

GOLDCARE PLAN SUMMARY OF BENEFITS 2023-2024



**LOW MONTHLY PREMIUMS WITH THE OPTION
OF NO MONTHLY COST TO YOU!**

✓ MetroPlusHealth

OFFERED THROUGH THE DAY CARE COUNCIL OF NY
LOCAL 205, DC 37 WELFARE FUND

2023-2024 HEALTH PLAN FOR DAY CARE WORKERS

MONTHLY RATES

Employee	Employee & Child(ren)	Employee & Spouse	Family
Employee only	Employee and his/her child(ren)	Employee and his/her legal spouse	Employee, his/her legal spouse and their child(ren)
\$0.00	\$45.00	\$67.50	\$90.00

2023-2024 SUMMARY OF BENEFITS

MAJOR CO-PAYMENT	GOLDCARE PLAN
Deductible	\$0
Out of Pocket Maximum	\$6,850 single / \$13,700 family
PCP office visits	\$10 copay per visit
Specialist office visits	\$20 copay per visit
Hospital admission	\$150 copay per hospital admission
Emergency room copay	\$100 copay per visit (not charged if hospitalized)
Prescription drugs	\$5 Generic / \$20 Brand / \$50 Non-Formulary / Mail Order – Discounted

OUTPATIENT MEDICAL CARE	GOLDCARE PLAN
PCP office visits	\$10 copay per visit
Specialist office visits	\$20 copay per visit
Preventive care (physical exams, health education and counseling, pap smear, mammography and immunizations)	\$0 copay
Well-child care (physical exams, immunizations)	\$0 copay
Diagnostic services including X-rays, lab tests and EKGs	\$20 in OP Facility, \$100 in hospital

MAJOR CO-PAYMENT	GOLDCARE PLAN
Prenatal and postnatal care in physician's office	\$0 copay
Ambulatory surgery	\$100 copay (same in OP facility or physician office)
Second medical and surgical opinion	\$0 copay
Routine foot care	Not covered
Chiropractic services	\$20 copay per visit

MENTAL HEALTH AND SUBSTANCE USE DISORDER	GOLDCARE PLAN
Mental health care: inpatient <ul style="list-style-type: none"> • Treatment of mental illness 	\$150 copay per hospital admission; unlimited days per calendar year
Mental health care: outpatient <ul style="list-style-type: none"> • Treatment of mental illness 	\$10 copay; unlimited visits per calendar year
Substance use disorder <ul style="list-style-type: none"> • Inpatient detoxification • Inpatient rehabilitation treatment • Outpatient rehabilitation treatment 	\$150 copay per hospital admission; unlimited days per calendar year

SPECIAL KINDS OF CARE	GOLDCARE PLAN
Emergency and urgent care <ul style="list-style-type: none"> • In hospital emergency room • In urgent care facility • In physician's office • Ambulance service to the hospital 	\$100 copay (not charged if hospitalized) \$25 copay \$10 copay \$0 copay
Home health care	\$10 copay; 200 visits per calendar year

MAJOR CO-PAYMENT	GOLDCARE PLAN
Hospice care	\$0 copay; 210 days
Skilled nursing facility care	\$150 copay; unlimited days per calendar year
Dialysis treatment	\$10 copay per visit
Diabetes equipment, supplies and education	Insulin – \$2 copay / Insulin Pump – \$5 copay All other diabetic supplies and education – \$0 copay
Outpatient Physical Therapy, Occupational Therapy or Speech Therapy	\$20 copay; 90 visits per calendar year
Family planning services	Covered
Durable medical equipment	20% coinsurance

Unless it is an emergency, you must visit a provider who is in the MetroPlus GoldCare Plan network. If you visit a provider who is not in our network, you will not be covered for those services.

2023-2024 GOLDCARE PLAN PROVIDER NETWORK

Primary, OB/GYN, behavioral health and specialty care at thousands of sites across New York City – and at these great hospitals:

Manhattan: Bellevue Hospital Center Beth Israel Medical, Center Harlem Hospital Center Metropolitan, Hospital Center Mount Sinai Medical Center*, New York Eye and Ear Infirmary* NYU Medical Center, St. Luke's/ Roosevelt Hospital

Queens: Elmhurst Hospital Center Flushing, Hospital Medical Center Jamaica Hospital, Medical Center Mount Sinai Hospital, Queens Hospital Center

Brooklyn: Beth Israel Medical Center – Kings Highway Coney Island Hospital, Kings County Hospital Center NYU Lutheran Medical Center, Maimonides Medical Center, SUNY Downstate Medical Center – University Hospital of Brooklyn*, Woodhull Medical Center Wyckoff Medical Center

The Bronx: Jacobi Medical Center, Lincoln Medical Center, Montefiore Medical Center*, North Central Bronx Hospital, Bronx Lebanon Hospital

Staten Island: Richmond University Medical Center, Staten Island University Hospital

Additional Facilities for Care: NYC Health + Hospitals Diagnostic & Treatment

Centers: Cumberland D&TC, East New York D&TC, Gouverneur Health Morrisania D&TC, Renaissance Health Care Network Segundo Ruiz Belvis D&TC

...and at more than 40 Urgent Care Centers

*Only specialty services at these hospitals

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PRESCRIPTION DRUG BENEFIT

As a member of **MetroPlusHealth GoldCare**, you will be getting your prescription medication through **CVS Caremark**. CVS Caremark includes CVS pharmacies and thousands of other pharmacies throughout New York City. You can find out which medications are covered by your plan by checking our website: metroplus.org. You may obtain your prescription either through a pharmacy store or through mail order.

In order to be covered for your prescription, you must have it filled at a participating pharmacy or mail order pharmacy. You can find a pharmacy close to you by checking your Provider/Pharmacy Directory (available at metroplus.org, or by calling us at **877.475.3795**).

Your costs per prescription (up to 30 day supply of medication) at a pharmacy:

	Generic	Brand Name	Non-Formulary
GoldCare Plan	only \$5	only \$20	only \$50

Your costs per prescription (up to 90 day supply of medication) through mail order:

	Generic	Brand Name	Non-Formulary
GoldCare Plan	only \$12.50	only \$50	only \$125

Order forms and more information about our mail order program can be found online at metroplus.org or you can call CVS Caremark at **855.656.0361** to set up mail order prescriptions or if you have any questions regarding your pharmacy coverage.

Upon enrollment, you will receive a *Welcome Kit* which includes the formulary (lowest cost medications) and mail order form.



METROPLUS.ORG/GOLDCARE 877.475.3795



This prescription drug coverage is credible under Medicare rules.

LET'S GET HEALTHY TOGETHER.

JOIN THE PLAN OF CHOICE FOR OVER 700,000 NEW YORKERS!

MetroPlusHealth has a large network of physicians and hospitals for **GoldCare Plan** members:

- ✓ 28,000 sites
- ✓ Over 6,000 Primary Care Providers (PCPs)
- ✓ 1,000 obstetricians and gynecologists
- ✓ 16,000 specialists
- ✓ 4,000 mental health specialists
- ✓ Dedicated nurse for high risk pregnancy
- ✓ Clinicians to assist with complex medical conditions
- ✓ Dedicated staff to help with social services
- ✓ Pharmacists to walk you through your medications

 **MetroPlusHealth**
MetroPlus.org/GoldCare 877.475.3795

**OFFERED THROUGH THE DAY CARE COUNCIL OF NY
LOCAL 205, DC 37 WELFARE FUND**

This brochure provides only a brief summary of the benefits available under The Day Care Council of NY Local 205, DC 37 Welfare Fund. In the event of a discrepancy between this summary and the Plan Document, the Plan Document will prevail. The Day Care Council – Local 205, D.C. 37 Welfare Fund retains the right to modify or eliminate these or any other benefits at any time and for any reason.

MKT 23.071

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