

Here is how it works:

Members submit their medical claims to Emblem Health for reimbursement.

For catastrophic medical expenses after your GHI basic refund, the DEA requires an out-of-pocket deductible of \$4,000 per family per calendar year. When GHI original Explanation of Benefits (EOB) statements are submitted to the DEA reflecting the member's out-of-pocket expenses (i.e. claims in which GHI has made some level of payment), claims will be processed at a 100% reimbursement level (not to exceed \$250,000 lifetime per family).

There is an additional benefit that the DEA provides our retirees under the DEA Catastrophic Medical Program for those who do not satisfy the \$4,000 Catastrophic deductible in a calendar year.

For retirees who have an out-of-pocket expense ranging between \$2,000 and \$4,000 in a calendar year, the DEA Retiree Health Benefits Fund will reimburse the amount between \$2,000 and \$4,000. GHI Explanation of Benefits (EOB) statements will be required in order to obtain reimbursement. Please call **(212) 587-9120** for an Annual GHI/DEA refund form.

Simply put, for those DEA retirees who cannot utilize Emblem Health/GHI participating providers and incur medical expenses (including non-participating provider office visits) of \$4,000 or more, your financial liability will not exceed \$1,000 per family in any given calendar year. This allows you the freedom not to be forced to enroll in an expensive alternative Health plan. Your hospital benefit with Empire Blue Cross/Blue Shield will continue unchanged in or out of New York State.

Rest assured that the DEA continues to work closely with the Municipal Labor Committee and the City of New York Office of Labor Relations to address all aspects of our member's health coverage to improve and enhance benefits whenever possible.