NEW YORK STATE HEALTH INSURANCE PROGRAM (NYSHIP) for Empire Plan enrollees and their enrolled dependents, COBRA enrollees with their Empire Plan benefits and Young Adult Option 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 a Center of Excellence, you receive paid-in-full benefits for covered services with no copayments. 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 nonparticipating provider, the Basic Medical deductible and coinsurance apply.

If the patient travels within the United States, a travel, lodging and meal allowance may be available. 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. (If The Empire Plan is the secondary coverage, but the enrollee's primary coverage denies coverage at a Center of Excellence facility, The Empire Plan will be considered the primary insurance for the Centers of Excellence for Transplants; see page 2 for additional details.) To receive the paid-in-full benefits and the travel allowance, you must call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) for approval. Choose the Medical Program for the cancer and infertility programs and the Hospital Program 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. 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 plan materials for complete information about coverage.

CENTERS OF EXCELLENCE FOR CANCER

The Centers of Excellence for Cancer Program provides paidin-full coverage for cancer-related services received through a nationwide network known as Cancer Resource Services (CRS). The 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 also are covered.

There is a Centers of Excellence travel allowance. To be eligible, the patient must be enrolled in the Centers of Excellence program and travel within the United States. See page 4 for details.

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. This may result in out-of-pocket expenses for you. To receive the maximum benefit, contact The Empire Plan at 1-877-7-NYSHIP (1-877-769-7447) and press 2 for the Hospital Program 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 the Medical Program, administered by 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 The Empire Plan and select 2 for the Hospital Program to preauthorize 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 the Medical 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. See page 7 for a listing of Centers

of Excellence for Cancer.

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 press 2 for the Hospital 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 The Empire Plan's toll-free number and choose the Hospital Program.

What is Covered

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

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

You receive paid-in-full benefits, including inpatient and outpatient hospital services and physician care related to the transplant. This includes 12 months of followup care at the Center where the transplant was performed. The 12-month period begins on the date of your transplant and services include pretransplant evaluation of the transplant recipient, 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, you may still take advantage of case management services offered by Empire BlueCross BlueShield. Contact the Benefits Management Program for prior approval and a case management nurse will be assigned to help guide you through the transplant process.

A travel allowance is available to patients enrolled in the Centers of Excellence for Transplants Program. To be eligible, the patient must travel within the United States. 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 12 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 transplantrelated 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 select 2 for the Hospital Program or go to the BDCT web site at: www.bcbs.com/whybcbs/blue-distinction/bluedistinction-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 Centers of Excellence for Infertility 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 (IVF) 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 press 1 for the Medical Program, for prior authorization for

infertility treatment at a Center of Excellence for Infertility. With prior authorization, benefits for covered services, supplies and qualified procedures at the Center are pavable in full, subject to the maximum lifetime benefit of \$50,000. A travel allowance is available to patients who have been preauthorized to participate in the Centers of Excellence for Infertility Program. To be eligible, a patient must travel within the United States.

The travel, lodging and meal benefit also requires prior authorization and is applied toward the maximum lifetime infertility 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:
- · Assisted hatching
- · Gamete Intra-Fallopian Transfer
- · In Vitro Fertilization (IVF) and embryo placement
- · Intracytoplasmic Sperm Injection (ICSI) for the treatment of male factor infertility
- · Microsurgical sperm aspiration and extraction procedures, including: Microsurgical Epididymal Sperm Aspiration (MESA) and Testicular Sperm Extraction (TESE)
- · Zygote Intra-Fallopian Transfer (ZIFT)

 Sperm 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. Or, visit the New York State Department of Civil Service web site at https://www.cs.ny.gov/ebd.

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

CENTERS OF EXCELLENCE TRAVEL ALLOWANCE

A travel, lodging and meal expenses allowance may be available if the patient is enrolled in the Centers of Excellence programs for Cancer or Transplants or the patient is preauthorized for the Centers of Excellence for Infertility and travels within the United States.* The allowance is available to the patient and one travel companion when the facility is more than 100 miles (200 miles for airfare) from the patient's home. If the patient is a minor (under the age of 18), the allowance will include coverage for up to two travel companions. The Empire Plan provides reimbursement for travel, meals and one lodging per day. 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. Only the following travel expenses are reimbursable: lodging, meals, auto mileage, (personal and rental car), economy class airfare, train fare and certain costs of local travel (e.g., local subway, taxi, or bus fare; shuttle, parking and tolls) once you arrive at the lodging and need transportation from 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.

There is a \$50,000 per covered person lifetime maximum for qualified procedures, including the travel allowance, when treatment has been preauthorized at a Center of Excellence for Infertility. The Travel Allowance will be applied toward the \$50,000 maximum lifetime benefit for Infertility Benefits.

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

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

* This does NOT include U.S. Territories.

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's 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 him that he needs a kidney transplant. Tom calls The Empire Plan Hospital Program, and 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 Centers of Excellence for 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 12 months to be sure he's doing alright both physically and mentally through his follow-up care at the Center of Excellence.

Isabel and the Infertility Program

Isabel and her husband have wanted to have a baby for a long time. Their doctor suggests treatment at an Empire Plan Center of Excellence for Infertility, Isabel calls The Empire Plan Medical Program 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.

Her first in vitro fertilization at the Center is a success: Isabel is pregnant. Nine months later, her healthy baby boy arrives. Isabel and her husband couldn't be happier.

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's 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 paidin-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.

^{*} Actual names of enrollees have been changed.

QUESTIONS AND ANSWERS

- Llive outside of the United States. Can I still use the Centers of Excellence?
- A. Yes, the Centers of Excellence programs are available to eligible Empire Plan enrollees who live outside of the United States. However, you are only eligible for reimbursement for travel within the United States.
- Q. Can I just go to a 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. The Medical Program (UnitedHealthcare) approves benefits for cancer care or infertility; the Hospital Program (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.ny.gov/ebd. select Using Your Benefits, then Empire Plan Providers, Pharmacies and Services. Scroll down to the link "Specialty Pharmacy Program" under the Prescription Drug Program heading. Or call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447), and select the 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

- care, 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 LOCATIONS

Centers of Excellence for Cancer*

Alabama

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

California

City of Hope Cancer Center Duarte (P)

Lucile Packard Children's Hospital Palo Alto (P)

Stanford Hospital and Clinics Stanford (P)

UCSF Comprehensive **Cancer Center** San Francisco (P)

Colorado

The Children's Hospital Denver (P)

The University of Colorado Hospital Aurora (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)

University of Maryland Marlene and Stewart Greenebaum Cancer Center 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

The Kimmel Cancer Center at Jefferson Philadelphia

Tennessee

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

Vanderbilt-Ingram Cancer Center Nashville (P)

Texas

M.D. Anderson Cancer Center Houston (P)

lltah

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 IVF

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 copayments, deductible and coinsurance.

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's toll-free number and choose the Hospital Program 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 copayments, deductible and coinsurance.

Infertility Benefits

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

RESOURCES

The Empire Plan NurseLine_{sm}

Call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and choose 5 for The Empire Plan Nurseline_{SM} for health information and support. Press 1 to speak to a representative, available 24 hours a day, seven days a week. Or, press 2 for the Health Information Library. Enter PIN 335 and then say one or two words about the information you are looking for, or enter the four-digit topic code.

American Cancer Society

1-800-ACS-2345 (1-800-227-2345) www.cancer.org

CancerCare

1-800-813-HOPE (1-800-813-4673) www.cancercare.org

www.cancercare.org

National Cancer Institute 1-800-4-CANCER (1-800-422-6237) www.cancer.gov **BlueCross BlueShield Association**

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

American Society for Reproductive Medicine www.asrm.org

United Network for Organ Sharing (UNOS) www.unos.org

New York State Department of Civil Service, Employee Benefits Division, Albany, New York 12239 https://www.cs.ny.gov

It is the policy of the New York State 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.ny.gov). 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 Option enrollees: Contact the Employee Benefits Division at 518-457-5754 or 1-800-833-4344 (U.S., Canada, Puerto Rico, Virgin Islands).





