

THE EMPIRE PLAN Network Benefits

NEW YORK STATE HEALTH INSURANCE PROGRAM (NYSHIP)

For Empire Plan enrollees (except enrollees represented by unions that have not completed contract negotiations) and for their enrolled dependents *and for COBRA enrollees with their Empire Plan benefits*

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This issue of Reporting On is for information purposes only. Please see your doctor for diagnosis and treatment. Read your Empire Plan Certificate and Empire Plan Reports for complete information about coverage.



The Empire Plan is a unique health insurance plan that provides coverage whether you receive care from Empire Plan network providers or from non-network providers. By choosing a network provider, you receive covered services at little or no cost to you – and you don't have to file a claim.

Network providers have agreed to accept your copayment (if there is one), plus payment directly from The Empire Plan, as payment in full. Copayment amounts vary by enrollee groups. Please see your *Empire Plan Certificate* and *Empire Plan Reports and Amendments* for copayment information. Your *Empire Plan At A Glance* and your group copay card are also easy references.

Empire Plan Network Coverage

- UnitedHealthcare: Empire Plan Participating Provider Program for medical/surgical services such as office visits and surgery
- UnitedHealthcare: Home Care Advocacy Program (HCAP) for covered home care services, durable medical equipment/supplies, including diabetic supplies, diabetic shoes and enteral formulas
- UnitedHealthcare: Managed Physical Network (MPN) for chiropractic treatment and physical therapy
- Empire BlueCross BlueShield: Coverage at hospitals worldwide
- OptumHealth Behavioral Solutions (administrator for UnitedHealthcare): Nationwide network for mental health and substance abuse treatment, including alcoholism
- Medco Health Solutions, Inc. (administrator for UnitedHealthcare): Nationwide network of participating pharmacies and mail service pharmacies
- UnitedHealthcare: Centers of Excellence for Cancer and Infertility Program
- Empire BlueCross BlueShield: Centers of Excellence for Transplants Program

Call Toll Free 1-877-7-NYSHIP (1-877-769-7447)

For pre-authorization of services or if you have a question about eligibility, providers or claims, call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and choose the carrier you need.

UnitedHealthcare representatives are available Monday through Friday, 8 a.m. to 4:30 p.m. Eastern time and Empire BlueCross BlueShield representatives are available 8 a.m. to 5 p.m. Eastern time. OptumHealth, Medco Health Solutions and The Empire Plan NurseLine_{SM} representatives are available 24 hours a day, seven days a week.



Medical/Surgical Benefits Program (UnitedHealthcare)

Network Benefits 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 State and in most states. You have the freedom to choose any participating provider without a referral.

Providers in the network include doctors, laboratories, speech therapists, speech-language pathologists, audiologists, podiatrists, outpatient surgical locations, urgent care centers and freestanding cardiac rehabilitation centers. Certified nurse midwives may also be available through participating doctors.

Always ask if the provider participates in The Empire Plan for New York government employees before you receive services. When you use a participating provider for covered services, you pay only your copayment, if any.

Empire Plan Copayments

You pay a single copayment for office visits and surgical procedures performed during an office visit. There is an additional copayment for radiology services and/or laboratory services performed during the same visit. In addition, you pay a separate copayment for contraceptive drugs and devices dispensed in a doctor's office, outpatient surgical location visits (including anesthesiology), cardiac rehabilitation center visits and urgent care center visits.

When you use a participating provider, there is no cost to you for many services including well-child visits, pediatric immunizations, maternity care, in-hospital doctors' visits and prostheses/orthotic devices. There is no copayment for chemotherapy, radiation therapy and dialysis.

Ask for a Participating Provider

The Empire Plan does not require that a participating provider refer you to a participating laboratory, radiologist, specialist or center. It is your responsibility to determine whether a provider is an Empire Plan provider.

In Arizona, Connecticut, Florida, New Jersey, North Carolina, South Carolina, Washington, D.C., and the surrounding areas of Maryland and Virginia, ask if the physician is part of UnitedHealthcare's Options Preferred Provider Organization (PPO) Network. In all other states including New York, and for providers other than physicians in these states, ask if the provider participates in The Empire Plan for New York government employees. However, there is no guarantee a participating provider will always be available to you.

Finding a Participating Provider

To find an Empire Plan participating provider, check with the provider directly or call UnitedHealthcare at **1-877-7-NYSHIP (1-877-769-7447)** toll free and speak to a customer service representative or use the automated system.

Also, you can find a list of medical/surgical providers on the Department of Civil Service web site at <https://www.cs.state.ny.us>. Click on Benefit Programs and then NYSHIP Online. Click on Find a Provider to view the most current provider listings by program. You can search the Medical/Surgical Provider Directory by zip code, city and state, or provider name.

UnitedHealthcare updates the online Medical/Surgical Provider Directory regularly. If you don't have access to the internet, visit your local library. Most libraries have computers linked to the internet.

Non-Network Benefits

Basic Medical Program

If you use a non-participating provider, covered expenses are reimbursed under the Plan's Basic Medical Program, subject to deductible and coinsurance.

Basic Medical Provider Discount Program

If The Empire Plan is your primary coverage and you use a non-participating provider who is part of The Empire Plan MultiPlan group, your out-of-pocket expenses will, in most cases, be reduced. Your coinsurance may be based on the discounted fee, not the provider's usual fee or the reasonable and customary charges. You will be responsible for the deductible amount.

Benefits Management Program: Prospective Procedure Review for Imaging Procedures

If The Empire Plan is primary for you or your covered dependents, the Benefits Management Program requires you or your provider to call UnitedHealthcare at 1-877-7-NYSHIP (1-877-769-7447) toll free before having an elective (scheduled) Magnetic Resonance Imaging (MRI), Magnetic Resonance Angiography (MRA), Computerized Tomography (CT), Positron Emission Tomography (PET) scan or Nuclear Medicine test, unless you are having the test as an inpatient in a hospital. This requirement applies for both participating and non-participating providers. Your out-of-pocket expense will be substantially higher if you do not call.



Home Care Advocacy Program (UnitedHealthcare)

Network Benefits

The Empire Plan Home Care Advocacy Program (HCAP) covers the following:

- Durable medical equipment and related supplies
- Skilled nursing services in the home
- Home infusion therapy
- Certain home health care services when they take the place of hospitalization or care in a skilled nursing facility
- Enteral formulas
- Diabetic and ostomy supplies
- Diabetic shoes (subject to an annual maximum benefit)

When you follow HCAP requirements, you are guaranteed access to the network level of benefits. You have paid-in-full network benefits when you call HCAP at **1-877-7-NYSHIP (1-877-769-7447)** toll free before you receive services and/or equipment/supplies; and UnitedHealthcare precertifies your services and/or equipment/supplies; and UnitedHealthcare

makes or helps you make arrangements with an HCAP-approved provider.

For certain diabetic 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 insulin pumps and Medijectors, you must call HCAP for authorization. For ostomy supplies, call Byram Healthcare Centers at **1-800-354-4054**.

Non-Network Benefits

You will receive non-network benefits if you do not call HCAP before receiving services and/or you use a non-network provider. Charges for the first 48 hours of nursing services per calendar year are not covered and do not apply toward your Basic Medical Program annual deductible. After you meet the Basic Medical Program deductible, The Empire Plan pays up to 50 percent of the HCAP network allowance for medically necessary HCAP-covered services, equipment or supplies.



Managed Physical Network (UnitedHealthcare)

Managed Physical Network for Chiropractic Care and Physical Therapy

The Empire Plan Managed Physical Medicine Program offers a network of over 8,000 providers throughout New York State and many other states for chiropractic treatment and physical therapy. Other providers, such as osteopaths and occupational therapists, may also provide these services. Managed Physical Network, Inc. (MPN) administers the program for UnitedHealthcare.

Network Benefits

You do not need to call MPN before your visit. Simply make an appointment with an MPN provider. You may call a provider directly and ask if the provider is in the MPN network, or, to locate a network provider, call UnitedHealthcare at **1-877-7-NYSHIP (1-877-769-7447)** toll free and select the Managed Physical Medicine Program from the automated telephone system.

You may also use the provider list on our web site, <https://www.cs.state.ny.us>. Click on Benefit Programs and then NYSHIP Online. Choose Find a Provider and then select The Empire Plan Medical/Surgical Provider Directory; follow the prompts to search for physicians. Choose Search for a Provider Group and then select Chiropractic Medicine or Physical Medicine and Rehabilitation.

Your Copayment

You pay a copayment for each office visit when you use an MPN provider for medically necessary covered treatment. You pay another copayment for related radiology and diagnostic laboratory services billed by the MPN provider. If an MPN provider bills for radiology and diagnostic laboratory services performed during a single office visit, only one copayment for those services will apply, in addition to any copayment due for the office visit.

Guaranteed Access

If there are no MPN providers in your area, network benefits will still be available to you under the Managed Physical Medicine Program if you call UnitedHealthcare toll free at **1-877-7-NYSHIP (1-877-769-7447)**, select the MPN Program, and arrange for network benefits before you receive care.

MPN will make arrangements for you to receive medically necessary chiropractic treatment or physical therapy anywhere in the United States, and you will pay only your copayment for each visit. You must call first, and you must use the provider with whom MPN has arranged your care.

Non-Network Benefits

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. Benefits are subject to an annual deductible, coinsurance and an annual reimbursement limited to \$1,500 per covered person per year.



Hospital Benefits Program (Empire BlueCross BlueShield)

As the insurer of The Empire Plan Hospital Program, Empire BlueCross BlueShield provides

Empire Plan enrollees with network access to over 15,000 network hospitals, skilled nursing facilities and hospice care facilities across the United States through the Empire BlueCross BlueShield Program.

Network Benefits

To receive network benefits for inpatient hospital stays, you must follow the requirements of the Benefits Management Program. When The Empire Plan is your primary coverage, the Program requires you to call Empire BlueCross BlueShield at **1-877-7-NYSHIP (1-877-769-7447)** toll free:

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

When you follow the requirements of The Empire Plan Benefits Management Program, medically necessary medical and surgical inpatient hospital stays are covered with no cost to you. You pay a copayment for most covered outpatient hospital services and a copayment for most emergency room services.

The copayment is waived if you are admitted as an inpatient directly from the outpatient department or the emergency department.

You also pay a separate copayment for outpatient physical therapy. This copayment is in addition to any other hospital outpatient copayment.

You have a paid-in-full benefit for pre-admission testing and/or pre-surgical testing prior to an inpatient admission, chemotherapy, radiology, anesthesiology, pathology or dialysis. When you use a network hospital, you have no claim form to file.

Non-Network Benefits

When you use a non-network hospital, you will be required to pay a portion of the covered charges (coinsurance) up to a pre-established dollar amount (the coinsurance maximum). When you have satisfied the coinsurance maximum, you will receive network benefits subject to the network copayments. See your *Empire Plan Certificate* and *Empire Plan Reports* for details about filing and payment of claims.

When you use a non-participating hospital, you submit a claim and The Empire Plan reimburses you for covered hospital services minus the coinsurance amount.

Network Benefits at a Non-Network Hospital/Facility

You may receive network benefits if you use non-network hospitals and facilities for covered services:

- When no network facility is available within 30 miles of your residence
- When no network facility within 30 miles of your residence can provide the covered services you require
- When the admission is deemed by Empire BlueCross BlueShield as an emergency or urgent inpatient or outpatient admission
- When care is received outside the United States
- When another insurer, including Medicare, is providing primary coverage



Mental Health and Substance Abuse Program (OptumHealth Behavioral Solutions)

OptumHealth Behavioral Solutions has over 95,000 providers throughout New York State and

other states. To receive network benefits, you must call the OptumHealth Clinical Referral Line at **1-877-7-NYSHIP (1-877-769-7447)** toll free before you seek inpatient or outpatient care for mental health or substance abuse, including alcoholism. You should also call within 48 hours of or as soon as reasonably possible after an emergency inpatient admission.

For Referrals

The Clinical Referral Line is available 24 hours a day, every day of the year. It is staffed by clinicians with professional experience in the mental health and substance abuse fields. These highly trained and experienced clinicians are available to refer you to an appropriate provider. You receive confidential help – no one else needs to know you made the call.

In an emergency, OptumHealth will either arrange for an appropriate provider to call you back within 30 minutes or will instruct you to proceed to the nearest emergency room. In a life-threatening situation, proceed immediately to the nearest emergency room.

Network Benefits

The OptumHealth network includes psychiatrists, psychologists, social workers and nurse practitioners. If there are no network providers in your area, you will still receive network benefits if you call and allow OptumHealth to arrange your care with an appropriate provider. Network facilities include psychiatric hospitals, clinics, residential treatment centers, halfway houses, group homes and day treatment programs.

When you use a network provider, you pay a copayment for:

- A visit to a mental health professional
- A visit to an outpatient substance abuse treatment program
- Treatment in a hospital emergency room unless you are admitted as an inpatient directly from the emergency room or the outpatient department

Non-Network Benefits

Non-network covered services are reimbursed subject to a deductible and coinsurance. You must contact OptumHealth to pre-certify services in order to receive the maximum benefit and incur the lowest out-of-pocket cost. For outpatient treatment, you must call before the sixth visit to begin the certification process. OptumHealth must certify any outpatient visits beyond the tenth visit during any course of treatment.



Prescription Drug Program (UnitedHealthcare/Medco Health Solutions)

The Prescription Drug Program does not apply to enrollees who have prescription drug coverage through a

union Employee Benefit Fund.

Network Benefits

UnitedHealthcare insures and jointly administers The Empire Plan Prescription Drug Program with Medco Health Solutions. The Plan offers you access to more than 50,000 network pharmacies nationwide, as well as to a mail service pharmacy. When you use your NYSHIP Empire Plan benefit card at a network pharmacy or use the Medco mail service pharmacy, you pay only your copayment for covered generic drugs and brand-name drugs with no generic equivalent.

You pay the lowest copayment for generic drugs, a higher copayment for preferred brand-name drugs and the highest copayment amount for non-preferred brand-name drugs. You can find a list of copayment amounts in your *Empire Plan Certificate* and *Empire Plan Reports* and it is also available on our web site, <https://www.cs.state.ny.us>. Select Benefit Programs, NYSHIP Online and choose your group, if prompted. Select Using Your Benefits, then Empire Plan Copayments.

When filling a prescription for a brand-name drug that has a generic equivalent, you pay the non-preferred brand-name copayment plus the difference in cost between the brand-name drug and its generic equivalent, not to exceed the full cost of the drug.

The Empire Plan Prescription Drug Program uses a preferred drug list to provide enrollees and the Plan with the best value in prescription drug spending. Some enrollee groups also have a benefit design feature known as a flexible formulary. Please check your *Empire*

Plan Reports and *Certificate Amendments* to find out if the flexible formulary applies to your benefits. In some cases, drugs may be excluded from coverage under a flexible formulary, if a therapeutic equivalent or over-the-counter drug is available.

By using a network pharmacy or Medco mail service, you also benefit from a drug safety review performed by Medco. Both The Empire Plan Flexible Formulary and Empire Plan Preferred Drug List are developed by a committee of pharmacists and physicians and are subject to change annually.

To find a network pharmacy, a list of the most commonly prescribed generic and brand-name drugs, or for information about how to use a mail service pharmacy, call Medco's 24-hour phone line at **1-877-7-NYSHIP (1-877-769-7447)** toll free. Or, to find a network pharmacy, go to <https://www.cs.state.ny.us>. Click on Benefit Programs and then on NYSHIP Online, then Find a Provider, then click on Empire Plan Prescription Drug Program Web Site. The site includes a pharmacy locator.

Non-Network Benefits

You can use a non-network pharmacy, or pay cash for your prescription at a network pharmacy (instead of using your Empire Plan benefit card), and submit a paper claim for reimbursement. However, in almost all cases, you will not be reimbursed the total amount you paid for the prescription and your out-of-pocket expense will generally be more than the copayment amount.

To reduce your out-of-pocket expenses, use your NYSHIP Empire Plan benefit card at a network pharmacy or use the mail service pharmacy. Or, you can use The Empire Plan Prescription Drug Program web site at www.EmpirePlanRxProgram.com to refill your prescription.



Centers of Excellence for Cancer and Infertility Program (UnitedHealthcare)

Centers of Excellence for Cancer

You must call
The Empire Plan

toll free at **1-877-7-NYSHIP (1-877-769-7447)** and choose UnitedHealthcare to participate in the Centers of Excellence for Cancer Program. Paid-in-full benefits are available for cancer services at a designated Center of Excellence when arranged through UnitedHealthcare.

Assistance in locating cancer centers, nurse consultations and a travel, lodging and meal allowance for you and one travel companion are available under the Centers of Excellence for Cancer Program. Be sure to save original receipts for reimbursement.

Centers of Excellence for Infertility

You must call The Empire Plan toll free at **1-877-7-NYSHIP (1-877-769-7447)** and choose UnitedHealthcare for pre-authorization and a list of Qualified Procedures before receiving services. See page 10, Infertility Benefits.

When you choose a Center of Excellence for Infertility Treatment and receive prior authorization, you will receive a paid-in-full benefit for Qualified Procedures subject to the lifetime maximum of \$50,000 per covered person. A travel, lodging and meal allowance for you and one travel companion is available, subject to the lifetime maximum.

All authorized procedures are subject to the lifetime maximum for Qualified Procedures.

If you do not receive prior authorization, no benefits are available for Qualified Procedures under The Empire Plan's hospital or medical/surgical programs. You will pay the full cost, regardless of the provider.

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

Other Benefits Available

If you do not use a Center of Excellence for authorized services for a qualified cancer service or infertility procedure, you will receive inpatient/outpatient hospital coverage and medical/surgical coverage for covered services:

- from a participating provider subject to copayment, or
- from a non-participating provider subject to Basic Medical benefit provisions

The Empire Plan Benefits Management Program requirements apply.

For a current list of Centers of Excellence, call The Empire Plan and choose the appropriate program. Also, see your *Empire Plan Certificate* for more information.



Centers of Excellence for Transplants Program (Empire BlueCross BlueShield)

Centers of Excellence for Transplants

To access the enhanced benefits

of The Empire Plan Centers of Excellence for Transplants Program, you must call Empire BlueCross BlueShield at **1-877-7-NYSHIP (1-877-769-7447)** toll free for pre-authorization of the following transplants through this Program: bone marrow, peripheral stem cell, cord blood stem cell, heart, liver, lung, heart/lung, kidney and pancreas/kidney.

The benefits include a paid-in-full benefit for the following covered services at a qualified Center of Excellence and, when applicable, a travel, lodging and meal allowance:

- Pre-transplant evaluation
- Inpatient and outpatient hospital and physician care related to the transplant, including twelve months of follow-up care at the center where the transplant was performed. The twelve-month period begins on the date of your transplant.

Your participation in the Program is voluntary.

The Program's benefits are available only when you are enrolled in the Program and when The Empire Plan is your primary coverage or The Empire Plan is the secondary insurer and the enrollee's primary insurer/HMO denies coverage at a facility that is covered under the Centers of Excellence for Transplants Program. Empire BlueCross BlueShield must pre-authorize your

transplant services and the services must be provided at a Center of Excellence for Transplants facility.

Other Benefits Available

If a transplant is authorized but you do not use a designated Center of Excellence, benefits will be provided in accordance with The Empire Plan hospital and/or medical/surgical coverage. If you choose to have your transplant in a facility other than a designated Center of Excellence, or if you require a pancreas, small bowel or multivisceral transplant, you may still take advantage of the Empire BlueCross BlueShield case management services for transplant patients if you enroll in the Centers of Excellence for Transplant Program. A case management nurse will help you through the transplant process.

For a current list of Centers of Excellence, call The Empire Plan and choose the appropriate program. Also, see your *Empire Plan Certificate* for more information.

For additional information on the Centers of Excellence Programs, contact your agency Health Benefits Administrator for a copy of *The Empire Plan Reporting On Centers of Excellence* or visit the web site at <https://www.cs.state.ny.us>. Or, call the Employee Benefits Division at 518-457-5754 (Albany area) or 1-800-833-4344 (U.S., Canada, Puerto Rico, Virgin Islands) to get a copy.

The Empire Plan Carriers and Programs

To reach any of The Empire Plan carriers, call toll free **1-877-7-NYSHIP (1-877-769-7447)**. This one number is your first step to Empire Plan information. Check the list below to know which carrier to select. When you call, listen carefully to your choices and press or say your selection at any time during the message. Follow the instructions and you will automatically be connected to the appropriate carrier.

The Empire Plan Hospital Benefits Program

Empire BlueCross BlueShield, New York State Service Center, P.O. Box 1407, Church Street Station, New York, NY 10008-1407. Web site: www.empireblue.com. Call for information regarding hospital and related services.



Benefits Management Program for Pre-Admission Certification

If The Empire Plan is your primary coverage, you must call Empire BlueCross BlueShield before a maternity or scheduled hospital admission, within 48 hours after an emergency or urgent hospital admission, and before admission or transfer to a skilled nursing facility (includes rehabilitation facilities).



Centers of Excellence for Transplants Program

You must call Empire BlueCross BlueShield before a hospital admission for the following transplant surgeries: bone marrow, peripheral stem cell, cord blood stem cell, heart, liver, lung, heart/lung, kidney and pancreas/kidney. Call for information about Centers of Excellence.

The Empire Plan Medical/Surgical Benefits Program

UnitedHealthcare Insurance Company of New York, P.O. Box 1600, Kingston, NY 12402-1600. Web site: www.myuhc.com. Call for information on benefits under Participating Provider, Basic Medical Provider Discount and Basic Medical Programs, predetermination of benefits, claims and participating providers.

Managed Physical Medicine Program (MPN)

Call UnitedHealthcare for information on benefits and to find MPN network providers for chiropractic treatment and physical therapy. If you do not use MPN network providers, you will receive a significantly lower level of benefits.



Benefits Management Program: Prospective Procedure Review for Imaging Procedures

You must call UnitedHealthcare before having an elective (scheduled) Magnetic Resonance Imaging (MRI), Magnetic Resonance Angiography (MRA), Computerized Tomography (CT), Positron Emission Tomography (PET) scan or Nuclear Medicine test.



Home Care Advocacy Program (HCAP)

You must call UnitedHealthcare to arrange for paid-in-full home care services, enteral formulas, diabetic and ostomy supplies, diabetic shoes (subject to an annual maximum benefit) and/or durable medical equipment/supplies. If you do not follow HCAP requirements, you will receive a significantly lower level of benefits. You must also call UnitedHealthcare for HCAP approval of an external mastectomy prosthesis costing \$1,000 or more.



Infertility Benefits

You must call UnitedHealthcare for prior authorization for the following Qualified Procedures, regardless of provider: Assisted Reproductive Technology (ART) procedures including in vitro fertilization and embryo placement, Gamete Intra-Fallopian Transfer (GIFT), Zygote Intra-Fallopian Transfer (ZIFT), Intracytoplasmic Sperm Injection (ICSI) for the treatment of male infertility, assisted hatching and microsurgical sperm aspiration and extraction procedures; sperm, egg and/or inseminated egg procurement and processing and banking of sperm and inseminated eggs. Call UnitedHealthcare for information about infertility benefits and Centers of Excellence.



Centers of Excellence for Cancer Program

You must call UnitedHealthcare to participate in The Empire Plan Centers of Excellence for Cancer Program.



The Empire Plan Mental Health and Substance Abuse Program

OptumHealth Behavioral Solutions (administrator for UnitedHealthcare), P.O. Box 5190, Kingston, NY 12402-5190. You must call OptumHealth before beginning any treatment for mental health or substance abuse, including alcoholism. You will receive the highest level of benefits by calling and following OptumHealth's recommendations. In a life-threatening situation, go to the emergency room. Call OptumHealth within 48 hours or as soon as reasonably possible after an inpatient admission.

The Empire Plan Prescription Drug Program

Medco Health Solutions, Inc. (administrator for UnitedHealthcare). UnitedHealthcare appeals, grievances, prior authorization documentation, general correspondence: Empire Plan Prescription Drug Program, P.O. Box 5900, Kingston, NY 12402-5900. Claim forms from retail pharmacies: Empire Plan Prescription Drug Program, P.O. Box 14711, Lexington, KY 40512. Mail Service Pharmacy: Medco, P.O. Box 6500, Cincinnati, OH 45201-6500. For the most current list of prior authorization drugs, call The Empire Plan or go to <https://www.cs.state.ny.us>.

The Empire Plan NurseLine_{SM}

Call for health information and support, 24 hours a day, 7 days a week. To listen to the Health Information Library, enter PIN number 335 and a four-digit topic code from The Empire Plan NurseLine_{SM} brochure.

Teletypewriter (TTY) numbers for callers when using a TTY device because of a hearing or speech disability:

UnitedHealthcareTTY only: 1-888-697-9054

Empire BlueCross BlueShield TTY only: 1-800-241-6894

OptumHealthTTY only: 1-800-855-2881

Empire Plan

Prescription Drug ProgramTTY only: 1-800-759-1089

Reminders

- Before you receive services, always ask if the provider participates in The Empire Plan for New York government employees. Providers may join or leave the network at any time.
- When you use a network provider, only covered benefits are paid under The Empire Plan. For example, if your treatment is considered cosmetic, it is not covered, even if the surgeon is a participating provider.
- When you use a network provider for covered services, you pay only your copayment, if any.
- Under the Basic Medical Program, deductibles, copayments and coinsurance count toward the coinsurance maximum, but copayments do not end when you've met your coinsurance maximum.
- HCAP, MPN and OptumHealth copayments do not count toward the Basic Medical Program coinsurance maximum.



Questions and Answers

Q. Why should I use an Empire Plan network provider when I can use any provider?

A. Using a network provider limits your out-of-pocket expenses. It also helps keep Empire Plan costs down – and that means you pay less, too.

Q. What will it cost me to use a network provider?

A. You pay only your copayment for each covered service. Not all services require a copayment. Check your *Empire Plan Certificate* and *Empire Plan Reports* for details.

Q. What if I'm on vacation in another part of the country?

A. UnitedHealthcare has Empire Plan participating providers located in almost every state. When you need a physician in Arizona, Connecticut, Florida, New Jersey, North Carolina, South Carolina, Washington D.C. and the surrounding areas of Maryland and Virginia, ask if the physician is part of UnitedHealthcare's Options Preferred Provider Organization. In all other states, including New York, ask if the provider participates in The Empire Plan for New York government employees. However, there is no guarantee a participating provider will always be available to you. For providers in the Basic Medical Provider Discount Program, ask if the provider is an Empire Plan MultiPlan provider.

Empire BlueCross BlueShield provides benefits for covered services at hospitals worldwide.

Medco Health Solutions offers participating pharmacies nationwide plus a mail service pharmacy.

OptumHealth, MPN and HCAP guarantee network benefits nationwide. However, you must call to arrange for network benefits before receiving care.

Q. When do I have to call The Empire Plan Benefits Management Program?

A. If The Empire Plan is your primary coverage, you must call Empire BlueCross BlueShield at 1-877-7-NYSHIP (1-877-769-7447) toll free:

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

If The Empire Plan is your primary coverage, you must call UnitedHealthcare at 1-877-7-NYSHIP (1-877-769-7447) toll free:

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

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

State of New York Department of Civil Service, Employee Benefits Division, Albany, New York 12239 • <https://www.cs.state.ny.us>

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 Department of Civil Service web site (<https://www.cs.state.ny.us>). Click on Benefit Programs, then NYSHIP Online for timely information that 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. NYS and PE Retirees and NYS and PE 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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