



THE
EMPIRE
PLAN

REPORTING ON

NEW YORK STATE HEALTH INSURANCE PROGRAM (NYSHIP) for Empire Plan enrollees and for their enrolled dependents, COBRA enrollees with their Empire Plan benefits and Young Adult enrollees

Centers of Excellence

The Empire Plan Centers of Excellence are a select group of providers recognized as leaders in specific fields of medicine. The Empire Plan currently offers Centers of Excellence for cancer treatment, transplants and infertility.

Using a Center of Excellence is your choice. But, the benefits under the Centers of Excellence Programs are available only when you enroll and receive prior approval from The Empire Plan.

At Empire Plan Centers of Excellence, you receive paid-in-full benefits for covered services. No copayments apply. However, you may have out-of-pocket expenses for certain services, such as laboratory and pathology tests that are required by the Center and received outside the Center. Remember to ask for an Empire Plan participating provider when you receive services outside a Center of Excellence. When you use a non-participating provider, the Basic Medical deductible and coinsurance apply.

A travel, lodging and meal benefit is available to you under the Centers of Excellence Programs. See page 4 for details.

This publication describes The Empire Plan Centers of Excellence Programs. The Centers of Excellence benefits for cancer and infertility are available to **all** Empire Plan enrollees. The Centers of Excellence benefit for transplants is available only to Empire Plan-primary enrollees. (Empire Plan primary means that The Empire Plan pays first before another group health insurance plan, including Medicare.) To receive the paid-in-full benefits and the travel benefit, you must call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) for approval. Choose UnitedHealthcare for the cancer and infertility programs and Empire BlueCross BlueShield for the transplants program.

Centers of Excellence

“Life is what happens to you while you’re busy making other plans,” wrote John Lennon. How true. Life often adds the unexpected to our plans. And when the unexpected becomes a medical crisis, The Empire Plan is there to help with Centers of Excellence.

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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.

CENTERS OF EXCELLENCE FOR CANCER

The Centers of Excellence for Cancer Program provides paid-in-full coverage for cancer-related services received through a nationwide network known as Cancer Resource Services (CRS). The Cancer Resource Services network includes many of the nation's leading cancer centers.

What is Covered

You receive paid-in-full benefits, including inpatient and outpatient hospital services and physician care related to the cancer treatment and provided in a CRS cancer center. Routine follow-up care provided at the CRS cancer center is included. Cancer clinical trials and related treatment and services recommended and provided by a physician in a CRS cancer center are also covered.

A travel, lodging and meal benefit is available to the patient and one travel companion when the Center is more than 100 miles (200 miles for airfare) from the patient's home. See page 4 for details. See page 7 for a listing of Centers of Excellence for Cancer locations.

If a Transplant is Needed

If you are enrolled in the Centers of Excellence for Cancer Program, you have paid-in-full benefits for your cancer treatment with the exception of transplants. The Empire Plan offers paid-in-full transplant services under the Centers of Excellence for Transplants Program. Because the networks for these two programs are different, the Center of Excellence you are using for your cancer treatment may not be a Center of Excellence for Transplants. And, this may result in out-of-pocket expenses for you. To receive the maximum benefit, contact Empire BlueCross BlueShield at The Empire Plan toll free number, 1-877-7-NYSHIP (1-877-769-7447), as soon as you are identified as a candidate for transplant.

However, if you need a bone marrow transplant, and your Center of Excellence for Cancer is not part of The Empire Plan Centers of Excellence for Transplants Program, services related to the bone marrow transplant, including hospital services, at the Center of Excellence for Cancer would be paid through UnitedHealthcare. These benefits would be paid in accordance with the benefits available to you under

the Centers of Excellence for Transplants Program.

Remember, you must call Empire BlueCross BlueShield at The Empire Plan toll free number for preauthorization of your transplant. Call as soon as you know you are a candidate for transplant. A transplant case manager will then review your transplant facility choices and answer your questions.

How to Enroll

To participate in the Centers of Excellence for Cancer Program, you must call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and choose UnitedHealthcare, The Empire Plan Medical/Surgical Benefits Program. Then choose Cancer Resource Services (CRS) to connect to a CRS nurse consultant. CRS nurse consultants can answer your cancer-related questions and help you understand your diagnosis and treatment options. Call between 8 a.m. and 8 p.m. Eastern time, Monday through Friday, except holidays. If you are currently receiving cancer treatment from a Center of Excellence and you have never made the call to participate in the Centers of Excellence for Cancer Program, you must call CRS to receive the paid-in-full benefits.

CENTERS OF EXCELLENCE FOR TRANSPLANTS

The Empire Plan offers the BlueCross and BlueShield Association's Blue Distinction Centers for Transplants (BDCT) Program, which is a national network of transplant providers with a proven record of successful transplants. In addition, Empire BlueCross BlueShield of New York offers two Centers of Excellence network facilities known for their excellence in kidney transplants.

Preauthorization Required

Call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and choose Empire BlueCross BlueShield, The Empire Plan Hospital Benefits Program, to preauthorize covered transplant services at a Center of Excellence for Transplants. To enroll in the Centers of Excellence for Transplants Program and receive

these benefits, The Empire Plan must be your primary insurance coverage. If you have secondary coverage under The Empire Plan, and your primary insurer/HMO denies coverage at a Center of Excellence for Transplants, The Empire Plan will be considered your primary coverage. You or your primary health plan must send the denial letter to Empire BlueCross BlueShield.

For help, call Empire BlueCross BlueShield at The Empire Plan toll free number.

What is Covered

The benefits under the Centers of Excellence for Transplants Program are available for the following types of transplants:

- Bone Marrow
- Peripheral Stem Cell
- Cord Blood Stem Cell
- Heart
- Heart-Lung
- Kidney
- Liver
- Lung
- Simultaneous Kidney/Pancreas
- Pancreas
- Pancreas after Kidney

You receive paid-in-full benefits, including inpatient and outpatient hospital services and physician care related to the transplant. This includes 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 and services include pretransplant evaluation as well as reevaluations as needed.

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 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 Transplants Program. A case management nurse will help you through the transplant process.

A travel, lodging and meal expenses benefit is available to the patient and one travel companion when the Center is more than 100 miles (200 miles for airfare) from the patient's home. See page 4 for details.

Case Management

When you participate in the Centers of Excellence for Transplants Program, Empire BlueCross BlueShield will provide case management services through a registered nurse from the time you are listed for transplant until up to twelve months after the transplant. The registered nurse case manager has experience in oncology, bone marrow transplants and solid organ transplants. The case

manager will help you through the transplant process, coordinate all transplant-related needs and work with other Empire Plan programs you may use.

Centers of Excellence for Transplants*

For a complete list of nationwide facilities that participate under the Blue Distinction Centers for Transplants (BDCT) Program, contact The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and choose Empire BlueCross BlueShield or go to the Blue Distinction Centers for Transplants web site at: www.bcbs.com/innovations/bluedistinction/blue-distinction-transplants/.

Additional Centers of Excellence for kidney transplants that participate with Empire BlueCross BlueShield in New York State:

Albany Medical Center Hospital
43 New Scotland Avenue
Albany, NY 12208

New York University Medical Center
550 First Avenue
New York, NY 10016

* This list is subject to change.

CENTERS OF EXCELLENCE FOR INFERTILITY

Empire Plan Infertility Centers of Excellence offer New York State's best in reproductive medical technology and infertility procedures. UnitedHealthcare chooses these Centers based on several criteria, including: volume of in vitro fertilization cases, success rate of live births per retrieval, range of services, personnel/credentials, laboratory

service, ultrasound procedures, record keeping, informed consent, patient access, outcomes data and emergency transfer plan.

Prior Authorization Required

Call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and choose UnitedHealthcare, The Empire Plan Medical/Surgical

Benefits Program, for prior authorization for infertility treatment at an Infertility Center of Excellence. With prior authorization, benefits for covered services, supplies and qualified procedures at the Center are payable in full, subject to the maximum lifetime benefit of \$50,000.

Continued on page 4

Centers of Excellence for Infertility, *continued*

A travel, lodging and meal benefit is available to the patient and one travel companion when the Center is more than 100 miles (200 miles for airfare) from the patient's home. The travel, lodging and meal benefit also requires prior authorization and is applied toward the maximum lifetime benefit. See below for details.

What is Covered

Covered services and supplies include but are not limited to:

- Patient Education/ Program Orientation
- Diagnostic Testing
- Ovulation Induction/ Hormonal Therapy
- Artificial/Intra-Uterine Insemination
- Surgery to enhance reproductive capability

Qualified procedures are specialized procedures that facilitate a pregnancy but do not treat the cause of the infertility. If UnitedHealthcare authorizes benefits, the following qualified procedures are covered:

- 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 factor infertility

- Assisted hatching
- Microsurgical sperm aspiration and extraction procedures, including: Microsurgical Epididymal Sperm Aspiration (MESA) and Testicular Sperm Extraction (TESE)

- Sperm, egg and/or inseminated egg procurement and processing and banking of sperm or inseminated eggs. This includes expenses associated with cryopreservation (freezing and storage of sperm or embryos). Exclusions and limitations apply to the infertility benefits. Please see your *Empire Plan Certificate* for details.

See page 7 for a listing of Centers of Excellence for Infertility locations.

CENTERS OF EXCELLENCE TRAVEL BENEFIT

A travel, lodging and meal allowance is available for you and one travel companion under the Centers of Excellence Programs if the Center is more than 100 miles (200 for airfare) from the patient's residence, and the Center of Excellence services have been preauthorized by UnitedHealthcare for cancer or infertility or by BlueCross BlueShield for transplants. If the patient is a minor child, the benefit will include coverage for up to two travel companions.

The Empire Plan provides reimbursement for travel, meals and one lodging per day for the patient and one travel companion, two if the patient is a minor child.

The Centers of Excellence for Cancer, Transplants and Infertility will reimburse for meals and lodging based on the United States General Services Administration (GSA) per diem rate and automobile mileage (personal or rental car) based on the Internal Revenue Service medical rate. Save original receipts for reimbursement.

The following are the only additional travel expenses that are reimbursable: economy class airfare, train fare, taxi fare, parking, tolls and shuttle or bus fare from your lodging to the Center of Excellence. To find the current per diem rates for lodging and meals,

visit the United States General Services Administration web site at www.gsa.gov and look under Travel Resources.

Travel and lodging benefits are available as long as the patient remains enrolled and is receiving benefits under the Centers of Excellence Program.

There is a \$50,000 per covered person lifetime maximum for qualified procedures, including travel allowance, when treatment has been preauthorized at a Center of Excellence for Infertility.

There is no lifetime maximum for travel, meals and lodging for the Centers of Excellence for Cancer or Transplants.

Based on actual experiences of Empire Plan enrollees

Charles and the Cancer Program

Charles visits his doctor for his routine health exam. The exam shows an enlarged prostate and a higher than normal prostate-specific antigen (PSA) count, which could mean a problem. Charles' doctor advises him to see a cancer specialist. Charles calls The Empire Plan toll free number to connect with a Cancer Resource Services (CRS) nurse. The nurse talks with Charles and helps him choose a Center of Excellence for cancer and an oncologist.

At the Center, Charles learns that he has prostate cancer. With the help of the doctor and the CRS nurse, he decides that surgery is the best treatment to follow. Through the surgery and recovery time, his cancer care is fully covered at the Center of Excellence. Even Charles' follow-up visits to check his PSA count continue to be covered under The Empire Plan Centers of Excellence for Cancer Program.

Tom and the Transplants Program

Tom's doctor advises Tom he needs a kidney transplant. Tom calls Empire BlueCross BlueShield. A case manager returns Tom's phone call. The case manager reminds Tom of The Empire Plan preadmission requirements and the benefits of enrolling in the Centers of Excellence for Transplants Program. Tom is glad to learn that the Program gives him paid-in-full benefits for covered services. Plus, the Program will reimburse both his and his wife's travel costs to the Center since

it's over 100 miles from his home. There's even a lodging and meals allowance for them. Tom decides to receive his transplant at an Empire Plan Center of Excellence.

The case manager contacts the transplant office at the Center of Excellence Tom has chosen. She works with the Center to arrange Tom's evaluation at the Center and to get approval of the transplant request. Tom then enrolls in The Empire Plan Transplants Program.

The case manager calls Tom regularly before the transplant to talk about his needs and answer his many questions. She also stresses the importance of regular doctor visits so that Tom stays as healthy as possible before his transplant.

Following Tom's successful transplant six months later, the case manager arranges a discharge plan and home care services for Tom. She continues to check in on Tom each month for the next twelve months to be sure he's doing all right both physically and mentally through his follow-up care at the Center of Excellence.

Isabel and the Infertility Center of Excellence

Isabel and her husband have wanted to have a baby for a long time. Their doctor suggests treatment at an Empire Plan Infertility Center of Excellence. Isabel calls UnitedHealthcare and gets approval for paid-in-full infertility benefits at the Center. And, because the Center is over 100 miles from Isabel's home, The Empire Plan benefits for travel, lodging and meal costs are available as part of the maximum lifetime benefit.

After her first in vitro fertilization at the Center, success! Isabel is

pregnant. Nine months later, her healthy baby boy arrives. Isabel and her husband couldn't be happier with their new baby, and with The Empire Plan.

Karen, the Cancer Program and The Empire Plan

Karen's doctor tells her that a biopsy of the lump in her breast shows cancer cells. Karen wants to talk about treatment with a cancer specialist at an Empire Plan Center of Excellence for Cancer. After contacting Cancer Resource Services (CRS) through The Empire Plan toll free number, Karen and her husband drive 200 miles from their home to the Center they've chosen. The Program's travel allowance provides reimbursement for their mileage, room and meal costs.

Following the doctor's recommendation, Karen makes arrangements to have the surgery at the Center of Excellence. Her outpatient and inpatient hospital and physician care at the Center of Excellence are paid in full by The Empire Plan. This benefit includes radiation therapy at the Center after the surgery.

Karen continues to travel to the Center for her radiation therapy and uses the Program's travel allowance to help pay related costs. When her doctor prescribes chemotherapy following the radiation, Karen chooses to have this treatment outside the Center at a facility closer to her home. Although she no longer has paid-in-full coverage for her cancer treatment, by using Empire Plan participating providers, she has no copayment for her chemotherapy. Copayments apply to follow-up visits to her doctor's office.

QUESTIONS AND ANSWERS

- Q.** Why would I choose to go to a Center of Excellence?
- A.** Empire Plan Centers of Excellence have experience and success in the specialized fields of cancer treatment, transplants or infertility. When you choose to use an Empire Plan Center of Excellence, you receive paid-in-full benefits for covered services and a travel benefit if the Center is over 100 miles (200 for airfare) from your home.
- Q.** Can I just go to the Center of Excellence without calling The Empire Plan?
- A.** **You must call** The Empire Plan at the toll free number, 1-877-7-NYSHIP (1-877-769-7447) before you receive cancer treatment, transplant services or qualified procedures for infertility at a Center of Excellence. UnitedHealthcare approves benefits for cancer care or infertility; Empire BlueCross BlueShield approves benefits for transplants. This will ensure you are taking full advantage of your benefits.
- Q.** Will I have coverage for prescription drugs prescribed by a provider at a Center of Excellence?
- A.** Yes, prescription drugs prescribed for cancer treatment, transplants or infertility and administered at a Center of Excellence are covered by the Plan with no prescription drug copayment. Prescription drugs ordered by a Center provider and administered at home are covered under the Specialty Pharmacy Program or The Empire Plan Prescription Drug Program. To view the most current listing of drugs covered under the Specialty Pharmacy Program, go to the NYS Department of Civil Service web site at <https://www.cs.state.ny.us>, click on Benefit Programs, then NYSHIP Online, choose your group (if prompted) then click on What's New, or call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447), and select The Empire Plan Prescription Drug Program.
- Q.** What sets Blue Distinction Centers for Transplants (BDCT) apart from other transplant centers?
- A.** Each BDCT is selected based on information for each type of transplant performed. This information includes the number of transplants, how long transplants have been performed at the facility, patient management, patient outcomes, transplant team training and experience, patient/family education and support programs and patient post-transplant care. To qualify as a BDCT for a specific type of transplant, a facility must meet all the program criteria, in addition to engaging in certain business agreements with the BlueCross BlueShield Association.
- Q.** If I decide to use a Center of Excellence, do I have to receive all my care at the Center?
- A.** No. You may choose to have part of your care, surgery for example, at the Center of Excellence and another part of your care, such as follow-up treatments, at another facility that is not a Center of Excellence. You would receive the paid-in-full benefits for covered services at the Center. Outside the Center, The Empire Plan provides benefits for medically necessary care. However, you must follow the requirements of the Benefits Management Program and you are responsible for any applicable deductible, coinsurance and copayments.
- Q.** What if I decide to use a hospital that isn't an Empire Plan Center of Excellence?
- A.** You have the choice to use a Center of Excellence or not. If you choose not to use a Center, Empire Plan benefits are available for medically necessary care. Please see Benefits Outside Centers of Excellence on page 8 of this report and your *Empire Plan Certificate* and *Empire Plan Reports* for details.
- Q.** How do I get a nurse to help manage my care?
- A.** Whether you receive benefits from an Empire Plan Center of Excellence or a hospital that is not a Center of Excellence, The Empire Plan offers medical case management under the Benefits Management Program. Case management nurses help patients make choices about treatment and facilities available through The Empire Plan. Your *Empire Plan Certificate* has more information about the Benefits Management Program and case management.

Centers of Excellence for Cancer*

Alabama

University of Alabama at Birmingham
Comprehensive Cancer Center
Birmingham (P)

California

City of Hope Cancer Center
Duarte (P)

Stanford Hospital and Clinics
Stanford (P)

UCSF Comprehensive
Cancer Center
San Francisco (P)

Colorado

The Children's Hospital
Denver (P)

Florida

H. Lee Moffitt Cancer Center
and Research Institute
Tampa

Illinois

Children's Memorial Hospital
Chicago (P)

Robert H. Lurie
Comprehensive Cancer Center
of Northwestern University
Chicago

Maryland

The Sidney Kimmel Comprehensive
Cancer Center at Johns Hopkins
Baltimore (P)

Massachusetts

Dana-Farber/Children's Hospital
Cancer Care
Boston (P)

Dana-Farber/Brigham and
Women's Cancer Center
Boston

Massachusetts General Hospital
Cancer Center
Boston

Michigan

Karmanos Cancer Institute
Detroit

Minnesota

University of Minnesota
Medical Center, Fairview
Minneapolis (P)

Nebraska

The Nebraska Medical Center
Omaha (P)

New York

Memorial Sloan-Kettering
Cancer Center
New York (P)

New York Presbyterian
Hospital – Columbia University
Medical Center
New York

Roswell Park Cancer Institute
Buffalo

Ohio

The Cleveland Clinic Foundation
Cleveland (P)

James Cancer Hospital
at The Ohio State University
Columbus

Pennsylvania

Abramson Cancer Center at
the University of Pennsylvania
Philadelphia

Children's Hospital of Philadelphia
Philadelphia (P)

Fox Chase Cancer Center
Philadelphia

Tennessee

St. Jude Children's
Research Hospital
Memphis (P)

Vanderbilt-Ingram Cancer Center
Nashville (P)

Texas

M.D. Anderson Cancer Center
Houston (P)

Utah

Huntsman Cancer Institute
at the University of Utah
Salt Lake City

Wisconsin

University of Wisconsin
Paul P. Carbone
Comprehensive Cancer Center
Madison (P)

Centers of Excellence for Transplants

Please see page 3 for a link to the Blue Distinction Centers for Transplants web site and for additional Centers of Excellence for kidney transplants.

Centers of Excellence for Infertility*

Connecticut

Reproductive Medicine Associates
of Connecticut
Norwalk

New York

The Center for Reproductive
Medicine and Infertility
New York

Center for Women's Reproductive
Care at Columbia University
New York

CNY Fertility

Syracuse, Latham

Infertility and IVF Associates
of Western New York
Snyder

Long Island Fertility
and Endocrinology (LIFE)
IVF Associates

Lake Success, Melville, Port Jefferson

MMC Reproductive Endocrinology –
also known as Genesis Fertility &
Reproductive Medicine
Brooklyn

New York University Center Program
for IVF, Reproductive Surgery and
Infertility
New York

Reproductive Medicine Associates
of New York
New York

Reproductive Specialists of New York
Mineola

Strong Fertility Center
Rochester

(P) Pediatric oncology services are offered at these Centers of Excellence for Cancer.

* This list is subject to change.

BENEFITS OUTSIDE CENTERS OF EXCELLENCE

The Centers of Excellence Programs are voluntary. If you choose not to use a Center of Excellence for your cancer treatment, transplant or infertility, Empire Plan benefits are still available for medically necessary care.

Cancer Benefits

Benefits for covered medical and surgical services for cancer treatment are available under the Participating Provider Program or the Basic Medical Program through UnitedHealthcare. Benefits for covered hospital services are available through Empire BlueCross BlueShield. You must follow the requirements of the Benefits Management Program and are responsible for any applicable deductible, coinsurance and copayments.

Transplant Benefits

If you choose to have your transplant in a facility that is not a Center of Excellence, or if you need a transplant not available at a Center of Excellence, you may still take advantage of the case management services at no cost to you. Call The Empire Plan toll free number and choose Empire BlueCross BlueShield to connect to a case manager.

If you do not use the Centers of Excellence for Transplants Program, you must follow the requirements of The Empire Plan Benefits Management Program and pay any applicable deductible, coinsurance and copayments.

Infertility Benefits

Infertility benefits outside Centers of Excellence, including covered services, supplies and qualified procedures, are subject to the copayments, deductibles and coinsurance of UnitedHealthcare's Participating Provider and Basic Medical Programs. Benefits for qualified procedures must be preauthorized by UnitedHealthcare. Call The Empire Plan toll free number and choose UnitedHealthcare. The maximum lifetime benefit for all covered hospital, medical, travel, lodging and meal expenses associated with qualified procedures is \$50,000.

RESOURCES

The Empire Plan NurseLineSM

Health information and support 24 hours a day, 7 days a week 1-877-7-NYSHIP (1-877-769-7447). Press or say 5 on the main menu. Press 2 to reach the library, enter PIN 335, and then enter the four-digit topic code.

American Cancer Society

1-800-ACS-2345
www.cancer.org

CancerCare

1-800-813-HOPE
www.cancer.org

National Cancer Institute

1-800-4-CANCER
www.cancer.gov

BlueCross BlueShield Association

www.bcbs.com/innovations/
bluedistinction/blue-distinction-
transplants

American Society for Reproductive Medicine

www.asrm.org

UNOS (United Network for Organ Sharing)

www.unos.org

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>). Check the web site 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, NYS and PE COBRA Enrollees and Young Adult enrollees: Contact the Employee Benefits Division at 518-457-5754 (Albany area) or 1-800-833-4344 (U.S., Canada, Puerto Rico, Virgin Islands).