



# Municipal Labor Committee

January 2022

## Group Prescription Drug Program Options for Medicare Retirees

Dear City of New York Retiree,

With the introduction of the new **NYC Medicare Advantage Plus Plan on April 1, 2022**, we want to make sure you fully understand your group prescription drug plan options. These options were designed to conform with Centers for Medicare & Medicaid Services (CMS) regulations and are based on an agreement between the City of New York and the Municipal Labor Committee.

**If you want prescription drug coverage, you must select one of the options below.**

First, it's important for you to know that you cannot be enrolled in an individual Part D prescription drug plan (PDP)—one that is not sponsored by an employer group or union, such as AARP—and the new NYC Medicare Advantage Plus Plan. If you are enrolled in an individual Part D PDP, you will be automatically disenrolled in that individual Part D PDP when you are enrolled in the NYC Medicare Advantage Plus Plan. If you enroll in an individual PDP plan after you are enrolled in the NYC Medicare Advantage Plus Plan, you will be automatically disenrolled from the NYC Medicare Advantage Plus Plan.

- **You can purchase your prescription coverage through a spouse's prescription drug plan** if your spouse's plan is a standalone employer-sponsored Part D plan or a group commercial plan. You cannot have another Medicare Advantage Part D plan through your spouse.
- **If your Union's Welfare Fund does not offer a prescription drug program**, you can purchase EmblemHealth's Optional Rider if you want coverage.
- **If your Union's Welfare Fund offers a prescription drug program, and it does not have a maximum benefit limit**, you do not need another prescription drug plan and cannot purchase EmblemHealth's Optional Rider.
- **If your Union's Welfare Fund offers a prescription drug program, and it does have a maximum benefit limit**, you can purchase EmblemHealth's Optional Rider as a supplement if you believe you will exceed your Welfare Fund's prescription drug limit. You must first use your

Union's Welfare Fund plan—up to the maximum benefit limit—before you can use EmblemHealth's Optional Rider. Any out-of-pocket costs you have when you use your Union's Welfare Fund plan will not carry over or count toward your true out-of-pocket (TrOOP) amount for EmblemHealth's Optional Rider. Once you use EmblemHealth's Optional Rider, your out-of-pocket costs will start at \$0 and begin to calculate.

### **What is EmblemHealth's Optional Rider for the new NYC Medicare Advantage Plus Plan?**

EmblemHealth's Optional Rider is a group prescription drug plan that is available to you as a City of New York retiree. This plan includes a broad network of pharmacies where you can get your covered drugs. It also provides convenient options, like 90-day refills through retail pharmacies or Express Scripts Pharmacy mail order.

**How much does EmblemHealth's Optional Rider cost?** The cost for EmblemHealth's Optional Rider is **\$125 per eligible member per month**. This amount would be deducted from your pension check. If you are enrolled in EmblemHealth's Optional Rider, all of your dependents must also be enrolled. Individual and family costs, which would be deducted from your pension check, are listed on the Health Plan Rate Chart for Retirees on the Office of Labor Relations website at [nyc.gov/hbp](http://nyc.gov/hbp). You can also find more information about this plan and coverage details in the NYC Medicare Advantage Plus Plan Enrollment Guide that was mailed to your home.

### **Enrolling in a prescription drug plan**

**If you are currently enrolled in a City of New York Health Benefits Program with the Optional Rider**, you will be automatically enrolled in EmblemHealth's Optional Rider with the **NYC Medicare Advantage Plus Plan**. You do not need to take any action.

For 2022 only, you can purchase EmblemHealth's Optional Rider by March 31, 2022 or during the extended trial period for the NYC Medicare Advantage Plus Plan until June 30, 2022. For 2023, you can do so during the annual transfer period only.

- To purchase EmblemHealth's Optional Rider, you must complete the City of New York Health Benefits Retiree Application and send it to the Office of Labor Relations. The application is on the Office of Labor Relations website at [nyc.gov/hbp](http://nyc.gov/hbp).
- If your Union Welfare Fund offers a group prescription drug plan (PDP), you must contact your union to enroll in the plan.

### **More Information**

More information is available to retirees on the Office of Labor Relations website at [nyc.gov/hbp](http://nyc.gov/hbp). It is also in the NYC Medicare Advantage Plus Plan Enrollment Guide that was mailed to your home in the fall.

For more information about your Union Welfare Fund PDP, contact your union.

For more information about EmblemHealth's Optional Rider, contact EmblemHealth Customer Service at **212-501-4444 (TTY: 711)** Monday through Friday between 8 a.m. and 6 p.m.