



NYSHIP
New York State
Health Insurance Program

Special Report

Information about your new NYSHIP
benefits effective January 1, 2024.



Empire Plan Special Report

October 2023 • NY Active (PEF/UUP)

New York State Health Insurance Program (NYSHIP) for Employees of New York State represented by Public Employees Federation (PEF) and Employees of New York State represented by the United University Professions (UUP), their enrolled Dependents, COBRA Enrollees with their Empire Plan benefits and Young Adult Option Enrollees

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Negotiated Changes Effective January 1, 2024

This *Special Report* describes changes affecting your NYSHIP Empire Plan coverage that will take effect on January 1, 2024, as a result of the recently ratified contracts between the State of New York and the Public Employees Federation (PEF) and the United University Professions (UUP). They include:

- Reduced In-Network Maximum Out-of-Pocket Limits (page 3)
- Single Visit Copayment (page 3)
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Empire Plan Changes

January 1, 2024 Benefit Changes and Resources

This *Special Report* provides an overview of the changes that will take effect beginning in January. It is important that you understand them in order to manage your care and its cost. An informational presentation is also available to you; simply scan the QR code to the right with your mobile device or tablet to access it. This approximately 12-minute resource is also posted on NYSHIP Online (see *Benefits on the Web*, page 14) under What's New.

New Empire Plan Benefit Cards

To comply with federal law, new Empire Plan benefit cards will be issued to you and your covered dependents in advance of the January 1, 2024 changes. The reduced in-network maximum out-of-pocket limits referenced on page 3 will be reflected on your new version. Please be sure to use the new card and securely destroy the old one. If you have questions about your Empire Plan benefit card, contact your Health Benefits Administrator. For questions regarding your Empire Plan benefits, call The Empire Plan and select the prompt for the appropriate Program (see *Contact Information*, page 14).

To Access the Presentation Using the QR Code

Open the camera on your device and scan the QR code below. Be sure that the entire code is visible. Tap the link that appears on your device screen to open the presentation. The Empire Plan 2024 Benefit Changes Presentation works best when used with the latest versions of the following browsers: Microsoft Edge, Firefox, Safari and Chrome. If you prefer to access the presentation without using the code, go to the What's New tab on NYSHIP Online and select the posting for the presentation.



Reduced In-Network Maximum Out-of-Pocket Limits

The federal Patient Protection and Affordable Care Act sets new annual amounts that limit total network out-of-pocket costs and they apply unless the Plan sets lower limits. **Effective January 1, 2024**, the maximum out-of-pocket limit for covered, in-network services under The Empire Plan will be reduced from \$9,450 to \$4,000 for Individual coverage and from \$18,900 to \$8,000 for Family coverage, split between the Hospital, Medical/Surgical, Mental Health and Substance Use and Prescription Drug Programs as specified in the chart below. Your in-network out-of-pocket costs, such as copayments for covered in-network services, will not exceed these amounts. Once you reach the limit, network benefits, including copayments, are covered at no cost to you.

If you have questions about your maximum out-of-pocket limit for prescription drugs, call The Empire Plan and choose the Prescription Drug Program (see *Contact Information*, page 14). If you have questions about your limit for all other covered in-network services, choose the Medical/Surgical Program.

2024 Maximum In-Network Out-of-Pocket Limits			
	Total	Prescription Drugs	All Other Covered In-Network Services, Combined
Individual Coverage	\$4,000	\$1,400*	\$2,600
Family Coverage	\$8,000	\$2,800*	\$5,200

* Does not apply to Medicare-primary enrollees.

Single Visit Copayment

Effective January 1, 2024, only a single \$25 copayment will be charged for all covered services provided under the Medical/Surgical Program (office visit, office surgery, radiology, diagnostic test or laboratory service) by a participating provider in a single visit. **Note:** Copayment amounts are not changing, so your existing copayment card is still valid. Contact your Health Benefits Administrator (HBA) if you need a replacement copayment card. Your HBA is usually located in your personnel office or the New York State Business Services Center.

Visit Limit for Massage Therapy

Massage therapy will continue to be covered under the Basic Medical Program, subject to the annual deductible and 20 percent coinsurance. **Effective January 1, 2024**, there will be a maximum of 20 visits per calendar year allowed under the Plan. Massage therapy provided by a network physician or provider will also count toward the new maximum. Visits to a network Managed Physical Medicine Provider do not generally count toward the 20-visit limit.

Visit Limit for Acupuncture Services

Acupuncture services with a participating provider are subject to a single copayment with no annual visit limit and this benefit is not changing. If you choose to receive acupuncture services from a nonparticipating provider, however, you will be subject to a maximum of 20 visits per calendar year beginning **January 1, 2024** and the deductible and 20 percent coinsurance will apply.

New Reimbursement Methodology for Non-Network Claims

The Empire Plan's benefit design allows enrollees and covered dependents to use out-of-network providers for services under the Medical/Surgical Program (through the Basic Medical Program) and the Mental Health and Substance Use (MHSU) Program. **Effective January 1, 2024**, the allowed amount for reimbursement of non-network claims will be based on 275 percent of the Medicare rates published by the Centers for Medicare & Medicaid Services (CMS), instead of the current methodology of 90th percentile of FAIR Health® rates. This means that when you choose a nonparticipating provider, you will be reimbursed at rates based upon those that Medicare pays. Since out-of-network providers can balance bill you for their full charges, this could result in higher out-of-pocket costs. Consider using a participating provider to avoid large out-of-pocket costs.

Please refer to the following questions and answers for additional information about this change.

Q: What types of services are affected by this change?

A: Services impacted are non-emergency services from an out-of-network provider such as a scheduled office visit or surgical procedure under the Medical/Surgical Program or outpatient services under the MHSU Program. For example, an appointment you scheduled with a provider who is not in The Empire Plan network.

Q: What does this change mean to me if I always see providers who are in The Empire Plan network?

A: This change does not impact you. In fact, Empire Plan benefits are improving on January 1, 2024, so only one \$25 copayment is charged during a single office visit when using a network provider. Previously, up to two copayments could be charged during an office visit when there were laboratory tests or diagnostic services performed, such as an X-ray or electrocardiogram (EKG).

Q: How can I make sure that a provider is in The Empire Plan network?

A: You can check the online directory on NYSHIP Online and select the link to the appropriate online directory (Medical/Surgical Program or MHSU Program) or call The Empire Plan and select the appropriate Program (see *Contact Information*, page 14).

For mental health or substance use disorder providers, press or say 3 and choose the prompt for the Clinical Referral Line (CRL). Under the MHSU Program, you have guaranteed access to network benefits if you use the CRL to help you arrange care with an appropriate provider and they are unable to find you an in-network provider.

Q: What does this change mean to me if I choose to see an out-of-network provider?

A: You may have higher out-of-pocket costs. The Empire Plan will be using 275 percent of Medicare rates published by the Centers for Medicare & Medicaid Services (CMS) as the basis for the amount allowed on out-of-network claims. This may increase the amount you must pay for out-of-network claims. While you continue to be responsible for a deductible and coinsurance when using out-of-network providers (\$1,250 deductible and \$3,750 coinsurance for most enrollees), your provider may choose to bill you their full charges beyond your deductible and coinsurance (balance billing).

Q: What does it mean that a provider can balance bill me for services?

A: An out-of-network provider can bill you for the difference between their billed amount and the amount allowed by The Empire Plan. **Note:** When using a **network** provider or facility, you have additional protections against balance billing and surprise bills. You have no protections against balance billing when you choose to receive non-emergency services from an out-of-network provider and this could result in larger out-of-pocket costs for you.

Q: How will I know if the provider will balance bill me for a visit or service?

A: For non-emergency services, it is your responsibility to know whether a provider you choose is in The Empire Plan network. If the provider is not in the network, you may ask the provider to disclose their fees. Keep in mind that a separate deductible and coinsurance apply for any out-of-network services that you, your spouse/ domestic partner or your dependents receive.

Q: I need a specialist and there are not any network providers in my area. What should I do?

A: You should call The Empire Plan (see *Contact Information*, page 14). For medical/surgical providers, press or say 1 and for mental health or substance use disorder providers, press or say 3 and choose the prompt for the Clinical Referral Line (CRL). The Empire Plan can assist you in obtaining network benefits from a medical/surgical provider if there is not a network provider within 30 miles or 30 minutes from your home address. Under the MHSU Program, if there are no network providers in your area, you have guaranteed access to network benefits if you use the CRL to help you arrange care with an appropriate provider.

Q: What is an example of costs when using an out-of-network provider instead of a network provider?

A: Mary, an Empire Plan member, chooses to see an Empire Plan provider about her ear pain. By choosing a network provider, the only out-of-pocket expense that Mary will have to pay is her \$25 participating provider copayment.

Bob, Mary's spouse, has joint pain in his knee. Bob decides to seek care from an out-of-network provider. This provider charges Bob \$380 for an office visit and requires that Bob pay the full cost up front. Following the visit, Bob submits a claim for \$380. Under the Basic Medical Program, The Empire Plan will allow \$300 based on the Medicare published rates. Since Bob already met his deductible, The Empire Plan will cover 80 percent of the \$300, or \$240. The other \$140 are Bob's out-of-pocket expenses (\$80 balance billing amount plus \$60 coinsurance). If Bob had chosen an Empire Plan network provider, his only out-of-pocket expense would have been a \$25 copayment.

Q: If I choose to see an out-of-network provider, can I find out in advance what my out-of-pocket costs might be?

A: Yes, you can request a predetermination of benefits from The Empire Plan to help determine what your actual costs will be. For Medical/Surgical Program services, your provider will need to complete the *Empire Plan Predetermination Form* on your behalf.

Once complete, either you or your provider can mail it to the address listed on the form.

Although there is no predetermination of benefits service under the MHSU Program, remember that precertification is required for the following outpatient services, regardless of whether the provider is in The Empire Plan network:

- Intensive outpatient program for mental health
- Structured outpatient program for substance use disorder
- Outpatient detoxification
- Transcranial Magnetic Stimulation (TMS)
- Applied Behavioral Analysis (ABA)

If you need additional assistance with requesting a predetermination of benefits or precertification of benefits, you can call The Empire Plan and select the prompt for the appropriate Program (see *Contact Information*, page 14).

Q: Can I appeal a bill from an out-of-network provider?

A: No, unless you believe the services should be considered under surprise billing rules. Surprise billing protections generally apply for emergency services, when you utilize a network facility or for specific circumstances, such as a provider sending a specimen to a non-network laboratory without your consent. **To best protect yourself from large, unexpected bills, you should choose a network provider or facility.**

Q: Does this change have any impact on when a bill from a non-network provider is considered a surprise bill?

A: No, this change does not impact surprise billing rules. These rules provide you with protections if you did not choose to receive care from an out-of-network provider. Your Explanation of Benefits (EOB) will provide you with information on who to contact if you believe you have received a surprise bill.

As a reminder, the MHSU Clinical Referral Line is available 24 hours a day, 7 days a week and can help you find mental health and substance use disorder providers. The Empire Plan NurseLineSM is also available 24/7 and registered nurses can help you find network medical providers or assist you with questions about a medical concern or condition.

Assignment of Benefits for Out-of-Network Providers

Under the Medical/Surgical Program, when you receive services from an out-of-network provider you must file a claim with the Program administrator (UnitedHealthcare) to receive reimbursement.

Effective January 1, 2024, enrollees and covered dependents who obtain services from out-of-network providers under the Medical/Surgical Program may opt to have The Empire Plan pay covered expenses to such providers directly. This process is referred to as “Assignment of Benefits.” To choose this option, sign the “Assignment of Benefits” field to authorize payment to your provider when submitting your paper or electronic claim form. If you do not select the “Assignment of Benefits” option, payment of covered expenses will be issued to you and you will be responsible for paying the provider directly.

By receiving Medical/Surgical Program services from an out-of-network provider, your out-of-pocket costs are much higher. You will have to meet deductible and coinsurance obligations instead of having only a copayment. If you need assistance finding a participating provider, call The Empire Plan and choose the Medical/Surgical Program (see *Contact Information*, page 14).

Preventive Mammography Screening

Breast cancer is the second most common cancer in women in the United States, and one in eight women will develop it in their lifetime. As a result, it is more important than ever to get an annual mammogram. Annual preventive screening can detect breast cancer before symptoms develop and when the disease is easier to treat.

Recently, the U.S. Preventive Services Task Force (USPSTF) lowered the age in the federal guidelines for preventive screening mammography from age 50 to age 40. Because The Empire Plan already covers a screening mammography as well as a 3D screening mammography every one to two years (depending on your doctor’s recommendation), there is no change to your benefits. **Note:** There are no gender-based limitations applied to preventive care services under The Empire Plan. Preventive care services, like annual mammography screening, are covered at no cost to you if received from a participating provider.

If you have questions about annual mammography screenings, call The Empire Plan and choose the Medical/Surgical Program (see *Contact Information*, page 14).

UnitedHealthcare® App Can Help Manage Your Care

Did you know that you can get information about The Empire Plan Medical/Surgical Program right in your hands using the UnitedHealthcare® (UHC) app? Find care and compare costs for participating providers and services in The Empire Plan network. You can also view your claims and check your deductible and out-of-network balances. The UHC app helps you get the most out of your benefits and make informed decisions about your care.

Scan the QR code and follow a few quick steps to get registered today.



1. Download the app, which is available for iPhone and Android, and click **Register Now**.
2. Complete the required fields and create your username/password.
3. Enter your contact information and answer security questions.
4. Agree to the terms and conditions and select your email preferences.
5. You also have the option to go paperless. From your account settings, you can choose paperless in your communication preferences so that required communications (such as Explanation of Benefits [EOBs]) can be delivered electronically.

If you have questions about the app, call the Medical/Surgical Program (see *Contact Information*, page 14).

Empire BlueCross Becoming Anthem Blue Cross

Effective January 1, 2024, Empire BlueCross, the administrator of The Empire Plan Hospital Program, will be changing its name to Anthem Blue Cross. This transition will not impact your coverage and you will still have access to the Plan's network of hospitals, skilled nursing facilities and hospices. The address of the Hospital Program's website will be changing on the effective date from www.empireblue.com/nys to www.anthembluecross.com/nys. The current URL will automatically redirect you to the new site. While the corporate logo will also be changing (see below), the version used on the back of your ID card will not be changing.

For the latest information about the name change and your Empire Plan hospital benefits, visit www.empireblue.com/nys and set up an account to:

- Chat with a Hospital Program representative
- Submit and track claims
- Review medical benefits
- Access LiveHealth Online
- Submit inquiries
- Retrieve your forgotten username and/or password

For questions regarding your benefits, call The Empire Plan and select the Hospital Program (see *Contact Information*, page 14).



No Copayment for Virtual Visits Using LiveHealth Online

Remote health care visits using LiveHealth Online (LHO) are a cost-effective and convenient alternative to urgent care centers, emergency rooms and in-person office visits. Through LHO, you can access a board-certified doctor, psychiatrist, psychologist or licensed therapist for a telephone or video visit on your smartphone, tablet or personal computer at no cost to you. **Effective January 1, 2024**, this will be a permanent Empire Plan benefit.

To register, go to the Hospital Program website (www.empireblue.com/nys) and select the link to LiveHealth Online. If you need assistance, call LHO at 1-888-LiveHealth (1-888-548-3432), 24 hours a day, seven days a week. A reminder that telehealth visits with a participating provider outside of LHO are subject to the same copayment as in-person visits.

Infusion Therapy Site of Care Program

Alternate site-of-care infusion therapy options have been proven to provide many patients with a safe and convenient alternative to infusion therapy in an outpatient hospital setting. Treatment at home, in your doctor's office or in a freestanding infusion suite is often preferable to infusions in an outpatient hospital setting because it is more convenient and allows many patients to return to their normal activities sooner.

Effective January 1, 2024, Empire Plan-primary enrollees and dependents will be eligible to participate in The Empire Plan's new Site of Care Program for all drug infusion therapies except those used to treat cancer or hemophilia. Under the program, infusions that can be safely administered outside of a hospital setting will be transitioned to a freestanding infusion suite, your doctor's office or your home. When infusion therapy is reviewed by the program for medical necessity, the setting will also be reviewed to ensure it's being done in the most appropriate location. Patients who are currently receiving infusion therapy will receive a letter from the program to help transition them to an alternate setting.

Talk to your doctor to determine whether an alternate site of care is clinically appropriate for you or your dependent's infusion. The Empire Plan will help you find alternate settings and offer options to both you and your doctor. The medical or prescription drug copayments associated with infusions will be waived when you choose a non-hospital infusion site of care, just as they are now in an outpatient hospital setting.

If you have questions about the Site of Care Program for infusions, talk to your doctor or call The Empire Plan and choose the Hospital Program (see *Contact Information*, page 14).

Covered-in-Full Benefit for Mastectomy Bras

Effective January 1, 2024, mastectomy bras obtained from a nonparticipating provider will no longer be subject to deductible or coinsurance. This means that you or your covered dependent will have a paid-in-full benefit regardless of whether the provider participates with The Empire Plan.

Preventive Vaccines and Boosters Update

You and your family are best protected from severe illness when you stay up to date with your preventive care services. Below are updates on three important preventive care services. As always, be sure to discuss which preventive care services are most appropriate for you with your healthcare provider.

Respiratory Syncytial Virus (RSV)

While most people experience Respiratory Syncytial Virus (RSV) with symptoms like a common cold, the virus can develop into something more serious. Infants, young children and older adults may be likely to develop severe RSV and require hospitalization.

Over the past several months, the Food and Drug Administration (FDA) has approved preventive care services for RSV. Preventive vaccines are now available for adults ages 60 and older. For infants and children ages 0–19 months, RSV monoclonal antibodies are an approved preventive care treatment.

Beginning on August 30, 2023, both the RSV vaccine and RSV monoclonal antibodies are covered preventive care services.

- For adults ages 60 and older, the RSV vaccine is covered at no cost to you when provided by an Empire Plan participating medical provider or at a vaccination network pharmacy.
- For infants and children ages 0–19 months (effective October 25, 2023), RSV monoclonal antibodies are covered when administered by a health care professional. This treatment is not available at retail pharmacies. When provided by an Empire Plan participating medical provider, there is no cost to you.

Effective September 22, 2023, the RSV vaccine is covered in full for pregnant women between 32 to 36 weeks of pregnancy when administered by a participating medical provider.

COVID-19

The Centers for Disease Control (CDC) recommends COVID-19 primary series vaccines for everyone age six months and older, and COVID-19 boosters for eligible individuals ages five years or older. Vaccine recommendations vary depending upon age, the date the first vaccine was received and the time elapsed since the last dose. COVID-19 vaccines, including recommended updated boosters, provided by an Empire Plan participating medical provider or at a vaccination network pharmacy will be covered at no cost to you.

Influenza (Flu)

With flu season approaching, now is the time to consider getting a flu vaccine. Flu vaccines are covered at no cost to you when provided by an Empire Plan participating medical provider or at a vaccination network pharmacy.

More information about preventive care services can be found in *The Empire Plan Preventive Care Coverage Guide* on NYSHIP Online (see *Benefits on the Web*, page 14). For specific benefit coverage details and limitations, refer to your Empire Plan documents or call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447).

Future Moms Becomes Building Healthy Families Program

Because every family grows in its own way, The Empire Plan's Future Moms Program has been expanded, enhanced and renamed the Building Healthy Families (BHF) Program. BHF is designed to help your family grow strong whether you're trying to conceive, expecting a child or raising young children.

The BHF Program provides all-inclusive assistance for preconception, pregnancy and family care at no cost to you. The enhanced BHF Program recognizes every individual's and/or family's unique path to parenthood and offers comprehensive support 24 hours a day, seven days a week, to answer your family-planning questions at every stage.

Providing personalized digital support and case management for high-risk members, BHF helps participants stay connected, engaged and informed. Enhanced features include:

- Pre-pregnancy planning, new baby education and family care

- Support in prenatal, maternity and postpartum care for members who identify as lesbian, gay, bisexual, transgender, queer, intersex or asexual (LGBTQIA+)
- Nurse case management for high-risk members
- Access to a health coach via chat, email or phone
- Tracking tools for ovulation, weight, blood pressure, due date and prenatal milestones
- Meditation/mindfulness tools

To learn more about the BHF Program or to enroll, call The Empire Plan and choose the Hospital Program (see *Contact Information*, page 14) or visit www.empireblue.com/nys.

No Copayment for Treatment at an In-Network Opioid Treatment Program

As a result of new state legislation **effective January 1, 2023**, members have no copayment when receiving services for opioid treatment that includes the prescribing of agonists, such as methadone, buprenorphine or suboxone, when using a network provider. This includes waiving of copayments for therapy and counseling sessions related to opioid treatment programs, as well as prescriptions provided through a treatment program; however, prescriptions obtained at a retail pharmacy are still subject to the applicable copayment.

For more information, call The Empire Plan and choose the Mental Health and Substance Use Program (see *Contact Information*, page 14).

Beacon Health Options Is Now Carelon Behavioral Health

Earlier this year, Beacon Health Options, the administrator for the Empire Plan Mental Health and Substance Use (MHSU) Program, changed its name to Carelon Behavioral Health, Inc. There is no impact to coverage or the level of support due to this change. The new logo shown below is also on the back of your reissued Empire Plan benefit card.



New Center of Excellence for Substance Use Disorder

Since the start of the COVID-19 pandemic, researchers have observed a dramatic increase in substance use in the United States as a way of coping with social isolation, stress and decreased access to treatment. In an effort to increase access to care and provide enrollees and their families with the support they need, The Empire Plan has developed a new Center of Excellence (COE) for Substance Use Disorder in partnership with the nationally recognized Hazelden Betty Ford (HBF) Foundation, trusted experts in treating addiction.

Effective January 1, 2024, the COE will offer paid-in-full, high-quality treatment services to you and your covered dependents at HBF Foundation locations throughout the United States, including detox facilities located in California, Minnesota and Oregon and outpatient services in California, Florida, Illinois, Minnesota, New York, Oregon and Washington. Participation in a COE program is voluntary. If the Mental Health and Substance Use (MHSU) Program authorizes benefits, the following services are available:

- Assessment prior to treatment
- Full evaluation at the provider site
- Detox and residential rehabilitation
- Care coordination for transition back to home community
- Program for children ages seven to 12 who are impacted by addiction
- Family treatment and support, including individual virtual support services

When applicable, a travel, lodging and meal allowance is available. The travel allowance will include coverage for up to two companions, regardless of the patient's age.

Note: The program is only available for Empire Plan-primary enrollees; Medicare-primary members are not eligible.

If you have questions regarding the new COE Program, call The Empire Plan and choose the MHSU Program (see *Contact Information*, page 14).

Introducing Talkspace, A New Online Therapy Option

Because behavioral health conditions can significantly impact day-to-day life, The Empire Plan has entered into a partnership with Talkspace and its network of providers to bring convenient online therapy, counseling and medication services to you and your dependents.

Talkspace provides secure and confidential online therapy with a provider via private messaging or live video sessions through a mobile app. Using the QuickMatch process available through registration, you can find therapists specializing in stress, anxiety, depression, eating disorders, substance use, identity struggles, trauma, grief and more. You and your covered dependents can now access Talkspace's network of providers through your mental health benefits, administered by Carelon Behavioral Health.

Engaging with a Talkspace therapist is subject to the same copayment that applies to an in-person visit. For more information and to get started, visit <https://www.talkspace.com/empireplan> to register.

Eating Disorder Treatment Available Through MHSU Program, Including New Equip Program

The Empire Plan's Mental Health and Substance Use (MHSU) Program, administered by Carelon Behavioral Health, offers an Eating Disorder Clinical Management Program that provides screening, education, referrals and support for Empire Plan enrollees and their dependents. Program members can direct the type of education and support that meets their needs and preferences.

The MHSU Program also now offers access to Equip, an evidence-based treatment program for eating disorders that currently treats patients from six to 24 years of age. Equip's Program is designed to help those most at risk or for whom other treatment options haven't worked. It provides fully virtual, whole-patient medical care, including therapy, family-based treatment, nutrition counseling and mentorship.

To learn whether Equip is an appropriate treatment program or for more information about eating disorder treatment, call the Clinical Referral Line. Call The Empire Plan toll free at 1-877-7-NYSHIP and select Option 3 for the MHSU Program, then Option 3 for the Clinical Referral Line, which is available 24 hours a day, seven days a week.

Mental Health and Substance Use Program

The Empire Plan Mental Health and Substance Use (MHSU) Program provides access to more than 159,000 providers across the country offering services for mental health or substance use issues, including treatment for alcoholism or opioid misuse. The MHSU Program also offers additional resources for attention deficit hyperactivity disorder (ADHD), depression and eating disorders.

You can check if providers or facilities are in The Empire Plan network through the MHSU provider/facility directory on NYSHIP Online. Select Find a Provider and click on ReferralConnect under the MHSU Program.

Clinical Referral Line

The MHSU Clinical Referral Line is available 24 hours a day, seven days a week. It is staffed by licensed clinicians who are available to refer you to an appropriate provider and help you schedule an appointment, if necessary. You will receive confidential help when making the call. Under the MHSU Program, you have guaranteed access to network benefits. If there are no network providers in your area, you will receive network-level benefits if you call the Clinical Referral Line before you receive services.

To reach the Clinical Referral Line, call The Empire Plan (see *Contact Information*, page 14) and choose the MHSU Program. When prompted, press or say 3 for enrollee and then press or say 3 for the Clinical Referral Line.

NYSHIP Information

New NYSHIP General Information Book

A revised and newly updated 2023 NYSHIP *General Information Book (GIB)* for active employees of New York State will be mailed to your home by the end of the year. This updated *GIB* applies to New York active employees and their covered dependents enrolled in NYSHIP. It replaces the current 2021 *GIB*, which can be recycled once you receive your new copy.

The *GIB* explains your rights and responsibilities as an enrollee in NYSHIP, including rules and requirements that affect eligibility, enrollment and costs. It also details how Medicare eligibility affects your coverage, as well as your rights for continuation coverage under COBRA. Be sure to review the new version and keep it with your health insurance records for reference.

To access your *GIB* go to NYSHIP Online (see *Benefits on the Web*, page 14). From the homepage, select Using Your Benefits and then Current Publications.

Initial Waiting Period for Benefits Eligibility Reduced

Effective October 1, 2023, the initial waiting period before new employees are eligible for medical, dental and vision coverage under NYSHIP has been reduced from 42 or 56 days to 28 days. **Note:** Medical expenses incurred or services rendered during a waiting period (while you/your dependents are waiting for coverage to become effective) will not be covered.

See your *GIB* for additional information about eligibility and coverage. The reduced waiting period also applies to benefits-eligible employees who work half time.



Reminders



Empire Plan Certificates and Amendments

The *Empire Plan Certificate* and *Certificate Amendments* provide an in-depth description of the benefits provided through The Empire Plan. Both your *Certificate* and *Amendments* have been updated and are effective January 1, 2022. The *Amendments*, which detail benefits changes since your printed *Certificate* was issued, have been included in the updated online *Certificate*.

Note: Both the *Certificate* and *Amendments* are only available online; printed copies are not available at this time. A new *Certificate*, containing all Empire Plan benefit changes effective January 1, 2024, will be mailed to your home when complete.

For the most updated version of your *Certificate* and *Amendments*, go to NYSHIP Online (see *Contact Information*, page 14). From the homepage, select Using Your Benefits and then Current Publications.

Summary of Benefits and Coverage

The *Summary of Benefits and Coverage (SBC)* is a standardized comparison document required by the Patient Protection and Affordable Care Act. It is designed to improve health insurance information so you can better understand your coverage. Some terms used in *SBC* are defined in the *Uniform Glossary*, a non-customized companion document to the *SBC*.

To view the *SBC* or the *Uniform Glossary* for The Empire Plan, visit www.cs.ny.gov/sbc and choose your group. To request a copy, call The Empire Plan and choose the Medical/Surgical Program (see *Contact Information*, page 14).

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 Empire Plan covers all stages of reconstructive breast or chest wall reconstruction surgery following mastectomy, including surgery on the other breast to produce a symmetrical appearance. Chest wall reconstruction surgery includes aesthetic flat closure as defined by the National Cancer Institute.

Call The Empire Plan and choose the Medical/Surgical Program (see *Contact Information*, page 14) 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* for more information.

Annual Notice of Colorectal Cancer Screening Benefit

In accordance with the U.S. Preventive Services Task Force (USPSTF), The Empire Plan covers preventive colorectal cancer screenings and laboratory tests for enrollees age 45 through 75 when performed by a participating provider. This benefit includes an initial colonoscopy or other medical test for colon cancer screening and a follow-up colonoscopy performed because of a positive result from a non-colonoscopy preventive screening test. This benefit also includes pre-procedure consultation and any resulting pathology exam or polyp biopsy. While a copayment would not apply for the initial preventive procedure(s), additional screenings provided in accordance with the American Cancer Society (ACS) guidelines may be considered diagnostic and a copayment would apply. For more information on ACS guidelines, go to www.cancer.org/cancer/types/colon-rectal-cancer/detection-diagnosis-staging/acs-recommendations.html.

If you have questions about your coverage for preventive colorectal cancer screenings and follow-up diagnostic care, call The Empire Plan and choose the Medical/Surgical Program (see *Contact Information*, page 14).

Empire Plan Benefits Management Program requirements apply. See your *Empire Plan Certificate* for more information.

Keep Your Enrollment Record Up to Date

It is important for you to keep us up to date with changes in your life to ensure you receive timely and appropriate information about your health insurance coverage. Your coverage through NYSHIP is a valuable benefit, but it is also costly to provide. By keeping your information up to date and only covering dependents who are eligible, you help to keep costs down for both yourself and the Program.

Inform your Health Benefits Administrator (HBA) in writing of any changes to your enrollment record (address, adding or removing dependents, marital status changes) in a timely manner. **Note:** If you are divorced or your marriage has been annulled, your former spouse is not eligible for coverage as a dependent as of the date of the divorce, even if a court orders you to maintain coverage.

Your HBA is usually located in your personnel office or the New York State Business Services Center. You may also make certain changes, such as your address, by going to MyNYSHIP – Enrollee Self-Service at www.cs.ny.gov/mynyship, a secure portion of NYSHIP Online. See your NYSHIP *General Information Book* for more information on enrollment changes and applicable deadlines.

Ineligible Dependents

If you fail to inform your HBA of dependent eligibility changes, you may be responsible for repaying all health insurance claims for ineligible dependents as early as the date they became ineligible. Knowingly withholding information regarding the ineligibility of dependents may constitute fraud and may be turned over to the appropriate enforcement agencies for investigation.



Empire Plan Participating Provider Directories

The printed 2023 Empire Plan Participating Provider Directories are now available. Information included in the directories is accurate as of March 2023. You can obtain a directory by returning the Participating Provider Directory request postcard you received in the mail earlier this year. If you would like to receive a directory for a different state or region other than the one based on your home zip code, simply write the name of the version you would like on the line provided. For New York, Florida, California and Texas, please also specify the county. You can also request a printed directory by calling The Empire Plan and choosing the Medical/Surgical Program (see *Contact Information*, page 14). In addition, customer service representatives can assist you with locating a participating provider.

Note: The online directories for hospital, medical/surgical and mental health/substance use providers are updated regularly and they are your best choice for up-to-date information. To find an Empire Plan provider or facility online, go to NYSHIP Online (see *Contact Information*, page 14). From the homepage, select Find a Provider and scroll to the directory link for the appropriate Program.

Contact Information

Call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and select the appropriate program.

PRESS OR SAY 1	<p>Medical/Surgical Program: Administered by UnitedHealthcare</p> <p>Representatives are available Monday through Friday, 8 a.m. to 4:30 p.m., Eastern time. TTY: 1-888-697-9054 P.O. Box 1600, Kingston, NY 12402-1600 Claims submission fax: 845-336-7716 Online: https://nyrmo.optummessenger.com/public/opensubmit</p>
PRESS OR SAY 2	<p>Hospital Program: Administered by Anthem Blue Cross</p> <p>Administrative services are provided by Anthem HealthChoice Assurance, Inc., a licensee of the BlueCross and BlueShield Association, an association of independent BlueCross and BlueShield plans. Representatives are available Monday through Friday, 8 a.m. to 5 p.m., Eastern time. TTY: 711 New York State Service Center, P.O. Box 1407, Church Street Station, New York, NY 10008-1407 Claims submission fax: 866-829-2395 Online: www.empireblue.com/nys/resources-forms</p>
PRESS OR SAY 3	<p>Mental Health and Substance Use Program: Administered by Carelon Behavioral Health, Inc.</p> <p>Representatives are available 24 hours a day, seven days a week. TTY: 1-855-643-1476 P.O. Box 1850, Hicksville, NY 11802 Claims submission fax: 855-378-8309 Online: www.achievesolutions.net/empireplan</p>
PRESS OR SAY 4	<p>Prescription Drug Program: Administered by CVS Caremark</p> <p>Representatives are available 24 hours a day, seven days a week. TTY: 711 Customer Care Correspondence, P.O. Box 6590, Lee's Summit, MO 64064-6590 Claims submission: P.O. Box 52136, Phoenix, AZ 85072-2136</p>
PRESS OR SAY 5	<p>Empire Plan NurseLineSM: Administered by UnitedHealthcare</p> <p>Registered nurses are available 24 hours a day, seven days a week to answer health-related questions.</p>

Benefits on the Web

To learn more about your benefits, including finding Empire Plan providers and updated NYSHIP publications, go to NYSHIP Online at www.cs.ny.gov/employee-benefits. Select New York State Active Employee (NY) and then your group and Empire Plan Enrollee, if prompted, to access the NYSHIP Online homepage.

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.



NYSHIP
New York State
Health Insurance Program

New York State Department of Civil Service
 Employee Benefits Division, Albany, New York 12239
 518-457-5754 or 1-800-833-4344
 (U.S., Canada, Puerto Rico, Virgin Islands)
www.cs.ny.gov

When You Must Call The Empire Plan 1-877-7-NYSHIP (1-877-769-7447)

The Empire Plan Hospital Benefits Program *Anthem Blue Cross*, www.empireblue.com/nys
Call for information regarding hospital and related services.

YOU MUST CALL AND PRESS OR SAY 2

Benefits Management Program for Preadmission Certification – You must call before a scheduled hospital admission, within 48 hours (or as soon as reasonably possible) after an emergency or urgent hospital admission and before admission or transfer to a skilled nursing facility (includes rehabilitation facilities). Preadmission certification is not required for maternity admissions, however, you must call when admitted due to complications related to your pregnancy or for any reason other than the delivery of your baby.

YOU MUST CALL AND PRESS OR SAY 2

Center of Excellence for Transplants Program – You must call before a hospital admission for the following transplant surgeries: bone marrow, cord blood stem cell, heart, heart-lung, kidney, liver, lung, pancreas, pancreas after kidney, peripheral stem cell and simultaneous kidney/pancreas. This requirement applies whether or not you choose to participate in the Center of Excellence for Transplants Program.

The Empire Plan Medical/Surgical Benefits Program *UnitedHealthcare*, 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 – Call for information on benefits and to find network providers for chiropractic treatment, physical therapy and occupational therapy. If you do not use network providers, you will receive a significantly lower level of benefits.

YOU MUST CALL AND PRESS OR SAY 1

Benefits Management Program for Prospective Procedure Review of MRIs, MRAs, CT Scans, PET Scans and Nuclear Medicine Tests – You must call before having an elective (scheduled) procedure or nuclear medicine test.

YOU MUST CALL AND PRESS OR SAY 1

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

YOU MUST CALL AND PRESS OR SAY 1

Center of Excellence for Cancer Program – You must call to participate in The Empire Plan Center of Excellence for Cancer Program.

The Empire Plan Mental Health and Substance Use Program *Carelon Behavioral Health, Inc.*, www.achievesolutions.net/empireplan

To ensure the highest level of benefits, call before seeking services from a covered mental health or substance use provider, including treatment for alcoholism. Some services require precertification to confirm medical necessity before starting treatment. For a list of those services, call The Empire Plan and press or say 3. From there you can reach the Clinical Referral Line to find out more information about precertification.

YOU MUST CALL AND PRESS OR SAY 3

Center of Excellence for Substance Use Disorder Program – You must call to participate in The Empire Plan Center of Excellence for Substance Use Disorder.

The Empire Plan Prescription Drug Program *CVS Caremark*, www.caremark.com

For the most current list of prior authorization drugs, call the Program or go to NYSHIP Online (see *Benefits on the Web*, page 14). From the homepage, select Using Your Benefits, Empire Plan Formulary Drug Lists and then Prior Authorization Drug List.

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

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NYSHIP
New York State
Health Insurance Program

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

NY Active (PEF/UUP)
Empire Plan Special Report – October 2023

**Please do not send mail
or correspondence to the
return address. See address
information on page 14.**

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 NYSHIP Online at www.cs.ny.gov/employee-benefits. Visit NYSHIP Online for timely information that meets universal accessibility standards adopted by New York State for NYS agency websites. If you need an auxiliary aid or service to make benefits information available to you, please contact your Health Benefits Administrator.

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

NY Active Empire Plan Special Report for PEF and UUP - 10/23 NY1483

The Benefits of a Primary Care Physician

A Primary Care Physician (PCP) is a healthcare professional, usually a doctor but sometimes a nurse practitioner or physician assistant, who helps manage your day-to-day health over a long period of time. When you have an established relationship with a Primary Care Physician, they know the right questions to ask and can detect health issues in their early stages. A PCP can screen for disease, help you detect and manage a wide range of health issues and assist you with determining when you need to see a specialist. Although The Empire Plan does not require enrollees to choose a PCP like many NYSHIP Health Maintenance Organizations (HMOs) do, patients who regularly visit their PCP have fewer hospitalizations and better health.

If you don't have a PCP, now is the time to find one. To start, ask for recommendations from friends, family members or a healthcare professional you trust and put together a list of a few names to choose from. Then, call the doctor's office to learn more about the practice, ask whether they are accepting new patients and confirm they participate in The Empire Plan. When scheduling an appointment, request extra time to discuss your medical history and get to know your new Primary Care Physician. It's also important to bring your medical records and a list of your current prescriptions.

To find Empire Plan participating providers online, go to NYSHIP Online at <https://www.cs.ny.gov/employee-benefits>. From the homepage, select Find a Provider and scroll to the link to The Empire Plan Medical/Surgical Directory.