

THE EMPIRE PLAN

July 2000

FOR ACTIVE EMPLOYEES ENROLLED THROUGH PARTICIPATING EMPLOYERS

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

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

Home Care Advocacy Program (HCAP): You are no longer required to call HCAP before you receive diabetic supplies (except insulin pumps and Medijectors) or ostomy supplies. Contact network suppliers directly to order supplies.

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.

Military Leave: Dependents of enrollees called to active duty will be eligible for up to 12 months of coverage at no employee cost. Ask your Agency Health Benefits Administrator if this benefit is available to you.

Changes Effective before July 1, 2000

Graduating Students: Beginning May 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.

The Empire Plan Benefit Changes Effective July 1, 2000

Blue Cross Hospital Coverage

No Copayment for Hospital Outpatient Pre-Admission Testing

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

You continue to pay the \$25 copayment for each visit to the outpatient department of a hospital where you receive one or more of the following covered services: surgery, diagnostic radiology, diagnostic laboratory tests and administration of Desferal for treatment of Cooley's Anemia.

You will not have to pay the \$25 copayment if you are treated in the outpatient department of a hospital and are then admitted at that time as an inpatient.

United HealthCare Medical Coverage

No HCAP Pre-Authorization for Diabetic and Ostomy Supplies

Beginning July 1, 2000, you are no longer required to call 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:

- 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,

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In This Report

SAVE THIS REPORT

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

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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 other supplies (including insulin pumps and Medijectors). Call HCAP at 1-800-638-9918 to speak with a representative.

Cardiovascular Risk Reduction Program

Effective July 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.

Participating Provider Network Expands

Empire Plan enrollees in Arizona, North Carolina and South Carolina now may choose from an expanded network of participating providers. Effective July 1, 2000, 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. These providers are part of United HealthCare's Options Preferred Provider Organization (PPO) network.

Empire Plan enrollees who live in these areas will receive new Participating Provider Directories in the mail. 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 their incoming mail operations to improve efficiency and streamline processing. Please send claims, appeals and other correspondence to the following address:

Your Name
1234 Your Address
City, State Zip

**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) Changes

Graduating Dependent Students: Three-Month Extension of Coverage



Beginning May 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.

If you have any questions, contact your agency Health Benefits

Administrator. Deadlines apply. See your *NYSHIP General Information Book* before coverage ends.

Benefits for Dependents of Enrollees on Military Leave

COBRA Enrollees: The following information does not apply to you. Effective July 1, 2000, 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. Ask the agency Health Benefits Administrator if the military leave benefit is available to you.

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)
Please visit us at our Web site
<http://www.cs.state.ny.us>

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.

The screenshot shows the NYS OnLine Benefits website. At the top, it says "NYS OnLine Benefits" and "Employee Benefits Division, State of New York Department of Civil Service". Below this, there's a navigation menu with buttons for "Home", "About Us", "Contact Us", "FAQ", "New York State Health Insurance Program (NYSHIP)", "New York State Government Benefits", "Retirement", "Life Insurance", "Disability", "Workers' Compensation", "Unemployment Insurance", "Child Care", "Child Support", "Domestic Violence", "Elder Abuse", "Elder Neglect", "Elder Financial Abuse", "Elder Sexual Abuse", "Elder Stalking", "Elder Trafficking", "Elder Abuse and Neglect", "Elder Financial Abuse", "Elder Sexual Abuse", "Elder Stalking", "Elder Trafficking".

Annotations include:

- A red circle around the "New York State Health Insurance Program (NYSHIP)" link with the text: "Look for your NYSHIP. Click on Participating Employers".
- An arrow pointing from the "New York State Health Insurance Program (NYSHIP)" link to a text box on the right: "Health Insurance Choose your group to go to 'What's inside' for information about NYSHIP and the Empire Plan".
- An arrow pointing from the "Empire Plan Providers" link to a text box at the bottom: "Empire Plan Providers Link directly to the Participating Provider Directory on the United HealthCare Web site".