



An Anthem Company



# City of New York

## NYC Medicare Advantage Plus

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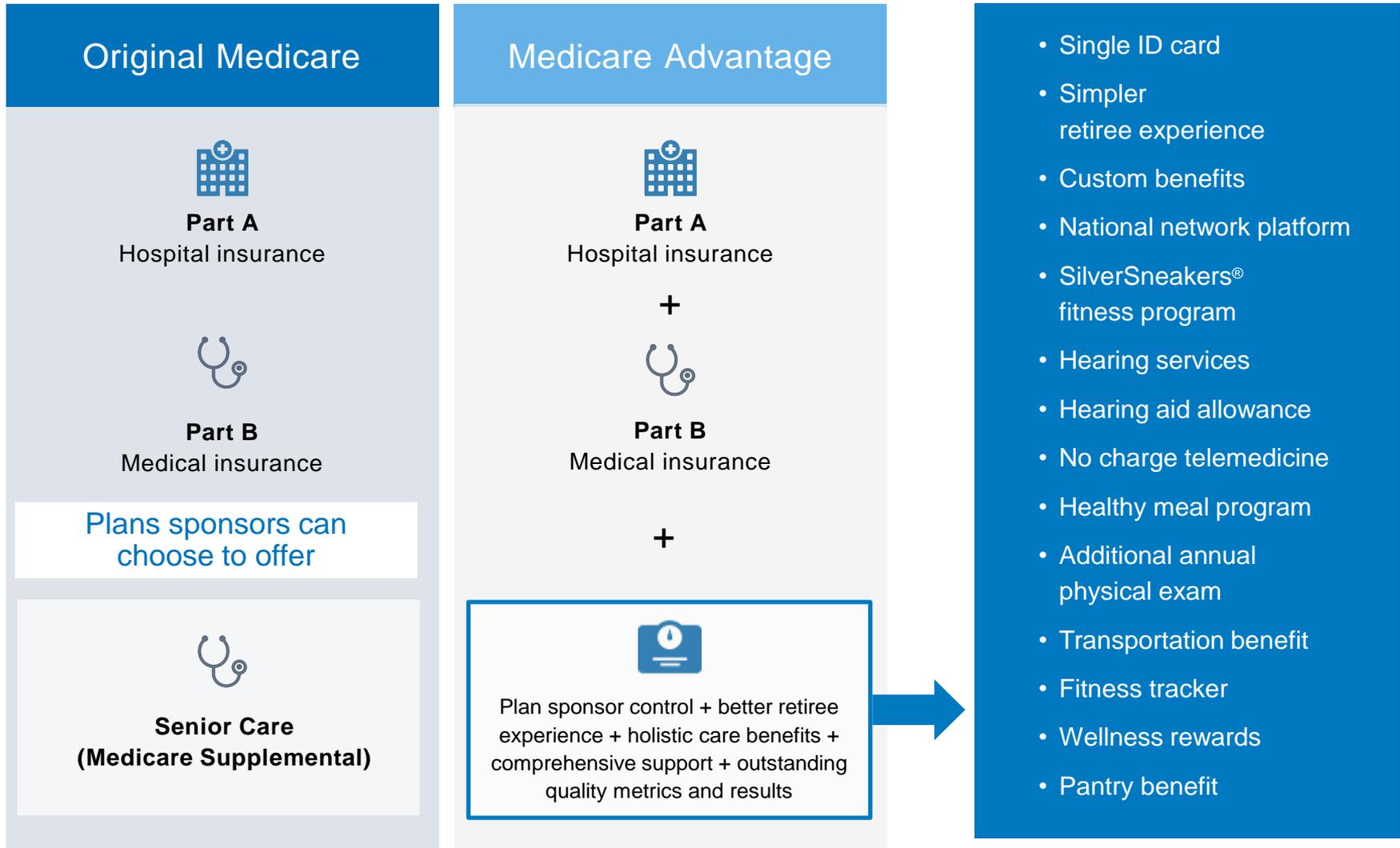
Continuing our healthcare journey, *together.*



## Medicare Advantage Plus Overview

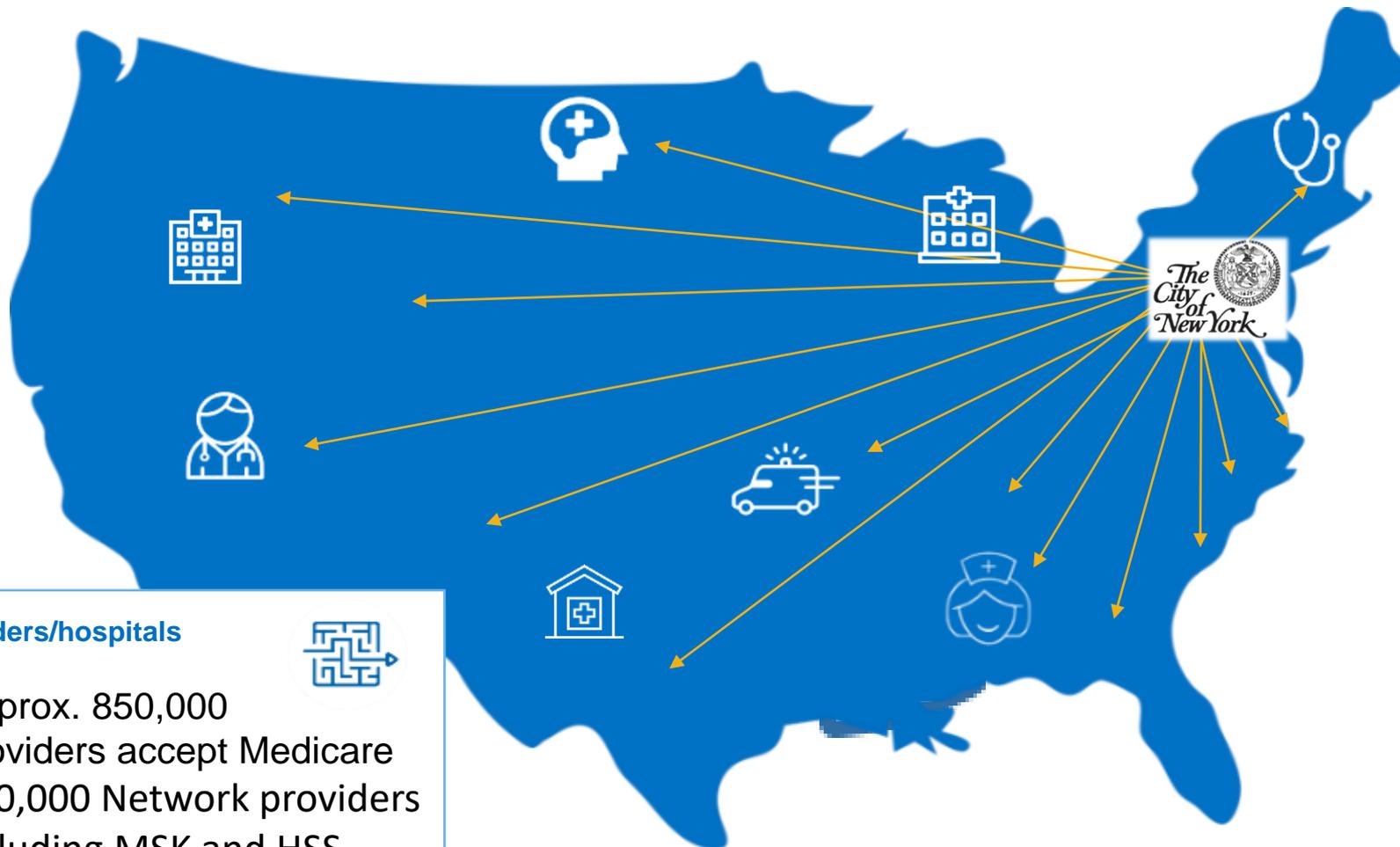
- › Medicare Advantage Plus structure
- › National Provider Access
- › Enhancements
- › Benefit Comparison
- › Rx Plan Update
- › Member Q & A

# Retirees have a simpler, richer experience, compared to Original Medicare



# Care for the City of New York's retirees

Members can continue to see any doctor that accepts Medicare, just as they do today



## Providers/hospitals



- Approx. 850,000 providers accept Medicare
- 640,000 Network providers
- Including MSK and HSS

Plus, a new Blue Cross Blue Shield Association (BCBSA) commitment to strengthen provider collaboration nationwide and close gaps in care

## 2 easy ways to find a doctor

Multiple ways to find doctors in your provider network



### [empireblue.com/nyc-ma-plus](https://empireblue.com/nyc-ma-plus)

Visit “Find Care” at [empireblue.com/nyc-ma-plus](https://empireblue.com/nyc-ma-plus) to find a **NYC Medicare Advantage Plus** provider

**Step 1:** Go to [empireblue.com/nyc-ma-plus](https://empireblue.com/nyc-ma-plus)

**Step 2:** click on **Find Care** found in the middle of the page

**Step 3:** Enter your **City, County or Zip Code**

**Step 4:** Enter the **provider specialty, provider name, NPI or license number** of the provider you are searching for



### **NYC Medicare Advantage Call Center**

Call our toll-free number

**833-325-1190**

# Enhancements that come with the NYC Medicare Advantage Plus



**Silver Sneakers  
fitness program**



**Concierge  
Health Guide**



**Non Emergency  
Transportation**



**Telehealth with  
LiveHealth Online**



**Healthy meals**



**Healthy pantry**



**Wellness Rewards**



**Sydney Mobile App**



**24/7 Nurseline**



**ER/urgent care  
when traveling**



**Special offers**



**Medicare Community  
Resource Support**



**Routine foot care**



**Health and  
fitness tracker**



**Care  
Coordination**

# Benefit Comparison Highlights

Medical Benefits	*2022 GHI/EBCBS Senior Care	NYC Medicare Advantage Plus
	Member Pays	
	In-Network and Out-of-Network	In-Network and Out-of-Network
Annual Deductible	\$253 combined in-network and out-of-network (\$203 Medicare Part B deductible and \$50 Plan Deductible)	\$253 combined in-network and out-of-network
Annual Maximum Out-of-Pocket**	<b>Unlimited</b>	\$1,470 combined in-network and out-of-network
Inpatient Benefits	In-Network and Out-of-Network	In-Network and Out-of-Network
Inpatient Hospital Care (Including Mental Health/ Substance Abuse)	\$300 per admission/\$750 per person maximum per calendar year	\$300 per admission/\$750 per person maximum per calendar year
Skilled Nursing Facility Care 100 days each benefit period	\$0 co-insurance for days 1-100	\$0 copay for days 1-100
Outpatient Benefits	In-Network and Out-of-Network	In-Network and Out-of-Network
Primary Care Physician (PCP) Visits	\$15 copay***	\$0 copay
Specialist Visits	\$15 copay***	\$15 copay
Emergency Outpatient Care	\$50 co-payment per visit***	\$50 copay, waived if admitted within 72 hours
Dialysis	\$0 copay***	\$0 copay

\* For 2022, the GHI/EBCBS Senior Care Plan includes a \$15 PCP & Specialist Copay

\*\* Annual Maximum Out-of-Pocket does not include RX

\*\*\* Plan pays 20% after Medicare Part B pays 80% of reasonable and customary charges

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# City of New York Enhanced Prescription Drug Plan 2022

- Premier Access Open Formulary
- 90 Days Supplies Retail & Mail
- Broad Pharmacy Network
- Rate: **\$125** per member per month

## Initial Coverage

- NO Deductible
- Tier 1 Preferred Generics: 25%
- Tier 2 Preferred Brand: 25%
- Tier 3 Non-Preferred Drug: 25%
- Tier 4 Specialty: 25%
- Initial Coverage Drug Spend Limit \$4430

## Coverage Gap

- Tier 1 Preferred Generics: 25%
- Tier 2 Preferred Brand: 25%
- Tier 3 Non-Preferred Drug: 25%
- Tier 4 Specialty: 25%

## Catastrophic Coverage

- Tier 1 Preferred Generics: \$3.95/5%
- Tier 2 Preferred Brand: \$9.85/5%
- Tier 3 Non-Preferred Drug \$3.95 & \$9.85/5%
- Tier 4 Specialty: \$3.95 & \$9.85/5%
- TrOOP \$7050

# Member Communications

## Mailed to Retirees

**Office of Labor Relations  
EMPLOYEE BENEFITS PROGRAM**  
300 Townsend Drive, 12th Floor, New York, NY 10007

Debra Capano  
Director  
Doreen A. Banta  
First Deputy Commissioner  
Barbara Conner

Debra Capano  
Director  
Debra Capano  
Director

Dear Retiree:

We are pleased to announce that starting on January 1, 2022, the City of New York and the Municipal Labor Committee have agreed to implement a Medicare Advantage program for all City retirees and their eligible dependents age 65 and over. The new program will be called the **NYC Medicare Advantage Plus Plan** and be provided by an Alliance between Empire Blue Cross Blue Shield and EmblemHealth. The NYC Medicare Advantage Plus Plan will provide comprehensive **premium-free** health coverage to retirees.

A Medicare Advantage program replaces both traditional Medicare and a Medicare supplement plan with a single integrated program administered by an insurer approved by Medicare. The Plan most follows Medicare rules and provide all benefits provided by Medicare. The NYC Medicare Advantage Plus Plan is rated four stars by Medicare for its excellent quality. All retirees will still be eligible for the Medicare Part B premium reimbursement by the City.

The NYC Medicare Advantage Plus Plan will allow retirees and their eligible dependents to keep their current doctors and hospitals. The vast majority of Senior Care providers are within the Alliance network. The Alliance has committed to work with those providers currently out-of-network so that they will understand that they will receive the same payment currently received by in-network providers to assure their acceptance. The Plan is a national program so it covers retirees and their eligible dependents in any State or US territory in which they work or reside and retiree family travel.

All retirees and their eligible dependents will automatically be enrolled in the NYC Medicare Advantage Plus Plan. Retirees who do not wish to be enrolled in the new Plan, effective January 1, 2022, will have the ability to opt-out and remain in their current retiree health plan. To opt-out in their current health plan, retirees will have to pay an additional plan premium, the specifics for which will be determined in August, and available on the Health Benefits Program website at <https://www1.nyc.gov/site/olr/health/summaryofchanges/health-recontact.page>.

**Empire Blue Cross Blue Shield** **EmblemHealth**

The Whole Health Company

# MEDICARE

Group Plan

NYC Medicare Advantage Plus Enrollment Guide

City of New York  
January 1, 2022 - December 31, 2022

Look inside!  
SilverSneakers® fitness program  
Healthy meal delivery  
Transformation  
LivHealth® Choice

Version 1  
EmblemHealth Neighborhood Care Centers

**City of New York** **Municipal Labor Committee**

### Frequently Asked Questions (FAQ) About the NYC Medicare Advantage Plus Plan

The City and the Municipal Labor Committee (MLC) recently announced an agreement to implement the NYC Medicare Advantage Plus Plan, a national program for City retirees, beginning January 1, 2022. The City and the MLC recommend that retirees strongly consider the new premium-free plan with improved benefits, which represents real value for our retirees.

**What is the new NYC Medicare Advantage Plus Plan?**  
The City and the Municipal Labor Committee (MLC) have been working together to offer a unique national large group Medicare Advantage plan that will provide better member benefits for NYC retirees at lower costs to the City.

**Is the entire program still premium-free?**  
Yes, the NYC Medicare Advantage Plus Plan replaces the current GH/EBCB Senior Care program, which is a supplement to traditional Medicare, as the program that is premium-free to all Medicare-eligible retirees. All other plans will still be available as a pay-or-opt-out feature that choice to stay on their current plan will now pay the additional premium difference.

**What is the start date for the NYC Medicare Advantage Plus Plan?**  
The start date is January 1, 2022.

**How does the New Plan Work?**  
The NYC Medicare Advantage Plus Plan replaces both traditional Medicare and a Medicare Supplement plan with a single integrated program administered by an insurer approved by Medicare. Through a contract with Medicare, the NYC Medicare Advantage Plus Plan provides all health care services previously covered by original Medicare and supplemented by the Senior Care program. The Plan most follows Medicare rules and provides all benefits provided by Medicare. The new Plan will also add some important new benefits not covered by the current Senior Care plan, including:

- transportation costs for 24 one-way trips per year to doctors' offices;
- home meal delivery for patients after they are discharged from the hospital;
- a fitness program;
- a wellness renewal program;
- 50 cozy telemedicine with the LivHealth platform.

**Empire Blue Cross Blue Shield** **EmblemHealth**

The Whole Health Company

### Plan Benefit Comparison: GH/Empire BlueCross BlueShield Senior Care plan and NYC Medicare Advantage Plus plan

This document is to be used to compare the newer plan offering (NYC Medicare Advantage Plus) to the GH/Empire BlueCross BlueShield (Empire) Senior Care plan offering that the City of New York currently offers retirees. These benefits are effective January 1, 2022 - December 31, 2022.

	GH/EBCB Senior Care plan	NYC Medicare Advantage Plus plan
<b>FEATURES</b>		
Annual deductible*	\$253 combined in-network and out-of-network (2023 Medicare Part B deductible and \$50 Plan Deductible)	\$253 combined in-network and out-of-network
Annual Maximum Out-of-Pocket**	Unlimited	\$1,476 combined in-network and out-of-network
<b>BENEFITS</b>		
Inpatient Hospital Care (Including Substance Abuse)	\$300 per admission/\$750 per person maximum per calendar year	\$300 per admission/\$750 per person maximum per calendar year
Inpatient Mental Health Care	\$300 per admission/\$750 per person maximum per calendar year	\$300 per admission/\$750 per person maximum per calendar year
Inpatient Out-of-Pocket Maximum	\$750 annual maximum	\$750 annual maximum

**Notice of Change  
(August)**

**Enrollment guide  
(September)**

**FAQ's  
(September)**

**Senior Care  
Plan Comparison  
(September)**

# Welcome kit and ID card mailings

## Mailing to enrolled retirees prior to effective date



Identification Card  
(December)

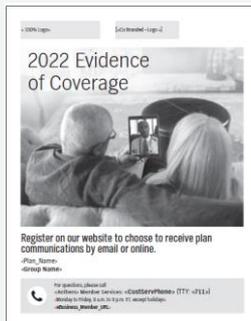


Welcome Guide  
(December)

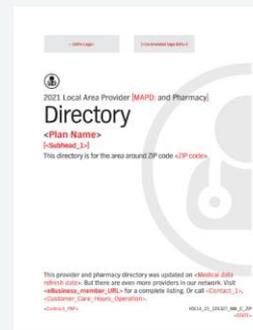


Member Newsletters  
(January)

## Available online or by request



Evidence of Coverage



Directory

# Enrolling

## How to enroll in your new plan:

### How to enroll



### Enrollment

As part of your plan, you have been automatically enrolled.

### How to opt out



### Opting out

Need to opt out?  
5 ways to opt out

**Complete electronically at:**

[www.empireblue.com/nyc-ma-plus](http://www.empireblue.com/nyc-ma-plus)

**Mail to:** NYC Medicare Advantage Plus Plan,  
PO Box 173605, Denver, CO 80217

**Fax to:** 877-494-7195

**Phone:** 833-325-1190

**Email to:** [NYCMAOPTOUT@empireblue.com](mailto:NYCMAOPTOUT@empireblue.com)

**Note:** Transfer period is September 15th to October 31st. By opting out of the NYC Medicare Advantage Plus Plan, you will be responsible for the full premium difference between the NYC Medicare Advantage Plus Plan and your plan's cost. To opt to remain enrolled in Senior Care, complete the electronic opt-out form at [www.empireblue.com/nyc-ma-plus](http://www.empireblue.com/nyc-ma-plus) and select the option to remain on Senior Care or complete the opt-out form provided in your NYC Medicare Advantage Plus Enrollment Guide.

# Important Dates and Resources

NYC Medicare Advantage Plus Plan is Effective January 1, 2022

General Retiree Education meetings are taking place from September through October 2021.

The opt out period runs through September 15 - October 31 for Senior Care;  
October 1 - 31 for all other plans

Websites have the most up-to-date information:

[empireblue.com/nyc-ma-plus](https://www.empireblue.com/nyc-ma-plus) has updated member communications, important plan information, and will be available throughout the life of the plan to support you in answering questions

The City will continue to post updated documents such as FAQ's, plan comparison, rate charts, ERB form, etc on the OLR at

<https://www1.nyc.gov/site/olr/health/healthhome.page>

New York City Medicare Advantage Plus Welcome Call Center **833-325-1190**

# Thank you!



The Whole Health Company

The City Medicare Advantage Plus plan is offered through an alliance between Empire BlueCross BlueShield Retiree Solutions and EmblemHealth.

Empire BlueCross BlueShield Retiree Solutions is an LPPO plan with a Medicare contract. Enrollment in Empire BlueCross BlueShield Retiree Solutions depends on contract renewal. Empire BlueCross BlueShield Retiree Solutions is the trade name of Anthem Insurance Companies, Inc. Independent licensee of the Blue Cross Blue Shield Association.

EmblemHealth insurance plans are underwritten by EmblemHealth Plan, Inc., EmblemHealth Insurance Company, and Health Insurance Plan of Greater New York (HIP). EmblemHealth Services Company, LLC provides administrative services to EmblemHealth companies. The EmblemHealth companies are separate companies from Empire BlueCross BlueShield.

Empire and EmblemHealth have come together to create a new, customized, fully insured Group Medicare Advantage program for the City of New York.