

EMPIRE

P L REPORT A N

JANUARY 2007

NEW YORK STATE HEALTH INSURANCE PROGRAM (NYSHIP)
FOR EMPLOYEES OF THE STATE OF NEW YORK
DESIGNATED MANAGEMENT/CONFIDENTIAL; LEGISLATURE
And for their enrolled Dependents
and for COBRA Enrollees with their Empire Plan Benefits



Read this Report for important information about benefit changes.

SAVE THIS REPORT

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The Empire Plan Benefit Changes Effective January 1, 2007

The Empire Plan Hospital Benefits Program

\$60 Copayment for Emergency Care
Beginning January 1, 2007, your copayment for emergency care in a hospital emergency room is \$60. The \$60 copayment covers use of the facility for emergency care and services of the attending emergency room physician and providers who administer or interpret radiological exams, laboratory tests, electrocardiogram and pathology services.

You will not have to pay the \$60 copayment if you are treated in the emergency room and then admitted at that time as an inpatient.

\$18 Copayment for Physical Therapy
Beginning January 1, 2007, your copayment is \$18 for each visit to the outpatient department of a network hospital or hospital extension clinic for physical therapy when covered under the Hospital Benefits Program. Please see your *Empire Plan Certificate* for more information.

The Empire Plan Copayment Changes Effective January 1, 2007

Benefits	Copayment
Hospital Benefits Program	
Emergency Room	\$60
Physical Therapy in Network Hospital Outpatient Department	\$18
Participating Provider Program	
Office Visit/Office Surgery/Radiology/Diagnostic Laboratory Tests	\$18
Managed Physical Network Program Services by MPN Providers	\$18
Mental Health and Substance Abuse Program	
Outpatient Mental Health and Substance Abuse Visit with ValueOptions Network Providers	\$18
Hospital Emergency Room	\$60

Benefit Changes continued on page 2

The Empire Plan Medical/Surgical Benefits Program

\$18 Copayment

Beginning January 1, 2007, you pay an \$18 copayment for services by Empire Plan participating providers that are subject to copayments. Such services include office visits, office surgery, radiology services, diagnostic laboratory services, cardiac rehabilitation center visits, urgent care center visits and contraceptive drugs and devices dispensed in a doctor's office. Your copayment for services by Managed Physical Network (MPN) providers is also \$18 as of January 1, 2007.

Basic Medical

Annual Deductible: \$335

Coinsurance Maximum: \$1,610

For calendar year 2007, The Empire Plan Basic Medical Program annual deductible for medical services performed and supplies prescribed by non-participating providers is \$335 for you, \$335 for your enrolled spouse/domestic partner and \$335 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 is \$1,610 in 2007. 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.

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

HPV Immunization

The human papilloma virus (HPV) vaccine for the prevention of cervical cancer is a covered pediatric immunization for females up to age 19 years under The Empire Plan Participating Provider and Basic Medical Programs. The HPV vaccine is a covered immunization for females 19 through 26 years under the Participating Provider Program. This benefit was effective June 29, 2006.

The Empire Plan Mental Health and Substance Abuse Program

\$18 Copayment for Outpatient Mental Health and Substance Abuse Treatment

Beginning January 1, 2007, you pay an \$18 copayment for each outpatient visit to a ValueOptions network provider for mental health treatment. Also beginning January 1, 2007, the copayment for an outpatient substance abuse visit is \$18. To qualify for benefits, all covered services must be certified as medically necessary by ValueOptions.

\$60 Copayment for Emergency Care for Mental Health/Substance Abuse Treatment

Effective January 1, 2007, your copayment for emergency care in a hospital emergency room is \$60. You will not have to pay this \$60 copayment if you are treated in the emergency room and then admitted at that time as an inpatient. When you receive medically necessary covered services from a non-network provider in a certified emergency, the Program will provide network coverage until you can be transferred to a network facility.

Notice: 2007 Preferred Drug List Updates

Please note the following updates to the 2007 Empire Plan Preferred Drug List (PDL) that was included with your January 1, 2007 *Empire Plan At A Glance*. The changes are effective on January 1, 2007 except as noted.

Plan B*, Nitro-Bid and Viokase (formerly listed as preferred brand-name drugs) are non-preferred brand-name drugs with the highest level of copayment.

Locoid (formerly listed as a preferred brand-name drug) is a generic drug with the lowest level of copayment.

Effective April 1, 2007, Ketek will be a non-preferred brand-name drug rather than a preferred brand-name drug.

Be sure to check our web site (www.cs.state.ny.us) for the most current version of the PDL. Choose Benefit Programs on the home page, then NYSHIP Online and choose your group, if prompted. Then select Health Benefits & Option Transfer to find the PDL listed alphabetically and in therapeutic class order.

If you have questions regarding the above information, or have specific questions about your prescriptions, coverage or copayments, please call The Empire Plan Prescription Drug Program at 1-877-7-NYSHIP (1-877-769-7447).

*for enrollees and covered dependents under 18 years of age

Quest No Longer Participating Lab

Quest Diagnostics is no longer a participating provider of laboratory services for The Empire Plan Medical Program as of January 1, 2007.

Beginning January 1, 2007, Laboratory Corporation of America (LabCorp) is the only national participating provider of laboratory services for The Empire Plan Medical Program. In addition to LabCorp, other regional and local laboratory providers participate in The Empire Plan.

To find an Empire Plan participating lab, call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and choose United HealthCare, go to www.empireplanlablocator.com or go to the New York State Department of Civil Service web site, www.cs.state.ny.us. Click on Benefit Programs, then NYSHIP Online. Select your group if prompted, and then click on Find a Provider and then Laboratories.

Depression Management Program

The Empire Plan now offers the Depression Management Program. If you or your dependents have received recent treatment for depression, you may be invited to participate in this program. Participation is voluntary, free of charge and confidential. If you agree to participate, you will receive information to help you understand your condition. You will also be offered educational materials and other services.

If you have questions about depression or if you or a dependent would like to see a provider, call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and choose ValueOptions.

The Depression Management Program began October 1, 2006 and is available to Empire Plan enrollees through ValueOptions.

Reminders

The Empire Plan At A Glance and Copayment Cards

We sent you the 2007 *Empire Plan At A Glance* along with 2007 Empire Plan Copayment Cards and the 2007 Preferred Drug List in a separate mailing earlier this year. *The Empire Plan At A Glance* offers a brief description of your Empire Plan benefits; the Copayment Cards provide a handy reference for coverage costs. If you need more cards, or another copy of the *At A Glance*, ask your agency Health Benefits Administrator.

Pre-Retirement Seminars

The Governor's Office of Employee Relations (GOER) in partnership with the Office of the State Comptroller presents Pre-Retirement Seminars. As part of the 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.

Call your personnel office to learn if there is a seminar available in your area and to reserve your place. Be sure to bring your personal confirmation letter from GOER when you attend. The New York State Department of Civil Service web site, www.cs.state.ny.us, also has the seminar schedule. Click on Benefit Programs, then NYSHIP Online. Choose your group if prompted. Then click on Calendar.

Since demand is greater than available seating at the seminars, you can also access helpful online pre-retirement resources at www.goer.state.ny.us/train/onlinelearning/pr/intro.html or www.osc.state.ny.us/retire. The New York State Department of Civil Service web site, www.cs.state.ny.us, also has pre-retirement information. From NYSHIP Online, choose Planning to Retire?

Fraud and Your NYSHIP Coverage

Health insurance fraud is costly and illegal. The Employee Benefits Division will investigate any cases of suspected fraud and/or abuse of NYSHIP benefits.

Report lost or stolen benefit cards. Notify your agency Health Benefits Administrator whenever your or your dependents' eligibility changes. Your *NYSHIP General Information Book* has information on your responsibilities under NYSHIP.

Protect Your Empire Plan Benefits

1. Never sign blank insurance claim forms.
2. Ask your medical providers in advance what they will charge. Be sure you understand what you will be expected to pay out of pocket.

3. Carefully review your insurer's explanation of benefits statement (EOB). Call your insurer and provider if you have questions.
4. Do not do business with door-to-door or telephone salespeople who tell you their service or medical equipment is free.
5. Give your insurance/Medicare identification number only to those who have provided you with medical services.
6. Keep accurate records of all health care appointments.

If you're aware of hospital or provider fraud or abuse, call Empire BlueCross BlueShield at 1-800-IC-FRAUD (1-800-423-7283) or call The Empire Plan at 1-877-7-NYSHIP (1-877-769-7447) and choose United HealthCare.

Choosing a Participating Provider

The Empire Plan is a unique program that allows you to receive medical/surgical care from 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 bill United HealthCare and to accept your copayment, for services subject to a copayment, plus payment directly from the Plan as payment-in-full for covered services.

Participating Provider Program

The Empire Plan Participating Provider Program offers a network of over 175,000 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 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.

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 other 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.

Please be aware, too, that providers with multiple locations may not be Empire Plan participating providers in all locations.

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.

Participating Provider Directory

The 2006 *Empire Plan Participating Provider Directory* was not mailed automatically to the homes of active enrollees this past year. See your agency Health Benefits Administrator for a printed version if you did not return the postage-paid card we sent you last August.



Remember: Always ask if the provider participates in The Empire Plan for New York State government employees before you receive services.

Basic Medical Benefits

If you use a non-participating provider, benefits for covered medical 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.)

Finding Participating Network Providers

To find an Empire Plan participating network provider, call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447).

Also, you can find a list of providers on the New York State Department of Civil Service web site at www.cs.state.ny.us. Click on Benefit Programs and then on NYSHIP Online. Select your group if prompted, and then click on Find a Provider.

Annual Notice of Mastectomy and Reconstructive Surgery Benefit

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*.

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 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, heart-lung, 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 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 *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 3223, 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 Program.....TTY only: **1-800-863-5488**

NYSHIP

Online www.cs.state.ny.us

NYSHIP Online has been redesigned to provide you with more targeted information about your NYSHIP benefits. Visit the New York State Department of Civil Service web site at www.cs.state.ny.us and click on Benefit Programs, then NYSHIP Online. If the group at the top of the page is not M/C; Legislature, be sure to choose Change Your Group. If you don't have access to the internet, your local library may offer computers for your use.

NEW IN 2007

**Self-service
access to
enrollment
information**



The screenshot shows the NYSHIP website interface. At the top, there is a navigation bar with links for Job Seekers, Employees, Retirees, and HR Professionals. Below this is a sub-navigation bar with links for M/C; Legislature • Empire Plan | Change Your Group, Text Version / Adjust Text, and a logo for nyshiponline. The main content area features a list of links: Health Benefits & Option Transfer, Other Benefits, Using Your Benefits, Planning to Retire?, Find a Provider, Calendar, What's New?, and MyNYSHIP - Employee Self-Service. At the bottom, there is a footer with links for Civil Service Home, Site Map, HIPAA Privacy Information, About Us, Awards, Tech Help, Copyright/Disclaimer, FAQ, Privacy Policy, Using This Site, Site Map, and EOP Contact Us. Numbered callouts 1 through 6 point to various elements: 1 points to the top navigation bar, 2 points to the sub-navigation bar, 3 points to the main content area, 4 points to the footer, 5 points to the HR Professionals link, and 6 points to the EOP Contact Us link.

1. Where You Are

The group and plan you selected is displayed in the colored bar at the top left of all pages in the NYSHIP Online sections of the site.

2. Change Your Group

This link is available on every page of the site and will return you to the main NYSHIP Online log-on screen. From there, you will be able to select a different group or health plan. The benefit information presented on the site will reflect the group you select when you log on.

3. Content Links

The main site navigation will direct you to group-specific and general content related to your health benefits and other benefits.

Health Benefits & Option Transfer - Here you will find important information relating to your health benefits. If you are enrolled in The Empire Plan, this section includes your insurance certificate, which details your benefits and plan requirements, and links to providers. If you are enrolled in The Empire Plan or an HMO, you will find up-to-date rates and health plan choices; your NYSHIP General Information Book, which outlines eligibility and enrollment rules; and links to providers, forms and recent publications.

Other Benefits - Only applicable for some groups; includes information on dental and vision benefits.

Using Your Benefits - This section is designed to help you make the most of your benefit plans. Among other things, you will find links to helpful telephone numbers and web sites; contact information for agency Health Benefits Administrators; forms and publications; and a tutorial on using the format options available on this site.

Planning to Retire? - This section is a rich resource created to help you prepare for retirement. In addition to general retirement planning guidance, this section contains links to group-specific retirement information from your insurance certificate and NYSHIP General Information Book and important phone numbers and web sites.

Find a Provider - For Empire Plan enrollees, this section contains links to each of the Plan's carriers. For HMO enrollees, this section includes contact information and links for all of the NYSHIP HMOs. **Search** - You can search NYSHIP Online by keyword and by section. The additional search engine instructions will help you formulate the most efficient search.

Calendar - The searchable calendar contains event information for conferences, health fairs, legal holidays, local government meetings, pre-retirement and regional retirement meetings, training sessions, union events and other miscellaneous events.

What's New? - This frequently updated section includes timely NYSHIP announcements and updates and is searchable by topic. Check **What's New?** often to keep up to date on NYSHIP information and activities.

4. MyNYSHIP

MyNYSHIP is our new secure web site that allows you online access to your health insurance enrollment records. To register, click MyNYSHIP-Employee Self-Service or, go directly to www.cs.state.ny.us/mynyship.

5. Other Sections of the New York State Department of Civil Service Web Site

The navigation tabs at the top of each page provide links to the four main sections of the Department web site. Clicking on one of these links will take you out of NYSHIP Online and back to the Department web site. To find information on other employee benefits, click on the Employees tab. Information on the Income Protection Plan (IPP), Life Insurance, Long Term Care, Survivor Benefits and Workers' Compensation can be found under the State Government Employees link.

6. Return to the Department Home Page

State of New York
Department of Civil Service
Employee Benefits Division
Albany, New York 12239
www.cs.state.ny.us

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

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M/C; Legislature Empire Plan Report – January 2007

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 Benefit Programs, then NYSHIP Online 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).

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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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