

DC 37 Health & Security Plan
Important Information for DC 37 Members About to Retire
Medicare Supplemental Plans and
Medicare + Choice Plans (formerly Medicare Risk)

Medicare is the primary health insurance for retirees age 65 or over (unless covered by a working spouse, in which case Medicare is secondary). City health insurance is the secondary health insurance. If you are retired and receiving Medicare Parts A and B, you may choose a supplement to Medicare or a Medicare + Choice (formerly Medicare Risk) health insurance plan.

Medicare Supplemental Plans

You must switch to a Medicare supplemental plan when eligible. When enrolled in a Medicare supplemental plan, you may go to any healthcare provider who accepts Medicare as payment in full throughout the U.S.

If you go to healthcare providers who accept Medicare and you receive services that are covered by Medicare and/or your Medicare supplemental plan, you will be charged the first \$100 of the provider's charges each calendar year. You must pay \$200 for each hospitalization, up to \$500 per individual each calendar year.

You may go to providers who do not accept Medicare and pay the difference between what providers charge and what Medicare allows – according to the Health Care Financing Administration guidelines (generally, 15% more than the Medicare-approved amount).

Medicare + Choice Plans (formerly Medicare Risk)

These plans are similar to the managed care plans members have before retiring and receiving Medicare Parts A and B, but there may be important differences. You must switch to a Medicare + Choice plan when eligible.

You can receive full information about the Medicare + Choice benefits by contacting the health plans directly. If you do not automatically receive the forms to switch, you should contact the City of New York Health Benefits Program, 40 Rector Street, 3rd Floor, New York, NY 10006. Phone (212) 513-0470.

Issued by the
District Council 37 Health and Security Plan
125 Barclay Street, New York, N.Y. 10007 – (212) 815-1234