



## Department of Civil Service

**KATHY HOCHUL**  
Governor

**TIMOTHY R. HOGUES**  
Commissioner

**PA22-15**

**TO:** Participating Agency Health Benefits Administrators  
**FROM:** Employee Benefits Division  
**SUBJECT:** Annual Employee Benefit Card Mass Reissue  
**DATE:** November 2, 2022

Each year the federal Patient Protection and Affordable Care Act sets new amounts limiting total network out-of-pocket costs. This federal law requires the inclusion of annual out-of-pocket costs on employee health insurance benefit cards and impacts all NYSHIP plans.

### **Empire Plan Benefit Cards**


EBD will issue new Empire Plan benefit cards for all enrollees and covered dependents beginning in mid-November of each year. New benefit cards will also be issued when there is a change to the annual out-of-pocket costs due to collective bargaining. Cards for the Excelsior Plan will also be reissued, and details will be shared as soon as they are available.

Enrollees can begin using the new benefit cards immediately and securely shred or destroy all other cards. Enrollees do **not** need to activate this card or place a call to the Department or the Empire Plan administrators prior to use.

### **What is Different**

The new benefit cards will include annual deductible and out-of-pocket maximum information based on the enrollee's Benefit Program. To accommodate differences in these amounts, there will be two versions of the cards (Individual and Family). Note that the in-network out-of-pocket drug maximum does not apply to Empire Plan Medicare Rx enrollees and dependents.

The Empire Plan Individual Coverage benefit cards will appear as follows:


**NYSHIP**  
 New York State  
 Health Insurance Program

The Empire Plan



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JEANNIE EMPIRE PLAN ENROLLEE

**In-network Out-of-Pocket Limits:** Drug: \$XXXX, Non-Drug: \$XXXX  
**Non-network Combined Deductible:** \$XXXX  
**Non-network Combined Coinsurance Max:** \$XXXX  
**Physical Medicine Program Deductible:** \$250

**For enrollee services, precertification & provider relations, please call:**  
**1-877-7-NYSHIP (1-877-769-7447)**  
**For details on your health benefits, visit [www.cs.ny.gov/employee-benefits](http://www.cs.ny.gov/employee-benefits)**

**Providers:** This card represents but does not guarantee enrollment in the New York State Health Insurance Program (NYSHIP) for Government Employees.  
**Submit hospital, skilled nursing facility and hospice claims to your local Blue Plan.** Hospital and related services provided by Empire HealthChoice Assurance, Inc., a licensee of the Blue Cross and Blue Shield Association.




 Blue Cross Prefix: YLS


 Group# 030500
 


 Bin# 004336

Submit medical provider claims in accordance with your participating provider agreement. Submit behavioral health provider claims to Beacon Health Options. All other non-hospital providers call 1-877-769-7447 for information about eligibility, benefits and claims submission. In-network Drug OOP Limit does not apply to Empire Plan Medicare Rx enrollees.

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The Empire Plan Family Coverage benefit cards will appear as follows:


**NYSHIP**  
 New York State  
 Health Insurance Program

The Empire Plan



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JEANNIE EMPIRE PLAN ENROLLEE  
 JOHN EMPIRE PLAN DEPENDENT PARTNER  
 JANE EMPIRE PLAN DEPENDENT  
 MICHAEL EMPIRE PLAN DEPENDENT  
 JAMES EMPIRE PLAN DEPENDENT  
 MARY EMPIRE PLAN DEPENDENT

**In-network OOP Limits:** Drug: \$XXXX, Non-Drug: \$XXXX (Ind); Drug: \$XXXX, Non-Drug: \$XXXX (Family)  
**Non-network Combined Deductible:** \$XXXX (Enrollee; Spouse/Partner; all Children combined)  
**Non-network Combined Coinsurance Max:** \$XXXX (Enrollee; Spouse/Partner; all Children combined)  
**Physical Medicine Program Deductible:** \$250 (Enrollee; Spouse/Partner; all Children combined)

**For enrollee services, precertification & provider relations, please call:**  
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**For details on your health benefits, visit [www.cs.ny.gov/employee-benefits](http://www.cs.ny.gov/employee-benefits)**

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If you have questions regarding the new benefit cards, please call the HBA Helpline at (518) 474-2780.