EMPIRE PLAN REPORT

May 2013

New York State Health Insurance Program (NYSHIP) for **Employees of the State of New York represented by District Council 37 (DC-37),** their enrolled Dependents, COBRA Enrollees with their Empire Plan Benefits and Young Adult Option Enrollees

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Benefit Changes

This Empire Plan Report details some changes to your Empire Plan benefits resulting from federal health care reform, State mandates and administrative updates. Effective dates for these changes vary and are noted with the description of the change. *NYSHIP General Information Book* and *Empire Plan Certificate* amendments reflecting these changes will be available online and included in your next *NYSHIP General Information Book* and *Empire Plan Certificate,* which will be mailed to your home.

Benefit changes include:

- Combined Annual Coinsurance and Deductible (see page 4)
- Autism Spectrum Disorder Coverage (see page 2)
- Summary of Benefits and Coverage (see page 2)
- Empire Plan Medicare Rx prescription drug program for Medicare-primary enrollees and dependents (see page 2)

THE EMPIRE PLAN

What's New

Summary of Benefits and Coverage

The *Summary of Benefits and Coverage* (SBC) is a simple and standardized comparison tool required by Federal Health Care Reform, the Patient Protection and Affordable Care Act (PPACA). The SBC is not a complete description of The Plan's benefits. Refer to plan material, including your *Empire Plan At A Glance* and *Empire Plan Certificate*, for benefit information before making a decision about your family's health insurance coverage.

There are four major sections in the SBC – Important Questions, Common Medical Events, Excluded Services & Other Covered Services and Coverage Examples. The SBC includes coverage examples for having a baby and managing Type II Diabetes. These coverage examples are based on presumptions of what services a person may receive over a year's duration of each example. The coverage examples do not reflect the actual cost to the enrollee.

Some terms in the SBC appear in bold face and are underlined. These terms are defined in the *Uniform Glossary*, a companion document to the SBC. These definitions are intended to help improve consumer understanding and may be different from how The Empire Plan defines them. Therefore, your *Empire Plan Certificate* and *Amendments* are better resources for this information.

Notification of the availability of The Empire Plan *Summary of Benefits and Coverage* was included in 2013 Option Transfer materials, including *Choices* and *Rates and Deadlines*. You may view copies of the SBC and glossary for The Empire Plan at https://www.cs.ny.gov/sbc/index.cfm. If you do not have internet access, call 1-877-7-NYSHIP (1-877-769-7447) and press 1 for the Medical Program to request a printed copy.

Autism Spectrum Disorder Coverage

Effective January 1, 2013, The Empire Plan implemented benefit modifications to comply with the New York State Autism mandate (Chapters 595 and 596 of the Laws of 2011) to provide enhanced coverage for the screening, diagnosis and treatment of Autism Spectrum Disorder (ASD). This coverage includes assessments, evaluations or tests to diagnose ASD, medications, assistive communication devices, psychiatric and psychological care and therapeutic care, including services provided by licensed speech therapists, occupational therapists, social workers and physical therapists. The Empire Plan's Medical/Surgical and/or Mental Health and Substance Abuse (MHSA) programs already cover the vast majority of mandated benefits with the exception of Applied Behavioral Analysis (ABA); a behavioral health service for teaching children with Autism Spectrum Disorder through intensive skill training. ABA services are subject to a $45,000 per covered individual annual benefit maximum. The maximum is increased annually by the Consumer Price Index. To ensure the highest level of benefits, contact The Empire Plan at 1-877-7-NYSHIP (1-877-769-7447) and press 1 for the Medical Program for assistive communication devices, or press 3 for the MHSA Program to request prior authorization of ABA services.

Medco Name Change

As a result of the recent merger of Medco and Express Scripts, the combined company is changing its name to Express Scripts. Effective October 1, 2012, Express Scripts began to appear on Empire Plan Prescription Drug Program materials and web sites. Until the renaming process is complete, enrollees will continue to see the Medco name in certain communications. Please note, only the company name is changing; all other services and benefits under the Empire Plan Prescription Drug Program remain the same.

Medicare Rx Prescription Drug Program

If Medicare becomes your primary coverage, you will automatically be enrolled in Empire Plan Medicare Rx, the Empire Plan prescription drug program.

Empire Plan Medicare Rx is a Part D prescription drug program designed especially for NYSHIP. To find out more about Empire Plan Medicare Rx, visit: https://www.cs.ny.gov/empireplanmedicarerx/index.cfm.

NYSHIP Changes

Pre-Tax Contribution Program for a Same-Sex Spouse or Domestic Partner

Under the Pre-Tax Contribution Program (PTCP) rules, eligible domestic partners and same-sex couples married in New York, or in a jurisdiction where marriage of same-sex couples is permitted (Connecticut, Iowa, Maine, Maryland, Massachusetts, New Hampshire, Vermont, Washington and Washington D.C.) or in California (during the period when same-sex marriages were permitted) are considered dependents.

If you are eligible for PTCP, you must decide whether you want to enroll in PTCP by completing Form PS-404 and filing it with your agency Health Benefits Administrator (HBA) at the time you enroll for health insurance coverage. Each year, you will continue with the same pretax selection unless you change your selection by filing Form PS-404 with your agency HBA during the PTCP open enrollment period, November 1-30 of each year.

PTCP contributions for your same-sex spouse or domestic partner are considered non-taxable income under New York State law but, under the Internal Revenue Service (IRS) rules, the fair market value of health insurance benefits for a same-sex spouse or domestic partner is treated as income for tax purposes.

Ask your tax consultant how enrolling your same-sex spouse or domestic partner will affect your taxes.

Empire Plan Changes

Combined Annual Coinsurance and Deductible

Under the federal Parity Law–Effective on January 1, 2012, The Empire Plan is not permitted to have separate deductibles and coinsurance amounts for Basic Medical and non-network coverage under the Hospital Program and the Mental Health and Substance Abuse Program. However, the Managed Physical Medicine Program, which guarantees access to network benefits, continues to have a separate deductible. Therefore, a combined annual deductible and a combined annual coinsurance maximum applies to the Hospital Program (coinsurance only), Basic Medical Program and non-network expenses under the Home Care Advocacy Program (deductible only) and the Mental Health and Substance Abuse Program.

Combined Annual Deductible: $322
Combined Annual Coinsurance Maximum: $690

The Empire Plan combined annual deductible for 2013 is $322 for the enrollee, $322 for the enrolled spouse/domestic partner and $322 for all dependent children combined.

The combined annual deductible must be met before your Basic Medical Program and non-network expenses under the Home Care Advocacy Program and the Mental Health and Substance Abuse Program claims are considered for reimbursement.

The combined annual coinsurance maximum (out-of-pocket) for 2013 is $690 for the enrollee, $690 for the enrolled spouse/domestic partner and $690 for all dependent children combined.

Each combined annual coinsurance maximum is reduced to $300 for employees in or equated to salary level six or below.

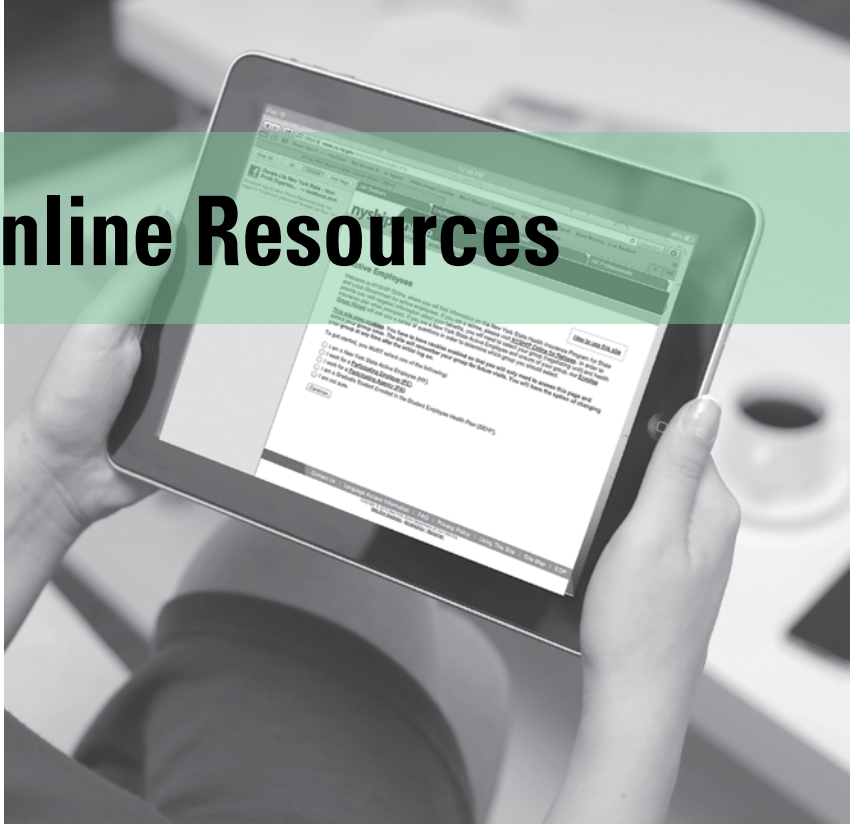
The combined annual coinsurance maximum will be shared among the Basic Medical Program and non-network coverage under the Hospital Program and the Mental Health and Substance Abuse Program.

Once the annual 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 be responsible for any charges above the reasonable and customary amount and for any penalties for not complying with requirements under the Benefits Management Program.

The Empire Plan Medical/Surgical Program is now self-insured

As of January 1, 2013, the Empire Plan Medical/Surgical Program became self-insured by the State of New York Department of Civil Service (DCS), with certain claim processing and other administrative services provided by UnitedHealthcare under an administrative services contract arrangement between DCS and UnitedHealthcare. This change will have no impact on your Empire Plan benefits. UnitedHealthcare will continue to provide you with the same services under the self-insured Medical/Surgical Program as were provided previously, when UnitedHealthcare was the insurer of the Program.

NYSHIP Online Resources



To find the most up-to-date information about your health coverage, visit the NYSHIP Online portion of the Department web site at https://www.cs.ny.gov/ebd. Be sure to bookmark it and check it often as your first source of health insurance information.

Accessing NYSHIP Online

After going to https://www.cs.ny.gov, click on Benefit Programs, then on NYSHIP Online and follow the prompts to your NYSHIP Online homepage. If you have cookies enabled, you will be able to bypass the initial navigation. Below are some tips for navigating the major tabs on the left side of the page.

What's New? – This tab is regularly updated and has the most current information. After clicking on the What's New tab, scroll to view a date order listing of information or use the dropdown box to navigate section topics.

Find a Provider – Another popular page, the Find a Provider tab provides a list of contact information for Empire Plan providers, pharmacies and services, organized by program (Hospital, Medical/Surgical, Mental Health and Substance Abuse and Prescription Drug). Many links to online directory searches take you to carrier web sites and you will see a message noting this fact. To return to NYSHIP Online, use the back button in the address bar.

Using Your Benefits – This tab includes a variety of useful resources, including a copayment reference list, a library of current and archived publications, the Flexible Formulary and drug list changes, contact numbers and an online directory of HBAs and more.

Current Topics – This page contains news about items of interest. Direct links to the *Summary of Benefits and Coverage* (SBC) page, the Empire Plan Medicare Rx page and the Young Adult Option Coverage page are available here currently.

Health Benefits & Option Transfer – For everything you need to know about Option Transfer, click on this tab and choose Rates and Health Plan Choices where you will find health insurance rates, the online Plan Comparison and your current *Choices* publication. Other links provide helpful additional information including your *NYSHIP General Information Book* and *Empire Plan Certificate*, *The Empire Plan Flexible Formulary*, *The Empire Plan At A Glance* and Claim Forms.

Planning to Retire? – If you're thinking about that next stage of your life, this tab provides one stop shopping for all of the information you need regarding health insurance in retirement. A *Planning for Retirement* video with companion booklet is available to help guide you in managing your benefits once you retire.

Calendar – For upcoming events, such as Health Fairs and Pre-Retirement Seminars in your area, use the Calendar search function to locate information on a particular event.

MyNYSHIP – The MyNYSHIP portal provides secure online access to your personal enrollment record. It requires a Civil Service ID and password to safeguard your personal information so you will need to create an account to start the MyNYSHIP registration process. As a registered user, you can update your address online, change your option during the Option Transfer Period, order a replacement Empire Plan Benefit Card and check your enrollment information.

Forms – This useful tab is your resource for forms for your benefits: Enrollment including domestic partner, claim, the Medco Pharmacy Mail-Order, Young Adult Option and more.

News You Can Use

Urgent vs. Emergency Care

Primary care providers offer routine care and can treat minor illnesses and injuries, like colds. But, where should you seek care for more severe or sudden health problems and how are these services covered under The Empire Plan?

Your primary care provider can often advise you on the appropriate level of care, but when problems occur outside normal office hours or while traveling, it may be hard to reach your doctor. Some primary and pediatric care offices offer weekend or extended hours and "on call" coverage, so check their availability first. They can often help you decide what care you need, especially if you have specialized health care needs – i.e., you are pregnant, have a weakened or compromised immune system, have a chronic condition, etc.

When you can't reach your doctor, understanding where appropriate services are available, and how you are covered, can save valuable time and money.

Emergency Care

In the event of a life-threatening illness or injury, call 911 or go to a hospital emergency room (ER) immediately. Conditions that require emergency care are any sudden or severe problem including, but not limited to, chest pain or shortness of breath, heart attack, stroke, seizures, major bodily trauma or burns, uncontrolled bleeding or loss of consciousness. Most ERs are open 24 hours a day.

Urgent Care

If you're stricken with an illness or injury that typically is not life-threatening, such as deep cuts, minor bone breaks, fever, flu, sprains or strains, visit an urgent care center (or see your primary care provider if you can get care quickly). Many urgent care centers are not open around the clock, so be sure to check times and availability.

Coverage

Under The Empire Plan, the ER copayment ($70) may apply for emergency care, but that cost is waived if you are admitted to the hospital for the condition that brought you to the ER.

Your cost for urgent care varies, depending upon which facility you visit. At a hospital-owned urgent care center, you pay the hospital copayment ($40) in most cases for your care. At an independently owned urgent care center, you pay the participating provider copayment ($20).

By comparison, a non-routine (sick) visit to your primary care provider, if he or she is available to provide care quickly, requires a participating provider copayment ($20).

If you use a nonparticipating provider, the Basic Medical Program deductible and coinsurance maximums will apply.

In some situations, the Urgent Care Center, or the providers treating you within the hospital/ Emergency Room may not be participating in the Empire Plan networks for medical or hospital services. While not common, it may happen and in those instances, your out-of-pocket costs will be greater than just the copayment.

To find providers in your area, consult your *Empire Plan Participating Provider Directory* or search online at https://www.cs.ny.gov. Go to NYSHIP Online and click on Find a Provider.

While your out-of-pocket cost is just one factor in choosing where to get your care, understanding your coverage enables you to be an informed patient and health care consumer.

Vaccine Update

The Empire Plan provides coverage for meningococcal (meningitis) immunizations administered by participating providers in accordance with appropriate protocols. This vaccine is usually given to adolescents and has recently been cited as effective against a new lethal strain of meningitis affecting certain at-risk groups. The vaccine is covered when administered by a participating provider to any Plan enrollee or covered dependent, age 25 or younger. Standard copayment rules apply.

Always speak with your doctor if you have questions regarding vaccine recommendations.

Changes to Your Empire Plan Explanations of Benefits

When Empire BlueCross BlueShield (Hospital Program) or UnitedHealthcare (Medical/Surgical Program or Mental Health and Substance Abuse Program) provide services to an enrollee or dependent covered under The Empire Plan, an Explanation of Benefits (EOB) will either be sent directly to the enrollee and/or dependent or be available on the carrier's web site. Recently, there were some changes made to your EOBs that you may have noticed.

UnitedHealthcare – Last year, UnitedHealthcare reformatted its EOB for the Medical/Surgical Program and the Mental Health and Substance Abuse Program to make it easier to read and understand. For the Medical/Surgical Program, if you prefer, you can view your claim information online at https://www.myuhc.com and you may also opt to suppress paper mailing of EOBs. If logging in for the first time, you will need your Empire Plan group number, which is: 30500. For the Mental Health and Substance Abuse Program, enrollees are able to view their claim information at https://www.liveandworkwell.com. If logging in for the first time, you will need to register and choose a username and password. For any questions or for a copy of an EOB, please call 1-877-7-NYSHIP (1-877-769-7447) and select the Medical Program or the Mental Health and Substance Abuse Program.

Empire BlueCross BlueShield (EBCBS) – will send an EOB to the enrollee or dependent if the patient's liability is more than the required copayment or a claim adjustment is necessary. EBCBS will not send an EOB if the patient has no liability to make a payment or if the only liability is a required copayment. In cases where there is no liability above the required copayment, you can get an electronic copy of the EOB on the EBCBS web site at http://www.empireblue.com or you can request an EOB by calling 1-877-7-NYSHIP (1-877-769-7447) and selecting the Hospital Program.

If you have questions

You should always check your EOBs to confirm that dates of service and procedures/services rendered are correct. If you have any questions about your EOBs, call The Empire Plan at 1-877-7-NYSHIP (1-877-769-7447) and select the appropriate program.

Reminders

Need Health Benefits 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 need answers to your health benefits questions, you can contact your agency HBA who will arrange for you to use LLS through the Employee Benefits Division (EBD). You may call your HBA on your own or, with the required authorization, a relative or friend can call on your behalf.

A three-way conference call allows the interpreter to translate for you and the EBD representative. LLS interpreters are highly trained in over-the-phone interpretation and they give accurate, objective translations. All calls are strictly confidential.

Keep Your Enrollment Record Up to Date

Remember to inform your agency HBA of any changes to your enrollment record (address, adding or deleting dependents, marital status changes) in a timely manner. In some cases, deadlines apply (see your *NYSHIP General Information Book* for more information). Notifying the Plan's insurance carriers or your retirement system does not automatically update your NYSHIP records.

2013 Empire Plan Participating Provider Directory Postcard

In the coming months you will receive a postcard for the 2013 Empire Plan Participating Provider Directory (PPD) in the mail. State law requires that we make it available to you annually. Only return it if you would like a printed copy of the Directory based on your home zip code. Otherwise, the online directory search is your most updated resource. Go to https://www.cs.ny.gov/ebd, click on Find A Provider and choose the appropriate program.

We've Moved!

As of October 2012, the Employee Benefits Division has relocated from the Alfred E. Smith Building in downtown Albany to Core 1 of the South Swan Street Building at the Empire State Plaza. It is approximately one-half mile south of the former location at the Alfred E. Smith Building. The Department of Civil Service (DCS) Reception Desk is located on the first floor. If you have materials to send to the DCS, please mail to: New York State Department of Civil Service, Albany, NY 12239.

Parking Information

The easiest access to the South Swan Street Building is from either the Madison or Cathedral Parking Lots, which are located on either side of the New York State Museum. For parking information, go to http://www.ogs.ny.gov/BU/BA/Parking/Visitor/.

Building Access Information

The Core 1 entrance in the Swan Street Building faces South Swan Street. The entrance is located between a break in the buildings; you will go down the stairs and the main door is on your right. Look for a sign that says New York State Department of Civil Service Entrance. Once inside, proceed through the lobby to a door straight ahead for the Department of Civil Service Reception Desk.

Active employees are encouraged to call their HBA with benefits questions.

Planning for Retirement with NYSHIP

When you are considering retirement, there is a lot to think about as you face this next phase of your life. One is your health insurance. Here are some important tips and resources:

- The Employee Benefits Division (EBD) offers a *Planning for Retirement* package that includes a helpful booklet, 35-minute companion DVD and benefits checklist to guide you as you plan for health insurance coverage in retirement. Ask your agency HBA for these materials. As an active employee, your source for benefit information is your HBA. When you retire, EBD becomes your HBA.
- Visit the NYSHIP Online web site, and select the tab "Planning to Retire?" where you find publications, contact information and links to important resources that will help you prepare for retirement. You also have the opportunity to order the *Planning for Retirement* booklet and companion DVD.
- Pre-Retirement Seminars sponsored by the Governor's Office of Employee Relations (GOER) in partnership with the Office of the State Comptroller, are scheduled statewide. Preregistration is required. For a seminar schedule, contact your HBA or go to the New York State Department of Civil Service web site, https://www.cs.ny.gov. Click on Benefit Programs, then on Calendar. You must register and have approval to attend.
- If you work past age 65, you should familiarize yourself with NYSHIP and Medicare rules so that you have Medicare in place, as required by NYSHIP, as soon as you become Medicare primary.
- As you approach your 65th birthday, we will send you a letter to remind you to enroll in Medicare. The letter alerts enrollees that they must have Medicare in place when they become Medicare primary and reminds retirees that they must have Medicare in place on the first day of the month in which they turn 65. (Or the first day of the month prior if their birthday is on the first of the month.) NYSHIP won't pay for anything that Medicare would cover. The publication, *Medicare & NYSHIP*, and companion DVD are included in the mailing and answer many common questions.
- Effective January 1, 2013, if you are Medicare primary and enrolled in The Empire Plan, you will automatically be enrolled in Empire Plan Medicare Rx (PDP), a Medicare Part D prescription drug plan.
- Once you retire, EBD becomes your HBA and your health insurance coverage will continue as long as you qualify. Read the materials provided to you at the time of your retirement and other publications that we will mail to you.

Although rewarding, planning for retirement takes some work. If you would like more information, please ask your HBA for help – and when you do retire – the Employee Benefits Division will be there for you.

New York State
Department of Civil Service
Employee Benefits Division
P.O. Box 1068
Schenectady, New York 12301-1068
https://www.cs.ny.gov

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

SAVE THIS DOCUMENT

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

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It is the policy of the New York State 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.ny.gov). 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 or 1-800-833-4344 (U.S., Canada, Puerto Rico, Virgin Islands).

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

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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 the Medical Program 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 New York State 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.

New York State
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