The Empire Plan

REPORTING ON





For Empire Plan enrollees and for their enrolled dependents, COBRA enrollees with their Empire Plan benefits and Young Adult Option enrollees

TABLE OF CONTENTS

Center of Excellence for Cancer Program	. 2
Center of Excellence for Transplants Program	
Center of Excellence for Infertility Program	. 6
Center of Excellence Program Travel Allowance	7

Center of Excellence Locations	8
Questions and Answers	9
Benefits Outside Centers of Excellence	11
Resources1	2

The Empire Plan Center of Excellence Programs are a select group of providers recognized as leaders in specific fields of medicine. The Empire Plan currently offers Centers of Excellence for cancer treatment, transplants and infertility.

Using a Center of Excellence is your choice. The benefits under the Center of Excellence Programs are available only when you enroll and receive prior approval from The Empire Plan.

At a Center of Excellence, you receive paid-in-full benefits for covered services with no copayments. However, you may have out-of-pocket expenses for certain services, such as laboratory and pathology tests, that are required by a Center but received at a different location. Remember to ask for an Empire Plan participating provider when you receive services outside a Center of Excellence. When you use a nonparticipating provider, the Basic Medical deductible and coinsurance apply.

If you travel within the United States, a travel, lodging and meal allowance may be available. See page 7 for details.

Benefits through the Center of Excellence for Cancer Program and Center of Excellence for Infertility Program are available to all Empire Plan enrollees. Benefits through the Center of Excellence for Transplants Program are generally available only to Empire Plan-primary enrollees. (If The Empire Plan is the secondary coverage, but the enrollee's primary coverage denies coverage at a Center of Excellence for Transplants facility, The Empire Plan will be considered the primary insurance for the Center; see page 4 for additional

details.) To receive the paid-in-full benefits and the travel allowance, you must get approval by calling The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447). Choose the Medical/Surgical Program for the Center of Excellence for Cancer Program and Center of Excellence for Infertility Program. Choose the Hospital Program for the Center of Excellence for Transplants Program.

CENTER OF EXCELLENCE FOR CANCER PROGRAM

The Center of Excellence for Cancer Program provides paid-in-full coverage for cancer-related services received through a nationwide network known as Cancer Resource Services (CRS). The network includes many of the nation's leading cancer centers.

What Is Covered

You receive paid-in-full benefits, including inpatient and outpatient hospital services and physician care related to the cancer treatment that is provided in a CRS cancer center. Routine follow-up care provided at the CRS cancer center is included. Cancer clinical trials and related treatment and services recommended and provided by a physician in a CRS cancer center also are covered.

There is a Center of Excellence Program travel allowance. To be eligible, you must be enrolled in an Empire Plan Center of Excellence Program and travel within the United States. See page 7 for details.

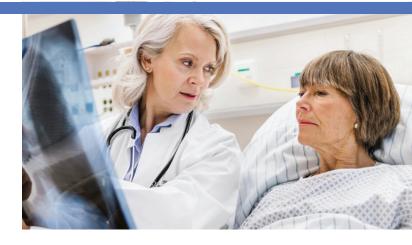
If a Transplant Is Needed

If you are enrolled in the Center of Excellence for Cancer Program, you have paid-in-full benefits for your cancer treatment, with the exception of transplants. The Empire Plan offers paid-in-full transplant services under the Center of Excellence for Transplants Program. Because the networks for these two programs are different, the Center of Excellence you are using for your cancer treatment may not be a Center of Excellence for Transplants. This may result in out-of-pocket expenses for you. To receive the maximum benefit, as soon as you are identified as a candidate for transplant. contact The Empire Plan at 1-877-7-NYSHIP (1-877-769-7447). Press or say 2 for the Hospital Program.

However, if you need a bone marrow transplant, and the Center of Excellence for Cancer where you are receiving treatment is not part of the Center of Excellence for Transplants Program, then services related to the bone marrow transplant, including hospital services, at the Center of Excellence for Cancer would be paid through the Medical/Surgical Program, administered by UnitedHealthcare. These benefits would be paid in accordance with the benefits available to you under the Center of Excellence for Transplants Program. Remember, you must call The Empire Plan and press or say 2 for the Hospital Program to preauthorize your transplant. Call as soon as you know you are a candidate for transplant. A transplant case manager will then review your transplant facility choices and answer your questions.

How to Enroll

To participate in the Center of Excellence for Cancer Program, 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. Then choose Cancer Resource Services (CRS) to connect to a CRS nurse consultant. CRS nurse consultants can answer your cancer-related questions and help you understand your diagnosis and treatment options. Call between 8 a.m. and 8 p.m. Eastern time, Monday through Friday (except holidays). If you are currently receiving cancer treatment from a Center of Excellence and you have never made the call to participate in the Center of Excellence for



Cancer Program, you must call CRS to receive the paid-in-full benefits. See pages 8-9 for a list of Centers of Excellence for Cancer.

The Cancer Program and The Empire Plan Provide for Karen*

A biopsy of a lump in Karen's breast shows cancer cells. Karen decides to talk about treatment with a cancer specialist at an Empire Plan Center of Excellence for Cancer.

After contacting CRS through The Empire Plan's toll-free number, Karen and her husband drive over 100 miles from their home to the Center they've chosen. The Program's travel allowance provides reimbursement for their mileage, room and meal costs.

Following the doctor's recommendation, Karen makes arrangements to have the surgery at the Center of Excellence. Her outpatient and inpatient hospital and physician care at the Center of Excellence are paid in full by The Empire Plan. This benefit includes radiation therapy at the Center after the surgery.

Karen continues to travel to the Center for her radiation therapy and uses the Program's travel allowance to help pay related costs. When her doctor prescribes chemotherapy following the radiation. Karen chooses to have this treatment outside the Center at a facility closer to her home. Although she no longer has paid-in-full coverage for her cancer treatment, by using Empire Plan participating providers, she has no copayment for her chemotherapy. Copayments only apply to follow-up visits to her doctor's office.

* Based on the actual experiences of Empire Plan enrollees. Names have been changed.

CENTER OF EXCELLENCE FOR TRANSPLANTS PROGRAM

The Empire Plan Hospital Program, administered by Empire BlueCross BlueShield, offers access to the BlueCross BlueShield Association's Blue Distinction Centers for Transplants, Anthem Centers of Medical Excellence for Transplants and facilities in New York State recognized by the Hospital Program administrator for their excellence in kidney transplantation. Collectively, these Centers are part of a large nationwide network of transplant providers who have demonstrated quality care, treatment expertise and, overall, better patient results.

Preauthorization Is Required

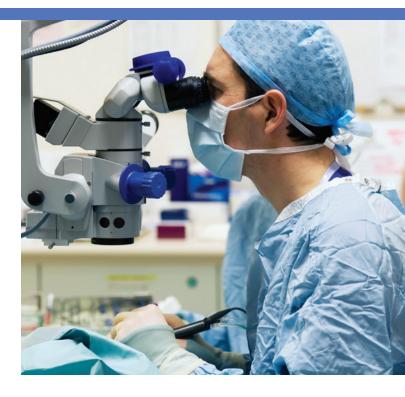
Call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and press or say 2 for the Hospital Program to preauthorize covered transplant services at a Center of Excellence for Transplants. To enroll in the Center of Excellence for Transplants Program and receive these benefits, The Empire Plan must be your primary insurance coverage.

If you have secondary coverage under The Empire Plan, and your primary insurer/HMO denies coverage at a Center of Excellence for Transplants, The Empire Plan will be considered your primary coverage. You or your primary health plan must send the denial letter to Empire BlueCross BlueShield. For help, call The Empire Plan and choose the Hospital Program.

What Is Covered

Benefits under the Center of Excellence for Transplants Program are available for the following types of transplants:

- Bone marrow
- · Cord blood stem cell
- Heart
- Heart-lung
- Kidney
- Liver
- Lung
- Pancreas



- · Pancreas after kidney
- · Peripheral stem cell
- · Simultaneous kidney/pancreas

You receive paid-in-full benefits, including inpatient and outpatient hospital services and physician care related to the transplant. This includes 12 months of follow-up care at the Center where the transplant was performed. The 12-month period begins on the date of your transplant, and services include pretransplant evaluation of the transplant recipient, as well as reevaluations as needed.

Expenses associated with donors must be submitted to the donor's health insurance plan before benefits can be considered under The Empire Plan. Documentation from the donor's health insurance plan must be provided. Donor expenses are considered only after a donor is identified and selected as a positive match.

If a transplant is authorized but you do not use a designated Center of Excellence, benefits will be provided in accordance with Empire Plan hospital and/or medical/surgical coverage. You will be subject to The Empire Plan Benefits Management Program requirements and any applicable copayments, deductibles and coinsurance.

If you choose to have your transplant in a facility other than a designated Center of Excellence, you may still take advantage of case management

services offered by the Hospital Program, administered by Empire BlueCross BlueShield. Contact the Benefits Management Program for prior approval and a case management nurse will be assigned to help guide you through the transplant process.

A travel allowance is available to patients enrolled in the Center of Excellence for Transplants Program. To be eligible, the patient must travel within the United States. See page 7 for details.

Center of Excellence for Transplants

For a complete list* of nationwide facilities that participate, contact The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and press or say 2 for the Hospital Program or go to the BlueCross BlueShield website at www13.empireblue.com/cp/ web/nys/home and click on the Centers of Medical Excellence link under the Learn About section.

Additional Centers of Excellence for kidney transplants that participate with Empire BlueCross BlueShield in New York State:

Albany Medical Center Hospital 43 New Scotland Avenue Albany, NY 12208

New York University Medical Center 550 First Avenue New York, NY 10016

Case Management

When you participate in the Center of Excellence for Transplants Program, the Empire Plan Hospital Program, administered by Empire BlueCross BlueShield, will provide case management services through a registered nurse from the time you are listed for transplant until up to 12 months after you receive the transplant. The registered nurse case manager has experience in oncology, bone marrow transplants and solid organ transplants. Your case manager will help you through the transplant process, coordinate all transplant-related needs and work with other Empire Plan programs you may use.

The Transplants Program Treats Tom**

After coping with kidney disease for many years, Tom reaches the point where he needs a kidney transplant. Tom calls the Empire Plan Hospital Program and speaks to a case manager. The case manager and Tom discuss The Empire Plan's preadmission requirements and the benefits of enrolling in the Center of Excellence for Transplants Program. Tom learns that the Program provides paid-in-full benefits for covered services. Plus. if Tom chooses a Center of Excellence that is over 100 miles from his home, the Program will reimburse both his and his wife's travel costs to the Center and provide a lodging and meals allowance. Tom decides to receive his transplant at an Empire Plan Center of Excellence.

Tom's case manager contacts the transplant office at the Center of Excellence Tom has chosen and works with them to arrange Tom's evaluation at the Center and to get approval of the transplant request. Tom then enrolls in The Empire Plan Center of Excellence for Transplants Program.

Tom's case manager calls him regularly before the transplant to answer his many questions. She stresses the importance of regular doctor visits so that Tom stays as healthy as possible before his transplant.

Six months after Tom's successful transplant, his case manager arranges a discharge plan and home care services for Tom. She continues to check in on Tom each month during the 12-month period following his transplant surgery to be sure he's doing well both physically and mentally as part of his follow-up care at the Center of Excellence.

^{*} This list is subject to change.

^{**} Based on the actual experiences of Empire Plan enrollees. Names have been changed.



CENTER OF EXCELLENCE FOR INFERTILITY PROGRAM

The Empire Plan Center of Excellence for Infertility Program offers the best in reproductive medical technology and infertility procedures. Infertility is a disease defined by the failure to achieve or maintain a successful pregnancy after 12 months or more of appropriate, timed, unprotected intercourse or therapeutic donor insemination if the woman is under age 35, and after six months if the woman is age 35 or older or has a known infertility factor. The Medical/Surgical Program, administered by UnitedHealthcare, qualifies participating Centers based on several criteria, including: volume of In Vitro Fertilization (IVF) cases, success rate of live births per retrieval, range of services, personnel/credentials, laboratory service, ultrasound procedures, record keeping, informed consent, patient access, outcomes data and emergency transfer planning.

What Is Covered

Covered services and supplies include, but are not limited to:

- Patient education/program orientation
- Diagnostic testing, including pre-implantation genetic testing in certain circumstances
- Ovulation induction/hormonal therapy
- Artificial/intra-uterine insemination
- · Surgery to enhance reproductive capability

Qualified Procedures are specialized procedures that facilitate a pregnancy but do not treat the cause of the infertility. If the Medical/Surgical Program authorizes benefits, the following Qualified Procedures are covered:

- Assisted reproductive technology (ART) procedures including:
 - In vitro fertilization and embryo placement
 - Gamete intra-fallopian transfer (GIFT)
 - Zygote intra-fallopian transfer (ZIFT)
 - Intracytoplasmic sperm injection (ICSI) for the treatment of male factor infertility
 - Assisted hatching
 - Microsurgical sperm aspiration and extraction procedures, including:
 - Microsurgical epididymal sperm aspiration (MESA)
 - Testicular sperm extraction (TESE)
- Sperm, egg and/or inseminated egg procurement and processing and banking of sperm or inseminated eggs. This includes expenses associated with cryopreservation (freezing and storage of sperm or embryos).

Exclusions and limitations apply to the infertility benefits. Please see your *Empire Plan Certificate* for details. Or, visit the New York State Department of Civil Service website at www.cs.ny.gov.

Prior Authorization Required

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, for prior authorization for infertility treatment at a Center of Excellence for Infertility. With prior authorization, benefits for covered services, supplies and Qualified Procedures at the Center are payable in full, subject to the maximum lifetime benefit of \$50,000.

The Infertility Program Helps Isabel*

Isabel and her husband have wanted to have a baby for a long time. Their doctor suggests treatment at an Empire Plan Center of Excellence for Infertility. Isabel calls the Empire Plan Medical/ Surgical Program and is approved for paid-in-full infertility benefits at the Center. And, since the Center is over 100 miles from Isabel's home, she also can take advantage of The Empire Plan benefits for travel, lodging and meals as part of the maximum lifetime benefit.

Isabel's first in vitro fertilization at the Center is a success and she becomes pregnant. Nine months later, Isabel and her husband happily welcome a healthy baby boy.

* Based on the actual experiences of Empire Plan enrollees. Names have been changed.

CENTER OF EXCELLENCE **PROGRAM TRAVEL ALLOWANCE**

A travel, lodging and meal expenses allowance may be available if you are enrolled in the Center of Excellence for Cancer or if you are preauthorized for the Transplants Program or the Center of Excellence for Infertility Program and travel within the United States.* The allowance is available to the patient and one travel companion when the facility is more than 100 miles (200 miles for airfare) from the patient's home. If the patient is a minor (under the age of 18), the allowance will include coverage for up to two travel companions. The Empire Plan provides reimbursement for travel, meals and one lodging per day.

The Empire Plan Center of Excellence Programs will reimburse for meals and lodging based on the U.S. General Services Administration (GSA) per diem rate and automobile mileage (personal or rental car) based on the IRS medical rate. Save original receipts for reimbursement. Only the following travel expenses are reimbursable: lodging, meals, auto mileage (personal and rental car), economy class airfare, coach train fare and certain costs of local travel (e.g., local subway, basic ridesharing, taxi or bus fare; shuttle, parking and tolls) incurred once you arrive at the lodging

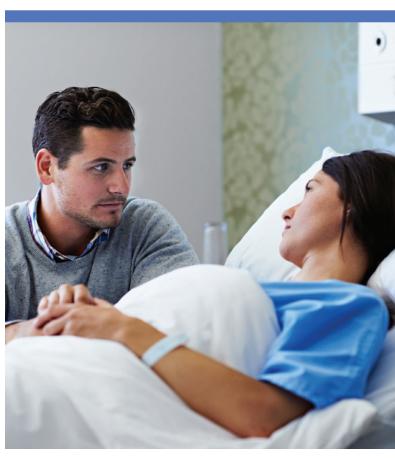
that is needed for transportation from your lodging to the Center of Excellence. To find the current per diem rates for lodging and meals, visit the GSA website at www.gsa.gov and look under Travel.

Each covered person has a lifetime maximum allowance of \$50,000 for Qualified Procedures, including the travel allowance, when treatment has been preauthorized at a Center of Excellence for Infertility. The travel allowance will be applied toward the \$50,000 maximum lifetime benefit for infertility benefits.

There is no lifetime maximum for travel, meals and lodging for the Center of Excellence for Cancer or Transplants Program.

The travel allowance is available as long as you remain enrolled and are receiving benefits under the Center of Excellence Program.

* This does NOT include United States territories.



CENTER OF EXCELLENCE LOCATIONS

Centers of Excellence for Cancer*

Alabama

University of Alabama at Birmingham Comprehensive Cancer Center

Birmingham

Arizona

The Mayo Clinic Cancer Center

Scottsdale (P)

California

City of Hope Cancer Center

Duarte (P)

Lucile Packard Children's Hospital

Palo Alto (P)

Stanford Hospital and Clinics

Stanford

UCSF Comprehensive Cancer Center

San Francisco (P)

Colorado

The Children's Hospital

Denver (P)

The University of Colorado Hospital

Aurora

Florida

H. Lee Moffitt Cancer Center and Research Institute

Tampa

The Mayo Clinic Cancer Center

Jacksonville (P)

Illinois

Children's Memorial Hospital

Chicago (P)

Robert H. Lurie Comprehensive Cancer Center

of Northwestern University

Chicago

Maryland

The Sidney Kimmel Comprehensive Cancer Center at Johns Hopkins

Center at Johns Hopkii

Baltimore (P)

University of Maryland Marlene and Stewart Greenebaum Cancer Center

Greenebaum Cancer Cente

Baltimore

(P) Pediatric oncology services are offered at these Centers of Excellence for Cancer.

* These lists are subject to change.

Massachusetts

Dana-Farber/Brigham and Women's Cancer Center

Boston

Dana-Farber Cancer Institute

Boston (P)

Dana-Farber/Children's Hospital Cancer Care

Boston (P)

Massachusetts General Hospital Cancer Center

Boston

Michigan

Karmanos Cancer Institute

Detroit

Minnesota

The Mayo Clinic Cancer Center

Rochester (P)

University of Minnesota Medical Center Fairview

Minneapolis (P)

Nebraska

The Nebraska Medical Center

Omaha

New York

Memorial Sloan-Kettering Cancer Center

New York City (P)

New York Presbyterian Hospital –

Columbia University Medical Center

New York City

Roswell Park Cancer Institute

Buffalo (P)

Ohio

The Cleveland Clinic Foundation

Cleveland

James Cancer Hospital at The Ohio

State University

Columbus

Pennsylvania

Abramson Cancer Center at the University

of Pennsylvania

Philadelphia

Children's Hospital of Philadelphia

Philadelphia (P)

The Kimmel Cancer Center at Jefferson

Philadelphia

Tennessee

St. Jude Children's Research Hospital

Memphis (P)

Vanderbilt-Ingram Cancer Center

Nashville (P)

Texas

M.D. Anderson Cancer Center

Houston (P)

Utah

Huntsman Cancer Institute at the University of Utah Salt Lake City

Wisconsin

University of Wisconsin Paul P. Carbone **Comprehensive Cancer Center** Madison (P)

Centers of Excellence for Infertility*

Connecticut

Reproductive Medicine Associates of Connecticut Norwalk

New York

Boston IVF

Albany, Syracuse

Buffalo IVF & Infertility Associates (Infertility and IVF Medical Associates of Western New York) Snyder

Columbia – Center for Women's Reproductive Care New York City

Cornell - Ronald O. Perelman and Claudia Cohen **Center for Reproductive Medicine** New York City

Genesis Fertility and Reproductive Medicine Brooklyn

Long Island IVF

Melville

New York University Fertility Center New York City

NYU Langone Reproductive Specialists of New York**

Mineola

Reproductive Medicine Associates of New York New York City

Strong Fertility Center

Rochester

Centers of Excellence for Transplants

Please see page 5 for a link to the Blue Distinction Centers for Transplants website and for additional Centers of Excellence for kidney transplants.

(P) Pediatric oncology services are offered at these Centers of Excellence for Cancer.

QUESTIONS AND ANSWERS

Llive outside of the United States. Can I still use The Empire Plan Center of Excellence Programs?

Yes, the Center of Excellence Programs are available to eligible Empire Plan enrollees who live outside of the United States. However, you are only eligible for reimbursement for travel within the United States.

Can I just go to a Center of Excellence without calling The Empire Plan?

You must call The Empire Plan at the toll-free number, 1-877-7-NYSHIP (1-877-769-7447) before you receive cancer treatment, transplant services or Qualified Procedures for infertility at a Center of Excellence. The Medical/Surgical Program (UnitedHealthcare) approves benefits for both cancer care and infertility; the Hospital Program (Empire BlueCross BlueShield) approves benefits for transplants. This will ensure you are taking full advantage of your benefits.

Will I have coverage for prescription drugs prescribed by a provider at a Center of Excellence?

Yes, prescription drugs for cancer treatment, transplants or infertility ordered and administered at a Center of Excellence are covered by the Plan with no prescription drug copayment. Prescription drugs ordered by a Center provider and administered at home are covered under the Specialty Pharmacy Program or the Empire Plan Prescription Drug Program, and subject to the applicable copayment.

To view the most current listing of drugs covered under the Specialty Pharmacy Program, go to NYSHIP Online at www.cs.ny.gov/employee-benefits. After selecting your group and The Empire Plan, click on Using Your Benefits and then select Specialty Pharmacy Drug List. To get started with the pharmacy, to request refills or to speak to a specialty-trained pharmacist or nurse, please call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447). Press or say 4 for the Prescription Drug Program, and ask to speak with a representative in Specialty Customer Care.

^{*} These lists are subject to change.

^{**} Effective February 1, 2019

What sets Blue Distinction Centers for Transplants (BDCT) apart from other transplant centers?

Each BDCT is selected based on information for each type of transplant performed. This information includes the number of transplants, how long transplants have been performed at the facility, patient management, patient outcomes, transplant team training and experience, patient/family education and support programs and patient post-transplant care. To qualify as a BDCT for a specific type of transplant, a facility must meet all the program criteria, in addition to engaging in certain business agreements with the BlueCross BlueShield Association.

If I decide to use a Center of Excellence, do I have to receive all my care at the Center?

No, you may choose to have part of your care, surgery for example, at the Center of Excellence and another part of your care, such as follow-up care, at another facility that is not a Center of Excellence. At the Center, you will receive paid-in-full benefits for covered services. Outside the Center, The Empire Plan still provides benefits for medically-necessary care. However, you must follow the requirements of the Benefits Management Program and you are responsible for any applicable deductible, coinsurance and copayments.

What if I decide to use a hospital that isn't an Empire Plan Center of Excellence?

You have the choice to use a Center of Excellence or not. If you choose not to use a Center, Empire Plan benefits are available for medically necessary care. Please see Benefits Outside Centers of Excellence on page 11 of this publication, and your Empire Plan Certificate and Empire Plan Reports for details.

How do I get a nurse to help manage my care?

Whether you receive benefits from an Empire Plan Center of Excellence or a hospital that is not a Center of Excellence, The Empire Plan offers medical case management under the Benefits Management Program. Case management nurses help patients make choices about treatment and facilities available through The Empire Plan. Your Empire Plan Certificate has more information about the Benefits Management Program and case management.

BENEFITS OUTSIDE CENTERS OF EXCELLENCE

Cancer Benefits

Benefits for covered medical and surgical services for cancer treatment are available under the Participating Provider Program or the Basic Medical Program, administered by UnitedHealthcare. Benefits for covered hospital services are available through the Hospital Program, administered by Empire BlueCross BlueShield. You must follow the requirements of the Benefits Management Program and are responsible for any applicable copayments, deductible and coinsurance.

Transplant Benefits

If you choose to have your transplant in a facility that is not a Center of Excellence, or if you need a transplant not available at a Center of Excellence, you may still take advantage of the case management services at no additional cost to you. Call The Empire Plan and choose the Hospital Program to connect to a case manager.

If you do not use the Center of Excellence for Transplants Program, you must follow the

requirements of the Empire Plan Benefits Management Program and pay any applicable copayments, deductible and coinsurance.

Infertility Benefits

Infertility benefits outside a Center of Excellence, including covered services, supplies and Qualified Procedures, are provided by the Participating Provider Program or the Basic Medical Program, subject to any applicable copayments, deductibles and coinsurance. Benefits for Qualified Procedures must be preauthorized by the Medical/Surgical Program administrator (UnitedHealthcare). Call The Empire Plan and choose the Medical/Surgical Program. The maximum lifetime benefit for all covered hospital, medical, travel, lodging and meal expenses associated with Qualified Procedures for infertility is \$50,000.

PARTICIPATION

The Center of Excellence Programs are voluntary. If you choose not to use a Center of Excellence for your cancer treatment, transplant or infertility, Empire Plan benefits are still available for medically necessary care.



RESOURCES

The Empire Plan **NurseLine**SM

Call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and press or say 5 for The Empire Plan NurselineSM for health information and support. Press or say 1 to speak to a registered nurse, available 24 hours a day, seven days a week.

American Cancer Society

1-800-ACS-2345 (1-800-227-2345)

www.cancer.org

CancerCare

1-800-813-HOPE (1-800-813-4673)

www.cancercare.org

National Cancer Institute

1-800-4-CANCER (1-800-422-6237)

www.cancer.gov

American Society for Reproductive Medicine

www.asrm.org

BlueCross BlueShield Association

www13.empireblue.com/cp/ web/nys/home Click on the Centers of Medical Excellence link

United Network for Organ Sharing (UNOS)

www.unos.org

This issue of Reporting On is for information purposes only. Please see your doctor for diagnosis and treatment. Read your plan materials for complete information about coverage.

New York State Department of Civil Service, Employee Benefits Division, Albany, New York 12239 • www.cs.ny.gov

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 NYSHIP Online at www.cs.ny.gov/employee-benefits. Visit NYSHIP Online for timely information that meets universal accessibility standards adopted by New York State for NYS agency websites. If you need an auxiliary aid or service to make benefits information available to you, please contact your Health Benefits Administrator. New York State and Participating Employer Retirees, NYS and PE COBRA Enrollees and Young Adult Option Enrollees: Contact the Employee Benefits Division at (518) 457-5754 or 1-800-833-4344 (U.S., Canada, Puerto Rico, Virgin Islands).