HEALTH INSURANCE CHOICES FOR 2013

For Employees of the State of New York who are unrepresented or in Negotiating Units that have agreements/awards with New York State effective October 1, 2011 or later, Participating Employers, their Enrolled Dependents, COBRA Enrollees with their NYSHIP Benefits and Young Adult Option Enrollees. (Check with your agency Health Benefits Administrator or union if you are uncertain.)

NOVEMBER 2012

NYSHIP
New York State Health Insurance Program

CONTENTS

INFORMATION

Make Your Health Plan Choices

This booklet explains the options available to you under the New York State Health Insurance Program (NYSHIP) for your health insurance and other elections. Choose either The Empire Plan or one of the NYSHIP-approved Health Maintenance Organizations (HMOs) in your area. Consider your health insurance options carefully. You may not change your health insurance option after the deadline except in special circumstances. (See your *NYSHIP General Information Book* and *Empire Plan Reports* or *HMO Reports* for details about changing options outside the Option Transfer Period.) If you still have specific questions after you've read the plan descriptions, contact your Health Benefits Administrator (HBA) or The Empire Plan carriers and HMOs directly.

Rates for 2013 and Deadline for Changing Plans

The Empire Plan and HMO rates for 2013 are mailed to your home and posted on our web site as soon as they are approved. Click on Benefit Programs, then on NYSHIP Online. Select your group if prompted, and then click on Health Benefits & Option Transfer. Choose Rates and Health Plan Choices. *(Participating Employers, such as the Thruway Authority and MTA, will notify their enrollees of 2013 rates.)*

The rate flyer announces the option change deadline and paycheck deduction dates. You have 30 days from the date your agency receives rate information to make a decision. Your agency HBA can help if

See your agency HBA to change your health insurance option, enrollment or pre-tax status.

NO ACTION IS REQUIRED IF YOU DO NOT WISH TO MAKE CHANGES.

Changes are not automatic and deadlines apply. You must report any change that may affect your coverage to your agency HBA. See pages 1-3 in this booklet and your *NYSHIP General Information Book* for complete information.

& REMINDERS

you have questions. COBRA and Young Adult Option enrollees may contact the Employee Benefits Division at 518-457-5754 or 1-800-833-4344 (U.S., Canada, Puerto Rico and the Virgin Islands).

Choose Your Pre-Tax Contribution Program Status by November 30, 2012

Pre-Tax does not apply to COBRA and Young Adult Option enrollees.

Under the Pre-Tax Contribution Program (PTCP), your health insurance premiums are deducted from your pay before taxes are taken out. This lowers your taxable income and increases your spendable income. Your paycheck stub shows whether or not you are enrolled in PTCP.

- **Regular Before-Tax Health** appears in the Before-Tax Deductions section if your health insurance premium is deducted from your wages before taxes are withheld.
- **Regular After-Tax Health** appears in the After-Tax Deductions section if your health insurance premium is deducted from your wages after taxes are withheld.

Under PTCP, you can make the following changes only in November each year and without a qualifying event:

- Change from Family to Individual coverage while your dependents are still eligible for coverage,
- Change from Individual to Family coverage (subject to normal waiting period rules),
- Enroll for coverage,
- Voluntarily cancel your coverage while you are still eligible for coverage, or
- Change your PTCP election.

Note: A change in coverage is not the same as a change in your PTCP election. Changes in coverage because of a qualifying event must be made within 30 days of the event (or within the waiting period if newly eligible), and delays may be expensive. For example, if your only covered dependent becomes ineligible for coverage in June and you do not notify your HBA of this qualifying event until August (i.e., not within 30 days), your dependent's coverage will be removed retroactively to when he/she first became ineligible for benefits in June. Your PTCP deductions, however, will be changed from Family to Individual as of August, and no refund will be issued to you for the extra premium you paid in June or July.

Under Internal Revenue Service (IRS) rules, you may change your health insurance deduction during the tax year only after a PTCP-qualifying event. For a list of PTCP-qualifying events, see your *NYSHIP General Information Book.* To change your pre-tax selection for 2013, see your agency HBA and complete a Health Insurance Transaction Form (PS-404) by November 30, 2012.

Your Biweekly Premium Contribution

The following does NOT apply to employees of Participating Employers. Participating Employers will provide premium information. It also does not apply to COBRA and Young Adult Option enrollees.

New York State helps pay for your health insurance coverage. After the State's contribution, you are responsible for paying the balance of your premium through biweekly deductions from your paycheck.

- For Empire Plan and NYSHIP HMO enrollees in a title allocated or equated to Salary Grade 9 and below, the State will pay 88 percent of the cost of the premium for enrollee coverage and 73 percent for dependent coverage.
- For Empire Plan and NYSHIP HMO enrollees in a title allocated or equated to Salary Grade 10 and above, the State will pay 84 percent of the cost of the premium for enrollee coverage and 69 percent for dependent coverage.

The State's dollar contribution for the non-prescription drug components of the NYSHIP HMO premium will NOT exceed its dollar contribution for the non-prescription drug components of The Empire Plan premium.

As soon as they are available, 2013 rates will be mailed to your home and posted on our web site at https://www.cs.ny.gov. Click on Benefit Programs, then on NYSHIP Online. Select your group if prompted, and then click on Health Benefits & Option Transfer. Choose Rates and Health Plan Choices.

Let Your Agency Know about Changes

You must notify your agency HBA if your home address or phone number changes. If you are an active employee of New York State and registered for MyNYSHIP, you may also make address and option changes online. **Note:** MyNYSHIP is not available for active employees of Participating Employers.

Changes in your family status, such as gaining or losing a dependent, may mean you need to change your health insurance coverage from Individual to Family or from Family to Individual. If you submit a timely request, you can make most changes any time, not just during the Option Transfer Period. See your *NYSHIP General Information Book* for details. Inform your agency HBA about any change promptly to ensure it is effective on the actual date of change in family status.

Retiring or Vesting in 2013?

You may change your health insurance plan when you retire or vest your health insurance. Retirees and vestees who continue their NYSHIP enrollment may change health insurance options at any time once during a 12-month period. For more information on changing options as a retiree, ask your agency HBA for *Choices for 2013* for Retirees.

Eligible for Medicare?

If you or a dependent is eligible for Medicare because of age or disability, see Medicare and NYSHIP on page 5 for important information. Also, please read this section if you or a dependent will be turning age 65 in 2013 or if you are planning to retire in the coming year and will be Medicare-primary.

Comparing Your NYSHIP Options

Choosing the health insurance plan to cover your needs and the needs of your family requires careful research. As with most important purchases, there is more to consider than cost.

The first step in making a good choice is understanding the similarities and the differences between your NYSHIP options. There are two types of health insurance plans available to you under NYSHIP: The Empire Plan and NYSHIP HMOs. The Empire Plan is available to all employees. Specific NYSHIP HMOs are available in the various geographic areas of New York State. Depending on where you live or work, one or several NYSHIP HMOs will be available to you. The Empire Plan and NYSHIP HMOs are similar in many ways, but also have important differences.

Reenrollment in NYSHIP

Employees who participate in the Opt-out Program may reenroll in a NYSHIP health insurance option during the next annual Option Transfer Period. (See page 15 for more information about the Opt-out Program.)

To change your NYSHIP option any other time, employees must experience a qualifying event like a change in family status (e.g., marriage, birth, death or divorce) or loss in coverage. Employees must provide proof of the qualifying event within 30 days or any change in enrollment will be subject to NYSHIP's late enrollment waiting period, which is five biweekly pay periods. You will not be eligible for NYSHIP coverage during the waiting period. See the *NYSHIP General Information Book* for more details.

Benefits

The Empire Plan and NYSHIP HMOs

- All NYSHIP plans provide a wide range of hospital, medical/surgical, and mental health and substance abuse coverage.
- All plans provide prescription drug coverage if you do not receive it through a union Employee Benefit Fund.
- All plans provide certain preventive care services as required by the federal Patient Protection and Affordable Care Act (PPACA). For further information on preventive care services, visit www.healthcare.gov.

Benefits differ among plans. Read this booklet and the certificate/contracts carefully for details.

Exclusions

- All plans contain exclusions for certain services and prescription drugs.
- Workers' compensation-related expenses and custodial care generally are excluded.

For details on a plan's exclusions, read the *NYSHIP General Information Book* and *Empire Plan Certificate,* the NYSHIP HMO contract, or check with the plan directly.

Geographic Area Served

The Empire Plan

Benefits for all covered services – not just urgent and emergency care – are available worldwide.

Health Maintenance Organizations (HMOs)

- Coverage is available in each HMO's specific service area.
- An HMO may arrange care outside its service area, at its discretion in certain circumstances.

NYSHIP's Young Adult Option

During the Option Transfer Period, eligible adult children of NYSHIP enrollees can enroll in the Young Adult Option and current Young Adult Option enrollees will be able to switch plans. This option allows unmarried, young adult children, up to age 30 to purchase their own NYSHIP coverage. The premium is the full cost of Individual coverage for the option selected.

Young Adult Option Web Site

For more information about the Young Adult Option, go to https://www.cs.ny.gov/yao and choose your group. This site is your best resource for information on NYSHIP's Young Adult Option. If you don't have access to the Internet, your local library may offer computers for your use. If you have additional questions, please contact the Employee Benefits Division at 518-457-5754 or 1-800-833-4344.

Benefits Provided by The Empire Plan and All NYSHIP HMOs

- Inpatient medical/ surgical hospital care
- Outpatient medical/ surgical hospital services
- Physician services
- Emergency services*
- Laboratory services
- Radiology services
- Diagnostic services
- Diabetic supplies
- Maternity, prenatal care
- Well-child care
- Chiropractic services
- Physical therapy
- Occupational therapy
- Speech therapy
- Prosthetics and durable medical equipment
- Orthotic devices
- Bone density tests
- Mammography
- Inpatient mental health services
- Outpatient mental health services
- Alcohol and substance abuse detoxification
- Inpatient alcohol rehabilitation
- Inpatient drug rehabilitation
- Outpatient alcohol and drug rehabilitation
- Family planning and certain infertility services (Call The Empire Plan carriers or NYSHIP HMO for details.)
- Out-of-area emergencies
- Hospice benefits (at least 210 days)
- Home health care in lieu of hospitalization
- Prescription drug coverage (unless you have coverage through a union Employee Benefit Fund) including injectable medications, self-injectable medications, contraceptive drugs and devices and fertility drugs
- Enteral formulas covered through either HCAP for The Empire Plan or the NYSHIP HMO's prescription drug program (unless you have coverage through a union Employee Benefit Fund)
- Second opinion for cancer diagnosis

Please see the individual plan descriptions in this booklet to review the differences in coverage and out-of-pocket expenses. See plan documents for complete information on benefits.

*Some plans may exclude coverage for airborne ambulance services. Call The Empire Plan or your NYSHIP HMO for details.

Medicare and NYSHIP

If you are an active employee, NYSHIP (The Empire Plan or a NYSHIP HMO) provides primary coverage for you and your dependents, regardless of age or disability.

Exceptions: Medicare is primary for your domestic partner or same-sex spouse age 65 or over, or for an active employee or dependent of an active employee with end-stage renal disease (following a 30-month coordination period).

NYSHIP requires you and your dependents to be enrolled in Medicare Parts A and B when first eligible for Medicare coverage that pays primary to NYSHIP.

If you are planning to retire and you or your spouse is 65 or older, contact your Social Security office three months before active employment ends to enroll in Medicare Parts A and B. Medicare becomes primary to your NYSHIP coverage the first day of the month following a "runout" period of 28 days after the end of the payroll period in which you retire.

If you or a dependent is eligible for Medicare coverage primary to NYSHIP and you don't enroll in Parts A and B, The Empire Plan or HMO will not provide benefits for services Medicare would have paid if you or your dependent had enrolled.*

If you are planning to retire or vest in 2013, know how your NYSHIP benefits will be affected when Medicare is your primary coverage:

- **If you are enrolled in original Medicare (Parts A and B) and The Empire Plan:** Since Medicare does not provide coverage outside the United States, The Empire Plan pays primary for covered services received outside the United States.
- **If you enroll in a NYSHIP HMO Medicare Advantage Plan:** You replace your original (fee-for-service) Medicare coverage with benefits offered by the Medicare Advantage Plan. Benefits and networks under the HMO's Medicare Advantage Plan may differ from your coverage as an active employee. To qualify for benefits, you must follow plan rules (except for emergency or out-of-area urgently needed care).
- **If you enroll in a NYSHIP HMO that coordinates coverage with Medicare:** You receive the same benefits from the HMO as an active employee and still qualify for original Medicare benefits if you receive treatment outside your HMO.

Medicare Part D is the Medicare prescription drug benefit for Medicare-primary persons. Effective January 1, 2013, Medicare-primary enrollees and dependents in The Empire Plan will be enrolled automatically in Empire Plan Medicare Rx, a Part D prescription drug program. NYSHIP Medicare Advantage HMOs also provide Medicare Part D prescription drug coverage. You can be enrolled in only one Medicare Part D plan at a time. Enrolling in a Medicare Part D plan separate from your NYSHIP coverage may drastically reduce your benefits overall. For example:

- If you are a Medicare-primary Empire Plan enrollee or dependent and get your prescription drug coverage through Empire Plan Medicare Rx and then you enroll in another Medicare Part D plan outside of NYSHIP, Medicare will terminate your coverage in Empire Plan Medicare Rx. Since you must be enrolled in Empire Plan Medicare Rx to maintain Empire Plan coverage, that means you and your covered dependents may lose all your coverage under The Empire Plan.
- If you are enrolled in a NYSHIP Medicare Advantage HMO and then enroll in a Medicare Part D plan outside of NYSHIP, Medicare will terminate your enrollment in the NYSHIP Medicare Advantage HMO.

If you have been approved for Extra Help by Medicare, and you are enrolled in The Empire Plan or a NYSHIP Medicare Advantage HMO, you may be reimbursed for some or all of your Medicare Part D coverage. For information about qualifying for Extra Help, contact Medicare. If you have been approved for Extra Help, contact the Employee Benefits Division or your HMO.

If you receive prescription drug coverage through a union Employee Benefit Fund, contact the Fund for information about Medicare Part D.

For more information about NYSHIP and Medicare, see your *NYSHIP General Information Book* or ask your agency HBA for a copy of *Choices for 2013* for Retirees, *Planning for Retirement, Medicare & NYSHIP* or *Medicare for Disability Retirees.*

* Part A is not required if you have to pay a Part A premium. See your agency HBA for more information.

THE EMPIRE PLAN

What's New in 2013?

All NYSHIP Plans

- In accordance with the Patient Protection and Affordable Care Act (PPACA), enhanced women's health care benefits, including various preventive services and maternity-related screenings will take effect.
- In accordance with recent New York State legislation, expanded coverage for screening, diagnosis and treatment of autism will take effect.
- The *Summary of Benefits and Coverage* is a simple and standardized comparison document required by PPACA. To view a copy of the *Summary of Benefits and Coverage* for each NYSHIP plan, visit https://www.cs.ny.gov/sbc/index.cfm. If you do not have internet access, call 1-877-7-NYSHIP (1-877-769-7447) and press 1 for the Medical Program to request a copy.
- Medco Health Solutions, Inc. and Express Scripts, Inc. merged in early 2012.

The Empire Plan

- The Empire Plan Prescription Drug Program for Medicare-primary enrollees and dependents is changing to Empire Plan Medicare Rx, which includes Medicare Part D benefits with expanded coverage designed specifically for NYSHIP. For more information, see page 5 or ask your agency HBA for a copy of *Choices for 2013* for Retirees.
- Enrollees covered under The Empire Plan Prescription Drug Program will be required to obtain two 30-day fills for certain maintenance drugs before obtaining a 90-day fill. See page 20 for more information.

NYSHIP HMOs

- Community Blue has changed its name to BlueCross BlueShield of Western New York. Plan benefits for 2013 are listed on pages 30-31 under this new name.

The Empire Plan

The Empire Plan is a unique plan designed exclusively for New York State's public employees. The Empire Plan has many managed care features, but enrollees are not required to choose a primary care physician and do not need referrals to see specialists. However, certain services, such as hospital and skilled nursing facility admissions, certain outpatient radiological tests, mental health and substance abuse treatment, home care and some prescription drugs, require preapproval. The New York State Department of Civil Service contracts with major insurance companies (carriers) to insure and administer different parts of the Plan.

The Empire Plan provides:

- Network and non-network inpatient and outpatient hospital coverage for medical, surgical and maternity care;
- Medical and surgical coverage under the Participating Provider Program or the Basic Medical Program and Basic Medical Provider Discount Program if you choose a nonparticipating provider;
- Home care services, durable medical equipment and certain medical supplies (including diabetic and ostomy supplies), enteral formulas and diabetic shoes through the Home Care Advocacy Program (HCAP);
- Managed Physical Medicine Program (chiropractic treatment and physical therapy) coverage;
- Inpatient and outpatient mental health and substance abuse coverage;
- Prescription drug coverage;
- Centers of Excellence Programs for cancer, transplants and infertility;
- 24-hour Empire Plan NurseLine$_{SM}$ for health information and support; and
- Worldwide coverage.

OR A NYSHIP HMO

Cost Sharing

Under The Empire Plan, benefits are available for covered services when you use a participating or nonparticipating provider. However, your share of the cost of covered services depends on whether the provider you use is participating under the Plan.

If you use an Empire Plan participating or network provider or facility, you pay a copayment for certain services; some are covered at no cost to you. The provider or facility files the claim and is reimbursed by The Empire Plan.

You are guaranteed access to network benefits when you contact the program before receiving services and follow program requirements for:

- Inpatient hospital stays;
- Mental Health and Substance Abuse Program services;
- Managed Physical Medicine Program services; and
- Home Care Advocacy Program (HCAP) services.

If you use a nonparticipating provider or non-network facility, benefits for covered services are subject to a deductible and/or coinsurance. For medical/surgical and mental health and substance abuse services, The Empire Plan has a combined annual deductible of $1,000 per enrollee, $1,000 per enrolled spouse/domestic partner and $1,000 per all dependent children combined. The combined deductible must be met before covered services under the Basic Medical Program and non-network expenses under the Mental Health and Substance Abuse Program can be reimbursed. The Managed Physical Medicine Program has a separate $250 deductible that is not included in the combined annual deductible.

The $1,000 deductible amount will be reduced to $500 per calendar year for employees in or equated to Salary Grade 6 or below on January 1, 2013. **Note:** This reduction is not available to Judges and Justices or employees of Participating Employers.

After you satisfy the combined annual deductible, The Empire Plan pays 80 percent of the reasonable and customary charge for the Basic Medical Program and non-network practitioner services for Mental Health and Substance Abuse Program and 90 percent of covered services for the non-network Hospital Program and non-network approved facility services for the Mental Health and Substance Abuse Program. You are responsible for the remaining 20 percent coinsurance and all charges in excess of the reasonable and customary charge for Basic Medical Program and non-network practitioner services. You also are responsible for the remaining 10 percent coinsurance for non-network Hospital and non-network approved facility services.

The Empire Plan has a combined annual coinsurance maximum of $3,000 per enrollee, $3,000 per enrolled spouse/domestic partner and $3,000 per all dependent children combined. After you reach the combined annual coinsurance maximum, you will be reimbursed up to 100 percent of the reasonable and customary charge. You are responsible for paying the provider and will be reimbursed by the Plan for covered charges.

The $3,000 annual coinsurance maximum will be reduced to $1,500 per calendar year for employees in or equated to Salary Grade 6 or below. **Note:** This reduction is not available to Judges and Justices or employees of Participating Employers.

The combined annual coinsurance maximum will be shared among the Basic Medical Program and non-network coverage under the Hospital Program and Mental Health and Substance Abuse Program. The Managed Physical Medicine Program and Home Care Advocacy Program do not have a coinsurance maximum.

Basic Medical Provider Discount Program

If you are Empire Plan-primary, The Empire Plan also includes a program to reduce your out-of-pocket costs when you use a nonparticipating provider. The Empire Plan Basic Medical Provider Discount Program offers discounts from certain physicians and providers who are not part of The Empire Plan participating provider network. These providers are part of the nationwide MultiPlan group, a provider organization contracted with UnitedHealthcare. Empire Plan Basic Medical Program provisions apply and you must meet the combined annual deductible.

Providers in the Basic Medical Provider Discount Program accept a discounted fee for covered services. Your 20 percent coinsurance is based on the lower of the discounted fee or the reasonable and customary charge. The provider submits your claims and UnitedHealthcare pays The Empire Plan portion of the provider fee directly to the provider if the services qualify for the Basic Medical Provider Discount Program. Your Explanation of Benefits, which details claims payments, shows the discounted amount applied to billed charges.

To find a provider in The Empire Plan Basic Medical Provider Discount Program, ask if the provider is an Empire Plan MultiPlan provider or call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447), choose the Medical Program and ask a representative for help. You can also visit our web site at https://www.cs.ny.gov. Click on Benefit Programs, then on NYSHIP Online. Select the group if prompted, and then click on Find a Provider.

The best savings are with participating providers. For more information, read *Reporting On Network Benefits*. You can find this publication at https://www.cs.ny.gov. Or, ask your agency HBA for a copy.

Providers

Under The Empire Plan, you can choose from over 250,000 participating physicians and other providers and facilities nationwide, and from more than 68,000 participating pharmacies across the United States or a mail service pharmacy.

Some Licensed Nurse Practitioners and Convenience Care Clinics participate with The Empire Plan. Be sure to confirm participation before receiving care.

The Empire Plan guarantees access to primary care physicians and certain specialists in New York State and counties in Connecticut, Massachusetts, New Jersey, Pennsylvania and Vermont that share a border with New York State. **Note:** This benefit does not apply to enrollees of Participating Employers.

Consider Cost

The following does NOT apply to employees of Participating Employers. Participating Employers will provide premium information. It also does not apply to COBRA and Young Adult Option Enrollees.

Although New York State pays most of the premium cost for your coverage regardless of which plan you choose, differences in plan benefits among the various health insurance options result in different employee contributions for coverage. (See Your Biweekly Premium Contribution on page 1.) However, when considering cost, think about all your costs throughout the year, not just your biweekly paycheck deduction. Keep in mind out-of-pocket expenses you are likely to incur during the year, such as copayments for prescriptions and other services, coinsurance and any costs of using providers or services not covered under the plan. Add the annual premium for that plan to these costs to estimate your total annual cost under that plan. Do this for each plan you are considering and compare the costs. Watch for the *NYSHIP Rates & Deadlines for 2013* flyer that will be mailed to your home and posted on our web site, https://www.cs.ny.gov, as soon as rates are approved. Along with this booklet, which provides copayment information, *NYSHIP Rates & Deadlines for 2013* will provide the information you need to figure your annual cost under each of the available plans.

NYSHIP Health Maintenance Organizations

A Health Maintenance Organization (HMO) is a managed care system in a specific geographic area that provides comprehensive health care coverage through a network of providers.

- Coverage outside the specified geographic area is limited.
- Enrollees usually choose a primary care physician (PCP) from the HMO's network for routine medical care and for referrals to specialists and hospitals when medically necessary.
- HMO enrollees usually pay a copayment as a per-visit fee or coinsurance (percentage of cost).
- HMOs have no annual deductible.
- Referral forms to see network specialists may be required.
- Claim forms rarely are required.
- HMO enrollees who use doctors, hospitals or pharmacies outside the HMO's network must, in most cases, pay the full cost of services (unless authorized by the HMO or in an emergency).

All NYSHIP HMOs provide a wide range of health services. Each offers a specific package of hospital, medical, surgical and preventive care benefits. These services are provided or arranged by the PCP selected by the enrollee from the HMO's staff or physician network.

All NYSHIP HMOs cover inpatient and outpatient hospital care at a network hospital and offer prescription drug coverage, unless it is provided through a union Employee Benefit Fund.

NYSHIP HMOs are organized in one of two ways:

- A Network HMO provides medical services that can include its own health centers as well as outside participating physicians, medical groups and multispecialty medical centers.
- An Independent Practice Association (IPA) HMO provides medical services through private practice physicians who have contracted independently with the HMO to provide services in their offices.

Members enrolling in Network and IPA model HMOs may be able to select a doctor they already know if that doctor participates with the HMO.

See the individual HMO pages in this booklet for additional benefit information and to learn if the HMO serves your geographic area.

NYSHIP and Medicare

If you are Medicare-primary, see page 5 for an explanation of how Medicare affects your NYSHIP coverage.

The Empire Plan and NYSHIP HMOs: Similarities and Differences

Will I be covered for care I receive away from home?

The Empire Plan:

Yes. Under The Empire Plan, your benefits are the same wherever you receive care.

NYSHIP HMOs:

Under an HMO, you are always covered away from home for emergency care. Some HMOs provide coverage for routine care if the HMO has reciprocity with another HMO. Some HMOs provide coverage for college students away from home if the care is urgent or if follow-up care has been preauthorized. See the Out-of-Area Benefit description on each HMO page for more information.

If I am diagnosed with a serious illness, can I see a physician or go to a hospital that specializes in my illness?

The Empire Plan:

Yes. You can use the specialist of your choice. You have Basic Medical Program benefits for nonparticipating providers and Basic Medical Provider Discount Program benefits for nonparticipating providers who are part of The Empire Plan MultiPlan group.[1] (See page 8 for more information on the Basic Medical Provider Discount Program.) Your hospital benefits will differ depending on whether you choose a network or non-network hospital.[1] (See page 11 for details.)

NYSHIP HMOs:

You should expect to choose a participating physician and a participating hospital. Under certain circumstances, you may be able to receive a referral to a specialist care center outside the network.

Can I be sure I will not need to pay more than my copayment when I receive medical services?

The Empire Plan:

Yes. Your copayment should be your only expense if you receive medically necessary and covered services and you:

- Choose a participating provider;
- Receive inpatient or covered outpatient hospital services at a network hospital and follow Benefits Management Program requirements.[1]

NYSHIP HMOs:

Yes. As long as you receive medically necessary and covered services, follow HMO requirements and receive the appropriate referral (if required), your copayment or coinsurance should be your only expense.

[1] Applies only to Empire Plan-primary enrollees.

Can I use the hospital of my choice?

The Empire Plan:

Yes. You have coverage worldwide, but your benefits differ depending on whether you choose a network or non-network hospital[1]. Your benefits are highest at network hospitals participating in the BlueCross and BlueShield Association BlueCard® PPO Program, or for mental health or substance abuse care in the OptumHealth network.

Network hospital inpatient: Paid-in-full hospitalization benefits.

Network hospital outpatient and emergency care: Subject to network copayments.

Non-network hospital inpatient and outpatient: 10 percent coinsurance[2] up to the annual combined maximum per enrollee; per enrolled spouse or domestic partner; per all enrolled dependent children combined (see page 7).

NYSHIP HMOs:

Except in an emergency, you generally do not have coverage at non-network hospitals unless authorized by the HMO.

What kind of care is available for physical therapy and chiropractic care?

The Empire Plan:

You have guaranteed access to unlimited medically necessary care when you follow Plan requirements.

NYSHIP HMOs:

Coverage is available for a specified number of days/visits each year, as long as you follow the HMO's requirements.

What if I need durable medical equipment, medical supplies or home nursing?

The Empire Plan:

You have guaranteed, paid-in-full access to medically necessary home care, equipment and supplies[3] through the Home Care Advocacy Program (HCAP) when preauthorized and arranged by the Plan.

NYSHIP HMOs:

Benefits are available and vary depending on the HMO. Benefits may require a greater percentage of cost-sharing.

[2] Greater of 10 percent coinsurance or $75 for outpatient services.

[3] Diabetic shoes have an annual maximum benefit of $500.

Note: These responses are generic and highlight only general differences between The Empire Plan and NYSHIP HMOs. Details for each plan are available on individual plan pages beginning on page 18 of this booklet, in the *Empire Plan Certificate* (available from your agency HBA) and in the HMO contract (available from each HMO).

Making a Choice

Selecting a health insurance plan is an important personal decision. Only you know your family lifestyle, health, budget and benefit preferences. Think about what health care you and your family might need during the next year. Review the plans and ask for more information. Here are several questions to consider:

- What benefits does the plan have for doctor visits and other medical care? How are durable medical equipment and other supplies covered? What is my share of the cost?
- What benefits does the plan have for prescription drugs? Will the medicine I take be covered under the plan? What is my share of the cost? What type of formulary does the plan have? Am I required to use the mail service pharmacy? (If you receive your drug coverage from a union Employee Benefit Fund, ask the Fund if your plan will change.)
- What choice of providers do I have under the plan? (Ask if the provider or facilities you use are covered.) How would I consult a specialist if I needed one? Would I need a referral?
- What is my premium for the health plan?
- What will my out-of-pocket expenses be for health care?
- Does the plan cover special needs? Are there any benefit limitations? (If you or one of your dependents has a medical or mental health/substance abuse condition requiring specific treatment or other special needs, check on coverage carefully. Don't assume you'll have coverage. Ask The Empire Plan carriers or HMOs about your specific treatment.)
- Are routine office visits and urgent care covered for out-of-area college students or is only emergency health care covered?
- How much paperwork is involved in the health plan – do I have to fill out forms?

Things to Remember

- Gather as much information as possible.
- Consider the unique needs of yourself and your family.
- Compare the coverage and cost of your options.
- Look for a health plan that provides the best balance of cost and benefits for you.

How to Use the *Choices* Benefit Charts, Pages 18 – 45

All NYSHIP plans must include a minimum level of benefits (see page 4). For example, The Empire Plan and all NYSHIP HMOs provide a paid-in-full benefit for medically necessary inpatient medical/surgical hospital care at network hospitals.

Use the charts to compare the plans. The charts list out-of-pocket expenses and benefit limitations effective on or about January 1, 2013. See plan documents for complete information on benefit limitations.

To generate an easy-to-read, side-by-side comparison of the benefits provided by each of the NYSHIP plans in your area, use the NYSHIP Plan Comparison tool, available on the Department of Civil Service web site. Go to our homepage at https://www.cs.ny.gov, click on Benefit Programs, then NYSHIP Online. Select your group if prompted and then choose Health Benefits & Option Transfer. Click on Rates and Health Plan Choices and then NYSHIP Plan Comparison. Select your group and the counties in which you live and work. Then, check the box next to the plans you want to compare and click on Compare Plans to generate the comparison table.

Note: Most benefits described in this booklet are subject to medical necessity and may involve limitations or exclusions. Please refer to plan documents, or call the plans directly for details.

If You Decide to Change Your Plan

The Empire Plan and NYSHIP HMOs are summarized in this booklet. The Empire Plan is available to all employees. NYSHIP HMOs are available to employees in areas where they live or work. Pick the plans that would serve your needs best and call each for details before you choose.

If you decide to change your plan:

- See your agency HBA before the Option Transfer deadline announced in the rate flyer.
- Complete the necessary PS-404 form, or change your option online using MyNYSHIP if you are an active employee of a New York State agency. **Note:** MyNYSHIP cannot be used to elect the Opt-out Program (see page 15).

Questions and Answers

Q: Can I join The Empire Plan or any NYSHIP-approved HMO?

A: The Empire Plan is available worldwide, wherever you live or work. To enroll or continue enrollment in a NYSHIP-approved HMO, you must live or work in that HMO's service area. If you move permanently out of and/or no longer work in your HMO's service area, you must change options. See Plans by County on pages 16 and 17 and the individual HMO pages in this booklet to check the counties each HMO will serve in 2013.

Q: How do I find out which providers and hospitals participate? What if my doctor or other provider leaves my plan?

A: Check with your providers directly to see whether they participate in The Empire Plan for New York State government employees or in a NYSHIP HMO.

For Empire Plan providers:

- Visit https://www.cs.ny.gov; click on Benefit Programs, then on NYSHIP Online. Select your group if prompted, and then click on Find a Provider.
- Ask your agency HBA for *The Empire Plan Participating Provider Directory.*
- Call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and select the appropriate program for the type of provider you need.

For HMO providers:

- Visit the web sites (web site addresses are provided on the individual HMO pages in this booklet) for provider information.
- Call the telephone numbers on the HMO pages in this booklet. Ask which providers participate and which hospitals are affiliated.

If you choose a provider who does not participate in your plan, check carefully whether benefits would be available to you. Ask if you need authorization to have the provider's services covered. In most circumstances, HMOs do not provide benefits for services by nonparticipating providers or hospitals. Under The Empire Plan, you have benefits for participating and nonparticipating providers. Participating providers change. You cannot change your plan outside the Option Transfer Period because your provider no longer participates.

Q: I have a preexisting condition. Will I have coverage if I change options?

A: Yes. Under NYSHIP, you can change your option and still have coverage for a preexisting condition. There are no preexisting condition exclusions in any NYSHIP plan. However, coverage and exclusions differ. Ask the plan you are considering about coverage for your condition.

Q: What if I retire in 2013 and become eligible for Medicare?

A: Regardless of which option you choose, as a retiree, you and your dependent must be enrolled in Medicare Parts A and B when either of you first becomes eligible for primary Medicare coverage. Please read about Medicare and NYSHIP and Medicare Part D on page 5.

Please note, especially, that your NYSHIP benefits become secondary to Medicare and that your benefits may change.

Q: I am a COBRA dependent in a Family plan. Can I switch to Individual coverage and select a different health plan from the rest of my family?

A: Yes. As a COBRA dependent, you may elect to change to Individual coverage in a plan different from the enrollee's Family coverage. During the Option Transfer Period, you may enroll in The Empire Plan or choose any NYSHIP-approved HMO in the area where you live or work.

Terms to Know

Coinsurance: The enrollee's share of the cost of covered services; a fixed percentage of medical expenses.

Copayment: The enrollee's share of the cost of covered services that is a fixed dollar amount paid when medical service is received, regardless of the total charge for service.

Deductible: The dollar amount an enrollee is required to pay before health plan benefits begin to reimburse for services.

Fee-for-service: A method of billing for health care services. A provider charges a fee each time an enrollee receives a service.

Formulary: A list of preferred drugs used by a health plan. If a plan has a **closed formulary**, you have coverage only for drugs that appear on the list. An **open or incented formulary** encourages use of preferred drugs to non-preferred drugs based on a tiered copayment schedule. In a **flexible formulary**, brand-name prescription drugs may be assigned to different copayment levels based on value to the plan and clinical judgment. In some cases, drugs may be excluded from coverage under a flexible formulary if a therapeutic equivalent is covered or available as an over-the-counter drug.

Health Benefits Administrator (HBA): An individual located in a State agency, often in the Human Resources or Personnel Office, who works with the Employee Benefits Division in the Department of Civil Service to process enrollment transactions and answer health insurance questions. You are responsible for notifying your agency HBA of changes that might affect your enrollment.

Health Maintenance Organization (HMO): A managed care delivery system organized to deliver health care services in a geographic area. An HMO provides a predetermined set of benefits through a network of selected physicians, laboratories and hospitals for a prepaid premium. Except for emergency services, you and your enrolled dependents may have coverage only for services received from your HMO's network. See NYSHIP Health Maintenance Organizations on page 9 for more information on HMOs including descriptions of the two different types, Network and Independent Practice Association (IPA), that are offered under NYSHIP.

Managed Care: A health care program designed to ensure you receive the highest quality medical care for the lowest cost, in the most appropriate health care setting. Most managed care plans require you to select a primary care physician employed by (or who contracts with) the managed health care system. He/she serves as your health care manager by coordinating virtually all health care services you receive. Your primary care physician provides your routine medical care and refers you to a specialist if necessary.

Medicare: A federal health insurance program that covers certain people age 65 or older, disabled persons under 65, and those who have end-stage renal disease (permanent kidney failure). Medicare is directed by the federal Centers for Medicare & Medicaid Services (CMS) and administered by the Social Security Administration.

Medicare Advantage Plan: Medicare option wherein the plan agrees with Medicare to accept a fixed monthly payment for each Medicare enrollee. In exchange, the plan provides or pays for all medical care needed by the enrollee. If you join a Medicare Advantage Plan, you replace your Original (fee-for-service) Medicare coverage (Parts A and B) with benefits offered by the plan and all of your medical care (except for emergency or out-of-area, urgently needed care) must be provided, arranged or authorized by the Medicare Advantage Plan. All NYSHIP Medicare Advantage HMOs include Medicare Part D drug coverage. The benefits under these plans are set in accordance with federal guidelines for Medicare Advantage Plans.

Network: A group of doctors, hospitals and/or other health care providers who participate in a health plan and agree to follow the plan's procedures.

New York State Health Insurance Program (NYSHIP): NYSHIP covers over 1.2 million public employees, retirees and dependents and is one of the largest group health insurance programs in the country. The Program provides health care benefits through The Empire Plan or a NYSHIP-approved HMO.

Option: A health insurance plan offered through NYSHIP. Options include The Empire Plan and NYSHIP-approved HMOs within specific geographic areas. The Opt-out Program is also considered a NYSHIP option.

THE OPT-OUT PROGRAM NYSHIP CODE #700

The Opt-out Program allows eligible employees of New York State who have other employer-sponsored group health insurance, to opt out of their NYSHIP coverage in exchange for an annual incentive payment. The annual incentive payment is $1,000 to opt out of Individual coverage or $3,000 to opt out of Family coverage.

The incentive payments will be prorated and reimbursed through your biweekly paycheck throughout the year (payable only when an employee is on the payroll). The payments will be taxable income.

Note: Participation in the Opt-out Program satisfies the requirement of enrollment in NYSHIP at the time of your retirement. The Opt-out Program is not available for employees of Participating Employers.

Electing to Opt Out

If you are currently enrolled in NYSHIP and wish to participate in the Opt-out Program, you must elect to opt out during the annual Option Transfer Period and attest to having other employer-sponsored group health insurance each year. If you participate in the Program and you are eligible for dental and vision coverage under the State plan, your eligibility for dental and vision coverage will not be affected. See your agency HBA and complete the NYS Health Insurance Transaction Form (PS-404) and the 2013 Opt-out Attestation Form (PS-409). **You also must submit these forms if you opted out in 2012 and wish to opt out again in 2013.** You must attest that you are covered by other employer-sponsored group health coverage and provide information regarding the person that carries that coverage and the names of the other employer and health plan. **Make sure the other employer-sponsored plan will permit you to enroll as a dependent**. You are responsible for making sure your other coverage is in effect during the period you opt out of NYSHIP. Your NYSHIP coverage will terminate at the end of the plan year and the incentive payments will begin after January 1 (the new plan year).

If you are a new hire or a newly benefits-eligible employee who has other employer-sponsored group health insurance and wish to participate in the Opt-out Program, you must make your election no later than the first date of your eligibility for NYSHIP. See your agency HBA and complete the NYS Health Insurance Transaction Form (PS-404) and the 2013 Opt-out Attestation Form (PS-409).

Unlike other NYSHIP options, you must elect the Opt-out Program on an annual basis. If you do not make an election for the next plan year, your participation in the Opt-out Program will end and the incentive payment credited to your paycheck will stop.

Eligibility Requirements

To qualify for the Program you must be covered under an employer-sponsored group health insurance plan through other employment of your own or a plan that your spouse, domestic partner or parent has as the result of his or her employment. The other coverage cannot be NYSHIP coverage provided through employment with the State of New York. However, NYSHIP coverage through another employer such as a municipality, school district or public benefit corporation qualifies as other coverage.

To be eligible for the Program for 2013, you must have been enrolled in NYSHIP by April 1, 2012 (or your first date of NYSHIP eligibility if that date is later than April 1), and remain enrolled through the end of the 2012 plan year. If you participated in the Opt-out Program for 2012, you must continue to meet eligibility requirements in order to participate in 2013.

Once you participate in the Opt-out Program, during any period that your employment status changes and, as a result, you leave the payroll and/or do not meet the requirements for the State contribution to the cost of your NYSHIP coverage, you are not eligible for the incentive payment. Also, if you are receiving the incentive for opting out of Family coverage and during the year your last dependent loses NYSHIP eligibility, you will be eligible for only the Individual payment.

Plans by County

The Empire Plan

The Empire Plan is available to all enrollees in the New York State Health Insurance Program (NYSHIP). You may choose The Empire Plan regardless of where you live or work. Coverage is worldwide. See pages 18-25 for a summary of The Empire Plan.

Health Maintenance Organizations (HMOs)

Most NYSHIP enrollees have a choice among HMOs. You may enroll, or continue to be enrolled, in any NYSHIP-approved HMO that serves the area where you live or work. You may not be enrolled in an HMO outside your area. This list will help you determine which HMOs are available by county. The pages indicated will describe benefits available from each HMO.

Page in *Choices*	**18**	**26**	**28**	**30**	**32**	**32**	**32**	**34**	**34**	**34**	**36**	**36**	**38**	**40**	**40**	**42**	**44**	**44**	**44**	**44**	**44**
	The Empire Plan	Aetna*	Blue Choice*	BlueCross BlueShield of Western New York*	CDPHP*	CDPHP*	CDPHP*	Empire BlueCross BlueShield HMO*	Empire BlueCross BlueShield HMO*	Empire BlueCross BlueShield HMO*	GHI HMO	GHI HMO	HIP*	HMOBlue	HMOBlue	Independent Health*	MVP*	MVP*	MVP*	MVP*	MVP
NYSHIP CODE	001	210	066	067	063	300	310	280	290	320	220	350	050	072	160	059	058	060	330	340	360
Albany	•				•			•			•							•			
Allegany	•			•												•					
Bronx	•	•							•				•								
Broome	•					•								•					•		
Cattaraugus	•			•												•					
Cayuga	•													•					•		
Chautauqua	•			•												•					
Chemung	•													•							
Chenango	•					•									•				•		
Clinton	•							•							•						
Columbia	•				•			•			•							•			
Cortland	•													•					•		
Delaware	•					•		•			•				•				•		
Dutchess	•						•			•		•								•	
Erie	•			•												•					
Essex	•					•		•							•						
Franklin	•														•						•
Fulton	•				•			•							•			•			
Genesee	•			•												•	•				
Greene	•				•			•			•							•			
Hamilton	•					•												•			
Herkimer	•					•									•				•		
Jefferson	•														•				•		
Kings	•	•							•				•								
Lewis	•														•				•		

* Medicare-primary NYSHIP enrollees will be enrolled in this HMO's Medicare Advantage Plan. For more information about NYSHIP Medicare Advantage Plans, ask your agency HBA for a copy of *Choices for 2013* for Retirees.

Page in *Choices*	18	26	28	30	32	32	32	34	34	34	36	36	38	40	40	42	44	44	44	44	44
	The Empire Plan	Aetna*	Blue Choice*	BlueCross BlueShield of Western New York*	CDPHP*	CDPHP*	CDPHP*	Empire BlueCross BlueShield HMO*	Empire BlueCross BlueShield HMO*	Empire BlueCross BlueShield HMO*	GHI HMO	GHI HMO	HIP*	HMOBlue	HMOBlue	Independent Health*	MVP*	MVP*	MVP*	MVP*	MVP
NYSHIP CODE	001	210	066	067	063	300	310	280	290	320	220	350	050	072	160	059	058	060	330	340	360
Livingston	•		•														•				
Madison	•					•									•				•		
Monroe	•		•														•				
Montgomery	•				•			•							•			•			
Nassau	•	•							•				•								
New York	•	•							•				•								
Niagara	•			•												•					
Oneida	•					•									•				•		
Onondaga	•													•					•		
Ontario	•		•														•				
Orange	•	•					•			•		•								•	
Orleans	•			•												•	•				
Oswego	•													•					•		
Otsego	•					•									•				•		
Putnam	•	•								•		•								•	
Queens	•	•							•				•								
Rensselaer	•				•			•			•							•			
Richmond	•	•							•				•								
Rockland	•	•							•			•								•	
Saratoga	•				•			•			•							•			
Schenectady	•				•			•			•							•			
Schoharie	•				•			•										•			
Schuyler	•													•							
Seneca	•		•														•				
St. Lawrence	•														•						•
Steuben	•													•			•				
Suffolk	•	•							•				•								
Sullivan	•	•								•		•								•	
Tioga	•					•								•					•		
Tompkins	•													•					•		
Ulster	•						•			•		•								•	
Warren	•				•			•			•							•			
Washington	•				•			•			•							•			
Wayne	•		•														•				
Westchester	•	•							•				•								
Wyoming	•			•												•	•				
Yates	•		•														•				
New Jersey	•	•																			

* Medicare-primary NYSHIP enrollees will be enrolled in this HMO's Medicare Advantage Plan. For more information about NYSHIP Medicare Advantage Plans, ask your agency HBA for a copy of *Choices for 2013* for Retirees.

THE EMPIRE PLAN

This section summarizes benefits available under each portion of The Empire Plan as of January 1, 2013.[1] You may also visit https://www.cs.ny.gov, or call toll free 1-877-7-NYSHIP (1-877-769-7447), the one number for The Empire Plan carriers. Call to connect to:

The Medical/Surgical Program

UnitedHealthcare

Medical and surgical coverage through:

- **Participating Provider Program** – More than 250,000 physicians and other providers participate; certain services are subject to a $20 copayment.
- **Basic Medical Program** – If you use a nonparticipating provider, the Program considers up to 80 percent of reasonable and customary charges for covered services after the combined annual deductible is met. After the combined annual coinsurance maximum is met, the Plan pays up to 100 percent of reasonable and customary charges for covered services. See Cost Sharing (page 7) for additional information.
- **Basic Medical Provider Discount Program** – If you use a nonparticipating provider who is part of The Empire Plan MultiPlan group (see page 8).

Home Care Advocacy Program (HCAP) – Paid-in-full benefit for home care, durable medical equipment and certain medical supplies (including diabetic and ostomy supplies), enteral formulas and diabetic shoes. Diabetic shoes have an annual maximum benefit of $500. Guaranteed access to network benefits nationwide. Limited non-network benefits available. (See the *Empire Plan Certificate/Reports* for details.)

Managed Physical Medicine Program – Chiropractic treatment and physical therapy through a Managed Physical Network (MPN) provider are subject to a $20 copayment. Unlimited network benefits when medically necessary. Guaranteed access to network benefits nationwide. Non-network benefits available.

Under the **Benefits Management Program**, you must call the Medical/Surgical Program for Prospective Procedure Review before an elective (scheduled) Magnetic Resonance Imaging (MRI), Magnetic Resonance Angiography (MRA), Computerized Tomography (CT), Positron Emission Tomography (PET) scan or Nuclear Medicine tests unless you are having the test as an inpatient in a hospital. (See the *Empire Plan Certificate* for details.)

When arranged by the Medical/Surgical Program, a voluntary, paid-in-full Specialist Consultant Evaluation is available.

Voluntary outpatient Medical Case Management is available to help coordinate services for serious conditions.

The Hospital Program

Empire BlueCross BlueShield

The following benefit level applies when covered services are received at a BlueCross and BlueShield Association BlueCard® PPO **network hospital**:

- Medical or surgical inpatient stays are covered at no cost to you.
- Hospital outpatient and emergency care are subject to network copayments.
- When you use a network hospital, anesthesiology, pathology and radiology provider charges for covered hospital services are paid in full under the Medical/Surgical Program if The Empire Plan provides your primary coverage.
- Certain covered outpatient hospital services provided at network hospital extension clinics are subject to hospital outpatient and emergency care copayments. Other provider charges will be paid in

[1] These benefits are subject to medical necessity and to limitations and exclusions described in the *Empire Plan Certificate* and *Empire Plan Reports/Certificate Amendments*.

full if using a network provider. Non-network provider charges will be paid in accordance with the Basic Medical portion of the Medical/Surgical Program.

The following benefit level applies for services received at **non-network hospitals** *(for Empire Plan-primary enrollees only[2])*:

- Non-network hospital inpatient stays and outpatient services – 10 percent coinsurance[3] up to the combined annual coinsurance maximum per enrollee; per enrolled spouse or domestic partner; per all enrolled dependent children combined (see page 7).

The Empire Plan will approve network benefits at a non-network facility if:

- Your hospital care is emergency or urgent.
- You do not have access to a network facility within 30 miles of your residence.
- No network facility can provide the medically necessary services.
- Another insurer or Medicare provides your primary coverage (pays first).

Preadmission Certification Requirements

Under the Benefits Management Program, if The Empire Plan is your primary coverage, you must call the Hospital Program for certification of any inpatient stay:

- Before a maternity or scheduled (nonemergency) hospital admission,
- Within 48 hours or as soon as reasonably possible after an emergency or urgent hospital admission, and
- Before admission or transfer to a skilled nursing facility.

If you do not follow the preadmission certification requirement for the Hospital Program, you must pay:

- A $200 hospital penalty if it is determined any portion was medically necessary, and
- All charges for any day determined not to be medically necessary.

Voluntary inpatient Medical Case Management is available to help coordinate services for serious conditions.

The Mental Health and Substance Abuse Program

UnitedHealthcare/OptumHealth

The Mental Health and Substance Abuse Program (MHSA) offers two levels of benefits. If you call the MHSA Program before you receive services and follow their recommendations, you receive:

Network Benefits
(unlimited when medically necessary)

- Inpatient (paid in full)
- Crisis intervention (up to three visits per crisis paid in full)
- Outpatient including office visits, home-based or telephone counseling and nurse practitioner services subject to a $20 copayment.
- Outpatient rehabilitation to an approved Structured Outpatient Rehabilitation Program for substance abuse subject to a $20 copayment.

If you do **NOT** follow the requirements for network coverage, you receive:

Non-network Benefits[4]
(unlimited when medically necessary)

- For Practitioner Services: the MHSA Program will consider up to 80 percent of reasonable and customary charges for covered outpatient practitioner services after you meet the combined annual deductible. After the combined annual coinsurance maximum is reached per enrollee; per enrolled spouse or domestic partner; per all enrolled dependent children combined, the Plan pays up to 100 percent of reasonable and customary charges for covered services (see page 7).

[2] If Medicare or another plan provides primary coverage, you receive network benefits for covered services at both network and non-network hospitals.
[3] Greater of 10 percent or $75 for outpatient services.
[4] You are responsible for obtaining MHSA Program certification for care obtained from a non-network practitioner or facility.

- For Approved Facility Services: You are responsible for 10 percent of covered billed charges up to the combined annual coinsurance maximum per enrollee; per enrolled spouse or domestic partner; per all enrolled dependent children combined. After the coinsurance maximum is met, the Plan pays 100 percent of billed charges for covered services (see page 7).

Outpatient treatment sessions for family members of an alcoholic, alcohol abuser or substance abuser are covered for a maximum of 20 visits per year for all family members combined.

The Prescription Drug Program

UnitedHealthcare & Express Scripts, Inc./ Medco Health Solutions, Inc. (ESI/Medco)

The Prescription Drug Program does not apply to those who have drug coverage through a union Employee Benefit Fund.

Medicare-primary enrollees and dependents: If you are or will be Medicare-primary in 2013, ask your agency HBA for a copy of *Choices for 2013* for Retirees for information about your coverage under Empire Plan Medicare Rx, a Medicare Part D prescription drug program.

- When you use a network pharmacy, the mail service pharmacy or the designated specialty pharmacy for up to a 30-day supply of a covered drug, you pay a $5 copayment for Level 1 or most generic drugs, a $25 copayment for Level 2, preferred drugs or compound drugs and a $45 copayment for Level 3 or non-preferred drugs.
- For a 31- to 90-day supply of a covered drug through a network pharmacy, you pay a $10 copayment for Level 1 or most generic drugs, a $50 copayment for Level 2, preferred drugs or compound drugs and a $90 copayment for Level 3 or non-preferred drugs.
- For a 31- to 90-day supply of a covered drug through the mail service pharmacy or the designated specialty pharmacy, you pay a $5 copayment for Level 1 or most generic drugs, a $50 copayment for Level 2, preferred drugs or compound drugs and a $90 copayment for Level 3 or non-preferred drugs.
- Effective January 1, 2013, enrollees are required to obtain two 30-day fills of certain maintenance medications through a retail pharmacy prior to obtaining a 90-day fill through a retail or mail service pharmacy. **Note:** This does not apply to specialty medications. This includes:
  - current Empire Plan enrollees with a new prescription,
  - the first fills in 2013 for new Empire Plan enrollees, and
  - the first fills in 2013 for enrollees who opt in to The Empire Plan from a NYSHIP HMO. See the *Empire Plan Certificate/Reports* or contact the plan for more information.
- When you fill a prescription for a covered brand-name drug that has a generic equivalent, you pay the Level 3 or non-preferred copayment plus the difference in cost between the brand-name drug and the generic equivalent, not to exceed the full retail cost of the drug, unless the brand-name drug has been placed on Level 1 of the Flexible Formulary. Exceptions apply. Please contact The Empire Plan Prescription Drug Program at 1-877-7-NYSHIP (1-877-769-7447) for more information.
- The Empire Plan has a flexible formulary that excludes certain prescription drugs from coverage. An excluded drug is not subject to any type of appeal or coverage review, including a medical necessity appeal.
- Prior authorization is required for certain drugs.
- A pharmacist is available 24 hours a day to answer questions about your prescriptions.
- You can use a nonparticipating pharmacy or pay cash at a participating pharmacy (instead of using your Empire Plan Benefit Card) and fill out a claim form for reimbursement. In almost all cases, you will not be reimbursed the total amount you paid for the prescription, and your out-of-pocket expenses may exceed the usual copayment amount. To reduce your out-of-pocket expenses, use your Empire Plan Benefit Card whenever possible.

Specialty Pharmacy

The Prescription Drug Program's Specialty Pharmacy Program offers enhanced services to individuals using specialty drugs, such as those used to treat complex conditions and those that require special handling, special administration,

or intensive patient monitoring. (The complete list of specialty drugs included in the Specialty Pharmacy Program is available on the New York State Department of Civil Service web site at https://www.cs.ny.gov.) The Program provides enrollees with enhanced services that include disease and drug education, compliance management, side-effect management, safety management, expedited, scheduled delivery of medications at no additional charge, refill reminder calls and all necessary supplies such as needles and syringes applicable to the medication.

Most specialty drugs are only covered when dispensed by The Empire Plan's designated specialty pharmacy, Accredo. You are covered for an initial 30-day fill of your specialty medication at a retail pharmacy, but all subsequent fills must be obtained through Accredo specialty pharmacy. When Accredo dispenses a specialty medication, the applicable mail service copayment is charged. Specialty drugs can be ordered through the Specialty Pharmacy Program using the Medco Pharmacy mail order form. To request mail service envelopes, refills or to speak to a specialty-trained pharmacist or nurse regarding the Specialty Pharmacy Program, call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) between 8 a.m. and 8 p.m., Monday through Friday, Eastern time. Choose the Prescription Drug Program, and ask to speak with Accredo.

The Empire Plan NurseLine$_{SM}$

Call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and choose The Empire Plan NurseLine$_{SM}$ for health information and support.

Representatives are available 24 hours a day, seven days a week.

Empire Plan Benefits Are Available Worldwide

The Empire Plan gives you the freedom to choose a participating provider or a nonparticipating provider.

Teletypewriter (TTY) Numbers

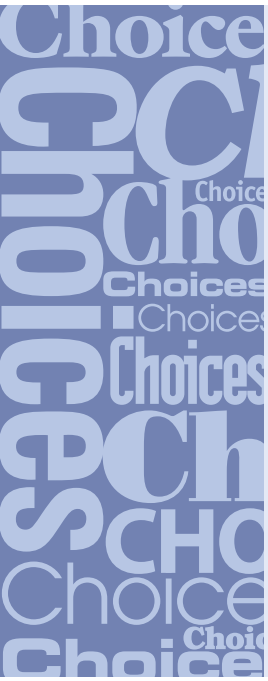
For callers who use a TTY device because of a hearing or speech disability. All TTY numbers are toll free.

Medical/Surgical Program
TTY only:..... 1-888-697-9054

Hospital Program
TTY only:..... 1-800-241-6894

Mental Health and Substance Abuse Program
TTY only:..... 1-800-855-2881

Prescription Drug Program
TTY only:..... 1-800-759-1089



The Empire Plan Centers of Excellence Programs

The Centers of Excellence for Cancer Program includes paid-in-full coverage for cancer-related expenses received through Cancer Resource Services (CRS). CRS is a nationwide network including many of the nation's leading cancer centers. The enhanced benefits, including a travel allowance, are available only when you are enrolled in the Program.

The Centers of Excellence for Transplants Program provides paid-in-full coverage for services covered under the Program and performed at a qualified Center of Excellence. The enhanced benefits, including a travel allowance, are available only when you are enrolled in the Program and The Empire Plan is your primary coverage. Precertification is required.

Infertility Centers of Excellence are a select group of participating providers contracted by UnitedHealthcare and recognized as leaders in reproductive medical technology and infertility procedures. Benefits are paid in full, subject to the lifetime maximum benefit of $50,000. A travel allowance is available. Precertification is required.

For details on The Empire Plan Centers of Excellence Programs, see the *Empire Plan Certificate/Reports* and *Reporting On Centers of Excellence* available at https://www.cs.ny.gov or from your agency HBA.

The Empire Plan

For employees of the State of New York who are unrepresented or in negotiating units that have awards/agreements with New York State effective 10/1/11 or later, Participating Employers, their enrolled dependents and for COBRA and Young Adult Enrollees with their NYSHIP benefits

Benefits	Network Hospital Benefits[1,2]	Participating Provider[2]	Nonparticipating Provider
Office Visits[2]		$20 per visit	Basic Medical[3]
Specialty Office Visits[2]		$20 per visit	Basic Medical[3]
Diagnostic Services[2]**:**			
Radiology	$30[4] or $40 per outpatient visit	$20 per visit	Basic Medical[3]
Lab Tests	$30[4] or $40 per outpatient visit	$20 per visit	Basic Medical[3]
Pathology	No copayment	$20 per visit	Basic Medical[3]
EKG/EEG	$30[4] or $40 per outpatient visit	$20 per visit	Basic Medical[3]
Radiation, Chemotherapy, Dialysis	No copayment	No copayment	Basic Medical[3]
Women's Health Care/OB GYN[2]**:**			
Preventive Screenings and Maternity-Related Lab Tests	$30[4] or $40 per outpatient visit	No copayment	Basic Medical[3]
Mammograms	$30[4] or $40 per outpatient visit	No copayment	Basic Medical[3]
Pre/Postnatal Visits and Well-Woman Exams		No copayment	Basic Medical[3]
Bone Density Tests	$30[4] or $40 per outpatient visit	No copayment	Basic Medical[3]
Breastfeeding Services and Equipment		No copayment for pre/postnatal counseling and equipment rental or purchase from a participating provider; one breast pump per birth	
Family Planning Services		$20 per visit	Basic Medical[3]
Infertility Services	$30[4] or $40 per outpatient visit	$20 per visit; no copayment at designated Centers of Excellence[5]	Basic Medical[3]
Contraceptive Drugs and Devices (may also be covered under the Prescription Drug Program[6] subject to drug copayment)		$20 per visit; no copayment for certain FDA-approved oral contraception methods (including outpatient surgical implantation) and counseling	Basic Medical[3]

Benefits	Network Hospital Benefits[1,2]	Participating Provider[2]	Nonparticipating Provider
Inpatient Hospital Surgery	No copayment[7]	No copayment	Basic Medical[3]
Outpatient Surgery[8]	$40[4] or $60 per visit	$20 per visit	Basic Medical[3]
Emergency Room[9]	$60[4] or $70 per visit	No copayment	Basic Medical[3,10]
Urgent Care	$30[4] or $40 per outpatient visit[11]	$20 per visit	Basic Medical[3]
Ambulance	No copayment[12]	$35 per trip[13]	$35 per trip[13]
Mental Health Practitioner Services		$20 per visit; unlimited when medically necessary (MHSA)	Applicable annual deductible,[3] 80% of reasonable and customary; after applicable coinsurance max,[3] 100% of reasonable and customary (See pages 19-20 for details.)
Approved Facility Mental Health Services		No copayment; unlimited when medically necessary (MHSA)	90% of billed charges; after applicable coinsurance max,[3] covered in full (See pages 19-20 for details.)
Outpatient Drug/Alcohol Rehabilitation		$20 per visit to approved Structured Outpatient Rehabilitation Program; unlimited when medically necessary (MHSA)	Applicable annual deductible,[3] 80% of reasonable and customary; after applicable coinsurance max,[3] 100% of reasonable and customary (See pages 19-20 for details.)

1 Services provided by Empire HealthChoice Assurance, Inc., a licensee of the BlueCross and BlueShield Association. Inpatient stays at network hospitals are paid in full. Provider charges are covered under the Medical Benefits Program. Non-network hospital coverage provided subject to coinsurance (see page 7).

2 Copayment waived for preventive services under PPACA. See www.healthcare.gov or NYSHIP Online for details. Diagnostic services require plan copayment or coinsurance.

3 See pages 7-8 (Cost Sharing).

4 Copayment for CSEA and UCS enrollees only.

5 Certain Qualified Procedures require precertification and are subject to a $50,000 lifetime allowance.

6 Coverage excludes contraceptive intrauterine devices (IUDs) that do not contain any FDA-approved hormone prescription drug products.

7 Preadmission certification required.

8 In outpatient surgical locations (Medical/Surgical Program), the copayment for the facility charge is $30 per visit or Basic Medical benefits apply depending upon the status of the center. (Check with the center or The Empire Plan carriers.)

9 Waived if admitted.

10 Attending emergency room physicians and providers who administer or interpret radiological exams, laboratory tests, electrocardiograms and/or pathology services are paid in full. Other providers covered subject to deductible.

11 At a hospital-owned urgent care facility only.

12 If service is provided by admitting hospital.

13 Ambulance transportation to the nearest hospital where emergency care can be performed is covered when the service is provided by a licensed ambulance service and the type of ambulance transportation is required because of an emergency situation.

The Empire Plan, continued

Benefits	Network Hospital Benefits[1,2]	Participating Provider[2]	Nonparticipating Provider
Inpatient Drug/Alcohol Rehabilitation		No copayment; unlimited when medically necessary (MHSA)	90% of billed charges; after applicable coinsurance max,[3] covered in full (See pages 19-20 for details.)
Durable Medical Equipment		No copayment (HCAP)	50% of network allowance (See the *Empire Plan Certificate/Reports.*)
Prosthetics		No copayment[13]	Basic Medical;[3,13] $1,500 lifetime maximum benefit for prosthetic wigs not subject to deductible or coinsurance
Orthotic Devices		No copayment[13]	Basic Medical[3,13]
External Mastectomy Prostheses			Paid-in-full benefit for one single or double prosthesis per calendar year under Basic Medical, not subject to deductible or coinsurance[3,13] (Precertification may be required.)
Rehabilitative Care (not covered in a skilled nursing facility if Medicare-primary)	No copayment as an inpatient; $20 per visit for outpatient physical therapy following related surgery or hospitalization	Physical or occupational therapy $20 per visit (MPN) Speech therapy $20 per visit	$250 annual deductible, 50% of network allowance Basic Medical[3]
Diabetic Supplies		No copayment (HCAP)	50% of network allowance (See the *Empire Plan Certificate/Reports.*)
Insulin and Oral Agents (covered under the Prescription Drug Program subject to drug copayment)			
Diabetic Shoes		$500 annual maximum benefit	75% of network allowance up to an annual maximum benefit of $500 (See the *Empire Plan Certificate/Reports.*)
Hospice	No copayment, no limit		10% of billed charges up to the combined annual coinsurance maximum
Skilled Nursing Facility	No copayment up to 365 benefit days[14]		

Benefits	Network Hospital Benefits[1,2]	Participating Provider[2]	Nonparticipating Provider
Prescription Drugs (see page 20)			
Specialty Drugs (see page 20)			
Additional Benefits			
Dental (preventive)		Not covered	Not covered
Vision (routine only)		Not covered	Not covered
Hearing Aids		Up to $1,500 per aid per ear every 4 years (every 2 years for children) if medically necessary	Up to $1,500 per aid per ear every 4 years (every 2 years for children) if medically necessary
Out of Area Benefit	Under The Empire Plan, your benefits are the same wherever you receive care.		
24-hour NurseLine$_{SM}$ for health information and support at 1-877-7-NYSHIP (1-877-769-7447)			
Voluntary Disease Management Programs available for conditions such as asthma, attention deficit hyperactivity disorder (ADHD), cardiovascular disease, chronic kidney disease (CKD), chronic obstructive pulmonary disease, congestive heart failure, depression, diabetes and eating disorders			
Diabetes Education Centers for enrollees who have a diagnosis of diabetes			
For more information regarding covered vaccines, tests and screenings, see the Empire Plan Preventive Care Coverage Chart on NYSHIP Online under Publications. Or, visit www.healthcare.gov.			

1 Services provided by Empire HealthChoice Assurance, Inc., a licensee of the BlueCross and BlueShield Association. Inpatient stays at network hospitals are paid in full. Provider charges are covered under the Medical Benefits Program. Non-network hospital coverage provided subject to coinsurance (see page 7).

2 Copayment waived for preventive services under PPACA. See www.healthcare.gov or NYSHIP Online for details. Diagnostic services require plan copayment or coinsurance.

3 See pages 7-8 (Cost Sharing).

13 Benefit paid up to cost of device meeting individual's functional need.

14 Precertification required.

Aetna®

Turning promise into practice®

Benefits	Enrollee Cost
Office Visits	$20 per visit
Annual Adult Routine Physicals	No copayment
Well Child Care	No copayment
Specialty Office Visits	$20 per visit
Diagnostic/Therapeutic Services	
Radiology	$20 per visit
Lab Tests	No copayment
Pathology	$20 per visit
EKG/EEG	$20 per visit
Radiation	$20 per visit
Chemotherapy	$20 per visit
Women's Health Care/OB GYN	
Pap Tests	No copayment
Mammograms	No copayment
Prenatal Visits	No copayment
Postnatal Visits	$20 for initial visit only[1]
Bone Density Tests	$20 per visit
Family Planning Services	$20 per visit
Infertility Services	$20 per visit
Contraceptive Drugs	Applicable Rx copayment[2]
Contraceptive Devices	No copayment
Inpatient Hospital Surgery	No copayment
Outpatient Surgery	
Hospital	No copayment
Physician's Office	$20 per visit
Outpatient Surgery Facility	No copayment
Emergency Room	$50 per visit
waived if admitted	
Urgent Care	$35 per visit
Ambulance	$50 per trip

Benefits	Enrollee Cost
Outpatient Mental Health	
Individual, unlimited	$20 per visit
Group, unlimited	$20 per visit
Inpatient Mental Health unlimited	No copayment
Outpatient Drug/Alcohol Rehab unlimited	$20 per visit
Inpatient Drug/Alcohol Rehab unlimited	No copayment
Durable Medical Equipment	20% coinsurance
Prosthetics	No copayment
Orthotics	No copayment
Rehabilitative Care, Physical, Speech and Occupational Therapy	
Inpatient, unlimited	No copayment
Outpatient, max 60 consecutive days	$20 per visit
Diabetic Supplies	$20 per item
Insulin and Oral Agents	$20 per item
Diabetic Shoes one pair per calendar year	No copayment
Hospice, unlimited	No copayment
Skilled Nursing Facility, unlimited	No copayment
Prescription Drugs	
Retail, 30-day supply	$10 Tier 1/$20 Tier 2/$35 Tier 3
Mail Order,[3] 90-day supply	$20 Tier 1/$40 Tier 2/$70 Tier 3
Coverage includes contraceptive drugs and devices, injectable and self-injectable medications, fertility drugs and enteral formulas.	

[1] One-time $20 copayment for post natal visits (delivery, post-partum care).

[2] No copayment for generic and applicable Rx copayment for brand-name contraceptive drugs.

[3] Member communication materials will be mailed upon enrollment explaining the mail order process and how to submit a prescription.

Specialty Drugs

Specialty drugs are obtained through Aetna Specialty Pharmacy, which is our preferred specialty pharmacy provider for Aetna Pharmacy Management members. Aetna Specialty Pharmacy is wholly owned and operated by Aetna Inc. As a full-service specialty pharmacy, we do not charge for delivery or dispensing fees for injectables. Specialty drugs dispensed through Aetna Specialty Pharmacy are subject to our retail and mail order pharmacy copayment/coinsurance amounts, coverage limits and exclusions.

Additional Benefits

Dental..... Not covered
Vision,[4] routine only ..... No copayment[5]
Hearing Aids ..... Not covered
Out of Area .....While traveling outside the service area, coverage is provided for emergency situations only.
Eyeglasses..... Discount Program
Home Health Care (HHC)
unlimited (by HHC agency) ..... No copayment
Outpatient Home Health Care[6]
unlimited visits
per 365-day period ..... No copayment
Hospice Bereavement Counseling.... No copayment

Plan Highlights for 2013

Aetna offers an array of quality benefits and a variety of special health programs for every stage of life; access to extensive provider and hospital networks in our multi-state service areas; emergency care covered worldwide; confidence in knowing that most of Aetna's mature HMOs have received the distinction of accreditation by the National Committee for Quality Assurance (NCQA).

Participating Physicians

Services are provided by local participating physicians in their private offices throughout Aetna's service area. Participating physicians are not employees of Aetna.

Affiliated Hospitals

Aetna members are covered at area hospitals to which their Aetna participating physician has admitting privileges. Aetna members may be directed to other hospitals to meet special needs.

Pharmacies and Prescriptions

Aetna members have access to an extensive network of participating pharmacies in all 50 states, the District of Columbia, Puerto Rico and the Virgin Islands. Aetna offers an **incented formulary**. Please refer to our formulary guide at www.aetna.com/formulary for prescriptions that require prior approval.

Medicare Coverage

Medicare-primary enrollees are required to enroll in Aetna's **Medicare Advantage Plan**, The Golden Medicare Plan.

NYSHIP Code Number 210

An IPA HMO serving individuals living or working in the following counties:
In New York: Bronx, Kings, Nassau, New York, Orange, Putnam, Queens, Richmond, Rockland, Suffolk, Sullivan, and Westchester
In New Jersey: All counties in New Jersey

Aetna
99 Park Avenue
New York, NY 10016

For information:
Customer Service Department: 1-800-323-9930
Medicare Advantage Customer Service:
1-800-282-5366
For Preenrollment Medicare Information and a Medicare Packet: 1-800-832-2640
TTY: 1-800-654-5984
Web site: www.aetna.com

[4] Includes refraction.
[5] Frequency and age schedules apply.
[6] Four hours of home health aid equals one home care visit.

Blue Choice®
A product of Excellus BlueCross BlueShield, Rochester Region

Benefits	Enrollee Cost
Office Visits	$25 per visit
Annual Adult Routine Physicals	No copayment
Well Child Care	No copayment
Specialty Office Visits	$40 per visit
Diagnostic/Therapeutic Services	
Radiology	$40 per visit
Lab Tests	$25 per visit
Pathology	$25 per visit
EKG/EEG	$40 per visit
Radiation	$25 per visit
Chemotherapy	$25 for Rx injection and $25 office copayment; max 2 copayments per day.
Women's Health Care/OB GYN	
Pap Tests	No copayment (routine); $5 copayment (diagnostic)
Mammograms	No copayment (routine); $5 copayment (diagnostic)
Prenatal Visits	No copayment
Postnatal Visits	No copayment
Bone Density Tests	No copayment (routine); $5 copayment (diagnostic)
Family Planning Services	Applicable physician/facility copayment
Infertility Services	Applicable physician/facility copayment
Contraceptive Drugs[1]	Applicable Rx copayment
Contraceptive Devices[1]	Applicable copayment/ coinsurance
Inpatient Hospital Surgery	
Physician	Lesser of $200 copayment or 20% coinsurance
Facility	No copayment

Benefits	Enrollee Cost
Outpatient Surgery	
Hospital	$50 per visit
Physician's Office	Lesser of $50 copayment or 20% coinsurance
Physician	$40 per visit
Facility	$50 per visit
Emergency Room waived if admitted within 24 hours	$100 per visit
Urgent Care	$35 per visit
Ambulance	$100 per trip
Outpatient Mental Health	
Individual, unlimited	$40 per visit
Group, unlimited	$40 per visit
Inpatient Mental Health unlimited	No copayment
Outpatient Drug/Alcohol Rehab unlimited	$25 per visit
Inpatient Drug/Alcohol Rehab unlimited	No copayment
Durable Medical Equipment	50% coinsurance
Prosthetics	50% coinsurance
Orthotics	50% coinsurance
Rehabilitative Care, Physical, Speech and Occupational Therapy	
Inpatient, max 60 days	No copayment
Outpatient, max 30 visits combined	$40 per visit
Diabetic Supplies	$25, up to a 30-day supply
Insulin and Oral Agents	$25, up to a 30-day supply
Diabetic Shoes one pair per year, when medically necessary	50% coinsurance
Hospice, max 210 days	No copayment
Skilled Nursing Facility max 45 days per admission, 360-day lifetime max	No copayment

[1] Generic oral contraceptives and certain OTC contraceptive devices covered in full in accordance with the Affordable Care Act.

Benefits	Enrollee Cost

Prescription Drugs

Retail, 30-day supply
$10 Tier 1/$30 Tier 2/$50 Tier 3[2]

Mail Order, up to 90-day supply
$20 Tier 1/$60 Tier 2/$100 Tier 3[2]

You can purchase a 90-day supply of a maintenance medication at a retail pharmacy for a $30/$90/$150 copayment. You are limited to a 30-day supply for the first fill. Coverage includes fertility drugs, injectable and self-injectable medications and enteral formulas.

Specialty Drugs

Designated specialty drugs are covered only at a network specialty pharmacy, subject to the same days supply and cost-sharing requirements as the retail benefit, and cannot be filled via mail order. A current list of specialty medications and pharmacies is available at www.excellusbcbs.com.

Additional Benefits

Dental[3] ..... $40 per visit
Vision[4] ..... $40 per visit
Hearing Aids .... Children to age 19: Covered in full for up to two hearing aids every three years
Out of Area ..... Our BlueCard and Away From Home Care Programs cover routine and urgent care while traveling, for students away at school, members on extended out-of-town business and for families living apart.
Maternity
Physician's charge for delivery..... $50 copayment

Plan Highlights for 2013

We deliver high-quality coverage plus discounts on services that encourage you to keep a healthy lifestyle. Two copayments per 90-day supply for prescriptions through PrimeMail. Pay $5 for each PCP visit for sick children to age 26.

Participating Physicians

With over 3,200 providers available, Blue Choice offers you more choice of doctors than any other area HMO. Talk to your doctor about whether Blue Choice is the right plan for you.

Affiliated Hospitals

All operating hospitals in the Blue Choice service area are available to you, plus some outside the service area. Please call the number provided for a directory, or visit www.excellusbcbs.com.

Pharmacies and Prescriptions

Fill prescriptions at any of our 60,000+ participating pharmacies nationwide. Simply show the pharmacist your ID card. Blue Choice offers an **incented formulary**. Call PrimeMail at 1-866-260-0487 for mail order prescriptions.

Medicare Coverage

Medicare-primary NYSHIP enrollees must enroll in Medicare Blue Choice, our **Medicare Advantage Plan**. To qualify, you must be enrolled in Medicare Parts A and B and live in the service area. Some copayments will vary from the copayments of NYSHIP-primary enrollees. Please call the Medicare Blue Choice number below for details.

NYSHIP Code Number 066

An Network HMO serving individuals living or working in the following counties in New York: Livingston, Monroe, Ontario, Seneca, Wayne, and Yates

Blue Choice
165 Court Street
Rochester, NY 14647

For information:
Blue Choice: 585-454-4810 or 1-800-462-0108
Medicare Blue Choice: 1-877-883-9577
TTY: 1-877-398-2282
Web site: www.excellusbcbs.com

[2] If your doctor prescribes a brand-name drug when an FDA-approved generic equivalent is available, you pay the difference between the cost of the generic and the brand-name plus any applicable copayments.
[3] Coverage for accidental injury to sound and natural teeth and for care due to congenital disease or anomaly; routine care not covered.
[4] Coverage for exams to treat a disease or injury; routine care not covered.

Benefits	Enrollee Cost
Office Visits	$10 per visit
Annual Adult Routine Physicals	No copayment
Well Child Care	No copayment
Specialty Office Visits	$15 per visit
Diagnostic/Therapeutic Services	
Radiology	$15 per visit
Lab Tests	No copayment[1]
Pathology	No copayment
EKG/EEG	$15 per visit
Radiation	$15 per visit
Chemotherapy	$15 per visit
Women's Health Care/OB GYN	
Pap Tests	No copayment
Mammograms, routine only	No copayment
Prenatal Visits	$10 for initial visit only[2]
Postnatal Visits	No copayment
Bone Density Tests	No copayment
Family Planning Services[3]	$15 per visit
Infertility Services[4]	$15 per visit
Contraceptive Drugs[5]	Applicable Rx copayment
Contraceptive Devices	No copayment[6]
Inpatient Hospital Surgery	No copayment
Outpatient Surgery	
Hospital	$20 per visit
Physician's Office	$15 per visit
Outpatient Surgery Facility	$20 per visit
Emergency Room	$100 per visit
waived if admitted	

Benefits	Enrollee Cost
Urgent Care	$25 per visit
Ambulance	$100 per trip
Outpatient Mental Health	
unlimited when medically necessary	
Individual	$15 per visit
Group	$15 per visit
Inpatient Mental Health	No copayment
unlimited when medically necessary	
Outpatient Drug/Alcohol Rehab	$15 per visit
unlimited when medically necessary	
Inpatient Drug/Alcohol Rehab	No copayment
unlimited when medically necessary	
Durable Medical Equipment	20% coinsurance
Prosthetics	20% coinsurance
Orthotics	20% coinsurance
Rehabilitative Care, Physical, Speech and Occupational Therapy	
Inpatient, max 45 days	No copayment
Outpatient, max 20 visits[7]	$15 per visit
Diabetic Supplies	$10 per item
Insulin and Oral Agents	$10 per item
Diabetic Shoes	Not covered
Hospice, unlimited	No copayment
Skilled Nursing Facility	No copayment
max 50 days	

[1] For services at a stand-alone Quest lab or outpatient hospital that participates as a Quest Diagnostics hospital draw site. Lab services performed in conjunction with outpatient surgery or an emergency room visit will also be paid in full.
[2] One-time $10 copayment to confirm pregnancy. No copayment for inpatient maternity care or gestational diabetes screenings.
[3] Coverage is provided for diagnostic testing and procedures in conjunction with artificial insemination. The copayments, coinsurance and deductible under your Policy, which apply to hospital, medical or prescription drug benefits, are applicable to the benefits covered under family planning services.
[4] For services to diagnose and treat infertility. See "Additional Benefits" for artificial insemination.
[5] Coverage is provided for prescription drugs approved by the FDA for use in treatment associated with contraception.
[6] No copayment unless a generic-equivalent is available and you are subject to a $15 (Tier 2) or $35 (Tier 3) copayment. A mail-order supply costs 2.5 times the applicable copayment.
[7] Twenty visits in aggregate for Physical Therapy, Occupational Therapy and Speech Therapy.

Benefits	Enrollee Cost
Prescription Drugs	
Retail, 30-day supply	$5 Tier 1/$15 Tier 2/$35 Tier 3
Mail Order, 90-day supply	$12.50 Tier 1/$37.50 Tier 2/$87.50 Tier 3[8]
Coverage includes prenatal vitamins, vitamins with fluoride, fertility drugs, injectable/self-injectable medications, enteral formulas, insulin and oral diabetic agents. Most injectables require prior approval. Members will receive materials explaining the mail order process upon enrollment.	
Specialty Drugs	Available through mail order at the applicable copayment.

Additional Benefits

Dental.....20% discount at select providers, free second annual exam

Vision.....VisionPLUS Program (details below)

Hearing Aids ..... Not covered

Out of Area .....Worldwide coverage for emergency and urgent care through the BlueCard Program. Guest membership for routine care away from home that enables members on extended business trips or family members away at school to join a nearby Blue HMO for the same benefits.

VisionPLUS Program..... Members are entitled to an eyecare program that includes a routine eye exam covered in full and discounts from participating VisionPLUS providers. Low copayments on frames, lenses and a discount on contact lenses and supplies.

Artificial Insemination.....20% coinsurance
Other artificial means to induce pregnancy (in-vitro, embryo transfer, etc.) are not covered.

Plan Highlights for 2013

Members have access to wellness programs, providing innovative health management programs through online and community-based resources. Discounts are available on acupuncture, massage therapy, nutritional counseling, fitness centers and spas.

Participating Physicians

Over 3,000 physicians and healthcare professionals in our network who see patients in their private offices throughout our service area.

Affiliated Hospitals

BlueCross BlueShield contracts with all Western New York hospitals. Members may be directed to other hospitals to meet special needs when medically necessary.

Pharmacies and Prescriptions

Members may obtain prescriptions from a nationwide network of nearly 45,000 participating pharmacies. Prescriptions are filled for up to a 30-day supply (including insulin). We offer an **incented formulary**.

Medicare Coverage

Medicare-primary NYSHIP enrollees are required to enroll in Senior Blue HMO, a **Medicare Advantage Plan**. To qualify, you must be enrolled in Medicare Parts A and B and live in one of the counties listed below.

NYSHIP Code Number 067

An IPA HMO serving individuals living or working in the following counties in New York: Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans, and Wyoming

BlueCross BlueShield of Western New York
The HMO of BlueCross BlueShield
of Western New York
P.O. Box 80
Buffalo, NY 14240-0080

For information:
Buffalo: 716-887-8840 or 1-877-576-6440
Olean: 716-376-6000 or 1-800-887-8130
Jamestown: 716-484-1188 or 1-800-944-2880
TTY: 1-888-249-2583
Web site: www.bcbswny.com

[8] Two and a half copayments

Benefits	Enrollee Cost
Office Visits	$20 per visit
Annual Adult Routine Physicals	No copayment
Well Child Care	No copayment
Specialty Office Visits	$20 per visit
Diagnostic/Therapeutic Services	
Radiology	$20 per visit[1]
Lab Tests	$20 per visit[2]
Pathology	$20 per visit[2]
EKG/EEG	$20 per visit
Radiation	$20 per visit
Chemotherapy	$20 per visit
Women's Health Care/OB GYN	
Pap Tests	No copayment
Mammograms	No copayment
Prenatal Visits	$20 for initial visit only[3]
Postnatal Visits	No copayment
Bone Density Tests	$20 per visit
Family Planning Services	$20 per visit
Infertility Services	$20 per visit
Contraceptive Drugs[4]	No copayment
Contraceptive Devices[4]	No copayment
Inpatient Hospital Surgery	No copayment
Outpatient Surgery	
Hospital	$75 per visit
Physician's Office	$20 per visit
Outpatient Surgery Facility	$75 per visit
Emergency Room	$50 per visit
waived if admitted within 24 hours	
Urgent Care	$25 per visit
Ambulance	$50 per trip

Benefits	Enrollee Cost
Outpatient Mental Health	
Individual, unlimited	$20 per visit
Group, unlimited	$20 per visit
Inpatient Mental Health	No copayment
unlimited	
Outpatient Drug/Alcohol Rehab	$20 per visit
unlimited	
Inpatient Drug/Alcohol Rehab	No copayment
unlimited	
Durable Medical Equipment	50% coinsurance
Prosthetics	50% coinsurance
Orthotics[5]	50% coinsurance
Rehabilitative Care, Physical, Speech and Occupational Therapy	
Inpatient, max 60 days	No copayment
Outpatient Short-term Physical and Occupational Therapy, max 30 visits each/calendar year	$20 per visit
Outpatient Short-term Speech Therapy, max 20 visits/calendar year	$20 per visit
Diabetic Supplies	
Retail, 30-day supply	$15 per item
Mail order, 90-day supply	Two and a half copayments
Insulin and Oral Agents	
Retail, 30-day supply	$15 per item
Mail order, 90-day supply	Two and a half copayments
Diabetic Shoes	$15 per pair
one pair per year, when medically necessary	
Hospice, max 210 days	No copayment
Skilled Nursing Facility	No copayment
max 45 days	

[1] Waived if provider is a preferred center.

[2] Waived if provider is a designated laboratory.

[3] One-time $20 copayment to confirm pregnancy.

[4] OTC contraceptives with a written physician order/prescription will be reimbursed at no member cost share. OTC contraceptives without a prescription will not be covered. Non-formulary contraceptives require prior authorization to be covered at no copayment. If not approved, 100% member liability applies.

[5] Excludes shoe inserts.

Benefits	Enrollee Cost

Prescription Drugs

Retail, 30-day supply
$5 Tier 1/$30 Tier 2/$50 Tier 3

Mail Order, 90-day supply
Two and a half copayments

Coverage includes injectable and self-injectable medications, fertility drugs and enteral formulas. OTC formulary drugs are subject to Tier 1 copayment. By law, generics match brand-name strength, purity and stability. Ask your doctor about generic alternatives.

Specialty Drugs

Certain specialty drugs, regardless of tier, require prior approval, are subject to clinical management programs and must be filled by a network specialty pharmacy. Contact Caremark Specialty Pharmacy Services at 1-800-237-2767. A representative will work with your doctor and arrange delivery. For more information, visit Rx Corner at www.cdphp.com.

Additional Benefits

Dental..... Not covered
Vision..... Not covered
Hearing Aids ..... Not covered
Out of Area ..... Coverage for emergency care out of area. College students are also covered for preapproved follow-up care.
Allergy Injections .....No copayment
Diabetes Self-management Education ..... $15 per visit
Glucometer .....$15 per item

Plan Highlights for 2013

CDPHP covers emergency care worldwide. CDPHP InMotion$_{SM}$ is a free mobile smartphone fitness application with GPS technology to map your runs. View or share results at inmotion.cdphp.com. With Rx for Less, get deep discounts on specified generic prescriptions filled at any CVS, Walmart, or Price Chopper. Dedicated member services reps are available weekdays from 8 a.m. to 8 p.m. We also have health experts who can find the best program or service for you. Simply call 1-888-94-CDPHP.

Participating Physicians

CDPHP has nearly 10,000 participating practitioners and providers.

Affiliated Hospitals

CDPHP is affiliated with most major hospitals in our service area. An out-of-network facility or Center of Excellence can be approved for special care needs.

Pharmacies and Prescriptions

CDPHP offers an **incented formulary** with few excluded drugs. Find participating pharmacies nationwide. Log in to Rx Corner at www.cdphp.com to view claims. Mail order saves money; find forms online or call 518-641-3700 or 1-800-777-2273. Some drugs require prior approval, and a few specialty drugs require clinical management programs and must be filled by a network specialty pharmacy.

Medicare Coverage

Medicare-primary NYSHIP enrollees must enroll in the CDPHP Group Medicare Choice plan. You must have Medicare Parts A and B and live or work in the counties listed below to qualify.

NYSHIP Code Number 063

An IPA HMO serving individuals living or working in the following counties in New York: Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren, and Washington

NYSHIP Code Number 300

An IPA HMO serving individuals living or working in the following counties in New York: Broome, Chenango, Delaware, Essex, Hamilton, Herkimer, Madison, Oneida, Otsego, and Tioga

NYSHIP Code Number 310

An IPA HMO serving individuals living or working in the following counties in New York: Dutchess, Orange, and Ulster

Capital District Physicians' Health Plan, Inc. (CDPHP)
500 Patroon Creek Boulevard
Albany, NY 12206-1057

For information:
Member Services: 518-641-3700 or 1-800-777-2273
TTY: 1-877-261-1164
Web site: www.cdphp.com

Benefits	Enrollee Cost
Office Visits	$20 per visit
Annual Adult Routine Physicals	No copayment
Well Child Care	No copayment
Specialty Office Visits	$20 per visit
Diagnostic/Therapeutic Services	
Radiology[1]	$20 per visit
Lab Tests	No copayment
Pathology	No copayment
EKG/EEG	No copayment
Radiation	No copayment
Chemotherapy	No copayment
Women's Health Care/OB GYN	
Pap Tests	No copayment
Mammograms	No copayment
Prenatal Visits	No copayment
Postnatal Visits	No copayment
Bone Density Tests	No copayment
Family Planning Services	$20 per visit
Infertility Services	$20 per visit
Contraceptive Drugs[2]	Applicable Rx copayment
Contraceptive Devices	No copayment
Inpatient Hospital Surgery[3]	No copayment
Outpatient Surgery	
Hospital	$75 per visit
Physician's Office	$20 per visit
Outpatient Surgery Facility[3]	$75 per visit
Emergency Room	$75 per visit
waived if admitted within 24 hours	
Urgent Care	$20 per visit

Benefits	Enrollee Cost
Ambulance	No copayment
Outpatient Mental Health[3]	
Individual, unlimited	$10 per visit[4]
Group, unlimited	$10 per visit[4]
Inpatient Mental Health[3]	
unlimited	No copayment
Outpatient Drug/Alcohol Rehab[3]	No copayment
Inpatient Drug/Alcohol Rehab[3]	No copayment
as many days as medically necessary	
Durable Medical Equipment[3]	20% coinsurance
Prosthetics[3]	20% coinsurance
Orthotics[3]	20% coinsurance
Rehabilitative Care, Physical, Speech and Occupational Therapy	
Inpatient, max 30 days	No copayment
Outpatient Physical Therapy,	
up to 30 visits per calendar year combined between home, office or outpatient facility	
Home or Office	$20 per visit
Outpatient Facility	$20 per visit
Outpatient Speech/Language, Occupational and Vision Therapy,	
up to 30 visits per calendar year combined between home, office or outpatient facility	
Home or Office	$20 per visit
Outpatient Facility	$20 per visit
Diabetic Supplies[5]	$20 per item
Insulin and Oral Agents[5]	$20 per item
Diabetic Shoes[5]	$20 per pair
unlimited pairs, when medically necessary	

[1] For MRI/MRA, CAT, PET and nuclear cardiology services, Empire's network provider must precertify in-network services, or services may be denied; Empire network providers cannot bill members beyond in-network copayment (if applicable) for covered services.

[2] Certain prescription contraceptives are covered in full in accordance with the Affordable Care Act. To be covered in full, the prescription must be a generic drug or a brand-name drug with no generic equivalent and filled at a network pharmacy.

[3] Empire's network provider must precertify in-network services, or services may be denied; Empire network providers cannot bill members beyond in-network copayment (if applicable) for covered services. For ambulatory surgery, preapproval is required for cosmetic/reconstructive procedures, outpatient transplants and ophthalmological or eye-related procedures.

[4] No copayment for visits at an outpatient mental health facility.

[5] For diabetic DME/supplies, copayment applies for up to 52 combined items annually, then covered at 100%.

Benefits	Enrollee Cost
Hospice, max 210 days	No copayment
Skilled Nursing Facility[3] max 60 days	No copayment
Prescription Drugs	
Retail, 30-day supply	$10 Tier 1/$25 Tier 2/$50 Tier 3
Mail Order, 90-day supply	$20 Tier 1/$50 Tier 2/$100 Tier 3
Specialty Drugs Specialty medications are only dispensed in 30-day supplies. Enrollees are required to pay the applicable copayment for each 30-day supply.	

Additional Benefits

Dental..... Not covered
Vision..... Not covered
Hearing Aids ..... Not covered
Out of Area .....Coverage for travel outside the service area may be available. The **Guest Membership Program** offers temporary coverage through the local BlueCross and/or BlueShield HMO plan for contract holders who are away from home for more than 90 days but less than 180 days, and for full-time students and other eligible dependents who are away from home for more than 90 days. The **BlueCard Program** covers enrollees traveling outside of the service area who may encounter an urgent or emergent situation and are not enrolled in the Guest Membership Program.

Plan Highlights for 2013

Empire BlueCross BlueShield HMO provides a full range of benefits that include low out-of-pocket costs. Log in to www.empireblue.com to view your claims and payment status, email messages, your personal profile and provider information. We earned the highest level of accreditation (Excellent) from the National Committee for Quality Assurance (NCQA).

Participating Physicians

Our network contains over 65,000 provider locations.

Affiliated Hospitals

Members are covered through a comprehensive network of area hospitals (over 140) to which their participating physician has admitting privileges. HMO members may be directed to other hospitals to meet special needs. Our provider directory and web site contain a list of all participating hospitals.

Pharmacies and Prescriptions

Enrollees with prescription coverage can use local and national pharmacies. Members who use our mail service pay only two copayments for each 90-day supply of medication. Coverage includes contraceptive drugs and devices, injectable and self-injectable drugs, fertility drugs and enteral formulas. Empire BlueCross BlueShield HMO offers an **incented formulary**.

Medicare Coverage

Medicare-primary enrollees are required to enroll in MediBlue, the Empire BlueCross BlueShield **Medicare Advantage Plan**. To qualify you must be enrolled in Medicare Parts A and B and live in one of the counties listed below.

NYSHIP Code Number 280

An IPA HMO serving individuals living or working in the following counties in New York: Albany, Clinton, Columbia, Delaware, Essex, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren, and Washington

NYSHIP Code Number 290

An IPA HMO serving individuals living or working in the following counties in New York: Bronx, Kings, Nassau, New York, Queens, Richmond, Rockland, Suffolk, and Westchester

NYSHIP Code Number 320

An IPA HMO serving individuals living or working in the following counties in New York: Dutchess, Orange, Putnam, Sullivan, and Ulster

Empire BlueCross BlueShield HMO
11 Corporate Woods Boulevard
P.O. Box 11800
Albany, NY 12211-0800

For information:
Empire BlueCross BlueShield HMO:
1-800-453-0113
For Medicare Advantage Plan
Preenrollment Information: 1-800-205-6551
TTY: 1-800-241-6894
Web site: www.empireblue.com

GHI HMO
an EmblemHealth Company

Benefits	Enrollee Cost
Office Visits	$20 per visit
Annual Adult Routine Physicals	No copayment
Well Child Care	No copayment
Specialty Office Visits[1]	$20 per visit
Diagnostic/Therapeutic Services[2]	
Radiology	$20 per visit[2]
Lab Tests	No copayment[2]
Pathology	No copayment[2]
EKG/EEG	No copayment[2]
Radiation	No copayment[2]
Chemotherapy	No copayment[2]
Women's Health Care/OB GYN	
Pap Tests	No copayment
Mammograms	No copayment
Prenatal Visits	No copayment
Postnatal Visits	No copayment
Bone Density Tests	No copayment
Family Planning Services	$20 per visit
Infertility Services	$20 per visit
Contraceptive Drugs[3]	No copayment
Contraceptive Devices[3]	No copayment
Inpatient Hospital Surgery	No copayment
Outpatient Surgery	
Hospital	No copayment
Physician's Office	$20 per visit
Outpatient Surgery Facility	$75 per visit
Emergency Room	$50 per visit[2]
Urgent Care	$35 per visit[2]
Ambulance[4]	$50 per trip[2]
Outpatient Mental Health	
Individual, unlimited	$20 per visit[2]
Group, unlimited	$20 per visit[2]

Benefits	Enrollee Cost
Inpatient Mental Health unlimited	No copayment
Outpatient Drug/Alcohol Rehab unlimited	$20 per visit[2]
Inpatient Drug/Alcohol Rehab unlimited	No copayment
Durable Medical Equipment	20% coinsurance
Prosthetics	20% coinsurance
Orthotics	20% coinsurance
Rehabilitative Care, Physical, Speech and Occupational Therapy	
Inpatient, max 60 days	No copayment
Outpatient, max 30 visits combined	$20 per visit[2]
Diabetic Supplies 30-day supply	$20 per item[2]
Insulin and Oral Agents	
Retail, 30-day supply	$20 per item
Mail order, 90-day supply	$40 per item
Diabetic Shoes unlimited pairs when medically necessary	20% coinsurance
Hospice, max 210 days	No copayment
Skilled Nursing Facility max 120 days per year	No copayment
Prescription Drugs	
Retail, 30-day supply	$10 Tier 1/$20 Tier 2/$30 Tier 3
Mail Order, 90-day supply	$20 Tier 1/$40 Tier 2/$50 Tier 3
Subject to drug formulary, coverage includes fertility drugs, injectable and self-injectable medications and enteral formulas.	

[1] No Primary Care Physician (PCP) referral is required for GHI HMO participating providers.
[2] Applies to all covered dependents.
[3] Covered for FDA-approved contraceptive drugs and devices only.
[4] Air ambulance coverage is excluded.

Specialty Drugs

Specialty drugs are defined as injectable and non-injectable drugs that require frequent dosing amounts, intensive clinical monitoring or specialized product handling. Members are required to pay the copayment for each 30-day supply of specialty medication. No mail order benefit is available.

Additional Benefits

Dental..... Not covered
Vision, routine ..... $20 per exam per year
Hearing Aids ..... Not covered
Out of Area ..... If you are out of the GHI HMO service area and experience a medical emergency, go to the nearest emergency facility. For non-emergency care, your PCP or the on-call physician must authorize your care as appropriate. If you cannot reach your PCP, call GHI HMO Customer Service at 1-877-2GHI-HMO (1-877-244-4466) 24 hours a day, seven days a week.

Plan Highlights for 2013

No referrals are required. GHI HMO's provider network is available in 28 counties in NYS. GHI HMO's primary goal is to provide medical coverage that gives members confidence that they and their families are well covered. GHI is committed to providing individuals, families and businesses with access to affordable, quality healthcare, with outstanding customer service.

Participating Physicians

Services are provided by participating physicians in their private offices. GHI HMO has over 21,000 member physicians and health care professionals. Please note: To enroll in GHI, NYSHIP members must live or work in one of the 15 NYSHIP-approved counties; however, once enrolled, they may use providers throughout GHI's 28-county service area.

Affiliated Hospitals

Members are covered at area hospitals to which their GHI HMO physician has admitting privileges. Members may be directed to other hospitals based on medical necessity when prior approval is obtained and the care is deemed appropriate by a GHI HMO Medical Director.

Pharmacies and Prescriptions

GHI HMO offers an **incented formulary**. Tier 1 includes generic drugs, Tier 2 includes preferred brand-name drugs and Tier 3 includes non-preferred brand-name drugs. If a brand-name drug is selected or prescribed and there is a generic equivalent available, the member pays the brand copayment and the difference in the price between generic and brand-name drug. All maintenance medication is obtained through the mail order program. For a complete list of prescriptions covered under our formulary, or for a list of prescriptions that require prior approval, go to www.emblemhealth.com and click on Pharmacy Plan under Our Plans. For information regarding mail order drug benefits, or to set up your mail order account, contact Express Scripts at 1-877-866-5798.

Medicare Coverage

GHI HMO offers the same benefits to Medicare-eligible NYSHIP enrollees. GHI HMO **coordinates coverage** with Medicare.

NYSHIP Code Number 220
An IPA HMO serving individuals living or working in the following counties in New York: Albany, Columbia, Delaware, Greene, Rensselaer, Saratoga, Schenectady, Warren, and Washington

NYSHIP Code Number 350
An IPA HMO serving individuals living or working in the following counties in New York: Dutchess, Orange, Putnam, Rockland, Sullivan, and Ulster

EmblemHealth
55 Water Street
New York, NY 10041
or
EmblemHealth
P.O. Box 2844
New York, NY 10016

For information:
Kingston: 1-877-244-4466
TTY: 1-888-447-4833
Web site: www.emblemhealth.com

HIP®
HEALTH PLAN OF NEW YORK
an EmblemHealth Company

Benefits	Enrollee Cost
Office Visits	$5 per visit
Annual Adult Routine Physicals	No copayment
Well Child Care	No copayment
Specialty Office Visits	$5 per visit
Diagnostic/Therapeutic Services	
Radiology	No copayment
Lab Tests	No copayment
Pathology	No copayment
EKG/EEG	No copayment
Radiation	No copayment[1]
Chemotherapy	$5 per visit
Women's Health Care/OB GYN	
Pap Tests	No copayment
Mammograms	No copayment
Prenatal Visits	No copayment
Postnatal Visits	No copayment
Bone Density Tests	No copayment
Family Planning Services	$5 per visit
Infertility Services[2]	$5 per visit
Contraceptive Drugs[3]	No copayment
Contraceptive Devices[3]	No copayment
Inpatient Hospital Surgery	No copayment
Outpatient Surgery	
Hospital	No copayment
Physician's Office	No copayment
Outpatient Surgery Facility	No copayment
Emergency Room	$60 per visit
waived if admitted	
Urgent Care	$5 per visit
Ambulance	No copayment
Outpatient Mental Health	
Individual, unlimited	No copayment
Group, unlimited	No copayment

Benefits	Enrollee Cost
Inpatient Mental Health	No copayment
unlimited	
Outpatient Drug/Alcohol Rehab	$5 per visit
unlimited	
Inpatient Drug/Alcohol Rehab	No copayment
unlimited	
Durable Medical Equipment	No copayment
Prosthetics	No copayment
Orthotics	No copayment
Rehabilitative Care, Physical, Speech and Occupational Therapy	
Inpatient, max 30 days	No copayment
Outpatient, max 90 visits combined	$5 per visit
Diabetic Supplies	$5 per 30-day supply
Insulin and Oral Agents	$5 per 30-day supply
Diabetic Shoes[4]	No copayment
when medically necessary	
Hospice, max 210 days	No copayment
Skilled Nursing Facility, unlimited	No copayment
Prescription Drugs	
Retail, 30-day supply	$5 Tier 1/$15 Tier 2
Mail Order, 90-day supply	$7.50 Tier 1/$22.50 Tier 2
Subject to drug formulary, coverage includes fertility drugs, injectable and self-injectable medications and enteral formulas. Copayments are reduced by 50 percent when utilizing the EmblemHealth mail order service. Up to a 90-day supply of generic or brand-name drugs may be obtained.	

[1] Inpatient and outpatient visits.
[2] For services received in a physician's office. Other copays may apply.
[3] Covered for FDA-approved contraceptive drugs and devices only.
[4] Precertification must be obtained from the participating vendor prior to purchase.

Specialty Drugs
Coverage is provided through the EmblemHealth Specialty Pharmacy Program and includes injectables and oral agents that are more complex to administer, monitor and store in comparison to traditional drugs. Specialty drugs may require prior approval, which can be obtained by the HIP prescribing physician, and are subject to the applicable Rx copayment and Rx formulary.

Additional Benefits

Dental..... Not covered
Vision, routine only ..... No copayment
Hearing Aids .....Cochlear implants only
Out of Area ..... Members are covered for emergency care both in and outside the HMO service area, as well as with participating providers and nonparticipating providers.
Eyeglasses.....$45 per pair; one pair every 24 months from selected frames
Laser Vision Correction (LASIK) ..... Discount Program
Fitness Program ..... Discount Program
Alternative Medicine Program ... Discount Program
Artificial Insemination..... $5 per visit
Prostate Cancer Screening ..... No copayment
Dialysis Treatment ..... $10 per visit

Plan Highlights for 2013

The HIP Prime network has expanded to over 29,000 providers in more than 61,000 locations. Plus, EmblemHealth offers more than 60 years of experience caring for union members and has the support of the New York State Central Labor Council. Our web site, emblemhealth.com, is available in English, Spanish, Chinese and Korean.

Participating Physicians

The HIP Prime network offers the diversified choice of a traditional network of independent physicians who see patients in their own offices as well as providers in physician group practices that offer most, if not all of a member's medical needs under one roof. Group practices offer services in most major specialties such as cardiology, ophthalmology and orthopedics, as well as ancillary services like lab tests, X-rays and pharmacy services.

Affiliated Hospitals

HIP Prime members have access to over 100 of the area's leading hospitals, including major teaching institutions.

Pharmacies and Prescriptions

Filling a prescription is easy with EmblemHealth's network of over 40,000 participating pharmacies nationwide, including over 4,700 participating pharmacies throughout New York State. HIP Prime members have access to a mail order program through Express Scripts. The HIP Prime Plan offers a **closed formulary**. Tier 1 includes generic drugs and Tier 2 includes brand-name drugs.

Medicare Coverage

EmblemHealth offers two plans to NYSHIP retirees. Retirees who are not Medicare-eligible are offered the same coverage as active employees. Medicare-primary retirees are required to enroll in the VIP Premier (HMO) Medicare Plan, a **Medicare Advantage Plan** that provides Medicare benefits and more.

NYSHIP Code Number 050
An Network HMO serving individuals living or working in the following counties in New York: Bronx, Kings, Nassau, New York, Queens, Richmond, Suffolk, and Westchester

EmblemHealth
55 Water Street
New York, NY 10041

For information:
Customer Service: 1-877-861-0175
TTY: 1-888-447-4833
Web site: www.emblemhealth.com

HMOBlue®

A product of Excellus BlueCross BlueShield

An Independent Licensee of the BlueCross BlueShield Association

Benefits	Enrollee Cost
Office Visits	$25 per visit
Annual Adult Routine Physicals	No copayment
Well Child Care	No copayment
Specialty Office Visits	$40 per visit
Diagnostic/Therapeutic Services	
Radiology	$40 per visit
Lab Tests	$25 per visit
Pathology	$25 per visit
EKG/EEG	$40 per visit
Radiation	$25 per visit
Chemotherapy	$25 per visit
Women's Health Care/OB GYN	
Pap Tests	No copayment
Mammograms	No copayment
Prenatal Visits	No copayment
Postnatal Visits	No copayment
Bone Density Tests	$25 per visit
Family Planning Services	$25 per PCP visit/ $40 per Specialist visit
Infertility Services	Applicable physician/ facility copayment
Contraceptive Drugs[1]	Applicable Rx copayment
Contraceptive Devices[1]	Applicable copayment/ coinsurance
Inpatient Hospital Surgery	Lesser of $200 copayment or 20% coinsurance
Outpatient Surgery	
Hospital	$40 per visit
Physician's Office	Lesser of $50 copayment or 20% coinsurance
Outpatient Surgery Facility	$50 per visit
Emergency Room waived if admitted	$100 per visit
Urgent Care	$35 per visit
Ambulance	$100 per trip

Benefits	Enrollee Cost
Outpatient Mental Health	
Individual, unlimited	$40 per visit
Group, unlimited	$40 per visit
Inpatient Mental Health unlimited	No copayment
Outpatient Drug/Alcohol Rehab unlimited	$25 per visit
Inpatient Drug/Alcohol Rehab unlimited	No copayment
Durable Medical Equipment	50% coinsurance
Prosthetics	50% coinsurance
Orthotics	50% coinsurance
Rehabilitative Care, Physical, Speech and Occupational Therapy	
Inpatient, max 60 days	No copayment
Outpatient Physical, Speech and Occupational Therapy max 30 visits combined	$40 per visit
Diabetic Supplies, 30-day supply	$25 per item
Insulin and Oral Agents 30-day supply	$25 per item
Diabetic Shoes three pairs per year, when medically necessary	50% coinsurance
Hospice, max 210 days	No copayment
Skilled Nursing Facility max 45 days per admission	No copayment
Prescription Drugs	
Retail, 30-day supply	$10 Tier 1/$30 Tier 2/$50 Tier 3[2]
Mail Order, 90-day supply	$20 Tier 1/$60 Tier 2/$100 Tier 3[2]
Coverage includes injectable and self-injectable medications, fertility drugs and enteral formulas.	

[1] Generic oral contraceptives and certain OTC contraceptive devices covered in full in accordance with the Affordable Care Act.

[2] Should a doctor select a brand-name drug (Tier 2 or Tier 3) when an FDA-approved generic equivalent is available, the benefit will be based on the generic drug's cost, and the member will have to pay the difference, plus any applicable copayments. If your prescription has no approved generic available, your benefit will not be affected.

Specialty Drugs

Specialty medications after the initial first fill must be purchased from one of our participating specialty pharmacies. A current list of specialty medications and pharmacies is available on our web site.

Additional Benefits

Dental..... Not covered

Vision..... $40 per visit for eye exams associated with disease or injury

Hearing Aids ..... Children to age 19: Covered in full for up to two hearing aids every three years, $40 copay per visit for fittings

Out of Area .....The BlueCard and Away From Home Care Programs provide routine and urgent care coverage while traveling, for students away at college, members on extended out-of-town business and families living apart.

Hearing Exam..... $40 per visit for routine (once every 12 months) and diagnostic

Maternity

Physician charge for delivery..... Lesser of $200 copayment or 20% coinsurance

Smoking Cessation

Over the Counter (OTC) ..... Not covered

Prescriptions ..... Contact us for details

Counseling..... Contact us for details

Plan Highlights for 2013

- No referrals required.
- Customer Service: Mon–Thurs: 7 a.m.–7 p.m., Fri: 9 a.m.–7 p.m., Sat: 9 a.m.–1 p.m.
- Routine preventive services, such as adult physicals, mammograms, pap smears, prostate screenings and routine adult immunizations are covered in full.
- Blue365 offers access to discounts and savings on products and services for healthy lifestyles.
- Our web site makes it easy to do business with us when it is convenient for you, 24 hours a day, seven days a week.

Participating Physicians

HMOBlue is affiliated with more than 4,700 physicians and health care professionals.

Affiliated Hospitals

All hospitals within our designated service area participate with HMOBlue. Members may be directed to other hospitals to meet special needs when medically necessary.

Pharmacies and Prescriptions

HMOBlue members may purchase prescription drugs of over 60,000 participating FLRx Network pharmacies nationwide. We offer an **incented formulary**.

Medicare Coverage

HMOBlue offers the same benefits to Medicare-eligible NYSHIP enrollees. HMOBlue **coordinates coverage** with Medicare.

NYSHIP Code Number 072

An IPA HMO serving individuals living or working in the following counties in New York: Broome, Cayuga, Chemung, Cortland, Onondaga, Oswego, Schuyler, Steuben, Tioga, and Tompkins

NYSHIP Code Number 160

An IPA HMO serving individuals living or working in the following counties in New York: Chenango, Clinton, Delaware, Essex, Franklin, Fulton, Herkimer, Jefferson, Lewis, Madison, Montgomery, Oneida, Otsego, and St. Lawrence

Excellus BlueCross BlueShield
HMOBlue 072
333 Butternut Drive
Syracuse, NY 13214-1803
or
Excellus BlueCross BlueShield
HMOBlue 160
12 Rhoads Drive
Utica, NY 13502

For information:
HMOBlue 072 Customer Service: 1-800-447-6269
HMOBlue 160 Customer Service: 1-800-722-7884
TTY: 1-877-398-2275
Web site: www.excellusbcbs.com

Independent Health℠
Dedicated to Making a Difference

Benefits	Enrollee Cost
Office Visits	$20 per visit
Annual Adult Routine Physicals	No copayment
Well Child Care	No copayment
Specialty Office Visits	$20 per visit
Diagnostic/Therapeutic Services	
Radiology[1]	$20 per visit
Lab Tests	$20 per visit
Pathology	$20 per visit
EKG/EEG	$20 per visit
Radiation	$20 per visit
Chemotherapy	$20 per visit
Women's Health Care/OB GYN	
Pap Tests	No copayment
Mammograms	No copayment
Prenatal Visits	No copayment
Postnatal Visits	No copayment
Bone Density Tests	No copayment
Family Planning Services	$20 per visit
Infertility Services	
Physician's office	$20 per visit
Outpatient surgery facility	$75 per visit
Contraceptive Drugs	Applicable Rx copayment[2]
Contraceptive Devices	Applicable Rx copayment[2]
Inpatient Hospital Surgery	No copayment
Outpatient Surgery	
Hospital	$75 per visit
Physician's Office	$20 per visit
Outpatient Surgery Facility	$75 per visit
Emergency Room	$100 per visit
waived if admitted within 24 hours	
Urgent Care	$50 per visit[3]
Ambulance	$100 per trip

Benefits	Enrollee Cost
Outpatient Mental Health	
Individual, unlimited	$20 per visit
Group, unlimited	$20 per visit
Inpatient Mental Health unlimited	No copayment
Outpatient Drug/Alcohol Rehab unlimited	$20 per visit
Inpatient Drug/Alcohol Rehab unlimited	No copayment
Durable Medical Equipment	50% coinsurance
Prosthetics	No copayment
Orthotics[4]	No copayment
Rehabilitative Care, Physical, Speech and Occupational Therapy	
Inpatient, max 45 days	No copayment
Outpatient, max 20 visits combined per year	$20 per visit
Diabetic Supplies	
Retail, 30-day supply	$20 per item
Mail Order	Not available
Insulin and Oral Agents or applicable pharmacy rider, whichever is less	$20 per item
Diabetic Shoes one pair per year, when medically necessary	No copayment
Hospice, unlimited	No copayment
Skilled Nursing Facility max 45 days	No copayment
Prescription Drugs[5]	
Retail, 30-day supply	$5 Tier 1/$25 Tier 2/$60 Tier 3
Mail Order, 90-day supply	Two and a half copayments for maintenance drugs

[1] Office based: $20 copayment; hospital based: $40 copayment

[2] Copayment applies only for select Tier 3 oral contraceptive drugs and devices.

[3] Within the service area. Outside the service area - $20 copayment plus the difference in cost between Independent Health's payment and the provider's charges, if any. $50 per visit to a participating After Hours Care Facility.

[4] Excludes shoe inserts.

[5] Coverage includes injectable and self-injectable medications, fertility drugs and enteral formulas.

Specialty Drugs

Benefits are provided for specialty drugs by two contracted specialty pharmacy vendors, Reliance Rx Pharmacy and Walgreens Specialty Pharmacy. Specialty drugs, available through the prescription drug benefit, include select high-cost injectables and oral agents such as oral oncology drugs. Specialty drugs require prior approval and are subject to the applicable Rx copayment based on the formulary status of the medication. Members pay one copayment for each 30-day supply.

Additional Benefits

Dental, preventive only ..... $50 per cleaning and 20% discount on additional services at select providers

Vision, routine only ..... $10 per visit once every 12 months

Hearing Aids ..... Discounts available at select locations

Out of Area .....While traveling outside the service area, members are covered for emergency and urgent care situations only.

Home Health Care, max 40 visits .... $20 per visit

Eyeglasses..... $50 for single vision lenses; frames 40% off retail price

Urgent Care in Service Area for After Hours Care..... $50 per visit

Wellness Services ..... $250 allowance for use at a participating facility

Plan Highlights for 2013

Independent Health has led the way in providing Western New York with innovative solutions that set the standard for quality and service for health plans. We've consistently earned top ratings from NCQA, which is why you can feel comfortable and confident choosing us for your health coverage needs.

Participating Physicians

Independent Health is affiliated with over 4,000 physicians and health care providers throughout the eight counties of Western New York.

Affiliated Hospitals

Independent Health members are covered at all Western New York hospitals to which their physicians have admitting privileges. Members may be directed to other hospitals when medically necessary.

Pharmacies and Prescriptions

All retail pharmacies in Western New York participate. Members may obtain prescriptions out of the service area by using our National Pharmacy Network, which includes 58,000 pharmacies nationwide. Independent Health offers an **incented formulary**. Tier 1 includes most generic drugs, Tier 2 includes most preferred brand-name drugs and Tier 3 includes non-preferred brand-name drugs.

Medicare Coverage

Medicare-primary NYSHIP retirees must enroll in Medicare Encompass, a **Medicare Advantage Plan**. Copayments differ from the copayments of a NYSHIP-primary enrollee. Call for detailed information.

NYSHIP Code Number 059

An IPA HMO serving individuals living or working in the following counties in New York: Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans, and Wyoming

Independent Health
511 Farber Lakes Drive
Buffalo, NY 14221

For information:
Customer Service: 1-800-501-3439
TTY: 716-631-3108
Web site: www.independenthealth.com

Benefits	Enrollee Cost
Office Visits	$25 per visit ($10 for children)[1]
Annual Adult Routine Physicals	No copayment
Well Child Care	No copayment
Specialty Office Visits	$40 per visit
Diagnostic/Therapeutic Services	
Radiology	$25 per visit
Lab Tests	No copayment
Pathology	No copayment
EKG/EEG	$25 per visit
Radiation	$40 per visit
Chemotherapy	$40 per visit
Women's Health Care/OB GYN	
Pap Tests	No copayment
Mammograms	No copayment
Prenatal Visits	$25 for initial visit only
Postnatal Visits	No copayment
Bone Density Tests	No copayment
Family Planning Services	$25 PCP/$40 Specialist per visit
Infertility Services	$25 PCP/$40 Specialist per visit
Contraceptive Drugs	No copayment[2]
Contraceptive Devices[3]	No copayment[2]
Inpatient Hospital Surgery	No copayment
Outpatient Surgery	
Hospital	$40 per visit
Physician's Office	$25 PCP/$40 Specialist per visit
Outpatient Surgery Facility	$40 per visit
Emergency Room waived if admitted	$75 per visit
Urgent Care	$25 per visit
Ambulance	$50 per trip

Benefits	Enrollee Cost
Outpatient Mental Health	
Individual, unlimited	$40 per visit
Group, unlimited	$40 per visit
Inpatient Mental Health unlimited	No copayment
Outpatient Drug/Alcohol Rehab unlimited	$25 per visit
Inpatient Drug/Alcohol Rehab unlimited	No copayment
Durable Medical Equipment	50% coinsurance
Prosthetics	50% coinsurance
Orthotics	50% coinsurance
Rehabilitative Care, Physical, Speech and Occupational Therapy	
Inpatient, max 2 months per condition	No copayment
Outpatient, max 30 visits combined	$40 per visit
Diabetic Supplies	$25 copayment per boxed item for a 31-day supply
Insulin and Oral Agents	$25 copayment per boxed item for a 31-day supply
Diabetic Shoes unlimited pairs, when medically necessary	50% coinsurance
Hospice, max 210 days	No copayment
Skilled Nursing Facility max 45 days	No copayment
Prescription Drugs	
Retail, 30-day supply	$10 Tier 1/$30 Tier 2/$50 Tier 3
Mail Order, 90-day supply	$25 Tier 1/$75 Tier 2/$125 Tier 3
If a member requests a brand-name drug to the prescribed generic drug, he/she pays the difference between the cost of the generic and the	

[1] PCP Sick Visits for Children (newborn up to age 26) $10 per visit.

[2] Brand-name contraceptives with generic equivalents require member payment of the difference in cost between the generic and brand-name drugs plus the Tier 1 copayment.

[3] Over-the-counter contraceptives are not covered.

Prescription Drugs, *continued*

brand-name plus the Tier 1 copayment. Coverage includes fertility, injectable and self-injectable medications and enteral formulas. Approved prescription generic contraceptive drugs and devices and those without a generic equivalent are covered at 100% under retail and mail order.

Specialty Drugs

MVP uses CuraScript, a specialty pharmacy services company. Specific copayments are listed above. Refer to www.curascript.com for additional information.

Additional Benefits

Dental, preventive only ..... $25 per visit, children to age 19
Vision, routine only ..... $25 per exam/24 months
Hearing Aids ..... Not covered
Out of Area .....While traveling outside the service area, coverage is provided for emergency situations only.

Plan Highlights for 2013

Each MVP subscriber receives $100 HealthDollars to spend on health, wellness and fitness programs! No referrals required! As an MVP member, you can enjoy significant savings on a wide variety of health-related items, plus special discounts on LASIK eye surgery, eyewear, alternative medicine and health and fitness center memberships! Visit www.mvphealthcare.com to learn more.

Participating Physicians

MVP Health Care provides services through more than 27,500 participating physicians and health practitioners located throughout its service area.

Affiliated Hospitals

MVP members are covered at participating area hospitals to which their MVP physician has admitting privileges. MVP members may be directed to other hospitals to meet special needs when medically necessary upon prior approval from MVP.

Pharmacies and Prescriptions

Virtually all pharmacy "chain" stores and many independent pharmacies within the MVP service area participate with MVP. Also, MVP offers convenient mail order service for select maintenance drugs. MVP offers an **incented formulary**.

Medicare Coverage

Medicare-primary NYSHIP enrollees must enroll in the MVP Gold Plan, our **Medicare Advantage Plan**. Some of the MVP Gold Plan's copayments may vary from the MVP HMO Plan's copayments. The MVP HMO plan **coordinates coverage** with Medicare in the North Region (360). Contact Member Services for further details.

NYSHIP Code Number 058

An IPA HMO serving individuals living or working in the following counties in New York: Genesee, Livingston, Monroe, Ontario, Orleans, Seneca, Steuben, Wayne, Wyoming, and Yates

NYSHIP Code Number 060

An IPA HMO serving individuals living or working in the following counties in New York: Albany, Columbia, Fulton, Greene, Hamilton, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren, and Washington

NYSHIP Code Number 330

An IPA HMO serving individuals living or working in the following counties in New York: Broome, Cayuga, Chenango, Cortland, Delaware, Herkimer, Jefferson, Lewis, Madison, Oneida, Onondaga, Oswego, Otsego, Tioga, and Tompkins

NYSHIP Code Number 340

An IPA HMO serving individuals living or working in the following counties in New York: Dutchess, Orange, Putnam, Rockland, Sullivan, and Ulster

NYSHIP Code Number 360

An IPA HMO serving individuals living or working in the following counties in New York: Franklin, and St. Lawrence

MVP Health Care
P.O. Box 2207
625 State Street
Schenectady, NY 12301-2207

For information:
Customer Service: 1-888-MVP-MBRS (687-6277)
TTY: 1-800-662-1220
Web site: www.mvphealthcare.com

NYSHIP ONLINE

NYSHIP Online is designed to provide you with targeted information about your NYSHIP benefits. Visit the New York State Department of Civil Service web site at https://www.cs.ny.gov and click on Benefit Programs, then NYSHIP Online. Select your group if prompted. If the group at the top of the NYSHIP Online homepage is not your employee group, be sure to choose Change Your Group.

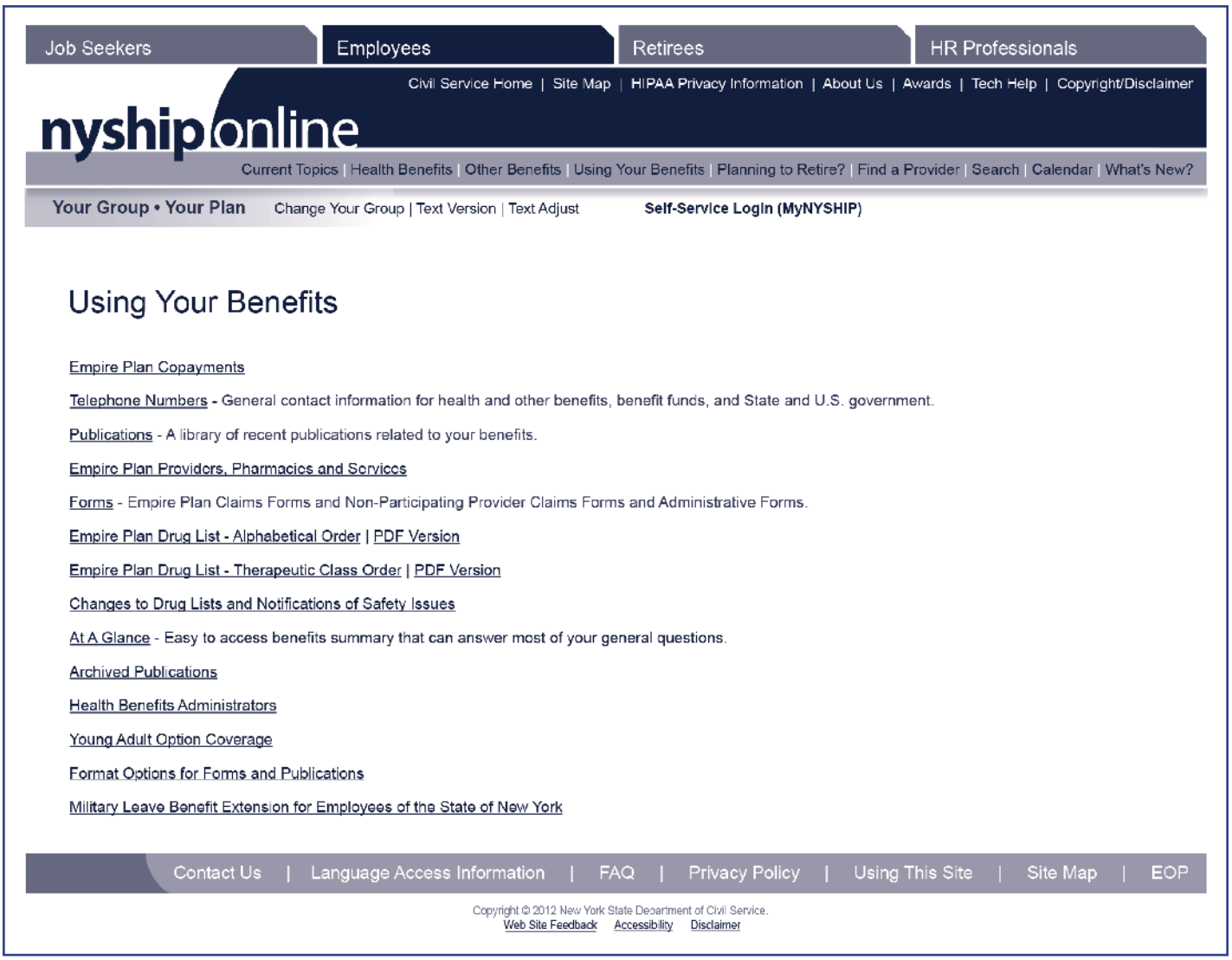
If you do not have access to the internet, your local library may offer computers for your use.

Ask your agency HBA for a copy of the NYSHIP Online flyer that provides helpful navigation information.

Reminder: If you are an active employee of New York State and a registered user of MyNYSHIP, you may change your option online (excluding the Opt-out Program) during the Option Transfer Period. See your agency HBA if you have questions.

How to find answers to your benefit questions and gain access to additional important information

- If you are an active employee, contact your agency Health Benefits Administrator (HBA), usually located in your agency's Personnel Office.
- If you have questions regarding health insurance claims for The Empire Plan, call 1-877-7-NYSHIP (1-877-769-7447) toll free and choose the appropriate program on the main menu. HMO enrollees should contact their HMO directly.
- A comprehensive list of contact information for HBAs, HMOs, government agencies, Medicare and other important resources is available on NYSHIP Online in the Using Your Benefits section.



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New York State
Department of Civil Service
Albany, NY 12239
https://www.cs.ny.gov

It is the policy of the New York State Department of Civil Service to provide reasonable accommodation to ensure effective communication of information in benefits publications to individuals with disabilities. These publications are also available on the Department of Civil Service web site (https://www.cs.ny.gov). Click on Benefit Programs then NYSHIP Online for timely information that meets universal accessibility standards adopted by New York State for NYS Agency web sites. If you need an auxiliary aid or service to make benefits information available to you, please contact your agency Health Benefits Administrator. COBRA and Young Adult Option Enrollees, contact the Employee Benefits Division.

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The New York State Department of Civil Service, which administers NYSHIP, produced this booklet in cooperation with NYSHIP carriers and Joint Labor/Management Committees on Health Benefits.

Care has been taken to ensure the accuracy of the material contained in this booklet. However, the HMO contracts and the certificate of insurance from The Empire Plan carriers with amendments are the controlling documents for benefits available under NYSHIP.