

# NYSHIP HEALTH MAINTENANCE ORGANIZATIONS

NEW YORK STATE HEALTH INSURANCE PROGRAM (NYSHIP)  
FOR NEW YORK STATE EMPLOYEES; THE LEGISLATURE;  
UNIFIED COURT SYSTEM; EMPLOYEES OF PARTICIPATING EMPLOYERS  
And for their enrolled Dependents  
And for COBRA Enrollees with their NYSHIP Benefits

# Report

June 2001

## Terms to Know

**COBRA** - Consolidated Omnibus Budget Reconciliation Act, a federal law that allows you and your covered dependents to continue group health insurance coverage under certain conditions where coverage would otherwise end.

**Employee Benefits Division (EBD)** - The Employee Benefits Division, State of New York Department of Civil Service. The Department of Civil Service administers NYSHIP and makes policy decisions and interpretations of rules and regulations affecting these programs.

**Health Benefits Administrator (HBA)** - An HBA is located in each State agency, often in the Personnel or Human Resources Office. The HBA works with EBD in the Department of Civil Service to process enrollment-related transactions and answer your health insurance questions.

**Health Maintenance Organization (HMO)** - A managed health delivery system organized to deliver health care services in a geographic area. An HMO provides a predetermined set of benefits through a network of selected physicians, laboratories and hospitals for a prepaid premium. Except for emergency services, you and your enrolled dependents may only have coverage for services received from your HMO's network.

**Network** - A group of doctors, hospitals and/or other health care providers who participate in a health plan and agree to follow the plan's procedures.

**New York State Health Insurance Program (NYSHIP)** - One of the largest group health insurance programs in the U.S. The Program provides medical benefits through a NYSHIP HMO or the Empire Plan.

## Keeping Your Coverage Up To Date

To keep your coverage up to date, notify your agency Health Benefits Administrator if...

**Your home address changes**  
(Also notify your HMO.)

**Your phone number changes**  
(Also notify your HMO.)

**Your name changes**  
(Also notify your HMO.)

### Your Family Unit Changes

- You marry or divorce; your domestic partner no longer qualifies
- You want to add a domestic partner
- You want to add a dependent
- You no longer have any eligible dependents
- Your dependent loses eligibility
- You no longer wish to provide coverage for a dependent
- You have a disabled dependent
- Your spouse/domestic partner or other enrolled dependent dies

### Your Employment Status Changes

- You are going to retire
- You are affected by a layoff
- You are going on leave without pay
- You are going on Family and Medical Leave
- You want to continue your health insurance coverage while in vested status
- You have questions about continuing coverage under COBRA

### Other

- You want to cancel your coverage
- You return to work

### More Reasons to Contact Your HBA

- You have questions concerning your family's eligibility for health insurance coverage
- You have questions about changing your type of coverage (Family/Individual)
- You have questions about your health insurance coverage while on Workers' Compensation
- You have questions about changing your health insurance option
- You or a covered dependent becomes eligible for Medicare benefits because of end stage renal disease or because your domestic partner will be 65 soon
- You want to know how to coordinate your NYSHIP benefits with Medicare

Your *NYSHIP General Information Book* has a Directory of Agency Health Benefits Administrators. (COBRA enrollees should contact the Employee Benefits Division.)

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

Save this document  
NYSHIP 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 your agency Health Benefits Administrator. COBRA Enrollees: Contact the Employee Benefits Division.

 This NYSHIP HMO Report was printed using recycled paper and environmentally sensitive inks.

HMO-ACT-01-1 

## Your NYSHIP Benefit Statement

We will mail a NYSHIP Benefit Statement to your home this summer. Your Benefit Statement shows the information on your health insurance enrollment record at the Department of Civil Service, Employee Benefits Division. It includes your name, social security number, address, health insurance plan and enrolled dependents information. Please review your statement carefully to be sure your NYSHIP record is up to date. To correct your record, return page 3 of the statement to your agency Health Benefits Administrator.



If you have Family coverage, please report coordination of benefits information to your HMO.

Enrollees with dental and/or vision coverage through New York State will also receive a Dental/Vision Benefit Statement. Please make sure this record is correct and complete. To make changes, return page 3 of the dental/vision statement to your agency Health Benefits Administrator. *This does not apply to enrollees who receive dental and/or vision coverage through a union Employee Benefit Fund.*

If you have any questions about Benefit Statements, please contact your agency Health Benefits Administrator.

The NYSHIP Health Maintenance Organizations 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 a NYSHIP-approved Health Maintenance Organization.



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Employee Benefits Division  
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518-457-5754 (Albany area)  
1-800-833-4344  
(U.S., Canada, Puerto Rico, Virgin Islands)  
<http://www.cs.state.ny.us>

## Pre-Retirement Seminars

The Department of Civil Service cooperates with the Employees' Retirement System and the Office for the Aging in presenting pre-retirement seminars. A representative from the Employee Benefits Division will explain the New York State Health Insurance Program

(NYSHIP) and your choices before you leave the payroll.

If you're thinking of retirement, think about attending a pre-retirement seminar. Call your personnel office for the seminar schedule and to reserve your place.