



RETIREES' HEALTH BENEFITS FUND
OF THE
DETECTIVES' ENDOWMENT ASSOCIATION, INC.
POLICE DEPARTMENT • CITY OF NEW YORK

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**IMPORTANT UPDATE FOR DEA OUT-OF-STATE
NON-MEDICARE RETIREES**

Dear Retired Member:

Recently, the DEA has been made aware of a number of issues concerning Emblem Health/GHI-CBP coverage for those members residing outside the New York Metropolitan area. Of primary concern is the lack of participating providers and the fact that Emblem/GHI has closed their CBP out-of-state panel, no longer permitting new physicians to join their network. We are pleased to report that the DEA and Emblem Health have reached an agreement that will now permit out-of-state providers to receive invitations to join the CBP panel of participating providers when the request is submitted via the DEA Retiree Health Benefits Fund. We will facilitate this process for our retired members seeking to add a particular physician or specialist to the CBP network. Physician requests should be emailed to **deabenefits@nycdetectives.org** or mailed to the DEA Retiree Health Benefits Fund, 26 Thomas Street, New York, NY 10007 Attention: Carmine Russo.

Secondly, the concern of vastly expensive health carrier alternatives to GHI-CBP for out of state retirees has been raised. The DEA recognized this fact years ago and has tempered this concern by providing a self-insured benefit called the DEA Catastrophic Medical Program that we make available only to our retiree population. It is specifically designed to protect those retired members who have GHI-CBP coverage and use non-participating providers. This is a very significant and important benefit as it offsets the low reimbursement provider schedule of allowances that GHI utilizes and protects our retirees from having to sign up with alternative NYC health carriers who are prohibitively expensive and require high dollar deductions from retiree pension checks. By enabling retirees to maintain GHI-CBP coverage with Emblem Health, our retirees can maintain their \$0 contribution, yet still have protection that our Catastrophic Medical Coverage affords.

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