2016

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

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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

BlueCard Worldwide Service Center

P.O. Box 261630
Miami, FL 33126

Mental Health & Substance Abuse Program

Beacon Health Options, Inc.
P.O. Box 1800
Latham, NY 12110

Important Empire Plan Phone Numbers

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

PRESS or SAY 1 for the

Medical/Surgical Program

Managed Physical Medicine Program

Home Care Advocacy Program

TTY 1-888-697-9054

PRESS or SAY 2 for the

Hospital Program

TTY 1-800-241-6894

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

PRESS or SAY 3 for the

Mental Health and Substance Abuse Program

TTY 1-855-643-1476

PRESS or SAY 4 for the

Prescription Drug Program

TTY 1-800-863-5488

Medicare Prescription Drug Program

TTY 711

PRESS or SAY 5 for the

Empire Plan NurseLine℠

You're taking your family on that trip this summer... Your daughter is going off to college this fall... You've finally retired and plan to spend winters in Florida... It's good to know that The Empire Plan is there wherever you or your family goes.

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? And, don't forget to pack this booklet; it has 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 and have no claim forms to fill out. If you use a nonparticipating provider, medically necessary services and/or 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.

Before you go, plan ahead. Be sure to have your doctor's phone number, your benefit card, and this booklet.

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 an 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), 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 95 percent of hospitals across the United States through The Empire Plan network. A network hospital directory is available on the New York State Department of Civil Service web site at www.cs.ny.gov. From the homepage, click on Benefit Programs and follow the prompts to access NYSHIP Online. Then choose Find a Provider after selecting your group and plan. Or, you can call the Hospital Program to ask which hospitals participate in a specific location.

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, have the hospital submit its bills to the local Blue Cross Plan using the Code YLS, which appears on your benefit card, and the claim will be directed to Empire BlueCross BlueShield.

For 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 3) referencing Code YLS and include your Empire Plan identification number. You or the hospital can call The Empire Plan toll-free number on your benefit card and select the Hospital Program for questions 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 will reimburse you directly for covered services, less any applicable copayments or penalties. Once your out-of-pocket expenses go over 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.bluecardworldwide.com** or call 1-800-810-BLUE (1-800-810-2583) to locate a BlueCard Worldwide 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.

For inpatient care at a participating facility that was arranged through the BlueCard Worldwide 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 and professional medical care, or if you have already paid the hospital, you must submit a claim and Empire BlueCross BlueShield will reimburse you directly for medically necessary covered services.

When filing a claim for reimbursement for services received at a foreign hospital, use the international claim form located on the BlueCard Worldwide web site and send an itemized, original hospital bill in English or with a translation, if possible, and your Empire Plan identification number, to the BlueCard Worldwide Service Center (see page 3).

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 have these records 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* and *Amendments* and *Empire Plan Reports*, or call The Empire Plan or the BlueCard Worldwide 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, sometimes an emergency situation arises. In those cases, go to the nearest hospital emergency department. However, if the Empire Plan Hospital Program determines that your visit was not a medical emergency, the Hospital Program will not cover your expenses. Such expenses can then be submitted to the Empire Plan Medical/Surgical Program to be considered under the Participating Provider Program, Basic Medical Program or Basic Medical Provider Discount Program (for coverage under the appropriate part of the 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, prepare for out-of-town medical needs by consulting with your doctor and locating providers where you will be visiting by calling The Empire Plan or, if traveling outside the U.S., by calling the BlueCard Worldwide Service Center. In many areas, you can now find urgent care centers that have extended and weekend hours.

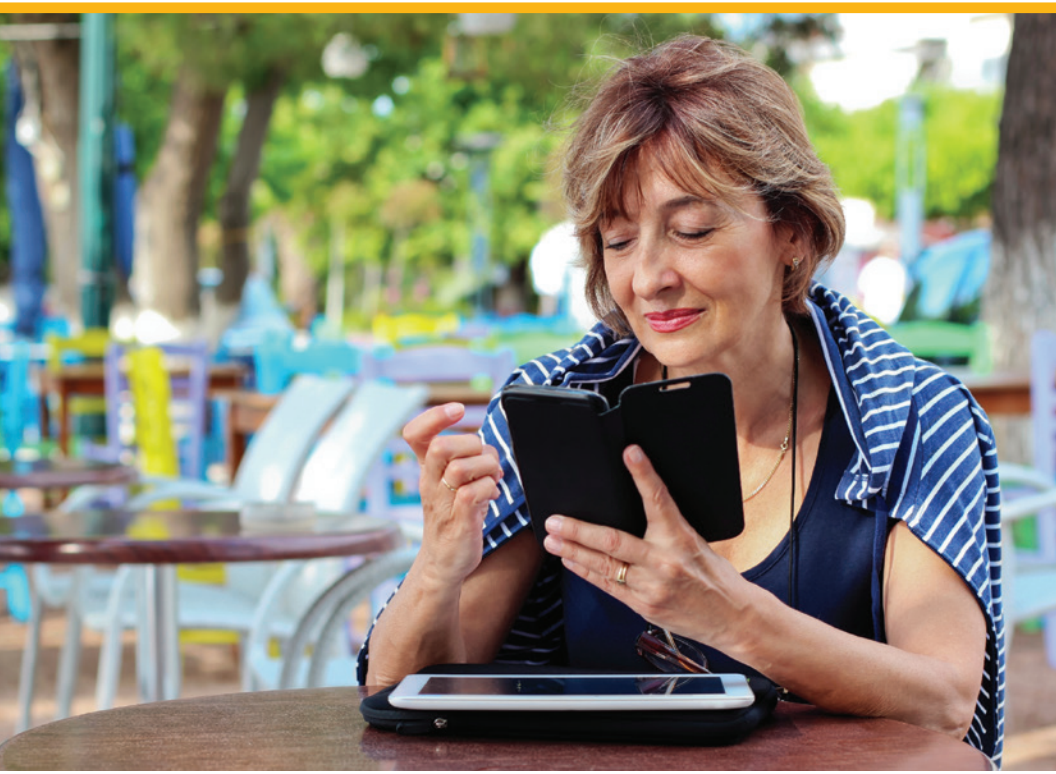
The Empire Plan Medical/Surgical Program

- Provides benefits for medical expenses such as office visits, physician services, outpatient surgery and diagnostic testing.
- Benefits are available for covered services worldwide for all medically necessary care.

Participating Provider Program

The Empire Plan Participating Provider Program offers a network of over 275,000 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. UnitedHealthcare maintains an up-to-date participating provider directory on the New York State Department of Civil Service web site at www.cs.ny.gov. From the NYSHIP Online homepage, choose Find a Provider or call The Empire Plan and press or say 1 on the main menu to connect to the Medical/Surgical Program (see page 4).



FINDING A PROVIDER

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. In these states, if you use a UnitedHealthcare Options Preferred Provider Organization (PPO) physician, you pay only your copayment. When you need a physician in any of these states, ask if the physician is part of UnitedHealthcare's Options PPO. For providers in all other states, including New York, ask if the provider participates in The Empire Plan for New York State government employees and retirees.

To find a participating provider online go to www.cs.ny.gov. You may also ask your Health Benefits Administrator (HBA) or the Employee Benefits Division (EBD) for an *Empire Plan Participating Provider Directory* for the state you are visiting.

The online provider directory for the Empire Plan Medical/Surgical Program has been updated to include additional search functions that make it easier to find a participating provider. You can now search by People, Places, Tests and Imaging, Services and Treatments and Care by Condition. You also have the ability to further narrow your search by location (such as mileage radius from a particular ZIP code), provider gender, language spoken, subspecialty or hospital affiliation. You can access the provider directory on NYSHIP Online. From the homepage, select Find a Provider and then scroll down to the Medical/Surgical Program section and choose The Empire Plan Medical/Surgical Provider Directory.

If you call the Empire Plan Medical/Surgical Program (see page 4), a representative can assist you in finding a participating provider or you may request an *Empire Plan Participating Provider Directory*. Active employees can contact their HBA and retirees can contact EBD at 518-457-5754 or 1-800-833-4344 to obtain Provider Reference Cards before they travel. These cards contain helpful information for providers who may not be familiar with The Empire Plan.

OUT-OF-NETWORK COVERAGE

Effective January 1, 2016, The Empire Plan provides 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 2016 *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. Choose your group and plan, if prompted. From the NYSHIP Online 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* and *Amendments* and *Empire Plan Reports* 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 find a provider in the Empire Plan Basic Medical Provider Discount Program, ask if the provider is an Empire Plan MultiPlan provider or call the 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 4).

*This benefit does not apply to Excelsior Plan enrollees.

This information is also available on our web site at www.cs.ny.gov. From the NYSHIP Online homepage, choose Find a Provider.

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

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 before you seek services, equipment or supplies anywhere in the United States (see page 4). HCAP will precertify your medically necessary home care and/or equipment or supplies. You will have a paid-in-full benefit for precertified services, equipment and supplies. 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 when HCAP has not made arrangements for you, your out-of-pocket expenses will be higher.

For certain diabetic and ostomy supplies, you may contact the HCAP network supplier directly. For diabetic supplies (except insulin pumps and Medijectors), call the Empire Plan Diabetic Supplies Pharmacy toll free at 1-888-306-7337.

For ostomy supplies, call Byram Healthcare toll free at 1-800-354-4054. For insulin pumps and Medijectors, you must call HCAP for authorization.

If you anticipate that you or a family member may need medical care while you are away, prepare for out-of-town medical needs by consulting with your doctor.

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 or contact The Empire Plan and choose the Medical Program, then 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).

For the highest level of benefits, you must use a Managed Physical Network (MPN) provider. MPN has approximately 8,400 network providers for chiropractic treatment and physical therapy.

If you're away from home, call MPN (see page 4) to see if there's a provider near you or visit our web site at www.cs.ny.gov. From the NYSHIP Online homepage, choose 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 when MPN has not made arrangements for you, you will pay a much higher share of the cost.

TRAVELING WITH THE MANAGED PHYSICAL MEDICINE PROGRAM

Anna is leaving home to spend three weeks in California to visit family members. This trip was arranged months ago and she is very excited. However, Anna recently had surgery on her shoulder and her physical therapist is recommending another four weeks of therapy. Anna has learned that while in California, she can arrange for care through MPN. Anna calls MPN using The Empire Plan toll-free number to find a nearby MPN provider. If MPN does not have a network provider near Anna when she visits California, MPN will call a local physical therapist and make arrangements for Anna to have her therapy. Anna will be responsible only for her copayment.
(Fictionalized example based on actual Empire Plan experience.)

The Empire Plan Mental Health and Substance Abuse Program

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

FOR 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 care for mental health or substance abuse, 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 abuse hospitalization.

The Beacon Health Options network includes more than 140,000 provider locations across the country. For a list of mental health and substance abuse participating practitioners and facilities, visit our web site at www.cs.ny.gov. From the NYSHIP Online homepage, select Find a Provider then scroll down to the Mental Health and Substance Abuse Program and click on the Achieve Solutions link. From the Achieve Solutions homepage, select Find Services, then Referral Connect. You are guaranteed access to network benefits if you call the Program before receiving services and follow their recommendations.

The Empire Plan Mental Health and Substance Abuse 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

- Provides benefits for prescription drugs.
- Does not apply to enrollees who have prescription drug coverage through a union Employee Benefit Fund.

The Empire Plan Prescription Drug Program offers a choice of more than 68,000 network pharmacies nationwide, as well as a mail service pharmacy. Your copayment amount depends on the drug and quantity prescribed and where you fill your prescription. Use your benefit card at a network pharmacy for the highest level of benefits. If you choose to use a non-network pharmacy, you will pay the full cost of the drug and then submit a claim for partial reimbursement.

Prepare for your trip by filling prescriptions for maintenance medications prior to leaving. While your prescriptions can be filled at any network pharmacy within the United States, restrictions may apply to controlled substances when filling out-of-state due to various state laws. While 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 pay out of pocket at a pharmacy with a valid prescription and file a paper claim for partial reimbursement. Please contact the Prescription Drug Program or Specialty Drug program as appropriate 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.

The Empire Plan Prescription Drug Program is available 24 hours a day, seven days a week.

Indicate your temporary address on the mail order refill form online at www.EmpirePlanRxProgram.com or by calling The Empire Plan (see page 4). 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 is 004336 for both Empire Plan-primary and Medicare-primary enrollees.

To find a network pharmacy close to your destination, call The Empire Plan toll free or go to the New York State Department of Civil Service web site at www.cs.ny.gov. From the NYSHIP Online homepage, choose Find a Provider after selecting your group and plan.

The Empire Plan Prescription Drug Program is available 24 hours a day, seven days a week to answer questions from enrollees or 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 3).

IF YOU ARE MEDICARE PRIMARY

If you or any of your covered dependents are enrolled in Empire Plan Medicare Rx, be sure you each bring your individualized Empire Plan Medicare Rx Cards with you on your trip. You and each dependent enrolled in Empire Plan Medicare Rx must use his or her personal Empire Plan Medicare Rx Card when filling prescriptions at a network pharmacy. Don't forget your current benefit card to access all other Empire Plan benefits and services.

The Empire Plan NurseLine℠

The Empire Plan NurseLine℠ provides access to health information and support 24 hours a day, seven days a week. Call the Plan and press or say 5 to reach the NurseLine (see page 4).

Press 1 to talk with a registered nurse or press 2 for the Empire Plan NurseLine's Health Information Library. For recorded messages on more than 1,000 topics in the Health Information Library, enter PIN number 335, then say one or two words about the information you are looking for or enter a four-digit topic code from the Empire Plan NurseLine brochure. If you do not have your brochure, ask the NurseLine nurse to send you one.

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. For most diabetic supplies prescribed by her doctor, your wife can call the Empire Plan Diabetic Supplies Pharmacy toll free at 1-888-306-7337. She can have supplies sent to your home in advance of her trip. If she is Medicare primary or requires an insulin pump or Medijector, she should call the Home Care Advocacy Program (HCAP) (see page 13).

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

If you need to check for a pharmacy or network provider in the area where your wife will be traveling, go to the New York State Department of Civil Service web site at www.cs.ny.gov. From the NYSHIP Online homepage, choose 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 4).

Be sure to take this *On the Road* booklet with you for 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. 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. We take the children to visit their grandparents in Florida every winter. Are there participating providers in Florida?

A. The UnitedHealthcare Options Preferred Provider Organization (PPO) Network has over 40,000 physicians in Florida available to Empire Plan enrollees. To find a participating provider, call the Empire Plan Medical Program (see page 4) and ask for the *Participating Provider Directory* for Florida. If you need the name of a doctor quickly, call the Medical Program and ask a representative to assist you, or use the directory on our web site at www.cs.ny.gov. From the NYSHIP Online homepage, choose 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 require 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 while you are traveling. For information on how to complete this process, contact The Empire Plan (see page 4), 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. For questions regarding providers, benefits and claims, call The Empire Plan (see page 4). If you have questions about your health insurance enrollment records, eligibility and NYSHIP requirements, you need order forms or NYSHIP publications, you need replacement benefit cards or to add a dependent or change your address, contact your Health Benefits Administrator (HBA). PE Retirees: You can order benefit cards, add a dependent or change your address online using MyNYSHIP. Visit www.cs.ny.gov/mynyship to register. MyNYSHIP is a secure site and you should sign up in advance of your trip to receive an activation code. PE Retirees may also contact the Employee Benefits Division at 518-457-5754 or 1-800-833-4344 with any questions about enrollment records, eligibility and NYSHIP requirements.

Forms and information related to your NYSHIP coverage can also be found on NYSHIP Online. Go to the New York State Department of Civil Service web site at www.cs.ny.gov. Be sure to have your current or former HBA's name and phone number with you when you travel. If you have questions, call The Empire Plan.

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 information handy for emergency medical personnel – names, emergency contacts, and, if you have a cell phone, enter these emergency contacts in your electronic address book under the name ICE (In Case of Emergency).
- 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 for 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* and *Amendments* and *Empire Plan Reports* for complete information. While you travel, visit our web site for benefit information at www.cs.ny.gov.

NEW YORK STATE | The Empire Plan

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

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