### SUMMARY COMPARISON OF HEALTH PLANS FOR RETIREES ON MEDICARE*

This is a general overview. Each plan may vary depending on location. Retirees should contact the plan directly for options available.

(Metro New York Plans Only) Chart reflects changes made in benefits as of July 1, 2021.

**ADDITIONAL OUT-OF-AREA PLANS ARE: AvMed Medicare Plan (Florida only) 800-782-8632; Blue Cross Blue Shield of Florida Health Options (Florida only) 800-999-6758; Cigna Healthcare for Seniors (Arizona) 800-427-2334; Humana Gold Plus (Florida only) 866-205-0060.

*Please note, at the time of printing, the July 1, 2021 rates have not yet been finalized. The rates will be published on our website once finalized.

**GHI-HMO Medicare

<table>
<thead>
<tr>
<th>TYPE OF PLAN</th>
<th>MEDICARE SUPPLEMENT</th>
<th>MEDICARE MHI</th>
<th>MEDICARE ESA/PPD</th>
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<th>MEDICARE RELATED</th>
<th>MEDICARE ADVANTAGE PPD</th>
<th>MEDICARE MHI</th>
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<tbody>
<tr>
<td><strong>NATIONAL</strong></td>
<td>GHI/BC  SeniorCare</td>
<td>HIP-PPO Premier Medicare Plan</td>
<td>Aetna Medicare HMO</td>
<td>Aetna Medicare ESA</td>
<td>GHI-HMO Medicare</td>
<td>Empire Blue Cross Blue Shield</td>
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<td>Nationwide Coverage</td>
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<td><strong>MONTHLY COST</strong></td>
<td><strong>PER-INDIVIDUAL</strong></td>
<td><strong>RETIREE OPTION:</strong></td>
<td><strong>CO-PAYMENT</strong></td>
<td><strong>RATES EFFECTIVE</strong></td>
<td><strong>BER</strong></td>
<td><strong>CO-PAYMENT</strong></td>
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<td><strong>OUT-OF-AREA</strong></td>
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<td><strong>BASED ON</strong></td>
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### COVERAGE AREA

- Nationwide
- 5 boroughs of NY & Nassau, Suffolk and Westchester Counties
- NY: 5 boroughs of NYC, Nassau, Suffolk, Queens, Rockland, Westchester, Dutchess, Ulster & Ulster counties: NC: Nationwide
- NY: 5 boroughs of NYC, County of Beaver, Columbia, Delaware, Dutchess, Erie, Genesee, Montour, Monroe, Orleans, Oswego, Sullivan, Ulster, Warren, Washington & Dutchess counties
- NY: 5 boroughs of NYC, County of Beaver, Columbia, Delaware, Dutchess, Erie, Genesee, Montour, Monroe, Orleans, Oswego, Sullivan, Ulster, Warren, Washington & Dutchess counties
- Nationwide Coverage
- Nationwide Coverage
- Nationwide Coverage

### OFFICE VISIT CO-PAYMENTS

**OUTPATIENT LAB & X-RAY CO-PAYMENTS**

- GHI colorectal year deductible: After satisfying Medicare Part B deductible and Medicare paying $0, Members have 20% of amount approved by Medicare
- GHI colorectal year deductible: After satisfying Medicare Part B deductible and Medicare paying $0, Members have 20% of amount approved by Medicare

### PARTICIPATING OR OUT-OF-NETWORK PROVIDERS

- Choice of any provider
- Choice of any provider

### HOSPITALIZATIONS DEDUCTIBLE OR CO-PAY (INPATIENT)

**PRIVATE DUTY NURSING**

- 80% subject to deductible: 50% of maximum combined with ambulance and medical equipment
- 80% subject to deductible: 50% of maximum combined with ambulance and medical equipment

### INPATIENT MENTAL HEALTH

- Covered in full
- Covered in full

### OUTPATIENT MENTAL HEALTH

- Covered in full
- Covered in full

### OUT-OF-AREA COVERAGE

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<tr>
<th>RETAIL PRESCRIPTION DRUG COVERAGE 30-DAY SUPPLY</th>
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### TRAVEL PRESCRIPTION DRUG COVERAGE 30-DAY SUPPLY

| Up to $5,100 member pays 33% of initial coverage. Member pays 25% of the cost for the part B out-of-pocket limit. | Anywhere in USA |

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