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## SECTION N



### GHI/Empire Blue Cross Blue Shield (EBCBS) Senior Care Program Subsidy Benefit

Section	Page
Overview .....	N . 1
Eligibility .....	N . 1
GHI/EBCBS Senior Care Program Subsidy Benefit .....	N . 1
Benefits .....	N . 1
Procedure for Obtaining Benefits .....	N . 1



## N. The GHI/Empire Blue Cross Blue Shield (EBCBS) Senior Care Subsidy Benefit

### OVERVIEW



The GHI/Empire Blue Cross Blue Shield (EBCBS) Senior Care Program Subsidy Benefit is a payment made by MBF directly to the Health Benefits Program on behalf of retired Fund members and their spouses/domestic partners covered under a Medicare Supplemental Plan offered by the City.

### ELIGIBILITY

Retired Fund members and/or their spouses/domestic partners who satisfy the Fund's eligibility and enrollment requirements, as outlined in the "Fund Eligibility and Membership" section of this booklet (See page A.1), are eligible for benefits under this program if:

1. their City health plan coverage is provided through a Medicare supplemental plan offered by the City with the optional rider (prescription drug coverage);
2. they are receiving a City pension; and
3. they are enrolled in Medicare Parts A & B.

### ELIGIBLE MEDICARE SUPPLEMENTAL PLANS

The New York City Employee Health Benefits Program publishes a Summary Program Description (SPD) that provides detailed information about the Medicare supplemental plans:

- GHI/EBCBS Senior Care Program, and
- Empire Medicare-Related Program

To view or download this SPD visit the Health Benefits Program website at [nyc.gov/hbp](http://nyc.gov/hbp)

### BENEFITS

The Fund pays a \$50.00 per person per month subsidy (\$100.00 maximum) directly to the health plan on behalf of Retired members and their spouses/domestic partners who are covered under a Medicare Supplemental Plan. Therefore, the monthly health plan premium will be reduced by the amount of the subsidy and the remainder of the premium will be deducted from the retiree's monthly pension benefit.

Please Note: The GHI/Empire Blue Cross Blue Shield (EBCBS) Senior Care Program Subsidy Benefit is only available to Medicare-eligible members and/or their Medicare-eligible spouses/domestic partners. Charges for optional riders for a non-Medicare-eligible person or for charges other than prescription drugs will not be subsidized by the Fund and are the responsibility of the member.

### PROCEDURE FOR OBTAINING BENEFITS

This benefit provides those eligible members insured through one of the above Medicare Supplemental Plans with a \$50.00 per person (\$100.00 maximum) monthly subsidy. This subsidy is automatically reflected in the member's pension check according to the member's coverage status and effective as of the coverage begin date.



