On the Road

with The Empire Plan 2009

For Retirees, Vestees, Dependent Survivors and
Enrollees covered under Preferred List Provisions of
New York State Government and Participating Employers
and their enrolled Dependents
and for COBRA enrollees with their benefits

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You're taking your family on that trip this summer…
Your daughter is going off to college this fall…
You've finally retired and plan to spend winters in Florida…

It's good to know that The Empire Plan is there wherever you or your family goes.

Before you go, however, plan ahead. Do you have your doctor's phone number and your NYSHIP 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 medically necessary covered services and supplies at little or no cost and have no claim forms to fill out. If you use a non-participating provider, medically necessary services and/or supplies are covered, but deductibles, coinsurance and benefit limits may apply.

The Empire Plan Medical/Surgical Benefits Program, Hospital Benefits Program and Prescription Drug Program offer access to participating providers nationwide. The Empire Plan Mental Health and Substance Abuse Program, the Home Care Advocacy Program (HCAP), and the Managed Physical Network (MPN) guarantee access to network benefits nationwide if you call to make the necessary arrangements before you receive services. Know your Plan and how it works when you are away from home.

The Empire Plan Benefits Management Program

If The Empire Plan is primary* for you or your covered dependents, you must call the Benefits Management Program before services are received anywhere in the United States. Precertification is not required when you are traveling out of the country.

You must call Empire BlueCross BlueShield toll free at **1-877-7-NYSHIP (1-877-769-7447)**
Press 2 on the main menu

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

You must call UnitedHealthcare toll free at
1-877-7-NYSHIP (1-877-769-7447)
Press 1 on the main menu

- Before having an elective (scheduled) Magnetic Resonance Imaging (MRI), Magnetic Resonance Angiography (MRA), Computerized Tomography (CT), or Positron Emission Tomography (PET) scan or Nuclear Medicine test

Following the Benefits Management Program requirements can reduce your out-of-pocket costs.

NYSHIP-primary HMO enrollees with secondary Empire Plan coverage: If you choose to use a provider that is not in your HMO network, your Empire Plan requirements apply. The Empire Plan becomes your primary coverage.

* The Empire Plan pays first for health insurance before any other group health insurance plan.

Toll free 1-877-7-NYSHIP (1-877-769-7447)
Press 2 on the main menu

Text Telephone (TTY only) 1-800-241-6894
Empire BlueCross BlueShield
New York State Service Center
P.O. Box 1407
Church Street Station
New York, NY 10008-1407

- Provides benefits for covered inpatient and outpatient services in a hospital, hospital extension clinic, skilled nursing facility or hospice
- Covered services at network hospitals are paid in full, except for any applicable copayments.

You have access to more than 15,000 network hospitals across the United States.* Network benefits are provided for emergency services received at a non-network hospital. In addition, you have network benefits for medically necessary covered services outside of the United States.

A network hospital directory is available on the New York State Department of Civil Service web site at https://www.cs.state.ny.us. Click on Retirees and then Health Benefits. Choose your group if prompted, then choose Find a Provider. Or, you can call the number above to ask which hospitals participate in a specific location.

* At the time of this publication, over 90 percent of hospitals nationwide and every acute care general hospital in New York State were network hospitals. However, the network status of a facility is subject to change.

For services at a non-network hospital, you or the hospital must submit a claim to Empire BlueCross BlueShield. For non-emergency care, you are responsible for full payment to the facility. The Empire Plan reimburses you directly for a portion of the covered charges. Your share of the cost is 10 percent of the charges for inpatient services and 10 percent or $75, whichever is greater, for covered outpatient services, until you have reached the coinsurance* maximum of $1,500.

Once your out-of-pocket expenses go over the coinsurance maximum for the non-network inpatient and outpatient care, The Empire Plan pays 100 percent of covered non-network charges. You, your enrolled spouse/domestic partner and all your dependent children combined each have an annual coinsurance maximum of $1,500. Once you have paid $500 in non-network coinsurance, amounts in excess of $500 are reimbursable under the Basic Medical Program.

For care in a non-network hospital in the United States, the hospital may file the claim for you or you may need to file the claim yourself.
Bills should be sent to:

Empire BlueCross BlueShield
NYS Service Center
P.O. Box 1407
Church Street Station
New York, NY, 10008-1407
Refer the claim to **Code YLS**.

If you are filing the claim yourself, be sure to include your Empire Plan identification number.

* Non-network coinsurance applies only if The Empire Plan is primary; that is, The Empire Plan pays first for health insurance before any other group health insurance plan.

Hospital Care Outside the United States

To maximize your benefits and minimize your out-of-pocket cost for care in a hospital outside of the United States, go to www.bcbs.com/coverage/bluecard/bluecard-worldwide.html or call 1-800-810-BLUE (1-800-810-2583) to find a BlueCard Worldwide participating facility. Or, if you are calling from outside the continental United States, Alaska, Hawaii, or Puerto Rico, you can make a collect call to 1-804-673-1177. If you use a participating facility, you may not be responsible for paying the full hospital costs at the time services are rendered.

The BlueCard Worldwide international claim form is located on the BlueCard Worldwide web site listed above. When filing a claim for reimbursement, send an itemized, original hospital bill in English or with a translation, if possible, and your Empire Plan identification number to:

BlueCard Worldwide Service Center
P.O. Box 72017
Richmond, VA 23255-2017 USA

Empire BlueCross BlueShield 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.

If you have already paid the hospital, Empire BlueCross BlueShield will reimburse you directly for medically necessary covered services. Proof of payment must be provided.

On the international claim form, you may indicate whether you would like to be reimbursed in the original currency or U.S. dollars, and whether you would like to receive a check or wire transfer.

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

Note: No benefits will be paid for inpatient hospital days determined to be not medically necessary.

A Word about Emergency Care and When It's Not an Emergency

Treatment in a hospital emergency room is expensive. If The Empire Plan Hospital Benefits Program determines that your visit was not a medical emergency, the Hospital Program will not cover your expenses. Such expenses must be submitted to The Empire Plan Medical/Surgical Benefits Program to be considered under the Participating Provider Program, Basic Medical Program, or Basic Medical Provider Discount Program (for coverage under the appropriate part of the Medical/Surgical Benefits Program). For more information, see The Empire Plan Medical/Surgical Benefits Program section beginning on page 8 of this booklet.

Prepare for out-of-town medical needs. Consult with your doctor if you anticipate that you or a family member may need 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 network provider. Or, if you are traveling in Arizona, Connecticut, Florida, New Jersey, North Carolina, South Carolina or Washington, DC, and the surrounding areas of Maryland and Virginia, ask if the doctor or center is part of UnitedHealthcare's Options Preferred Provider Organization (PPO). If you are traveling in the United States, plan ahead by requesting an Empire Plan Participating Provider Directory for the state you are visiting.

Call 1-877-7-NYSHIP (1-877-769-7447) and press 1 on the main menu for UnitedHealthcare to request an Empire Plan Participating Provider Directory.

For a participating provider directory for any other state, call the Employee Benefits Division at (518) 457-5754 (Albany area) or 1-800-833-4344 (U.S., Canada, Puerto Rico, Virgin Islands). Call Monday through Friday between 9 a.m. and 3 p.m. Eastern time to speak with a representative. You may also find a provider online at https://www.cs.state.ny.us. Click on Retirees and then Health Benefits. Choose your group if prompted, then choose Find a Provider.

As prepared as you are, sometimes an emergency situation arises. In a life-threatening emergency, go immediately to the nearest emergency room.

Toll free 1-877-7-NYSHIP (1-877-769-7447)
Press 1 on the main menu

Text Telephone (TTY only) 1-888-697-9054
UnitedHealthcare
P.O. Box 1600
Kingston, NY 12402-1600

- Provides benefits 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 170,000 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. UnitedHealthcare maintains an up-to-date participating provider directory on the New York State Department of Civil Service web site at https://www.cs.state.ny.us. Click on Retirees and then Health Benefits. Choose your group if prompted, then choose Find a Provider. Print out a list of providers before you travel. Or, call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and press 1 on the main menu to connect to The Empire Plan Medical/Surgical Benefits Program. Call at least two weeks ahead to get a list of providers.

The Empire Plan has an expanded physician network of over 122,000 in Arizona, Connecticut, Florida, New Jersey, and North Carolina, South Carolina and Washington, DC, and the surrounding areas of Maryland and Virginia. In these states, if you use a UnitedHealthcare Options Preferred Provider Organization (PPO) physician, you pay only your copayment. When you need a physician in any of these states, ask if the physician is part of UnitedHealthcare's Options PPO. For providers 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 reimbursement for covered expenses. See your *Empire Plan Certificate* for details.

Basic Medical Provider Discount Program

If you are Empire Plan-primary*, The Empire Plan includes another program to reduce your out-of-pocket costs when you use a non-participating provider. This program, The Empire Plan Basic Medical Provider Discount Program, offers discounts from certain physicians and other providers who are not part of The Empire Plan participating provider network. These providers are part of The Empire Plan MultiPlan group, a nationwide provider organization contracted with UnitedHealthcare.

* The Empire Plan pays first for health insurance before any other group health insurance plan.

To find a provider in The Empire Plan Basic Medical Provider Discount Program, ask if the provider is an Empire Plan MultiPlan provider or call 1-877-7-NYSHIP (1-877-769-7447) toll free. Press 1 on the main menu to connect to The Empire Plan Medical/Surgical Benefits Program and ask a representative for help. This information is also available on our web site at https://www.cs.state.ny.us. Click on Retirees and then Health Benefits. Choose your group if prompted, then choose Find a Provider to find a listing of Basic Medical Provider Discount Program providers.

The Basic Medical Provider Discount Program is especially helpful to you when you or your dependents are traveling in an area where Empire Plan participating providers are not easily accessible.

Home Care Advocacy Program (HCAP)

Toll free 1-877-7-NYSHIP (1-877-769-7447)
Press 1 on the main menu

- Provides benefits 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 will have more out-of-pocket expenses.

For certain diabetic supplies and ostomy supplies, you may contact the HCAP network supplier directly. For diabetic supplies (except insulin pumps and Medijectors), call The Empire Plan Diabetic Supplies Pharmacy toll free at 1-888-306-7337. For ostomy supplies, call Byram Healthcare toll free at 1-800-354-4054. For insulin pumps and Medijectors, you must call HCAP for authorization.

* One plan pays first for health insurance before any other group health insurance plan.

Managed Physical Medicine Program

Toll free 1-877-7-NYSHIP (1-877-769-7447)
Press 1 on the main menu

- Provides benefits 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 a Managed Physical Network (MPN) provider. MPN has 8,000 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 or visit our web site at https://www.cs.state.ny.us. Click on Retirees and then Health Benefits. Choose your group if prompted, then choose Find a Provider. If there are no participating providers in your area, 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 calendar year, per person.

* One plan pays first for health insurance before any other group health insurance plan.

Traveling with the Managed Physical Network (MPN)

Jim and Grace have been planning a cross-country trip to California in their motor home from the time Grace retired two years ago. Last winter, Jim 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. Jim learns that through MPN he doesn't have to miss his important therapy sessions while he's in California. Jim 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 near Jim, MPN will call a local physical therapist and make arrangements for Jim to have his therapy. Jim is responsible only for his copayment. It looks like this trip will turn out to be everything Jim and Grace hope for.

(Fictionalized example based on actual Empire Plan experience.)

The Empire Plan Mental Health and Substance Abuse Program

Toll free 1-877-7-NYSHIP (1-877-769-7447)
Press 3 on the main menu

Text Telephone (TTY only) 1-800-855-2881
OptumHealth Behavioral Solutions
P.O. Box 5190
Kingston, NY 12402-5190

- Provides benefits for inpatient and outpatient mental health and substance abuse services
- Program requirements apply even if another health insurance plan is primary.*

For referral to an appropriate network provider, you should call The Empire Plan Mental Health and Substance Abuse Program for certification within 48 hours after you seek inpatient or outpatient care for mental health or substance abuse, including alcoholism. When you call, you will be referred to an appropriate provider.

The OptumHealth network is nationwide. For a list of mental health/substance abuse participating practitioners and facilities, visit the New York State Department of Civil Service web site at https://www.cs.state.ny.us. Click on Retirees and then Health Benefits. Choose your group if prompted, then choose Find a Provider. If there are no network providers where you are traveling, you must call OptumHealth and follow their recommendations to receive network benefits.

In a life-threatening situation, go to the nearest hospital emergency room. You should call 1-877-7-NYSHIP (1-877-769-7447) and press 3 on the main menu for certification within 48 hours or as soon as reasonably possible after an emergency admission.

* One plan pays first for health insurance before any other group health insurance plan.

Toll free 1-877-7-NYSHIP (1-877-769-7447)
Press 4 on the main menu

Text Telephone (TTY only) 1-800-759-1089
For claims only:
The Empire Plan Prescription Drug Program
P.O. Box 14711
Lexington, KY 40512

• Provides benefits for prescription drugs

The Empire Plan Prescription Drug Program offers a choice of more than 50,000 participating pharmacies nationwide as well as a mail service pharmacy. Your copayment amount depends on the drug and quantity prescribed and where you fill your prescription. Use your NYSHIP Empire Plan benefit card at a participating pharmacy for the highest level of benefits. If you choose to use a non-participating pharmacy, you pay the full cost of the drug and then submit a claim for partial reimbursement.

To find a network pharmacy close to your destination, call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and press 4 on the main menu to connect to The Empire Plan Prescription Drug Program. Or, go to the New York State Department of Civil Service web site at https://www.cs.state.ny.us. Click on Retirees and then Health Benefits. Choose your group if prompted, then choose Find a Provider.

The Empire Plan Prescription Drug Program 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 about your prescription or about accepting your Empire Plan benefit card.

Have your doctor write out additional prescriptions before 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 doctor before your trip. You may also provide Medco Health Solutions, Inc., with a temporary address so you can continue to receive mail order prescriptions while you are on an extended vacation. Notify Medco of your temporary address on the mail order refill form, online at www.empireplanrxprogram.com or by calling The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447). Press 4 on the main menu to connect to The Empire Plan Prescription Drug Program.

If you use a non-network pharmacy, pay for your prescription and then send a claim to The Empire Plan Prescription Drug Program for partial reimbursement.

The Empire Plan NurseLine℠

Toll free 1-877-7-NYSHIP (1-877-769-7447)
Press 5 on the main menu

The Empire Plan NurseLine provides access to health information and support 24 hours a day, 7 days a week. Call to talk with a registered nurse or to reach The Empire Plan NurseLine's Health Information Library. For recorded messages on more than 1,000 topics, enter PIN number 335 and a four-digit topic code from The Empire Plan NurseLine brochure. If you do not have your brochure, ask the NurseLine nurse to send you one.

Q. My wife is planning a three-month trip through the Southwest with her sister. My wife is a diabetic and needs to have insulin and other supplies. How can she make sure that she gets what she needs?

A. For most diabetic supplies prescribed by her doctor, your wife can call The Empire Plan Diabetic Supplies Pharmacy toll free at 1-888-306-7337. She can have supplies sent to your home in advance. She must call the Home Care Advocacy Program (HCAP) (see page 11) if she requires an insulin pump or Medijector.

Your wife can also go to any participating pharmacy for her insulin. She should have her NYSHIP Empire Plan benefit card and a copy of the Plan documents explaining her benefits as your covered dependent.

If you need to check for a pharmacy or participating provider in the area your wife will be traveling, go to the New York State Department of Civil Service web site at https://www.cs.state.ny.us. Click on Retirees and then Health Benefits. Choose your group if prompted, then choose Find a Provider. Or, call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and press 1 on the main menu to connect to The Empire Plan Medical/Surgical Benefits Program.

Q. I'll be traveling in Italy this fall. 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 for covered expenses. If you are Medicare primary, remember that Medicare does not provide coverage outside the United States. If no other coverage is in force, The Empire Plan is primary until you return. If you will be residing outside the United States, you must notify the Employee Benefits Division in writing. The State will discontinue your Medicare Part B reimbursement.

Q. My husband and I spend the winters in Florida. Are there participating providers in Florida?

A. The UnitedHealthcare Options Preferred Provider Organization (PPO) Network has over 40,000 physicians in Florida available to Empire Plan enrollees. To find a participating provider, call The Empire Plan Medical/Surgical Benefits Program and ask for the Participating Provider Directory for Florida. If you need the name of a doctor quickly, call The Empire Plan Medical/Surgical Benefits Program, or use the directory on our web site at https://www.cs.state.ny.us. Click on Retirees and then Health Benefits. Choose your group if prompted, then choose Find a Provider. When you use a physician in the UnitedHealthcare Options PPO network, tell the provider you are covered by The Empire Plan for New York State government employees.

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 NYSHIP Empire Plan benefit cards, forms or NYSHIP publications, call the Employee Benefits Division at (518) 457-5754 (Albany area) or 1-800-833-4344 (U.S., Canada, Puerto Rico, Virgin Islands). Call Monday through Friday between 9 a.m. and 3 p.m. Eastern time to speak with a representative. Call the 24-hour message service when you need to order replacement NYSHIP Empire Plan benefit cards, forms or NYSHIP publications.

Always wear your seat belt correctly.

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

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

Keep important information handy for emergency medical personnel – names, emergency contacts and, if you have a cell phone, enter these emergency contacts in your electronic address book under the name ICE (In Case of Emergency). Also carry your NYSHIP Empire Plan benefit card and a list of any allergies to medications. List medications (and dosages) you take regularly.

Call HCAP, MPN or The Empire Plan Mental Health and Substance Abuse Program for out-of-town arrangements.

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 Amendments and Empire Plan Reports for complete information.

While you travel, visit our web site for benefit information at https://www.cs.state.ny.us.

State of New York
Department of Civil Service
Employee Benefits Division
Alfred E. Smith State Office Building
Albany, New York 12239

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