

NYSHIP HEALTH MAINTENANCE ORGANIZATIONS

Report

June 2002

NEW YORK STATE HEALTH INSURANCE PROGRAM (NYSHIP)
FOR NEW YORK STATE AND PARTICIPATING EMPLOYER RETIREES,
VESTEES, DEPENDENT SURVIVORS AND ENROLLEES COVERED UNDER
PREFERRED LIST PROVISIONS and for their enrolled Dependents
and for COBRA Enrollees with their NYSHIP Benefits

NYSHIP at www.cs.state.ny.us

The New York State Department of Civil Service Web site at www.cs.state.ny.us links to information about your NYSHIP benefits. Click on Employee Benefits for recent publications and 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.

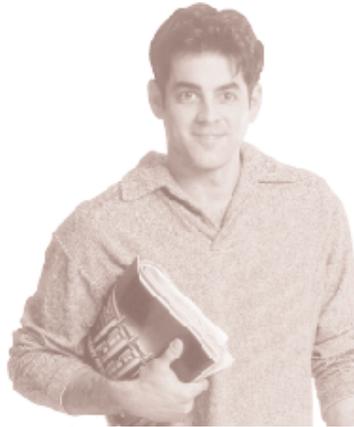


NYSHIP Reminders

Full-Time Student Eligibility

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- age 1 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 third month following 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.

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

Medicare: You Must Enroll

NYSHIP requires you and your covered dependents to be enrolled in Medicare Parts A and B when first eligible. You/your dependents must be enrolled when first eligible even if also covered through another employer's group plan.

You must be enrolled in Medicare Parts A and B and entitled to receive Medicare benefits by the first day of the month in which you reach age 65, or before age 65 if you are disabled or have end stage renal disease.

As soon as you become eligible for Medicare, your NYSHIP coverage will pay secondary to Medicare, even if you fail to enroll in Medicare or are in a waiting period for Medicare to go into effect. Plan benefits may change.

If you are not enrolled in Medicare Parts A and B when you are first eligible to enroll, you will be responsible for the full cost of medical services that Medicare would have covered.

Participating Employer enrollees: Ask your agency Health Benefits Administrator whether your agency continues NYSHIP coverage after you become eligible for Medicare at 65.

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SAVE THIS
REPORT



ig the Employee Benefits Division

How to Reach Us

You can reach the Employee Benefits Division at 518-457-5754 (Albany area) or 1-800-833-4344 (U.S., Canada, Puerto Rico, Virgin Islands). When you call, you'll notice that the menu options have changed. Also, you'll be asked to enter the enrollee's health insurance identification number (usually the Social Security number). When you enter the number, the representative will have your enrollment data immediately available to answer your questions.

Representatives are available Monday through Friday, 9 am to 3 pm Eastern time. Taped messages are offered 24 hours a day, 7 days a week.

Please do not use any previously published shortcut connections when you call the Employee Benefits Division. Your identification number and your selection allow the phone system to route you quickly to the correct representative. Listen to the new choices and press or speak your selections.

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 Eastern time.

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.

New Publications

We've prepared two publications especially for retirees. The April 2002 *When a State Retiree Enrolled in NYSHIP Returns to Work for New York State* explains changes in your health insurance and other benefit programs when you return to work with New York State.

The June 2002 *What NYS Retirees Need to Know About Medicare and NYSHIP* tells you when you must enroll in Medicare and how



Medicare enrollment affects your NYSHIP benefits.

You can find these publications on the New York State Department of Civil Service Web site, www.cs.state.ny.us. Click on Employee Benefits, then on Recent Publications. Or, call the Employee Benefits Division at 518-457-5754 (Albany area) or 1-800-833-4344 (U.S., Canada, Puerto Rico, Virgin Islands) and use the automated system to request copies.

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.



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

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

Change to NYSHIP General Information Book

NEW YORK STATE HEALTH INSURANCE PROGRAM (NYSHIP)

Substitute the following for “5. Disabled dependents” in the “Eligibility for Coverage...” section on pages 9-10 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 the Employee Benefits Division 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 the Employee Benefits Division as soon as possible to file Disability Form PS-451.

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

SAVE THIS DOCUMENT
NYSHIP Information
for the Enrollee, Enrolled Spouse/Domestic Partner
and Other Enrolled Dependents

Retiree HMO Report – June 2002

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ADDRESS SERVICE
REQUESTED

It is the policy of the State of New York Department of Civil Service to provide reasonable accommodation to ensure effective communication of information in benefits publications to individuals with disabilities. These publications are also available on the Department of Civil Service Web site (www.cs.state.ny.us). Click on Employee Benefits 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 the Employee Benefits Division at 518-457-5754 (Albany area) or 1-800-833-4344 (U.S., Canada, Puerto Rico, Virgin Islands).

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

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NYSHIP Health Benefits Meetings 2002

You're invited to attend a New York State Health Insurance Program (NYSHIP) information meeting in your area. Each meeting lasts 2 hours and, except where noted, runs twice in one day: 10 am - 12 noon and 1 - 3 pm. The same topics discussed at the morning meeting are repeated in the afternoon.

No reservations are required. You may need valid photo identification to enter the buildings. If you are unable to attend, you may send a representative. Seating is on a first-come, first-served basis. All meeting sites are handicapped accessible.

This schedule is also available on the New York State Department of Civil Service Web site at www.cs.state.ny.us. Click on Employee Benefits, Happenings, and Type of Event: Retiree Meetings.

Spring 2002 Meetings

Hauppauge • June 25
H. Lee Dennison Building
100 Veterans Memorial Highway
1st Floor Conference Room 3

Syracuse • June 26
Sen. Hughes State Office Building
333 E. Washington Street
Main Hearing Room

Fall 2002 Meetings

Albany • November 12
NYS Department of Corrections
Albany Training Academy
1134 New Scotland Road
Auditorium

Binghamton • September 19
City Hall Governmental Complex
38 Hawley Street
Council Chambers
(10 am – 12 noon only)

Buffalo • September 11
Mahoney State Office Building
65 Court Street
Hearing Room, Part 1
(10 am – 12 noon only)

Hauppauge • September 25
H. Lee Dennison Building
100 Veterans Memorial Highway
1st Floor Conference Room 3

**New York City • November 8
(Manhattan)**
Adam Clayton Powell
State Office Building
163 West 125th Street
Art Gallery

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