

EMPIRE

P L REPORT A N

JANUARY 2006

NEW YORK STATE HEALTH INSURANCE PROGRAM (NYSHIP)
FOR ACTIVE EMPLOYEES, RETIREES, VESTEES
AND DEPENDENT SURVIVORS
And their Dependents enrolled through
PARTICIPATING AGENCIES
with CORE PLUS ENHANCEMENTS

Information in Another Language

The New York State Health Insurance Program offers Language Line Services (LLS), an over-the-phone language translation service for NYSHIP enrollees.

If you understand another language better than English and would like answers to your health insurance questions in another language, you may contact your agency Health Benefits Administrator (HBA) who will arrange for you to use LLS through the Employee Benefits Division (EBD). You may call your HBA on your own or ask an authorized representative acting on your behalf to call for you.

A three-way conference call allows the interpreter to translate for you and for the EBD representative.

LLS interpreters are trained in over-the-phone translation skills. They give accurate, objective translations. All calls are strictly confidential.

Empire Plan Benefit News

United HealthCare Medical Coverage

Basic Medical Annual Deductible: \$350
Coinsurance Maximum: \$1,650

For calendar year 2006, The Empire Plan Basic Medical Program annual deductible for medical services performed and supplies prescribed by non-participating providers remains \$350 for you, \$350 for your enrolled spouse/domestic partner and \$350 for all covered dependent children combined.

You must meet the deductible before United HealthCare can pay Basic Medical benefits for 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 remains \$1,650 in 2006. 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

for any penalties under the benefits management programs.

Hearing Aids

Beginning January 1, 2006, under the Basic Medical Program, coverage for hearing aids, including evaluation, fitting and purchase, increases up to a total maximum reimbursement of \$1,500 per hearing aid, per ear. The increased benefit is available once in any four-year period for each ear. For children age 12 years and under, the increased benefit is available once in any two-year period for each ear when the child's hearing has changed and the existing hearing aid(s) no longer fills the need.

In This Report

SAVE THIS
REPORT

- 1 Benefit News
- 2 Claims Deadlines;
Medicare

Reporting On Centers
of Excellence

The Empire Plan At A Glance
Empire Plan Copayment Cards

- 3 Carriers and Programs
- 4 Directory; Notice;
Achieve Solutions

SPECIAL
SECTIONS

Claims Deadlines

Claims Deadlines

March 31, 2006 (90 days after the end of the calendar year) is the last day to submit your 2005 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 2005 at non-participating pharmacies or without using your Empire Plan Benefit Card

If The Empire Plan is your secondary insurer, you must submit claims by March 31, 2006, or within 90 days after your primary health insurance plan processes your claim, whichever is later.

You may submit claims later if it was not reasonably possible to meet the deadlines (for example, due to illness); however, you must provide documentation.

Ask your agency Health Benefits Administrator for claim forms, or call 1-877-7-NYSHIP (1-877-769-7447) toll free and choose United HealthCare, ValueOptions or The Empire Plan Prescription Drug Program and the prompt for 2005 benefits.

Mail completed claim forms with supporting bills, receipts and, if

applicable, a Medicare Summary Notice or statement from your other primary insurer to:

- United HealthCare
P.O. Box 1600
Kingston, NY 12402-1600
- ValueOptions
P.O. Box 778
Troy, NY 12181-0778
- The Empire Plan
Prescription Drug Program
Claims Review Unit
(2005 claims only)
P.O. Box 1180
Troy, NY 12181-1180

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

Medicare: You Must Enroll

Active Employees: NYSHIP is primary (pays first) to Medicare for most active enrollees and dependents of active employees. However, Medicare is primary for an active employee or an active employee's dependent with end-stage renal disease (waiting period applies), with amyotrophic lateral sclerosis (ALS) and receiving Social Security Disability Insurance (SSDI) benefits, and for an active employee's domestic partner who is age 65 or over (if your agency offers domestic partner coverage). An active employee or an active employee's dependent in these situations, therefore, must enroll in Medicare Parts A and B as soon as eligible.

If you are planning to retire and you or your spouse is 65 or older, or entitled to Medicare because of disability, contact your local Social Security office three months before active employment ends to enroll in Medicare Parts A and B. Your *NYSHIP General Information Book and Empire Plan Certificate* has more information about Medicare.

Retirees, Vesteers, Dependent Survivors: NYSHIP requires you and your covered dependents to be enrolled in Medicare

Parts A and B when first eligible for primary Medicare coverage. You are not required to enroll in Medicare Part D for prescription drug coverage.

To avoid a drastic reduction in your NYSHIP benefits, you must be enrolled in Medicare Parts A and B and entitled to receive Medicare benefits by the first day of the month in which you reach age 65 (if your birthday is the first of the month, by the first day of the month before), or before age 65 if you are disabled or have end stage renal disease or amyotrophic lateral sclerosis (ALS).

As soon as you become eligible for Medicare, The Empire Plan will pay secondary to Medicare, even if you fail to enroll in Medicare or are in a waiting period for Medicare to go into effect.

If you and your dependents are not enrolled in Medicare Parts A and B when you are first eligible to enroll, you will be responsible for the full cost of medical services that Medicare would have covered.

How to Enroll in Medicare

To enroll in Medicare, visit your local Social Security office or call Social Security at 1-800-772-1213. Information about applying for Medicare is also

available on the web at www.ssa.gov. Teletypewriter (TTY) is available for callers using a TTY device because of a hearing or speech disability: 1-800-325-0778.

If you do not enroll in Medicare when you are first eligible for primary Medicare coverage, you must enroll during the next General Enrollment Period between January 1 and March 31. Your coverage will begin July 1 of the same year. You will pay more for Medicare as a penalty for late enrollment.

Medicare Part B Premium

The Medicare Part B premium for 2006 is \$88.50, up 13 percent from \$78.20 per month in 2005. NYSHIP requires your employer to reimburse you the usual Medicare Part B premium for you and your covered dependents when Medicare is primary to NYSHIP.

Contact your agency Health Benefits Administrator for information about how to begin reimbursement. You are not eligible to receive reimbursement if you are receiving reimbursement from another source.

Reimbursement methods vary from agency to agency. Your agency Health Benefits Administrator has more details.

The Empire Plan Carriers and Programs

To reach any of The Empire Plan carriers, call toll free **1-877-7-NYSHIP (1-877-769-7447)**.

The one number is your first step to Empire Plan information. Check the list below to know which carrier to select. When you call 1-877-7-NYSHIP, listen carefully to your choices and press or say your selection at any time during the message. Follow the instructions and you'll automatically be connected to the appropriate carrier.

The Empire Plan Hospital Benefits Program *Empire BlueCross BlueShield, New York State Service Center, P.O. Box 1407, Church Street Station, New York, NY 10008-1407. Web site: www.empireblue.com. Call for information regarding hospital and related services.*



Benefits Management Program for Pre-Admission Certification If The Empire Plan is your primary coverage, you must call Empire BlueCross BlueShield before a maternity or scheduled hospital admission, within 48 hours after an emergency or urgent hospital admission, and before admission or transfer to a skilled nursing facility (includes rehabilitation facilities).



Centers of Excellence for Transplants Program You must call Empire BlueCross BlueShield before a hospital admission for the following transplant surgeries: bone marrow, peripheral stem cell, cord blood stem cell, heart, kidney, liver, lung and simultaneous kidney-pancreas. Call for information about Centers of Excellence.

The Empire Plan Medical/Surgical Benefits Program *United HealthCare Insurance Company of New York, P.O. Box 1600, Kingston, NY 12402-1600. Web site: www.myuhc.com. Call for information on benefits under Participating Provider, Basic Medical Provider Discount and Basic Medical Programs, predetermination of benefits, claims and participating providers.*

Managed Physical Medicine Program/MPN Call United HealthCare 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.



Benefits Management Program for Prospective Procedure Review of MRI If The Empire Plan is your primary coverage, you must call United HealthCare before having an elective (scheduled) Magnetic Resonance Imaging (MRI).



Home Care Advocacy Program (HCAP) You must call United HealthCare to arrange for paid-in-full home care services, enteral formulas and/or durable medical equipment/supplies. If you do not follow HCAP requirements, you will receive a significantly lower level of benefits. You must also call United HealthCare for HCAP approval of an external mastectomy prosthesis costing \$1,000 or more.



Infertility Benefits You must call United HealthCare for prior authorization for the following Qualified Procedures, regardless of provider: 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 United HealthCare for information about infertility benefits and Centers of Excellence.



Centers of Excellence for Cancer Program You must call United HealthCare to participate in The Empire Plan Centers of Excellence for Cancer Program.

The Empire Plan Mental Health and Substance Abuse Program *ValueOptions (administrator for GHI), P.O. Box 778, Troy, NY 12181-0778. 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 of inpatient admission.*



The Empire Plan Prescription Drug Program (effective 1/1/06) *Empire BlueCross BlueShield (jointly administered with Caremark). Appeals, grievances, prior authorization documentation, general correspondence: The Empire Plan Prescription Drug Program, P.O. Box 11826, Albany, NY 12211. Claim forms from retail pharmacies: The Empire Plan Prescription Drug Program, P.O. Box 52071, Phoenix, AZ 85072-2071. Mail Service Pharmacy: Caremark, P.O. Box 3323, Wilkes-Barre, PA 18773-3223. For the most current list of prior authorization drugs, call The Empire Plan or go to www.cs.state.ny.us.*

The Empire Plan NurseLineSM Call for health information and support, 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.

Teletypewriter (TTY) numbers for callers when using a TTY device because of a hearing or speech disability:
Empire BlueCross BlueShield.....TTY only: 1-800-241-6894
United HealthCare.....TTY only: 1-888-697-9054
ValueOptionsTTY only: 1-800-334-1897
The Empire Plan Prescription Drug ProgramTTY only: 1-800-863-5488



ADDRESS SERVICE
REQUESTED

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

PA PLUS Empire Plan Report – January 2006

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). Check the web site 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.

This Report was printed using recycled paper and environmentally sensitive inks.

PA0133

EPR-PA PLUS-06-1

Participating Provider Directory

You can find a regularly updated list of Empire Plan providers on the New York State Department of Civil Service web site at www.cs.state.ny.us. Or, call The Empire Plan at 1-877-7-NYSHIP (1-877-769-7447) toll free to check if your provider participates in the Plan.



Printed directories were not mailed automatically to the homes of active enrollees this year. See your agency Health Benefits Administrator for a printed version if you did not return the postage-paid card we mailed you this fall. We have mailed the 2005 *Empire Plan Participating Provider Directory* to retirees. If you did not receive your directory, or if you need a directory for a different address, call 1-877-7-NYSHIP (1-877-769-7447) toll free and choose United HealthCare from the main menu.

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. Protheses and mastectomy bras are covered.

Call United HealthCare toll free at 1-877-7-NYSHIP (1-877-769-7447) if you have questions about your coverage for implants, breast forms or other protheses related to breast cancer treatment.

Empire Plan Benefits Management Program requirements apply. See your *Empire Plan Certificate* and *Empire Plan Reports*.

Achieve Solutions

ValueOptions offers a web site called Achieve Solutions. Achieve Solutions provides Empire Plan enrollees with a broad variety of professional information about anxiety, stress, addiction, depression and work/life balance. You can access this information online at the New York State Department of Civil Service web site at www.cs.state.ny.us. You will find the Achieve Solutions link under the ValueOptions logo.