

EMPIRE

P L A N SPECIAL REPORT

NOVEMBER 2005

FOR EMPLOYEES OF THE STATE OF NEW YORK
REPRESENTED BY COUNCIL 82, NYSCOPBA
AND EMPLOYEES OF THE UNIFIED COURT SYSTEM REPRESENTED BY NYS SUPREME COURT
OFFICERS ASSOCIATION (NU SY) WITH EMPIRE PLAN PRESCRIPTION DRUG COVERAGE

The Empire Plan Prescription Drug Program – January 1, 2006

Beginning January 1, 2006, Empire BlueCross BlueShield will insure and jointly administer The Empire Plan Prescription Drug Program with Caremark, its pharmacy benefit manager.*

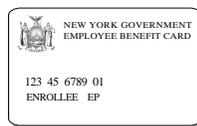
Your prescription drug benefits are not changing, but there will be some differences that enrollees should note.

- The majority of the Plan's current network pharmacies will participate in the Caremark/Empire Plan network, including most retail chain pharmacies. To find a participating pharmacy you can:
 - Call the pharmacy and ask if they will participate in the Caremark/Empire Plan network beginning in January;
 - Check the Department of Civil Service web site at www.cs.state.ny.us. Click on Employee Benefits, then Empire Plan Providers, Pharmacies and Services to use the Pharmacy Locator feature; or
 - Call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and choose The Empire Plan Prescription Drug Program on the main menu and then the prompt for 2006 benefit information to connect to a representative.

- Beginning in January 2006, a new mail service pharmacy will fill your prescriptions by mail. The Caremark Mail Service pharmacy has a pharmacist on call 24 hours a day, seven days a week.

These are just the highlights of some of the changes to your program. Please read this Report carefully. We want you and your family to have the information you need on your 2006 Empire Plan prescription drug coverage.

No New Benefit Card



New York Government Employee Benefit Card. This is the card you already use for your Empire Plan prescription drug benefits. See page 4 for information you should take along on your first visit to a retail participating pharmacy on or after January 1, 2006.

You will not need a new identification card to fill prescriptions on or after January 1, 2006. Continue to use your

What's New...

- New insurer/administrator – Empire BlueCross BlueShield
- New pharmacy benefit manager – Caremark
- New Caremark Mail Service pharmacy
- New Teletypewriter (TTY) number for callers with a hearing or speech disability TTY Only1-800-863-5488

What's The Same...

- Toll free NYSHIP number 1-877-7-NYSHIP (1-877-769-7447) for Empire Plan Prescription Drug Program questions
- Copayments for all covered prescriptions for generic and brand-name drugs
- New York Government Employee Benefit Card
- Mandatory generic substitution requirements
- Prior authorization for certain prescriptions
- Drug Utilization Review
- 90-day supply at retail or mail service, with refills up to one year
- Pre-addressed, postage paid envelopes for the mail service pharmacy

*Services provided by Empire HealthChoice Assurance, Inc., an independent licensee of the BlueCross and BlueShield Association

January 1, 2006 Reminders

If you are taking a prescription drug now, plan ahead to avoid any problems using your benefits on or after January 1, 2006.

- If you are now filling a prescription at a retail pharmacy and have refills available, ask if the pharmacy participates in the Caremark/Empire Plan network. If it does, you can continue to use your New York Government Employee Benefit Card there. (See the Questions and Answers on page 3 if the pharmacy does not participate.)
- If you are now using the ExpressScripts Mail Service Pharmacy and have refills available, your prescription (except for compound drugs and controlled substances that will require a new prescription) will be automatically transferred to the Caremark Mail Service Pharmacy as of January 1, 2006.
- Prescriptions for compound drugs and controlled substances (Rx number begins with "C") cannot be transferred between retail pharmacy locations. You will need a new prescription from your doctor.
- The Empire Plan Prescription Drug Program will not cover or fill prescriptions (including refills) at the ExpressScripts Mail Service Pharmacy after December 31, 2005.
- If The Empire Plan Prescription Drug Program has waived the generic substitution requirement for a specific prescription you are using, you will not need to file a new appeal at this time.
- If you have already received approval for a drug on the Prior Authorization list, you don't need to call at this time for another authorization.

Here's How to Use the Prescription Drug Program

When your doctor prescribes a medically necessary drug on and after January 1, 2006, you can fill the prescription using your Empire Plan drug benefits in one of three ways:

1. You can use your New York Government Employee Benefit Card for covered prescription drugs at Caremark/ Empire Plan participating pharmacies.
2. You can order your covered prescription drugs by mail from the Caremark Mail Service pharmacy.
3. You can use a non-participating pharmacy or pay cash for your prescription at a participating retail pharmacy (instead of using your New York Government Employee Benefit Card) and submit a claim for reimbursement.

In most cases, you will not be reimbursed the total amount you paid for the prescription and the resulting out-of-pocket expense will likely be greater than your copayment at a participating pharmacy. So use your New York Government Employee Benefit Card whenever possible.

New Addresses You Need to Know

Addresses for using the mail service pharmacy, submitting claims for prescriptions from non-participating pharmacies and sending written appeals and prior authorization documentation are changing. Use the addresses below on and after January 1, 2006:

1. Mail prescriptions to the Caremark Mail Service Pharmacy at:
Caremark
P.O. Box 3223
Wilkes-Barre, PA 18773-3223
2. Mail completed claim forms for prescriptions from retail pharmacies to:
The Empire Plan
Prescription Drug Program
P.O. Box 52071
Phoenix, AZ 85072-2071
3. Mail written appeals, grievances, prior authorization documentation and general correspondence to:
The Empire Plan
Prescription Drug Program
P.O. Box 11826
Albany, NY 12211

Questions and Answers

About The Empire Plan Prescription Drug Program

Q: What are my options to fill a prescription after January 1, 2006 if my current retail pharmacy does not participate in the Caremark/Empire Plan network?

A: You have three choices:

- Ask the pharmacy if they will transfer the prescription to a participating pharmacy (except for compound drugs and controlled substances which cannot be transferred);
- Pay cash and submit a claim for reimbursement; or
- Ask your doctor for a new prescription to fill at a participating retail pharmacy or the mail service pharmacy.

Q: Can I send my prescriptions to the Caremark Mail Service pharmacy now?

A: Since the Caremark Mail Service pharmacy will not become your new mail service pharmacy until January 1, 2006, you should not begin sending your prescriptions to Caremark until December 28, 2005.

Q: I currently use a credit or debit card to pay for my mail order prescriptions. Will my payment information transfer to the Caremark Mail Service pharmacy on January 1, 2006?

A: No, you will need to reestablish your payment arrangement with Caremark the first time you use the mail service pharmacy. If you are currently

using the Plan's mail service pharmacy, you will receive additional information about using the Caremark Mail Service pharmacy before January 1, 2006.

Q: What is the deadline for submitting direct reimbursement claims to ExpressScripts for prescriptions filled in 2005?

A: You should file claims as soon as possible. However, you have until 90 days after the end of the calendar year – or March 31, 2006 – to submit claims to ExpressScripts for prescriptions filled in 2005. All direct reimbursement claims for prescriptions filled on and after January 1, 2006 must be submitted to The Empire Plan Prescription Drug Program at the address listed on page 2. You must submit claims within 90 days after the end of the calendar year in which the drugs were purchased.

Q: Will certain drugs still require prior authorization?

A: Yes, you must continue to obtain prior authorization for certain drugs. While these drugs can have medical results of immeasurable value, they are sometimes prescribed inappropriately. The Empire Plan Prior Authorization Program administered by Empire BlueCross BlueShield ensures that these drugs are used appropriately, for medically necessary treatments.

When You Call

For anything related to your Empire Plan Prescription Drug Program, you can call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) 24 hours a day, seven days a week. Choose The Empire Plan Prescription Drug Program on the main menu and then the prompt for 2006 benefit information to connect to a representative or pharmacist.

Effective January 1, 2006, you will be able to:

- Verify your eligibility
- Locate a participating pharmacy
- Use the mail service pharmacy
- Talk to a representative
- Request prior authorization or a generic appeal
- Talk to a pharmacist



The Empire Plan Prescription Drug Program

Copayments

\$5 – generic drug

\$15 – brand-name drug

For brand-name drugs with a generic equivalent, you pay a \$15 copayment plus the difference in cost between the brand-name drug and its generic equivalent.

One copayment covers up to a 90-day supply. Refills are valid for up to one year from the date the prescription is written.

State of New York
Department of Civil Service
Employee Benefits Division
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Information for the Enrollee, Enrolled Spouse/
Domestic Partner and Other Enrolled Dependents

ADDRESS SERVICE
REQUESTED

Empire Plan Rx Special Report Unsettled – November 2005

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 Department of Civil Service web site (www.cs.state.ny.us). Click on Employee Benefits for timely information that 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 Report was printed using recycled paper and environmentally sensitive inks. AL0626 EP RX SPECIAL REPORT UNSETTLED - NOVEMBER/05

Your First Visit to a Participating Pharmacy after January 1, 2006

The Empire Plan and the Prescription Drug Program administrators have made every effort to ensure that participating pharmacies are aware of the change in administrators and know how to submit claims. However, you should cut out the information below and take it with you the first time you go to a retail pharmacy on or after January 1, 2006.



Your first visit to a Caremark/Empire Plan participating retail pharmacy on or after January 1, 2006

Below is information that may be helpful the first time you use a Caremark/Empire Plan participating retail pharmacy to fill your prescription:

Empire BlueCross BlueShield and Caremark administer The Empire Plan Prescription Drug Program

Rx Group: NYSTATE

Processor Control Number: NYSTATE

Bank Identification Number: 004336

The *Empire Plan Special 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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