



New York State Health Insurance Program for State and Local Government Employers



The Empire Plan offers complete, affordable health insurance for your employees and their families. The Plan has a proven record of serving local governments throughout the State.



Affordable Large Proven Unique

The Empire Plan

The New York State Health Insurance Program (NYSHIP) was established in 1957 for State employees. In 1958, NYSHIP became available to local governments and school districts. Now, more than 50 years later, NYSHIP is one of the largest public employer health insurance programs in the nation, protecting over 1.2 million State and local government employees, retirees and their families. Over 800 local government employers offer NYSHIP. They count on the dependability and financial stability that come from NYSHIP's size and experience. The New York State Department of Civil Service, NYSHIP's administrator, continues to fulfill its promise to provide quality health benefits for public employers in New York State.

Comprehensive Coverage

In 1986, NYSHIP introduced The Empire Plan, a unique health insurance plan developed to meet the needs of public employees and employers in New York State.

Empire Plan benefits are available for a wide spectrum of services:

- Inpatient and outpatient hospital coverage for medical, surgical and maternity care. Covered inpatient services at BlueCross BlueShield network hospitals are paid in full.
- Medical and surgical coverage under the Participating Provider network, or under the Basic Medical Program for non-participating providers.
- Home care services, diabetic supplies, durable medical equipment and certain medical supplies paid in full through the Home Care Advocacy Program (HCAP).
- Chiropractic and physical therapy coverage through the Managed Physical Medicine Program.
- Prostheses and orthotic devices paid in full through network providers.
- Programs for managing diseases including: cardiovascular disease, asthma, depression, diabetes, chronic kidney disease, eating disorders and ADHD.
- Centers of Excellence for Cancer, Infertility, and Transplants.
- Managed Mental Health and Substance Abuse Program.
- Prescription Drug Program.
- The Empire Plan NurseLineSM for health information and support 24 hours a day, 365 days a year through a toll-free telephone number.

Competitive Rates

The Empire Plan offers employers a financially stable health insurance plan. In the five year period of 2004 to 2008, the annual net premium increase for The Empire Plan averaged approximately 8 percent. This compares favorably with other large U.S. employers for the same period according to Towers Perrin's annual survey of health care costs. The Empire Plan's combination of managed care features and reasonable copayments have allowed us to provide a very comprehensive benefits package while keeping costs down. To check premium rates for The Empire Plan's benefit packages, visit our website, www.cs.state.ny.us. Click on "Benefit Programs" and choose "Interested in Joining NYSHIP?"

Superior Service

The Empire Plan offers public employers and enrollees superior customer service. NYSHIP features a paperless online health insurance enrollment system, the New York Benefits Eligibility and Accounting System (NYBEAS).

The Department's website at www.cs.ny.gov has up-to-date information about NYSHIP and The Empire Plan. The site links to Empire Plan providers and pharmacies, and to the New York State Public Employee and Retiree Long Term Care Insurance Plan (NYPERL).

In addition, the Employee Benefits Division provides quarterly reports to employers and mails program information directly to enrollees. Enrollees may reach Empire Plan carriers through one toll-free telephone number, 1-877-7-NYSHIP (1-877-769-7447).



Competitive Excellent Superior Comprehensive

Excellent Communications

Since 1995, the New York State Department of Civil Service has won 112 awards recognizing excellence in overall health communications effectiveness: 20 APEX Awards, two Ava Awards, three AXIEM Awards, ten Communicator Awards, one Davey Award, six Hermes Creative Awards, one Magnus Opum Award, four Mature Media Print Awards, 13 National Health Information Awards, three Nori Awards, two NYS Forum for IBM Best Practices Awards, five Telly Awards, one Vision Award, one Worldfest Houston Award, nine Worldwide Web Awards, four WWW Mature Media Awards, 19 Marcom Awards, one Summit Award, five Videographer Awards, and two eHealthcare Leadership Awards.

Broad Networks/Worldwide Benefits

The Empire Plan has 11,000 network hospitals, skilled nursing facilities and hospice care facilities nationwide.

Empire Plan enrollees have the freedom to choose from over 170,000 medical, mental health and other participating providers nationwide.

The Empire Plan Prescription Drug Program offers a choice of more than 59,000 participating pharmacies nationwide as well as a mail service pharmacy. Or, enrollees may choose non-participating providers worldwide.

Contact Information

For information on offering NYSHIP's Empire Plan to your employees and/or retirees, please call James DeWan, Director, Department of Civil Service, Employee Benefits Division at (518) 473-1977.

New York State Department of Civil Service
Employee Benefits Division
Albany, New York 12239

www.cs.ny.gov



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Common Questions

“Can we participate in The Empire Plan?”

The Empire Plan is available to units of local government of virtually every type and size within New York State. Current participating agencies include counties, cities, towns, villages, school districts and other municipal entities such as fire and water districts and public library systems.

“Why should we participate in The Empire Plan?”

The Empire Plan is designed specifically for New York State's public employees and employers. The size and stability of the Plan allows for a comprehensive benefit package with competitive rates. NYSHIP also provides a suite of services to assist participating agencies with benefit administration.

“Are there any geographic limitations to The Empire Plan's coverage?”

Unlike many HMOs that provide limited out of area benefits, The Empire Plan offers worldwide coverage to meet the needs of your employees and their dependents wherever they may need care. Nationwide, there are more than 170,000 participating providers, 11,000 network hospitals, and 59,000 participating pharmacies. Enrollees may also use non-participating providers, giving them greater choice and flexibility in managing their health care needs.

“Are The Empire Plan rates competitive?”

The Plan's size and experience has resulted in very competitive rates. And, there are never any brokerage fees.