

THE EMPIRE PLAN

August 2000

Report

FOR EMPLOYEES OF THE STATE OF NEW YORK
REPRESENTED BY UUP

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

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

Routine Health Exams: Basic medical allowance increased to \$250 per calendar year for an active employee age 50 or older and \$250 per calendar year for an active employee's spouse/domestic partner age 50 or older.

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. *Does not apply to COBRA enrollees.*

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 is eliminated for hospital outpatient pre-admission testing and/or pre-surgical testing prior to a scheduled 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

Annual Routine Health Exams

Beginning July 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 50 and over and \$250 per calendar year for an active employee's spouse/domestic partner age 50 and over. This benefit is not subject to deductible or coinsurance. This gives you a routine health exam allowance once each year instead of once every two years.

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 from an HCAP network supplier. 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.

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.

- 2 Network Expands;
Blue Cross Address Change
Empire Plan At a Glance
- 3 NYSHIP Changes
- 4 Visit Our Web Site

• 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 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.

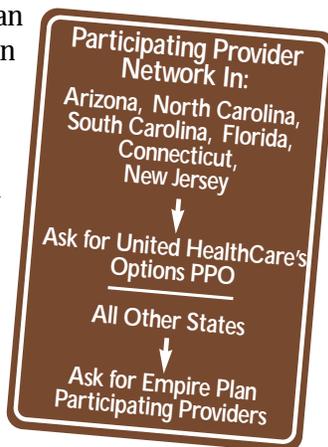
There is no cost to you. Your participation is voluntary.

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 physicians. 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 physicians 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.

Remember: Empire Plan participating physicians are also available through United HealthCare's Options PPO in Florida, Connecticut and New Jersey. In all other states, including New York, continue to ask if the provider participates in the Empire Plan.

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:

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. You also must continue family coverage .

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.

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.

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>

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

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

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ADDRESS SERVICE
 REQUESTED

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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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.

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 Executive.

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