



VIP Premier (HMO) Group Medicare

The VIP Premier (HMO) group Medicare plan is a great fit for Medicare-eligible retirees. It offers quality coverage with a \$0 deductible, low out-of-pocket costs, and a gym membership through SilverSneakers.

Key Plan Features

This plan helps Medicare-eligible retirees meet their medical needs. You will get most services from our in-network health care professionals. This plan does not cover services outside our network unless it is an emergency, urgent care, or out-of-area dialysis.

Choosing a Primary Care Provider

You **must** choose a primary care provider (PCP) from our network when you enroll in this plan. They will refer you to a specialist if you need more care. You can change your PCP at any time.

Are You Eligible?

To sign up, you must:

- Have Medicare Parts A and B.
- Continue to pay your Medicare Part B premium and stay enrolled in Medicare Part A.
- Live in one of the five boroughs of New York City, or Nassau, Suffolk, Rockland, Orange, or Westchester counties.

SilverSneakers®

This plan includes a membership to SilverSneakers, a fitness program that lets you exercise at participating gyms at no additional cost.

Member Rewards Program

You can get a reward, valued from \$15 to \$250, for each of the eligible services you complete.* Enroll at emblemhealth.com/city or by calling **877-344-7364** (TTY: **711**).

Concierge Service

When you call Gold Connect Concierge at **877-344-7364** (TTY: **711**), you'll speak to a live agent. They'll help you find a doctor, make appointments, and answer your benefits questions. They can also connect you with a health coach.



EmblemHealth Plan, Inc., EmblemHealth Insurance Company, EmblemHealth Services Company, LLC, and Health Insurance Plan of Greater New York (HIP) are EmblemHealth companies. EmblemHealth Services Company, LLC provides administrative services to the EmblemHealth companies. Health Insurance Plan of Greater New York (HIP) is an HMO/HMO-POS plan with a Medicare contract. Enrollment in HIP depends on contract renewal. HIP is an EmblemHealth company.

*Only one reward can be earned for each health service. Your reward card cannot be exchanged for cash.

Benefit Summary: Medical Costs	
Annual Deductible	\$0
Medical Care	Your In-Network Cost
Primary care provider (PCP) visit	\$0
Specialist	\$30 copay
Diagnostic lab/x-ray	\$0
Routine physical exam	\$0
Outpatient mental health	\$5 copay
Ambulatory surgery	\$0
Ground Ambulance	\$50 copay
Inpatient hospital care	\$250 for days 1-3; \$0 for days 4 and beyond (\$0 copay in the Centers of Excellence)
Emergency room	\$100 copay (You do not have to pay this if you are admitted within one day.)
Annual routine hearing exam	\$15 copay
Annual routine vision exam	\$15 copay
Skilled nursing facility, Medicare-covered	\$0 for days 1-20; \$164 for days 21-100; up to 100 days per benefit period
Home health care	\$0
Private duty nursing (PDN)	\$0
Durable medical equipment (DME)	20% coinsurance (must be medically necessary)
Part B prescription drugs*	0–20% coinsurance, \$35 for a one-month supply of insulin

*Part B prescription drugs are usually those you wouldn't give yourself, like those you get at a doctor's office.

Drug Coverage

If you do not get coverage through your union welfare fund, you must buy drug coverage through a rider. This rider gives you drug coverage benefits without an annual limit.

Please note: If you enroll in a standalone prescription drug plan (PDP), you will automatically be disenrolled from the VIP Premier (HMO) plan.

Benefit Summary: Part D Prescription Drug Costs (These apply until you reach \$2,100 in out-of-pocket costs.)		
Tier	Retail Pharmacy	Home Delivery Mail Order Pharmacy
Tier 1 (Preferred Generic)	\$10 copay per 30-day supply	\$15 copay per 90-day supply
Tier 2 (Preferred Brand)	\$15 copay per 30-day supply	\$22.50 copay per 90-day supply
Tier 3 (Non-Preferred Drug)	\$100 copay per 30-day supply	\$150 copay per 90-day supply
Tier 4 (Specialty)	25% coinsurance per 30-day supply	25% coinsurance per 30-day supply
Tier 5 (Select Care Drugs)	\$0 copay per 30-day supply	\$0 copay per 90-day supply

For questions about benefit limits or maximum out-of-pocket costs, call the number on your member ID card or visit emblemhealth.com/city.

Contact Us

Have questions? Call us at **877-344-7364** (TTY: 711) or visit emblemhealth.com/city for more information. From Oct. 1 to March 31, you can call us from 8 a.m. to 8 p.m., seven days a week. From April 1 to Sept. 30, you can call us from 8 a.m. to 8 p.m., Monday through Saturday.