

FOR EMPLOYEES OF THE STATE OF NEW YORK  
REPRESENTED BY DISTRICT COUNCIL 37

And for their enrolled Dependents

And for COBRA Enrollees with their Empire Plan Benefits

# Report

## Summary of Benefit Changes

Read this *Report* for more information.

### Effective July 1, 2000

**Transplants Program:** Enhanced benefits at designated Centers of Excellence when pre-authorized by Blue Cross.

### Effective January 1, 2001

**Empire Plan Prescription Drug Program:** The Empire Plan Prescription Drug Program replaces your DC-37 Employee Benefit Fund Prescription Drug Plan.

**Hearing Aids:** Maximum reimbursement increased to \$1,000 every four years for adults and every two years for children.

**Home Care Advocacy Program (HCAP):** Reimbursement up to 50 percent of the network allowance if you do not follow HCAP requirements.

**Basic Medical Deductible:** No adjustment based on the Consumer Price Index.

**Reduced Coinsurance Maximum:** For calendar year 2001, enrollees earning \$23,017 or less per year on April 1, 2000 are eligible for a reduced coinsurance maximum.

## Empire Plan Benefit Changes Effective January 1, 2001

### Empire Plan Prescription Drug Program

Beginning January 1, 2001, the Empire Plan Prescription Drug Program will replace your DC-37 Employee Benefit Fund Prescription Drug Plan. Express Scripts is the administrator and CIGNA insures the program. Express Scripts Mail Service is the mail service pharmacy. Please see the Empire Plan Prescription Drug Program certificate in the Book/Certificate section of this *Report*.

### State Pays Premium

Beginning January 1, 2001, the State will pay the full cost of your premium for prescription drug coverage. The amount deducted from your biweekly paycheck for the Empire Plan premium may change. Rates for 2001 will be mailed to your home when rates are set. Watch for the publication *Rates and Deadlines* from the New York State Health Insurance Program. The rate flyer also announces paycheck deduction dates. *Rates differ for COBRA enrollees.*

### Copayments: \$3 Generic, \$13 Brand Name

Beginning January 1, 2001, your copayment at a participating pharmacy is \$3 for a generic drug and \$13 for a brand-name drug with no generic equivalent. For a brand-name drug with a generic equivalent, you pay \$13 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 \$13 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 mail service.

### No new benefit card

You will not need a new identification card when you fill prescriptions. When you go to a participating pharmacy on or after January 1, 2001, present your New York Government Employee Benefit Card. This is the card you already use for other Empire Plan benefits. Be sure your spouse and children use their own cards. Do not use your DC-37 Prescription Drug card on or after January 1, 2001.



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## New under the Empire Plan

Here are some highlights of what's new to you under the Empire Plan Prescription Drug Program:

- \$3 copayment for generic drug, \$13 copayment for brand-name drug with no generic equivalent at both participating pharmacy and mail service pharmacy
- \$13 copayment plus the difference in cost between the brand-name and generic drug for a brand-name drug with a generic equivalent
- 90-day supply, refills for 90-day supply up to one year, at both local pharmacy and mail service pharmacy
- No annual maximum benefit on prescription drugs

## Changing Your Empire Plan Coverage

If you have Individual coverage under the Empire Plan and Family prescription drug coverage under the DC-37 Prescription Drug Plan and want to cover your family under the Empire Plan, talk with your agency Health Benefits Administrator today. You will have until the closing date of the Option Transfer Period to change from Individual to Family

coverage in the Empire Plan. We will mail rates and deadline information to your home. Your Family coverage in the Empire Plan and new premium rate will be effective January 1, 2001. After the closing date of the Option Transfer Period, the usual late enrollment period for previously eligible dependents will apply. After you have enrolled your dependents, each will receive a separate benefit card to use for all Empire Plan coverage including prescription drugs.

Please see your *NYSHIP General Information Book* for more information about changing your coverage.

## Claims for Reimbursement

You can use a non-participating pharmacy or pay the full amount (instead of using your New York Government Employee Benefit Card) for your prescription at a participating pharmacy and fill out a claim form.

If your prescription was filled with:

- a generic drug or brand-name drug with no generic equivalent, or insulin, you will be reimbursed up to the amount the program would reimburse a participating

pharmacy for that drug, minus the applicable copayment.

- a brand-name drug with a generic equivalent (with some exceptions), you will be reimbursed up to the amount the program would reimburse a participating pharmacy for that drug's generic equivalent, minus the \$13 copayment.

## Call 1-800-964-1888

Call the Empire Plan Prescription Drug Program at 1-800-964-1888 if you need claim forms or have questions. Enrollees who use a TTY (Teletypewriter) because of a hearing or speech disability may call 1-800-840-7879.

## United HealthCare Medical Coverage

### Hearing Aids Up to \$1,000

Beginning January 1, 2001, under the Basic Medical Program, hearing aids, including evaluation, fitting and purchase, are covered up to a total maximum reimbursement of \$1,000 once every four years. Children age 12 years and under receive a benefit of up to \$1,000 once every two years when the child's hearing has changed and the existing hearing aids can no longer

## Your Empire Plan Prescription Drug Program



When you fill or refill a prescription on or after January 1, 2001, be sure you tell your pharmacist that you have prescription drug coverage through the Empire Plan/Express Scripts instead of through the DC-37 Employee Benefit Fund. Questions? You or your pharmacist can call the Empire Plan Prescription Drug Program at 1-800-964-1888.



If you have a refillable prescription at a local pharmacy, you will not need a new prescription if the pharmacy is an Empire Plan/Express Scripts participating pharmacy. You will need a new prescription if you change from a non-participating pharmacy to a participating pharmacy.



If you have a refillable prescription at the DC-37 Mail Order Program, you will need a new prescription to refill by mail from the Express Scripts Mail Service.

*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.



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Albany, New York 12239  
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1-800-833-4344  
(U.S., Canada, Puerto Rico, Virgin Islands)  
<http://www.cs.state.ny.us>

compensate. These benefits are not subject to deductible or coinsurance. This is an increase from \$800.

The Basic Medical benefit applies whether you use a participating or a non-participating provider.

#### **Home Care Advocacy Program**

If you do not call the Home Care Advocacy Program (HCAP) at 1-800-638-9918 before receiving HCAP-covered home care services and/or equipment/supplies or if you call HCAP but do not use an HCAP provider, you will be reimbursed for HCAP-covered services and/or equipment/supplies up to 50 percent of the network allowance after you meet your deductible. You no longer have Basic Medical benefits if you do not call HCAP or if you use a non-participating provider.

Exception: You are not required to call HCAP for authorization before receiving diabetic supplies (except insulin pumps and Medijectors) or ostomy supplies. You may contact the HCAP network suppliers directly at their toll-free numbers. Please see the United HealthCare certificate amendment in this *Report* for more information.

You are responsible for any amounts in excess of 50 percent of the network allowance. No expenses you pay in excess of the non-network allowance may be applied to your annual coinsurance maximum for the Basic Medical Program.

Under HCAP non-network benefits, you must still pay the cost of the first 48 hours of private duty nursing per calendar year. This is not a covered expense and does not apply toward your annual deductible. Basic Medical benefits will continue to apply to durable medical equipment or supplies that are less than \$100 in total and are dispensed by your doctor during an office visit.

If you call HCAP before you receive services and/or equipment/supplies and HCAP precertifies your care and makes arrangements with an HCAP-approved provider, you still receive paid-in-full benefits.

#### **Basic Medical**

**Annual Deductible: \$201**

**Coinsurance Maximum: \$776/500**

For calendar year 2001, the Empire Plan Basic Medical Program annual deductible for medical services by non-participating providers remains \$201 for you, \$201 for your enrolled spouse/domestic partner and \$201 for all covered dependent children combined. The deductible for 2001 has not increased.

You must meet the deductible before United HealthCare can reimburse your claims. The Basic Medical annual deductible cannot be combined with the Managed Physical Medicine Program annual deductible for non-network services or with the Mental Health and Substance Abuse Program annual deductibles for non-network services.

The annual coinsurance maximum (out-of-pocket expenses) under the Basic Medical Program remains \$776 in 2001. After you and your covered dependents, combined, reach the coinsurance maximum, United HealthCare will reimburse you 100 percent of the reasonable and customary amount, or 100 percent of the billed amount, whichever is less, for covered services. You will still be responsible for any charges above the reasonable and customary amount and any penalties under the benefit management programs.

For expenses in 2001, the Basic Medical coinsurance maximum may be reduced to \$500 for employees earning \$23,017 or less in base salary as of April 1, 2000.

The employee must meet criteria as the head of household and sole wage earner in the family. Contact your agency Health Benefits Administrator at the end of 2001 to apply for this reduction.

See your *NYSHIP General Information Book and Empire Plan Certificate* for more information about your deductible and coinsurance maximum.

# Empire Plan Centers of Excellence for Transplants Program

Effective July 1, 2000, enhanced benefits for bone marrow, peripheral stem cell, cord blood stem cell, heart, heart/lung, kidney, liver, lung, and kidney/pancreas transplants are available through the Empire Plan Centers of Excellence Program. Through this program, Empire Plan enrollees have access to Empire Blue Cross Centers of Excellence for kidney transplant and to the Blue Cross and Blue Shield Association's Blue Quality Centers for Transplant for the other types of transplant. These Centers of Excellence have been selected for their demonstrated expertise in performing transplants and achieving positive outcomes.



**To participate in this voluntary program, you must call Blue Cross at 1-800-342-9815 or**

**518-367-0009 (Albany area and Alaska).** And, to participate and receive the enhanced benefits or case management services, the Empire Plan must be your primary coverage. When you call, you will receive information by telephone from a case manager about the Centers of Excellence Program and case management services.

If Blue Cross pre-authorizes your transplant as medically necessary and you meet the criteria for acceptance by one or more Centers of Excellence, and if you agree to participate in the program, you will have a paid-in-full benefit for the following transplant services received at a Center of Excellence:

- pre-transplant evaluation;
- inpatient and outpatient hospital and physician services; and
- 12 months of follow-up care at the Center of Excellence where the transplant is performed.

In addition, a travel benefit will be available to the transplant patient and a companion if the Center of

Excellence where the transplant is performed is more than 100 miles from the recipient's home. This benefit, which must be pre-authorized by Blue Cross, covers transportation, lodging and meal expenses. Save original receipts for reimbursement.

Also, when you participate in the Empire Plan Centers of Excellence for Transplants Program, Blue Cross will provide case management services. A registered nurse who has special training and experience in case management of transplants will be assigned to you. Your case management nurse will help you through the transplant process, coordinate all transplant-related needs and act as your liaison with other Empire Plan programs from the time you are listed for transplant through twelve months after the transplant.

## **If you do not use a Center of Excellence**

There is no change in benefits if you choose not to use a Center of Excellence for your transplant. Also, if you participate in the Centers of Excellence Program but receive some of the related transplant services elsewhere, your benefits for those related services received outside of the Center of Excellence where the transplant is performed remain unchanged. Benefits for covered transplant services received outside the Center of Excellence will be provided in accordance with Empire Plan hospital and/or medical coverage.

## **Voluntary Case Management Services for Transplants**

If you choose to have your transplant in a facility other than a designated Center of Excellence, or if you require a pancreas, small bowel, or multivisceral transplant, you may still take advantage of the Blue Cross case management services for transplant patients. A case management nurse

will help you through the transplant process, coordinate all transplant-related needs and act as your liaison with other Empire Plan programs from the time you are listed for transplant through twelve months after the transplant. Your participation in case management is strictly voluntary and provided at no expense to you.

## **Change in Pre-admission Certification Requirement for Transplants**

If you participate in the Centers of Excellence for Transplants Program or in Blue Cross case management services for transplants, your case manager will work with you to ensure that all your Empire Plan requirements, including pre-admission certification, are satisfied. **However, if you elect not to participate in either program,**



**you must call Blue Cross (not the Benefits Management Program) at 1-800-342-9815 or**

**518-367-0009 (Albany area and Alaska) for pre-admission certification before admission for any of the organ and tissue transplants listed above.**

If you do not call prior to your scheduled admission for a transplant or within 48 hours of an urgent or emergency admission for a transplant, your admission will be subject to the Benefits Management Program deductible and coinsurance amounts described in your *Empire Plan Certificate*.

Blue Cross will be responsible for all Benefit Management Program services for the organ and tissue transplants listed above. In addition to pre-admission certification, Blue Cross will provide Concurrent Review and Discharge Planning for these organ and tissue transplant admissions. Please see the Benefits Management Program section of your *Empire Plan Certificate* for information about Concurrent Review and Discharge Planning.

# 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 and the Transplants Program.

## United HealthCare Insurance Company of New York .....1-800-942-4640

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 Treatment.....1-800-638-9918

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 infertility benefits and 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 for the treatment of impotency, Enbrel, Epoetin, Human Growth Hormone, Immune Globulin, Lamisil, Prolastin, Pulmozyme, or Sporanox.

## The Empire Plan NurseLine<sup>SM</sup>.....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](http://www.healthforums.com/empire).

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

The Empire Plan Benefits Management Program ..... TTY Only 1-800-962-2208

Empire Blue Cross and Blue Shield ..... TTY Only 1-800-241-6894

United HealthCare ..... TTY Only 1-888-697-9054

ValueOptions ..... TTY Only 1-800-334-1897

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

# News and Reminders

## Pediatric Immunizations: Prevnar Added

Beginning September 1, 2000, Prevnar vaccine is covered when provided in accordance with pediatric immunization guidelines. Prevnar is a vaccine against pneumococcal diseases that include pneumonia, meningitis and blood stream infections.

Coverage is available under the Participating Provider Program with no copayment and under the Basic Medical Program subject to deductible and coinsurance.

## Important Claims Deadlines

March 31, 2001 (90 days after the end of the calendar year) is your last day to submit your 2000 claims to:



- United HealthCare for the Empire Plan Basic Medical Program, the Home Care Advocacy Program (HCAP) and for non-network physical medicine services
- ValueOptions for non-network mental health and substance abuse services

If the Empire Plan is your secondary insurer, you must submit claims by March 31, 2001, or within 90 days after your primary health insurance plan processes your claim, whichever is later.

For claim forms, call:

- United HealthCare at 1-800-942-4640
- ValueOptions at 1-800-446-3995.

*Note: If you are covered under the Empire Plan as an enrollee and as a dependent, you may submit claims for reimbursement of copayments to the Empire Plan as your secondary insurer.*

## Language Line Services

Do you speak a language other than English? Would you like answers to your health insurance questions in another language? Beginning February 1, 2001, the New York State Health Insurance Program (NYSHIP) will offer Language Line Services (LLS), an over-the-phone language translation service for enrollees calling the Employee Benefits Division.

You may call the Employee Benefits Division and use LLS on your own or you can ask your agency Health Benefits Administrator to call for you.

Here's how LLS works:

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

Employee Insurance Representatives are available Monday through Friday, 9 am to 3 pm.

**2** The representative will call an interpreter to translate for you.

In most cases, the interpreter is available within 30 seconds.

A three-way conference call begins for you, the representative and the interpreter.

**3** The interpreter translates for you and for the representative.

LLS interpreters are trained in over-the-phone translation skills. They give accurate, objective translations. All calls are strictly confidential.

## Annual Notice of Mastectomy and Reconstructive Surgery Benefits

The Empire Plan covers inpatient hospital care for lymph node dissection, lumpectomy and mastectomy for treatment of breast cancer for as long as the physician and patient determine hospitalization is medically necessary. The Plan covers all stages of reconstructive breast surgery following mastectomy, including surgery of the other breast to produce a symmetrical appearance. The Plan also covers prosthetics and treatment for complications of mastectomy, including lymphedema.

Call United HealthCare at 1-800-942-4640 if you have questions about your coverage for implants, breast forms or other prostheses related to breast cancer treatment.

Empire Plan Benefits Management Program requirements apply. See your *Empire Plan Certificate* and *Empire Plan Reports*.

# Choosing a Participating Provider

The Empire Plan is a unique program that allows you to receive your care from Empire Plan participating providers or from non-participating providers. By choosing a participating provider, you receive covered services at little or no cost – and you don't have to file a claim. For certain services, you must call before you receive services. Participating providers are providers who have an agreement in effect under the Empire Plan. They have agreed to accept your copayment (for services subject to a copayment), plus payment directly from the Plan.

## Participating Provider Program

The Empire Plan Participating Provider Program offers a network of over 80,000 physicians and other providers located throughout New York State and in many other states as well. You have the freedom to choose any participating provider without a referral. There is, however, no guarantee that a participating provider will always be available to you.

Providers in the network include: doctors, speech therapists, speech-language pathologists, audiologists, podiatrists, laboratories, ambulatory surgical centers, urgent care centers, freestanding cardiac rehabilitation centers and Infertility Centers of Excellence. Certified nurse midwives may also be available through participating doctors.

Always ask your provider if he or she participates before you receive services. When you use a participating provider, you pay only the applicable copayment.

## Your Copayment

Your copayment is \$8 for services subject to a copayment, including office visits and surgical procedures performed during an office visit. There is an additional \$8 copayment for radiology services and diagnostic laboratory services. (Remember, you must call the Benefits Management Program before a non-emergency MRI. See your *Empire Plan Certificate*.) There is a maximum of two copayments per visit. You pay a \$15 copayment for facility charges including anesthesiology at a participating ambulatory surgical center.

There is no cost to you for certain services covered under the Participating Provider Program, including well-child visits, pediatric immunizations, maternity care, in-hospital doctors' visits and professional services for allergy desensitization. There is also no copay for chemotherapy, radiation therapy and dialysis.

## Ask for a Participating Provider

The Empire Plan does not require that a participating provider refer you to a participating laboratory, radiologist or specialist or center. It is your responsibility to request a participating provider for outside services. Explain to your doctor that your out-of-pocket expenses are usually higher if you don't use a participating lab or if a non-participating radiologist reads your X-ray.

It is your responsibility to determine whether a provider is an Empire Plan provider. Remember: in Arizona, Connecticut, Florida, New Jersey, North Carolina and South Carolina, ask if the physician is part of United HealthCare's Options Preferred Provider Organization (PPO). In all other states, including New York, and for providers other than physicians in these six states, ask if the provider participates in the Empire Plan.

## Find an Empire Plan Participating Provider

Call United HealthCare at 1-800-942-4640 and speak to a customer service representative. Or, leave the zip code for the area in which you need a provider in the voice mailbox on the automated telephone answering system. A list of providers will be sent to you on the next business day.

Also, you can find a list of providers on the Internet. Our Internet address is <http://www.cs.state.ny.us>. Click on Employee Benefits and Services and then click on Empire Plan Providers for the *Empire Plan Participating Provider Directory*. United HealthCare updates the provider directory regularly. If you don't have a computer, most libraries do and are on the Internet.

## Basic Medical Benefit

If you use a non-participating provider, benefits for covered services are payable under the Basic Medical portion of the Plan, subject to deductible and coinsurance. (See your *Empire Plan Certificate* for details on the Basic Medical Program.)

## Empire Plan Participating Provider Directory

We're mailing the new *Empire Plan Participating Provider Directory* to enrollees in January.

If you need a *Directory* for a different address, call United HealthCare at 1-800-942-4640. Also, check our Web site at <http://www.cs.state.ny.us>.



State of New York  
Department of Civil Service  
Employee Benefits Division  
The State Campus  
Albany, New York 12239  
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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. If you need an auxiliary aid or service to make benefits information available to you, please contact your agency Health Benefits Administrator. COBRA Enrollees: Contact the Employee Benefits Division at 518-457-5754 (Albany area) or 1-800-833-4344 (U.S., Canada, Puerto Rico, Virgin Islands).

 This *Empire Plan Report* was printed using recycled paper and environmentally sensitive inks.

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## Planning for Retirement

Your agency Health Benefits Administrator has the updated *Planning for Retirement*. This publication guides you through pre-retirement decisions on your health insurance and answers many benefit questions.



See your agency Health Benefits Administrator for your copy of this important guide. Or, visit the Department of Civil Service Employee Benefits Division Web site at <http://www.cs.state.ny.us>. Click on Employee Benefits and Services. Choose Recent Publications.

## Medicare Open Enrollment

Medicare affects only a few active employees. Medicare is primary for an active State employee/ dependent with end stage renal disease (waiting period applies) and for an active State employee's domestic partner who is age 65 or over.

If you or your dependent is eligible for primary Medicare coverage and did not enroll in Medicare when first eligible, you must sign up during the Medicare general enrollment period, January 1 to March 31, 2001.

Contact Social Security at 1-800-772-1213 to enroll. NYSHIP requires you and your covered dependents to be enrolled in Medicare Parts A and B when first eligible for primary Medicare coverage.

