

Retiree Medical Plan Comparison Chart -(32BJ) For Grandfathered Employees)

	PRE 65 Coverage Under Other Hospital Plan	PRE 65	POST 65
Network	N/A	N/A	N/A
PCP	N/A	N/A	N/A
Preventive Care	80% after deductible (well-child care at 100%)	80% after deductible (well-child care at 100%)	80% after deductible (well-child care at 100%)
Physician Office Visits	80% after deductible	80% after deductible	80% after deductible
Lifetime Maximum	\$1,000,000	\$1,000,000	\$150,000
Annual Deductible			
Individual	\$150	\$2,000 per individual	\$100
Family	\$450		\$300
Coinsurance (% paid by CU)	80% after deductible	80% after deductible	80% after deductible
Out-of-Pocket Maximum			
Out of Pocket Maximum per Individual	\$750 per individual plus deductible	\$750 per individual plus deductible	no maximum
Lifetime Maximum			
Lifetime Maximum per Individual	\$1,000,000	\$1,000,000	\$150,000
Hospital Services			
Inpatient Care	Not Covered	80% after deductible	80% after deductible
Outpatient Care	Not Covered	80% after deductible	80% after deductible
Emergency Room*	Not Covered	80% after deductible	80% after deductible
Mental Health & Substance Abuse			
Inpatient Care	Not Covered	80% after deductible (30 days/cal year)	80% after deductible (30 days/cal year)
Outpatient Care - MH	80% after deductible (30 visits/cal year)	80% after deductible (30 visits/cal year)	80% after deductible (30 visits/cal year)
Outpatient Care - SA	80% after deductible (60 visits/cal year)	80% after deductible (60 visits/cal year)	80% after deductible (60 visits/cal year)
Infertility Treatment			
ART, IVF, GIFT, ZIFT	80% after deductible	80% after deductible	80% after deductible
Prescription Drugs			
Retail	80% after deductible	80% after deductible	80% after deductible
Mail	N/A	N/A	N/A
Formulary	N/A	N/A	N/A

* Empire defines an emergency as a medical or behavioral condition, the onset of which is sudden. It manifests itself by symptoms of such severity, including severe pain, that a prudent layperson with an average knowledge of medicine and health could reasonably expect that the absence of immediate medical attention would result in:

- placing the health of the afflicted person in serious jeopardy
- placing the health of an individual with a behavioral health condition or others in serious jeopardy
- causing serious impairment to the individual's bodily functions
- causing serious dysfunction of any bodily organ or part
- causing serious disfigurement of the affected individual