

EMPIRE

P L REPORT A N

NOVEMBER 2000

New York State Health Insurance Program (NYSHIP)
For New York State and Participating Employer Retirees, Vestees, Dependent Survivors
and Enrollees covered under Preferred List Provisions 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 July 1, 2000

Transplants Program:

Enhanced benefits at designated Centers of Excellence when pre-authorized by Blue Cross.

Effective January 1, 2001

\$10 Copayment: Copayment changes from \$8 to \$10 for services by Empire Plan participating providers, Managed Physical Network (MPN) providers, ValueOptions network providers for outpatient substance abuse treatment and for physical therapy in hospital outpatient department.

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

Basic Medical Deductible and Coinsurance: \$259 annual deductible. \$1,247 annual coinsurance maximum.

Empire Plan Prescription Drug Program: Retirees from DC-37 receive prescription drug coverage under the Empire Plan Prescription Drug Program.

Empire Plan

Benefit Changes Effective January 1, 2001

United HealthCare Medical Coverage

\$10 Copayment

Beginning January 1, 2001, your copayment will be \$10 for services by Empire Plan participating providers which are subject to copayment, such as office visits, office surgery, radiology services, diagnostic laboratory services, cardiac rehabilitation center visits and urgent care center visits. Your copayment for services by Managed Physical Network (MPN) providers will also be \$10.

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 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.

Basic Medical Annual Deductible: \$259 Coinsurance Maximum: \$1,247

For calendar year 2001, the Empire Plan Basic Medical Program annual deductible for medical services by non-participating providers is \$259 for you, \$259 for your enrolled spouse/domestic partner and \$259 for all covered dependent children combined.

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 is \$1,247 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.

These changes are due to an increase in the Consumer Price Index.

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

Blue Cross Hospital Coverage

\$10 Copayment

Beginning January 1, 2001, your copayment will be \$10 for each visit to the outpatient department of a hospital for

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and Empire Plan Certificate

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physical therapy when covered by Blue Cross. Please see your *Empire Plan Certificate* for more information.

Empire Plan Mental Health and Substance Abuse Program

\$10 Copayment

Beginning January 1, 2001, visits to ValueOptions network providers for

outpatient substance abuse treatment will be subject to a \$10 copayment. ValueOptions must certify all covered services as medically necessary.

Retirees from DC-37:

Empire Plan Prescription Drug Program Begins January 1, 2001

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 your *NYSHIP General Information Book and Empire Plan Certificate*.

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

Beginning January 1, 2001, 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 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.



New under the Empire Plan

Here are some highlights of what's new to Retirees from DC-37 under the Empire Plan:

- \$5 copayment for generic drug, \$15 copayment for brand-name drug without generic equivalent at both participating pharmacy and mail service pharmacy

- \$15 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
- No Managed Care Program requirements

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, you will have until the closing date of the Option Transfer Period to change from Individual to Family coverage in the Empire Plan without a waiting period. We will mail *Health Insurance Choices and 2001 Rates* to your home. *Choices* includes Option Transfer Period deadline information. 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 *Choices* and your *NYSHIP General Information Book* for more information about changing your coverage. Or, call the Employee Benefits Division at 518-457-5754 (Albany area), 1-800-833-4344 (U.S., Canada, Puerto Rico, Virgin Islands).

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 \$15 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.

Empire Plan Prescription Drug Program for Retirees from DC-37

- ✓ 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.

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.

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 transplant, your case manager will work with you to ensure that 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 described in your *Empire Plan Certificate*.

Blue Cross will be responsible for all Benefits 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.

News and Reminders

Prescription Drug Program Senior Program

Effective July 1, 2000, the Empire Plan Prescription Drug Program includes a Senior Program administered by Express Scripts. The goal of the Senior Program is to help your doctor make informed decisions about your prescription drugs.

The program identifies enrollees age 65 or older who take nine or more drugs each day. Express Scripts then mails the doctors who care for these patients a letter outlining each patient's prescription drugs. The mailing may suggest that doctors consider reducing the number of medications prescribed and simplifying the patient's drug therapy.

The program also selects enrollees age 65 or older who take certain drugs and proposes safer or more effective drug choices. Express Scripts' proposals are based on recommendations from a panel of nationally recognized experts in geriatric medicine.

The Senior Program helps ensure that prescription drugs of enrollees age 65 and older are appropriate. All reviews are confidential. Express Scripts shares information only with your doctor(s).

Pediatric Immunizations: Prevnar Added

Effective 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
- Express Scripts for prescriptions filled in 2000 at non-participating pharmacies or without using your New York Government Employee Benefit Card (Does not apply to CWA-represented employees who retired before 7/1/94, retirees from DC-37, Civil Service Forum Local 300 and certain Participating Employers.)

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
- Express Scripts at 1-800-964-1888

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.

Medicare Open Enrollment

January 1 to March 31 is Medicare's open enrollment period. NYSHIP requires you and your covered dependents to be enrolled in Medicare Parts A and B when you or they are: age 65 or older; or regardless of age, have been entitled to Social Security disability benefits for more than 24 months; or regardless of age, have end stage renal disease (permanent kidney failure). If you did not enroll in Medicare when first eligible, contact your local Social Security office to sign up before the open enrollment period ends on March 31, 2001. Coverage will become effective July 1, 2001. You are responsible for the premium surcharge Medicare adds for late enrollment.

Medicare Part B Premium

Former employees of Participating Employers: Ask your former employing agency about Medicare premium reimbursement.

The Medicare Part B premium for 2001 is \$50 per month. The State reimburses you for the Part B premium unless you receive reimbursement from another source. The same automatic reimbursement applies to spouses who become 65 years old after January 1, 2000.

The reimbursement is not automatic for spouses who became 65 years old before January 1, 2000. The reimbursement also is not automatic for your domestic partner or for any enrollee or covered dependent who is under age 65 and eligible for Medicare due to a disability or end stage renal disease. Send proof of Medicare coverage to the Employee Benefits Division to begin the reimbursement.

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 someone else acting on your behalf 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.

Empire Plan Telephone Numbers



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

If the Empire Plan is your primary coverage:

- 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).

If you do not follow the Benefits Management Program requirements, you will pay a higher share of the costs.

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

New York State Service Center, P.O. Box 1407, Church Street Station, New York, NY 10008-1407

Call for information regarding hospital and related services and the Transplants Program.

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

P.O. Box 1600, Kingston, NY 12402-1600

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 Benefits.....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

Express Scripts, P.O. Box 1180, Troy, NY 12181-1180. 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_{SM}.....1-800-439-3435

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

Teletypewriter (TTY) numbers for callers when using a TTY device because of a hearing or speech disability:

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

Empire Plan Prescription Drug Program **TTY only:** 1-800-840-7879

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

Effective January 1, 2001, your copayment is \$10 for services subject to a copayment including office visits and surgical procedures performed during an office visit. There is an additional \$10 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, 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 at <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.

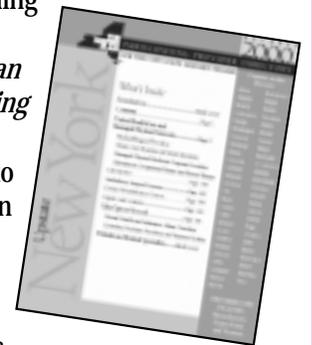
Basic Medical Benefits

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 December.

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>.



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

Check our 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.

NY State 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 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

Dental:

- Council 82
- M/C
- NYSCOPBA
- PBA Supervisors
- PBA Troopers
- PEF
- PIA
- Courts

Life:

- M/C

Income Protection Plan (IPP):

- M/C
- Legislature
- Special Enrollees
- DC 37

Workers' Compensation:

- Accident Reporting System
- ONECARD Rx/ARS
- Dispute Resolution Program

Vision:

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

Attendance and Leave:

- All

Look for your NYSHIP benefits here.

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

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

Option Transfer
Health insurance options for Retirees of New York State and Participating Employers

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

ADDRESS SERVICE
REQUESTED

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Information for the Enrollee, Enrolled Spouse/
Domestic Partner and Other Enrolled Dependents

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

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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 treatment for complications of mastectomy, including lymphedema, and prosthetics.

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*.

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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