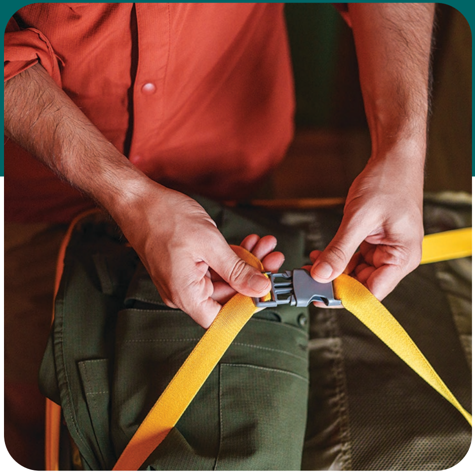
The Empire Plan
ACROSS THE UNITED STATES | 2025



NEW YORK STATE | Department of Civil Service
The Empire Plan

For Empire Plan enrollees and their covered dependents
NYS, Participating Employers and Participating Agencies

Traveling cross-country? Planning a move to another state?

Good news—wherever you go, you'll be able to take The Empire Plan along. Across the United States and its territories, when you use an Empire Plan network provider, you'll receive medically necessary, covered services and supplies at little or no cost—without any claim forms to fill out.

Coverage is also available with non-network providers nationwide, but deductibles, coinsurance and benefit limits may apply.

Read ahead to learn just how large the Empire Plan network is—and how you can access your health benefits anywhere in the United States.

The information in this publication only applies domestically. If you are traveling or living abroad, see *The Empire Plan Worldwide* for information on accessing benefits around the globe.

CONTENTS

WHEN TO CALL THE EMPIRE PLAN

Wherever you're located, if The Empire Plan is primary[1] for you or your covered dependents, you must call **1-877-7-NYSHIP (1-877-769-7447)** before certain services are received.

How and When To Call

Call The Empire Plan and press or say 1 for the Medical/Surgical Program:	Before having a scheduled (nonemergency) magnetic resonance imaging (MRI), magnetic resonance angiography (MRA), computerized tomography (CT) scan, positron emission tomography (PET) scan or nuclear medicine test
Call The Empire Plan and press or say 2 for the Hospital Program: Precertification is not required if Medicare is your primary coverage or the imaging/tests are done while you are an inpatient in a hospital.	Before a scheduled (nonemergency) hospital admission Within 48 hours or as soon as reasonably possible after an emergency or urgent hospital admission Before admission or transfer to a skilled nursing facility (includes a rehabilitation facility)

[1] The Empire Plan is primary if it pays for health insurance claims before any other group health insurance plan, such as Medicare.

Where To Find Claim Forms

If you need to submit a claim yourself for reimbursement, visit nyship.ny.gov to download and print the required forms. Mailing addresses are listed on page 18 and on the forms themselves.

Visit the NYSHIP website.
Scan the QR code.

Before You Travel

When traveling within the U.S., bring the following for yourself and your covered dependents:

- Your Empire Plan benefit card
- Your Medicare and Empire Plan Medicare Rx cards (if applicable)

You can also download the UnitedHealthcare app and Anthem's Sydney Health app to your device for quick, easy access to your benefits on the go.

HOSPITAL CARE

The Empire Plan provides benefits nationwide for inpatient and outpatient services at a hospital, a hospital extension clinic,[2] a skilled nursing facility[3] or hospice.

In an emergency, go to the nearest hospital. Present your Empire Plan card to the facility so they can submit your claim for payment.

[2] Hospital extension clinics are remote locations, including outpatient surgical locations and urgent care centers, owned and operated by a hospital.
[3] If Medicare is your primary coverage, The Empire Plan does not provide skilled nursing facility benefits, even for short-term rehabilitation care. Such benefits would be handled by Medicare.

NETWORK

You have access to over 97% of hospital facilities across the U.S. through the Empire Plan network. To find a network facility, download the Sydney Health app, use our directory at anthembluecross.com/nys or call the Hospital Program at 1-877-769-7447 (press or say 2).

Medically necessary, covered services at network hospital facilities are paid in full, except for any applicable copayments.

NON-NETWORK

If you receive care at a non-network hospital facility, you may still receive limited reimbursement.

In the event that the facility will not file the claim, submit the claim yourself to Anthem Blue Cross (the Hospital Program administrator; see page 18), making sure to reference code YLS and your Empire Plan ID number. Call 1-877-769-7447 (press or say 2) for additional information about how to file.

Network-level benefits are provided for emergency services received at a non-network facility.

For nonemergency care at a non-network facility, Anthem Blue Cross will either pay the facility or reimburse you for medically necessary, covered services, less any coinsurance payments or penalties. Once your out-of-pocket expenses exceed the combined annual coinsurance maximum for non-network inpatient and outpatient care, The Empire Plan pays 100% of medically necessary, covered non-network charges.

MEDICAL AND SURGICAL CARE

The Empire Plan provides benefits across the country for covered medical expenses such as office visits, physician services, diagnostic testing, urgent care center visits and convenience care clinic visits.

NETWORK

Empire Plan enrollees and covered dependents have access to UnitedHealthcare's nationwide network of over one million physicians, laboratories and other providers such as physical therapists, occupational therapists and chiropractors.

When you use a network provider, you pay the applicable copayment for most medically necessary, covered services.

To find a network provider, download the UnitedHealthcare app or visit the online directory at empireplanproviders.com. Search for professionals, facilities, tests, imaging, services, treatments and condition-specific care. You can further narrow your results by location, provider gender, language spoken, subspecialty or hospital affiliation.

NON-NETWORK

If you use a non-network provider, you are responsible for the charges billed. You must then submit a claim for reimbursement for covered expenses (less any applicable deductible and coinsurance) to UnitedHealthcare. To submit a reimbursement form, visit memberforms.uhc.com/DirectMedicalReimbursement.html. See your *Empire Plan Certificate* for details or call the Medical/Surgical Program at 1-877-769-7447 (press or say 1).

If covered services are not available from a network provider within a 30-mile radius or 30-minute travel time from your home address, The Empire Plan will provide network-level benefits to non-network primary care and specialty physicians within that area.[4] You must call the Medical/Surgical Program at 1-877-769-7447 (press or say 1) before seeking such non-network services. Network-level benefits will not be provided for non-network primary or specialty care outside that area.

For information regarding the cost and coverage for your non-network benefits, refer to your *Empire Plan At A Glance* and the *Out-of-Network Reimbursement Disclosures* insert. Both publications are also available at nyship.ny.gov.

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[4] This benefit applies only to Empire Plan–primary enrollees living within the United States and its territories.

HOME CARE SERVICES AND MEDICAL SUPPLIES

The Empire Plan provides benefits nationwide for home skilled nursing services and/or durable medical equipment and certain supplies, including diabetic supplies. Program requirements apply even if another health insurance plan, such as Medicare, is primary.

HOME SKILLED NURSING SERVICES, EQUIPMENT AND SUPPLIES

Call the Home Care Advocacy Program (HCAP) at 1-877-769-7447 (press or say 1) for precertification before you seek home skilled nursing services, equipment or supplies. Precertified, HCAP-covered expenses will be covered at no cost to you.

If you do not call HCAP, you may be responsible for up to the full cost of the services or supplies.

DIABETIC SUPPLIES

For blood glucose self-testing equipment and supplies, including blood glucose monitors, test strips, lancets and lancet devices, call the Empire Plan Diabetic Supplies Pharmacy at 1-800-321-0591. For insulin pumps, you must call HCAP for authorization.

Visit any network pharmacy to obtain insulin (see page 14).

DURABLE MEDICAL EQUIPMENT, PROSTHETICS, ORTHOTICS AND SUPPLIES

If Medicare is your primary coverage and you need durable medical equipment, prosthetics, orthotics and supplies (DMEPOS) while in an area that participates in the DMEPOS Competitive Bidding Program, you must use a Medicare-approved supplier. If you don't use a Medicare contract supplier, Medicare will not pay for the items and your Empire Plan benefits will be drastically reduced.

Find an approved supplier at medicare.gov/medical-equipment-suppliers.

For more information, contact Medicare at 1-800-MEDICARE (1-800-633-4227).

CHIROPRACTIC TREATMENT AND PHYSICAL THERAPY

The Managed Physical Medicine Program (MPMP) network includes over 100,000 nationwide providers administering chiropractic treatment, physical therapy and occupational therapy. To receive the highest level of benefits, you must use an MPMP network provider for these services. Program requirements apply even if another health insurance plan is primary (pays first).

To locate the network provider nearest you, call MPMP at 1-877-769-7447 (press or say 1) or visit empireplanproviders.com.

If there are no network providers in your area, MPMP will arrange for medically necessary, covered treatment with a non-network provider. You are guaranteed network-level benefits if you call MPMP before receiving treatment and use the provider chosen by MPMP.

If you receive chiropractic treatment or physical therapy from a nonparticipating provider without assistance from MPMP, you will pay a much higher share of the cost.

MENTAL HEALTH AND SUBSTANCE USE TREATMENT

The Empire Plan provides benefits for inpatient and certain outpatient mental health care and substance use care. Program requirements apply even if another health insurance plan is primary (pays first).

In an emergency, go to the nearest hospital emergency department.

NETWORK

To receive the highest level of benefits, contact the Mental Health and Substance Use (MHSU) Program at 1-877-769-7447 (press or say 3). Be sure to call:

- Before you seek inpatient services for mental health or substance use care to be referred to an appropriate provider
- Within 48 hours or as soon as reasonably possible after an emergency mental health or substance use hospitalization

The Carelon Behavioral Health network includes over 155,000 provider locations across the country. For a list of network mental health and substance use care practitioners and facilities, visit carelonbh.com/empireplan.

You may also set up online therapy appointments through Talkspace. To get started with a licensed mental health provider, visit talkspace.com/empireplan.

NON-NETWORK

If there are no network providers in your area, you have guaranteed access to network-level benefits if you call the MHSU Program's Clinical Referral Line in advance at 1-877-769-7447 (press or say 3) to arrange your care with an appropriate provider. The Clinical Referral Line is available 24 hours a day, seven days a week, and is staffed by experienced clinicians.

PRESCRIPTION DRUGS

The Empire Plan Prescription Drug Program offers access to more than 60,000 network pharmacies nationwide as well as a mail service pharmacy and a designated specialty pharmacy. Your copayment amount depends on the drug, the quantity prescribed and where you fill your prescription.

Supplying your Rx BIN may help the pharmacy process your prescription faster. The Rx BIN for all Empire Plan enrollees is 004336.

The Empire Plan Prescription Drug Program is available 24 hours a day, seven days a week to answer questions from enrollees and pharmacists. You or the pharmacist may call 1-877-769-7447 (press or say 4) if there are any questions about your prescription or your benefit card.

Before You Travel

Prepare for your trip by filling prescriptions prior to your departure, as restrictions may apply to controlled substances in certain states.

NETWORK

You can search for a network pharmacy anywhere in the U.S. by visiting empireplanrxprogram.com.

The most cost-effective way to fill your prescription is through CVS Caremark Mail Service Pharmacy, which is in-network. Access the mail order refill form online at empireplanrxprogram.com or call the Prescription Drug Program at 1-877-769-7447 (press or say 4). If you are Medicare-primary, choose the option for Empire Plan Medicare Rx.

If you don't have your benefit card with you, send your network pharmacy receipt and claim form to the Empire Plan Prescription Drug Program for allowed reimbursement (see page 18). Claim forms are available at nyship.ny.gov.

NON-NETWORK

If you choose to use a non-network pharmacy, you must pay the full cost of the drug upfront and submit a claim form and receipt to the Empire Plan Prescription Drug Program for partial reimbursement.

NURSELINE

The Empire Plan NurseLine[SM] provides access to health information and support 24 hours a day, seven days a week. Call 1-877-769-7447 and press or say 5 to speak with a registered nurse about your health questions.

TELEMEDICINE VISITS

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 phone or video visit on your device at no cost to you. To register, go to anthembluecross.com/nys and click the link to LiveHealth Online. If you need assistance, call LHO at 1-888-548-3432, 24 hours a day, seven days a week.

Telehealth visits with a network provider (not LHO) are subject to the same copayment as in-person visits.

IF YOU'RE MOVING

If you're moving to a new location in the U.S. and you are a State employee or retiree or a Participating Employer retiree (not employee), contact the Employee Benefits Division (EBD) at 518-457-5754 or 1-800-833-4344 (United States, Canada, Puerto Rico, Virgin Islands). Otherwise, inform your health benefits administrator (HBA).

Be sure to explore the Empire Plan directories referenced in this publication to find network medical providers and hospital facilities near your new location.

IMPORTANT EMPIRE PLAN ADDRESSES

We hope your travels are safe and enjoyable. If you have any questions about your Empire Plan benefits, contact the plan administrators below (see phone numbers on the back of this booklet).

Hospital Program

Anthem Blue Cross, NYS Service Center, PO Box 1407, Church Street Station, New York, NY 10008-1407

Medical/Surgical Program

UnitedHealthcare, PO Box 1600, Kingston, NY 12402-1600

Mental Health and Substance Use Program

Carelon Behavioral Health, Inc., PO Box 1850, Hicksville, NY 11802

Prescription Drug Program (claims only)

CVS Caremark, PO Box 52136, Phoenix, AZ 85072-2136

Empire Plan Medicare Rx (claims for Medicare-primary enrollees or dependents only)

CVS Caremark, PO Box 52066, Phoenix, AZ 85072-2066

This document is for informational purposes only and does not contain a complete description of your benefits or imply Empire Plan coverage. Read your *Empire Plan Certificate* for complete information. Or visit our website at nyship.ny.gov.

Department of Civil Service
New York State Health Insurance Program

New York State
Department of Civil Service
Employee Benefits Division
Albany, New York 12239

EP Across the US | December 2025
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Call The Empire Plan
1-877-7-NYSHIP (1-877-769-7447) Toll-Free

AFTER CALLING, PRESS OR SAY	
1	Medical/Surgical Program Managed Physical Medicine Program (MPMP) Home Care Advocacy Program (HCAP) TTY 1-888-697-9054
2	Hospital Program TTY 711
3	Mental Health and Substance Use Program TTY 1-855-643-1476
4	Prescription Drug Program TTY 711
5	Empire Plan NurseLine℠