

THE EMPIRE PLAN

September 2000

Report

FOR EMPLOYEES OF THE STATE OF NEW YORK

REPRESENTED BY COUNCIL 82

And for their enrolled Dependents

And for COBRA Enrollees with their Empire Plan Benefits

Summary of Benefit Changes

Read this *Report* for more information.

Effective October 1, 2000

Prescription Drug Copay: \$5 copayment for a generic drug, \$15 copayment for a brand-name drug without a generic equivalent, \$15 copayment plus difference in cost for brand-name with generic equivalent.

Skilled Nursing Facility: You must call the Benefits Management Program before admission or transfer to a skilled nursing facility.

Prospective Procedure Review: You must call the Benefits Management Program before an elective MRI performed in any outpatient setting, including a hospital outpatient department.

Pre-Admission Testing: No copayment for hospital outpatient pre-admission and/or pre-surgical testing prior to inpatient admissions.

Physical Therapy: \$5 copayment for physical therapy visit in hospital outpatient department when covered by Blue Cross.

Routine Health Exams: Basic medical allowance increased to \$250 per calendar year for an active employee age 40 or older and \$250 per calendar year for an active employee's spouse/ domestic partner age 40 or older.

Newborn Child Care: Basic Medical allowance increased to \$150.

Pediatric Immunizations: Influenza vaccine when provided in accordance with pediatric guidelines is covered under Participating Provider Program with no copayment and under Basic Medical Program subject to deductible and coinsurance.

Adult Immunizations: Influenza, pneumonia, measles, mumps, rubella, varicella, and tetanus covered under the Participating Provider Program subject to \$5 copayment.

Mastectomy Bras: When prescribed by a physician, mastectomy bras, including necessary replacements, are now covered under the Basic Medical Program.

Infertility Treatment: Paid-in-full benefits at Center of Excellence. Pre-authorization requirement and lifetime maximum of \$25,000 per covered person for certain Qualified Procedures.

Cardiovascular Risk Reduction Program: The Empire Plan's Cardiovascular Risk Reduction Program identifies patients treated for cardiovascular disease and offers to assign a cardiac nurse to talk with you and your doctor. Your participation is voluntary.

Changes Effective Before October 1, 2000

Graduating Students: Beginning August 1, 2000, graduating students are eligible for three months of continued NYSHIP coverage following the end of the month in which they complete course requirements for graduation.

Military Leave: Beginning August 1, 2000, dependents of employees called to active duty will be eligible for up to 12 months of coverage at no employee cost. *Does not apply to COBRA enrollees.*

Leave Without Pay: Beginning August 1, 2000, employees on Workers' Compensation or

disciplinary leave without pay can continue NYSHIP coverage for up to 12 months at the employee's share of the premium.

Benefits After Termination: Beginning April 1, 2000, up to 90 days for totally disabling condition.

Hearing Aids: Beginning January 1, 2000, maximum increased to \$800 for adults and children.

Sick Leave Credit: Beginning January 1, 2000, you may use up to 200 earned sick leave days to calculate retiree health insurance sick leave credit.

Empire Plan Benefit Changes Effective October 1, 2000

Empire Plan Prescription Drug Program

Copayments: \$5 Generic, \$15 Brand Names

Beginning October 1, 2000, your copayment at a participating pharmacy is \$5 for a generic drug and \$15 for a brand-name drug without a generic equivalent. For a brand-name drug with a generic equivalent, you pay \$15 plus the difference in cost between the brand-name drug and its generic equivalent. If a generic substitution waiver is approved, you pay only the \$15 brand-name copayment. One copayment covers up to a 90-day supply for a prescription dispensed at a participating pharmacy or through the Express Scripts (formerly ValueRx) mail service.

Continued on page 2

In This Report

SAVE THIS REPORT

This Empire Plan Report announces benefit changes which amend your NYSHIP General Information Book and Empire Plan Certificate.

1-3 Changes Effective October 1, 2000

4 Changes Effective Before October 1, 2000

Empire Plan at a Glance

5 More Empire Plan Enhancements; Empire Plan News

6 NYSHIP Enhancements

7 Empire Plan Telephone Numbers

8 Visit Our Web Site

Q&A

Questions and Answers About Prescription Drugs

- Q.** Why is the Empire Plan copayment for brand-name drugs going up while the copayment for generics is going down?
- A.** Brand-name drugs cost more than generic drugs. On an average, a 30-day supply of a brand-name drug costs \$54.60 while a generic costs \$8.70.
- Q.** How can I keep my prescription drug costs down?
- A.** When you need a prescription drug, ask your doctor to prescribe a generic drug whenever possible. Generic drugs cost you, and the Empire Plan, less.
- Q.** I take several prescription drugs regularly. What else can I do to keep my costs down?
- A.** Once you are established on a long-term drug-treatment plan, remember: one copayment covers up to a 90-day supply at a participating pharmacy or the Express Scripts mail order pharmacy.

Empire Plan Benefits Management Program

Pre-Admission Certification Required for Skilled Nursing Facility



Beginning October 1, 2000, you must call the Empire Plan Benefits Management Program at 1-800-992-1213 before admission to a skilled nursing facility, including transfer to a skilled nursing facility from a hospital. Pre-admission certification will assure you that the skilled nursing facility care meets the criteria for coverage. You must be eligible for benefits when the care is provided. If your stay is pre-certified, you, your doctor and the facility will be

notified in writing no later than the day before your Empire Plan benefits for the skilled nursing facility care will end.

If the skilled nursing facility care does not meet the following conditions, you will pay the full cost:

1. The care is medically necessary. Care must be provided by skilled personnel to assure your safety and achieve the medically desired result; and
2. Inpatient hospital care would have been required if care in the skilled nursing facility were not provided.

Remember, custodial care, which is primarily assistance with the activities of daily living, is not covered under the Empire Plan.

Blue Cross Hospital Coverage

Prospective Procedure Review: MRI Penalties now also apply to Blue Cross coverage.



Beginning October 1, 2000, you must call the Empire Plan Benefits Management Program

for prospective procedure review before you have an elective (non-emergency) Magnetic Resonance Imaging (MRI) in any outpatient setting, including a hospital outpatient department, a free-standing center or a physician's office.

If you do not call, you will pay a higher share of the costs. If the Empire Plan's medical necessity review determines that the MRI was not medically necessary, you will be responsible for the full charges. If the review confirms that the MRI was medically necessary but not an emergency, you will be responsible for paying the lesser of 50 percent of the covered charge or \$250. You also must pay your \$25 hospital outpatient or \$5 participating provider copayment or applicable Basic Medical deductible and coinsurance.

If you or your dependent is scheduled for an MRI, call the Empire Plan Benefits Management Program at 1-800-992-1213 as soon as the MRI is scheduled. You do not have to call if you are having the test as an inpatient in a hospital.

No Copayment for Hospital Outpatient Pre-Admission Testing

Beginning October 1, 2000, the \$25 copayment for hospital outpatient pre-admission testing and/or pre-surgical testing prior to an inpatient admission is eliminated.

Continued on next page

\$5 Copayment

for Outpatient Physical Therapy

Beginning October 1, 2000, you pay a \$5 copayment for each visit to the hospital outpatient department for physical therapy. This is the same copayment you pay for physical therapy in a provider's office or at a free-standing facility under MPN, the Managed Physical Medicine Program.

Remember, most physical therapy is covered under MPN. However, physical therapy, ordered by your doctor following related surgery or hospitalization and provided in the hospital outpatient department is covered by Blue Cross. Please see your *Empire Plan Certificate* for more information.

United HealthCare Medical Coverage

Annual Routine Health Exams

Beginning October 1, 2000, routine health exams are covered under the Basic Medical Program up to a maximum of \$250 per calendar year for an active employee age 40 and over and \$250 per calendar year for an active employee's spouse/domestic partner age 40 and over. This benefit is not subject to deductible or coinsurance. This increases the maximum allowance and covers an annual routine health exam for an enrollee over age 40.

Routine Newborn Child Care Up to \$150

Beginning October 1, 2000, doctors' services for the routine care of a newborn child are covered under the Basic Medical Program up to a maximum payment of \$150. This is an increase from the previous \$100 allowance. This benefit is not subject to deductible or coinsurance.

Pediatric Immunizations: Influenza Vaccine Added

Beginning October 1, 2000, influenza vaccine is covered when provided in accordance with pediatric immunization guidelines. Coverage is available under the Participating Provider Program with no copayment and under the Basic Medical Program subject to deductible and coinsurance.

Your children, up to age 19, are covered for routine well-child immunizations and the cost of oral and injectable substances.

Adult Immunizations Covered Under Participating Provider Program

Beginning October 1, 2000, you and your adult dependents are covered under the Participating Provider Program for influenza, pneumonia, measles-mumps-rubella (MMR), varicella (chicken pox) and tetanus immunizations subject to a \$5 copayment. Adult immunizations are not covered under the Basic Medical Program.

Mastectomy Bras

Beginning October 1, 2000, mastectomy bras prescribed by your doctor are covered under the Empire Plan's Basic Medical Program. Replacement mastectomy bras, when functionally necessary, are also covered.

Submit your claims for mastectomy bras to United HealthCare.

Enhanced Infertility Treatment Benefit

Beginning October 1, 2000, you have enhanced benefits for infertility treatment. The Empire Plan now offers expanded coverage for infertility-related expenses and a wider range of providers, including a new network of leading infertility programs known as Infertility Centers of Excellence.

The Empire Plan selects Centers of Excellence based on successful outcomes and experience. When you choose to use a participating Center, you receive paid-in-full benefits with no copayment for pre-authorized Qualified Procedures. When you use other participating providers, you pay your \$5 copayment. When you use a non-participating provider, Basic Medical deductible and coinsurance apply.

Regardless of the provider you choose, certain procedures now require prior authorization. These procedures, which facilitate a pregnancy but do not treat the cause of infertility, are termed Qualified Procedures. When authorized, Qualified Procedures are covered up to a lifetime maximum benefit of \$25,000 per covered person. The \$25,000 maximum applies to all expenses related to Qualified Procedures and paid under the Empire Plan hospital and medical programs.

When care has been authorized at an Infertility Center of Excellence located more than 100 miles from your home, the Plan will assist you with expenses for travel, lodging and meals. These expenses are applied toward the \$25,000 lifetime maximum.



You must call United HealthCare at 1-800-638-9918 for authorization before

having any of the following Qualified Procedures: Artificial Insemination; Assisted Reproductive Technology (ART) procedures including in-vitro fertilization and embryo placement, Gamete Intra-Fallopian Transfer (GIFT), Zygote Intra-Fallopian Transfer (ZIFT), Intracytoplasmic Sperm Injection (ICSI) for the treatment of male infertility, assisted hatching and

Continued on next page

microsurgical sperm aspiration and extraction procedures; sperm, egg and/or inseminated egg procurement and processing and banking of sperm and inseminated eggs.

If you do not receive prior authorization, no benefits are available for these Qualified Procedures under the Empire Plan's hospital or medical programs. You will pay the full cost, regardless of the provider.

Call United HealthCare at 1-800-638-9918 for details.

Cardiovascular Risk Reduction Program

Effective October 1, 2000, the Empire Plan offers a new comprehensive disease management program focusing on the heart. The program is called Cardiovascular Risk Reduction (CVRR). Empire Plan enrollees and their eligible dependents who have a recent history of angioplasty, open heart surgery and/or heart attack will be invited to participate in this program, which will be conducted confidentially over the phone. There is no cost to you. Your participation is voluntary.

If you agree to participate, your case will be assigned to a cardiac nurse who is experienced in working with patients to reduce heart disease risk factors. The nurse will consult with your cardiologist to develop a plan of care with the best promise of success. The nurse will talk with you periodically on the phone about heart-healthy diet, exercise, medication, stress management and smoking cessation, if applicable. You will receive, as needed, informational and educational materials developed in conjunction with the American Heart Association.

CVRR is provided by United HealthCare and is administered by CorSolutions, the nation's leading provider of lifestyle change

and treatment support programs.

Changes Effective Before October 1, 2000

Hearing Aids Up to \$800

Beginning January 1, 2000, under the Basic Medical Program, hearing aids, including evaluation, fitting and purchase, are covered up to a total maximum reimbursement of \$800 once every four years. Children age 12 years and under receive a benefit of up to \$800 once every two years when the child's hearing has changed and the existing hearing aids can no longer compensate. These benefits are not subject to deductible or coinsurance. This is an increase from \$600.

Note: If you used your hearing aid benefit after January 1, 2000 and did not receive the new benefit level of \$800, contact United HealthCare regarding the increased reimbursement.

Benefits After Termination of Coverage

If you or your covered dependent is totally disabled on the date your Empire Plan coverage ends, the Empire Plan will pay benefits for covered medical expenses for that total disability until the day you or your covered dependent is no longer totally disabled or 90 days after coverage ended, whichever is earlier. The 90-day extension of benefits will apply to benefits for enrollees whose coverage ends on or after April 1, 2000 and who are totally disabled on the date coverage ends.

Empire Plan Mental Health and Substance Abuse Program

Benefits After Termination of Coverage

If you or your covered dependent is totally disabled due to a mental health or substance abuse condition on the date your Empire Plan coverage ends, the Empire Plan will pay benefits for covered expenses for that total disability until the day you or your covered dependent is no longer totally disabled or 90 days after coverage ended, whichever is earlier. The 90-day extension of benefits will apply to benefits for enrollees whose coverage ends on or after April 1, 2000 and who are totally disabled on the date coverage ends.

More Empire Plan Enhancements

No HCAP Pre-Authorization for Diabetic and Ostomy Supplies

Beginning July 1, 2000, you are no longer required to call the Home Care Advocacy Program (HCAP) for authorization before receiving diabetic supplies (except insulin pumps and Medijectors) or ostomy supplies.

You will be able to contact the HCAP network suppliers directly to order your supplies. You will continue to receive a paid-in-full benefit when you use a network provider.

The new procedure for ordering ostomy and most diabetic supplies is as follows:

- The first time you use your Empire Plan benefits for diabetic or ostomy supplies, call the HCAP network provider at the toll-free number. For diabetic supplies call **National Diabetic Pharmacies (NDP)** at 1-888-306-7337. For ostomy supplies call **Byram HealthCare Centers** at 1-800-354-4054. You must provide the network supplier with a copy of the doctor's order for the supplies.
- If you are already receiving diabetic supplies from NDP or ostomy supplies from **Byram HealthCare Centers**, you can continue to reorder by contacting the supplier directly.
- If you would like names of other HCAP network providers, call HCAP at 1-800-638-9918 to speak to a representative.

If you choose to use a non-network provider for HCAP-covered supplies, the lower, non-network benefit under HCAP will apply. You must submit a claim for non-network supplies to United HealthCare.

This change applies only to ostomy supplies and most diabetic supplies. The Empire Plan still requires prior authorization for all other home

care needs, such as home nursing services, home infusion therapy, durable medical equipment and supplies (including insulin pumps and Medijectors). Call HCAP at 1-800-638-9918 to speak with a representative.

The Empire Plan NurseLineSM and Health Forums for Health Care Information Effective October 1, 2000

The Empire Plan NurseLine offers enrollees health information and advice 24 hours a day, seven days a week. Beginning October 1, 2000, you may call the Empire Plan NurseLine at 1-800-439-3435 toll-free to talk with a registered nurse. For example, you can ask about a minor illness or injury, a chronic condition or how to prepare a list of questions for your next doctor's appointment. You can call the Empire Plan NurseLine for advice when you can't reach your doctor or when you wonder if you should go to the emergency room.

You can also call the same number, 1-800-439-3435, for recorded messages on more than 1,000 topics in the Empire Plan NurseLine's Health Information Library. Enter PIN number 335 and a 4-digit topic code from the Empire Plan NurseLine brochure mailed to you in late September.

The Empire Plan also offers Health Forums on the Web at www.healthforums.com/empire. Here you'll find the latest health care news plus a health library that includes an encyclopedia, a medical dictionary and symptom guides. There is no charge to you for using the Empire Plan NurseLine or the Health Forums Web site.

Empire Plan News

Arizona, North Carolina and South Carolina Participating Provider Networks Expand

The number of Empire Plan participating providers has grown by 5,300 in Arizona, 11,300 in North Carolina and 4,700 in South Carolina. Empire Plan enrollees can now use physicians in United HealthCare's Options Preferred Provider Organization (PPO) network. New Participating Provider Directories have been printed and sent to Empire Plan enrollees who live in these areas. Some of these new providers may not yet be familiar with the Empire Plan name. Ask if the provider is part of United HealthCare's Options PPO before you receive services. When you use a participating provider, you receive covered services at little or no cost and have no claim forms to file.

You can find Empire Plan providers on the Employee Benefits Division Web site, <http://www.cs.state.ny.us>. Click on Employee Benefits and Services and choose Empire Plan Providers. *The Empire Plan Participating Provider Directory* lists over 80,000 Empire Plan Providers. Or, call United HealthCare at 1-800-942-4640.

Empire Blue Cross Address Change

Empire Blue Cross and Blue Shield has centralized its incoming mail operations to improve efficiency and streamline processing. Please send claims, appeals and other correspondence to the following address:

Empire Blue Cross and Blue Shield
New York State Service Center
P.O. Box 1407, Church Street Station
New York, NY 10008-1407

New York State Health Insurance Program (NYSHIP) Enhancements

Graduating Dependent Students: 3-Month Extension of Coverage



Beginning August 1, 2000, unmarried dependent students who are age 19 or over but under age 25 and complete

course requirements for graduation from a qualified course of study are eligible for three months of continued coverage following the end of the month in which they complete course requirements for graduation.

You must provide verification to the appropriate carrier of the dependent's graduation before claims will be paid.

After the three-month extension period ends, the graduated dependent student may choose either COBRA coverage or a direct-pay conversion contract. Deadlines apply. See your *NYSHIP General Information Book* before coverage ends.

If you have any questions, contact your agency Health Benefits Administrator.

Sick Leave Credit

If you retire on or after January 1, 2000, you may use a maximum of 200 days of earned sick leave to calculate your retiree health insurance sick leave credit. The previous limit was 165 days.

Benefits for Dependents of Enrollees on Military Leave

COBRA Enrollees: The following information does not apply to you. State employees who are members of an Armed Forces Reserve or National Guard Unit called to active duty by a declaration of the President of the United States or an Act of Congress are entitled to continued NYSHIP enrollment at no employee cost for their covered dependents.

Employees enrolled in NYSHIP with dependent coverage for at least 30 days before the enrollee's activation are eligible for this coverage.

Dependents will receive NYSHIP coverage at no cost for up to 12 months, minus the time the employee is in full pay status or until the end of active duty status or the employee's return to State employment, whichever happens first.

If you or a family member needs information about your health benefits during military leave, call your agency Health Benefits Administrator, usually located in the agency personnel office.

Leave Without Pay

Beginning August 1, 2000, if you are enrolled in NYSHIP and removed from the payroll because you are on Workers' Compensation or disciplinary leave without pay, you can continue your health insurance coverage for up to 12 months at the employee's share of the premium.

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



State of New York Department of Civil Service
Employee Benefits Division
The State Campus, Albany, New York 12239
518-457-5754 (Albany area)
1-800-833-4344
(U.S., Canada, Puerto Rico, Virgin Islands)
<http://www.cs.state.ny.us>

The Empire Plan Telephone Numbers



The Empire Plan Benefits Management Program.....1-800-992-1213

- You must call before a maternity or scheduled hospital admission.
- You must call within 48 hours after an emergency or urgent hospital admission.
- You must call before admission or transfer to a skilled nursing facility.
- You must call before having an elective (scheduled) Magnetic Resonance Imaging (MRI).

Following the Benefits Management Program requirements can save you high out-of-pocket costs.

Empire Blue Cross and Blue Shield.....518-367-0009 (Albany area and Alaska)
1-800-342-9815 (NYS and other states except Alaska)

Call for information regarding hospital and related services.

United HealthCare Insurance Company of New York1-800-942-4640

Call for information on benefits under Basic Medical and Participating Provider Programs, predetermination of benefits, claims and participating providers.



Home Care Advocacy Program (HCAP).....1-800-638-9918

You must call to arrange for paid-in-full home care services and/or durable medical equipment/supplies. If you do not follow HCAP requirements, you will receive a significantly lower level of benefits.

Managed Physical Medicine Program/MPN.....1-800-942-4640

Call for information on benefits and to find MPN network providers for chiropractic treatment and physical therapy. If you do not use MPN network providers, you will receive a significantly lower level of benefits.



Infertility Treatment1-800-638-9918

You must call for prior authorization for the following Qualified Procedures, regardless of provider: Artificial Insemination; Assisted Reproductive Technology (ART) procedures including in-vitro fertilization and embryo placement, Gamete Intra-Fallopian Transfer (GIFT), Zygote Intra-Fallopian Transfer (ZIFT), Intracytoplasmic Sperm Injection (ICSI) for the treatment of male infertility, assisted hatching and microsurgical sperm aspiration and extraction procedures; sperm, egg and/or inseminated egg procurement and processing and banking of sperm and inseminated eggs. Call for information about Centers of Excellence.



ValueOptions (Administrator for GHI).....1-800-446-3995

You must call ValueOptions before beginning any treatment for mental health or substance abuse, including alcoholism. If you do not follow ValueOptions requirements, you will receive a significantly lower level of benefits. In a life-threatening situation, go to the emergency room. Call within 48 hours.



Empire Plan Prescription Drug Program.....1-800-964-1888

You must call for prior authorization for BCG Live, Ceredase or Cerezyme, Drugs to treat impotency, Enbrel, Epoetin, Human Growth Hormone, Immune Globulin, Lamisil, Prolastin, Pulmozyme, or Sporanox.

The Empire Plan NurseLineSM.....1-800-439-3435

Call for health information and advice 24 hours a day, seven days a week. To listen to selections from the Health Information Library, enter PIN number 335 and a 4-digit code from the Empire Plan NurseLine brochure. Health information is also available at Health Forums on the Web, www.healthforums.com/empire.

Teletypewriter (TTY) numbers for enrollees who use a TTY because of a hearing or speech disability.

The Empire Plan Benefits Management ProgramTTY Only 1-800-962-2208

ValueOptionsTTY Only 1-800-334-1897

Empire Blue Cross and Blue ShieldTTY Only 1-800-241-6894

United HealthCareTTY Only 1-888-697-9054

The Empire Plan Prescription Drug Program.....TTY Only 1-800-840-7879

NYS OnLine Benefits



Visit us on the Web at <http://www.cs.state.ny.us>

Check our newly-designed New York State Department of Civil Service Employee Benefits Division Web site at <http://www.cs.state.ny.us>.

Click on Employee Benefits and Services for timely information about your Empire Plan Benefits.

NYS OnLine Benefits
Employee Benefits Division
State of New York Department of Civil Service

Find the benefit, click on the group *Benefits vary by group*

New York State Health Insurance Program (NYSHIP) for NY State and Local Governmental Employees

New York State Local Government Benefits

Health Insurance
Choose your group to go to "What's Inside" for information about NYSHIP and the Empire Plan

Look for your NYSHIP benefits here

Click on Council 82

Empire Plan Providers

Empire Plan Providers
Link directly to the Participating Provider Directory on the United HealthCare Web site