

EMPIRE

P L REPORT A N

APRIL 2001

New York State Health Insurance Program (NYSHIP)
For New York State and Participating Employer Retirees, Vestees, Dependent Survivors
and Enrollees covered under Preferred List Provisions and for their enrolled Dependents
and for COBRA enrollees with their Empire Plan benefits

Medicare: You Must Enroll

NYSHIP requires you and your dependents to be enrolled in Medicare Parts A and B when first eligible. You/your dependents must be enrolled when first eligible even if also covered through another employer's group plan.

You must be enrolled in Medicare Parts A and B and entitled to receive Medicare benefits by the first day of the month in which you reach age 65, or before age 65 if you are disabled or have end stage renal disease.

As soon as you become eligible for Medicare, your NYSHIP coverage will pay secondary to Medicare, even if you fail to enroll in Medicare or are in a waiting period for Medicare to go into effect. Plan benefits may change.

If you are not enrolled in Medicare Parts A and B when you are first eligible to enroll, you will be responsible for the full cost of medical services that Medicare would have covered.

Participating Employer enrollees: Ask your agency Health Benefits Administrator whether your agency continues NYSHIP coverage after you become eligible for Medicare at 65.

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On the Road with the Empire Plan

NYSHIP General Information Book and Empire Plan Certificate

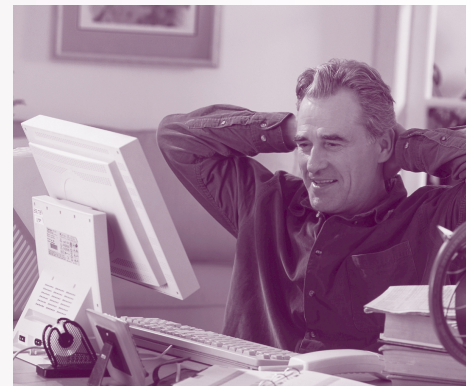
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Click on Your Empire Plan Benefits

Participating Providers at <http://www.cs.state.ny.us>

If you have access to a computer, you can find Empire Plan providers on the Internet. *The Empire Plan Participating Provider Directory* is on the New York State Department of Civil Service Employee Benefits Division Web site at <http://www.cs.state.ny.us>. Click on Employee Benefits and then on Empire Plan Providers for the *Directory*. You can search the *Directory* by Zip Code, city and state, and by two newly added options, county and state, and provider name.

United HealthCare updates the Internet *Directory* regularly. If you don't have access to the Internet, call United HealthCare at 1-800-942-4640 for a current list of providers.



Remember: Always ask if the provider participates in the Empire Plan before you receive services. In Arizona, Connecticut, Florida, New Jersey, North Carolina and South Carolina, ask if the physician is part of United HealthCare's Options Preferred Provider Organization (PPO). When you use a participating provider, you pay only the applicable copayment. *Continued on page 2*

The Empire Plan Disease Management Programs

Did you know that the Empire Plan offers Disease Management programs for enrollees and their eligible dependents? The programs are the Cardiovascular Risk Reduction Program and the Migraine Management Program.

Cardiovascular Risk Reduction Program

The Cardiovascular Risk Reduction Program focuses on the heart. If you or your dependent has a recent history of angioplasty, open heart surgery and/or

heart attack, you may be invited to participate in this program. If you agree to participate, your case will be assigned to a cardiac nurse who is experienced in working with patients to reduce heart disease risk factors. Your participation remains confidential, and there is no cost to you.

The nurse will consult with your cardiologist to develop a plan of care with the best promise of success. The nurse will talk with you periodically on

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REPORT

Click on Your Empire Plan Benefits, continued from page 1

United HealthCare at <http://www.myuhc.com>

You can access information about your Empire Plan medical benefits through the United HealthCare Web site at <http://www.myuhc.com>. At myuhc.com, you can confirm your eligibility, check your United HealthCare medical claims and link to *The Empire Plan Participating Provider Directory*.

This self-service health and well-being site is completely confidential and easy to use. Empire Plan enrollees register with a group number and an identification number. Your group number is 030500; your ID number is the first nine digits of your New York Government Employee Benefit Card. After you register, United HealthCare will mail you a personal password within five to ten business days. Your password assures confidentiality of your personal data.



If you don't have access to the Internet, visit your local library. Most libraries have computers linked to the Internet.

Empire Blue Cross and Blue Shield at <http://www.empireblue.com>

You can access information about your Empire Plan hospital benefits through the Empire Blue Cross and Blue Shield Web site at <http://www.empireblue.com>. At empireblue.com, you can check the status of a hospital claim, complete a coordination of benefits form or fill out a dependent student questionnaire, 24 hours a day, 7 days a week.

To use the site, you and your covered dependents over 18 years old register in the Member Services window on the site. (Information for dependents under 18 is available through your registration.) You'll need your identification number, which is the first nine digits of your New York Government Employee Benefit Card. Your personal password (which you create), log on ID and one-time use activation key number keep your personal data safe and secure.

If you don't have Internet access, or if you prefer to contact Empire Blue Cross and Blue Shield by telephone, call 518-367-0009 or 1-800-342-9815 for information about your hospital benefits.

Express Scripts at <http://www.express-scripts.com>

The following does not apply if you have prescription drug coverage through a union Employee Benefit Fund (Retirees from Civil Service Forum Local 300, CWA-represented employees who retired before 7/1/94 and Retirees from certain Participating Employers).

You can now order online refills for prescriptions filled through the Express Scripts Mail Service at the Express Scripts Web site, <http://www.express-scripts.com>. Choose the Mail Service Prescriptions Refill page. When your order is placed online, you'll know right away if your refill has been approved. And, you can check the status of your order, even on the same day.

With the addition of online refills, you now have four ways to refill your prescription for a 90-day supply for up to one year: at an Empire Plan/Express Scripts participating pharmacy, through the Express Scripts Mail Service, online at [express-scripts.com](http://www.express-scripts.com) or at a non-participating pharmacy (at a higher cost to you).

The Empire Plan Disease Management Programs, continued from page 1

the phone about heart-healthy diet, exercise, medication, stress management and smoking cessation, if applicable. You will receive, as needed, informational and educational materials developed in conjunction with the American Heart Association.

The Cardiovascular Risk Reduction Program is available to Empire Plan enrollees through United HealthCare and is administered by CorSolutions, a national provider of lifestyle change and treatment support programs.

Migraine Management Program

The Migraine Management Program works to improve the treatment of enrollees who experience migraine headaches. The program provides doctor and patient education. If you or a dependent is being treated with prescription drugs for migraine headaches, you may receive Program materials in the mail.

As a part of the Program, the Empire Plan has placed a quantity limit on the following medications used to relieve the onset of migraine headaches: Amerge®, Imitrex®, Maxalt®, Migranal®, and Zomig®. The quantity limits are based on both the National Headache Foundation's guidelines for the relief of migraine headaches and manufacturer recommendations.

Treatment of migraine headaches usually begins with identification of causes, or triggers, of a migraine and ways to avoid these, if possible. According to the National Headache Foundation, medications such as Imitrex or Amerge, prescribed to relieve the onset of acute migraine headaches, should be used only when necessary. Overuse of these medications can lead to rebound headaches.

If you have questions about migraine headaches, talk with your doctor. If you have questions about the Empire Plan Prescription Drug Program, call Express Scripts at 1-800-964-1888. Express Scripts provides the Migraine Management Program.

Report continued on page 3



Prior Authorization of Prescription Drugs

The following does not apply if you have prescription drug coverage through a union Employee Benefit Fund (Retirees from Civil Service Forum Local 300, CWA-represented employees who retired before 7/1/94 and Retirees from certain Participating Employers).

The Empire Plan Prescription Drug Program requires prior authorization for the following drugs purchased at a pharmacy: BCG Live, Ceredase or Cerezyme, Drugs for the treatment of impotency, Enbrel, Epoetin, Human Growth Hormone, Immune Globulin, Lamisil, Prolastin, Pulmozyme, and Sporanox. These drugs are divided into three categories: standard prior authorization (PA), high cost case management (HCCM) and impotency. Prior authorization ensures that these drugs are used appropriately for medically necessary treatments.

Call 1-800-964-1888

When a participating pharmacy submits a claim for one of these drugs, the pharmacist receives the message, "Prior Authorization Required." The pharmacist, you, a member of your family, your doctor or your doctor's staff must call Express Scripts at 1-800-964-1888 to begin the review process. But you are responsible for getting prior authorization. You must call for prior authorization even if you use a non-participating pharmacy.

If the prescription is for a PA or HCCM medication, Express Scripts will telephone the caller when the prior authorization review is completed. Express Scripts will also notify you in writing of a PA denial. If you have an HCCM review, you will be notified in writing of an approval or denial. Your doctor will receive a copy of the letter.

If the prescription is for the treatment of impotency, Express Scripts requires a letter or fax from your doctor in addition to the phone call to 1-800-964-1888. You can check on the status by calling Express Scripts. You will also receive a letter of approval or denial of the impotency medication. Your doctor will receive a copy of the letter.

A Quick Review

The review is usually done within 24 hours. A Prior Authorization Program pharmacist will telephone the doctor who wrote your prescription to make sure it meets clinical standards for medically accepted uses of the drug. If the Prior Authorization Program pharmacist cannot reach your doctor by telephone, the pharmacist will send the doctor an overnight letter or fax.

If the prior authorization review results in authorization, you will receive Empire Plan Prescription Drug Program benefits for the drug. If the prescription is not authorized, no Empire Plan Prescription Drug Program benefits will be paid for the drug.

The Appeal Process

To ask for further review if authorization is denied, call Express Scripts at 1-800-964-1888 for information on how to appeal. See your *Empire Plan Certificate* for more details about the Empire Plan Prescription Drug Program.

Prior Authorization

You must call for prior authorization to receive Empire Plan Prescription Drug Program benefits for the following drugs purchased at a pharmacy.

- BCG Live
- Ceredase or Cerezyme
- Drugs for the treatment of impotency
- Enbrel
- Epoetin
- Human Growth Hormone
- Immune Globulin
- Lamisil
- Prolastin
- Pulmozyme
- Sporanox

The *Empire Plan Report* 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
The State Campus
Albany, New York 12239
518-457-5754 (Albany area)
1-800-833-4344
(U.S., Canada, Puerto Rico, Virgin Islands)
<http://www.cs.state.ny.us>

News and Reminders

Empire Plan In the Mail

We mailed *Reporting On Prescription Drugs, The Empire Plan At A Glance 2001* and Telephone Cards to Empire Plan enrollees in March. If you didn't receive your copy, call the Employee Benefits Division at 518-457-5754 (Albany area) or 1-800-833-4344 (U.S., Canada, Puerto Rico, Virgin Islands).



On the Road with the Empire Plan

Don't miss your updated copy of "On the Road with the Empire Plan" in this *Report*. This booklet will help you understand how to use your health insurance benefits when you're traveling and when your dependent student is away at school. Keep it handy whenever you're away from home.



Blue Cross Is Empire HealthChoice, Inc.

Empire Blue Cross and Blue Shield has changed its corporate name to Empire HealthChoice, Inc. Empire HealthChoice provides your hospital benefits and related services under the Empire Plan.

The new corporate name does not affect your Empire Plan benefits or providers. Empire HealthChoice is doing business as Empire Blue Cross and Blue Shield. The telephone numbers and addresses stay the same. And, Empire HealthChoice is still a member of the Blue Cross and Blue Shield Association.

Ask for a Participating Provider

Be sure to ask if a provider participates in the Empire Plan before you receive services. Sometimes physicians new to a medical practice are not yet participating providers. When you choose an Empire Plan participating provider, you receive covered services at little or no cost, and you don't have to file a claim.

Where to Send Claims

If you use a non-participating provider or a provider who is not approved by the Home Care Advocacy Program or is not in the Managed Physical Network network, your claims should be mailed to:

United HealthCare
P.O. Box 1600
Kingston, New York 12402-1600.

You may send your claims to United HealthCare at any time. But, send them no later than 90 days after the end of the calendar year in which you received the services, or 90 days after Medicare or another plan processes your claim.

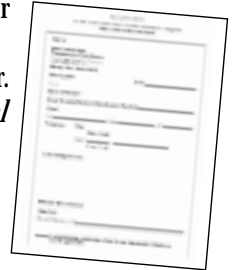
For claim forms, call United HealthCare at 1-800-942-4640. Your *Empire Plan Certificate* has more information about other types of claims.

Have You Changed Your Address?

To keep your coverage up to date, write to the Employee Benefits Division when your home address or phone number changes. Include your

name and identification number. Your *NYSHIP General Information Book* has a sample letter you may copy. Your *Book* also has a

"Keeping Your Coverage Up To Date" page that explains when to write and when to call the Employee Benefits Division.



Retirees of Participating Employers

Some Participating Employers offer their retirees prescription drug coverage through a union Employee Benefit Fund rather than through the Empire Plan Prescription Drug Program. Ask your former employing agency about your prescription drug coverage.

The Empire Plan NurseLineSM

The Empire Plan NurseLine offers enrollees health information and advice 24 hours a day, seven days a week. Whether you're worried about a recent diagnosis or just wondering how to stay healthy, you can call 1-800-439-3435 toll-free to talk with an experienced registered nurse.

You can also call the same number, 1-800-439-3435, to reach the Empire Plan NurseLine's Health Information Library. Enter PIN number 335 and a 4-digit topic code from the Empire Plan NurseLine brochure you received in the mail. The Library has recorded messages on more than 1,000 topics.

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

ADDRESS SERVICE
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Information for the Enrollee, Enrolled Spouse/
Domestic Partner and Other Enrolled Dependents

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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 Employee Benefits Division Web site (<http://www.cs.state.ny.us>), which 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 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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NYSHIP Health Benefits Meetings 2001

You're invited to attend a NYSHIP information meeting in your area. Each meeting lasts 2 hours and, except where noted, runs twice in one day: 10 am - 12 noon and 1 - 3 pm. Each session will address your New York State Health Insurance Program (NYSHIP) coverage and benefits.

No reservations are required. Seating is on a first-come, first-served basis. If you are unable to attend, you may send a representative. All meeting sites are handicapped accessible.

Spring 2001 Meetings

Albany • May 8

NYS Department of Corrections
Albany Training Academy
1134 New Scotland Road
Auditorium

Hauppauge • June 13

H. Lee Dennison Building
100 Veterans Memorial Highway
1st Floor Meeting Room

New York City (Manhattan) • May 18

Adam Clayton Powell
State Office Building
163 West 125th Street
Art Gallery

Plattsburgh • June 21

Clinton County
Government Center
137 Margaret Street
1st Floor Conference Room
10 am - noon only

Syracuse • June 26

Sen. Hughes State Office Building
333 E. Washington Street
Main Hearing Room

Fall 2001 Meetings

Albany • November 14

NYS Department of Corrections
Albany Training Academy
1134 New Scotland Road
Auditorium

Binghamton • September 20

City Hall Governmental Complex
38 Hawley Street
Council Chambers

Buffalo • September 11

Mahoney State Office Building
65 Court Street
Hearing Room, Part 1
10 am - noon only

Hauppauge • September 6

H. Lee Dennison Building
100 Veterans Memorial Highway
1st Floor Meeting Room

New York City (Manhattan) • November 5

Adam Clayton Powell State Office Building
163 West 125th Street
Art Gallery

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