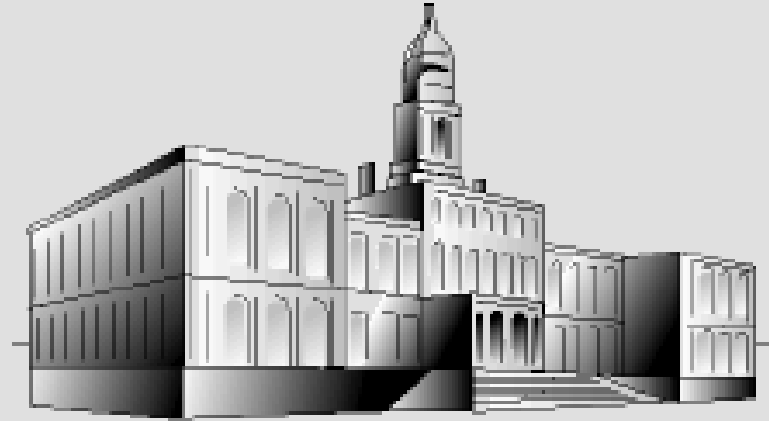




The City of New York

Management Benefits Fund SMMP



**For Eligible Managerial/Confidential
Employees & Retirees**

Superimposed Major Medical Plan (SMMP)

- The Superimposed Major Medical Plan (SMMP) is a supplemental (last-payer type) plan that supplements City/other non-City group health plan coverage, and reimburses those members and covered dependents who have qualifying out-of-pocket medical expenses, which remain after all other health coverages have been applied.
 - Dependents include: spouse/domestic partner and eligible dependent children (must be enrolled in MBF)

- ***Benefit Year:*** January 1st through December 31st

- ***Administrator:*** Administrative Services Only, Inc. (ASO)

SMMP Reimbursement & Deductible Information

- Reimburses 90% of the Reasonable and Customary (R&C) allowance for out-of-pocket medical costs & 80% of out-of-pocket prescriptions drug costs, after all other coverage is applied (such as copays for doctor’s visit, labs/x-rays, prescriptions, etc.)
- Covers services performed at out-of-network providers only if the primary health plan covers such services
 - Exceptions, subject to medical necessity: charges for acupuncture, orthotics.
- Calendar year deductible before SMMP issues reimbursement:

<u>Primary Group Health Coverage</u>	<u>Prescription Drug Plan/Rider</u>	<u>One Individual</u>	<u>Two Individuals</u>	<u>Three of More Individuals</u>
Yes	Yes	\$500	\$1,000	\$1,500
Yes	No	\$2,500	\$5,000	\$7,500
No	No	\$10,000	\$20,000	\$30,000

SMMP Reimbursement & Deductible Information (cont.)

- Out-of-Pocket Maximum: If the MBF member's or covered dependent's out-of-pocket maximum reaches \$2,500 for the benefit year, SMMP reimburses 100% for covered charges.

- Hearing Aids & Audiometric Exam Benefits
 - The maximum benefits payable for a covered person are:
 - Up to \$2,000* per hearing aid, and
 - 90% of the R&C allowance per audiometric examination
 - Limitations:
 - No more than one hearing aid per ear will be covered in a 24-month period
 - No more than one audiometric examination will be covered in a 24-month period.
 - Hearing aid/audiometric exam benefits are not subject to the annual deductible.

SMMP Claims – Documentation Required

Claims submitted to ASO must include the following:

1. Explanation of Benefits (EOB) statement from primary health plan for services incurred,
(Note: medical bills must be submitted to the primary health plan for benefit determination in order to obtain EOBs.)
2. Itemized bill from health care provider,
3. Proof of payment/receipt for all out-of-pocket expenses, and
4. SMMP Claim Form (which can be obtained on the MBF website at nyc.gov/mbf)



How to Submit SMMP Claims

All SMMP claims must be submitted directly to ASO:*

1. Via the ASO website at: asonet.com, or
2. Via mail:

Administrative Services Only (ASO), Inc.
P.O. Box 9009
Lynbrook, NY 11563-9009

*All claims must be submitted within 24 months from the date of service.



Questions submitted to MBF re: SMMP

□ SMMP Claim Submission/Eligible Expenses

- Can the Doctor's office submit the claim directly (similar to how they would submit secondary insurance)?
- How does the SMMP work when reimbursing those individuals on Medicare?
- I followed the instructions for submitting and application for reimbursement. How long does this take to process?
- Do I have to pay out-of-pocket expenses first?
- How do you get help in filling out the forms?
- Can I go to the doctor of my choosing without need a referral?
- Can it be used for Dental?
- Can you use these benefits for IVF treatments?
- Are gym memberships reimbursed?
- If something is not covered by my primary insurance, like a nutritionist, covered by SMMP?
- Is Long-Term Care paid by SMMP?

For More Information



- Contact MBF:
 - Call (212) 306-7290
 - Visit MBF’s website at nyc.gov/mbf

- Contact ASO:
 - Call 1-877-844-7667
 - Visit ASO’s website at asonet.com

Q & A

□ Any questions?