

# On the Road with

NYS Employees  
Participating Employers  
Participating Agencies



Congratulations....You're taking your family on that trip this summer....Your daughter is going off to college this fall....You're planning on retiring and spending winters in Florida.... It's good to know that the Empire Plan is there wherever you or your family go.

Plan ahead. Do you have your doctor's phone number and your New York Government Employee (Empire Plan) Benefit card?

Do you have enough of your regular medications? And, don't forget to pack this booklet. It has important information and phone numbers.

Empire Plan coverage is available worldwide. And, not just for emergencies. Most parts of the Empire Plan have two levels of benefits. If you use an Empire Plan participating provider, you will receive covered services or supplies at little or no cost and have no claim forms to fill out. If you use a non-participating provider, expect to pay more—much more for some benefits. United HealthCare, Empire Blue Cross Blue Shield and Express Scripts offer access to participating providers nationwide. ValueOptions, Managed Physical Network and the Home Care Advocacy Program guarantee access to network benefits nationwide if you call before you receive services. Know your Plan and how it works when you are away from home.

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## The Empire Plan Benefits Management Program

If the Empire Plan is primary for you or your family, you must call the Benefits Management Program for services received anywhere in the U.S.



You must call Empire Blue Cross and Blue Shield toll-free at 1-877-7-NYSHIP (1-877-769-7447): **Press or Say 2**

- Before a maternity or scheduled hospital admission
- Within 48 hours after an emergency or an urgent hospital admission
- Before admission or transfer to a skilled nursing facility



You must call United HealthCare toll-free at 1-877-7-NYSHIP (1-877-769-7447): **Press or Say 1**

- Before having an elective (scheduled) Magnetic Resonance Imaging (MRI)

Following the Benefits Management Program requirements can save you high out-of-pocket costs.

HMO enrollees with secondary Empire Plan coverage: requirements apply if you choose not to use your HMO.

Please note that pre-certification is not required when you are traveling out of the country.

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## The Empire Plan Hospital Coverage (Empire Blue Cross Blue Shield)

Toll-free 1-877-7-NYSHIP (1-877-769-7447)

Press or Say **2**

Text Telephone (TTY only) 1-800-241-6894

New York State Service Center

P.O. Box 1407, Church Street Station, New York, NY 10008-1407

For inpatient and outpatient hospital coverage provided by hospital staff, for medical, surgical and maternity care. Covered services are paid in full, except for any applicable copayments or penalties.

You have access to more than 8,000 hospitals across the United States.

In addition, you have worldwide access to over 990 participating hospitals.

You can call Empire Blue Cross Blue Shield to ask which hospitals participate in a specific location. If you receive hospital services outside of New York State, have the hospital submit its bills to the local Blue Cross Plan and instruct the local Blue Cross Plan to refer the bill to Empire Blue Cross Blue Shield, **Code YLS**.

If the hospital does not deal directly with its local Blue Cross and/or Blue Shield Plan:

- For care in a hospital in the United States—Ask the hospital to file the claim for you. If the hospital will not file the claim, you should file the claim and your Empire Plan identification number directly with the local Blue Cross and/or Blue Shield Plan (the Plan in the area where you received services) and instruct the local Blue Cross and/or Blue Shield Plan to refer the bill to Empire Blue Cross and Blue Shield, **Code YLS**.
- For care in a hospital outside of the United States—Send an itemized, original hospital bill in English or with a translation, if possible, and your Empire Plan identification number to Empire Blue Cross Blue Shield's NYS Service Center.

Empire Blue Cross Blue Shield may need medical records to process your claim. Ask the hospital for copies of your medical records when you are discharged. Have these records translated into English, if possible.

For services in the United States, Empire Blue Cross Blue Shield may pay the hospital directly. If you have already paid the hospital, Empire Blue Cross Blue Shield will reimburse you directly for medically necessary covered services. Proof of payment must be provided. For services outside of the United States, Empire Blue Cross Blue Shield will pay you directly for medically necessary covered services.

For details on how to file a claim, see your *Empire Plan Certificate*.



## A Word about Emergency Care and When it's not an Emergency

Treatment in a hospital emergency room is expensive. If Empire Blue Cross Blue Shield determines that your visit was not a medical emergency, Empire Blue Cross Blue Shield will not cover your expenses. Such expenses must be submitted to United HealthCare to be considered under the Participating Provider Program or Basic Medical Program, depending on whether the provider participates. Prepare for out-of-town medical needs. Ask your doctor what procedure to follow if you or a family member needs medical care while you are away. You can now find urgent care centers in many areas. These medical offices have longer hours and weekend hours. If you are referred to a doctor or to an independent emergency or urgent care center, be sure to ask whether the doctor or center is an Empire Plan participating provider. As prepared as you are, sometimes an emergency situation arises. In a life-threatening emergency, go immediately to the nearest emergency room.

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### **The Empire Plan Medical Coverage (United HealthCare)**

Toll-free 1-877-7-NYSHIP (1-877-769-7447)  
Text Telephone (TTY only) 1-888-697-9054  
P.O. Box 1600, Kingston, NY 12402-1600

**Press or Say 1**

For medical expense benefits such as office visits, surgery and diagnostic testing. Benefits are available for covered services worldwide for all medically necessary care.

## Participating Provider Program

The Empire Plan Participating Provider Program offers a network of over 125,000 physicians, laboratories and other providers located throughout New York and in many other states as well.

When you use a participating provider, you pay only the applicable copayment. United HealthCare maintains an up-to-date participating provider directory on the Department of Civil Service Web site: [www.cs.state.ny.us](http://www.cs.state.ny.us). Click on Employee Benefits and then on Empire Plan Providers. Print out a list of providers before you travel.

Or, call United HealthCare for a list of participating providers in the area where you will be staying. Call two weeks ahead.

The Empire Plan has an expanded physician network of over 60,000 in Arizona, Connecticut, Florida, New Jersey, North and South Carolina. In these states, if you use a United HealthCare Options Preferred Provider Organization (PPO) provider, you pay only your copayments. When you need a physician in any of these states, ask if the physician is part of United HealthCare's Options PPO. For providers other than physicians in these six states, and in all other states including New York, ask if the provider participates in the Empire Plan for New York State government employees.

## Basic Medical Program

If you use a non-participating provider, covered expenses are reimbursed under the Basic Medical Program portion of the Plan, subject to deductible and coinsurance. You are responsible for the charges billed by a non-participating provider and must submit a claim for benefits due. See your *Empire Plan Certificate* for details.

## Home Care Advocacy Program (HCAP)

Toll-free 1-877-7-NYSHIP (1-877-769-7447)

Press or Say **1**

For home care services and/or durable medical equipment and certain supplies, including diabetic supplies. Program requirements apply nationwide even if another health insurance plan, such as Medicare, is primary.

Call HCAP before you seek services, equipment or supplies anywhere in the United States. HCAP will precertify your medically necessary home care and/or equipment or supplies. You will have a paid-in-full benefit for precertified services, equipment and supplies. Call before you travel if you anticipate needing HCAP covered services or items.

If you do not call HCAP, or if you use a non-network provider when HCAP has not made arrangements for you, you may pay considerably more out of pocket.

For certain diabetic supplies and ostomy supplies, you may contact the HCAP

network supplier directly. For diabetic supplies (except insulin pumps and Medjectors) call National Diabetic Pharmacies toll-free at 1-888-306-7337. For ostomy supplies, call Byram Healthcare toll-free at 1-800-354-4054.

## Managed Physical Network (MPN)

Toll-free 1-877-7-NYSHIP (1-877-769-7447)

Press or Say 1

For chiropractic treatment and physical therapy. Program requirements apply nationwide even if another health insurance plan is primary.

For the highest level of benefits, you must use an MPN network provider. MPN has over 5,000 network providers for chiropractic treatment and physical therapy. If you're away from home, call MPN to see if there's a provider near you. If there are no participating providers, MPN will arrange for covered, medically necessary treatment with a non-participating provider. You are guaranteed network benefits if you call MPN before receiving treatment and use the provider with whom MPN arranges your care.

If you receive chiropractic treatment or physical therapy from a non-network provider when MPN has not made arrangements for you, you will pay a much higher share of the cost, with reimbursement limited to \$1,500 per year, per person.

(Participating Agencies with Core Only benefits have no out-of-network benefit.)

## Traveling with MPN

Gene and Mary have been planning a cross-country trip in their motor home from the time Mary retired two years ago. Last winter, Gene fell on an icy sidewalk and broke his arm. Although he had his cast removed, the physician recommended that he continue physical therapy to help regain the full use of his arm. Gene learned that through MPN he doesn't have to miss his important therapy sessions while he's traveling. Gene simply calls MPN on the Empire Plan toll-free number to find out where there's a nearby MPN network provider. If there's no network provider, MPN will call a local physical therapist and make arrangements for Gene to have his therapy. Gene is responsible only for his copayment. It looks like this vacation will turn out to be everything Gene and Mary had hoped for.

*(Fictionalized example based on actual Empire Plan experience.)*

1-877-7-NYSHIP (1-877-769-7447)

Press or Say **1**

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## The Empire Plan Mental Health and Substance Abuse Program (GHI/ValueOptions)

Toll-free 1-877-7-NYSHIP (1-877-769-7447)

Press or Say **3**

Text Telephone (TTY only) 1-800-334-1897

433 River Street, Suite 200, Troy, NY 12180

Program requirements apply even if another health insurance plan is primary.

You must call ValueOptions *before* you seek inpatient or outpatient care for mental health or substance abuse, including alcoholism. ValueOptions will refer you to an appropriate provider.

The ValueOptions network is nationwide. If there are no network providers where you are traveling, you will still receive network benefits if you call and follow ValueOptions' recommendations.

In a life-threatening situation, go to the nearest hospital emergency room. You must call ValueOptions within 48 hours of an emergency admission.

(Participating Agencies with Core Only have no out-of-network benefit.)



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## The Empire Plan Prescription Drug Program (Express Scripts)

*(The Prescription Drug Program does not apply to enrollees who have prescription drug coverage through a union Employee Benefit Fund.)*

Toll-free 1-877-7-NYSHIP (1-877-769-7447)

Press or Say 4

Text Telephone (TTY only) 1-800-840-7879

P.O. Box 1180, Troy, NY 12181-1180

The Empire Plan Prescription Drug Program offers a choice of more than 47,000 participating pharmacies nationwide as well as a mail service pharmacy. Use your New York Government Employee Benefit Card at a network pharmacy and you pay only your copayment for generic drugs and brand-name drugs with no generic equivalent. To find a network pharmacy close to you, call Express Scripts or use the Express Scripts Web site: [www.express-scripts.com](http://www.express-scripts.com).

Express Scripts is available 24 hours a day, 7 days a week to answer questions from enrollees or pharmacists. Call or have the pharmacist call if there are any questions with accepting your benefit card.

Have your physician write out additional prescriptions prior to your trip. Prescriptions can be taken with you and filled at any participating pharmacy. Restrictions may apply to controlled substance prescriptions, so it is a good idea to discuss this with your

physician before your trip. You may also be able to have your prescriptions filled before your trip. If you have questions about how to get medication before or during your vacation, please call the Empire Plan toll-free at 1-877-7-NYSHIP (1-877-769-7447) and **Press or Say 4** for Express Scripts.

If you use a non-network pharmacy, pay for your prescription and then send a claim for reimbursement to Express Scripts. In almost all cases, you will not be reimbursed the total amount you paid for the prescription.

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## Questions & Answers

- Q.** My daughter will be starting college this fall. She's diabetic, and I'm worried about her supplies.
- A.** For most diabetic supplies prescribed by her doctor, call National Diabetic Pharmacies toll-free at 1-888-306-7337 to have supplies sent to your daughter. Call HCAP if she requires an insulin pump or Medijector. She can go to any participating pharmacy for her insulin. Your daughter should have her health insurance ID card and a copy of the Plan documents explaining her benefits



as your covered dependent. Check the Department of Civil Service Web site at: [www.cs.state.ny.us](http://www.cs.state.ny.us). Click on Employee Benefits. Or call call the Empire Plan toll-free at 1-877-7-NYSHIP (1-877-769-7447) and **Press or Say 1** for United HealthCare for a list of participating providers near her college.

- Q.** I'll be traveling in Europe this summer. What should I do if I need health care?
- A.** If you require medical care while abroad, the American embassy can usually provide names of reliable, English-speaking doctors. After receiving medical services, ask for copies of your medical records in English, if possible. Keep a receipt when you pay your bill. When you get home, submit the records to the appropriate Empire Plan carrier. The carriers will reimburse you directly. If you are Medicare-primary, remember that Medicare does not provide coverage outside the United States. The Empire Plan is primary until you return.
- Q.** We take the children to visit their grandparents in Florida every winter. Are there participating providers in Florida?
- A.** The United HealthCare Options Preferred Provider Organization (PPO) Network has over 20,000 physicians in Florida available to Empire Plan

enrollees. To find a participating provider, call United HealthCare and ask for the participating provider directory for Florida.

If you need the name of a doctor quickly, call United HealthCare, or use the directory on our Web site at: [www.cs.state.ny.us](http://www.cs.state.ny.us). Click on Employee Benefits. When you use a physician in the United HealthCare Options PPO network, tell the provider you are covered by the Empire Plan for New York State government employees.

**Q.** My wife has a serious illness. Should we rule out a vacation this year?

**A.** Not necessarily. Speak to your wife's physician. Accommodations can be made for many serious and chronic conditions.

**Q.** What if I have questions about NYSHIP?

**A.** If you have questions about your health insurance enrollment records, eligibility and NYSHIP requirements, or you need to order replacement New York Government Employee Benefit Cards, forms or NYSHIP publications, call your agency Health Benefits Administrator (HBA). Be sure to have the HBA's name and phone number with you when you travel.

## Travel Tips

Always wear your seat belt.

Prepare a first-aid kit, and include such things as over-the-counter medications, pain relievers, medications for allergies and bee stings.

Carry a card or wear a bracelet stating medical conditions you have (like diabetes).

Keep important information handy for emergency medical personnel - names, emergency contacts, your New York State Government Employee Benefit card, your Empire Plan telephone numbers and a list of any allergies to medications. List medications (and dosages) you take regularly.

Call HCAP, MPN or ValueOptions for out-of-town arrangements.

Call the Empire Plan NurseLine<sup>SM</sup> toll-free at 1-877-7-NYSHIP (1-877-769-7447) and **Press or Say 5** for health information and support 24 hours a day, 7 days a week, if you have this benefit.

This document is for information purposes only and does not contain a complete description of your benefits or imply Empire Plan coverage. Read your *Empire Plan Certificate* and *Empire Plan Reports* for complete information.

While you travel, visit our Web site for benefit information at: [www.cs.state.ny.us](http://www.cs.state.ny.us). Click on Employee Benefits.

State of New York Department of Civil Service, Employee Benefits Division  
The State Campus, Albany, New York 12239

