

2019

# ON THE ROAD

with



The Empire  
Plan

For Enrollees and Retirees  
of NYSHIP Participating Agencies  
and Participating Employers and  
their enrolled Dependents,  
COBRA Enrollees with their Empire  
Plan benefits, Young Adult Enrollees





# Important Empire Plan Addresses

## Medical/Surgical Program

UnitedHealthcare  
P.O. Box 1600  
Kingston, NY 12402-1600

## Prescription Drug Program

CVS Caremark (claims only)  
P.O. Box 52136  
Phoenix, AZ 85072-2136

## Empire Plan Medicare Rx

*(for Medicare-primary enrollees  
or dependents only)*

CVS Caremark (claims only)  
P.O. Box 52066  
Phoenix, AZ 85072-2066

## Hospital Program

Empire BlueCross BlueShield  
NYS Service Center  
P.O. Box 1407  
Church Street Station  
New York, NY 10008-1407

## Blue Cross Blue Shield Global Core Service Center

P.O. Box 2048  
Southeastern, PA 19399

## Mental Health and Substance Abuse Program

Beacon Health Options, Inc.  
P.O. Box 1850  
Hicksville, NY 11802

# Important Empire Plan Phone Numbers

Toll Free 1-877-7-NYSHIP  
(1-877-769-7447)

PRESS  
OR  
SAY

- 1 Medical/Surgical Program  
Managed Physical Medicine Program  
Home Care Advocacy Program**

TTY 1-888-697-9054

- 2 Hospital Program**

TTY 1-800-241-6894

*Outside of the US? Call:  
1-800-810-BLUE (1-800-810-2583)*

- 3 Mental Health and  
Substance Abuse Program**

TTY 1-855-643-1476

- 4 Prescription Drug Program**

TTY 711

- 5 Empire Plan NurseLine<sup>SM</sup>**







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You're taking your family on that trip this summer. Your daughter is going off to college out of state this fall. You've finally retired and plan to spend winters in Florida. It's good to know that no matter where you or your family goes, The Empire Plan is there.

Before you go, however, plan ahead. Do you have your doctors' phone numbers and your benefit card? Do you have enough of your regular medications? If you are Medicare primary, do you also have your Empire Plan Medicare Rx Card? Don't forget to pack this booklet; it contains important information and phone numbers.

Empire Plan coverage is available worldwide and not just for emergencies. Most parts of The Empire Plan have two levels of benefits. If you use an Empire Plan participating provider, you will receive medically necessary, covered services and supplies at little

or no cost without any claim forms to fill out. If you use a nonparticipating provider, medically necessary services and supplies are covered, but deductibles, coinsurance and benefit limits may apply.

The Empire Plan Medical/Surgical Program has participating providers in many states,\* and the Hospital Program, Prescription Drug Program and Medicare Rx have nationwide networks. The Empire Plan Mental Health and Substance Abuse Program, the Home Care Advocacy Program (HCAP) and the Managed Physical Medicine Program guarantee access to network benefits nationwide if you call to make the necessary arrangements before you receive services. Read this booklet to further understand your plan and how it works when you are away from home.


*\*See page 9 for details.*



**Before you go, plan ahead.  
Be sure to have your doctors'  
phone numbers, your benefit  
card and this booklet with you.**


# The Empire Plan Benefits Management Program

If The Empire Plan is primary\* for you or your covered dependents, you must call the Benefits Management Program before certain services are received anywhere in the United States and follow the Program requirements to receive maximum benefits under the Plan.

 **You must call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and Press or Say 2 for the Hospital Program:**

- Before a maternity or scheduled (nonemergency) hospital admission.
- Within 48 hours, or as soon as reasonably possible after an emergency or urgent hospital admission.

- Before admission or transfer to a skilled nursing facility (includes a rehabilitation facility).

 **You must call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and Press or Say 1 for the Medical/Surgical Program:**

- Before having a scheduled (nonemergency) magnetic resonance imaging (MRI), magnetic resonance angiography (MRA), computerized tomography (CT) scan, positron emission tomography (PET) scan or nuclear medicine test.

Precertification is not required if Medicare is your primary coverage, you receive service outside the United States or the imaging/tests are done while you are an inpatient in a hospital.

*\*The Empire Plan is primary if it pays first for health insurance claims before any other group health insurance plan.*



# The Empire Plan Hospital Program

- Provides benefits for covered inpatient and outpatient services provided by a hospital, hospital extension clinic,\*\* skilled nursing facility\*\*\* or hospice.
- Covered services at network hospitals are paid in full, except for any applicable copayments.

You have access to over 90 percent of hospitals across the United States through The Empire Plan network. A network hospital directory is available on NYSHIP Online at [www.cs.ny.gov/employee-benefits](http://www.cs.ny.gov/employee-benefits). Choose your group and plan, if prompted, then select Find a Provider. Or, you can call The Empire Plan and press or say 2 on the main menu to connect to the Hospital Program (see page 2).

If you use a network facility within New York State, the hospital will submit your claim for payment. If you receive hospital services outside of New York State, ask the hospital to submit its bills to the local Blue Cross Plan using Code YLS, which appears on your benefit card, and the claim will be directed to Empire BlueCross BlueShield.

If you receive services at a non-network hospital, ask the hospital to submit the claim to Empire BlueCross BlueShield. If the hospital will not file the claim, you should submit the claim to Empire BlueCross BlueShield (see page 1), making sure to reference Code YLS and include your Empire Plan identification number. You or the hospital can call the toll-free Empire Plan number on your benefit card (press or say 2 for the Hospital Program) for additional information about how to file the claim.

Network benefits are provided for emergency services received at a non-network hospital in the United States. For nonemergency care, Empire BlueCross BlueShield will either pay the hospital or reimburse you directly for covered services, less any applicable copayments, coinsurance payments or penalties. Once your out-of-pocket expenses exceed the coinsurance maximum for the non-network inpatient and outpatient care, The Empire Plan pays 100 percent of covered non-network charges.

*\*\* Hospital extension clinics are remote locations, including outpatient surgical locations and urgent care centers, owned and operated by the hospital.*

*\*\*\* If Medicare is your primary coverage, The Empire Plan does not provide skilled nursing facility benefits, even for short-term rehabilitation care.*



## Hospital Care Outside the United States

To maximize your benefits and minimize your out-of-pocket cost for care in a hospital outside of the United States, go to [www.bcbsglobalcore.com](http://www.bcbsglobalcore.com) or call 1-800-810-BLUE (1-800-810-2583) to locate a Blue Cross Blue Shield Global Core participating facility in the area you will be staying. If calling from outside the continental United States, you can make a collect call to 1-804-673-1177.

If you receive inpatient care at a participating facility that was arranged through the Blue Cross Blue Shield Global Core Service Center, you may not be responsible for paying the full hospital costs at the time services are rendered and the provider will file the claim for you. For all outpatient care, or if you have already paid the hospital, you must submit a claim and Empire BlueCross BlueShield will reimburse

you directly for covered, medically necessary services.

When filing a claim for reimbursement for services received at a foreign hospital, use the international claim form located on the Blue Cross Blue Shield Global Core website and send an itemized, original hospital bill—in English or with a translation, if possible—and your Empire Plan identification number to the Blue Cross Blue Shield Global Core Service Center (see page 1).

Empire BlueCross BlueShield may require medical records to process your claim. Ask the hospital for copies of your medical records when you are discharged and arrange for these records to be translated into English, if possible. On the international claim form, you may indicate whether you would like to be reimbursed in the original currency or U.S. dollars and whether you would like to receive a check or wire transfer.

For details on how to file a claim, see your *Empire Plan Certificate* or call The Empire Plan or the Blue Cross Blue Shield Global Core Service Center.

**Note:** No benefits will be paid for inpatient hospital days determined not to be medically necessary.

## A Word About Emergency Care

As prepared as you are, emergency situations occasionally arise. In the event of an emergency, you should go to the nearest hospital emergency department. However, if the Empire Plan Hospital Program determines that your visit was not a medical emergency, your expenses will not be covered. In these cases, you may submit your expenses to the Empire Plan Medical/Surgical Program to be considered under the Participating Provider Program, Basic Medical Program





or Basic Medical Provider Discount Program.\* Refer to your *Empire Plan Certificate* for information on which programs will cover which hospital emergency services and providers.

## Plan Ahead

If you anticipate that you or a family member may need medical care while you are away, consult with your doctor and locate providers in the area(s) you will be visiting by calling The Empire Plan or, if traveling outside the United States, the Blue Cross Blue Shield Global Core Service Center. Urgent care centers that offer extended and weekend hours are located in many areas.

*\*The Basic Medical Provider Discount Program does not apply to Excelsior Plan Enrollees.*

# The Empire Plan Medical/Surgical Program

- Provides benefits for medical expenses such as office visits, physician services, diagnostic testing, urgent care center and convenience care clinic visits.
- Benefits are available worldwide for covered, medically necessary services.

## Participating Provider Program

The Empire Plan Participating Provider Program offers a network of over 300,000 physicians, laboratories and other providers located throughout New York and in many other states.

When you use a participating provider, you pay only the applicable copayment for most covered services.

## Finding a Provider

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The Empire Plan offers an expanded physician network in Arizona; Connecticut; Florida; Maryland; New Jersey; North Carolina; Pennsylvania; South Carolina; Virginia; Washington, D.C.; West Virginia and the greater Chicago area. If you use a UnitedHealthcare Options Preferred Provider Organization (PPO) physician while in any of these states, you pay only your copayment. When seeking care from providers in all other states, including New York, find out whether they participate in The Empire Plan for New York State government employees and retirees.

To find a participating provider online, visit NYSHIP Online at [www.cs.ny.gov/employee-benefits](http://www.cs.ny.gov/employee-benefits). You may also ask your Health Benefits Administrator (HBA) or the Employee Benefits Division (EBD) for a copy of the *Empire Plan Participating Provider Directory* for the state you are visiting.

The online provider directory for the Empire Plan Medical/Surgical Program includes a number of search functions that make it easy to find a participating provider. You can search by People, Places, Tests and Imaging, Services and Treatments or Care by Condition. You can further narrow your search by location (such as mileage radius from a particular ZIP code), provider gender, language spoken, subspecialty or hospital affiliation. To access the provider directory on NYSHIP Online, go to [www.cs.ny.gov/employee-benefits](http://www.cs.ny.gov/employee-benefits), choose your group and plan, if prompted, then select Find a Provider.

Call the Empire Plan Medical/Surgical Program (see page 2) for help finding a participating provider or to request an *Empire Plan Participating Provider Directory*.



## Out-of-Network Coverage

Depending on where you live, the Empire Plan may provide access to network benefits for primary care and specialty physicians if there is not a geographically accessible in-network provider with the appropriate training and experience to meet your health care needs available within a 30-mile radius or 30-minute travel time from your home address. Out-of-network referrals are available from your home address in the following states/areas: New York; New Jersey; Connecticut; Pennsylvania; North and South Carolina;

Florida; Maryland; Washington, D.C.; Virginia; West Virginia; Arizona and the Chicago, Illinois area. You must call The Empire Plan at 1-877-7-NYSHIP (1-877-769-7447) before seeking services. For more information regarding the cost and coverage for your out-of-network benefits, refer to your *Empire Plan At A Glance* and the *Out-of-Network Reimbursement Disclosures* insert. Both publications are also available on NYSHIP Online at [www.cs.ny.gov/employee-benefits](http://www.cs.ny.gov/employee-benefits). From the homepage, select Using Your Benefits and then Publications.

## Basic Medical Program

If you use a nonparticipating provider, covered expenses are reimbursed under the Basic Medical Program portion of the Plan, and, in most cases, will be subject to deductible and coinsurance. You or the provider must submit a claim for reimbursement for covered expenses to UnitedHealthcare. Any reimbursement will be sent to you, and you are responsible for paying the nonparticipating provider. See your *Empire Plan Certificate* for details.

## Basic Medical Provider Discount Program

If The Empire Plan is your primary insurance coverage (pays first), the Plan includes another program to reduce your out-of-pocket costs when you use a nonparticipating provider. The Empire Plan Basic Medical Provider Discount Program\* offers discounts from certain

physicians and other providers who are not part of the Empire Plan participating provider network but are part of the Empire Plan MultiPlan group, a nationwide provider organization contracted with UnitedHealthcare.

To take advantage of the Basic Medical Provider Discount Program, ask your providers whether they are part of the Empire Plan MultiPlan group or call The Empire Plan and press or say 1 on the main menu to connect to the Medical/Surgical Program and ask a representative for help (see page 2). This information is also available on NYSHIP Online at [www.cs.ny.gov/employee-benefits](http://www.cs.ny.gov/employee-benefits). Choose your group and plan, if prompted, then select Find a Provider.

The Basic Medical Provider Discount Program is especially helpful when you or your dependents are traveling and Empire Plan participating providers are not available.

*\*This benefit does not apply to Excelsior Plan enrollees.*

## Home Care Advocacy Program (HCAP)

- Provides benefits for home care services and/or durable medical equipment and certain supplies, including diabetic supplies.
- Program requirements apply nationwide even if another health insurance plan, such as Medicare, is primary.

Call HCAP for precertification before you seek medically necessary home care services, equipment or supplies anywhere in the United States (see page 2). Precertified, HCAP-covered services and items will be paid for in full. Call before you travel if you anticipate needing HCAP-covered services or items.

If you do not call HCAP, or if you use a nonparticipating provider without first contacting HCAP for assistance, your out-of-pocket expenses will be higher.





For blood glucose self-testing equipment and supplies, including blood glucose monitors, test strips, lancets and lancet devices, call the Empire Plan Diabetic Supplies Pharmacy toll free at 1-800-321-0591. For insulin pumps and Medi-Jectors®, you must call HCAP for authorization.

For ostomy supplies used for colostomies, ileostomies or urinary ostomies, including pouches, wafers, stoma caps and ostomy belts, call Byram Healthcare toll free at 1-800-354-4054.

Medicare has implemented a Competitive Bidding Program in most areas of the country. This Program determines how Medicare pays suppliers for certain durable medical equipment, prosthetics, orthotics and supplies (DMEPOS).

If Medicare is your primary coverage and you need supplies while visiting an area that participates in the DMEPOS Competitive Bidding Program, you must



use a Medicare-approved supplier. If you don't use a Medicare contract supplier, Medicare will not pay for the items and your Empire Plan benefits will be drastically reduced.

To maximize your benefits, it is important for you to know if you're affected by this Medicare Program. For more information, you can contact Medicare at 1-800-MEDICARE (1-800-633-4227). To locate a Medicare contract supplier, visit [www.medicare.gov/supplierdirectory](http://www.medicare.gov/supplierdirectory) or contact The Empire Plan and press or say 1 for the Medical/Surgical Program, then press or say 3 for the Benefits Management Program/Home Care Advocacy Program.

## Managed Physical Medicine Program

- Provides benefits for chiropractic treatment and physical therapy.
- Program requirements apply nationwide even if another health insurance plan is primary (pays first).

The Managed Physical Network (MPN) includes approximately 7,500 providers administering chiropractic treatment,

physical therapy and occupational therapy. To receive the highest level of benefits, you must use an MPN provider for these services.

If you're away from home, call MPN (see page 2) to locate the provider nearest you or visit NYSHIP Online at [www.cs.ny.gov/employee-benefits](http://www.cs.ny.gov/employee-benefits). Choose your group and plan, if prompted, then select Find a Provider. If there are no participating providers in your area, MPN will arrange for covered, medically necessary treatment with a nonparticipating provider. You are guaranteed network benefits if you call MPN before receiving treatment and use the provider with whom MPN arranges your care.

If you receive chiropractic treatment or physical therapy from a nonparticipating provider without assistance from MPN, you will pay a much higher share of the cost.



## The Empire Plan Mental Health and Substance Abuse (MHSA) Program

- Provides benefits for inpatient and certain outpatient mental health care and substance use care.
- Program requirements apply even if another health insurance plan is primary (pays first).

**To receive the highest level of benefits, call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and Press or Say 3 for the Mental Health and Substance Abuse Program:**

- Before you seek inpatient services for mental health or substance use care, including alcoholism. When you call, you will be referred to an appropriate provider.

- Within 48 hours, or as soon as reasonably possible after an emergency mental health or substance use hospitalization.

The Beacon Health Options network includes more than 100,000 provider locations across the country. For a list of participating mental health and substance use care practitioners and facilities, visit NYSHIP Online at [www.cs.ny.gov/employee-benefits](http://www.cs.ny.gov/employee-benefits). Choose your group and plan, if prompted, then select Find a Provider. You are guaranteed access to network benefits if you call the Program before receiving services and follow their recommendations.

The MHSA Program's Clinical Referral Line is available 24 hours a day, seven days a week, and is staffed by experienced clinicians. In an emergency, go to the nearest hospital emergency department.



## The Empire Plan Prescription Drug Program

The Empire Plan Prescription Drug Program offers a choice of more than 65,000 network pharmacies nationwide, as well as a mail service pharmacy. Your copayment amount depends on the drug, the quantity prescribed and where you fill your prescription. The most cost-effective way to receive your prescription drugs is through the Mail Service Pharmacy. If you choose to use a non-network pharmacy, you will pay the full cost of the drug and need to submit a claim for partial reimbursement.

Prepare for your trip by filling prescriptions for maintenance medications prior to your departure. While your prescriptions can be filled at any network pharmacy within the





United States, restrictions may apply to controlled substances in certain areas due to various state laws. Although Empire Plan prescription drug services (retail, mail order and the Specialty Pharmacy Program) are not available outside of the United States (and its territories), you may file a paper claim for partial reimbursement after paying out of pocket for a valid prescription at a pharmacy. Please contact the Prescription Drug Program or Specialty Drug Program if you have questions regarding your prescriptions and travel.

If you will be on an extended vacation within the United States, you may also provide The Empire Plan mail service pharmacy with a temporary address so you can continue to receive mail order prescriptions while you are away from home.

Indicate your temporary address on the mail order refill form online at [www.empireplanrxprogram.com](http://www.empireplanrxprogram.com)

or call The Empire Plan (see page 2) and press or say 4 on the main menu to connect to the Prescription Drug Program. If you are Medicare primary, select the option for Empire Plan Medicare Rx.

Supplying your bin number may help the pharmacy process your prescription faster. The bin number for both Empire Plan-primary and Medicare-primary enrollees is 004336.

To find a network pharmacy close to your destination, call The Empire Plan toll free or go to NYSHIP Online at [www.cs.ny.gov/employee-benefits](http://www.cs.ny.gov/employee-benefits). Choose your group and plan, if prompted, then select Find a Provider.

The Empire Plan Prescription Drug Program is available 24 hours a day, seven days a week to answer questions from enrollees and pharmacists. Call—or have the pharmacist call—if there are any questions about your prescription or about accepting your benefit card.

If you use a non-network pharmacy, or if you do not use your benefit card at a network pharmacy, send your pharmacy receipt and claim form to the Empire Plan Prescription Drug Program for partial reimbursement (see page 1).

### **If You Are Medicare Primary**

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If you or any of your covered dependents are enrolled in Empire Plan Medicare Rx, be sure that each of you brings your individualized Empire Plan Medicare Rx Cards on your trip. These cards must be used when filling prescriptions at a network pharmacy. Remember to bring your current benefit card, too; you will need it in order to access all other Empire Plan benefits and services.



**Be prepared! If you anticipate that you or a family member may need medical care while you are away, consult with your doctor before you go.**

## The Empire Plan NurseLine<sup>SM</sup>

The Empire Plan NurseLine<sup>SM</sup> provides access to health information and support 24 hours a day, seven days a week. Call The Empire Plan (see page 2) and press or say 5 to speak with a registered nurse about your health-related questions.

## Questions & Answers

**Q.** *My wife and I are planning a 2-3 month trip through the Southwest. My wife is a diabetic and needs to have insulin and other supplies. How can she make sure that she gets what she needs?*

**A.** Your wife can call the Empire Plan Diabetic Supplies Pharmacy toll free at 1-800-321-0591 to arrange for most of the diabetic supplies prescribed by her doctor to be sent to your home in advance of the trip. If she is Medicare primary or requires an insulin pump or Medi-Jector, she should call the Home Care Advocacy Program (HCAP) (see page 11).

Your wife can also visit any participating pharmacy to obtain insulin. She should bring her benefit card and, if Medicare primary, her Empire Plan Medicare Rx Card.



To locate a pharmacy or network provider in the area where you and your wife will be traveling, go to NYSHIP Online at [www.cs.ny.gov/](http://www.cs.ny.gov/) employee-benefits. Choose your group and plan, if prompted, then select Find a Provider. Or, call The Empire Plan and press or say 1 on the main menu to connect to the Empire Plan Medical/Surgical Program, or press or say 4 to reach the Prescription Drug Program (see page 2).

Be sure to take this booklet with you for access to other important information and phone numbers.

**Q.** *I'll be traveling to France this fall. What should I do if I need health care?*

**A.** If you require medical care while abroad, the American Embassy can usually provide names of reliable, English-speaking doctors. After receiving medical services, ask for copies of your medical records in English, if possible, and keep a receipt

when you pay your bill. When you get home, submit the records to the appropriate Empire Plan administrator. The Plan administrators will reimburse you directly for covered expenses. If you are Medicare primary, remember that Medicare does not provide coverage outside the United States. If no other coverage is in effect, The Empire Plan is primary until you return.

**Q.** *I recently had surgery on my shoulder, and my doctor has recommended four additional weeks of physical therapy. I have longstanding plans to spend the next three weeks in California visiting family. Can I have therapy while I am away?*

**A.** Through the Managed Physical Medicine Program, which is administered by Managed Physical Network (MPN), you can arrange to have therapy while you are in California. Call MPN using The Empire Plan toll-free number to locate the provider nearest to your

planned destination. If there is not a network provider in the area you will be visiting, MPN will find a local provider and make arrangements for your therapy on your behalf. You will only be responsible for your copayment.

**Q.** *We take the children to visit their grandparents in Florida every winter. Are there participating providers in Florida?*

**A.** There are over 55,000 physicians in Florida available to Empire Plan enrollees through the UnitedHealthcare Options Preferred Provider Organization (PPO) Network. To find a participating provider, call The Empire Plan, press or say 1 on the main menu to connect to the Medical/Surgical Program (see page 2) and ask for the *Participating Provider Directory* for Northern and/or Southern Florida to be sent to you. If you need the name of a doctor quickly, ask the representative to assist you, or use the directory on NYSHIP Online at [www.cs.ny.gov/employee-benefits](http://www.cs.ny.gov/employee-benefits).

Choose your group and plan, if prompted, then select Find a Provider. When you use a physician in the UnitedHealthcare Options PPO network, tell the provider you are covered by The Empire Plan for New York State government employees and retirees.

**Q.** *I use the Empire Plan Specialty Pharmacy Program for my arthritis medications, but this service is not available outside the United States. How can I get my medications while I am out of the country?*

**A.** If you need medication from the Specialty Pharmacy while you are outside of the United States, you may request an override so that you will have a sufficient supply during your travels. For information on how to complete this process, contact The Empire Plan (see page 2), press or say 4 on the main menu to connect to the Prescription Drug Program and ask to speak with Specialty Customer Care.



**Q.** *What if I have questions about NYSHIP?*

**A.** If you have questions regarding providers, benefits and claims, call The Empire Plan (see page 2). If you have questions about your enrollment records, eligibility or NYSHIP requirements, or you need to order forms, NYSHIP publications, replacement benefit cards or add a dependent or change your address, contact your Health Benefits Administrator (HBA).

PE Retirees: You can order benefit cards or change your address online using MyNYSHIP ([www.cs.ny.gov/mynyship](http://www.cs.ny.gov/mynyship)).

MyNYSHIP is a secure site, and you should register in advance of your trip to receive an activation code. You may also contact the Employee Benefits Division at 518-457-5754 or 1-800-833-4344 with questions.

Forms and information related to your NYSHIP coverage can be found on NYSHIP Online at [www.cs.ny.com/employee-benefits](http://www.cs.ny.com/employee-benefits).





## Travel Tips

- Prepare a first-aid kit, and include such things as sunscreen and medications for allergies, bee stings and pain.
- Carry a card or wear a bracelet stating medical conditions you have (such as diabetes or severe allergies).
- Keep important names and contact information handy for emergency medical personnel. Enter this information into your mobile phone's address book under the name Emergency Contacts.
- Carry your benefit card and a list of any allergies to medications. Also, bring a list of medications (and dosages) you take regularly. If you or any of your covered dependents are enrolled in Empire Plan Medicare Rx, make sure you each carry your personal Empire Plan Medicare Rx Cards.
- Call HCAP, MPN or the Empire Plan Mental Health and Substance Abuse Program in advance to make out-of-town arrangements.



This document is for information purposes only and does not contain a complete description of your benefits or imply Empire Plan coverage. Read your *Empire Plan Certificate* for complete information. While you travel, visit our website for benefit information at [www.cs.ny.gov](http://www.cs.ny.gov).



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