



Health Insurance

Choices for 2002

New York State
Health Insurance Program
For New York State Employees,
the Legislature,
Unified Court System,
Employees of Participating Employers
*and for COBRA enrollees
with their benefits*

Choose your Health Insurance
and Pre-Tax Status
for 2002

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November 2001

Health Insurance

Choices for 2002

During the next few weeks, you may make two important choices for 2002:

Choose Your Health Insurance Plan

Choose from the Empire Plan or one of the NYSHIP-approved Health Maintenance Organizations (HMOs) in your area. This book explains the options that are available to you. After you've read the plan descriptions, contact the Empire Plan carriers and HMOs directly if you have specific questions on benefits.

Rates for 2002, Deadline for Changing Plans

Empire Plan and HMO rates for 2002 will be sent to your home as soon as rates are set. (Participating Employers, such as the Thruway Authority or MTA, will notify their enrollees of 2002 rates.)

The rate flyer will also announce the option change deadline and paycheck deduction dates. You will have 30 days from the date your agency receives rate information to make your decision.

Choose Your Pre-Tax Contribution Program Status by November 30, 2001

Employees of Participating Employers: Ask your agency Health Benefits Administrator (HBA) if a Pre-Tax Contribution Program is available to you. Employees who provide health benefits for non-federally qualified domestic partners may have only the portion of the premium that pays for Individual coverage deducted on a pre-tax basis. *Pre-tax does not apply to COBRA 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 gives you more spendable income.

Your paycheck stub shows whether you are enrolled in PTCP:

"Regular Before Tax Health" will appear in the Before Tax Deductions column if your health insurance premium is deducted from your wages before taxes are withheld.

"Regular After Tax Health" will appear in the After Tax Deductions column if your health insurance premium is deducted from your wages after taxes are withheld. Note: "Regular Before Tax Health" will appear in the Before Tax Deductions column AND "Regular After Tax Health" will appear in the After Tax Deductions column if you have elected pre-tax and have a non-federally qualified domestic partner.

To change your PTCP enrollment, you must see your agency Health Benefits Administrator and complete a health insurance transaction form (PS 404) no later than November 30, 2001. Under PTCP, you can make the following changes only in November each year:

- Change from Family to Individual coverage while your dependents are still eligible for coverage.
- Voluntarily cancel your coverage while you are still eligible for coverage.

Changes are not automatic and deadlines apply. You must report any change that may affect your coverage to your agency Health Benefits Administrator. See page 2 and read your *NYSHIP General Information Book* for complete information.

Your Biweekly Premium Contribution

The following does not apply to employees of Participating Employers. Your agency will provide premium information. COBRA enrollees will receive a separate notice with 2002 rates.

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 enrollees, the State pays 90 percent of the cost of the non-prescription drug components (such as medical and mental health) of the premium for individual coverage and 75 percent of those components for dependent coverage.

For HMO enrollees, the State pays 90 percent of the non-prescription drug components of the premium for individual coverage and 75 percent of those components for dependent coverage.

But the State will not pay more than its dollar contribution for the non-prescription drug components of the Empire Plan premium.

For Empire Plan and HMO Enrollees:

- UUP, PEE, PBA (Trooper and Supervisor Units), Courts (employees represented by CSEA and Judges/Justices) with NYSHIP drugs, M/C employees and Legislature: The State pays 90 percent of the prescription drug premium for individual coverage plus 75 percent of the cost for dependent coverage.
- CSEA, DC-37, NYSCOPBA, Council 82, PIA and Courts (except those above) with NYSHIP drugs: The State pays 100 percent of the prescription drug premium.

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

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

Information & Reminders

No Changes After the Deadline

Consider your 2002 health insurance and pre-tax option carefully. You may not change your health insurance option after the deadline except in special circumstances. You may not change your pre-tax enrollment status or make changes not related to a qualifying event after the November 30 pre-tax deadline.

Retiring or Vesting in 2002?

You may not change your health insurance plan just because you retire or vest your health insurance. Retirees and vestees who continue their NYSHIP enrollment have the same annual Option Transfer Period and requirements for changing options as active employees.

Medicare and NYSHIP

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

There are exceptions: Medicare is primary for your domestic partner age 65 or over and for an active employee or dependent with end stage renal disease (waiting period applies).

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 arrange for Medicare Parts A and B. Medicare becomes primary to your NYSHIP coverage on the first day of the month following a "runout" period of 28 days after the payroll period in which you retire.

If you or a dependent is eligible for Medicare coverage that is primary to NYSHIP, but has failed to enroll, the Empire Plan will not provide any benefits for services that Medicare would have paid for if you or your dependent had enrolled.

Read the following paragraphs if you are planning to retire or vest, and consider how your NYSHIP benefits will be affected when Medicare is primary.

If you are Medicare-primary and have secondary coverage under the Empire Plan, the Empire Plan coordinates benefits with Medicare, even if you are away from home.

If you are Medicare-primary and are enrolled in an HMO, there are several ways you may have coverage:

Under a Medicare+Choice plan, you replace your original fee-for-service Medicare coverage

with the benefits offered by the HMO under its Medicare+Choice plan. Benefits under the HMO's Medicare+Choice plan may not be the same as the benefits you have when you are an active employee. Ask the HMO. All medical care, except for emergency or out-of-area urgently needed care, must be provided, arranged or authorized by the HMO.

If you are enrolled in the Empire Plan and also join an HMO Medicare+Choice plan that is not part of NYSHIP, and you receive services that are not authorized by your HMO, the Empire Plan will not pay for the Medicare-covered services that would have been covered by the HMO.

A Medicare Cost Contract is the same as a Medicare+Choice plan. However, you still qualify for original Medicare benefits if you choose to receive treatment outside your HMO. You are, however, responsible for the deductible, coinsurance and claim submissions.

If the HMO coordinates coverage with Medicare, you receive the same benefits as an active employee, and you still qualify for original Medicare benefits if you receive treatment outside your HMO.

If you or your dependent will become Medicare-eligible before the next Option Transfer Period, call your HMO to find out how Medicare will affect your benefits. Ask your agency Health Benefits Administrator for a copy of *Retiree Choices, Planning for Retirement*, and other NYSHIP information for retirees.

Let Your Agency Know About Changes

You must notify your agency Health Benefits Administrator if your home address or phone number changes.

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. You can make most changes at any time, not just during the Option Transfer Period. Making changes promptly means the change will be effective as of the actual change in family status.

Pre-Tax Contribution Program (PTCP) limits changes – under Internal Revenue Service (IRS) rules, if you participate in PTCP, you cannot change your health insurance deduction once the amount is set for the tax year. You can change your deduction only after a PTCP-qualifying event. (See *Planning for Option Transfer* (Oct. 2001) and your *NYSHIP General Information Book* for a list of qualifying events.)



ONECARD RxSM is available to New York State employees of agencies that are on the Accident Reporting System (ARS) and who have prescription drug benefits through a health insurance plan that offers the ONECARD RxSM benefit.

ONECARD RxSM is the Workers' Compensation/Health Insurance prescription drug program now available through the Empire Plan, HIP Health Plan of New York and MVP Health Care. No copayment or claim form is required to obtain most prescription drugs prescribed for a work-related injury or illness. Call your Personnel Office for more information.

For More Information

See your *NYSHIP General Information Book* for complete information on changing health insurance options outside the Option Transfer Period and changes permitted under the pre-tax program. Read the chapter titled "Medicare: When You Must Enroll and Coordinating with NYSHIP."

Watch your mailbox in November for 2002 health insurance rates and the deadline for changing plans. This information will also be on our Web site at <http://www.cs.state.ny.us> as soon as the rates are approved. Please ask your agency Health Benefits Administrator or Personnel Officer for help if you still have questions.

COBRA enrollees may contact the Employee Benefits Division at 518-457-5754 (Albany area) or 1-800-833-4344 (U.S., Canada, Puerto Rico, Virgin Islands).



Questions & Answers

- Q: Can I join the Empire Plan or any NYSHIP-approved HMO?**
- A:** The Empire Plan is available wherever you live or work, worldwide. To enroll in an HMO or to continue enrollment, 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. Page 7 shows the HMOs and the areas in which they are available.
- Q: Do the plans have different benefits?**
- A:** Yes. Read the summaries in this book for general information on benefits and, if you need additional information, call the Empire Plan carriers or HMOs directly.
- Q: How do I find out which providers and hospitals participate? What if my doctor or other provider leaves my HMO or the Empire Plan?**
- A:** If you are considering the Empire Plan, check with your providers to see whether they participate. Visit <http://www.cs.state.ny.us>. Click on Employee Benefits and then Empire Plan Providers to link to the Empire Plan Participating Provider Directory. Ask your agency HBA for a directory or call United HealthCare, MPN or ValueOptions for provider information. Under the Empire Plan, your choice of acute care hospitals for medical or surgical admissions is almost unlimited. If you are considering an HMO, ask the HMO which providers participate and which hospitals are affiliated. Participating providers change. You cannot change your option outside of the Option Transfer Period because your provider no longer participates. If you want to use a provider who does not participate in your plan, check carefully whether benefits would be available to you. Ask what authorization you would need in order to have the provider's services covered. Under most circumstances, HMOs do not provide benefits for services by non-participating providers.
- Q: I have a preexisting condition. Can I change options?**
- A:** Yes. Under NYSHIP, you can change your option during the Option Transfer Period and still have coverage for a preexisting condition. Benefit plans differ. Ask the plan you are considering about your coverage needs.
- Q: What if I retire in 2002 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 you or your dependent is first eligible. Please read about Medicare and NYSHIP on page 2.
- Q: I am a COBRA dependent in a Family plan. Can I switch to Individual coverage and select a health plan that is different from that of the rest of my family?**
- A:** Yes. As a COBRA dependent, you may elect to change to Individual coverage in a plan different from that of the enrollee's Family coverage. You may enroll in the Empire Plan or choose any of the NYSHIP-approved HMOs in the area where you live or work.

Terms to Know

Fee-for-service – A method of billing for health care services under which a provider charges a fee each time you receive a service.

Formulary – A list of preferred drugs used by a health plan. If a plan has a closed formulary, you have coverage for only the drugs that appear on the list. If the plan has an open formulary, use of the list is voluntary.

Health Benefits Administrator (HBA) – An HBA is located in each State agency, often in the Personnel or Human Resources Office. The HBA works with the Employee Benefits Division in the Department of Civil Service to process transactions and help you with your health insurance questions. You are responsible for notifying your agency HBA of any changes that might affect your enrollment.

Health Maintenance Organization (HMO) – A managed health 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.

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

Medicare+Choice plan – The HMO has an agreement with Medicare to accept a fixed monthly payment for each Medicare enrollee. In exchange, the HMO provides or pays for all medical care needed by the enrollee. If you join a Medicare+Choice plan, you are replacing your original Medicare coverage with the benefits offered by the HMO. These benefits are set in accordance with Medicare's guidelines for benefits offered under a Medicare+Choice plan.

Medicare Cost Contract – Same as a Medicare+Choice plan, however you still qualify for original fee-for-service Medicare benefits. If you receive treatment outside your HMO, you are responsible for the Medicare deductible, coinsurance and claim submissions.

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 1.1 million public employees, retirees and dependents. It is one of the largest group health insurance programs in the country. The Program provides medical 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 a specific geographic area.

NYSHIP Options at a Glance

The Empire Plan

The Empire Plan is a comprehensive health insurance program which provides:

- Inpatient and outpatient hospital coverage for medical, surgical and maternity care through Empire Blue Cross and Blue Shield. Covered inpatient services are paid in full.
- Medical and surgical coverage administered by United HealthCare. Coverage under the Participating Provider Program, or under the Basic Medical Program if you choose a non-participating provider.
- Home care services, diabetic supplies, durable medical equipment and certain medical supplies through the Home Care Advocacy Program (HCAP).
- Physical medicine (chiropractic treatment and physical therapy) coverage administered by Managed Physical Network, Inc. (MPN).
- Inpatient and outpatient mental health and substance abuse coverage administered by ValueOptions.
- Prescription drug coverage, administered by Express Scripts unless prescription drug coverage is provided by a union Employee Benefit Fund.
- Benefits Management Program through Empire Blue Cross and Blue Shield for prior authorization of hospital admissions, skilled nursing facility admissions and through United HealthCare for Magnetic Resonance Imaging (MRI).

Health Maintenance Organizations (HMOs)

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

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

There are different types of HMOs:

- A Staff Model HMO employs or contracts with physicians and other medical specialists directly and maintains its own health centers. Most centers are equipped with X-ray, laboratory, pharmacy and other services. Members receive most of their care under one roof.
- A Group Model HMO contracts with one or several groups of physicians to provide services. Groups may work for only one HMO, or be free to contract with others and see fee-for-service patients.
- Network HMO provides medical services within a "network" that can include its own health centers as well as outside participating physicians, medical groups and multi-specialty medical centers.
- An IPA (Independent Practice Association) HMO provides medical services through private practice physicians who have contracted independently with the HMO to provide services in their offices.

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

Benefits

The Empire Plan & HMOs

All NYSHIP plans provide a wide range of benefits including 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. However, benefits differ among plans. Read this book and the certificate/contracts carefully for details.

All plans contain exclusions for certain services and prescription drugs such as those that are considered cosmetic or experimental. Also, workers' compensation-related expenses and custodial care are generally excluded. For information on exclusions, read the plan certificate or contract and check with the plan directly.

Geographic Area Served

The Empire Plan

Benefits for covered services are available worldwide.

Health Maintenance Organizations (HMOs)

Coverage is available in a specific geographic area where you live or work.

An HMO may, at its option, arrange for care outside its service area in certain situations.

Emergency coverage is available worldwide.



Cost Sharing

The Empire Plan

You pay a copayment for most covered medical and surgical services provided by a participating provider. The provider is reimbursed directly by United HealthCare. If you use a non-participating provider for medical and surgical services, you must pay the provider and file a claim for reimbursement under the Basic Medical Program. After the annual deductible is met, covered services are reimbursed at 80 percent of the reasonable and customary charge. Once you meet the annual out-of-pocket coinsurance maximum, you will be reimbursed at 100 percent of the reasonable and customary charge. (Deductible and coinsurance amounts vary by group. Call United HealthCare, visit our Web site or ask your agency Health Benefits Administrator for your deductible and coinsurance amounts.)

For emergency room and outpatient hospital services, a copayment may be required.

If you arrange for home care services and supplies through the Home Care Advocacy Program (HCAP), you have no copayment. Your out-of-pocket expenses vary if you don't use HCAP.

For mental health/substance abuse services under ValueOptions and physical medicine services under Managed Physical Network (MPN), network coverage has no deductible and modest copayments. Non-network coverage has substantially lower benefits.

If you are covered by the Empire Plan Prescription Drug Program, use your New York Government Employee Benefit Card at a network pharmacy and pay only your copayment for generic drugs and brand-name drugs with no generic equivalent.

Health Maintenance Organizations (HMOs)

In general, you pay the full cost if you use a provider not approved by your HMO.

Most HMOs charge a copayment for certain services, usually in the form of a per-visit fee.

HMOs have no annual deductible. Rarely, if ever, are claim forms required.

Providers

The Empire Plan

Choose from over 120,000 participating physicians and other providers nationwide.

Payment for medical and surgical services by non-participating providers is considered under the Basic Medical Program.

ValueOptions, HCAP and MPN all provide services and/or supplies through network

providers. Access to network benefits in the ValueOptions, HCAP and MPN Programs is guaranteed if you call and follow Program requirements. Medically necessary services and/or supplies from a non-participating provider are covered, but deductibles, coinsurance and benefit limits apply.

The Empire Plan Prescription Drug Program has 47,000 network pharmacies nationwide as well as a mail service pharmacy.

Health Maintenance Organizations (HMOs)

Choose a primary care physician (PCP) from the HMO's network for routine medical care.

Medically necessary visits to specialists are covered when authorized by your primary care physician.

Use of a non-participating provider is covered only when authorized by an HMO or for emergency services.

Benefits Provided by the Empire Plan and all NYSHIP HMOs

Please see the individual plan descriptions beginning on page 9 to determine the differences in coverage and out-of-pocket expenses. See the plan documents for complete information on benefits.

- 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 (no cost to you)
- Chiropractic services
- Physical Therapy
- Occupational Therapy
- Speech Therapy
- Prosthetics and durable medical equipment
- Orthotic devices
- Inpatient mental health services (at least 30 days per calendar year)
- Outpatient mental health services (at least 20 visits per calendar year)
- Alcohol and substance abuse detoxification
- Inpatient alcohol rehabilitation (at least 30 days per calendar year)
- Inpatient drug rehabilitation (at least 30 days per calendar year)
- Outpatient alcohol and drug rehabilitation (at least 60 visits per calendar year)
- Family planning and certain infertility services (Call the Empire Plan or HMO carriers for details.)
- Out-of-area emergencies
- Hospice benefits (at least 210 days)
- Prescription drug coverage including injectable medications, self-injectable medications, oral contraceptives and fertility drugs (unless you have coverage through a union Employee Benefit Fund)
- Enteral formulas covered through either HCAP for Empire Plan or the prescription drug program for HMOs (unless you have coverage through a union Employee Benefit Fund)

Making a Choice

Decision-Making Checklist

Choosing a health insurance plan is an important decision. 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 a few 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? (Employees of the Unified Court System and Participating Employers: If you receive your drugs from a union Employee Benefit Fund, that coverage will not be affected by a change in your health insurance plan.)
- ✓ 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 need one? Do I need a referral?
- ✓ What is the cost of the health plan to me?
- ✓ What will my out-of-pocket expenses be?
- ✓ Does the plan cover special needs? Are there any benefit limitations? (If you or one of your dependents has a medical 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 HMO about your specific treatment.)
- ✓ Are routine office visits covered for out-of-area college students or is only emergency health care available?
- ✓ How much paperwork is involved in the health plan – do I have to fill out forms?

What You Need To Do

On the following pages you will find summaries of the Empire Plan and all NYSHIP HMOs. The Empire Plan is available to all employees. HMOs are available to employees in the areas where they live or work. Pick the plans that would best serve your needs and call each plan for details.

If you decide to change your benefit plan:

1. Compare the coverage and cost of your options.
2. See your agency Health Benefits Administrator before the December Option Transfer deadline.
3. Complete the necessary forms (PS 404; an HMO enrollment form if you are enrolling in an HMO).

**No action is required if you wish
to keep your current health insurance option.**

How to Use the Choices Benefit Charts, Pages 9-24

All of the plans in NYSHIP must include a minimum level of benefits (see page 5). Some benefits are the same. For example, the Empire Plan and all of the HMOs pay for inpatient medical/surgical hospital care. Also, all plans cover well-child care.

BENEFITS PROVIDED BY ALL PLANS AT THE SAME LEVEL OF COVERAGE (See list on page 5) ARE NOT LISTED ON EACH PLAN'S CHART.

Use the charts to compare the differences between the plans. The chart lists your out-of-pocket expenses and benefit limitations effective on or about January 1, 2002. See plan documents for complete information on benefit limitations.

A Reminder

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

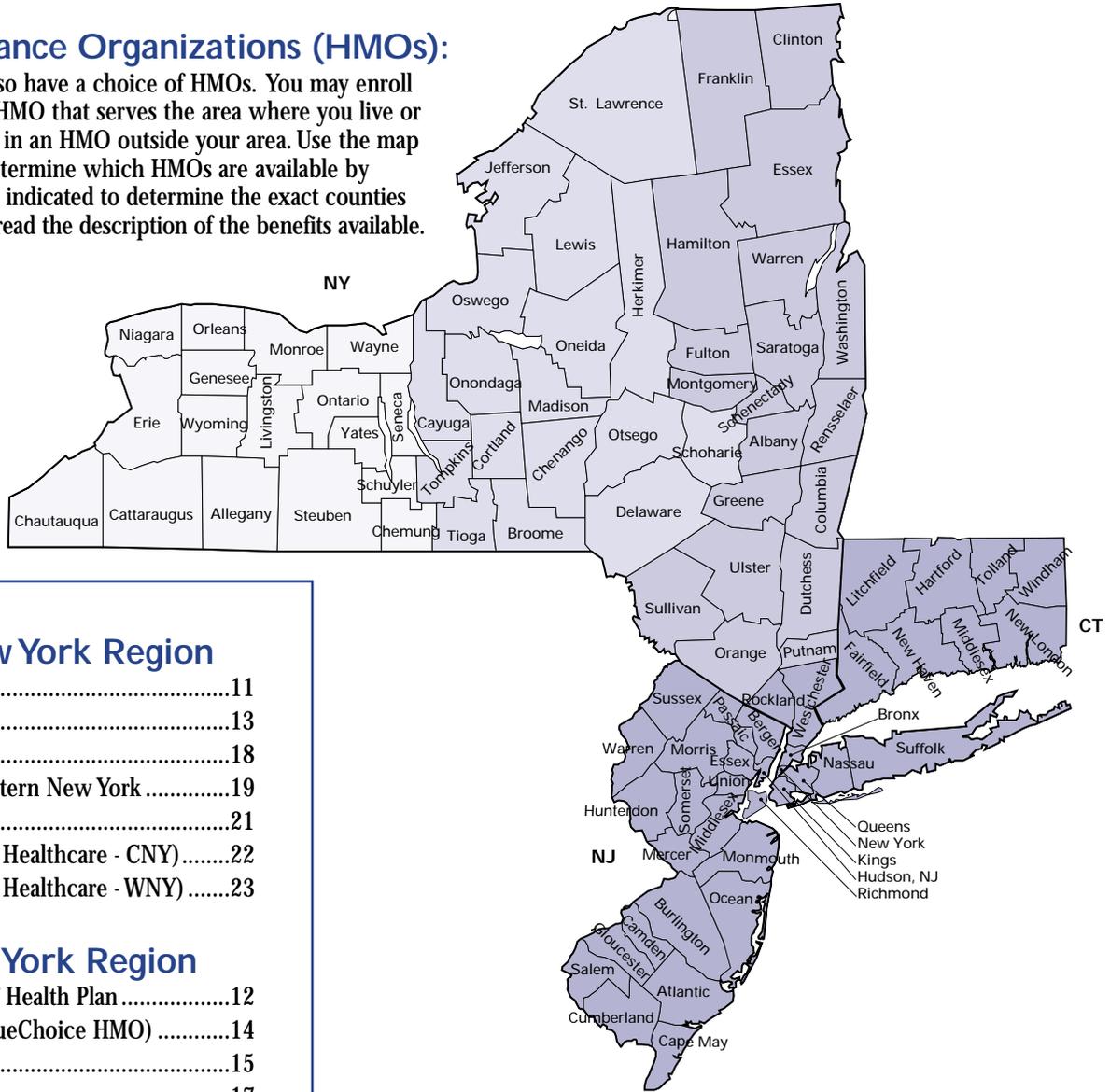
Plans by Region

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. See pages 8-9 for a summary of the Empire Plan.

Health Maintenance Organizations (HMOs):

Most NYSHIP enrollees also have a choice of HMOs. You may enroll in any NYSHIP-approved HMO that serves the area where you live or work. You may not enroll in an HMO outside your area. Use the map and list on this page to determine which HMOs are available by region. Then read the page indicated to determine the exact counties served by each HMO and read the description of the benefits available.



Western New York Region

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HMO - CNY.....	18
Independent Health - Western New York.....	19
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Univera (formerly Univera Healthcare - CNY).....	22
Univera (formerly Univera Healthcare - WNY).....	23

Central New York Region

Capital District Physicians' Health Plan.....	12
Empire HMO (formerly BlueChoice HMO).....	14
GHI HMO.....	15
HMOBlue.....	17
HMO - CNY.....	18
MVP Health Care.....	20
Univera (formerly Univera Healthcare - CNY).....	22

Lower New York Region

(Includes Connecticut and New Jersey)

Aetna U.S. Healthcare.....	10
Empire HMO (formerly BlueChoice HMO).....	14
GHI HMO.....	15
HIP Health Plan of New York.....	16
Vytra Health Plans.....	24

Upper and Mid-Hudson Region

Aetna U.S. Healthcare.....	10
Capital District Physicians' Health Plan.....	12
Empire HMO (formerly BlueChoice HMO).....	14
GHI HMO.....	15
HMOBlue.....	17
MVP Health Care.....	20

The Empire Plan – NYSHIP Code Number 001

The following is a brief list of the benefits available under each portion of the Empire Plan as of October 31, 2001. These benefits are subject to medical necessity and to limitations and exclusions described in the Empire Plan Certificate of Insurance and Empire Plan Reports/Certificate Amendments.

Check with your agency Health Benefits Administrator during the Option Transfer Period to see updated benefits for January 1, 2002. Or visit our Web site at <http://www.cs.state.ny.us>.

Hospital Benefits Program

Empire Blue Cross and Blue Shield

(518) 367-0009 (Albany area and Alaska)
1-800-342-9815 (NYS and other states except Alaska)
1-800-241-6894 (TTY only)

Participating hospitals worldwide.

Medical or surgical inpatient stays are covered with no cost to you.

Medical Benefits Program

United HealthCare

1-800-942-4640 1-888-697-9054 (TTY only)

Medical and surgical coverage through:

- Participating Provider Program – over 80,000 physicians and other providers participate.
- Basic Medical Program - if you use a provider outside the network. See “Cost Sharing” on page 5 for an explanation of reimbursement under the Empire Plan Basic Medical Program.

Home Care Advocacy Program (HCAP) - paid-in-full benefit for home care, durable medical equipment and medical supplies (including diabetic and ostomy supplies). Guaranteed access to network benefits nationwide. Limited non-network benefits available. (See Empire Plan Certificate/Reports for details). Call HCAP at 1-800-638-9918.

Chiropractic treatment and physical therapy through a Managed Physical Network (MPN) provider – \$8, \$10 or \$12 copayment (depending on your group). Guaranteed access to network benefits nationwide. Limited non-network benefits available. Call MPN at 1-800-942-4640.

Mental Health and Substance Abuse Program

GHI/ValueOptions

1-800-446-3995 1-800-334-1897 (TTY only)

The Empire Plan’s Mental Health and Substance Abuse Program offers two levels of benefits. If you call ValueOptions before you receive services and follow their recommendations, you receive the following:

Network Benefits:

Mental Health Services (unlimited when medically necessary)

- Inpatient (paid in full)
- Crisis Intervention (up to 3 visits paid in full)
- Outpatient including office visits, home-based or telephone counseling, and nurse practitioner services (\$15 copayment)

Alcohol/Drug Abuse Services

- Inpatient rehab (paid in full)
- Outpatient rehab (unlimited when medically necessary). Subject to an \$8, \$10 or \$12 copayment depending on your group.

If you do not call ValueOptions or do not follow their recommendations, limited non-network benefits are available for medically necessary care. For non-network care, you pay a \$2,000 deductible for inpatient/\$500 deductible for outpatient. The plan then pays 50 percent of the network allowance. There are limits on inpatient and outpatient benefits and annual and lifetime maximums when you use non-network benefits.

Prescription Drug Program

CIGNA/Express Scripts

1-800-964-1888 1-800-840-7879 (TTY only)

This does not apply to enrollees who have prescription drug coverage through a union Employee Benefit Fund.

The Empire Plan Prescription Drug Program includes:

- Open formulary.
- Depending on your group, you pay a \$3 or \$5 copayment for generic drugs and \$13 or \$15 copayment for brand-name drugs that have no generic equivalent. For all groups, when you fill a prescription for a brand-name drug that has a generic equivalent you pay your brand-name copayment plus the difference in cost between the brand-name drug and its generic equivalent. Please contact your agency Health Benefits Administrator for more information.
- One copayment covers up to a 90-day supply at either a participating pharmacy or the mail service.
- You may fill your prescriptions through the mail service pharmacy. A pharmacist is on call 24 hours a day for urgent questions on your prescriptions.
- If you use a non-participating pharmacy, you will pay the full cost and then submit a claim for partial reimbursement.
- Prior authorization is required for certain drugs.
- Drug Utilization Review (DUR) when you use your card.

The Empire Plan participates in the ONECARD RxSM prescription drug program. (Read about ONECARD RxSM on page 2.)

Benefits Management Program

Empire Blue Cross and Blue Shield

(518) 367-0009 (Albany area and Alaska)
1-800-342-9815 (NYS and other states except Alaska)
1-800-241-6894 (TTY only)

The Benefits Management Program requires a phone call for:

- Pre-Admission Certification before a maternity or scheduled hospital admission
- Within 48 hours after an emergency or urgent hospital admission
- Before admission or transfer to a skilled nursing facility (for some groups)

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

United HealthCare

1-800-638-9918 1-888-697-9054 (TTY only)

The Benefits Management Program requires a phone call for:

- Prospective Procedure Review before elective (scheduled) Magnetic Resonance Imaging (MRI)

When arranged by United HealthCare, voluntary, paid-in-full Specialist Consultant Evaluation is available.

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

Empire Plan benefits are available worldwide. The Empire Plan gives you the freedom to choose a participating provider or a non-participating provider.

Benefits	Empire Blue Cross and Blue Shield Hospital*	Empire Plan Participating Provider	Non-Participating Provider
Office Visit		\$8, \$10 or \$12/visit**	Basic Medical***
Specialty Office Visits		\$8, \$10 or \$12/visit**	Basic Medical***
Chiropractic Treatment		\$8, \$10 or \$12/visit (MPN)**	\$250 annual deductible, 50% of network allowance \$1500 annual maximum benefit
Diagnostic/Therapeutic Services			
X-Rays	\$25 or \$35/visit**	\$8, \$10 or \$12/visit**	Basic Medical***
Lab Tests	\$25 or \$35/visit**	\$8, \$10 or \$12/visit**	Basic Medical***
Pathology	\$25 or \$35/visit**	\$8, \$10 or \$12/visit**	Basic Medical***
EKG/EEG	\$25 or \$35/visit**	\$8, \$10 or \$12/visit**	Basic Medical***
Radiation, Chemotherapy	no cost	no cost	Basic Medical***
Women's Health Care/OB GYN			
Pap Tests	\$25 or \$35/visit**	\$8, \$10 or \$12/visit**	Basic Medical*** (for medically necessary test)
Mammograms	\$25 or \$35/visit**	\$8, \$10 or \$12/visit**	Basic Medical***
Pre and Postnatal Visits		no cost	Basic Medical***
Family Planning Services		\$8, \$10 or \$12/visit**	Basic Medical***
Infertility Services		\$8, \$10 or \$12/visit;** no cost at designated Centers of Excellence (\$25,000 lifetime allowance)	Basic Medical***
Emergency Room	\$35 or \$40/visit**		
Ambulance		\$35 copay	\$35 copay
Inpatient Mental Health		no cost; unlimited when medically necessary (ValueOptions)	\$2000 annual deductible, 50% of network allowance 30 days/calendar year
Outpatient Mental Health		\$15/visit; unlimited when medically necessary (ValueOptions)	\$500 annual deductible, 50% of network allowance 30 visits/calendar year
Inpatient Drug Rehabilitation		no cost; 3 stays per lifetime; more may be approved case by case (ValueOptions)	\$2000 annual deductible, 50% of network allowance 1 stay per calendar year, 3 stays per lifetime
Inpatient Alcohol Rehabilitation		same as inpatient drug above	same as inpatient drug above
Outpatient Drug/Alcohol Rehabilitation		\$8, \$10 or \$12/visit;** unlimited when medically necessary (ValueOptions)	\$500 annual deductible, 50% of network allowance 30 visits/calendar year
Durable Medical Equipment		no cost (HCAP)	50% of network allowance (See your Empire Plan Certificate/Reports)
Prosthetics			Basic Medical***
Orthotics			Basic Medical***
Rehabilitative Care	no cost/\$8, \$10 or \$12/visit** for physical therapy following related surgery or hospitalization	Physical or occupational therapy \$8, \$10 or \$12/visit (MPN)** Speech therapy \$8, \$10 or \$12/visit**	\$250 annual deductible, 50% of network allowance \$1500 annual maximum benefit Basic Medical***
Diabetic Supplies (insulin is covered under the Empire Plan Prescription Drug Program**)		no cost (HCAP)	50% of network allowance (See your Empire Plan Certificate/Reports)
Hospice	no cost, no limit		
Skilled Nursing Facility	no cost up to 365 benefit days.****		
Prescription Drugs (see page 8)			
Additional Benefits			
Dental (preventive)		not covered	not covered
Vision (routine only)		not covered	not covered
Hearing Aids		up to \$600 or \$1200 every 4 years** (every 2 years for children**)	up to \$600 or \$1200 every 4 years** (every 2 years for children**)
Transplant Services	No cost at designated Centers of Excellence. Precertification required*****	\$8, \$10 or \$12/visit**	Basic Medical***

ONECARD Rx_{SM} Workers' Comp/Health Insurance prescription drug program no copay, no claim forms

*Services provided by Empire HealthChoice, Inc. a licensee of the Blue Cross and Blue Shield Association.

**Copayments and/or some benefits vary depending on your group. Check the Empire Plan Certificate/Reports for your group.

***See page 5 for an explanation of reimbursement under the Basic Medical Program.

**** Precertification may be required.

***** Coverage based on your group.





Plan Highlights 2002

Aetna U.S. Healthcare can offer you 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 U.S. Healthcare's mature HMOs have received the distinction of accreditation by the National Committee for Quality Assurance (NCQA).

Benefits

	Your Cost
Office Visit.....	\$5/visit
Non-Office Hours and Home Health Care (by physician).....	\$10/visit
Specialty Office Visits.....	\$5/visit
Chiropractic.....	\$5/visit
Diagnostic/Therapeutic Services	
X-Rays.....	\$5/visit
Lab Tests.....	\$5/visit
Pathology.....	\$5/visit
EKG/EEG.....	\$5/visit
Radiation/Chemotherapy.....	\$5/visit
Women's Health Care/OB GYN	
Pap Tests.....	\$5/visit
Mammograms.....	No cost
Pre and Postnatal Visits.....	\$5/visit (no cost after initial visit)
Family Planning Services.....	\$5/visit
Infertility Services.....	\$5/visit
Emergency Room/Urgent Care.....	\$35/visit
Ambulance.....	No cost
Outpatient Mental Health, max 20 visits***.....	lesser of \$25 or 50% coinsurance/visit
Inpatient Mental Health, max 35 days***.....	No cost
Outpatient Drug/Alcohol Rehab, max 60 visits***.....	\$5/visit
Inpatient Drug Rehab, max 30 days***.....	No cost
Inpatient Alcohol Rehab, max 30 days***.....	No cost
Durable Medical Equipment.....	No cost
Prosthetics.....	No cost
Orthotics.....	No cost
Rehabilitative Care, physical, speech and occupational therapy	
Inpatient, max 60 days.....	No cost
Outpatient, max 60 days.....	\$5/visit
Diabetic Supplies and Insulin.....	\$5/item
Hospice, unlimited.....	No cost
Skilled Nursing Facility, unlimited.....	No cost
Prescription Drugs.....	\$5/prescription/34-day supply \$10/prescription/mail order/90-day supply*

Injectable drugs covered under pharmacy include: DHE-ergot for migraine; Imitrex for migraine (limited to 48 kits per year; one copay per kit; max 2 kits (4 units) per prescription); Progesterone Oil; Betamethasone-steroid; Caverject; Epinephrine kits (max 2 kits per copay); Insulin by prescription** Glucagon for diabetes** (includes oral contraceptives and injectable infertility drugs)

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

**Covered by medical plan but must be obtained through a network pharmacy provider.

***Mental Health/Substance Abuse benefits vary according to State mandates. Consult your plan documents for further benefit information.

Additional Benefits

Dental, preventive.....	\$5/visit (up to age 12)
Vision, routine only.....	\$5/visit
Eyeglasses.....	Discount program
Hearing Aids.....	Not covered
Home Health Care (HHC), unlimited (by HHC agency).....	No cost

Participating Physicians

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

Affiliated Hospitals

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

Pharmacies & Prescriptions

Aetna U.S. Healthcare 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 U.S. Healthcare offers an **open formulary**. Please refer to our formulary guide at www.aetnaushc.com/products/rx/index.html for prescriptions that require prior approval.

Medicare Coverage

Aetna U.S. Healthcare offers additional benefits through a **Medicare+Choice** plan to NYSHIP Medicare eligibles. Copayments will vary from the copayments of an active status employee. The Golden Medicare Plan™ is available in the bolded counties below. All other Medicare eligible employees not residing in the bolded counties listed below can select Aetna U.S. Healthcare's benefit plan detailed in this *Choices* booklet. Call the Golden Medicare Plan™ Customer Service number below for detailed information.

Aetna U.S. Healthcare

Nassau Omni West
333 Earle Ovington Blvd. Ste. 502
Uniondale, NY 11553

NYSHIP Code Number 210

An IPA HMO serving individuals living or working in **Bronx, Kings, Nassau, New York, Orange, Putnam, Queens, Richmond, Rockland, Suffolk, Sullivan, Westchester** counties in New York; all counties in New Jersey (**Bergen, Essex, Hudson, Passaic, Sussex, Union, Monmouth, Ocean and Camden**) and in Connecticut. For retirees only: **Allegheny, Armstrong, Beaver, Barks, Bucks, Butler, Cambria, Carbon, Chester, Cumberland, Dauphin, Erie, Greene, Fayette, Jefferson, Lackawana, Lancaster, Lawrence, Lebanon, Lehigh, Luzerne, Lycoming, Mercer, Montgomery, North Cumberland, Northampton, Perry, Philadelphia, Pike, Schuylkill, Snyder, Somerset, Susquehanna, Washington, Wayne, Westmoreland**, and York in Pennsylvania

For information, call Aetna U.S. Healthcare's

Customer Services Department at.....1-800-323-9930
TTY.....1-800-654-5984
Medicare+Choice Customer Service at.....1-800-282-5366
Or visit our Web site atwww.aetnaushc.com



A product of Blue Cross Blue Shield of the Rochester Area

Independent Licensee of the Blue Cross Blue Shield Association

Benefits

	Your Cost
Office Visit.....	\$5/visit
Specialty Office Visits.....	\$10/visit
Chiropractic.....	\$10/visit
Diagnostic/Therapeutic Services	
X-Rays.....	\$10/visit
Lab Tests.....	No cost
Pathology.....	No cost
EKG/EEG.....	No cost
Radiation/Chemotherapy.....	No cost
Women's Health Care/OB GYN	
Pap Tests.....	No cost
Mammograms.....	No cost
Pre and Postnatal Visits.....	No cost
Family Planning Services.....	\$5/\$10/visit***
Infertility Services.....	\$5/\$10/visit***
Emergency Room.....	\$50/visit
Urgent Care.....	\$5/\$10/visit***
Ambulance.....	No cost
Outpatient Mental Health, max 20 visits.....	50% coinsurance
Inpatient Mental Health, 30 days annual max.....	No cost
Outpatient Drug/Alcohol Rehab, 60 visits annual max.....	\$10/visit
Inpatient Alcohol Rehab, max 30 days.....	No cost
Inpatient Drug Rehab, max 30 days.....	No cost
Durable Medical Equipment.....	No cost
Prosthetics.....	No cost
Orthotics.....	No cost
Rehabilitative Care, physical, speech and occupational therapy	
Inpatient, max 90 days.....	No cost
Outpatient, max 45 visits short term.....	\$10/visit
Diabetic Supplies and Insulin.....	No cost
Hospice, max 210 days.....	No cost
Skilled Nursing Facility, max 120 days.....	No cost
Prescription Drugs.....	\$5 generic/\$10 brand
	from 30-day to 90-day supply;
Oral contraceptives.....	\$10 copay each 30-day supply*
Injectable Drugs, 30-day supply.....	\$5 generic/\$10 brand prescription
Mail Order.....	\$5 generic/\$10 brand up to 90-day supply
*Oral contraceptives each 30/60/90-day supply:	
\$10/\$20/\$30 copayments	
***\$5 PCP visit/\$10 Specialist visit	

Additional Benefits

Vision.....	\$10 exam/2 years; and annually up to age 19;
Blue Choice Senior (S).....	\$10 visit/2 years
SeniorCare (SC).....	\$5 visit/In Center
Eyewear benefit.....	\$60/2 years for NYSHIP-primary plans.
Hearing Aids.....	children to age 19 \$600 max, every 3 years
Acupuncture.....	.50% coinsurance, max 10 visits/year
Complementary Alternative Medicine discounts. Member Rewards	
wellness programs, athletic clubs discounts and nutritional classes.	
Dental.....	not covered

Plan Highlights 2002

Oral contraceptives are covered. Coverage provided worldwide when life threatening or approved by your Primary Care Physician. HMO USA provides Away From Home Care for illnesses while traveling in over 200 cities coast-to-coast. Guest Membership - Coverage at an affiliated HMO when living away from home for at least 90 consecutive days. Awarded National Committee for Quality Assurance (NCQA) highest level of accreditation.

Participating Physicians

Over 3,100 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. Others outside the service area are also available. Please call the number below for a directory or check out our Web site at: www.bcbsra.com

Pharmacies & Prescriptions

Blue Choice members may have their prescriptions filled at any participating pharmacy. Show the pharmacist your ID card. Blue Choice offers an **open formulary**. Fertility drugs, injectable and self-injectable prescription drugs are covered.

Medicare Coverage

Blue Choice offers two different **Medicare Cost** plans, Blue Choice Senior and SeniorCare. Some benefits differ from those listed. Please call Member Services at the number listed below for detailed information.

Blue Choice

165 Court St.
Rochester, NY 14647

NYSHIP Code Number 066

An IPA HMO serving individuals living or working in Livingston, Monroe, Ontario, Seneca, Wayne and Yates counties.

For information, call Blue Choice at.....716-454-4810
or.....1-800-462-0108

TTY.....1-800-454-2845

Or Visit Our Web site.....www.bcbsra.com



Plan Highlights 2002

CDPHP is based in Albany, NY, and has earned national attention for quality of care and member satisfaction. While it is a familiar health plan to those closer to the state capital, the plan is a relatively recent offering for State employees in the Hudson Valley and Central New York, where it is rapidly gaining recognition as a quality health plan. CDPHP offers coverage for college students, including urgently needed or emergency services and preapproved follow-up care. Visit us on-line at www.cdphp.com to discover more about our plan.

Benefits

	Your Cost
Office Visit	\$10/visit
Annual Adult Routine Physicals	No cost
Specialty Office Visits	\$10/visit
Chiropractic	\$10/visit
Diagnostic/Therapeutic Services	
X-Rays	\$10/visit*
Lab Tests	\$10/visit*
Pathology	\$10/visit
EKG/EEG	\$10/visit
Radiation/Chemotherapy	\$10/visit
*No cost for specific diagnostic services at network radiology or laboratory sites.	
Women's Health Care/OB GYN	
Pap Tests	\$10/visit
Mammograms	No cost
Pre and Postnatal Visits	No cost
Family Planning Services	\$10/visit
Infertility Services	Basic, \$10/visit; Advanced, 50% coinsurance
Emergency Room	\$50/visit
Urgent Care	\$25/visit
Ambulance	\$50/visit
Outpatient Mental Health, max 20 visits	\$10/visit 1st-4th; \$35/visit 5th-20th
Outpatient Mental Health Group, max 20 visits	\$10/visit 1st-4th; \$15/visit 5th-20th
Inpatient Mental Health, max 30 days/calendar year	No cost
Outpatient Drug/Alcohol Rehab, max 60 visits	\$10/visit
Inpatient Alcohol Rehab, max 30 days	No cost
Inpatient Drug Rehab, max 30 days	No cost
Durable Medical Equipment	20% coinsurance
Prosthetics	20% coinsurance
Orthotic Devices (excludes shoe inserts)	20% coinsurance
Rehabilitative Care, physical, speech and occupational therapy	
Inpatient, max 60 days	No cost
Outpatient short-term PT and OT, max 120 days	\$10/visit
Outpatient speech, max 60 days	\$10/visit
Diabetic Supplies and Insulin, up to 30 days	lesser of 20% coinsurance or \$10/item;
Diabetes self-management education	\$10/visit
Hospice, max 210 days	No cost
Skilled Nursing Facility, max 90 days	No cost
Prescription Drugs, 30-day supply	\$5/generic, \$20/brand (includes infertility, injectable/self-injectable drugs and oral contraceptives)
Retail, 30-day supply	\$5/generic, \$20/brand
Mail Order, 90-day supply	\$10/generic, \$40/brand

Additional Benefits

Dental, preventive	Not covered
Allergy treatment	No cost
Vision, eye exam once every 24 months	\$10/visit
Eyeglasses, Hearing Aids	Not covered

Participating Physicians

CDPHP is now affiliated with more than 5,000 physicians in New York State.

Affiliated Hospitals

CDPHP is proud to be affiliated with most major hospitals within our newly expanded service area. Members are cared for within the CDPHP network, unless an out-of-network facility is approved for special care needs.

Pharmacies & Prescriptions

Participating pharmacies include CVS, Eckerd, Hannaford, Kmart, Price Chopper, Rite Aid, The Medicine Shoppe, Stop & Shop and selected independent pharmacies located in the CDPHP service area. CDPHP offers a **closed formulary**.

Medicare Coverage

CDPHP offers the same benefits to NYSHIP Medicare eligibles. CDPHP **coordinates coverage** with Medicare.

Capital District Physicians' Health Plan, Inc. (CDPHP)

Patron Creek Corporate Center
1223 Washington Ave.
Albany, NY 12206-1057

NYSHIP Code Number 063

An IPA HMO serving individuals living or working in Albany, Columbia, Essex, Fulton, Greene, Hamilton, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington counties.

NYSHIP Code Number 300

Individuals living or working in Broome, Chenango, Delaware, Herkimer, Madison, Oneida, Otsego and Tioga counties.

NYSHIP Code Number 310

Individuals living or working in Orange and Ulster counties.

For information, call

CDPHP's Marketing Department	518-641-5000
or	1-800-993-7299
TTY	1-877-261-1164
Or Visit Our Web site	www.cdphp.com



Plan Highlights 2002

Community Blue has created an alternative medicine discount program called AlternaHealth. This program was developed specifically to meet members' requests for greater choice in health care options. Our participating providers offer a 25% discount toward acupuncture, massage therapy, and nutritional counseling, and a 15% discount to fitness centers and spas.

Benefits

	Your Cost
Office Visit	\$10/visit
Specialty Office Visits	\$10/visit
Chiropractic.....	\$10/visit
Diagnostic/Therapeutic Services	
X-Rays.....	\$10/visit
Lab Tests.....	No cost
Pathology	No cost
EKG/EEG	\$10/visit
Radiation/Chemotherapy.....	\$10/visit
Women's Health Care/OB GYN	
Pap Tests.....	No cost
Mammograms.....	\$10/visit
Pre and Postnatal Visits.....	No cost
Family Planning Services.....	\$10/visit
Infertility Services	20% coinsurance
Emergency Room	\$50/visit
Urgent Care	\$10/visit
Ambulance	\$50/visit
Outpatient Mental Health, max 20 visits.....	50% coinsurance
Inpatient Mental Health, max 30 days.....	No cost
Outpatient Drug/Alcohol Rehab, max 60 visits.....	\$10/visit
Inpatient Alcohol Rehab, max 30 days.....	No cost
Inpatient Drug Rehab, max 30 days.....	No cost
Durable Medical Equipment	20% coinsurance
Prosthetics	20% coinsurance
Orthotics	20% coinsurance
Rehabilitative Care, physical, speech and occupational therapy	
Inpatient, max 45 days	No cost
Outpatient, max 20 visits.....	\$10/visit
Diabetic Supplies and Insulin	\$10/item
Hospice, max 210 days	No cost
Skilled Nursing Facility, max 50 days.....	No cost
Prescription Drugs.....	\$5/generic
Includes contraceptives, prenatal and vitamins with fluoride, insulin and oral diabetic agents, injectable and self-injectable drugs and fertility drugs. If a generic drug is available and a brand-name drug is dispensed, the member pays the copayment plus the difference between the cost of the generic drug and brand-name drug. Most injectable and fertility drugs are subject to prior approval. Select list of maintenance prescriptions may be purchased in a 100-unit supply for a \$5 copayment, subject to prior approval.	

Additional Benefits

Dental, preventive.....	20% discount at select providers
Vision, routine only.....	\$10/exam/2 years
Annual exam for children age 14 and under who have a documented refractive error. 20% discount on contact lenses & other items. Up to 60% off on eyewear at select locations.	
Hearing Aids.....	Not covered
24-hour Medical Advice.....	24-hour toll-free telephone line staffed by specially trained registered nurses to assess symptoms or discuss medical procedures.

Away From Home Care gives Community Blue members peace of mind when traveling, providing access to urgent and follow-up care out of the area, not just emergency care. Coverage is available for college students and dependents living outside the service area through our Guest Membership program. See our *Alive & Lively* brochure for over 300 education programs.

Participating Physicians

Community Blue has over 2,900 physicians and health care professionals in our network who see patients in their private offices throughout our service area.

Affiliated Hospitals

Community Blue contracts with all Western New York hospitals to provide health care services to our members. Community Blue members may be directed to other hospitals to meet special needs when medically necessary.

Pharmacies & Prescriptions

Community Blue members may obtain prescriptions from any of our 350 participating pharmacies or by mail order through Express Scripts for a 30-day supply at a \$5 copayment. Services are also available through a nationwide network of over 45,000 pharmacies when outside the Community Blue service area. We offer a **closed formulary**.

Medicare Coverage

Community Blue offers the same benefits to NYSHIP Medicare eligibles. Community Blue **coordinates coverage** with Medicare.

Community Blue

The HMO of Blue Cross & Blue Shield of Western New York
1901 Main St.
Buffalo, NY 14208

NYSHIP Code Number 067

An IPA HMO serving individuals living or working in Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming counties.

For information, call the nearest Member Services Office:

Buffalo	716-884-2800 or 800-544-2583
Olean.....	716-376-6000 or 800-887-8130
Jamestown	716-484-1188 or 800-944-2880

TTY

Or Visit Our Web sitewww.healthnowny.com



formerly BlueChoice HMO

Benefits

	Your Cost
Office Visit.....	\$5/visit
Specialty Office Visits.....	\$5/visit
Chiropractic.....	\$5/visit
Diagnostic/Therapeutic Services	
X-Rays.....	No cost
Lab Tests.....	No cost
Pathology.....	No cost
EKG/EEG.....	No cost
Radiation/Chemotherapy.....	No cost
Women's Health Care/OB GYN	
Pap Tests.....	No cost
Mammograms.....	No cost
Pre and Postnatal Visits.....	No cost
Family Planning Services.....	\$5/visit
Infertility Services.....	\$5/visit
Emergency Room.....	\$35/visit*
Urgent Care.....	\$5/visit
Ambulance.....	No cost
Outpatient Mental Health, max 20 visits.....	\$25/visit
Inpatient Mental Health, max 30 days.....	No cost
Outpatient Drug/Alcohol Rehab, max 60 visits.....	No cost
Inpatient Alcohol Rehab, max 30 days.....	No cost
Inpatient Drug Rehab, max 30 days.....	No cost
Durable Medical Equipment.....	No cost
Prosthetics.....	No cost
Orthotics.....	No cost
Rehabilitative Care, physical, speech and occupational therapy	
Inpatient, max 30 days.....	No cost
Outpatient, short term.....	\$5/visit**
Diabetic Supplies and Insulin, 30-day supply.....	\$5/item
Hospice, max 210 days.....	No cost
Skilled Nursing Facility, max 60 days.....	No cost
Prescription Drugs, 30-day supply.....	\$5/15/25/Rx
Injectable Drugs, 30-day supply.....	\$5/15/25/Rx
Mail Order.....	\$5/15/25/Rx

More information available under "Pharmacies & Prescriptions"

* Waived if admitted within 24 hours.

** Up to 30-visits per year for physical therapy. Inpatient and outpatient have separate 30-day limits. Note: Occupational, speech and vision therapy have a combined 30 visits in home, office or outpatient facility per year.

Plan Highlights 2002

Empire's HMO provides State employees located in our 28-county service area with a full range of benefits that include low out-of-pocket costs. With Empire's state-of-the-art Web site, www.empireblue.com, your personal healthcare information is yours to manage any time of the day or night. You will instantly be able to find a list of your claims and payment status data, e-mail messages, your personal profile and healthcare provider information. The information is for your eyes only and is password-protected to guarantee your privacy.

Empire's HMO earned the highest level of accreditation (Excellent) from the National Committee for Quality Assurance (NCQA).

Participating Physicians

Empire's HMO provides access to a network of over 57,000 provider locations.

Affiliated Hospitals

Empire's HMO members are covered through a network of area hospitals (over 125) 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, including New York City hospitals.

Pharmacies & Prescriptions

Enrollees with prescription drug coverage receive a prescription drug card that can be used at both local and national pharmacies. If a physician prescribes a drug that is not on our formulary, members may pay a \$25 copayment for a 30-day supply. If a member decides to stay within our formulary, a \$5 copayment for generic prescriptions or a \$15 copayment for brand-name prescriptions will be charged for each 30-day supply. Mail order prescriptions are also available. The same copayments apply for each 30-day supply when using the mail order prescription drug program. Injectable and self-injectable prescriptions, oral contraceptives and prescriptions to treat infertility are covered. Empire's HMO offers an **open formulary**.

Medicare Coverage

Empire's HMO offers the same benefits to NYSHIP Medicare eligibles. Empire's HMO **coordinates coverage** with Medicare.

Empire HMO (formerly BlueChoice HMO)

A product of Empire Blue Cross and Blue Shield
 11 Corporate Woods Blvd.
 PO Box 11800
 Albany, NY 12211-0800

NYSHIP Code Number 280 (Upstate)

An IPA HMO Model serving individuals living or working in Albany, Clinton, Columbia, Delaware, Essex, Fulton, Greene, Montgomery, Orange, Rensselaer, Saratoga, Schenectady, Schoharie, Sullivan, Ulster, Warren and Washington counties.

NYSHIP Code Number 290 (Downstate)

Individuals living or working in Bronx, Dutchess, Kings, Nassau, New York, Putnam, Queens, Richmond, Rockland, Suffolk and Westchester counties.

For information, call

Empire Blue Cross and Blue Shield at.....1-800-662-5193

TTY1-800-241-6894

Or Visit Our Web site.....www.empireblue.com



Benefits

	Your Cost
Office Visit	\$10/visit
Specialty Office Visits	\$10/visit
Chiropractic.....	\$10/visit
Diagnostic/Therapeutic Services	
X-Rays.....	\$10/visit
Lab Tests.....	No cost
Pathology	No cost
EKG/EEG.....	No cost
Radiation/Chemotherapy.....	No cost
Women's Health Care/OB GYN	
Pap Tests.....	No cost
Mammograms.....	No cost
Pre and Postnatal Visits.....	No cost
Family Planning Services.....	50% coinsurance
Infertility Services.....	50% coinsurance
Emergency Room.....	\$35/visit
Urgent Care.....	\$10/visit
Ambulance.....	No cost
Outpatient Mental Health, max 20 visits.....	\$10/visit, 1st-5th; \$25/visit, 6th-20th
Inpatient Mental Health, max 30 days.....	No cost
Outpatient Drug/Alcohol Rehab, max 60 visits.....	\$10/visit
Inpatient Alcohol Rehab, max 30 days.....	No cost
Inpatient Drug Rehab, max 30 days.....	No cost
Durable Medical Equipment.....	20% coinsurance
Prosthetics.....	20% coinsurance
Orthotics.....	20% coinsurance
Rehabilitative Care, physical, speech and occupational therapy	
Inpatient, max 60 days.....	No cost
Outpatient, physical therapy, max 30 visits.....	\$10/visit
Outpatient, speech therapy, evaluation only.....	\$10/visit
Diabetic Supplies and Insulin.....	\$10/item
Hospice, max 210 days.....	No cost
Skilled Nursing Facility, max 120 days/year.....	No cost
Prescription Drugs, 30-day supply	\$5 generic/\$10 preferred brand/ \$20 non-preferred brand
Mail Order, 90-day supply.....	\$10 generic/ \$20 preferred brand/\$40 non-preferred brand

Additional Benefits

Dental, preventive	Not covered
Vision, routine only.....	\$10/exam/year
Hearing Aids.....	Not covered

Plan Highlights 2002

Since 1937, GHI has been building a statewide reputation for strength, stability and an extraordinary commitment to prompt, responsive service. As the largest not-for-profit health insurer in New York State, GHI introduced the GHI HMO in 1999. GHI HMO's provider network is available in 15 counties in New York State.

GHI HMO's primary concern is to provide medical coverage that gives our members confidence that you and your family are well covered. With more than 3 million statewide members, GHI is committed to provide individuals, families and businesses with access to affordable, quality healthcare, supported by outstanding customer service.

Participating Physicians

Services are provided by local participating physicians in their private offices. GHI HMO has over 7,336 member physicians and health care professionals throughout its 15-county NYSHIP-approved service area.

Affiliated Hospitals

GHI HMO members are covered at area hospitals to which their GHI HMO physician has admitting privileges. GHI HMO 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 & Prescriptions

GHI HMO offers an **open formulary**. This includes injectable and self-injectable drugs, oral contraceptives and fertility drugs. Fertility drugs are limited to 3 cycles per lifetime. Members may utilize any GHI HMO pharmacy for retail prescription drugs up to a 30-day supply. If a brand drug is selected or prescribed and there is a generic equivalent available, the member pays the brand copay and the difference in price between the generic and the brand drug. All maintenance medication is obtained through the mail order program. Ask your doctor to prescribe the needed medication for up to 90 days, plus refills, if appropriate. Mail your prescription and the correct copayment in the special order envelope. To help ensure you never run short of your prescription medication, you should reorder on or after the refill date indicated on the refill slip or your medication container, or when you have 14 days of medication left. Mail order medication is pre-paid by check or money order or you may authorize billing to your credit card.

Medicare Coverage

GHI HMO offers the same benefits to NYSHIP Medicare eligibles. GHI HMO **coordinates coverage** with Medicare.

GHI HMO

120 Wood Rd.
PO Box 4181
Kingston, NY 12401

NYSHIP Code Number 220

An IPA HMO serving individuals living or working in Albany, Columbia, Delaware, Dutchess, Greene, Orange, Putnam, Rensselaer, Rockland, Saratoga, Schenectady, Sullivan, Ulster, Warren and Washington counties in New York.

For information, call toll-free

Albany1-877-239-7634
Kingston.....1-877-244-4466

TTY.....1-877-208-7920

Or Visit Our Web sitewww.ghihmo.com



Benefits

	Your Cost
Office Visit.....	\$5/visit
Specialty Office Visits.....	\$5/visit
Chiropractic.....	\$5/visit
Diagnostic/Therapeutic Services	
X-Rays.....	No cost
Lab Tests.....	No cost
Pathology.....	No cost
EKG/EEG.....	No cost
Radiation/Chemotherapy.....	\$5/visit
Women's Health Care/OB GYN	
Pap Tests.....	No cost
Mammograms.....	No cost
Pre and Postnatal Visits.....	No cost
Prostate Cancer Screening.....	No cost
Family Planning Services.....	\$5/visit
Infertility Services ¹	\$5/visit
Artificial Insemination.....	\$50/covered procedure
Emergency Room.....	\$25/visit
Ambulance.....	No cost
Outpatient Mental Health, max 20 visits.....	No cost
Inpatient Mental Health, max 30 days.....	No cost
Outpatient Drug/Alcohol Rehab, max 60 visits.....	\$5/visit
Inpatient Alcohol Rehab, max 30 days.....	No cost
Inpatient Drug Rehab, max 30 days.....	No cost
Durable Medical Equipment.....	No cost
Prosthetics.....	No cost
Orthotics.....	No cost
Rehabilitative Care, physical, speech and occupational therapy	
Inpatient, max 30 days.....	No cost
Outpatient, max 90 visits.....	\$5/visit
Diabetic Supplies and Insulin.....	\$5/month
Hospice, max 210 days.....	No cost
Skilled Nursing Facility, unlimited.....	No cost
Prescription Drugs.....	\$5/30-day supply
(Subject to Drug Formulary) – Oral contraceptives included. Copays are reduced by 50% when utilizing the HIP Mail Order Service. Up to a 90-day generic or brand-name supply may be obtained. Self-injectables and injectables included.	
¹ Includes the supplies and drugs related to the diagnosis and treatment of infertility.	

Additional Benefits

Vision, exams.....	No cost
Eyeglasses.....	\$45/pair; 1 pair/24 months from select frames
Laser Vision Correction (LASIKS).....	Discount program
ONECARD Rx _{SM}	No copay, no claim form
Fitness Program, YMCA Membership.....	Discount program
Alternative Medicine Program.....	Discount program

Plan Highlights 2002

HIP continues to grow. Over 15,000 physicians now participate in our network with most of them in private practice. Plus, HIP offers over 54 years of experience caring for union members and the support of AFL-CIO.

Participating Physicians

You may choose a HIP participating physician practicing in his or her own private office or in a multi-specialty medical center. It's a choice you won't find anywhere else in the New York metropolitan area.

Affiliated Hospitals

HIP members have access to 106 of the area's leading hospitals, including major teaching institutions.

Pharmacies & Prescriptions

Filling a prescription is easy with HIP's network of over 32,000 participating pharmacies nationwide, including 3,500 participating pharmacies within New York State. HIP also has a Mail Order Program through Express Scripts, Inc. HIP offers a **closed formulary**. Generic drugs will be dispensed when available.

Medicare Coverage

HIP offers two plans to NYSHIP retirees. Retirees who are not Medicare-eligible are offered the same coverage as active employees. For Medicare-eligible retirees, HIP offers HIP VIP Premiere Medicare Plan, a **Medicare+Choice** plan that provides Medicare benefits and more. If you are not Medicare-eligible, refer to the "Your Cost" column on this page which shows the benefits and costs available to you.

HIP Health Plan of New York

7 West 34th St.
New York, NY 10001

NYSHIP Code Number 050

A Network HMO serving individuals living or working in Bronx, Kings, Nassau, New York, Queens, Richmond, Suffolk and Westchester counties.

HIP participates in the ONECARD Rx_{SM} Program.

For information, call	1-877-861-0175
TTY	1-888-447-4833
Or Visit Our Web site	www.hipusa.com



Plan Highlights 2002

HMOBlue has an extensive and growing network of participating providers, including Albany Medical Center, Bassett Healthcare, Jefferson Physician Organization, Northern New York Individual Practice Association and the Slocum-Dickson Medical Group.

Benefits

	Your Cost
Office Visit	\$10/visit
Specialty Office Visits	\$10/visit
Chiropractic.....	\$10/visit
Diagnostic/Therapeutic Services	
X-Rays.....	No cost
Lab Tests.....	No cost
Pathology	No cost
EKG/EEG.....	No cost
Radiation/Chemotherapy.....	No cost
Women's Health Care/OB GYN	
Pap Tests.....	No cost
Mammograms.....	No cost
Pre and Postnatal Visits.....	No cost
Family Planning Services.....	No cost
Infertility Services.....	50% coinsurance
Emergency Room.....	\$50/visit
Urgent Care.....	\$10/visit
Ambulance.....	No cost
Outpatient Mental Health, max 20 visits.....	50% coinsurance
Inpatient Mental Health, max 30 days.....	No cost
Outpatient Drug/Alcohol Rehab, max 60 visits.....	\$10/visit
Inpatient Alcohol Rehab, max 30 days.....	No cost
Inpatient Drug Rehab, max 30 days.....	No cost
Durable Medical Equipment	50% coinsurance
Prosthetics	50% coinsurance
Orthotics	50% coinsurance
Rehabilitative Care, physical, speech and occupational therapy	
Inpatient, max 60 days.....	No cost
Outpatient, short-term, limit 60 visits.....	\$10/visit
Diabetic Supplies and Insulin, max 30-day supply.....	\$10/item
Hospice, max 210 days	No cost
Skilled Nursing Facility, max 120 days.....	No cost
Prescription Drugs and Injectables Drugs, 30-day supply	
Generic	\$5/prescription
Preferred	\$15/prescription
Non-Preferred.....	\$30/prescription
Mail Order, 90-day supply	
Generic.....	\$15/prescription
Preferred	\$45/prescription
Non-Preferred.....	\$90/prescription
This includes contraceptives and limited fertility drugs, injectables and self-injectable medications.	

Additional Benefits

Dental, preventive.....	Not covered
Vision, routine only.....	\$10/2 years
Hearing Aids.....	Not covered
Hearing Exam	\$10/2 years

Female members may visit their OB/GYN without referral, but must choose a separate primary care provider.

Members enjoy the worldwide protection of HMOBlue USA for emergency/urgent care and for free guest memberships with HMOs across the country for families living apart.

Participating Physicians

HMOBlue services are provided by your choice of local physicians who see patients in their private offices. HMOBlue has over 3,000 primary care physicians and specialists listed in the HMOBlue directory.

Affiliated Hospitals

HMOBlue members are covered at area hospitals to which their HMOBlue physician has admitting privileges. HMOBlue members may be directed to other hospitals to meet special needs. This now includes Fletcher Allen.

Pharmacies & Prescriptions

HMOBlue members select any of the chain pharmacies, (e.g. Eckerd, CVS, Rite Aid, Walgreens, Wal-Mart, etc.) or independent pharmacies, within or outside the service area, which participate in the FLRx network. HMOBlue offers an **open formulary**. Some brand-name drugs are listed on the Plan's Maximum Allowable Cost (MAC) list. For drugs on this list, you pay the brand-name copay plus the difference in cost between the brand drug on the MAC list and its generic equivalent.

Medicare Coverage

HMOBlue offers the same benefits to NYSHIP Medicare eligibles. HMOBlue **coordinates coverage** with Medicare.

HMOBlue

BlueCross BlueShield of Utica-Watertown	
12 Rhoads Dr., Utica, NY 13502.....	1-800-722-7884
50 Dietz St. Ste L, Oneonta, NY 13820.....	1-800-317-5658
1116 Arsenal St., Watertown, NY 13601	1-800-433-1488
11 Broad St. Ste A-B, Plattsburgh, NY 12901	1-888-212-6156

NYSHIP Code Number 160

An IPA HMO serving individuals living or working in Chenango, Clinton, Delaware, Essex, Franklin, Fulton, Herkimer, Jefferson, Lewis, Madison, Montgomery, Oneida, Oswego, Otsego and St. Lawrence Counties.

For information, call.....1-800-722-7884

Or Visit Our Web site.....www.bcbsuw.com



Benefits

	Your Cost
Office Visit	\$10/visit
Specialty Office Visits	\$10/visit
Chiropractic.....	\$10/visit
Diagnostic/Therapeutic Services	
X-Rays.....	No cost
Lab Tests.....	No cost
Pathology	No cost
EKG/EEG.....	No cost
Radiation/Chemotherapy.....	No cost
Women's Health Care/OB GYN	
Pap Tests.....	No cost
Mammograms.....	No cost
Pre and Postnatal Visits.....	No cost
Family Planning Services.....	\$10/visit
Infertility Services.....	\$10/visit
Emergency Room	\$50/visit
Ambulance.....	No cost
Outpatient Mental Health, max 20 visits.....	50% coinsurance
Inpatient Mental Health, max 30 days.....	No cost
Outpatient Drug/Alcohol Rehab, max 60 visits.....	\$10/visit
Inpatient Drug Rehab, max 30 days.....	No cost
Inpatient Alcohol Rehab, max 30 days.....	No cost
Durable Medical Equipment.....	50% coinsurance
Prosthetics.....	50% coinsurance
Orthotics.....	50% coinsurance
Rehabilitative Care, physical, speech and occupational therapy	
Inpatient, max 60 days.....	No cost
Outpatient, max 60 visits.....	\$10/visit
Diabetic Supplies and Insulin	\$10/item
Hospice, max 210 days.....	No cost
Skilled Nursing Facility, max 120 days.....	No cost
Prescription Drugs	\$5/generic
\$15/preferred brand-name, \$30/non-preferred brand-name	

There is a separate copayment for each 30-day supply, either retail or mail order. You can order up to a 90-day supply through the mail order program with three copayments. This includes contraceptives and limited fertility drugs, injectables and self-injectable medications.

Additional Benefits

Dental, preventive	Not covered
Vision, routine only.....	\$10/visit
	(1 routine visit every 24 months)
Hearing Aids.....	Not covered
Hearing exam, routine, one every other year.....	\$10/visit

Plan Highlights 2002

HMO-CNY wants to ensure that 2002 is a healthful year for our members. Members have access to an extensive selection of area providers. Our low cost office visits keep you healthy, while saving you money. HMO-USA's guest membership program provides access to care when away from home.

Participating Physicians

HMO-CNY is affiliated with more than 2,200 Central New York physicians and health care professionals who see patients in their private offices.

Affiliated Hospitals

All hospitals within our designated service area participate with HMO-CNY. Members are covered at the hospitals to which their HMO-CNY physician has admitting privileges. Members may be directed to other hospitals to meet special needs when medically necessary.

Pharmacies & Prescriptions

HMO-CNY members select any of the chain pharmacies (e.g. Eckerd, CVS, Rite Aid, Revco, etc.). Or independent pharmacies, within or outside the service area, which participate in the FLRx network. HMO-CNY offers an **open formulary**.

Medicare Coverage

HMO-CNY offers the same benefits to NYSHIP Medicare eligibles. HMO-CNY **coordinates coverage** with Medicare.

HMO-CNY

344 S. Warren St.
PO Box 4712
Syracuse, NY 13221-4712

NYSHIP Code Number 072

An IPA HMO serving individuals living or working in Broome, Cayuga, Chemung, Cortland, Onondaga, Oswego, Steuben, Tioga, parts of Chenango and Delaware, and western Madison counties.

For information, call

HMO-CNY at.....315-448-6820
or1-800-447-6269

TTY.....315-448-6764

Or Visit Our Web sitewww.bcbscny.org



Benefits

	Your Cost
Office Visit	\$10/visit
Specialty Office Visits	\$10/visit
Chiropractic	\$10/visit
Diagnostic/Therapeutic Services	
X-Rays	\$10/visit
Lab Tests	No cost
Pathology	No cost
EKG/EEG	\$10/visit
Radiation/Chemotherapy	\$10/visit
Women's Health Care/OB GYN	
Pap Tests	\$10/visit
Mammograms	No cost
Pre and Postnatal Visits	No cost
Family Planning Services	\$10/visit
Infertility Services	50% coinsurance
Emergency Room	\$50/visit
Urgent Care	\$10/visit
Ambulance	\$25/visit
Outpatient Mental Health, max 20 visits	50% coinsurance
Inpatient Mental Health, max 30 days	No cost
Outpatient Drug/Alcohol Rehab, max 60 visits	\$10/visit
Inpatient Alcohol Rehab, max 30 days	No cost
Inpatient Drug Rehab, max 30 days	No cost
Durable Medical Equipment	50% coinsurance
Prosthetics	No cost
Orthotics (excludes shoe inserts)	No cost
Rehabilitative Care, physical, speech and occupational therapy	
Inpatient, max 45 days	No cost
Outpatient, max up to 2 consecutive	
months/diagnosis/calendar year	\$15/visit
Diabetic Supplies and Insulin	lesser of \$8/copay
or 20% coinsurance per 30-day supply	
Diabetic Durable Medical Equipment	\$10 copayment
Hospice, max 210 days	No cost
Skilled Nursing Facility, max 45 days	No cost
Home Health Care	\$10/visit
Prescription Drugs	30-day supply \$5 tier I, \$15 tier II, \$30 tier III
Injectable and self-injectable prescriptions drugs, oral contraceptives	
and prescription drugs to treat infertility are covered under the	
prescription drug benefit at the same copay as any other drug.	
Norplant is covered with a 20% coinsurance.	
Mail Order	N/A

Additional Benefits

Dental, preventive	\$30/cleaning
and 20% discount on additional services at select providers	
Routine Vision exams	\$10/visit once every 12 months
Lenses copayment range	\$35-\$100
Discount of 20%-50% on frames at participating providers.	
Hearing Aids	Not covered

Plan Highlights 2002

Independent Health is one of the most progressive HMOs in the country. Our history of quality coverage, award-winning customer service, wellness programs, and member discounts are just a few of the reasons why so many people trust Independent Health to provide their health care coverage. It's what we do that makes us different.

Participating Physicians

Independent Health is affiliated with over 2,900 physicians and health care professionals who see patients in their private offices throughout its service area.

Affiliated Hospitals

Independent Health members are covered at all Western New York hospitals to which their Independent Health physician has admitting privileges. Independent Health members may be directed to other hospitals to meet special needs when medically necessary.

Pharmacies & Prescriptions

Over 350 pharmacies including all national chains and most independent pharmacies participate. Members may also obtain prescriptions while outside of the service area using Independent Health's national pharmacy network. Independent Health offers a **closed formulary**.

Medicare Coverage

Independent Health offers the same benefits to NYSHIP Medicare eligibles. Independent Health **coordinates coverage** with Medicare.

Independent Health - Western New York

511 Farber Lakes Dr.
Buffalo, NY 14221

NYSHIP Code Number 059

An IPA HMO serving individuals living or working in Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming counties.

For information, call

the Marketing Department at.....716-631-5392
or1-800-453-1910

TTY716-631-3108

Or Visit Our Web site.....www.independenthealth.com



Plan Highlights 2002

MVP Health Care offers great customer service 7 days a week from 8am till midnight – so we're here when it's convenient for you! MVP nurses are available evenings and weekends to answer your urgent medical questions.

MVP provides comprehensive coverage for you and your family including preventive dental for kids, out-of-area college student coverage, mail order prescription drugs and much more!

MVP offers convenient Web site features including the ability to search our Doctor network, change your Primary Care Physician, search our prescription drug formulary and more!

To find out more, visit us on the Web at www.joinMVP.com and click on our special section for New York State employees.

Benefits

	Your Cost
Office Visit	\$10/visit
Specialty Office Visits	\$10/visit
Chiropractic.....	\$10/visit
Diagnostic/Therapeutic Services	
X-Rays.....	No cost
Lab Tests.....	No cost
Pathology.....	No cost
EKG/EEG.....	No cost
Radiation/Chemotherapy.....	\$10/visit
Women's Health Care/OB GYN	
Pap Tests.....	\$10/visit
Mammograms.....	No cost
Pre and Postnatal Visits.....	No cost after initial \$10/visit
Family Planning Services.....	\$10/visit
Infertility Services	Basic: \$10/visit, Advanced: 50% coinsurance
Emergency Room	\$50/visit
Urgent Care (PCP Office Only).....	\$10/visit
Ambulance.....	No cost
Outpatient Mental Health, max 20 visits.....	\$10/1st visit;
\$20/visits 2nd-5th lesser of \$40 or 50% coinsurance/visits 6th-20th	
Inpatient Mental Health Physician, max 20 visits.....	lesser of \$40
or 50% coinsurance	
Inpatient Mental Health, max 30 days.....	No Cost
Outpatient Drug/Alcohol Rehab, max 60 visits.....	\$10/visit
Inpatient Alcohol Rehab, max 30 days.....	No cost
Inpatient Drug Rehab, max 30 days.....	No cost
Durable Medical Equipment.....	20% coinsurance
Prosthetics.....	20% coinsurance
Orthotics.....	20% coinsurance
Rehabilitative Care, physical, speech and occupational therapy	
Inpatient, max 2 months.....	No cost
Outpatient, max 2 months.....	\$10/visit
Diabetic Supplies and Insulin.....	Lesser of \$10
or 20% coinsurance/item, 30-day supply	
Hospice, max 210 days	No cost
Skilled Nursing Facility, max 45 days	No cost
Prescription Drugs, 30-day supply.....	\$5/generic, \$20/brand,
\$40 non-formulary brand	
Mail Order, 90-day supply.....	\$10/generic, \$40/brand,
\$80 non-formulary brand	
Prescription drug benefits include coverage for injectables, oral	
contraceptives and drugs for the treatment of infertility, subject to	
limitations listed above.	

Additional Benefits

Dental, preventive	\$10/visit, children to age 19
Vision, routine only.....	\$10/exam/24 months
Hearing Aids.....	Not covered

Participating Physicians

MVP Health Care provides services through more than 10,000 participating physicians located throughout its service area. Each region has distinctively different physician lists and geographic service areas.

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.

Pharmacies & Prescriptions

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

Medicare Coverage

MVP offers the same benefits to NYSHIP Medicare eligibles. MVP **coordinates coverage** with Medicare.

MVP Health Care

PO Box 2207
625 State St.
Schenectady, NY 12301-2207

NYSHIP Code Number 060

An IPA HMO serving individuals living or working in Albany, Broome, Chenango, Columbia, Delaware, Dutchess, Fulton, Greene, Hamilton, Herkimer, Lewis, Madison, Montgomery, Oneida, Onondaga, Orange, Otsego, Putnam, Rensselaer, Saratoga, Schenectady, Schoharie, Tioga, Ulster, Warren and Washington counties.

MVP participates in the ONECARD RX_{SM} Program

For information, call

Schenectady.....	518-370-4793
Yorkville.....	315-736-1625
Fishkill.....	845-897-6060
Vestal.....	607-763-4622
Syracuse.....	315-445-3700
Or.....	800 TALK-MVP (825-5687)
Or Visit Our Web site.....	www.mvphealthplan.com



Plan Highlights 2002

Preferred Care continuously strives to improve the quality and value of our health care plan. For the year 2002, we continue to offer the following benefits to our members:

Routine eye examinations covered annually • Hearing aids covered at \$600, every 3 years for children through 18 years • Acupuncture covered at 50% coinsurance for 10 visits per year with a participating provider • All PCP visits covered in full for children to age 2.

Benefits

	Your Cost
Office Visit.....	\$5/visit
PCP Visits for Children, age 0-2	No cost
Specialty Office Visits	\$10/visit
Chiropractic.....	\$10/visit
Diagnostic/Therapeutic Services	
X-Rays.....	\$10/visit
Lab Tests	\$5/visit
Pathology	\$10/visit
EKG/EEG	\$10/visit
Radiation/Chemotherapy.....	\$10/visit
Women's Health Care/OB GYN	
Pap Tests.....	No cost
Mammograms.....	No cost
Pre and Postnatal Visits.....	No cost
Family Planning Services.....	\$5/visit/PCP; \$10/visit/specialist
Infertility Services.....	\$5/visit/PCP; \$10/visit/specialist
Emergency Room	\$50/visit
Urgent Care Center	\$25/visit
Ambulance.....	No cost
Outpatient Mental Health, max 20 visits.....	50% coinsurance
Inpatient Mental Health, max 30 days	No cost
Outpatient Drug/Alcohol Rehab, max 60 visits.....	\$10/visit
Inpatient Drug Rehab, max 30 days.....	No cost
Inpatient Alcohol Rehab, max 30 days.....	No cost
Durable Medical Equipment	20% coinsurance
Prosthetics	20% coinsurance
Orthotics.....	20% coinsurance
Ostomy Supplies	20% coinsurance
Rehabilitative Care, physical, speech and occupational therapy	
Inpatient, unlimited.....	No cost
Outpatient, max 45 visits	\$10/visit
Diabetic Supplies and Insulin.....	\$10/30-day supply \$20/90-day supply for mail order
Hospice, max 210 days.....	No cost
Skilled Nursing Facility, max 120 days/yr; 360 days/life	No cost
Prescription Drugs...\$5/generic, \$10/brand-name, including birth control pills, fertility prescriptions and injectable prescriptions for each 30-day supply at retail pharmacy or 90-day supply through mail order. If member requests brand-name drug to the prescribed generic drug, he/she pays the difference between the cost of the generic and the brand-name plus copay.	

Additional Benefits

Dental, preventive.....	Not covered
Vision, routine	\$10/annual
Eye Wear	20%-60% discount
Hearing Aids, through age 18	\$600/3 calendar years
Home Health Care.....	No cost
Acupuncture, max 10 visits.....	50% coinsurance

Participating Physicians

Preferred Care is affiliated with over 3,100 physicians and health care professionals who see patients in their private offices.

Affiliated Hospitals

Preferred Care members are covered at area hospitals to which their participating physicians have admitting privileges. Members may be directed to other hospitals to meet special needs.

Pharmacies & Prescriptions

Preferred Care members simply present their card at any network pharmacy. At an out-of-network pharmacy, members pay their copay plus the costs above the Preferred Care network rate. Preferred Care offers an **open formulary**.

Medicare Coverage

Preferred Care's Gold Plan is a **Medicare+Choice** plan offered to NYSHIP Medicare eligibles. Copayments will vary from the copayments of an active status employee. Call the number below for detailed information.

Preferred Care

259 Monroe Ave.
Rochester, NY 14607

NYSHIP Code Number 058

An IPA HMO serving individuals living or working in Genesee, Livingston, Monroe, Ontario, Orleans, Seneca, Wayne, Wyoming and Yates counties.

For information, call

Preferred Care's Customer Care Center at.....716-325-3113
or1-800-950-3224

TTY.....716-325-2629

Or Visit Our Web sitewww.preferredcare.org



Plan Highlights 2002

Univera offers a variety of discounts through our Plus Club Program. Univera members are also encouraged to participate in our "BuddyCheck 9" breast cancer awareness program.

Benefits

	Your Cost
Office Visit	\$10/visit
Specialty Office Visits	\$10/visit
Chiropractic.....	\$10/visit
Diagnostic/Therapeutic Services	
X-Rays.....	\$10/visit
Lab Tests.....	No cost
Pathology.....	No cost
EKG/EEG.....	\$10/visit
Radiation/Chemotherapy.....	\$10/visit
Women's Health Care/OB GYN	
Pap Tests.....	\$10/visit
Mammograms.....	No cost
Pre and Postnatal Visits.....	No cost
Family Planning Services.....	\$10/visit
Infertility Services.....	50% coinsurance
Emergency Room.....	\$35/visit
Ambulance.....	\$35/visit
Outpatient Mental Health, max 20 visits.....	50% coinsurance
Inpatient Mental Health, max 30 days.....	No cost
Outpatient Drug/Alcohol Rehab, max 60 visits.....	\$10/visit
Inpatient Alcohol Rehab, max 30 days.....	No cost
Inpatient Drug Rehab, max 30 days.....	No cost
Durable Medical Equipment.....	50% coinsurance
Prosthetics.....	50% coinsurance
Orthotics.....	50% coinsurance
Rehabilitative Care, physical, speech and occupational therapy	
Inpatient, 2 consecutive months/condition.....	No cost
Outpatient, 30 visits/year.....	\$10/visit
Diabetic Supplies and Insulin.....	\$10/item
Hospice, max 210 days.....	No cost
Skilled Nursing Facility, max 45 days.....	No cost
Prescription Drugs	
Retail.....	1 copay per 30-day supply
Mail Order.....	3 copays per 90-day maintenance supply
Tier I.....	\$5/prescription
Tier II.....	\$15/prescription
Tier III.....	\$35/prescription
Includes coverage for injectable and self-injectable medications, oral contraceptives and self-injectable and oral fertility drugs. Tier I drugs are generally generic drugs. Tier II drugs are brand products with no generic equivalent. Tier III drugs are non-preferred brand drugs with alternate clinically equivalent drugs available in Tier I or Tier II.	

Additional Benefits

Dental, preventive.....	Not covered
Vision, routine only.....	\$20/exam
Hearing Aids.....	Not covered

Participating Physicians

As a Univera member, you choose from our network of affiliated physicians which includes 95% of the physicians in Central New York.

Affiliated Hospitals

Univera members will be referred to the hospital associated with their physician. Univera members may be referred to other hospitals to meet their special needs.

Pharmacies & Prescriptions

Members using Health Services Medical Group (HSMG) must use their Health Center pharmacy. Members who select physicians outside of HSMG use any participating major pharmacy chain or independent pharmacy. Members can also access our mail order drug program at Familymeds.com, or by calling 1-888-267-3025.

Medicare Coverage

Univera offers the same benefits to NYSHIP Medicare eligibles. Univera **coordinates coverage** with Medicare.

Univera (formerly Univera Healthcare-CNY)

Syracuse, Cortland, Ithaca, Utica/Rome and Corning/Elmira
8278 Willett Pkwy.
Baldwinsville, NY 13027

NYSHIP Code Number 055

A Network HMO serving individuals living or working in Chemung, Cortland, Herkimer, Madison, Oneida, Onondaga, Schuyler, Steuben, Tompkins, and portions of Cayuga and Oswego counties.

For information, call

Univera's Customer Service Department at.....1-800-223-4780

TTY.....1-800-396-9393

Or Visit Our Web sitewww.univerahealthcare.com



Plan Highlights 2002

Univera offers a variety of health education programs to our members, including diabetes management, smoking cessation, Lamaze classes and stress management. Our discount programs include savings on vitamins and mineral supplements, home safety products and health club memberships. Members are encouraged to take part in our award winning "Buddy Check 2" breast cancer awareness and prevention program and our "2 Smart 2 Start" smoking prevention program for pre-teens.

Benefits

	Your Cost
Office Visit	\$10/visit
Specialty Office Visits	\$10/visit
Chiropractic	\$10/visit
Diagnostic/Therapeutic Services	
X-Rays	\$10/visit
Lab Tests	No cost
Pathology	No cost
EKG/EEG	\$10/visit
Radiation/Chemotherapy	\$10/visit
Women's Health Care/OB GYN	
Pap Tests	\$10/visit
Mammograms	No cost
Pre and Postnatal Visits	No cost
Family Planning Services	\$10/visit
Infertility Services50% coinsurance
Emergency Room	\$35/visit
Ambulance	\$35/visit
Outpatient Mental Health, max 20 visits50% coinsurance
Inpatient Mental Health, max 30 days	No cost
Outpatient Drug/Alcohol Rehab, max 60 visits	\$10/visit
Inpatient Alcohol Rehab, max 30 days	No cost
Inpatient Drug Rehab, max 30 days	No cost
Durable Medical Equipment50% coinsurance
Prosthetics50% coinsurance
Orthotics50% coinsurance
Rehabilitative Care, physical, speech and occupational therapy	
Inpatient, 2 consecutive months/condition	No cost
Outpatient, 30 visits/year	\$10/visit
Diabetic Supplies and Insulin	\$10/item
Hospice, max 210 days	No cost
Skilled Nursing Facility, max 45 days	No cost
Prescription Drugs	
Retail	1 copay per 30-day supply
Mail Order	3 copays per 90-day maintenance supply
Tier I	\$5/prescription
Tier II	\$15/prescription
Tier III	\$35/prescription
Includes coverage for injectable and self-injectable medications, oral contraceptives and self-injectable and oral fertility drugs. Tier I drugs are generally generic drugs. Tier II drugs are brand products with no generic equivalent. Tier III drugs are non-preferred brand drugs with alternate clinically equivalent drugs available in Tier I or Tier II.	

Additional Benefits

Dental, preventive.....	Not covered
Vision, routine only.....	\$20/exam
Hearing Aids.....	Not covered

Participating Physicians

As a Univera member, you choose from our network of affiliated physicians which includes 97% of the doctors in Western New York, all area hospitals, plus the major labs, and pharmacy chains.

Affiliated Hospitals

Univera participates with all Western New York hospitals. You'll go to the participating hospital that your doctor selects.

Pharmacies & Prescriptions

Univera participates with all major pharmacy chains and most independent drugstores. Members who see physicians practicing at our medical centers also have the convenience of using the center pharmacies. Through our mail order vendor, Familymeds.com, members can call 1-888-267-3025.

Medicare Coverage

Univera offers the same benefits to NYSHIP Medicare eligibles. Univera **coordinates coverage** with Medicare.

Univera (formerly Univera Healthcare-WNY)

205 Park Club Ln.
Buffalo, NY 14221-5239

NYSHIP Code Number 057

A Network HMO serving individuals living or working in Cattaraugus, Erie, Genesee, Niagara, Orleans and Wyoming counties.

To Join, call716-847-0881
or1-800-427-8490

Current Members, call716-857-4448
or1-800-337-3338

TTY1-800-421-1220

Or Visit Our Web sitewww.univerahealthcare.com



Plan Highlights 2002

Vytra provides comprehensive benefits to cover you when you are sick as well as preventive care to promote your good health. You and each family member will select their own physician from a list of over 1,900 primary care physicians in Vytra's service area. Your PCP provides your routine care and arranges specialist's care and hospitalization. Women may also select an OB/GYN in addition to their PCP.

Benefits

	Your Cost
Office Visit.....	\$5/visit
Specialty Office Visits.....	\$5/visit
Chiropractic.....	\$5/visit
Diagnostic/Therapeutic Services	
X-Rays.....	No cost
Lab Tests.....	No cost
Pathology.....	\$5/visit
EKG/EEG.....	\$5/visit
Radiation/Chemotherapy.....	No cost
Women's Health Care/OB GYN	
Office Visit.....	\$5/visit
Pap Tests.....	No cost
Mammograms.....	No cost
Pre and Postnatal Visits.....	No cost
Family Planning Services.....	\$5/visit
Infertility Services.....	\$5/visit
Emergency Room.....	\$25/visit
Urgent Care.....	\$5/visit
Ambulance.....	No cost
Outpatient Mental Health, max 20 visits.....	\$5/visit 1st-3rd \$25/visit 4th-20th
Inpatient Mental Health, max 30 days.....	No cost
Outpatient Drug/Alcohol Rehab, max 60 visits.....	\$5/visit
Inpatient Alcohol Rehab, max 30 days.....	No cost
Inpatient Drug Rehab, max 30 days.....	No cost
Durable Medical Equipment.....	No cost
Prosthetics.....	No cost
Orthotics.....	No cost
Rehabilitative Care, physical, speech and occupational therapy	
Inpatient, max 2 months.....	No cost
Outpatient, max 2 months.....	\$5/visit
Diabetic Supplies and Insulin.....	\$5/item
Hospice, max 210 days.....	No cost
Skilled Nursing Facility, max 45 days.....	No cost
Prescription Drugs, 30-day supply.....	\$5 generic/ \$12 preferred brand/ \$35 non-preferred brand at participating pharmacies
Mail Order, 90-day supply for maintenance type medication	\$10 generic/ \$24 preferred brand/\$70 non-preferred brand
Members may access Mail Order Program by calling Express Pharmacy Services at 1-800-222-3383.	

Additional Benefits

Dental, preventive.....	Not covered
Vision, routine only.....	Not covered
Eyeglasses.....	Not covered
Hearing Aids.....	Not covered

Participating Physicians

Vytra is affiliated with over 7,000 physicians and health care professionals who see patients in their private offices. Expanded network providers are now located in Manhattan.

Affiliated Hospitals

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

Pharmacies & Prescriptions

Vytra uses National Medical Healthcard Systems, which includes over 90% of the nation's pharmacies and over 1,000 in Nassau, Queens and Suffolk counties. Vytra offers a **closed formulary**. Vytra covers fertility drugs, oral contraceptives, injectable and self-injectable prescription medications at the regular prescription drug copay.

Medicare Coverage

Vytra offers the same benefits to NYSHIP Medicare eligibles. Vytra **coordinates coverage** with Medicare.

Vytra Health Plans

Corporate Center
395 North Service Rd.
Melville, NY 11747-3127

NYSHIP Code Number 070

An IPA HMO serving individuals living or working in Nassau, Queens and Suffolk counties.

For information, call

Vytra Health Plans.....631-694-6565 for current members
or.....1-800-406-0806 for prospective members

Or Visit Our Web site.....www.vytra.com

NYS OnLine: Your Benefits Resource



NYS OnLine answers many questions for NYSHIP enrollees. "What's New" gives a heads-up on new publications or important benefit information. You can select your group and see current health insurance information, link to the *Empire Plan Participating Provider Directory* online and find useful phone numbers. *Choices* and other Option Transfer publications are available online as soon as they are approved for printing. Rates are also posted promptly upon approval. NYS OnLine meets universal accessibility standards adopted by New York State for NYS Agency Web sites and has been honored for excellence in health benefits presentation by the WWW Health Awards and APEX Awards. Visit us at <http://www.cs.state.ny.us>.

New York State Governor Pataki map-NY e-bizNYS Citizen Guide

NYS OnLine Benefits

Employee Benefits Division
State of New York Department of Civil Service

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New York State Health Insurance Program (NYSHIP) for NY State and Local Governments:

- New York State Actives
 - Executive Branch
 - Legislature
 - Unified Court System
- Retirees State/PE
- Participating Employers
- Participating Agencies
- NYSHIP for Local Govts.
- Empire Plan Providers
- Option Transfer

More New York State Government Benefits

Dental: Council 82, M/C, NYSCOPBA, PBA Supervisors, PBA Troopers, PEF, PIA, Courts, GSEU

Life: M/C

Income Protection Plan (IPP): M/C, Legislature, Special Enrollees, DC 37

Survivor Benefits: All

Vision: Council 82, M/C (Vision and Hearing), NYSCOPBA, PBA Supervisors, PBA Troopers, PEF, PIA

Workers' Compensation: Accident Reporting System, ONECARD Rx/ARS, Dispute Resolution Program

Long Term Care: NYPERL

Health Insurance Choices for 2002

For New York State Employees, the Legislature,
Unified Court System, Employees of Participating Employers
and for *COBRA* enrollees with their benefits

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

Care has been taken to ensure the accuracy of the material contained in this book. 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.

It is the policy of the State of New York 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 Employee Benefits Division Web site (<http://www.cs.state.ny.us>), which 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.

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Active Choices/02

State of New York
Department of Civil Service
Employee Benefits Division
The State Campus
Albany, New York 12239
<http://www.cs.state.ny.us>

