

You are one of over a million people who receive prescription drug benefits through The Empire Plan Prescription Drug Program. The Empire Plan Prescription Drug Program gives you access to participating pharmacies nationwide. Or, you can order your prescription drugs from the Plan's mail service pharmacy. You also have the choice of using a non-participating pharmacy.

UnitedHealthcare insures and administers The Empire Plan Prescription Drug Program. UnitedHealthcare partners with Medco Health Solutions, Inc. (Medco), for retail pharmacy network and mail pharmacy services (Medco by Mail).

Three Copayment Levels

Your Empire Plan Prescription Drug Program has three levels of covered drugs – generic, preferred brand-name and non-preferred brand-name. Your copayment amount depends on the drug, the quantity supplied, and where the prescription is filled. A list of copayment amounts may be found in your *Empire Plan Reports* and *Certificate Amendments*.

Your copayment for a generic is lower than for a preferred brand-name drug. Your copayment is highest for a non-preferred brand-name drug. The Empire Plan gives participating providers the Plan's prescription drug lists and encourages them to prescribe generic and preferred brand-name drugs when medically appropriate. Remind your health care provider that you have lower copayments for generic and preferred brand-name drugs.

A list of the most commonly prescribed generic and preferred brand-name drugs is on the New York State Department of Civil Service web site at <https://www.cs.state.ny.us>. Or, call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and choose The Empire Plan Prescription Drug Program.

THE EMPIRE PLAN Prescription Drugs

NEW YORK STATE
HEALTH INSURANCE PROGRAM
(NYSHIP) For Empire Plan enrollees
with Empire Plan Prescription Drug
Program benefits and for their
enrolled dependents and for COBRA
enrollees with their 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 and Amendments* for complete information about coverage.



Generic, Preferred Brand-Name, Non-Preferred Brand-Name Drugs

Generic Drugs

Generic drugs have the same active ingredients,

strength and dosage form (pill, liquid or injection) as their brand-name counterparts. The U.S. Food and Drug Administration (FDA) approves generic drugs for safety and effectiveness. If you use a generic medication, you pay the lowest copayment.

Other manufacturers can offer generic drug versions when the patent protecting a brand-name drug expires. Generic drugs are usually identified by chemical names. For example, omeprazole is the generic or chemical name for the brand-name drug Prilosec®.

Generic medications may look different in color or shape from their corresponding brand-name medications. And, when several different companies manufacture the same generic drug, the drug's appearance may differ from one manufacturer to another. Please note: If you and your doctor agree on a specific generic drug to treat your condition, be sure to ask your doctor to write your prescription for that specific generic drug. If you have questions about generic drugs, ask your doctor or pharmacist.

Brand-Name Drugs

Brand-name drugs are given names by their manufacturers. The manufacturers' costs of research and development, promotion and marketing are often passed on to consumers in the form of higher priced drugs.

• Preferred Brand-Name Drug

Under The Empire Plan, a preferred brand-name drug usually has no generic equivalent.

• Non-Preferred Brand-Name Drug

Under The Empire Plan, a non-preferred brand-name drug, in many cases, has a

generic equivalent and/or one or more preferred brand-name alternatives. If you use a non-preferred medication, you pay the highest copayment.

More About Generics

Did You Know...

Generics are available for the following drugs:

- Keppra® – Keppra® is a drug used to treat certain types of seizures. The generic for Keppra® is levetiracetam.
- Topamax® – Topamax® is a drug used to treat epilepsy and for the prevention of migraine headaches in adults. The generic for Topamax® is topiramate.
- Imitrex® – Imitrex® is a drug used for the acute treatment of migraine attacks. The generic for Imitrex® is sumatriptan.
- Paxil CR® – Paxil CR® is a drug used to treat conditions such as depression, panic disorder and social anxiety disorder. The generic for Paxil CR® is paroxetine hydrochloride extended release.

Coming Soon...

The following drugs are expected to become available as a generic in 2009:

- Valtrex® – Valtrex® is a drug used for the treatment of herpes viruses. The generic for Valtrex® will be valacyclovir.
- Fosamax Plus D™ – Fosamax Plus D™ is a drug used for the treatment of osteoporosis. The generic for Fosamax Plus D™ will be alendronate sodium/cholecalciferol.

Mandatory Generic Substitution

If your prescription is written for a covered 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 and generic drug, not to exceed the full cost of the drug.

If your doctor believes it is medically necessary for you to have a covered brand-name drug that has a generic equivalent, your doctor will indicate Dispense As Written (DAW) on the face of the prescription. You can appeal the generic substitution requirement by having your prescribing physician contact The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and choose The Empire Plan Prescription Drug Program to speak with a representative in the Managed Care Department. (A paper form is no longer required.)

If your appeal is granted, you can fill your prescription at a participating retail pharmacy or through the mail service pharmacy and pay only the applicable copayment. (Please note: You may not appeal the level of a drug or its applicable copayment. The exclusion of a drug under The Empire Plan Flexible Formulary also may not be appealed.)

Certain drugs are excluded from the generic substitution requirement. You are responsible for only the applicable brand-name copayment; you do not pay the difference between the cost of the brand-name and the generic drug for these drugs.

See your *Empire Plan Reports* and *Certificate Amendments* for details about generic substitution appeals and for specific drugs excluded from generic substitution.



Prescription Drug Lists

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.

The Empire Plan Preferred Drug List and the Flexible Formulary Drug List encourage enrollees to use generic and preferred brand-name drugs over non-preferred brand-name drugs based on a tier (or level) copayment schedule.

Both lists are developed by a committee of pharmacists and physicians and are subject to change annually in January of each year. All drugs included on the lists have been approved by the FDA.

A list of the most commonly prescribed covered generic and brand-name prescription drugs is available on the New York State Department of Civil Service web site at <https://www.cs.state.ny.us>. Select Benefit Programs, then NYSHIP Online and choose your group, if prompted. From the NYSHIP Online home page, select Using Your Health Benefits to find your prescription drug list.

The prescription drug list will help you find out if your prescription is for a generic or a preferred brand-name drug. However, this is not a complete list of all prescription drugs covered under The Empire Plan.

Under The Empire Plan Flexible Formulary, covered brand-name prescription drugs may be assigned to different copayment levels based on value to the Plan and clinical judgment. In some cases, drugs may be excluded from coverage under the flexible formulary, if a therapeutic equivalent or over-the-counter drug is available.

Certain medications require Prior Authorization (PA) for coverage under The Empire Plan Prescription Drug Program. When one of these medications is prescribed for you, The Empire Plan Prescription Drug Program will require clinical information to determine coverage. Please have your physician contact The Empire Plan Prescription Drug Program to begin the authorization process. Refer to your *NYSHIP General Information Book & Empire Plan Certificate* for a list of drugs that require Prior Authorization. For the most recent list of PA drugs, check the web site (see below).

For specific questions about your prescriptions, call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and choose The Empire Plan Prescription Drug Program.

What's New with The Empire Plan

To keep enrollees informed of any changes to their Empire Plan benefits, the Employee Benefits Division posts new information on the New York State Department of Civil Service web site at <https://www.state.cs.ny.us>. Select Benefit Programs, then NYSHIP Online and choose your group, if prompted. From the NYSHIP Online home page, select What's New? from the left-hand navigation and scroll down to find a list of timely topics about The Empire Plan.

Since you need to be aware of prescription drug benefit changes as they occur, the web site is the most up-to-date resource. For example, if a manufacturer takes a drug off the market or the FDA approves a new drug for treatment, this information will appear on the What's New? page. There's also a link to a list of the most up-to-date drugs that require Prior Authorization by the Program.

Be sure to check this page for any new information regarding The Empire Plan.



How to Fill Your Prescriptions

Through the Mail Service Pharmacy

The most cost effective way to receive your prescription drugs is through the mail service pharmacy. When you fill your covered prescription drugs through The Empire Plan mail service pharmacy, you can order up to a 90-day supply shipped to your home. Once your prescription is on file at the mail service pharmacy, you can order refills by mail, phone or online (see below). If you take prescription medications on a long-term basis, the mail service pharmacy can save you time and money.

You can print Medco by Mail Order Forms from the New York State Department of Civil Service web site at <https://www.cs.state.ny.us>. Select Benefit Programs, then NYSHIP Online and choose your group, if prompted. From the NYSHIP Online home page, select Using Your Benefits, then click on Forms, scroll down and choose Medco by Mail Order Form. Or, you can call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and choose The Empire Plan Prescription Drug Program.

The address for the mail service pharmacy is Medco by Mail, P.O. Box 6500, Cincinnati, OH 45201-6500. Once a prescription is on file at the mail service pharmacy, you may order refills either online or by calling The Empire Plan toll-free number at 1-877-7-NYSHIP (1-877-769-7447) 24 hours a day, 7 days a week.

At a Participating Pharmacy

When you use your NYSHIP Empire Plan Benefit Card at an Empire Plan participating pharmacy, including the mail service pharmacy, you pay only your copayment for covered prescription drugs. For most brand-name drugs with a generic equivalent, you will also pay the difference in cost between the brand-name and generic drug (see page 3, Mandatory Generic Substitution). You can fill the prescription for a supply of

up to 90 days and receive refills for up to one year from the date the prescription is written. One copayment covers up to a 90-day supply.

To find an Empire Plan participating pharmacy, call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and choose The Empire Plan Prescription Drug Program. You can also locate a participating pharmacy online through the New York State Department of Civil Service web site at <https://www.cs.state.ny.us>. Select Benefit Programs, then NYSHIP Online and choose your group, if prompted. From the NYSHIP Online home page, select Find a Provider, then scroll down to Medco and click on the Empire Plan Prescription Drug Program Web Site link. Then choose Click Here for Pharmacy Locator, type in your zip code and press Locate Pharmacy to generate a list of participating pharmacies in your area.

At a Non-Participating Pharmacy

You can use a non-network pharmacy or pay the full amount for your prescription at a network pharmacy (instead of using your Empire Plan Benefit Card) and fill out a claim form for reimbursement. In almost all cases, you will not be reimbursed the total amount you paid for the prescription and your out-of-pocket expense may exceed the usual copayment amount. To reduce your out-of-pocket expenses, use your Empire Plan Benefit Card whenever possible.

Several factors affect the amount of your reimbursement. If your prescription was filled with:

- A covered generic drug or brand-name drug with no generic equivalent or insulin, you will be reimbursed up to the amount the Program would reimburse a network pharmacy for that prescription as calculated using the Program's standard reimbursement rate for network pharmacies less the applicable copayment.

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How to Fill Your Prescriptions (cont.)

- A covered brand-name drug with a generic equivalent (other than drugs excluded from mandatory generic substitution), you will be reimbursed up to the amount the Program would reimburse a network pharmacy for filling the prescription with that drug's generic equivalent as calculated using the Program's standard reimbursement rates for network pharmacies less the applicable

copayment, which in most cases will be the non-preferred copayment.

You are responsible for the difference between the amount charged and the amount reimbursed.

These reimbursement rules apply if you pay the full amount for your prescription at a participating pharmacy instead of using your NYSHIP Empire Plan Benefit Card.

Please note: If you are covered under more than one insurance plan for prescription drugs, or are covered under two Empire Plan policies, it is important that you verify with your dispensing pharmacy that the correct plan is being used as the primary plan. By making sure your claims are processed in the correct order initially, your secondary reimbursement will be processed more efficiently. Generally, the plan that covers a person as an enrollee is primary over a plan that covers the same person as a dependent. When the same dependent child is covered under two plans, the plan of the parent born earlier in the year is usually primary. More information on determining primary and secondary coverage is found in your *NYSHIP General Information Book & Empire Plan Certificate*.

Keeping you Safe with Drug Utilization Review

Prescription drugs can work wonders in curing ailments and keeping you healthy – often at a cost much lower than surgery or other procedures. But they can also cause serious harm when taken in the wrong dosage or in a harmful combination with another drug.

The Empire Plan Prescription Drug Program includes a Drug Utilization Review (DUR) program to check for possible inappropriate drug consumption, medical conflicts or dangerous medication interactions.

When you use your Empire Plan Benefit Card at a network or mail service pharmacy and the pharmacist enters the information into the computer, the computer system will review your recent Empire Plan Prescription Drug Program medication history. The review assures that:

- Your prescription is written for the recommended daily dose
- You are not already taking another drug that might conflict with the newly prescribed drug

- Your age has been taken into account in prescribing this medication
- Your prescription drug record does not indicate a medical condition that might be made worse by this drug
- The quantity being dispensed is consistent with your doctor's dosage instructions

If a possible problem is found, a warning message will be flashed to your pharmacist who may then talk with you and your doctor. Once any issues are resolved, the appropriate medication can be dispensed.

The DUR safety process also has a “refill too soon” component for all claims submitted under The Empire Plan Prescription Drug Program. When a claim is processed, the last 180 days of your prescription drug claim history is reviewed by the computer system. The claim will be rejected if you have consumed less than 75 percent of the medication on a cumulative basis over that time period. When a claim is rejected, the pharmacist will receive a message indicating the date when you can refill your prescription.

This confidential DUR process is designed to safeguard your health, and it may help your doctor make more informed decisions about your prescription drugs.



The Value of Your Drug Coverage

The cost of prescription drugs is one of the fastest growing

components of the cost of health care in the United States and for The Empire Plan. As new drugs are introduced and the population ages, the use of prescription drugs increases each year. Today, over 80 percent of individuals covered by The Empire Plan use their prescription drug benefit at least once each year. The average number of prescriptions filled by each person covered under the Plan exceeds eleven per year.

Not only are more prescriptions being covered by the Plan, but the cost of those drugs has risen dramatically as well. Between 2002 and 2007, the average cost of a brand-name drug claim covered under The Empire Plan increased 48 percent while the average cost of a generic increased 4.5 percent. During that same time period, the Plan's total cost per covered individual for prescription drug claims increased 51 percent from \$845 to \$1,276 (see chart, right).

Your prescription drug benefit is designed to help The Empire Plan manage drug costs and establish copayment levels that are more in line with the relative cost of various drugs to the Plan. While copayments have increased from time to time, the Plan continues to pay most of the cost of your prescription drugs. You are responsible for only a copayment even if the cost of the drug you need is hundreds - or even thousands - of dollars.

Empire Plan Prescription Drug Costs 2002 versus 2007*			
	2002	2007	% Change
Average cost to Plan per brand-name drug claim	\$112.24	\$166.59	48%
Average cost to Plan per generic drug claim	\$23.75	\$24.81	4.5%
Average annual cost to Plan per covered individual	\$845	\$1,276	51%

* Source: Employee Benefits Division, November 2008.

You also pay the difference in cost between a brand-name drug and generic drug when a generic substitution is required (see page 3, Mandatory Generic Substitution).

To keep your out-of-pocket costs for prescription drugs as low as possible, let your doctor know that your copayments are lower when you use generics and/or preferred brand-name drugs. If your doctor prescribes a non-preferred brand-name drug, ask if there are prescription drug alternatives that may be right for you. You'll be helping yourself with lower out-of-pocket costs while helping the Plan control spending.

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Other Cost-Saving Ideas

- Talk with your doctor about using over-the-counter drugs. Prescription drugs occasionally move to the over-the-counter market and are then available without prescriptions. An over-the-counter drug might be an alternative to your prescription medication.
- When your doctor starts you on a new maintenance medication, you may want to have your prescription filled for a 30-day supply to ensure that the prescription medication is right for your condition, before spending a higher copayment on a 31 to 90-day supply.
- Active Employees of New York State Agencies: Ask your agency Health Benefits Administrator about the Health Care Spending Account that lets you set aside part of your salary before taxes to pay for health related expenses.
- Active Employees of Participating Employers and Participating Agencies: Ask your agency Health Benefits Administrator if a Health Care Spending Account is available to you.

Therapeutic Resource Centers

Many people suffer from long-term conditions such as diabetes, high blood pressure, cancer, stomach issues, asthma or arthritis and need to take costly medications daily to maintain their health. The Empire Plan Prescription Drug Program offers a pharmacy benefit service called Therapeutic Resource Centers to help people with long-term conditions manage their prescription drugs in a safe and cost effective manner.

The Therapeutic Resource Centers have specialist pharmacists with advanced training on the medications used to treat specific long-term conditions. They will review an individual's prescription drug history and can quickly identify potentially harmful drug interactions and alert the individual and their doctor immediately. Specialist pharmacists are also up to date on new drug therapies and the cost of medications and can provide information on more affordable, but equally effective treatment options.

To take full advantage of this program, you must fill your long-term prescriptions through Medco by Mail. If you're taking medication for a long-term condition, Medco will automatically route your prescriptions to the Therapeutic Resource Center. After reviewing your prescription drug history, a specialist pharmacist will contact you to learn more about how your condition and medications personally affect you. They are available to talk with you – one on one, in private, 24 hours a day, 7 days a week and will even talk with your doctor if appropriate.

This is a voluntary program with no additional costs. Filling your prescriptions through Medco by Mail not only ensures that you receive the personalized care from a specialist pharmacist, but it also provides you with the safety, savings and convenience of having medications delivered right to your home.

To find out more about Therapeutic Resource Centers call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and choose The Empire Plan Prescription Drug Program.



Half Tablet Program

Lower Your Prescription Medication Cost

The Empire Plan Half Tablet Program is a voluntary program that allows you to reduce the out-of-pocket cost of select generic and brand-name drugs you take on a regular basis by:

- allowing your physician to write a prescription for twice the dosage of your medication and half the number of tablets (see example),
- having you split them in half using the free pill splitter that The Empire Plan will provide and
- instructing the participating retail provider or the mail service pharmacy (Medco by Mail) to automatically reduce your copayment to half the normal charge.

Example:

Old Prescription: Lipitor 10 mg
 Quantity: 30
 Dosage: Take one tablet every morning
 Copayment: \$15

New Prescription: Lipitor 20 mg
 Quantity: 15
 Dosage: Take half tablet every morning
 Copayment: \$7.50

Splitting Tablets is Easy

Using a tablet splitter makes splitting your medication easy. Never attempt to split tablets with anything other than a device designed specifically for that purpose. Since not all medications are appropriate for tablet splitting, consult your doctor before splitting any prescribed medication.



Order your FREE Tablet Splitter

The Empire Plan will offer one free tablet splitter to each enrollee who is currently prescribed

a drug that is covered as part of the Half Tablet Program. If you are on a medication eligible for the Half Tablet Program, you will receive a welcome letter with details on how to order your free tablet splitter.

Half Tablet Medications

For a list of drugs eligible for the Half Tablet Program, visit the Department of Civil Service web site at <https://www.cs.state.ny.us>. Select Benefit Programs, then NYSHIP Online and choose your group, if prompted. From the NYSHIP Online home page, select Find a Provider, then scroll down to Medco and click on The Empire Plan: Prescription Drug Half Tablet Program.



Medicare Prescription Drug Coverage

Medicare Part D is the Medicare prescription drug benefit. If you are interested in additional drug coverage offered by a Medicare plan, it is important that you understand how Medicare benefits for prescription drugs will affect your coverage provided under The Empire Plan. Enrolling in Medicare Part D may substantially change your prescription drug benefits under The Empire Plan.

If you are Medicare-primary and enrolled in both The Empire Plan and a Medicare D plan, you will not be able to use your Empire Plan coverage to receive benefits at the pharmacy. You must use your Medicare drug coverage first and then submit a paper claim to The Empire Plan for secondary coverage.

Individuals with limited income and resources are eligible for prescription drug benefits at no cost or a reduced cost under the Medicare

Part D Low Income Subsidy. If you qualify for this extra help from Medicare, your out-of-pocket cost for prescription drug benefits may be much lower through Medicare than under The Empire Plan. Therefore, you should consider joining a Medicare Drug Plan.

Retirees of New York State Agencies and Participating Employers: If you are approved for the Low Income Subsidy under Medicare Part D, contact the Employee Benefits Division at 518-457-5754 (Albany area) or 1-800-833-4344 (U.S., Canada, Puerto Rico, Virgin Islands). Ask about dropping your NYSHIP drug coverage and reducing your NYSHIP premium. **Retirees of Participating Agencies:** Talk with the Health Benefits Administrator (HBA) of your former agency about the Low Income Subsidy.

If you have questions about the extra help or how to apply, call Social Security at 1-800-772-1213 or visit their web site at www.ssa.gov.

Easy Open Tops

For safety reasons, all prescriptions sent from the Medco by Mail pharmacy have a tamperproof top on the bottle. If you would prefer tops that are easier to open, please contact Medco and request easy open tops for your prescription drug bottles. They can be reached 24 hours a day, 7 days a week at 1-877-7-NYSHIP (1-877-769-7447), choose The Empire Plan Prescription Drug Program. Additional tops will not be automatically sent with subsequent orders. Requests for additional tops can be noted on your Medco by Mail Order Form.

The Empire Plan Prescription Drug Program by Telephone

You can reach The Empire Plan Prescription Drug Program toll free at 1-877-7-NYSHIP (1-877-769-7447) 24 hours a day, 7 days a week.

Callers who use a Teletypewriter (TTY) device because of a hearing or speech disability may call the Program toll-free at 1-800-759-1089.

Tips on Calling

Using your prescription drug benefits can be confusing, that's why The Empire Plan has a dedicated phone line with an Interactive Voice Response (IVR) Unit to help answer your questions. In order to process your request, you will need your enrollee 9 digit insurance ID number or social security number (SSN). (The enrollee ID number is located on your NYSHIP Benefit Card.)

After reaching The Empire Plan Prescription Drug Program phone line, you may say the reason you are calling. Please see the chart below for more specific details. Depending on why you are calling you may need the following information:

Purpose of Call	"What to Say"	Information Needed to Complete Request
Order a refill	"Refill"	Prescription number, credit card number and expiration date and mailing address
Check status of an order	"Order Status"	Prescription number and zip code where package is being mailed
Locating a participating pharmacy	"Pharmacy Location"	Enrollee date of birth, zip code and 9 digit enrollee ID number or SSN
Verify your eligibility	"Eligibility"	9 digit enrollee ID number or SSN
Request forms for using the mail service pharmacy or for filing a paper claim	"Forms"	Indicate if you are ordering the mail service order form or paper claim form
Verify copayment	"Pricing"	9 digit enrollee ID number or SSN, name of drug, strength, and dosage form (liquid, capsule, tablet or cream)

If you are unable to get an answer to your questions, please stay on the line to speak with a representative.

The Empire Plan Prescription Drug Program Online

Empire Plan enrollees can connect to the Medco/UnitedHealthcare web site from the New York State Department of Civil Service web site at <https://www.cs.state.ny.us>. Select Benefit Programs, then NYSHIP Online and choose your group, if prompted. From the NYSHIP Online home page, select Find a Provider, then scroll down to Medco and click on The Empire Plan Prescription Drug Program Web Site link to reach several Program online services. Follow the directions to register on the site and then choose from the many online services provided.

You can:

- Start a new prescription by downloading a Mail Service Order Form and mailing the form to Medco at the address on the bottom of the form
- Refill your prescription
- Track your order
- Find preferred brand-name and generic drug alternatives to medications
- View your retail and mail order prescription history

State of New York
Department of Civil Service
Employee Benefits Division
P.O. Box 1068
Schenectady, New York 12301-1068
<https://www.cs.state.ny.us>

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Information for the Enrollee, Enrolled Spouse/Domestic
Partner and Other Enrolled Dependents
Reporting On Prescription Drugs – July 2009

ADDRESS SERVICE REQUESTED

**Please do not send mail or
correspondence to the return
address listed above. See the
boxed address below.**



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).

This Reporting On was printed using recycled paper and environmentally sensitive inks.

Reporting On Prescription Drugs is published by the Employee Benefits Division of the State of New York Department of Civil Service. The Employee Benefits Division administers the New York State Health Insurance Program (NYSHIP). NYSHIP provides your health insurance benefits through The Empire Plan.



State of New York Department of Civil Service
Employee Benefits Division
Albany, New York 12239
518-457-5754 (Albany area) 1-800-833-4344 (U.S.,
Canada, Puerto Rico, Virgin Islands)
<https://www.cs.state.ny.us>