



January 1, 2026

To All Medicare Retirees on Medicare/Senior Care:

This is to remind you that there is a \$15 copay on the senior care plan that is payable only after you have met both your Medicare deductible of \$283 and your Senior Care deductible of \$50. If your doctor does not know if you met both, they should process the claim and bill you. If you have any problems with the office, please give them this letter and/or ask them to call Emblem Health at the number on the back of your card. 212-501-4444

Marianne Pizzitola
President

NYC Organization of Public Service Retirees
www.nycretirees.org

GHI Senior Care

Key Plan Features

If you are a retiree with Medicare Parts A and B, you can enroll in our GHI Senior Care program. This plan supplements your Medicare benefits. **You will have a deductible to pay before your plan starts to pay.**

The Senior Care program will cover the services below. Preventive services are fully covered, with no out-of-pocket cost. Copays are limited to one copay per doctor per date of service.

Benefits Summary: GHI Senior Care	
Medical Care	Your Cost
Office visits (primary care providers (PCPs) and specialists)	After you have met your Medicare Part B deductible, Medicare Part B will pay 80% of your covered medical expenses. For EmblemHealth to pay the remaining 20%, you must pay your \$50 Senior Care annual deductible. Once your deductible is met, a \$15 copay will apply.
Diagnostic lab/X-ray	
Allergy testing/injections	
Chiropractic services (Medicare-covered)	
Podiatry (Medicare-covered)	
Radiation therapy	
Mental health or substance use outpatient	
Physical, occupational, and speech therapy	
Cardiac rehabilitation services	
Pulmonary rehabilitation services	
Urgent care	
Vision care (Medicare-covered)	
Durable medical equipment (DME)	These items will each have a \$25 deductible. In addition, PDN will have a 20% coinsurance. Your maximum annual benefit for all three services is \$2,500. An annual benefit is the maximum dollar amount a plan will pay.
Private duty nursing (PDN)	
Ambulance services	
Complex diagnostic and radiology services	\$15 copay per visit
Emergency care (professional component)	
Cost-sharing	Your Cost
Annual Senior Care deductible*	\$50

*After meeting Medicare Part B deductible

Please note: if you are enrolled in Medicare Part A only, you will be enrolled in our Alternate Benefit Plan. **Under this plan, your reimbursement will be significantly reduced.** For questions, please call the Customer Service number on your member ID card.

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