

NYSHIP

HEALTH MAINTENANCE ORGANIZATIONS

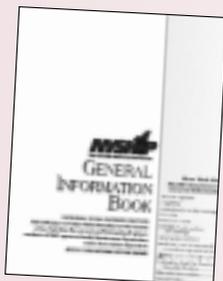
REPORT

OCTOBER 2004

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

New NYSHIP General Information Book

We mailed the
May 1, 2004
NYSHIP
General



Information Book for Retirees to
enrollees in June. The new book
replaces the April 1, 1999 book
and *Health Maintenance
Organizations Reports and
Changes* through December 2003.

Please keep this *NYSHIP Health
Maintenance Organizations
Report* and any later Reports with
your new Book. You can also see
the Book on the New York State
Department of Civil Service Web
site, www.cs.state.ny.us. Click on
Employee Benefits, then
Publications & Forms.

If you did not receive the new
Book, 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 your copy.

NYSHIP Changes

Domestic Partner Eligibility

Effective January 1, 2005, to enroll a
domestic partner, you must be able to
provide proof that you have lived
together and been financially
interdependent for at least six months.
Also effective January 1, 2005, there
is a one-year waiting period from the
termination date of previous partner
coverage before you may again enroll
a domestic partner. Other eligibility
requirements apply. Please see your
NYSHIP General Information Book
and *HMO Reports* for details.

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 (U.S., Canada,
Puerto Rico, Virgin Islands) 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.

Medicare

Medicare: You Must Enroll

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 (if
your birthday is the first of the month,

by the first day of the month before),
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.

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SAVE THIS
REPORT

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Losing Coverage?

Medicare continued from page 1

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.

COBRA enrollees: See your NYSHIP General Information Book and HMO Reports for important information about Medicare and COBRA.

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. 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 July 1 of the same year. You will pay more for Medicare as a penalty for late enrollment.

Medicare Part B Premium

Former employees of Participating Employers: Ask your former employing agency how Medicare premium reimbursement is provided.

The Medicare Part B premium for 2005 is \$78.20 per month, up \$11.60 from \$66.60 per month in 2004. The State or your employer 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.

Medicare Drug Discount Cards

If you are enrolled in Medicare, you probably have received offers to buy prescription drug discount cards from companies approved by Medicare. The cards provide discounts on some drug prices; they do not provide drug coverage.

The New York State Health Insurance Program (NYSHIP) provides your prescription drug coverage through a NYSHIP HMO.* Your NYSHIP prescription drug coverage is a greater benefit than that offered by a Medicare drug discount card. Therefore, NYSHIP does not recommend that you buy a Medicare drug discount card.

If you have questions:

- See your *NYSHIP General Information Book* and *NYSHIP HMO Reports* for information about your Medicare benefits and NYSHIP.
- Call Medicare at 1-800-MEDICARE (1-800-633-4227) or check the Web site www.medicare.gov for information about Medicare.
- See your plan documents or call your HMO for information about your NYSHIP prescription drug program.

** If you receive prescription drug coverage through a union Employee Benefit Fund, contact the fund for information.*

Plans Not In NYSHIP

Have you received information from Medicare and Medicare Advantage plans in your area describing Medicare choices that are not part of the New York State Health Insurance Program (NYSHIP)? Medicare Advantage is the new name for Medicare+Choice plans. Medicare Advantage plans include health maintenance organizations (HMOs) and preferred provider organizations (PPOs) that are not part of NYSHIP.

If you join one of the Medicare Advantage plans that is not part of NYSHIP, your NYSHIP HMO benefits may be greatly reduced. You may have no benefits except the benefits available through the Medicare Advantage plan.

Before you choose a Medicare Advantage plan outside NYSHIP, contact the Employee Benefits Division to ask how your NYSHIP benefits will be affected. Call the Division at 518-457-5754 (Albany area) or 1-800-833-4344 (U.S., Canada, Puerto Rico, Virgin Islands) to talk to a representative. The best time to call is Monday through Friday between 9 a.m. and 3 p.m. Eastern time.

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

Retiree Benefits

On the Web: www.cs.state.ny.us

You'll find the Employee Benefits Division home page on the New York State Department of Civil Service Web site at www.cs.state.ny.us. Click on Employee Benefits. Our site has Health Insurance Choices, Rates and benefit summaries for The Empire Plan and NYSHIP HMOs.

The site includes the NYSHIP Health Insurance Meetings schedule. Go to www.cs.state.ny.us. Click on Employee Benefits, then Meetings & More. Under Type of Event, scroll to Retiree Meeting. Choose the time period you would like to view and click on Go Search.

NYS OnLine meets high standards of accessibility for persons with disabilities. The text size and colors have been carefully selected for easy reading. Pages are compatible with software and browser tools that help people with disabilities use computers.

All of our printed health benefits information is available on NYS OnLine.

The Empire State

New York State

Governor Pataki map-NY e-bizNYS Citizen Guide

Text Version

NYS OnLine Employee Benefits Division • State of New York Department of Civil Service

Choosing a Health Plan?

You Should Know...

Meetings & More

Publications & Forms

Phone Numbers / Links

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Super Search

Date/Time

Find the benefit, click on the group. *Benefits vary by group.*

NYSHIP New York State Health Insurance Program for NY State and Local Governments:

- Employees of New York State
- Employees of Participating Employers (PE)
- Employees and Retirees of Participating Agencies (PA)
- Retired State/PE Employees**

Empire Plan Providers and Pharmacies

Are you a public employer thinking of joining NYSHIP?

More New York State Government Employee Benefits

- Dental
- Vision
- Life
- Income Protection Plan (IPP)
- Survivor Benefits
- Workers' Compensation

NYPERL™ Long Term Care

BOBBY WOC WAI-A

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Look for your NYSHIP benefits here. Click on Retired State/PE Employees

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

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

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ADDRESS SERVICE
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Retiree HMO Report – October 2004

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 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.

HMO-RETIREE-04-I

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.