



Summary Plan Description

Retirees





Extended Medical Benefit (Retirees)

[Home](#) > [Retirees](#) > [Fund Benefits \(Retirees\)](#) > [Extended Medical \(Retirees\)](#)

What is Extended Medical coverage?

Plan 82 and Plan 80 Under Age 65

Retirees under age 65 (non-Medicare) who have **basic health insurance coverage through GHI-CBP** have an additional level of medical cost protection through the PSC-CUNY Welfare Fund **Extended Medical** benefit. The benefit is designed to provide a buffer against large medical expenses associated with non-hospital out-of-network physicians and services that are not reimbursed in full by your basic GHI-CBP plan. The program is administered by Administrative Services Only, Inc. (ASO). . This extended medical benefit does not cover procedures that are not covered under the basic health plan, nor does it lift any frequency limitations.

Deductible

Expenses are considered after an annual deductible has been met. The amount of the deductible is determined by whether or not the participant has elected the GHI-CBP optional rider. If the participant has elected the rider, the deductible is \$1,000 per person for the year, with a maximum of \$2,000 for a family. If the participant has not elected the rider, the deductible is \$4,000 per person for the year, with a maximum of \$8,000 for a family. The amount that is applied to calculate the deductible is the total difference between the GHI-CBP allowance on covered services and the participant's payment to the provider for those services.

Coinsurance

After the deductible is met, the Welfare Fund extended medical benefit will pay 60% of the difference between the amount paid by GHI and the allowed charges. Allowed charges are determined by a schedule maintained by the contracted administrator and set, as well as changed from time to time, at the discretion of the Trustees of the Fund. Once coinsurance payments have reached \$3,000 for a covered individual in a year (or \$6,000 for the family) the plan will pay without a co-insurance, i.e., 100% of the difference between the amount reimbursed and the allowed charges according to the schedule.

Limits

Benefit limits are in accordance with the GHI contract with the NYC Employee Benefits Program. Reimbursement claims must be filed no later than March 31 of the year following the calendar year during which medical services and procedures were performed.

Save as a pdf

[This page](#)

[Entire Summary Plan Description](#)

Have Questions?

**Administrative Services Only (ASO)
For GHI-CBP members**

877-362-2869

Related Content

[Provider Contacts](#)

[FAQs](#)

[Forms](#)

Actives

Eligibility
Fund Benefits
Optional Benefits
Thinking of Retiring?
If You Take a Leave of Absence
If You Die in Service
COBRA
HIPAA
Review and Appeals
Other Important Info

Retirees

Eligibility
Fund Benefits
Optional Benefits
When You Retire
Survivor Benefits
COBRA
HIPAA
Review and Appeals
Other Important Info

Adjuncts

Eligibility
Fund Benefits
Thinking of Retiring?
COBRA
HIPAA
Review and Appeals
Other Important Info

Forms

FAQs

Contacts

SPDs

About the Fund