

NYSHIP

HEALTH MAINTENANCE ORGANIZATIONS
REPORT

JUNE 2003

NEW YORK STATE HEALTH INSURANCE PROGRAM (NYSHIP)
FOR EMPLOYEES OF THE STATE OF NEW YORK
REPRESENTED BY NYSCOPBA
And for their enrolled Dependents
and for COBRA Enrollees with their NYSHIP Benefits

Call Your HMO, Call Your HBA

Call your Health Maintenance Organization (HMO) when:

- You have questions about your benefits or benefits for a dependent student attending college outside your HMO's service area
- You need emergency care or are referred to a specialist or laboratory outside your plan
- You need a replacement card

Call your agency Health Benefits Administrator (HBA) when:

- Your address, phone number or name changes (Also notify your HMO.)
- You need to add a newborn or other dependent to your coverage
- Your dependent is no longer eligible
- You plan to retire
- You or a covered dependent becomes eligible for Medicare benefits because of end stage renal disease

Please see your *NYSHIP General Information Book* for information about keeping your coverage up to date and for agency Health Benefits Administrators' phone numbers.

SAVE THIS REPORT

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Prescription Drug Premium

Effective January 1, 2003, the State pays 90 percent of the premium for individual prescription drug coverage and the employee contributes 10 percent. For family coverage, the State pays 90 percent of the enrollee prescription drug premium plus 75 percent of the dependent prescription drug premium regardless of the number of dependents. Your share of the premium is part of your premium for health insurance coverage.

The State continues to pay 90 percent of the hospital, medical and mental health/substance abuse parts of the premium for individual coverage. For family coverage, the State continues to pay 90 percent of those parts of your premium as the enrollee, plus 75 percent of the cost of dependent coverage regardless of the number of dependents. However, the State's dollar contribution

for those parts of your HMO premium will not be greater than its dollar contribution for those parts of the Empire Plan premium.

Please refer to *New York State Health Insurance Program Rates and Deadlines for 2003* for premium contribution amounts. We mailed this publication to your home during the Option Transfer Period in December. The Option Transfer Period is the time you may change your health insurance for the next year. Rates are also available on the Internet at www.cs.state.ny.us.

Leave Without Pay enrollees: The Employee Benefits Division notifies you of your new rates.

COBRA Enrollees: This change does not apply to you.

Access to Obstetric and Gynecologic Services

In accordance with the Women's Health and Wellness Act effective January 1, 2003, insurers must:

- Provide direct access to primary and preventive obstetric and gynecologic services for no fewer than two examinations annually
- Cover services required as a result of annual examinations

- Cover services required as a result of an acute gynecologic condition
- Cover all care related to pregnancy
- Notify enrollees of this coverage through plan documents

Contact your HMO if you have questions about these benefits.

Reminders

When You Write to Us

Be sure to put your return



Please also include your name and health insurance identification number in your letter. Without this information, our response to you may be delayed.

Pre-Retirement Seminars

The Department of Civil Service cooperates with the 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 (NYSHIP) and your choices before you leave the payroll. Call your personnel office to learn if there's a seminar available in your area.

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.

Save This Report

Please keep this *NYSHIP Health Maintenance Organizations Report*, and any later Reports, with your June 1, 2002 *NYSHIP General Information Book* for NYSCOPBA.

If you do not have your June 1, 2002 *NYSHIP General Information Book*, please ask your agency Health Benefits Administrator for a copy. The Book is also available on the New York State Department of Civil Service Web site, www.cs.state.ny.us. Click on Employee Benefits, then on Publications & Forms.

The New NYS OnLine

Have you visited NYS OnLine lately? The next page of this Report shows our newly designed health benefits section of the New York State Department of Civil Service Web site at www.cs.state.ny.us. Click on Employee Benefits and find up-to-date information about your NYSHIP benefits.

The new NYS OnLine features faster page response and a site-wide search function. The site also offers recent publications and important telephone numbers.

If you don't have computer access to the Internet, visit your local library. Most libraries have computers linked to the Internet.

HIPAA Notice

The Health Insurance Portability and Accountability Act of 1996 (HIPAA) is a federal law designed to improve the nation's health care system. HIPAA includes national standards to protect the privacy of personal health information. The HIPAA privacy regulation, "Standards for Privacy of Individually Identifiable Health Information," became effective April 14, 2003. The NYSHIP Privacy Notice is available on the New York

State Department of Civil Service Web site at www.cs.state.ny.us. Click on Employee Benefits and then on Publications & Forms. 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 order a copy.

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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NYS Department of Civil Service
Services Homepage
Click on Employee Benefits

Online Employee Benefits Division

State of New York Department of Civil Service
Visit us on the Web at www.es.state.ny.us
Select Employee Benefits

Choosing a Health Plan?
Health insurance options for New York State Employees and Retirees and for Participating Employees

You Should Know
What's new, updates and changes

Newsletters & Alerts
Events, meetings and holidays

Publications & Forms
Library of our most recent publications

Phone Numbers
List of important numbers and contact information

Health Privacy
Employee Information

Site Map
Guide to the layout of our Web site

About Us/Privacy
Information about the Employee Benefits Division

Awards
Awards and accomplishments

Tech Help
You can help us use the site and accessibility information. Send e-mail to the NYS Online Benefits Webmaster for technical assistance.

Text Version
View this entire Web site in an accessible text format

L.A.M.A.
NYS Department of Civil Service Homepage

Other Resources:
Essential, Wharton, E.I.P., I.P.P.
Click on your group name for information provided by the carriers of these plans

Survivor Benefits:
A guide to health benefits for survivors of New York State Employees

Workers' Compensation:
Published articles and Agency Information

Long Term Care
New York State Public Employee and Retiree Long Term Care Insurance Plan (NYPERL) information

Health Insurance
Choose a group to go to the company page of the General Information Book and other group-specific health benefit information

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Information

State of New York
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Employee Benefits Division
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NYSHIP information for the Enrollee, Enrolled Spouse/
Domestic Partner and Other Enrolled Dependents

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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 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).

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

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Keep this Report with your June 1, 2002 New York State Health Insurance Program (NYSHIP) General Information Book. Where this document differs from your Book, this is the controlling document.

June 2003

Change to NYSHIP General Information Book

NEW YORK STATE HEALTH INSURANCE PROGRAM

Substitute the following for the fourth paragraph under “Your share of the premium” in the “Costs, ...” section on page 12 of your June 1, 2002 NYSHIP General Information Book.

Premium costs

Effective January 1, 2003. For the prescription drug component of your Empire Plan or HMO premium, the State pays 90 percent of your premium as the enrollee, plus 75 percent of the cost of dependent coverage regardless of the number of dependents.