THE EMPIRE PLAN Report

May 2001

FOR ACTIVE EMPLOYEES ENROLLED THROUGH PARTICIPATING EMPLOYERS
And for their enrolled Dependents
And for COBRA Enrollees with their Empire Plan Benefits

The Empire Plan on the Department of Civil Service Web Site: http://www.cs.state.ny.us

The New York State Department of Civil Service Employee Benefits Division Web site includes the 2001 version of *The Empire Plan at a Glance*, a Directory of Health Benefits Administrators and important telephone numbers. You'll also find *The Empire Plan Participating Provider Directory*. (Please see the following article for more information about the *Directory* on our Web site.)

Go to http://www.cs.state.ny.us. Click on Employee Benefits for employee and retiree benefits information. We are always updating the Web site, so check often.

SAVE THIS REPORT

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Click on Your Empire Plan Benefits

Participating Providers at http://www.cs.state.ny.us

If you have access to a computer, you can find Empire Plan providers on the Internet. *The Empire Plan Participating Provider Directory* is on the New York State Department of Civil Service Employee Benefits Division Web site at http://www.cs.state.ny.us. Click on Employee Benefits and then on Empire Plan Providers for the *Directory*. You can search the *Directory* by zip code, city and state, and by two newly added options, county and state, and provider name.

United HealthCare updates the Internet *Directory* regularly. If you don't have access to the Internet, call United HealthCare at 1-800-942-4640 for a current list of providers.

Remember: Always ask if the provider participates in the Empire Plan before you receive services. 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). When you use a participating provider, you pay only the applicable copayment.

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The Empire Plan Disease Management Programs

Did you know that the Empire Plan offers Disease Management programs for enrollees and their eligible dependents? The programs are the Cardiovascular Risk Reduction Program and the Migraine Management Program.

Cardiovascular Risk Reduction Program

The Cardiovascular Risk Reduction Program focuses on the heart. If you or your dependent has a recent history of angioplasty, open heart surgery and/or heart attack, you may be invited to participate in this program. 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. Your participation remains confidential and there is no cost to you.

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Click on Your Empire Plan Benefits, continued from page 1

United HealthCare at http://www.myuhc.com

You can access information about your Empire Plan medical benefits at http://www.myuhc.com. At myuhc.com, you can confirm your eligibility, check your United HealthCare medical claims and link to *The Empire Plan Participating Provider Directory*.

This self-service health and well-being site is completely confidential and easy to use. Empire Plan enrollees register with a group number and an identification number. Your group number is 030500; your ID number is the first nine digits of your New York Government Employee Benefit Card. After you register, United HealthCare will mail you a personal password within five to ten business days. Your password assures confidentiality of your personal data.

Empire Blue Cross and Blue Shield at http://www.empireblue.com

You can access information about your Empire Plan hospital benefits through the Empire Blue Cross and Blue Shield Web site at http://www.empireblue.com. At empireblue.com, you can check the status of a hospital claim, complete a coordination of benefits form or fill out a dependent student questionnaire, 24 hours a day, 7 days a week.

To use the site, you and your covered dependents over 18 years old register in the Member Services window on the site. (Information for dependents under 18 is available through your registration.) You'll need your identification number, which is the first nine digits of your New York Government Employee Benefit Card. Your personal password (which you create), log on ID and one-time use activation key number keep your personal data safe and secure.

If you don't have Internet access, or if you prefer to contact Empire Blue Cross and Blue Shield by telephone, call 518-367-0009 or 1-800-342-9815 for information about your hospital benefits.

Express Scripts at http://www.express-scripts.com

This information does not apply if you have prescription drug coverage through a union employee benefit fund.

You can now order online refills for prescriptions filled through the Express Scripts Mail Service at the Express Scripts Web site, http://www.express-scripts.com. Choose the Mail Service Prescriptions Refill page. When your order is placed online, you'll know right away if your refill has been approved. And, you can check the status of your order, even on the same day.

With the addition of online refills, you now have four ways to refill your prescription for a 90-day supply for up to one year: at an Empire Plan/Express Scripts participating pharmacy, through the Express Scripts Mail Service, online at express-scripts.com or at a non-participating pharmacy (at a higher cost to you).

If you don't have access to the Internet, visit your local library. Most libraries have computers linked to the Internet.

The Empire Plan Disease Management Programs, continued from page 1

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.

The Cardiovascular Risk Reduction Program is available to Empire Plan enrollees through United HealthCare and is administered by CorSolutions, a national provider of lifestyle change and treatment support programs.

Migraine Management Program

The Migraine Management Program works to improve the treatment of enrollees who experience migraine headaches. The program provides doctor and patient education. If you or a dependent is being treated with prescription drugs for migraine headaches, you may receive Program materials in the mail.

As a part of the Program, the Empire Plan has placed a quantity limit on the following medications used to relieve the onset of migraine headaches: Amerge®, Imitrex®, Maxalt®, Migranal®, and Zomig®. The quantity limits are based on both the National Headache Foundation's guidelines for the relief of migraine headaches and manufacturer recommendations.

Treatment of migraine headaches usually begins with identification of causes, or triggers, of a migraine and ways to avoid these, if possible. According to the National Headache Foundation, medications such as Imitrex or Amerge, prescribed to relieve the onset of acute migraine headaches, should be used only when necessary. Overuse of these medications can lead to rebound headaches.

If you have questions about migraine headaches, talk with your doctor. If you have questions about the Empire Plan Prescription Drug Program, call Express Scripts at 1-800-964-1888. Express Scripts provides the Migraine Management Program.

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Prior Authorization of Prescription Drugs

This information does not apply if you have prescription drug coverage through a union employee benefit fund.

The Empire Plan Prescription Drug Program requires prior authorization for the following drugs purchased at a pharmacy: BCG Live, Ceredase or Cerezyme, Drugs for the treatment of impotency, Enbrel, Epoetin, Human Growth Hormone, Immune Globulin, Lamisil, Prolastin, Pulmozyme, and Sporanox. These drugs are divided into three categories: standard prior authorization (PA), high cost case management(HCCM) and impotency. Prior authorization ensures that these drugs are used appropriately for medically necessary treatments.

Call 1-800-964-1888

When a participating retail or mail service pharmacy submits a claim for one of these drugs, the pharmacist receives the message, "Prior Authorization Required." The pharmacist, you, a member of your family, your doctor or your doctor's staff must call Express Scripts at 1-800-964-1888 to begin the review process. But you are responsible for getting prior authorization. You must call for prior authorization even if you use a non-participating pharmacy.

If the prescription is for a PA or HCCM medication, Express Scripts will telephone the caller when the prior authorization review is completed. Express Scripts will also notify you in writing of a PA denial. If you have an HCCM review, you will be notified in writing of an approval or denial. Your doctor will receive a copy of the letter.

If the prescription is for the treatment of impotency, Express Scripts requires a letter or fax from your doctor in addition to the phone call to 1-800-964-1888. You can check on the status by calling Express Scripts. You will also receive a letter of approval or denial of the impotency medication. Your doctor will receive a copy of the letter.

A Quick Review

The review is usually done within 24 hours. A Prior Authorization Program pharmacist will telephone the doctor who wrote your prescription to make sure it meets clinical standards for medically accepted uses of the drug. If the Prior Authorization Program pharmacist cannot reach your doctor by telephone, the pharmacist will send the doctor an overnight letter or fax.

If the prior authorization review results in authorization, you will receive Empire Plan Prescription Drug Program benefits for the drug. If the prescription is not authorized, no Empire Plan Prescription Drug Program benefits will be paid for the drug.

The Appeal Process

To ask for further review if authorization is denied, call Express Scripts at 1-800-964-1888 for information on how to appeal. See your Empire Plan Certificate for more details about the Empire Plan Prescription Drug Program.

Prior Authorization

You must call for prior authorization to receive Empire Plan Prescription Drug Program benefits for the following drugs purchased at a pharmacy.

- BCG Live
- Ceredase or Cerezyme
- Drugs for the treatment of impotency
- Enbrel
- Epoetin
- Human Growth Hormone
- Immune Globulin
- Lamisil
- Prolastin
- Pulmozyme
- Sporanox

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.

NYSHIP
New York State Health Insurance Program

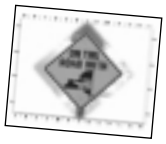
State of New York
Department of Civil Service
Employee Benefits Division
The State Campus
Albany, New York 12239
518-457-5754 (Albany area)
1-800-833-4344
(U.S., Canada, Puerto Rico, Virgin Islands)
http://www.cs.state.ny.us

News and Reminders

Empire Plan In the Mail

We mailed *Reporting On Prescription Drugs, The Empire Plan At A Glance 2001* and Telephone Cards to Empire Plan enrollees in March. If you didn't receive your copy, contact your agency Health Benefits Administrator.

On the Road with the Empire Plan



The updated "On the Road with the Empire Plan" is now available. This booklet will help you understand how to use your health insurance benefits when you're traveling or when your dependent student is away at school. Ask your agency Health Benefits Administrator for your copy. Or check our Web site at http://www.cs.state.ny.us.

Blue Cross Is Empire HealthChoice, Inc.

Empire Blue Cross and Blue Shield has changed its corporate name to Empire HealthChoice, Inc. Empire HealthChoice provides your hospital benefits and related services under the Empire Plan.

The new corporate name does not affect your Empire Plan benefits or providers. Empire HealthChoice is doing business as Empire Blue Cross and Blue Shield. The telephone numbers and addresses stay the same. And, Empire HealthChoice is still part of the Blue Cross and Blue Shield Association.

Ask for a Participating Provider

Be sure to ask if a provider participates in the Empire Plan before you receive services. Sometimes physicians new to a medical practice are not yet participating providers. When you choose an Empire Plan participating provider, you receive covered services at little or no cost, and you don't have to file a claim.

And, Use Your Benefit Card

Your New York Government Employee Benefit Card is your link to your Empire Plan benefits. Carry your card with you. And make sure your enrolled dependents do the same.

Present your card before you receive services from:

- Hospitals
- Empire Plan participating providers
- Managed Physical Network network providers
- ValueOptions network providers
- Empire Plan/Express Scripts participating pharmacies
  This does not apply if you have prescription drug coverage through a union Employee Benefit Fund.

If you or your dependents need a replacement card, contact your agency Health Benefits Administrator.

Where to Send Claims

If you use a non-participating provider or a provider who is not approved by the Home Care Advocacy Program or is not in the Managed Physical Network network, your claims should be mailed to: United HealthCare, P.O. Box 1600 Kingston, New York 12402-1600.

You may send your claims to United HealthCare at any time. But, send them to United HealthCare no later than 90 days after the end of the calendar year in which you received the services or 90 days after Medicare or another plan processes your claim.

Ask your agency Health Benefits Administrator or call United HealthCare at 1-800-942-4640 for claim forms. Your *Empire Plan Certificate* has more information about other types of claims.

Your NYSHIP Benefit Statement

We will mail a NYSHIP Benefit Statement to your home this summer. Please review your statement carefully to be sure your record is up to date. To correct your record, return page 3 of the statement to your agency Health Benefits Administrator.

If you have Family coverage and the Empire Plan is your primary coverage, you will also receive a Coordination of Benefits (COB) form. Please provide the information requested on this form and return it in the postage paid envelope by the deadline shown on your NYSHIP Benefit Statement.

Enrollees with dental and/or vision coverage through New York State will also receive a Dental/Vision Benefit Statement. Please make sure this record is correct and complete. To make changes, return page 3 of the dental/vision statement to your agency Health Benefits Administrator.

If you have any questions about Benefit Statements or the COB form, please contact your agency Health Benefits Administrator.

Pre-Retirement Seminars

The Department of Civil Service cooperates with the Employees' Retirement System and the Office for the Aging in presenting pre-retirement seminars. A representative from the Employee Benefits Division will explain the New York State Health Insurance Program (NYSHIP) and your choices before you leave the payroll.

Ask your Participating Employer if you are eligible to continue health insurance in retirement. If you are eligible, call your personnel office for the seminar schedule and to reserve your place.

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

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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. These publications are also available on the Employee Benefits Division Web site (http://www.cs.state.ny.us), which meets universal accessibility standards adopted by New York State for NYS Agency Web sites. 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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The Empire Plan NurseLine℠

The Empire Plan NurseLine offers enrollees health information and advice 24 hours a day, seven days a week. Whether you're worried about a recent diagnosis or just wondering how to stay healthy, you can call 1-800-439-3435 toll-free to talk with an experienced registered nurse.

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