



JANUARY 1, 2015

AT A GLANCE

PA PARTICIPATING AGENCIES

For Active Employees, Retirees, Vestees and Dependent Survivors, their Dependents and Young Adult Option Enrollees enrolled through Participating Agencies with Excelsior Plan benefits

This guide briefly describes Excelsior Plan benefits. For information regarding your NYSHIP eligibility or enrollment, contact your agency Health Benefits Administrator (HBA). If you have questions regarding specific benefits or claims, contact the appropriate Plan administrator. (See page 19.)



New York State Department of Civil Service, Employee Benefits Division
Albany, NY 12239 • <https://www.cs.ny.gov>

WHAT'S NEW

- **Vaccine Benefit in Network Pharmacies** - Effective October 1, 2014, Plan-primary enrollees can receive certain preventive vaccines when administered at a pharmacy that participates in the CVS/caremark national vaccine network. See page 18.
- **2015 Excelsior Plan Drug List** - The semiannual update lists the most commonly prescribed generic and brand-name drugs included in the 2015 Excelsior Plan Drug List and newly excluded drugs with 2015 Excelsior Plan Drug List alternatives.
- **Medical Exception Process for Excluded Drugs** - Effective September 1, 2014, a medical exception process was implemented for non-formulary drugs that are excluded from coverage. A medical necessity exception request can be submitted to CVS/caremark by your physician if certain requirements are met. See page 17 for details.
- **Patient Protection and Affordable Care Act (PPACA) Provider Non-discrimination** - As part of new PPACA provisions, a health insurance plan may not discriminate against any health care provider acting within the scope of that provider's license or certification under applicable state law. If the Excelsior Plan covers a medical service, the Plan must cover it by any provider licensed to render the covered service. Please contact the appropriate program administrator for questions regarding coverage under this provision.
- **Autism Coverage** - Effective January 1, 2015, there will be no annual maximum for Applied Behavior Analysis (ABA) services for the treatment of autism spectrum disorders. The prior cap of 680 hours of service each plan year no longer applies.
- **In-network Out-of-Pocket Limit** - Effective January 1, 2015, the in-network out-of-pocket limit has increased and now includes a separate accumulator for network expenses under the Prescription Drug Program. See page 3.
- **Nutritionists and Registered Dietitians** - Nutritionists and Registered Dietitians are now covered as participating providers. Refer to the Medical/Surgical Program online directory, or call the Medical/Surgical Program for information.

QUICK REFERENCE

The Excelsior Plan is a comprehensive health insurance program for New York's public employees and their families. The Plan has four main parts:

Hospital Program

administered by Empire BlueCross BlueShield

Provides coverage for inpatient and outpatient services provided by a hospital or skilled nursing facility and hospice care. Includes the Centers of Excellence for Transplants Program. Also provides inpatient Benefits Management Program services, including preadmission certification of hospital admissions and admission or transfer to a skilled nursing facility, concurrent reviews, discharge planning, inpatient Medical Case Management and The Future Moms Program.

Medical/Surgical Program

administered by UnitedHealthcare

Provides coverage for medical services, such as office visits, surgery and diagnostic testing under the Participating Provider, Basic Medical and Basic Medical Provider Discount Programs. Coverage for physical therapy and chiropractic care is provided through the Managed Physical Medicine Program.

Also provides coverage for convenience care clinics, home care services, durable medical equipment and certain medical supplies through the Home Care Advocacy Program (HCAP); the Prosthetics/Orthotics Network; Centers of Excellence Programs for Cancer and for Infertility; and Benefits Management Program services including Prospective Procedure Review for MRI, MRA, CT, PET scan, Nuclear Medicine tests, Voluntary Specialist Consultant Evaluation services and outpatient Medical Case Management.

Mental Health and Substance Abuse Program

administered by ValueOptions

Provides coverage for inpatient and outpatient mental health and substance abuse services. Also provides preadmission certification of inpatient and certain outpatient services, concurrent reviews, case management and discharge planning.

Prescription Drug Program

administered by CVS/caremark

Provides coverage for prescription drugs dispensed through Empire Plan network pharmacies, the mail service pharmacy, the specialty pharmacy and non-network pharmacies.

Please see *Contact Information* on page 19 for NYSHIP addresses, teletypewriter (TTY) numbers and other important contact information.

BENEFITS MANAGEMENT PROGRAM

The Benefits Management Program helps to protect the enrollee and allows the Plan to continue to cover essential treatment for patients by coordinating care and avoiding unnecessary services. The Benefits Management Program precertifies inpatient medical admissions and certain procedures, assists with discharge planning, and provides inpatient and outpatient Medical Case Management. Following the Benefits Management Program requirements – including obtaining preauthorization for certain services – is required when The Excelsior Plan is your primary coverage in order to receive maximum benefits under the Plan.

YOU MUST CALL for preadmission certification

If The Excelsior Plan is primary for you or your covered dependents, you must call the Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and choose the Hospital Program (administered by Empire BlueCross BlueShield):

- Before a scheduled (nonemergency) hospital admission, skilled nursing facility admission/transfer, or transplant surgery.†
- Before a maternity hospital admission.† Call as soon as a pregnancy is certain.
- Within 48 hours, or as soon as reasonably possible, after an emergency or urgent hospital admission.†

If Empire BlueCross BlueShield does not certify the hospitalization, you will be responsible for the entire cost of care determined not to be medically necessary.

†These services are subject to \$200 penalty if the hospitalization is determined to be medically necessary.

Other Benefits Management Program services provided by Empire BlueCross BlueShield include:

- Concurrent review of hospital inpatient treatment,
- Discharge planning for medically necessary services post-hospitalization,
- Inpatient Medical Case Management for coordination of covered services for certain catastrophic and complex cases that may require extended care, and
- The Future Moms Program for early risk identification.

YOU MUST CALL for Prospective Procedure Review

If The Excelsior Plan is primary for you or your covered dependents, you must call the Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and choose the Medical Program (administered by UnitedHealthcare) before receiving the following scheduled (nonemergency) diagnostic tests:

- Magnetic Resonance Imaging (MRI)
- Magnetic Resonance Angiography (MRA)
- Computerized Tomography (CT)
- Positron Emission Tomography (PET) scan
- Nuclear Medicine test

Precertification is required unless you are having the test as an inpatient in a hospital. If you do not call, you will pay a larger part of the cost. If the test or procedure is determined not to be medically necessary, you will be responsible for the entire cost.

Other Benefits Management Program services provided by UnitedHealthcare include:

- Coordination of Voluntary Specialist Consultant Evaluation, and
- Outpatient Medical Case Management for coordination of covered services for certain catastrophic and complex cases that may require extended care.

OUT-OF-POCKET COSTS

In-Network Out-of-Pocket Limit

As a result of new Patient Protection and Affordable Care Act (PPACA) provisions, there is a limit on the amount you will pay out-of-pocket for in-network services/supplies received during the Plan year.

Out-of-Pocket Limit: The amount you pay for network services/supplies is capped at the out-of-pocket limit. Network expenses include copayments you make to providers, facilities and pharmacies (network expenses do not include premiums, deductibles, or coinsurance). Once the out-of-pocket limit is reached, network benefits are paid in full.

Beginning January 1, 2015, the out-of-pocket limit for in-network expenses are as follows:

Individual Coverage

- \$4,300 for in-network expenses incurred under the Hospital Program, Medical/Surgical Program and Mental Health and Substance Abuse Program
- \$2,300 for in-network expenses incurred under the Prescription Drug Program

Family Coverage

- \$8,600 for in-network expenses incurred under the Hospital Program, Medical/Surgical Program and Mental Health and Substance Abuse Program
- \$4,600 for in-network expenses incurred under the Prescription Drug Program

Out-of-Network Combined Annual Deductible

The combined annual deductible is \$1,250 for the enrollee, \$1,250 for the enrolled spouse/domestic partner and \$1,250 for all dependent children combined.

The combined annual deductible must be met before Basic Medical Program expenses, non-network expenses under the Home Care Advocacy Program and non-network outpatient expenses under the Mental Health and Substance Abuse Program will be considered for reimbursement.

Combined Annual Coinsurance Maximum

The combined annual coinsurance maximum is \$4,000 for the enrollee, \$4,000 for enrolled spouse/domestic partner, and \$4,000 for all dependent children combined.

Coinsurance amounts incurred for Basic Medical Program coverage and non-network Mental Health and Substance Abuse coverage count toward the combined annual coinsurance maximum. Copayments to Medical/Surgical Program participating providers and to Mental Health and Substance Abuse Program network providers also count toward the combined annual coinsurance maximum. (**Note:** Copayments made to network facilities do not count toward the combined annual coinsurance maximum.)

PREVENTIVE CARE SERVICES

Your coverage is “non-grandfathered,” which means that your Plan benefits reflect changes required by the federal Patient Protection and Affordable Care Act (PPACA) implementation timetable.

When you meet established criteria (such as age, gender, and risk factors) for certain preventive care services, that preventive service is provided to you at no cost when you use an Plan participating provider or network facility. See the *Empire Plan Preventive Care Coverage Flyer* for examples of covered services.

For further information on PPACA preventive care services, and criteria to receive preventive care services at no cost, visit www.hhs.gov/healthcare/rights/preventive-care.

CENTERS OF EXCELLENCE

For further information on any of the programs listed below, refer to the publication *Reporting on Centers of Excellence*. In some cases, a travel, lodging and meal allowance may be available. If you do not use a Center of Excellence, benefits are provided in accordance with Hospital Program and/or Medical/Surgical Program coverage.

Cancer Services

 **YOU MUST CALL** the Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and choose the Medical Program or call the Cancer Resources Center toll free at 1-866-936-6002 and register to participate

Paid-in-full benefits are available for cancer services at a designated Center of Excellence. You will also receive nurse consultations, assistance in locating cancer centers and a travel allowance, when applicable.

Program requirements apply even if Medicare or another health plan is primary to the Excelsior Plan.

Transplants Program

 **YOU MUST CALL** the Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and choose the Hospital Program for prior authorization

Paid-in-full benefits are available for the following transplant services when authorized by Empire BlueCross BlueShield and received at a designated Center of Excellence:

- pretransplant evaluation of transplant recipient,
- inpatient and outpatient hospital and physician services, and
- up to twelve months of follow-up care.

You must call the Plan for preauthorization of the following transplants provided through the Centers of Excellence for Transplants Program: bone marrow, cord blood stem cell, heart, heart-lung, kidney, liver, lung, pancreas, pancreas after kidney, peripheral stem cell and simultaneous kidney/pancreas.

If you choose to have your transplant in a facility other than a designated Center of Excellence (or if you require a small bowel or multivisceral transplant) you may still take advantage of the Hospital Program case management services, in which a nurse will help you through the transplant process, if you enroll in the Centers of Excellence for Transplants Program. If a transplant is authorized but you do not use a designated Center of Excellence, benefits will be provided in accordance with Hospital and/or Medical/Surgical Program coverage.

Note: Transplant surgery preauthorization is required whether or not you choose to participate in the Centers of Excellence Transplant Program.

To enroll in the Program and receive these benefits, the Excelsior Plan must be your primary coverage.

Infertility Benefits

 **YOU MUST CALL** the Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and choose the Medical Program for prior authorization

Paid-in-full benefits are available, subject to the lifetime maximum for Qualified Procedures (\$50,000 per covered person) including any applicable travel allowance, when you choose a Center of Excellence for Infertility Treatment and receive prior authorization. To request a list of Qualified Procedures, or for preauthorization of infertility benefits, call the Medical/Surgical Program.

Program requirements apply even if Medicare or another health plan is primary to The Empire Plan.

Centers of Excellence Travel Allowance

When you are enrolled in the Centers of Excellence Program or use a Center of Excellence for preauthorized infertility services, a travel, lodging and meal expenses benefit is available to you for travel within the United States.

The travel and meals benefit is available to the patient and one travel companion when the facility is more than 100 miles (200 miles for airfare) from the patient's home. If the patient is a minor child, the benefit will include coverage for up to two companions. Benefits will also be provided for one lodging per day. Reimbursement for lodging and meals will be limited to the United States General Services Administration per diem rate. Reimbursement for automobile mileage will be based on the Internal Revenue Service medical rate. Only the following travel expenses are reimbursable: meals, lodging, auto mileage (personal or rental car), economy class airfare, train fare, taxi fare, parking, tolls and shuttle or bus fare from lodging to the Center of Excellence.

HOSPITAL PROGRAM



Call the Plan at 1-877-7-NYSHIP (1-877-769-7447) and press or say 2 to reach the Hospital Program.

The Hospital Program pays for covered services provided by a network inpatient or outpatient hospital, skilled nursing facility or hospice setting. There is no coverage for services provided in a non-network facility except in an emergency or if a network facility is not available. The Medical/Surgical Program provides benefits for medical and surgical services, as well as certain hospital services, if not covered by the Hospital program.

Call the Hospital Program for preadmission certification or if you have questions about your benefits, coverage or an Explanation of Benefits (EOB) Statement.

Network Coverage

You pay a copayment for services/supplies provided by a hospital, skilled nursing facility or hospice that is part of The Empire Plan network. No deductible or coinsurance applies. Network coverage also applies when the Excelsior Plan provides coverage that is secondary to other coverage.

Non-network Coverage

Services provided in a hospital, skilled nursing facility or hospice that is not part of The Empire Plan network are not covered.

Exceptions:

Network coverage applies for services received in a non-network facility when you:

- receive emergency or urgent services in a non-network facility, or
- use a non-network hospital because you do not have access to a network hospital within 30 miles of your residence, or
- use a non-network hospital because you do not have access to a network hospital within 30 miles of your residence that can provide the service you require.

Call the Hospital Program to determine if you qualify for network coverage at a non-network hospital based on access.

Hospital Inpatient



YOU MUST CALL for preadmission certification

Network Coverage

You pay a \$250 copayment per admission. You will pay a maximum of four inpatient copayments per enrollee, per spouse/domestic partner and per all dependent children combined each calendar year.

You are covered for up to a combined maximum of 365 days per spell of illness for covered inpatient diagnostic and therapeutic services or surgical care in a network hospital.

Non-network Coverage

No coverage in a non-network hospital. Exceptions apply based on access, see above.

Hospital Outpatient

If you are admitted as an inpatient directly from the outpatient department, hospital clinic or Emergency Department, the hospital outpatient copayment or Emergency Department copayment is waived and only the hospital inpatient copayment applies.

Emergency Department

Network Coverage

You pay one \$100 copayment per visit to an Emergency Department, including use of the facility for emergency care, services of the attending physician, services of providers who administer or interpret laboratory tests and electrocardiogram services.

The copayment is waived if you are admitted as an inpatient directly from the emergency department, and only the hospital inpatient copayment applies.

Non-network Coverage

Network Coverage applies to emergency services received in a non-network hospital.

Outpatient Department or Hospital Extension Clinic

Network Coverage

Outpatient surgery is subject to a \$100 copayment.

You pay one \$75 copayment per visit for diagnostic radiology, diagnostic laboratory tests and administration of Desferal for Cooley's Anemia.

You have paid-in-full benefits for:

- preadmission and/or presurgical testing prior to an inpatient admission
- chemotherapy
- radiation therapy
- anesthesiology
- pathology
- dialysis

The following services are paid in full when designated preventive according to the Patient Protection and Affordable Care Act:

- bone mineral density tests
- colonoscopies
- mammograms
- pap smears
- proctosigmoidoscopy screenings
- sigmoidoscopy screenings

Medically necessary physical therapy following a related hospitalization or related inpatient surgery is subject to a \$30 copayment per visit. Physical therapy must start within six months from your discharge from the hospital or the date of your outpatient surgery and be completed within 365 days from the date of hospital discharge or outpatient surgery.

Non-network Coverage

No coverage in a non-network hospital. Exceptions apply in certain situations, see page 5.

Skilled Nursing Facility Care

 **YOU MUST CALL** for preadmission certification

Benefits are subject to the requirements of the Plan's Benefits Management Program (page 2) if The Excelsior Plan provides your primary health coverage. The Plan does not provide Skilled Nursing Facility benefits, even for short-term rehabilitative care, for retirees, vestees, dependent survivors or their dependents who are eligible for primary benefits from Medicare.

Network Coverage

Covered in an approved network facility when medically necessary in place of hospitalization.

Non-network Coverage

No coverage in a non-network hospital. Exceptions apply in certain situations, see page 5.

Hospice Care

Network Coverage

Care provided by a licensed hospice is paid in full.

Non-network Coverage

No coverage in a non-network hospital. Exceptions apply in certain situations, see page 5.

Medical/Surgical Program Benefits for Physician/Provider Services Received in a Hospital Inpatient or Outpatient Setting, Skilled Nursing Facility or Hospice

When you receive covered services from a physician or other provider in a hospital, skilled nursing facility or hospice setting and those services are billed by the provider (not the facility), the following Medical/Surgical benefits apply:

Participating Provider Program

Covered services are paid in full when the provider participates in The Empire Plan network, except for radiology, anesthesiology, or pathology services, which are subject to a \$50 copayment.

Basic Medical Program

Basic Medical Program benefits apply for covered services when the provider does not participate in The Empire Plan network, except for radiology, anesthesiology, or pathology services, which are subject to a \$50 copayment, if the Excelsior Plan is your primary coverage.

Emergency care in a hospital Emergency Department, provided by:

- an attending Emergency Department physician is paid in full
- participating or non-participating providers who administer or interpret radiological exams, laboratory tests, electrocardiogram exams and/or pathology are paid in full
- other participating specialty providers are paid in full
- other non-participating specialty providers are considered under the Basic Medical Program, subject to deductible but not coinsurance

All other services subject to deductible and coinsurance.

MEDICAL/SURGICAL PROGRAM

**PRESS
OR SAY 1**

Call the Plan at 1-877-7-NYSHIP (1-877-769-7447) and press or say 1 to reach the Medical/Surgical Program.

The Medical/Surgical Program covers services received from a physician or other practitioner licensed to provide medical/surgical services. The Basic Medical Program also provides coverage for continued hospital inpatient services after hospital inpatient benefits end. Services and supplies must be covered and medically necessary. Call the Medical/Surgical Program if you have questions about coverage, benefits or the status of a provider.

Participating Provider Program

The Participating Provider Program provides medical/surgical benefits for services/supplies received from a provider that participates in The Empire Plan network.

When you use a participating provider, you pay a copayment for most covered services. Women's health care services, many preventive care services and certain other covered services are paid in full. See pages 9-11.

The Plan provides guaranteed access for primary care physicians and certain medical specialties.

Guaranteed Access Feature

When there are no participating providers within a reasonable distance, access to network benefits will be available to enrollees for primary care physicians and certain core provider specialties. To receive this benefit:

- The Excelsior Plan must provide your primary health coverage (pays first, before another health plan or Medicare).
- You must contact the Medical/Surgical Program prior to receiving services, and use one of the providers approved by the Program.
- You must contact the provider to arrange care. Appointments are subject to provider's availability and the Program does not guarantee that a provider will be available in a specified time period.

Reasonable distance from the enrollees residence is defined by the following mileage standards:

Within New York State

Urban: 3 miles
Suburban: 15 miles
Rural: 40 miles

Outside New York State

Urban: 10 miles
Suburban: 20 miles
Rural: 40 miles

Network benefits are guaranteed for the following primary care providers and core specialties, within the mileage standards specified above:

Primary Care Providers

Family Practice
General Practice
Internal Medicine
Pediatrics
Obstetrics/Gynecology

Specialties

Allergy
Anesthesia
Cardiology
Dermatology
Laboratory
Neurology
Ophthalmology

Specialties Continued

Orthopedic Surgery
Otolaryngology
Pathology
Pulmonary Medicine
Radiology
Urology

Basic Medical Program

The Basic Medical Program provides benefits for services/supplies received from a provider that does not participate in The Empire Plan network and also provides coverage for continued hospital inpatient services, after hospital inpatient benefits end.

Your out-of-pocket costs are higher when you use a provider that does not participate in The Empire Plan network.

Combined Annual Deductible: The combined annual deductible must be satisfied before the Plan pays benefits. See page 3.

Coinsurance: After you meet the combined annual deductible, the Plan pays 80 percent of the allowed amount.

Combined Annual Coinsurance Maximum: After the combined annual coinsurance maximum is reached, benefits are paid at 100 percent of the allowed amount for covered services. See page 3.

Allowed Amount

The allowed amount is:

- 110 percent of the published rates allowed by the Centers for Medicare and Medicaid Services (CMS) for Medicare for the same or similar service within the geographic market, or
- When a rate is not published by CMS for the service, UnitedHealthcare uses a gap methodology developed by OptumInsight to determine a rate for the service. This methodology uses relative values from the Ingenix Relative Value Scale, which is usually based on the difficulty, time, work, risk and resources of the service, or
- When a rate is not published by CMS and the Ingenix gap methodology does not apply to the service, the eligible expense is based on 50 percent of the billed charge.

OptumInsight is a wholly-owned subsidiary of UnitedHealthGroup and is an affiliate of UnitedHealthcare.

Office Visits

Participating Provider Program

You pay a single \$30 copayment per visit for all covered services provided during the visit and billed by the provider. There is no copayment for prenatal visits, well child care and preventive services as defined by the Patient Protection and Affordable Care Act.

Basic Medical Program

Covered services rendered by a non-participating provider are subject to Basic Medical Program benefits, including deductible and coinsurance.

Diagnostic Laboratory Services

Participating Provider Program

You pay a single \$30 copayment for covered services provided by a participating laboratory.

Basic Medical Program

Covered services rendered by a non-participating provider are subject to Basic Medical Program benefits, including deductible and coinsurance.

Diagnostic and Imaging Services

Participating Provider Program

Imaging procedures subject to Prospective Procedure Review (PPR) are subject to a \$75 copayment:

- MRI
- MRA
- CT Scan
- PET Scan
- Nuclear Medicine test

You pay a single \$30 copayment for other diagnostic radiology and imaging services received at a participating free-standing (non-hospital based) facility.

Note: Interpretation of diagnostic test results billed separately by a different provider are covered separately. You will be subject to copayment or deductible and coinsurance under the Basic Medical Program for that service, depending on the status of the provider.

Basic Medical Program

Covered services rendered by a non-participating provider are subject to Basic Medical Program benefits, including deductible and coinsurance.

Routine Health Exams

Participating Provider Program

Preventive routine health exams are paid in full.

Other covered services received during a routine health exam may be subject to copayment(s).

Basic Medical Program

Routine health exams are covered for active employees age 50 or older, not subject to deductible or coinsurance.

Routine health exams are not covered for dependents (spouse/domestic partner, dependent children), retirees, vestees or dependent survivors.

Covered services, such as laboratory tests and screenings provided during a routine exam that fall outside the scope of a routine exam, are subject to deductible and coinsurance. For further information, contact the Medical Program.

Adult Immunizations

Participating Provider Program

Covered adult immunizations are subject to a \$30 copayment. The copayment also covers the cost of oral and injectable substances.

Certain preventive adult immunizations covered without copayment include:

- Influenza (flu)*
- Pneumococcal (pneumonia)*
- Measles-Mumps-Rubella (MMR)
- Varicella (chickenpox)
- Tetanus
- Human Papillomavirus (HPV), if the recipient is age 19 through 26
- Meningococcal (meningitis)*
- Herpes Zoster (Shingles)*, if the recipient is age 60 or older (**Note:** this immunization is covered for enrollees age 55 to 59, subject to a \$30 copayment.)

Adult immunizations are paid in full based on recommendations by the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention.

* Vaccines indicated with an asterisk are also covered under the Prescription Drug Program at network pharmacies that participate in CVS/caremark's national vaccine network. Other vaccines are not covered when received in a pharmacy setting. Refer to page 18 for information.

Basic Medical Program

Not covered

Routine Pediatric Care • Up to age 19

Participating Provider Program

Routine well-child care is a paid-in-full benefit. This includes examinations, immunizations and the cost of oral and injectable substances (including the influenza vaccine) when administered according to pediatric immunization guidelines.

Basic Medical Program

Routine Newborn Child Care: Provider's services for routine care of a newborn child are covered and not subject to deductible or coinsurance.

Routine Pediatric Care: Routine pediatric care provided by a non-participating provider is subject to Basic Medical Program benefits, including deductible and coinsurance.

Outpatient Surgical Locations

Participating Provider Program

\$75 copayment covers facility, same-day on-site testing and anesthesiology charges for covered services at a participating surgical center.

Hospital and hospital-based Outpatient Surgical Locations are covered under the Hospital Program. See *Outpatient Department* or *Hospital Extension Clinic*, page 6.

Basic Medical Program

Covered services rendered by a non-participating provider are subject to Basic Medical Program benefits, including deductible and coinsurance.

Prostheses and Orthotic Devices

Participating Provider Program

Prostheses/orthotic devices that meet the individual's functional needs are paid in full.

Basic Medical Program

Prostheses/orthotic devices that meet the individual's functional needs are subject to Basic Medical Program benefits, including deductible and coinsurance.

External Mastectomy Prostheses

Basic Medical Program

One single or double external mastectomy prosthesis is covered under the Basic Medical Program, once per calendar year.

You must call the Medical Program and select the Benefits Management Program for precertification of any single prosthesis costing \$1,000 or more. For a prosthesis requiring prior approval, benefits will be available for the most cost-effective prosthesis that meets an individual's functional needs. This benefit applies whether you use a participating or non-participating provider, and is not subject to deductible or coinsurance.

Emergency Ambulance Service

Basic Medical Program

Local commercial ambulance charges are covered except the first \$35. When the enrollee has no obligation to pay, donations up to \$50 for trips of fewer than 50 miles and up to \$75 for trips over 50 miles will be reimbursed for voluntary ambulance services. This benefit applies whether you use a participating or non-participating provider, and is not subject to deductible or coinsurance.

MANAGED PHYSICAL MEDICINE PROGRAM

Administered by Managed Physical Network (MPN)

Chiropractic Treatment and Physical Therapy

Network Coverage (when you use MPN)

Each office visit to an MPN provider is subject to a \$30 copayment, which includes related radiology and diagnostic laboratory services billed by the MPN provider.

MPN guarantees access to network benefits. If there are no network providers in your area, you must contact MPN prior to receiving services to arrange for network benefits.

Non-network Coverage (when you don't use MPN)

There is no non-network coverage.

HOME CARE ADVOCACY PROGRAM (HCAP)

Home Care Services, Skilled Nursing Services and Durable Medical Equipment/Supplies

 **YOU MUST CALL** for prior authorization

Network Coverage (when you use HCAP)

To receive a paid-in-full benefit, you must call the Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and choose the Medical Program, then Benefits Management Program, to precertify and help make arrangements for covered services, durable medical equipment and supplies, including one pair of diabetic shoes per year, insulin pumps, Medijectors and enteral formulas. Diabetic shoes have an annual maximum benefit of \$500. You have guaranteed access to coverage when you follow plan requirements.

Note: If Medicare is your primary coverage, and you do not use a Medicare contract provider, your benefits will be reduced.

Exceptions: For diabetic supplies (except insulin pumps and Medijectors), call the Plan's Diabetic Supplies Pharmacy at 1-888-306-7337.

For ostomy supplies, call Byram Healthcare Centers at 1-800-354-4054.

Important: If Medicare is your primary coverage and you live in an area or need supplies while visiting an area that participates in the Medicare Durable Medical Equipment, Prosthetics and Orthotics Supply (DMEPOS) Competitive Bidding Program, you must use a Medicare-approved supplier. Most regions of New York State are affected by DMEPOS. To locate a Medicare contract supplier, visit www.medicare.gov/supplierdirectory or contact the Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and choose the Medical Program, then Benefits Management Program/Home Care Advocacy Program.

Non-network Coverage (when you don't use HCAP)

The first 48 hours of nursing care are not covered. After you meet the combined annual deductible (see page 3), The Plan pays up to 50 percent of the HCAP network allowance for covered services, durable medical equipment and supplies. There is no coinsurance maximum.

MENTAL HEALTH AND SUBSTANCE ABUSE PROGRAM

**PRESS
OR SAY 3**

For the highest level of benefits, call the Plan at 1-877-7-NYSHIP (1-877-769-7447) and press or say 3 to reach the Mental Health and Substance Abuse Program.

The ValueOptions Clinical Referral Line is available 24 hours a day, every day of the year. You will receive the highest level of benefits when you follow the Program requirements for network coverage. You have guaranteed access to network benefits if you contact the Mental Health and Substance Abuse Program before you receive services.

In an emergency, go to the nearest hospital Emergency Department. You or your designee must call the Mental Health and Substance Abuse Program within 48 hours or as soon as reasonably possible after an emergency mental health or substance abuse hospitalization.

Network Coverage

You pay only a copayment for covered services provided by a provider or facility that is in The Empire Plan network. No deductible or coinsurance applies.

Non-network Coverage

Your out-of-pocket costs are higher when you use a provider that does not participate in The Empire Plan network, as described in this section.

Services provided in a hospital or inpatient facility that is not part of The Empire Plan network are not covered.

Exceptions:

Network coverage applies for services received in a non-network facility when you:

- receive emergency or urgent services in a non-network facility, or
- use a non-network hospital because you do not have access to a network hospital within 30 miles of your residence, or
- use a non-network hospital because you do not have access to a network hospital within 30 miles of your residence that can provide the service you require.

Call the Mental Health and Substance Abuse Program to determine if you qualify for network coverage at a non-network hospital based on access.

Inpatient Services

Precertification of inpatient admissions is required to ensure that benefits are available. In the case of an emergency admission, certification must be requested as soon as possible. Network facilities are responsible for obtaining precertification. If you use a non-network facility, you may be required to pay the full cost of any stay determined not to be medically necessary.

Network Coverage

You pay a \$250 copayment per admission to an approved facility. You will pay a maximum of four inpatient copayments per enrollee, per spouse/ domestic partner and per all dependent children combined each calendar year.

Practitioner Treatment or Consultation: Treatment or consultation services billed by a provider are paid in full.

Non-network Coverage

No coverage in a non-network hospital. Exceptions apply in certain situations, see above.

Practitioner Treatment or Consultation: Covered services provided by a non-participating provider are subject to deductible and coinsurance, as described under *Office Visits and other Outpatient Services*, Non-network Coverage, page 14.

Ambulance Service

Ambulance service to a hospital where you receive mental health or substance abuse treatment is covered when medically necessary, except for the first \$35. Donations to voluntary ambulance services, when the enrollee has no obligation to pay: up to \$50 for trips of fewer than 50 miles and up to \$75 for trips over 50 miles. This benefit is not subject to deductible or coinsurance.

Outpatient Services

Hospital Emergency Department

Network Coverage

You pay one \$100 copayment per visit to an Emergency Department. The copayment is waived if you are admitted as an inpatient directly from the Emergency Department and only the inpatient copayment applies.

Office Visits and other Outpatient Services

Network Coverage

Office visits and other outpatient services such as outpatient substance abuse rehabilitation programs, psychological testing/evaluation, electroconvulsive therapy and Applied Behavior Analysis (ABA) services may be subject to a \$30 copayment per visit.

Up to three visits per crisis are paid in full for mental health treatment.

Non-network Coverage

Network Coverage applies to Emergency Department visits at a non-network hospital.

Non-network Coverage

Combined Annual Deductible: The combined annual deductible must be satisfied before the Plan pays benefits. See page 3.

Coinsurance: After you meet the combined annual deductible, the Plan pays 80 percent of the allowed amount.

Combined Annual Coinsurance Maximum: After the combined annual coinsurance maximum is reached, benefits are paid at 100 percent of the allowed amount for covered services. See page 3.

Allowed Amount

The allowed amount is:

- 110 percent of the published rates allowed by the Centers for Medicare and Medicaid Services (CMS) for Medicare for the same or similar service within the geographic market, or
- When a rate is not published by CMS for the service, UnitedHealthcare uses a gap methodology developed by OptumInsight to determine a rate for the service. This methodology uses relative values from the Ingenix Relative Value Scale, which is usually based on the difficulty, time, work, risk and resources of the service, or
- When a rate is not published by CMS and the Ingenix gap methodology does not apply to the service, the eligible expense is based on 50 percent of the billed charge.

OptumInsight is a wholly-owned subsidiary of UnitedHealthGroup and is an affiliate of UnitedHealthcare.

**Psychological Testing or Evaluation,
Electroconvulsive Therapy, Applied Behavior Analysis Services**

 **YOU MUST CALL** for precertification

Precertification is required before beginning psychological testing or evaluations, electroconvulsive therapy or Applied Behavior Analysis for the treatment of autism spectrum disorder, to confirm medical necessity.

Neuropsychological Testing

Neuropsychological testing and evaluations for mental health or substance abuse diagnosis in a network or non-network setting will be reviewed for medical necessity. Only medically necessary services are covered, therefore, precertification by ValueOptions is recommended before testing or evaluation begins.

Notes: Neuropsychological testing with a medical diagnosis is also covered under the Medical Program. These services will be reviewed by UnitedHealthcare for medical necessity. Precertification by UnitedHealthcare is recommended before testing or evaluation begins.

PRESCRIPTION DRUG PROGRAM

PRESS OR SAY 4 *Call the Plan at 1-877-7-NYSHIP (1-877-769-7447) and press or say 4 to reach the Prescription Drug Program.*

The Prescription Drug Program provides coverage for prescriptions of up to a 90-day supply filled at network, mail service, specialty and non-network pharmacies. Prescriptions may be refilled for up to one year.

Copayments

You have the following copayments for covered drugs purchased from a Network Pharmacy, the Mail Service Pharmacy or the Specialty Pharmacy.

Up to a 30-day supply from a Network Pharmacy, the Mail Service Pharmacy, or a Specialty Pharmacy	31- to 90-day supply from a Network Pharmacy	31- to 90-day supply from Mail Service Pharmacy or Specialty Pharmacy
Level 1.....\$10	Level 1.....\$25	Level 1.....\$20
Level 2.....\$40	Level 2.....\$95	Level 2.....\$95
Level 3.....\$70	Level 3.....\$180	Level 3.....\$180

Certain Drugs not Subject to Copayment

Certain covered drugs do not require a copayment:

- oral chemotherapy drugs, when prescribed for the treatment of cancer
- generic oral contraceptive drugs and devices or brand-name contraceptive drugs/devices without a generic equivalent (single-source brand-name drugs/devices)
- Tamoxifen and Raloxifene, when prescribed for the treatment of breast cancer

Mandatory Generic Substitution

If you choose to purchase a covered brand-name drug that has a generic equivalent, you will pay the Level 3 copayment plus the ancillary charge, not to exceed the full retail cost of the covered drug.

Ancillary Charge: The difference in cost between the brand-name drug and the generic equivalent.

Exceptions

- If the brand-name drug has been placed on Level 1 of the Excelsior Plan Drug List, you will pay the Level 1 copayment.
- You pay only the applicable copayment for the following Level 3 brand-name drugs with generic equivalents: Coumadin, Dilantin, Lanoxin, Levothroid, Mysoline, Premarin, Synthroid, Tegretol and Tegretol XR. One copayment covers up to a 90-day supply.

Excelsior Plan Drug List

The Excelsior Plan Drug List is a managed formulary that may exclude certain drugs in a therapeutic category, as well as having certain generic drugs subject to a Level 2 or 3 copayment. The drug list may be subject to change on January 1 and July 1 of each calendar year. For the current drug list, visit our web site. Or, call the Prescription Drug Program and request an updated printed copy of the Excelsior Plan Formulary drug list.

Prior Authorization Required

You must have prior authorization for the following drugs, including generic equivalents:

- | | | | | | |
|--------------|---------------------------|----------------------|---------------|--------------------|---|
| • Abstral | • Cinryze | • Granix | • Makena | • Provigil | • Terbinex |
| • Actemra | • Cystagon | • Growth Hormones | • Mozobil | • Pulmozyme | • Tikosyn |
| • Acthar HP | • Cystaran | • Harvoni | • Myalept | • Rasuvo | • Tobi Podhaler |
| • Actimmune | • Copaxone | • Hetlioz | • Myobloc | • Ravicti | • Tobramycin inhalation solution (TOBI) |
| • Actiq | • Deferoxamine (Desferal) | • Humira | • Myozyme | • Rebif | |
| • Adagen | • Dysport | • Ilaris | • Naglazyme | • Remicade | |
| • Adcirca | • Eligard | • Immune Globulins | • Neulasta | • Remodulin | • Tracleer |
| • Adempas | • Egrifta | • Increlex | • Neumega | • Revatio | • Trelstar |
| • Aldurazyme | • Enbrel | • Infergen | • Neupogen | • Ribavirin | • Tysabri |
| • Alferon-N | • Elaprase | • Intron A | • Northera | • Sabril | • Tyvaso |
| • Ampyra | • Elelyso | • Juxtapid | • Nplate | • Samsca | • Vantus |
| • Apokyn | • Entyvio | • Kalbitor | • Nuvigil | • Sandostatin LAR | • Veletri |
| • Aralast | • Epogen/ Procrit | • Kalydeco | • Octreotide | • Sensipar | • Ventavis |
| • Aranesp | • Exjade | • Kineret | • Olysio | • Serostim | • Victrelis |
| • Arcalyst | • Extavia | • Korlym | • Onmel | • Signifor | • Vimizim |
| • Aubagio | • Fabior | • Krystexxa | • Onsolis | • Simponi | • Vivitrol |
| • Aved | • Fabrazyme | • Kuvan | • Opsumit | • Soliris | • VPRIV |
| • Avonex | • Fentora | • Kynamro | • Orenicia | • Somatuline Depot | • Weight Loss Drugs |
| • Benlysta | • Ferriprox | • Lamisil | • Orenitram | • Somavert | • Xeljanz |
| • Berinert | • Firazyr | • Lazanda | • Orfadin | • Sovaldi | • Xenazine |
| • Betaseron | • Firmagon | • Letairis | • Otezla | • Sporanox | • Xeomin |
| • Bethkis | • Flolan | • Leukine | • Otrexup | • Stelara | • Xolair |
| • Bivigam | • Forteo | • Leuprolide | • Pegasys | • Subsyst | • Xyrem |
| • Botox | • Fuzeon | • Lumizyme | • PegIntron | • Supprelin LA | • Zavesca |
| • Buphenyl | • Gattex | • Lupaneta Pack | • Prialt | • Synagis | • Zemaira |
| • Carbaglu | • Gilenya | • Lupron Depot | • Procsybi | • Tazorac | • Zoladex |
| • Cayston | • Glassia | • Lupron Depot - Ped | • Prolastin-C | • Tecfidera | • Zoledronic acid (Reclast) |
| • Cerezyme | | | • Prolia | | |
| • Cimzia | | | • Promacta | | |

Certain medications that require prior authorization based on age, gender or quantity limit specifications are not listed here. Compound Drugs that have a claim cost to the Program that exceeds \$200 will also require prior authorization. **The previous list of drugs is subject to change as drugs are approved by the Food and Drug Administration and introduced into the market.** For information about prior authorization requirements, or the current list of drugs requiring authorization, call the Prescription Drug Program. Or visit our web site, select Using Your Benefits and then Drugs that Require Prior Authorization.

Excluded Drugs

Certain brand-name and generic drugs are excluded from The Excelsior Plan Drug List if they have no clinical advantage over other covered medications in the same therapeutic class. **The 2015 Excelsior Plan Drug List includes drugs that are excluded in 2015, along with suggested alternatives.** New prescription drugs may be subject to exclusion when they first become available on the market. Check the web site for current information regarding exclusions of newly launched prescription drugs.

Newly Excluded Drugs for 2015

- | | | | | |
|---------------|------------|------------|-----------------|--------------------|
| • Adderall XR | • Apidra | • Flector | • Orthovisc | • testosterone gel |
| • Adrenaclick | • Byetta | • Lunesta | • Pennsaid | • Vimovo |
| • Aerospan | • Duexis | • Naprelan | • Proventil HFA | • Vogelxo |
| • Amrix | • Euflexxa | • Natesto | • Rebif | |
| • Apexicon E | • Farxiga | • Norvasc | • Symbicort | |

Medical Exception Process for Excluded Drugs

A medical exception process is available for non-formulary drugs that are excluded from coverage.

To request a medical exception, you and your physician must first evaluate whether covered drugs on the Excelsior Plan Drug List are appropriate alternatives for your treatment. After an appropriate trial of formulary alternatives, your physician may submit a letter of medical necessity to CVS/caremark that details the formulary alternative trials and any other clinical documentation supporting medical necessity. The physician can fax the exception request to CVS/caremark at 1-888-487-9257.

If an exception is approved, the Level 1 copayment will apply for generic drugs and the Level 3 copayment (and ancillary charge, if applicable) will apply for brand-name drugs.

Note: Drugs that are only FDA approved for cosmetic indications are excluded from the Plan and are not eligible for a medical exception.

Types of Pharmacies

Network Pharmacy

A Network Pharmacy is a retail pharmacy that participates in the CVS/caremark network. When you visit a Network Pharmacy to fill a prescription, you pay a copayment (plus any ancillary charges, if applicable). To find a retail Network Pharmacy location that participates in the CVS/caremark network, call the Prescription Drug Program or visit our web site and select Find a Provider.

CVS/caremark National Vaccine Network

Select preventive vaccines are covered without copayment when administered at a pharmacy that participates in the CVS/caremark national vaccine network. Vaccines available in a pharmacy are:

- Influenza (flu)
- Meningococcal (meningitis)
- Pneumococcal (pneumonia)
- Herpes Zoster (shingles)* - *requires prescription*

To find out if a pharmacy participates in the CVS/caremark national vaccine network, call the Prescription Drug Program or visit EmpirePlanRxProgram.com and select CVS/caremark, then Locate a Pharmacy and Pharmacy locator. Be sure to select "Vaccine network" under "Advanced Search." Only certain pharmacies are part of the CVS/caremark national vaccine network. New York State law restricts pharmacists to administering vaccines to patients ages 18 or older. Similar laws may be in place in other states.

**The Herpes Zoster vaccine is only preventive (no copayment) for individuals age 60 and older. (Note: this immunization is covered for enrollees age 55 to 59, subject to a \$10 copayment.)*

Call the pharmacy in advance to verify the availability of the vaccine.

Mail Service Pharmacy

You may fill your prescription by mail through the CVS/caremark Mail Service Pharmacy using a mail order form. For forms and refill orders, call the Prescription Drug Program. To refill a prescription on file with the mail order pharmacy, you may order by phone or download order forms at <https://www.cs.ny.gov>. Click Forms and scroll down to CVS/caremark Mail Service Order Form.

Specialty Pharmacy Program

The Specialty Pharmacy Program offers individuals using specialty drugs enhanced services including:

- refill reminder calls
- disease education
- expedited, scheduled delivery of your medications at no additional charge
- drug education
- all necessary supplies, such as needles and syringes, applicable to the medication
- compliance management
- side-effect management
- safety management

Prior authorization is required for some specialty medications. Specialty medications must be ordered through the Specialty Pharmacy Program using the CVS/caremark Mail Service Order Form. To request mail order forms, refills or to speak to a specialty-trained pharmacist or nurse 24 hours a day, seven days a week regarding the Specialty Pharmacy Program, call the Prescription Drug Program and ask to speak with Specialty Customer Care.

A complete list of specialty medications included in the Specialty Pharmacy Program is available at <https://www.cs.ny.gov>. Click on Using Your Benefits, then Specialty Pharmacy Drug List.

Non-Network Pharmacy

If you do not use a Network Pharmacy, or if you do not use your Excelsior Plan benefit card at a Network Pharmacy, you must submit a claim for reimbursement to:

The Empire Plan Prescription Drug Program
c/o CVS/caremark
P.O. Box 52136
Phoenix, AZ 85072-2136

In most cases, you will not be reimbursed the total amount you paid for the prescription.

- If your prescription was filled with a generic drug or a covered brand-name drug with no generic equivalent, you will be reimbursed up to the amount the Program would reimburse a network pharmacy for that prescription.
- If your prescription was filled with a covered brand-name drug that has a generic equivalent, you will be reimbursed up to the amount the program would reimburse a network pharmacy for filling the prescription with that drug's generic equivalent, unless the brand-name drug has been placed on Level 1 of the Excelsior Plan Drug List.

CONTACT INFORMATION

Call the Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and select the appropriate program.

PRESS OR SAY 1 **Medical/Surgical Program:**
Administered by UnitedHealthcare

Representatives are available Monday through Friday, 8 a.m. to 4:30 p.m. Eastern time.

TTY: 1-888-697-9054

P.O. Box 1600, Kingston, NY 12402-1600

PRESS OR SAY 2 **Hospital Program:**
Administered by Empire BlueCross BlueShield

Administrative services are provided by Empire HealthChoice Assurance, Inc., a licensee of the BlueCross and BlueShield Association, an association of independent BlueCross and BlueShield plans.

Representatives are available Monday through Friday, 8 a.m. to 5 p.m. Eastern time.

TTY: 1-800-241-6894

New York State Service Center
P.O. Box 1407, Church Street Station
New York, NY 10008-1407

PRESS OR SAY 3 **Mental Health and Substance Abuse Program:**
Administered by ValueOptions

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

TTY: 1-855-643-1476

P.O. Box 1800, Latham, NY 12110

PRESS OR SAY 4 **Prescription Drug Program:**
Administered by CVS/caremark

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

TTY: 1-800-863-5488

Customer Care Correspondence
P.O. Box 6590, Lee's Summit, MO 64064-6590

PRESS OR SAY 5 **Empire Plan NurseLineSM:**
Administered by UnitedHealthcare

Registered nurses are available 24 hours a day, seven days a week to answer health related questions.

For recorded messages on more than 1,000 topics in the Health Information Library, enter PIN number 335, then say one or two words about the information you are looking for or enter a four digit topic code from The Empire Plan NurseLine brochure. If you do not have your brochure, ask the NurseLine to send you one.

BENEFITS ON THE WEB

NYSHIP Online is a complete resource for your health insurance benefits, including:

- Current publications describing your benefits and plan,
- Announcements,
- An event calendar,
- Prescription drug information,
- Contact information, and
- Links to each program administrator web site, which each include a current list of providers.

To find the most up-to-date information about your health insurance coverage, visit NYSHIP Online at the new web address <https://www.cs.ny.gov>. Choose your group and plan to get to the NYSHIP Online homepage. You can bookmark this page to bypass the login screen.

This document provides a brief look at The Excelsior Plan benefits for Participating Agencies. If you have questions, call 1-877-7-NYSHIP (1-877-769-7447) and choose the program you need.



New York State Department of Civil Service
Employee Benefits Division, Albany, New York 12239

518-457-5754 or 1-800-833-4344
(U.S., Canada, Puerto Rico, Virgin Islands)
<https://www.cs.ny.gov>

The Excelsior Plan At A Glance is published by the Employee Benefits Division of the New York State Department of Civil Service. The Employee Benefits Division administers the New York State Health Insurance Program (NYSHIP). NYSHIP provides your health insurance benefits through The Excelsior Plan.

New York State
Department of Civil Service
Employee Benefits Division
P.O. Box 1068
Schenectady, New York 12301-1068
<https://www.cs.ny.gov>

Address Service Requested

- Please do not send mail or correspondence to the return address above. See
- boxed address page 19.

Save this document



Information for the Enrollee, Enrolled Spouse/
Domestic Partner and Other Enrolled Dependents

Excelsior Plan At A Glance - January 2015

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 NYSHIP Online at <https://www.cs.ny.gov>. Visit 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 Enrollees: Contact the Employee Benefits Division at 518-457-5754 or 1-800-833-4344 (U.S., Canada, Puerto Rico, Virgin Islands).

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THE EXCELSIOR PLAN COPAYMENTS AT A GLANCE

The listed copayments apply when services are received under the Participating Provider Program or network coverage. Preventive care services under PPACA, women's health care services and certain other covered services are not subject to copayment.

MEDICAL/SURGICAL PROGRAM

- \$30 Copayment - Office Visit, Office Surgery, Diagnostic Laboratory Tests, Freestanding Cardiac Rehabilitation Center Visit, Urgent Care Center Visit, Convenience Care Clinic Visit
- \$75 Copayment - Non-hospital Outpatient Surgical Locations
- \$75 Copayment - Prospective Procedure Review (PPR) MRIs, MRAs, CT Scans, PET Scans and Nuclear Medicine tests

Chiropractic Treatment or Physical Therapy Services (Managed Physical Medicine Program)

- \$30 Copayment - Office Visit, Radiology, Diagnostic Laboratory Tests

HOSPITAL PROGRAM

- \$30 Copayment - Outpatient Physical Therapy
- \$75 Copayment - Diagnostic Radiology, Diagnostic Laboratory Tests, Administration of Desferal for Cooley's Anemia in a Network Hospital or Hospital Extension Clinic
- \$100 Copayment - Emergency Department Visit, Outpatient Surgery
- \$250 Copayment - Inpatient Hospital Stay

MENTAL HEALTH AND SUBSTANCE ABUSE PROGRAM

- \$30 Copayment - Visit to Outpatient Substance Abuse Treatment Program
- \$30 Copayment - Visit to Mental Health Professional
- \$100 Copayment - Emergency Department Visit
- \$250 Copayment - Inpatient Hospital Stay

PRESCRIPTION DRUG PROGRAM

- Up to a 90-day supply from a Network Pharmacy, Mail Service Pharmacy or the Specialty Pharmacy (see copayment chart on page 15).