

EMPIRE

P L REPORT A N

JANUARY 2009

NEW YORK STATE HEALTH INSURANCE PROGRAM (NYSHIP)
FOR EMPLOYEES OF THE STATE OF NEW YORK
REPRESENTED BY CIVIL SERVICE EMPLOYEES ASSOCIATION
And for their enrolled Dependents
and for COBRA Enrollees with their Empire Plan Benefits



Read this Report for important information about benefit changes.

New Mental Health/Substance Abuse Insurer and Administrator

Effective January 1, 2009, UnitedHealthcare Insurance Company of New York (UHICNY) insures and OptumHealth Behavioral Solutions (OptumHealth) administers The Empire Plan Mental Health and Substance Abuse (MHSA) Program. The former insurer/administrator, GHI/ValueOptions, will assist with the transition. Although your benefits are not changing, there may be differences in the provider network.

OptumHealth has a large national provider network and is also actively recruiting additional providers who currently treat a high volume of Empire Plan enrollees. To check if your provider is in the OptumHealth network, you can call 1-877-7-NYSHIP (1-877-769-7447) and select the 2009 MHSA option for OptumHealth. You may also visit www.cs.state.ny.us to search the OptumHealth provider network online. At the home page click on "Benefit Programs" and follow the instructions to access NYSHIP Online. Select "Find a Provider" and scroll down to OptumHealth. The network lists will be updated regularly as providers are added. If your provider is not currently in the OptumHealth network, you may nominate your provider by calling the NYSHIP toll free number and selecting the 2009 MHSA option.

Transition Benefits

To help ensure that Empire Plan enrollees in outpatient treatment have access to network benefits throughout this transition, a 90-day transition of care benefit is available for care received through March 31, 2009. The transition of care benefit also applies to alternate levels of care including partial hospitalization, intensive outpatient treatment and group home. If you or your dependent received outpatient care under the MHSA Program on or after July 1, 2008, you are eligible for network benefits with the same practitioner(s) through March 31, 2009 regardless of whether the provider is in the OptumHealth network. If you have received MHSA services from a MHSA practitioner since July 1, 2008, you should have received a letter prior to the end of the year with additional information about this change and how to get more information about transition of care benefits.

If you or your dependents were receiving care at a 24-hour facility or program for inpatient or residential treatment on December 31, 2008 and remained confined on or after January 1, 2009, the care will continue to be managed and paid for by ValueOptions/GHI until you are discharged to a lower level of treatment.

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SPECIAL SECTION

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Empire Plan Toll-Free Number

If you will be seeking services for 2009 or if you have any questions about transition, call 1-877-7-NYSHIP and select the 2009 MHSAs option.

When calling the toll free NYSHIP number, please listen carefully as options will change. You will be able to reach both OptumHealth and ValueOptions for a period of time. Clinical Referral Line services will be provided by OptumHealth and continue to be available 24 hours a day/7 days a week.

What's New

- MHSAs Insurer:
UnitedHealthcare Insurance Company of New York (UHICNY)
- MHSAs Administrator:
OptumHealth Behavioral Solutions (OptumHealth)
- MHSAs Network:
visit www.cs.state.ny.us to find network providers
Note: MHSAs practitioners and facilities appearing in the 2008 Empire Plan Participating Provider Directory are no longer correct. Visit the web site or call OptumHealth to find network providers.
- OptumHealth web site:
accessible through the Department of Civil Service web site at www.cs.state.ny.us
- Claims/General Correspondence Address:
OptumHealth Behavioral Solutions
P.O. Box 5190
Kingston, NY 12402-5190
- Appeal Address:
OptumHealth Behavioral Solutions
Attn: BH Appeals Dept.
900 Watervliet Shaker Road
Suite 103
Albany, NY 12205-1002
- TTY Phone Number: 1-800-855-2881

What's the Same

- MHSAs Program
- Empire Plan ID card
- 1-800-7-NYSHIP phone number; however there will be prompts for 2008 and 2009 benefit questions. Select the 2009 prompt to contact OptumHealth, select the 2008 prompt to contact ValueOptions.

Non-Network Inpatient Care, Partial Hospitalization, Intensive Outpatient Program, Day Treatment, 23-hour Extended Bed and 72-Hour Crisis Bed: 90% of Billed Charges (EMPIRE PLAN AT A GLANCE CORRECTION)

The Empire Plan pays up to 90 percent of billed charges for covered acute inpatient mental health care in an approved hospital or an approved facility. You pay the remaining 10 percent until you reach an inpatient coinsurance maximum of \$1,500 for you, the enrollee, \$1,500 for your enrolled spouse/domestic partner and \$1,500 for all enrolled dependent children combined. The Empire Plan then pays 100 percent of billed charges for covered services. This benefit is not subject to a deductible.

Each coinsurance maximum is applied as follows: You pay the first \$500 of coinsurance, after which you will be reimbursed for the next \$500 of coinsurance, upon written request of the enrollee, then you pay the final \$500 of coinsurance.

This article also corrects the paragraph explaining Non-Network Coverage for Approved Facilities Under Mental Health Benefits on page 11 of your *Empire Plan At A Glance*.

Questions and Answers

About Mental Health and Substance Abuse Transition

Q: What is the transition of care benefit?

A: The transition of care benefit allows you to continue to receive network benefits even if your provider has not joined the OptumHealth network as of January 1, 2009. All levels of care (see page 1) are covered under the transition of care benefit.

Q: How do I access my transition of care benefit?

A: You do not need to call or complete any forms to access the transition of care benefit. If you received network benefits between July 1, 2008 and December 31, 2008, you will automatically be given the transition of care benefit through March 31, 2009, for services received from the same provider, even if that provider is not in the OptumHealth network. Please note that these benefits apply to covered services received between January 1, 2009 through March 31, 2009.

Q: If I already have certification from ValueOptions and will be using the transition of care benefit, will my certification from ValueOptions transfer over, or do I need to call OptumHealth?

A: You do not have to call OptumHealth, but you may call if you have questions 24 hours a day, 7 days a week. Call the NYSHIP toll-free number below, press Option 3 and select the 2009 MHSA option.

Q: How do I find out if my provider is in the OptumHealth network?

A: Visit www.cs.state.ny.us or call the NYSHIP toll-free number below, press option 3 and select the 2009 MHSA option for OptumHealth. Provider network information will be updated regularly.

Q: I just checked the web site and my provider is not currently in the OptumHealth network. What are my options?

A: The transition of care benefit allows you to receive network benefits, even if the provider you were seeing in 2008 is not part of the OptumHealth network. When the transition period ends on March 31, 2009, you must use an OptumHealth network provider to receive the highest level of benefits. You may call OptumHealth at any time to access network benefits. If you continue treatment with your provider after March 31, 2009 and your provider is not part of the OptumHealth network, your treatment will be covered under the non-network benefit, and you will have higher out-of-pocket costs.

Q: How can my provider become part of the OptumHealth network?

A: If your provider is not currently in the OptumHealth network, you may nominate your provider by calling the NYSHIP toll-free number below, pressing Option 3 and selecting the 2009 MHSA option. Or, your provider may call OptumHealth directly at the same number.

Q: What if I need treatment after the beginning of the year and I am not eligible for the transition of care benefit?

A: To find a network provider for treatment on or after January 1, 2009, call the NYSHIP toll-free number below, press Option 3 and select the 2009 MHSA option for OptumHealth.

**The NYSHIP toll-free number is:
1-877-7-NYSHIP (1-877-769-7447).**

The Empire Plan Half-Tablet Program Lowers Your Prescription Costs

This voluntary program allows you to reduce the out-of-pocket cost of select generic and brand-name drugs you take on a regular basis by:

- allowing your physician to write a prescription for twice the dosage of your medication and half the number of tablets (see Example).
- having you split the pills in half using the free pill splitter that The Empire Plan will provide and
- instructing the participating retail pharmacy or the mail service pharmacy to automatically reduce your copayment to half the normal charge:

Example

Old Prescription:Lipitor 10 mg
Quantity:.....30 tablets
Dosage:Take 1 tablet every morning
Copayment\$15

New Prescription:.....Lipitor 20 mg
Quantity:.....15 tablets
Dosage:Take ½ tablet every morning
Copayment\$7.50

For a listing of drugs eligible for the Half Tablet Program, visit the Department of Civil Service web site at www.cs.state.ny.us. Select Benefit Programs on the home page, then NYSHIP Online and choose your group, if prompted. Choose Using Your Benefits then Empire Plan Providers, Pharmacies and Services, scroll down to Medco and select Empire Plan Prescription Drug Half Tablet Program.

Splitting Tablets is Easy

Using a tablet splitter makes splitting your medication easy. Never attempt to split tablets with anything other than a device designed specifically for that purpose. Not all medications are

appropriate for tablet splitting. Consult your doctor before splitting any prescribed medication.

Order Free Tablet Splitter

The Empire Plan will offer a free tablet splitter to each enrollee who is currently prescribed a drug that is covered as part of the Half Tablet Program. If you are on a medication eligible for the half-tablet program, you will receive a welcome letter with details on how to order your free tablet splitter.



2009 Copayment Changes

Effective January 1: None

Effective July 1: **Participating Provider Program**

\$15 Copayment—Office Visit/Office Surgery, Radiology/Diagnostic Laboratory Tests, Free-Standing Cardiac Rehabilitation Center Visit, Urgent Care Visit

Chiropractic Treatment or Physical Therapy Services (Managed Physical Medicine Program)

\$15 Copayment—Office Visit, Radiology, Diagnostic Laboratory Tests

Hospital Services (Hospital Program)

\$15 Copayment—Outpatient Physical Therapy

Mental Health and Substance Abuse Program

\$15 Copayment—Visit to Outpatient Substance Abuse Treatment Program

\$15 Copayment—Visit to Mental Health Practitioner



Empire Plan Benefit News

2009 Annual Deductible and Coinsurance Maximum for Basic Medical and Non-Network Mental Health Practitioner Services

Annual Deductible: \$225

Coinsurance Maximum: \$500

For calendar year 2009, The Empire Plan annual deductible for services performed and supplies prescribed by non-participating or non-network providers is \$225 for you, \$225 for your enrolled spouse/domestic partner and \$225 for all covered dependent children combined.

You must meet the deductible before benefits are paid for your claims. The annual deductible for the Basic Medical Program and the non-network portion of the Mental Health Program cannot be combined with each other or with the Managed Physical Medicine Program annual deductible for non-network services.

Effective January 1, 2009, there is a separate annual coinsurance maximum (out-of-pocket expense) of \$500 for you, \$500 for your enrolled spouse, domestic partner and \$500 for all covered dependent children combined in 2009. After each coinsurance maximum is reached, you will be reimbursed 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.

Each Basic Medical coinsurance maximum of \$500 will be reduced to \$300 for employees in or equated to a salary grade 6 or below as of January 1, 2009. UnitedHealthcare will automatically apply the reduced coinsurance maximum to employees who meet the requirements. The employee does not need to contact the agency Health Benefits Administrator to apply for the reduction.

NYSHIP Dependent Eligibility Verification Project

In 2009, the New York State Health Insurance Program (NYSHIP) will conduct an audit of all dependents that have health care coverage through NYSHIP. If you have family coverage you will receive a packet that will include a list of your dependents who are currently enrolled for health care coverage, along with an eligibility worksheet and a list of required documents you must provide. You must supply the dependent documentation even if you have previously done so. **Do not submit documents now – wait for the packet to be delivered.** Go to www.cs.state.ny.us/nyshipeligibilityproject/index.cfm for information on the Dependent Eligibility Verification Project. **Bookmark the page and visit it periodically for the most current information.**

You must provide the required documentation to ensure that your enrolled dependents continue to be covered under NYSHIP. Ineligible or unverified dependents will be dropped from coverage.

The Department of Civil Service is contracting with BUDCO, a dependent verification specialty company, to conduct the Dependent Eligibility Verification Project.

Reimbursement of the Medicare Part B Income-Related Monthly Adjustment Amount (IRMAA) for Medicare-Primary Enrollees

Medicare law requires some people to pay a higher premium for their Medicare Part B coverage based on their income. If you and/or any of your enrolled dependents are Medicare-primary and received a letter from the Social Security Administration (SSA) requiring the payment of an income-related monthly adjustment amount (IRMAA) in addition to the standard 2008

Medicare Part B premium (\$96.40) for 2008, you are eligible to be reimbursed for this additional premium by NYSHIP. **Note: If your 2006 adjusted gross income was less than or equal to \$82,000 (\$164,000 if you filed taxes as married filing jointly) you are NOT eligible for any additional reimbursement this year.**

To claim the additional IRMAA reimbursement, eligible enrollees are required to apply for and document the amount paid in excess of the standard premium. For information on how to apply, a list of the documents required or questions on IRMAA, check the Department of Civil Service web site at www.cs.state.ny.us. Choose Benefit Programs on the home page, then NYSHIP Online and select your group, if prompted. The IRMAA letter, which was mailed to Medicare Part B reimbursement-eligible enrollees in October, is available under What's New on the NYSHIP Online home page. Or call the Employee Benefits Division at 518-457-5754 (if you are located in the 518 area code) or 1-800-833-4344 between the hours of 9:00 a.m. and 3:00 p.m.

CAM Program Discontinued

The Empire Plan Complementary and Alternative Medicine Program (CAM) was discontinued effective January 1, 2009 in accordance with negotiated contracts and agreements with unsettled and non-negotiating groups.

Reminders

The Empire Plan At A Glance and Copayment Cards

The 2009 *Empire Plan At A Glance* along with 2009 Empire Plan Copayment Cards and the 2009 Preferred Drug List were sent to you



in a separate mailing. *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.

Participating Provider Directory

The most up-to-date participating provider information is available on the 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. If you need a printed copy of the 2008 *Empire Plan Participating Provider Directory*, see your agency Health Benefits Administrator. But remember that the MHSA listings are not correct (see page 2).



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, select your group and benefit plan if prompted, and then 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.

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. Prostheses and mastectomy bras are covered.

Call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and select UnitedHealthcare if you have questions about your coverage for implants, breast forms or other prostheses related to breast cancer treatment.

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

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
Albany, New York 12239
518-457-5754 (Albany area)
1-800-833-4344
(U.S., Canada, Puerto Rico, Virgin Islands)
www.cs.state.ny.us

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, kidney, liver, lung and simultaneous kidney-pancreas. Call for information about Centers of Excellence.

The Empire Plan Medical/Surgical Benefits Program *UnitedHealthcare 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 UnitedHealthcare 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, MRA, CT, PET scans and Nuclear Medicine tests You must call UnitedHealthcare before having an elective (scheduled) procedure or nuclear medicine test.



Home Care Advocacy Program (HCAP) You must call UnitedHealthcare to arrange for paid-in-full home care services, enteral formulas, diabetic shoes 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 UnitedHealthcare for HCAP approval of an external mastectomy prosthesis costing \$1,000 or more.



Infertility Benefits You must call UnitedHealthcare 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 UnitedHealthcare for information about infertility benefits and Centers of Excellence.



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

The Empire Plan Mental Health and Substance Abuse Program *OptumHealth (administrator for UnitedHealthcare), Mailing Addresses: Claims/General Correspondence - OptumHealth Behavioral Solutions, P.O. Box 5190, Kingston, NY 12402-5190; Appeals - OptumHealth Behavioral Solutions, Attn: BH Appeals Dept., 900 Watervliet Shaker Road, Suite 103, Albany, NY 12205-1002. You must call OptumHealth before beginning any non-emergency treatment for mental health or substance abuse, including alcoholism. You will receive the highest level of benefits by calling and following OptumHealth's recommendations. In a life-threatening situation, go to the emergency room. Call within 48 hours or as soon as reasonably possible after inpatient admission.*



The Empire Plan Prescription Drug Program *UnitedHealthcare appeals, grievances, prior authorization documentation, general correspondence: Empire Plan Prescription Drug Program, P.O. Box 5900, Kingston, NY 12402-5900. Claim forms from retail pharmacies: Empire Plan Prescription Drug Program, P.O. Box 14711, Lexington, KY 40512. Mail Service Pharmacy: Medco, P.O. Box 6500, Cincinnati, OH 45201-6500. 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**

UnitedHealthcare **TTY only: 1-888-697-9054**

OptumHealth **TTY only: 1-800-855-2881**

The Empire Plan Prescription Drug Program **TTY only: 1-800-759-1089**

State of New York
Department of Civil Service
Employee Benefits Division
P.O. Box 1068
Schenectady, New York 12301-1068
www.cs.state.ny.us

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

CHANGE SERVICE REQUESTED

CSEA Empire Plan Report – January 2009

**Please do not send mail or
correspondence to the return
address. See page 6 for
address information.**

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. New York State and Participating Employer Retirees and 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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Waiver of Out-of-Pocket Costs by Non-Participating Providers

Some non-participating providers wrongly waive out-of-pocket payments (deductible and coinsurance) for Empire Plan enrollees. Waiver of out-of-pocket payments may lead to submission of inflated claims, which under certain circumstances may be considered insurance fraud. You are responsible for payment of all out-of-pocket amounts. The level of benefits to which you are entitled is based on

meeting all deductible and coinsurance payments stated in your insurance certificate. You should discuss this issue and your potential out-of-pocket liability with your non-participating provider before you receive services. If you are aware of provider fraud or abuse, call The Empire Plan at 1-877-7-NYSHIP (1-877-769-7447) and notify the applicable carrier.