NYSHIP HMO REPORT

May 2013

New York State Health Insurance Program (NYSHIP)
For Employees of the State of New York represented by Public Employees Federation (PEF), their enrolled Dependents, COBRA Enrollees with their NYSHIP Benefits and Young Adult Option Enrollees

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What's New

Enhanced Women's Health Care Benefits

Your NYSHIP HMO covers an expanded list of women's preventive services with no out-of-pocket costs under provisions of the Patient Protection and Affordable Care Act (PPACA). This includes copayments, coinsurance, and deductibles.

These health care benefits include:

- Well-woman visits to obtain recommended preventive services.
- Breastfeeding comprehensive support and counseling from trained providers, as well as access to breastfeeding supplies, for pregnant and nursing women.
- FDA-approved contraceptive methods, sterilization procedures, and patient education and counseling as defined by PPACA.
- Domestic and interpersonal violence screening and counseling for all women.
- Gestational diabetes screening for women 24 to 28 weeks pregnant and those at high risk of developing gestational diabetes.
- Human Papillomavirus (HPV) DNA testing every three years for women who are 30 or older.

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- Human Immunodeficiency Virus (HIV) screening and counseling for sexually active women.
- Sexually Transmitted Infections (STI) counseling for sexually active women.

For more specific information, please contact your HMO directly.

Autism Spectrum Disorder Coverage

Due to the recent New York State Autism mandate (Chapters 595 and 596 of the Laws of 2011), there is now enhanced coverage for the screening, diagnosis and treatment of Autism Spectrum Disorder (ASD). This coverage includes assessments, evaluations or tests to diagnose ASD, medications, assistive communication devices, psychiatric and psychological care, and therapeutic care, including services provided by licensed speech therapists, occupational therapists, social workers, certified behavioral analysts and physical therapists.

For more detailed information, please contact your HMO directly.

Summary of Benefits and Coverage

The *Summary of Benefits and Coverage (SBC)* is a simple and standardized comparison tool required by Federal Health Care Reform, the Patient Protection and Affordable Care Act (PPACA). The *SBC* is not a complete description of your plan's benefits. Refer to plan material for benefit information before making a decision about your family's health insurance coverage.

There are four major sections in the *SBC* – Important Questions, Common Medical Events, Excluded Services & Other Covered Services and Coverage Examples. The *SBC* includes Coverage Examples for Having a Baby and Managing Type II Diabetes. These Coverage Examples are based on presumptions of what services a person may receive over a year's duration of each example. The Coverage Examples do not reflect the actual cost to the enrollee.

Some terms in the *SBC* appear in bold face and are underlined. These terms are defined in the *Uniform Glossary*, a companion document to the *SBC*. These definitions are intended to help improve consumer understanding and may be different from how NYSHIP or your HMO defines them. Your HMO plan documents are the resources for this information.

You may view copies of the *SBC* for all NYSHIP HMOs at https://www.cs.ny.gov/sbc/index.cfm. If you do not have internet access, call your HMO to request a printed copy.

NYSHIP Changes

Pre-Tax Contribution Program for a Same-Sex Spouse or Domestic Partner

Under the Pre-Tax Contribution Program (PTCP) rules, eligible domestic partners and same-sex couples married in New York, or in a jurisdiction where marriage of same-sex couples is permitted (Connecticut, Iowa, Maine, Maryland, Massachusetts, New Hampshire, Vermont, Washington and Washington D.C.) or in California during the period when same-sex marriages were permitted are considered dependents.

If you are eligible for PTCP, you must decide whether you want to enroll in PTCP by completing Form PS-404 and filing it with your agency HBA at the time you enroll for health insurance coverage. Each year, you will continue with the same pretax selection unless you change your selection by filing Form PS-404 with your agency Health Benefits Administrator during the PTCP open enrollment period, November 1-30 of each year.

PTCP contributions for your same-sex spouse or domestic partner are considered non-taxable income under New York State law but, under the Internal Revenue Service (IRS) rules, the fair market value of health insurance benefits for a same-sex spouse or domestic partner is treated as income for tax purposes.

Ask your tax consultant how enrolling your same-sex spouse or domestic partner will affect your taxes.

NYSHIP Online Resources

To find the most up-to-date information about your health coverage, visit the NYSHIP Online portion of the Department of Civil Service web site at https://www.cs.ny.gov/ebd. Be sure to also bookmark your HMO's web site, and check it often as your first source of health insurance information.

Accessing NYSHIP Online

After going to https://www.cs.ny.gov/ebd, follow the prompts to your NYSHIP Online homepage. If you have cookies enabled, you will be able to bypass the initial navigation. Below are some tips for navigating the major tabs on the left side of the page.

What's New? – The What's New? button is located close to the top of the list. It is regularly updated and has the most current information. After clicking on the What's New? tab, scroll to view a date order listing of information or use the dropdown box to navigate section topics.

Find a Provider – This tab provides a list of HMO telephone numbers for Member Services, along with the link to each HMO's web site. Use your browser's back button to return to NYSHIP Online.

Using Your Benefits – This tab includes a variety of resources, including a list of general contact information, a library of current and archived publications, an online directory of Health Benefits Administrators and more.

Current Topics – This page contains updates and news about items of interest. There are direct links to the *Summary of Benefits and Coverage (SBC)* page and the Young Adult Option Coverage page.

Health Benefits & Option Transfer – For everything you need to know about Option Transfer and more, click on this tab and choose Rates and Health Plan Choices, where you will find health insurance rates, the online Plan Comparison and your current *Choices* publication. Other links on the secondary page provide helpful additional information including your *NYSHIP General Information Book* and HMO Claim Forms.

Other Benefits – Dental and Vision benefits information (booklets, forms and web site links) or contact information is available on the Other Benefits page.

Planning to Retire? – If you're thinking about that next stage of your life, this tab provides one stop shopping for all of the information you need regarding health insurance in retirement. Included here are some important reminders about planning and contact information and links to important resources that will help you prepare for retirement. A *Planning for Retirement* video with companion booklet is available to help guide you in managing your benefits once you retire.

Calendar – For upcoming events, such as Health Fairs and Pre-Retirement Seminars, visit the Calendar page and use the search function to locate information on a particular event.

MyNYSHIP – The MyNYSHIP portal provides secure online access to your personal enrollment record. It requires a Civil Service ID and password to safeguard your personal information so you will need to create an account to start the MyNYSHIP registration process. As a registered user, you can update your address online, change your health insurance option during the Option Transfer Period and check your enrollment information.

Reminders

Need Health Benefits Information in Another Language?

The New York State Health Insurance Program offers Language Line Services (LLS), an over-the-phone language translation service for NYSHIP enrollees.

If you understand another language better than English and need answers to your health benefits questions, you can contact your agency Health Benefits Administrator (HBA) who will arrange for you to use LLS through the Employee Benefits Division (EBD). You may call your HBA on your own or, with the required authorization, a relative or friend can call on your behalf.

A three-way conference call allows the interpreter to translate for you and the EBD representative. LLS interpreters are highly trained in over-the-phone interpretation and they give accurate, objective translations. All calls are strictly confidential.

We've Moved!

As of October 2012, the Employee Benefits Division has relocated from the Alfred E. Smith State Building in downtown Albany to Core 1 of the South Swan Street Building at the Empire State Plaza. It is approximately one-half mile south of the former location at the Alfred E. Smith State Building. The Department of Civil Service (DCS) Reception Desk is located on the first floor. If you have materials to send to DCS, please mail to: New York State Department of Civil Service, Albany, New York, 12239.

Parking Information

The easiest access to the South Swan Street Building is from either the Madison or Cathedral Parking Lots, which are located on either side of the New York State Museum. For parking information, go to http://www.ogs.ny.gov/BU/BA/Parking/Visitor/.

Building Access Information

The Core 1 entrance in the South Swan Street Building faces South Swan Street. The entrance is located between a break in the buildings; you will go down the stairs and the main door is on your right. Look for a sign that says New York State Department of Civil Service Entrance. Once inside, proceed through the lobby to a door straight ahead for the Department of Civil Service Reception Desk. Active employees are encouraged to call their HBA with benefits questions.

Keep Your Enrollment Record Up to Date

Remember to inform your agency Health Benefits Administrator (HBA) of any changes to your enrollment record (address, adding or deleting dependents, marital status changes) in a timely manner. In some cases, deadlines apply. (See your *NYSHIP General Information Book* for more information.) Notifying the Plan's insurance carriers or your retirement system does not automatically update your NYSHIP records.

Planning for Retirement with NYSHIP

When you are considering retirement, there is a lot to think about as you face this next phase of your life. One is your health insurance. Here are some important tips and resources:

- The Employee Benefits Division (EBD) offers a *Planning for Retirement* package that includes a helpful booklet, 35-minute companion DVD and benefits checklist to guide you as you plan for health insurance coverage in retirement. Ask your agency Health Benefits Administrator (HBA) for these materials. As an active employee, your source for benefit information is your HBA. When you retire, EBD becomes your HBA.
- Visit the NYSHIP Online web site, and select the tab "Planning to Retire?" where you will find publications, contact information and links to important resources that will help you prepare for retirement. You also have the opportunity to order the *Planning for Retirement* booklet and companion DVD.
- Pre-Retirement Seminars, sponsored by the Governor's Office of Employee Relations (GOER) in partnership with the Office of the State Comptroller, are scheduled statewide. Preregistration is required. For a seminar schedule, contact your HBA or go to the New York State Department of Civil Service web site, https://www.cs.ny.gov. Click on Benefit Programs, then on Calendar. You must register and have approval to attend.
- If you work past age 65, you should familiarize yourself with NYSHIP and Medicare rules so that you have Medicare in place as required by NYSHIP, as soon as you become Medicare primary.
- As you approach your 65th birthday, we will send you a letter to remind you to enroll in Medicare. The letter alerts enrollees that they must have Medicare in place when they become Medicare primary and reminds retirees that they must have Medicare in place on the first day of the month in which they turn 65. (Or the first day of the month prior if their birthday is on the first of the month.) NYSHIP won't pay for anything that Medicare would cover. The publication, *Medicare & NYSHIP*, and companion DVD are included in the mailing and answer many common questions.
- If you are currently enrolled in an HMO that offers a Medicare Advantage Plan to NYSHIP members, you must enroll in the HMO's Medicare Advantage Plan if you choose to remain in that HMO.
- Once you retire, EBD becomes your HBA and your health insurance coverage will continue as long as you qualify. Read the materials provided to you at the time of your retirement and other publications that we will mail to you.

Although rewarding, planning for retirement takes some work. If you would like more information, please ask your HBA for help – and when you do retire – the Employee Benefits Division will be there for you.

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

Please do not send mail or correspondence to the return address. See address information below.

SAVE THIS DOCUMENT

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

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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). 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. New York State and Participating Employer Retirees and COBRA Enrollees: Contact the Employee Benefits Division at 518-457-5754 or 1-800-833-4344 (U.S., Canada, Puerto Rico, Virgin Islands).

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Annual Notice of Mastectomy and Reconstructive Surgery Benefits

By law, insurers must:

- Cover inpatient hospital care for lymph node dissection, lumpectomy and mastectomy for treatment of breast cancer for as long as the physician and patient determine hospitalization is medically necessary
- Cover breast reconstruction following mastectomy, including surgery of the other breast to produce a symmetrical appearance
- Cover treatment for complications of mastectomy, including lymphedema
- Cover prostheses and mastectomy bras related to breast reconstruction
- Notify enrollees of this coverage through plan documents

Contact your HMO if you have questions about these benefits.

The *NYSHIP Health Maintenance Organizations Report* is published by the Employee Benefits Division of the New York State Department of Civil Service. The Employee Benefits Division administers the New York State Health Insurance Program (NYSHIP). NYSHIP provides your health insurance benefits.

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