

NYSHIP

STUDENT EMPLOYEE HEALTH PLAN

REPORT

MARCH 2009

NEW YORK STATE HEALTH INSURANCE PROGRAM (NYSHIP)
FOR GRADUATE STUDENT EMPLOYEES
And for their enrolled Dependents
and for COBRA Enrollees with SEHP Benefits



Read this Report for important information about benefit changes.

SAVE THIS REPORT

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The SEHP Mental Health and Substance Abuse Program

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 SEHP Mental Health and Substance Abuse (MHSA) Program.

OptumHealth has a large national provider network and also is actively recruiting additional providers who currently treat a high volume of Plan enrollees. However, there are some differences in the provider network. To check if your provider is in the OptumHealth network, you can call 1-877-7-NYSHIP (1-877-769-7447) and select prompt 3 for the MHSA Program. You may also visit our web site to search the OptumHealth provider network online. The network lists are 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 prompt 3 for the MHSA Program.

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 was 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 homes. If you or your dependent received outpatient care under the MHSA Program on or after July 1, 2008, you were eligible for network benefits with the same practitioner(s) through March 31, 2009, regardless of whether the provider was in the OptumHealth network. If you have received MHSA services from a MHSA practitioner since July 1, 2008, you may have received a letter prior to the end of 2008 with additional information about this change and how to get more information about transition of care benefits.

Mental Health and Substance Abuse continued on page 2

Mental Health and Substance Abuse continued from page 1

When the transition period ended 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 a non-network provider after March 31, 2009, your treatment will be covered under the non-network benefit, and you will have higher out-of-pocket costs.

Empire Plan Toll-Free Number

If you seek services for 2009 or have any questions, call 1-877-7-NYSHIP, 24 hours a day, 7 days a week, and select the MHSA option.

What's New

- MHSA Insurer: UnitedHealthcare Insurance Company of New York (UHICNY)
- MHSA Administrator: OptumHealth Behavioral Solutions (OptumHealth)
- MHSA Network, visit <https://www.cs.state.ny.us> to check for your providers
- OptumHealth web site accessible through NYSHIP Online
- 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

- MHSA Benefit Design
- No new enrollee benefit card, but see below
- NYSHIP toll-free number:
1-877-7-NYSHIP
(1-877-769-7447)

SEHP Benefit News

NYSHIP
New York State Health Insurance Program

Student Employee Health Plan
1-877-7-NYSHIP (1-877-769-7447)

John Q. Sample
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Effective until 08/31/09 or when coverage ends, whichever is sooner

Hospital benefits

- \$200 copayment per admission / inpatient hospital stays
- \$15 copayment / outpatient hospital visits
- \$25 copayment / Emergency Room

Medical benefits

- \$10 copayment / office visit, laboratory services, chiropractic treatment, PT

Mental Health / Substance Abuse

- \$200 copayment per admission / general acute or psychiatric hospital, clinic, residential treatment center, group home or halfway house
- \$10 copayment / outpatient visit

Rx benefits

Network Pharmacy / Mail Service*

- \$5/\$5* generic
- \$15/\$20* preferred brand-name
- \$30/\$55* non-preferred brand-name

New SEHP Benefit Card

With the addition of City University of New York (CUNY) graduate students to the group in January 2009, the design of the SEHP benefit card has changed (see graphic). Your benefit design is still the same, just the look of the card has changed. All CUNY enrollees should have received this version and any SUNY enrollees who request replacement cards after December 11, 2008 will receive this version.

All continuing SEHP enrollees will receive the new version as part of the annual card reissue scheduled for late July 2009. If you have questions about your benefit card, please see your Health Benefits Administrator, usually located in your Personnel Office.

Online Benefit Access Via MyNYSHIP

SEHP enrollees now have access to a new tool, MyNYSHIP, on the Department of Civil Service web site (<https://www.cs.state.ny.us/mynyship>). MyNYSHIP is a secure web site where you can:

- get online access to your health insurance record
- order replacement benefit cards for yourself and covered dependents
- update your address with NYSHIP

When you register for MyNYSHIP, you will receive an “activation code” in the mail at the home address on record at the time of registration. The activation code is a unique number generated specifically for you to help ensure the protection and privacy of your NYSHIP enrollment information. You must enter the code the first time you process a transaction through MyNYSHIP. You will need a NYS Civil Service user ID to access your MyNYSHIP account. If you do not already have one, you will be given an ID and password through the MyNYSHIP registration process.

Prescription Drug Benefit Maximum Reminder

The Student Employee Health Plan Prescription Drug Program includes a prescription drug benefit maximum of \$2,500 per person annually for prescription medications. You and your covered dependent(s) are each eligible for covered prescription medications up to \$2,500 per plan year.

Each time you use your SEHP benefits to obtain a prescription, the amount of the claim is applied to your annual benefit maximum. Copayments and ancillary charges do not count toward the annual benefit maximum; it includes only the cost of the covered prescription drug to the Plan. Prescription drug expenses that exceed \$2,500 (network and non-network combined) are not covered. Remember that the use of generic drugs can help you manage your prescription drug benefit. Generic medications have the same active ingredients as their brand-name counterparts. And, since generic drugs have the lowest copayment, they can help you manage out-of-pocket costs and aid in not exceeding the Plan’s prescription



drug maximum. Talk to your doctor about generic medications. Only you and your doctor can decide which drugs are right for you.

If you need help with determining the prescription medication expenses you have incurred to date, or the remaining balance of your annual benefit maximum, please contact the Plan at 1-877-7-NYSHIP (1-877-769-7447) and choose prompt 4 for the Prescription Drug Program. You will not receive advance notification if you or one of your dependents is at or near the maximum.

Annual Notice of Mastectomy and Reconstructive Surgery Benefits

The 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 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.

Benefits Management Program requirements apply. See your *SEHP Benefit Summary*.

State of New York
Department of Civil Service
PO Box 1068
Schenectady, NY 12301-1068
<https://www.cs.state.ny.us>



SAVE THIS DOCUMENT

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

CHANGE SERVICE REQUESTED

SEHP Report – March 2009

Please do not send mail or correspondence to the return address listed above.
See address below.

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 (<https://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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NYSHIP Dependent Eligibility Verification Project for SEHP enrollees represented by the Graduate Student Employees Union (GSEU) ONLY

In 2009, the New York State Health Insurance Program (NYSHIP) is conducting an audit of all dependents who 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 provide the dependent documentation even if you have previously done so. Additional information about the project is

available online at <https://www.cs.state.ny.us/nyship/eligibilityproject>. Bookmark the site and visit it throughout the project.

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 NYSHIP Dependent Eligibility Verification Project.

The NYSHIP Student Employee Health Plan Report is published by the Employee Benefits Division of the State of New York Department of Civil Service.



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