NYSHIP
HEALTH MAINTENANCE ORGANIZATIONS
REPORT
DECEMBER 2004

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

Injured at Work–Call ARS

If you are injured at work or have a work-related illness, call ARS, the New York State Accident Reporting System. Call 1-888-800-0029 toll free, 24 hours a day, every day. Your injury or illness report will be taken quickly and confidentially. Your call to ARS helps make sure your Workers' Compensation benefits are available to you as soon as possible.

When you call ARS:

- Be sure to write down the incident number the ARS Call Center gives you.
- Get medical help if you need it.
- Tell your doctor your injury or illness is work-related.
- Remember to report your injury or illness to your supervisor.

You can read about ARS on the New York State Department of Civil Service web site at www.cs.state.ny.us. Click on Employee Benefits and choose Workers' Compensation. Your personnel or safety office has more information about ARS and your benefits.

SAVE THIS REPORT

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NYSHIP Changes

Disability Retirement

If you receive a retroactive disability retirement and have not continued your coverage, call the Employee Benefits Division at 518-457-5754 (Albany area) or 1-800-833-4344 to ask about reinstating coverage. Call as soon as you have the decision on your disability retirement. You must apply in writing for reinstatement of your NYSHIP coverage.

Please see your *NYSHIP General Information Book* and *HMO Reports* for more information about disability retirement.

Medicare and COBRA Coverage

If you become eligible for Medicare after enrolling in COBRA, your COBRA coverage ends when you become entitled to receive Medicare benefits. Your covered dependents may continue COBRA coverage for the balance of 18 months from their original COBRA-qualifying event.

NYSHIP Reminders

Medicare Enrollment

NYSHIP provides primary coverage (pays first) for you, your enrolled spouse and other covered dependents while you are an active State employee, regardless of age or disability.

There are exceptions: Medicare is primary for an active State employee or dependent with end stage renal disease (30 or 33 months waiting period applies) and for an active State employee's domestic partner who is age 65 or over. The active employee or dependent with end stage renal disease must enroll in Medicare Parts A and B. The domestic partner must have Medicare Parts A and B in effect when first eligible at 65.

If you are planning to retire or otherwise leave State service and you or your spouse is 65 or older, or under 65 and entitled to Medicare because of disability, contact your local Social Security office three months before active employment ends to enroll in Medicare Parts A and B. After you leave the payroll, Medicare pays primary to NYSHIP for a disabled enrollee or dependent, regardless of age. Be sure to talk with your agency Health Benefits Administrator if your spouse or dependent is under 65 and disabled at the time you leave the payroll.

Two publications, *What NYS Retirees Need to Know About Medicare and NYSHIP* and *Medicare for Disability Retirees*, have more details. Ask your agency Health Benefits Administrator for copies when you are planning to retire or leave State service.

Please also see your *NYSHIP General Information Book* for more information about Medicare and NYSHIP.

NYSHIP Reminders continued on page 2

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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SAVE THIS DOCUMENT

NYSHIP information for the Enrollee, Enrolled Spouse/ Domestic Partner and Other Enrolled Dependents

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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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Pre-Retirement Seminars

The Governor's Office of Employee Relations in partnership with the Office of the State Comptroller presents Pre-Retirement Seminars. As part of the 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 is a seminar available in your area and to reserve your place. Be sure to bring your personal confirmation letter from GOER when you attend. The New York State Department of Civil Service web site, www.cs.state.ny.us, also has the seminar schedule. Click on Employee Benefits, then on Meetings & More.

Since demand is greater than available seating at the seminars, you can also access helpful online pre-retirement resources at www.goer.state.ny.us/train/onlinelearning/pr/intro.html or www.osc.state.ny.us/retire. The New York State Department of Civil Service web site, www.cs.state.ny.us, also has pre-retirement information. Click on Employee Benefits. Then choose Employees of the State of New York and Planning to Retire Soon?

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.

Losing Coverage?

Healthy NY is a State-sponsored program designed to make affordable, comprehensive health insurance available to eligible individuals without other coverage. If you know someone who needs health insurance, such as a dependent child who is losing coverage because of age or graduation, Healthy NY may meet this person's needs. Healthy NY is available through any HMO in New York State. For more information and an application: Contact an HMO, call 1-866-HEALTHYNY (1-866-432-5849) toll free or visit the web site www.HealthyNY.com.