

On the Road

with The Empire Plan 2013



For Enrollees and Retirees of Participating Agencies,
Participating Employers and their enrolled Dependents
and for COBRA enrollees with their Empire Plan Benefits
Young Adult Enrollees

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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 Empire Plan Benefit Card? Do you have enough of your regular medications? If you are Medicare-primary, do you also have your Empire Plan Medicare Rx card? 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 nonparticipating provider,

medically necessary services and/or supplies are covered, but deductibles, coinsurance and benefit limits may apply.

The Empire Plan Medical/Surgical Program has participating providers in most states; access to participating providers is best in areas where a significant number of Empire Plan enrollees reside. The Hospital Program and Prescription Drug Program have nationwide networks. The Empire Plan Mental Health and Substance Abuse Program, the Home Care Advocacy Program (HCAP) and the Managed Physical Medicine Program 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 certain services are received anywhere in the United States. Precertification is not required when you are traveling out of the country.



You must call The Empire Plan Hospital Program toll free at **1-877-7-NYSHIP (1-877-769-7447)**

Press 2 on the main menu

- Before a maternity or scheduled (nonemergency) 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 The Empire Plan Medical Program 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 tests

Precertification is not required if the imaging/tests are done while you are an inpatient in a hospital.

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

Medicare-primary enrollees: If Medicare is your primary coverage, precertification is not required.

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, Empire Plan requirements apply. The Empire Plan becomes your primary coverage.



The Empire Plan Hospital Program

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

TTY only 1-800-241-6894

The Empire Plan Hospital Program

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.

* If Medicare is your primary coverage, The Empire Plan does not provide skilled nursing facility benefits, even for short-term rehabilitation care.

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. See page 5, Hospital Care Outside the United States, for additional information.

A network hospital directory is available on the New York State Department of Civil Service web site at <https://www.cs.ny.gov>. From the homepage, click on Benefit Programs and follow the prompts to access NYSHIP Online. Then choose Find a Provider. Or, you can call the number on page 3 to ask which hospitals participate in a specific location.

For services at a non-network hospital, you or the hospital must submit a claim to Empire BlueCross BlueShield. For nonemergency care, you are responsible for full payment to the facility. The Empire Plan reimburses you directly for a portion of the covered charges. Read your plan materials for details. 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.

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

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.

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/already-a-member/coverage-home-and-away.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 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 provided 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

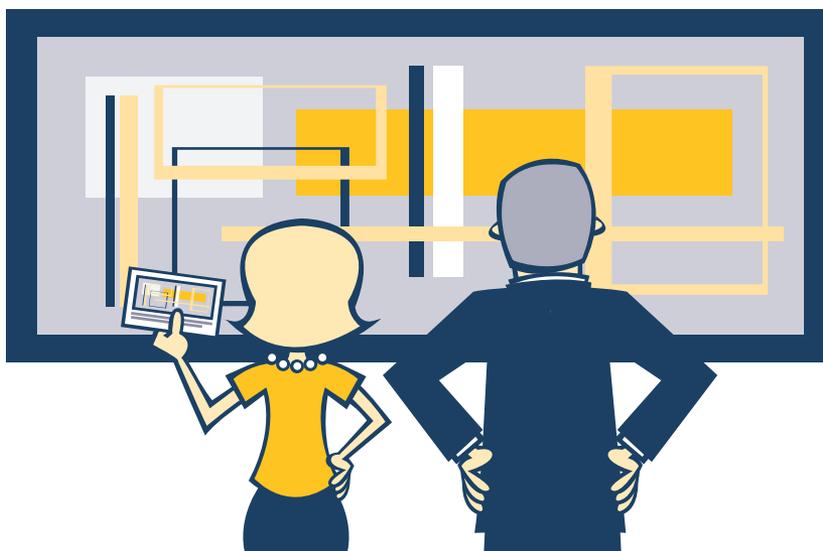
Treatment in a hospital emergency room is expensive. If The Empire Plan Hospital Program determines that your visit was not a medical emergency, the Hospital Program will not cover your expenses. Such expenses must be submitted to The Empire Plan Medical/Surgical Program to be considered under the Participating Provider Program, Basic Medical Program or Basic Medical Provider Discount Program (for coverage under the appropriate part of the Medical/Surgical Program). For more information, see The Empire Plan Medical/Surgical 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, Pennsylvania, South Carolina, Washington, DC and the surrounding areas of Maryland and Virginia and the greater Chicago area, ask if the doctor or center is part of UnitedHealthcare's Options Preferred Provider Organization (PPO). Ask your agency Health Benefits Administrator for an Empire Plan Participating Provider Directory for the state you are visiting. You may also find a provider online at <https://www.cs.ny.gov>. From the homepage, click on Benefit Programs and follow the prompts to access NYSHIP Online. 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.





The Empire Plan Medical/Surgical Program

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

Press 1 on the main menu

TTY only 1-888-697-9054

The Empire Plan Medical Program

P.O. Box 1600

Kingston, NY 12402-1600

- Provides benefits for medical expenses such as office visits, physician services, 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 250,000 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.ny.gov>. From the homepage, click on Benefit Programs and follow the prompts to access NYSHIP Online. 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 Program. Call at least two weeks ahead to have a list of providers mailed to you.

The Empire Plan offers an expanded physician network in Arizona, Connecticut, Florida, New Jersey, North Carolina, Pennsylvania, South Carolina, Washington, DC and the surrounding areas of Maryland and Virginia and the greater Chicago area. 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 and retirees.

Basic Medical Program

If you use a nonparticipating 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 nonparticipating 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 (pays first), The Empire Plan includes another program to reduce your out-of-pocket costs when you use a nonparticipating provider (this benefit does not apply to Excelsior Plan enrollees). 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.

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 Program and ask a representative for help. This information is also available on our web site at <https://www.cs.ny.gov>. To find a listing of Basic Medical Provider Discount Program providers, click on Benefit Programs and follow the prompts to access NYSHIP Online. Then choose Find a Provider.

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 nonparticipating 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.

Medicare has implemented a Competitive Bidding Program in some areas of the country. This Program determines how Medicare pays suppliers for certain durable medical equipment, prosthetics, orthotics and supplies (DMEPOS).

If Medicare is your primary carrier before The Empire Plan and you live in one of these areas and use equipment or supplies included in the Program (or get the items while visiting one of these areas), you will have to use a Medicare contract supplier if you want Medicare to help you pay for the items. If you don't use a Medicare contract supplier, Medicare will not pay for the items and your Empire Plan benefits will be drastically reduced.

To maximize your benefits, it is important for you to know if you're affected by this Medicare Program. For more information, you can contact Medicare at 1-800-MEDICARE (1-800-633-4227) or on the web at www.medicare.gov. If you need additional assistance locating a Medicare contract supplier, contact HCAP.

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 (pays first).

For the highest level of benefits, you must use a Managed Physical Network (MPN) provider. MPN has 10,000 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.ny.gov>.

From the homepage, click on Benefit Programs and follow the prompts to access NYSHIP Online. Then choose Find a Provider. If there are no participating providers in your area, MPN will arrange for covered, medically necessary treatment with a nonparticipating 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 nonparticipating provider when MPN has not made arrangements for you, you will pay a much higher share of the cost.

Traveling with the Managed Physical Medicine Program (Managed Physical Network [MPN])

Anna is leaving home to spend three weeks in California to visit family members. This trip was arranged months ago and she is very excited. However, Anna recently had surgery on her shoulder and her physical therapist is recommending another four weeks of therapy. Anna has learned that while in Colorado, she can arrange for care through MPN. Anna calls MPN on The Empire Plan toll-free number to find out where there's a nearby MPN provider. If MPN does not have a network provider near Anna when she visits Colorado, MPN will call a local physical therapist and make arrangements for Anna to have her therapy. Anna will be responsible only for her copayment.

(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

TTY only 1-800-855-2881

The Empire Plan Mental Health and Substance Abuse Program

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 (pays first).



You must call The Empire Plan Mental Health and Substance Abuse Program **toll free at 1-877-7-NYSHIP (1-877-769-7447)**

Press 3 on the main menu

- Before 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.
- Within 48 hours, or as soon as reasonably possible, after an emergency mental health or substance abuse hospitalization.

The OptumHealth network includes 60,000 providers 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.ny.gov>. From the homepage, click on Benefit Programs and follow the prompts to access NYSHIP Online. Then choose Find

a Provider. You are guaranteed access to network benefits if you call OptumHealth before receiving services and follow their recommendations.

The Empire Plan Mental Health and Substance Abuse Program's Clinical Referral Line is available 24 hours a day, seven days a week and is staffed by experienced clinicians. In a life-threatening situation, go to the nearest hospital emergency room.





The Empire Plan Prescription Drug Program

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

Press 4 on the main menu

TTY only 1-800-759-1089

For claims only:

The Empire Plan Prescription Drug Program

P.O. Box 14711, Lexington, KY 40512

Empire Plan Medicare Rx

(for Medicare-primary enrollees and dependents only)

For claims only:

Empire Plan Medicare Rx

P.O. Box 5200, Kingston, NY 12402-5200

- Provides benefits for prescription drugs
- The Empire Plan Prescription Drug Program does not apply to enrollees who have prescription drug coverage through a union Employee Benefit Fund.

The Empire Plan Prescription Drug Program offers a choice of more than 68,000 network 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 Empire Plan Benefit Card at a network pharmacy for the highest level of benefits. If you choose to use a non-network 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. If you are Medicare-primary, select the option for Empire Plan Medicare Rx. Or, go to the New York State Department of Civil Service web site at

<https://www.cs.ny.gov>. From the homepage, click on Benefit Programs and follow the prompts to access NYSHIP Online. Then choose Find a Provider.

The Empire Plan Prescription Drug Program is available 24 hours a day, seven 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. Generally, you can take these prescriptions with you and fill them at any network 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 The Empire Plan mail service pharmacy with a temporary address so you can continue to receive mail order prescriptions while you are on an extended vacation. Indicate 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 are Medicare-primary, select the option for Empire Plan Medicare Rx.

If you use a non-network pharmacy, or pay cash at a network pharmacy, send your pharmacy receipt and claim form to The Empire Plan Prescription Drug Program for partial reimbursement.

If You Are Medicare-Primary

If you or any of your covered dependents are enrolled in Empire Plan Medicare Rx, be sure you each bring your individualized Empire Plan Medicare Rx Cards with you on your journey. You and each dependent enrolled in Empire Plan Medicare Rx must use his or her personal Empire Plan

Medicare Rx Card when filling prescriptions at a network pharmacy. Don't forget your current, shared Empire Plan Benefit Card, to access all other Empire Plan benefits and services.



The Empire Plan NurseLineSM

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

The Empire Plan NurseLineSM provides access to health information and support 24 hours a day, seven 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.



Questions and Answers

- Q.** My wife is planning a two-week 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 of her trip. She must call the Home Care Advocacy Program (HCAP) (see page 10) if she requires an insulin pump or Medijector.

Your wife can also go to any participating pharmacy for her insulin. She should have her 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 network 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.ny.gov>. From the homepage, click on Benefit Programs and follow the prompts to access NYSHIP Online. 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 Program.

Remind your wife to take this *On the Road* booklet with her for other important information and phone numbers.

- Q.** I'll be traveling to France 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.

Q. We take the children to visit their grandparents in Florida every winter. Are there participating providers in Florida?

A. The UnitedHealthcare Options Preferred Provider Organization (PPO) Network has over 42,000 physicians in Florida available to Empire Plan enrollees. To find a participating provider, call The Empire Plan Medical Program and ask for the Participating Provider Directory for Florida. If you need the name of a doctor quickly, call The Empire Plan Medical Program, or use the directory on our web site at <https://www.cs.ny.gov>. From the homepage, click on Benefit Programs and follow the prompts to access NYSHIP Online. 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 and retirees.

Q. What if I have questions about NYSHIP?

A. If you have questions about your health insurance enrollment records, eligibility and NYSHIP requirements, you need order forms or NYSHIP publications, or you need to order replacement Empire Plan Benefit Cards, add a dependent or change your address, please contact your agency Health Benefits Administrator (HBA). PE Retirees: You can order Empire Plan Benefit Cards, add a dependent or change your address with the online self-service source, My New York State Health Insurance Program (MyNYSHIP). Go to the New York State Department of Civil Service web site at <https://www.cs.ny.gov>. From the homepage, click on Benefit Programs and follow the prompts to access NYSHIP Online. Then click on MyNYSHIP.

You can also find forms and information related to your NYSHIP coverage on NYSHIP Online. Go to the New York State Department of Civil Service web site at <https://www.cs.ny.gov>. From the homepage, click on Benefit Programs and follow the prompts to access NYSHIP Online. Be sure to have your current or former HBA's name and phone number with you when you travel. If you have specific questions about your Empire Plan benefits, call toll free 1-877-7-NYSHIP (1-877-769-7447).



Travel Tips

- 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 (such as 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 Empire Plan Benefit Card and a list of any allergies to medications. List medications (and dosages) you take regularly. If you or any of your covered dependents are enrolled in Empire Plan Medicare Rx, make sure you each carry your personal Empire Plan Medicare Rx Cards.
- 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.ny.gov>.



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



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