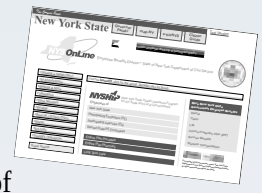
NYSHIP HEALTH MAINTENANCE ORGANIZATIONS

NEW YORK STATE HEALTH INSURANCE PROGRAM (NYSHIP)
FOR NEW YORK STATE POLICE SUPERVISORS
REPRESENTED BY PBA
And for their enrolled Dependents
And for COBRA Enrollees with their NYSHIP Benefits

Report

June 2002

Click on Our New Look



NYS OnLine, the health benefits section of the New York State Department of Civil Service Web site, has a new look. Go to www.cs.state.ny.us and click on Employee Benefits. You'll now find faster page response and a site-wide search function. This resource for your NYSHIP benefits offers recent publications, a directory of agency Health Benefits Administrators' numbers and other important telephone numbers. The site meets universal accessibility standards adopted by New York State for New York State agency Web sites. If you don't have computer access to the Internet, visit your local library. Most libraries have computers linked to the Internet.

SAVE THIS REPORT

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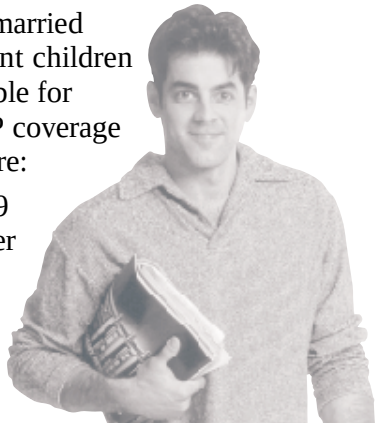
NYSHIP Reminders

Full-Time Student Eligibility



Your unmarried dependent children are eligible for NYSHIP coverage if they are:

- age 19 or over but under age 25, and
- full-time students at an accredited secondary, preparatory or trade school, college or other educational institution, and
- otherwise not eligible for employer group coverage.

They continue to be eligible until the end of the month in which they complete course requirements for graduation, or they reach age 25, whichever occurs first.

If your dependent loses NYSHIP eligibility, you have 60 days from the date coverage ends to apply for continuation of coverage under COBRA. You must send a written request to the Employee Benefits Division within that 60-day period. And, remember to notify your agency Health Benefits Administrator.

Please see your *NYSHIP General Information Book* for more information about dependent eligibility for NYSHIP coverage and COBRA.

Information in Another Language

The New York State Health Insurance Program offers Language Line Services (LLS), an over-the-phone language translation service for enrollees who call the Employee Benefits Division.

If you understand another language better than English and would like answers to your health insurance questions in another language, you may call the Employee Benefits Division and use LLS. You may call on your own or ask someone else acting on your behalf to call for you.

Here's how LLS works:

1. *Call the Employee Benefits Division at 518-457-5754 (Albany area) or 1-800-833-4344 (U.S., Canada, Puerto Rico, Virgin Islands).* Employee Benefits representatives are available Monday through Friday, 9 am to 3 pm.
2. *The representative will call an interpreter to translate for you.* In most cases, the interpreter is available within 30 seconds.

   A three-way conference call begins for you, the representative and the interpreter.
3. *The interpreter translates for you and for the representative.* LLS interpreters are trained in over-the-phone translation skills. They give accurate, objective translations. All calls are strictly confidential.

Planning for Retirement

Continuing Coverage in Retirement

When you retire, you may continue coverage for yourself and your eligible dependents if you meet certain eligibility requirements. A minimum service period is one of these requirements. You must have completed a minimum service period as determined by the date on which you last entered State service.

If you were last hired before April 1, 1975, you must have had at least five years of benefits-eligible State service or at least five years of combined benefits-eligible service with the State and one or more Participating Employers or Participating Agencies.

If you were last hired on or after April 1, 1975, you must have had at least 10 years of benefits-eligible State service or at least 10 years of combined benefits-eligible service with the State and one or more Participating Employers or Participating Agencies.

See your *NYSHIP General Information Book* for information about less than full-time employment and employment by a Participating Employer or a Participating Agency.

Your *NYSHIP General Information Book* explains eligibility for retiree coverage. In addition to completing the minimum service period, you must satisfy requirements for retiring as a member of a State retirement system and be enrolled in the New York State Health Insurance Program. See your Book for more information.

New Publications

We've prepared two publications to help you plan for retirement.

The November 2001 *Planning for Retirement* (which replaces the September 2000 version) explains health insurance decisions and answers benefit questions.

The June 2002 *What NYS Retirees Need to Know About Medicare and NYSHIP* tells you when retirees must enroll in Medicare and how Medicare enrollment affects your New York State Health Insurance Program benefits.

If you're thinking about retirement, ask your agency Health Benefits Administrator for copies of these important publications. Or check the New York State Department of Civil Service Web site, www.cs.state.ny.us. Click on Employee Benefits, then on Publications.

Pre-Retirement Seminars

The New York State Department of Civil Service cooperates with the NYS Employees' Retirement System and the NYS Office for the Aging in presenting pre-retirement seminars. A representative from the Employee Benefits Division will explain the New York State Health Insurance Program and your choices before you leave the payroll. Call your personnel office for the seminar schedule and to reserve your place.

You can also check the schedule on the New York State Department of Civil Service Web site, www.cs.state.ny.us. Click on Employee Benefits, then on Meetings & More.

Keep this Report with your April 1, 1999 New York State Health Insurance Program (NYSHIP) General Information Book. Where this document differs from your Book and later Changes/Clarifications included in NYSHIP Health Maintenance Organizations Reports, this is the controlling document.

June 2002

Changes to NYSHIP General Information Book

NEW YORK STATE HEALTH INSURANCE PROGRAM (NYSHIP)

Substitute the following for "5. Disabled dependents" in the "Who is Eligible?" section on pages I-9 – I-10 of your NYSHIP General Information Book.

Disabled dependents

5. Your unmarried dependent children age 19* or over who are incapable of supporting themselves because of a mental or physical disability acquired before termination of their eligibility for health insurance are eligible. For example, if your child becomes disabled at age 19* or older while covered as a full-time dependent student, the child may qualify to continue coverage as a disabled dependent.

   If you have a child who is enrolled in NYSHIP and qualifies for coverage as a disabled dependent, you must provide medical documentation. If you anticipate eligibility on this basis, you must file a Disability Form PS-451. Contact your agency Health Benefits Administrator as soon as possible after enrollment, even if your child is under the age when eligibility would normally terminate through age disqualification.

   However, if your disabled dependent child was not enrolled in NYSHIP because the child had other health insurance, and loses the other coverage involuntarily, you may apply for disabled dependent child coverage. For your application to be considered, you must file a Disability Form PS-451 as soon as possible. You must provide proof that the disability occurred prior to NYSHIP's standard age disqualification date and the loss of other coverage was involuntary.

   If your child who is age 19* or over but under age 25 is covered as a full-time student, and is disabled or becomes disabled while a full-time student, contact your agency Health Benefits Administrator as soon as possible to file Disability Form PS-451.

Substitute the following for the last bulleted item under "Changes permitted only after certain events" in the "Costs, Pre-Tax Premium..." section on page I-18 of your NYSHIP General Information Book.

Pre-tax deduction

- There is a significant change in your or your spouse's health coverage which is attributable to your or your spouse's employment.

State of New York
Department of Civil Service
Employee Benefits Division
The State Campus
Albany, New York 12239
www.cs.state.ny.us

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

PBA-S HMO Report – June 2002

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It is the policy of the State of New York Department of Civil Service to provide reasonable accommodation to ensure effective communication of information in benefits publications to individuals with disabilities. These publications are also available on the Employee Benefits Division Web site (www.cs.state.ny.us), which meets universal accessibility standards adopted by New York State for NYS Agency Web sites. If you need an auxiliary aid or service to make benefits information available to you, please contact your agency Health Benefits Administrator. COBRA Enrollees: Contact the Employee Benefits Division at 518-457-5754 (Albany area) or 1-800-833-4344 (U.S., Canada, Puerto Rico, Virgin Islands).

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The NYSHIP Health Maintenance Organizations Report is published by the Employee Benefits Division of the State of New York Department of Civil Service. The Employee Benefits Division administers the New York State Health Insurance Program (NYSHIP). NYSHIP provides your health insurance benefits through a NYSHIP-approved Health Maintenance Organization.

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