

# NYSHIP HEALTH MAINTENANCE ORGANIZATIONS

# Report

April 2003

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

## When You Write to the Employee Benefits Division

Be sure to put your return address in your letter (not just on the envelope) whenever you write to us at the Employee Benefits Division. Please also include your name and health insurance identification number in your letter. Without this information, our response to you may be delayed.

Your *NYSHIP General Information Book* has a sample letter you can use when you write to us.



## Medicare

### You Must Enroll in Medicare

NYSHIP requires you and your covered dependents to be enrolled in Medicare Parts A and B when first eligible, even if you also have coverage 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.

*Former employees of Participating Employers: Ask your agency Health Benefits Administrator whether your agency continues NYSHIP coverage after you become eligible for Medicare at 65.*

### How to Enroll in Medicare

To enroll in Medicare, visit your local Social Security office or call Social Security at 1-800-772-1213. Information about applying for Medicare is also available on the Web at [www.ssa.gov](http://www.ssa.gov). Teletypewriter (TTY) is available for callers using a TTY device because of a hearing or speech disability: 1-800-325-0778.

If you do not enroll in Medicare when you are first eligible, you must enroll during the next General Enrollment Period between January 1 and March 31. Your coverage will begin the following July 1. You will pay more for Medicare as a penalty for late enrollment.

SAVE THIS  
REPORT

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### 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.

# More on Medicare

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## Medicare Part B Premium

*Former employees of Participating Employers: Ask your former employing agency about Medicare premium reimbursement.*

The Medicare Part B premium for 2003 is \$58.70 per month, up 8.7 percent from \$54 per month in 2002. The State reimburses you for the Part B premium unless you receive reimbursement from another source. The same automatic reimbursement applies to spouses who become 65 years old after January 1, 2000.

The reimbursement is not automatic for spouses who became 65 years old before January 1, 2000. The reimbursement also is not automatic for your domestic partner or for any enrollee or covered dependent who is under age 65 and eligible for Medicare due to a disability or end stage renal disease. You must notify the Employee Benefits Division and send a photocopy of the Medicare card to begin the reimbursement.

## Happy 65th Birthday!

Were you born in 1938? Then 2003 is the year of your 65th birthday! Here's a reminder for you: Apply for Medicare three months ahead of your 65th birthday. NYSHIP requires you and your dependent to have Medicare coverage in effect on the first day of the month in which you or your dependent turns 65. (Or, if the birthday falls on the first of the month, Medicare must be in effect on the first day of the preceding month.) If you do not apply during the three months before your birthday, you will have a waiting period before Medicare becomes effective. During this waiting period, you will have a gap in your coverage that could be very costly to you.

The publication, *What NYS Retirees Need to Know About Medicare and NYSHIP*, explains how Medicare enrollment affects your NYSHIP Benefits. 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 your copy. Or, check the New York State Department of Civil Service Web site, [www.cs.state.ny.us](http://www.cs.state.ny.us). Click on Employee Benefits, then on Publications & Forms.

## 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," becomes effective April 14, 2003. The NYSHIP Privacy Notice will be available on or after April 14, 2003 on the New York State Department of Civil Service Web site at [www.cs.state.ny.us](http://www.cs.state.ny.us). Click on Employee Benefits and then on Publications & Forms. Or call the Employee Benefits Division after April 14, 2003 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.



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](http://www.cs.state.ny.us)

# Sick Leave Credit

## A Lifetime Credit

When you retired, your unused sick leave became a lifetime monthly credit that reduces your cost for health insurance. Your sick leave credit doesn't run out and doesn't increase or decrease for as long as you are covered under the New York State Health Insurance Program. However, the balance you pay may change each year.

### For example:

Mary T. worked in a State agency and earned sick leave credits. When she retired, her agency sent the Employee Benefits Division information on her daily rate of pay and unused sick leave days. We calculated that Mary's lifetime monthly sick leave credit is \$18.20. This means that Mary's health insurance premium will be reduced by \$18.20 every month for as long as she is in NYSHIP. The \$18.20 will not increase and will not decrease. And, it won't run out.

Mary's 2003 Monthly HMO Premium, Individual coverage:.....\$49.52

Mary's lifetime monthly sick leave credit:.....-\$18.20

Mary's monthly cost for her coverage: .....\$31.32

If Mary's monthly premium is higher next year, she will pay more because the amount of her credit does not change. If she changes to family coverage, her share of the premium will increase, but her sick leave credit will remain \$18.20.

## NYS OnLine

Have you visited NYS OnLine lately? Check out our newly designed health benefits section of the New York State Department of Civil Service Web site at [www.cs.state.ny.us](http://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

### Eligibility for Sick Leave Credit

If you were eligible to earn sick leave as an employee, your unused sick leave became a sick leave credit when you retired. The sick leave credit benefit is not available to Vestees, Dependent Survivors, Judges and Justices and other employees who cannot earn sick leave.

### Dual Annuitant Sick Leave Credit

The dual annuitant sick leave credit allows you to specify that you want your dependent survivors to be able to use your monthly sick leave credit toward their NYSHIP premium if you die. If you want this option, you must have chosen it before your last day on the payroll. And the choice is permanent—no changes allowed.

If you chose the dual annuitant sick leave credit at retirement, you will use 70 percent of the full value of your sick leave credit for as long as you live. Your eligible dependents who outlive you may continue to use 70 percent of the monthly credit for their health insurance premium.

Not all employees are eligible for dual annuitant sick leave credit and not all Participating Employers offer this benefit.

### For More Information

Read your *NYSHIP General Information Book* for complete information. Your Book and the follow-up *NYSHIP HMO Reports* explain sick leave credits, dual annuitant sick leave credit and how credits are calculated at retirement.

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.

# Welcome to EBD

We mailed the February 2003 publication, *Welcome to the Employee Benefits Division* to you in March. This publication explains how and where to get the help you need with your coverage under the New York State Health Insurance Program (NYSHIP). Be sure to save this important information.

If you'd like another copy of *Welcome to the Employee Benefits Division*, please call 518-457-5754 (Albany area) or 1-800-833-4344 (U.S., Canada, Puerto Rico, Virgin Islands) and use the automated system to order your copy. Both publications are also available on the New York State Department of Civil Service Web site, [www.cs.state.ny.us](http://www.cs.state.ny.us). Click on Employee Benefits, then on Publications & Forms.

## Annual Notice of Mastectomy and Reconstructive Surgery Benefits

By law, insurers must:

- Cover 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
- Cover breast reconstruction following mastectomy, including surgery of the other breast to produce a symmetrical appearance
- Cover treatment for complications of mastectomy, including lymphedemas
- Cover prostheses related to breast reconstruction
- Notify enrollees of this coverage through plan documents

Contact your HMO if you have questions about these benefits.

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 – April 2003*

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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 Department of Civil Service Web site ([www.cs.state.ny.us](http://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

You're invited to attend a New York State Health Insurance Program (NYSHIP) information meeting in your area. Each meeting lasts 2 hours and runs twice in one day: 10 a.m. - 12 noon and 1 - 3 p.m. 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 first-come, first-served and is not guaranteed. 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](http://www.cs.state.ny.us). Click on Employee Benefits, Meetings & More and Type of Event: Retiree Meetings.

### Spring 2003 Meetings

**Albany • May 14**  
NYS Department of Corrections  
Albany Training Academy  
1134 New Scotland Road  
*Auditorium*

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

**New York City (Manhattan) • May 21**  
Adam Clayton Powell  
State Office Building  
163 West 125th Street  
*Art Gallery*

**Plattsburgh • May 28**  
Clinton County  
Government Center  
137 Margaret Street  
*1st Floor Conference Room*

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

### Fall 2003 Meetings

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

**Binghamton • September 18**  
City Hall Governmental Complex  
38 Hawley Street  
*Council Chambers*

**Buffalo • September 11**  
Mahoney State Office Building  
65 Court Street  
*Hearing Room, Part 1*

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

**New York City (Manhattan) • November 6**  
Adam Clayton Powell  
State Office Building  
163 West 125th Street  
*Art Gallery*