



Health & Welfare Fund

City of New York Health Benefits Program

NYCE PPO

New Plan Effective January 1, 2026

Key Points

- As Reported by the Municipal Labor Committee:
 - The City of New York and the Municipal Labor Committee (MLC) have agreed to replace the current GHI-CBP Plan with a new health Plan effective 1/1/2026 for active NYC employees and pre-Medicare retirees.
 - The new plan will be called the NCYE PPO and will be administered by Emblem Health and United Healthcare.
 - NYCE PPO will be a \$0 premium option for at least 5 years.
 - Emblem Health will manage the network in the 13 Downstate Counties of New York (DS13).
 - United Healthcare will manage the network outside of the DS13.

NYCE PPO Plan Highlights

- As Reported by The Municipal Labor Committee:
 - NYCE PPO will replace GHI-CBP effective 1/1/2025.
 - All GHI-CBP benefits will continue.
 - Copayments/Deductibles will not increase.
 - Network size will increase in NYC-Metro and Nationally.
 - Fewer Prior-Authorizations will be required.
 - Members will receive a single ID card.

NYCE PPO Member Cost Sharing

Service	Current GHI-CBP Copay	NYCE PPO Copay
Preventive Services	\$0	\$0
Primary Care	\$0 at ACPNY/\$15 Otherwise	\$0 at ACPNY and H&H/\$15 Otherwise
Specialist	\$0 at ACPNY/\$30 Otherwise	\$0 at ACPNY and H&H/\$30 Otherwise
Urgent Care	\$50 Preferred \$100 Non-Preferred	\$25 at ACPNY and H&H \$50 Preferred \$100 Non-Preferred
Emergency Room	\$150 (Waived if admitted within 24 hours)	\$150 (Waived if admitted within 24 hours)
In-Patient Hospital	\$300	\$0 at H&H \$300 Otherwise

NYCE PPO Network

- Downstate 13:
 - Emblem Health Network.
 - Includes the 5 major hospital systems.
 - Centers of Excellence Program (HSS/MSK) will be preserved.
 - Approximately 14,000 more providers compared to GHI-CBP.
- Outside DS13:
 - United Healthcare Network.
 - Approximately 1.6M providers nation-wide (compare to the current 29,000).
 - Out-of-State pre-Medicare retirees will have far greater access to in-network care.

NYCE PPO Prescription Drug Coverage

- NYCE PPO will provide coverage for the same drug categories currently covered by GHI-CBP:
 - Diabetes
 - ACA Preventive Drugs (Including low dose statins).
- The PBA Prescription Drug Plan is unchanged.
- The PICA Program is not changing on 1/1/2026, but is subject to RFP in 2026.
- The LOD Prescription Drug Program will remain unchanged.

Transition to NYCE PPO

- Current GHI-CBP Members:
 - You will automatically be transferred to NYCE PPO on 1/1/226.
 - You may transfer to another NYC Health Plan during the Annual Transfer Period in November.
- Members in other NYC Health Plans:
 - You will remain in your current health plan unless you transfer to NYCE PPO (or a different plan) during the Annual Transfer Period in November.

NYCE PPO – More Information

For information about the City of New York Health Benefits Program, including the new NYCE PPO and the Annual Fall Transfer Period:

[Click Here](#)

For more detailed information about the new NYCE PPO:

[Click Here](#)