The Empire Plan **REPORTING ON**

FEBRUARY 2022

CENTER OF EXCELLENCE PROGRAMS

Excellence is defined as the quality of being outstanding. If you or a loved one experiences a medical crisis and you choose The Empire Plan Center of Excellence Programs, you will receive outstanding care. This can provide you and your family with peace of mind during a difficult time.



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 Program2
Center of Excellence for Transplants Program4
Center of Excellence for Infertility Program6
Center of Excellence Program Travel Allowance7

8
9
11
12

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. As of January 1, 2020, the Center of Excellence for Transplants Program benefit is offered to all Empire Plan enrollees regardless of whether the Plan is their primary insurance. Medicare-primary enrollees are also eligible. To verify paid-in-full benefits and the travel allowance, call 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.

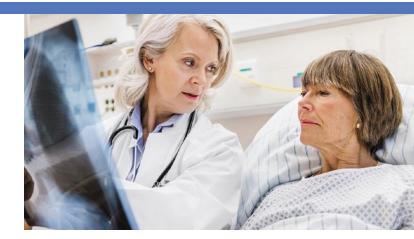
If a Transplant Is Needed

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, 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.

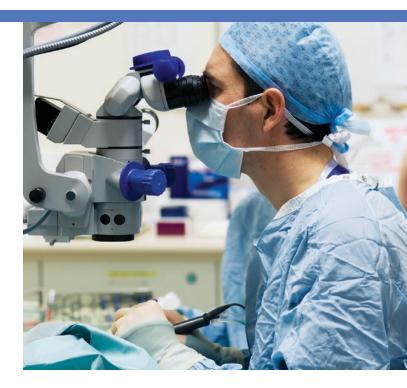
Preauthorization Is Required

To receive paid-in-full benefits under the Empire Plan Center of Excellence for Transplants Program, you must call The Empire Plan and press or say 2 for the Hospital Program for preauthorization. Your participation in the Program is voluntary. As of January 1, 2020, this benefit is offered to all Empire Plan enrollees regardless of whether the Plan is their primary insurance. Medicare-primary enrollees are also eligible. The Hospital Program must preauthorize your transplant services and the services must be provided at a Center of Excellence for Transplants facility.

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. 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 www.empireblue.com/nys/ find-a-hospital/.

Additional Centers of Excellence for kidney transplants that participate with Empire BlueCross 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

* This list is subject to change.

Case Management

When you participate in the Center of Excellence for Transplants Program, the Empire Plan Hospital Program, administered by Empire BlueCross, 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**

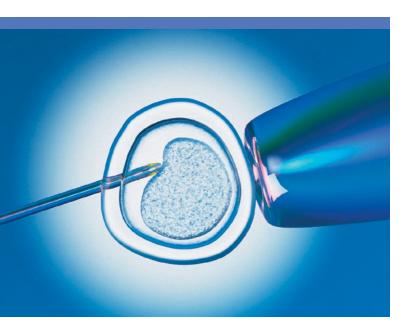
After coping with kidney disease for many years, Tom reaches the point where he needs a kidney transplant. Tom calls the Empire Plan Hospital Program and speaks to a case manager. The case manager and Tom discuss The Empire Plan's preadmission requirements and the benefits of enrolling in the Center 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 meal 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.

** 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, gualifies 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.

When you choose a Center of Excellence for Infertility, you will receive a paid-in-full benefit for Qualified Procedures. Qualified Procedures are subject to a \$50,000 lifetime maximum per covered person. However, up to three IVF cycles will be covered and will not be subject to the \$50,000 lifetime maximum. Covered travel, lodging and meal benefits when using a Center of Excellence for Infertility for these three IVF cycles are also not subject to the \$50,000 lifetime maximum.

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. The following Qualified Procedures are covered:

- Assisted reproductive technology (ART) procedures including:
 - In vitro fertilization (IVF) 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, eggs 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.

To request a list of Qualified Procedures, verify coverage of infertility benefits or to find out how using a Center of Excellence offers you the highest level of benefits available for infertility care, 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.

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 receives 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 receiving treatment from 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 receiving treatment 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 Arizona Scottsdale (P)

California City of Hope Cancer Center Duarte (P)

Lucile Packard Children's Hospital at Stanford Palo Alto (P)

Stanford Hospital and Clinics Stanford

UCSF Comprehensive Cancer Center San Francisco (P)

University of California Irvine Medical Center Orange

University of California San Diego Medical Center San Diego

Colorado

Children's Hospital Colorado Denver (P)

The University of Colorado Hospital Aurora

Florida

H. Lee Moffitt Cancer Center Tampa

The Mayo Clinic Florida Jacksonville (P)

Illinois Lurie Children's Hospital of Chicago

Chicago (P)

Robert H. Lurie Comprehensive Cancer Center Chicago

Maryland Sidney Kimmel Comprehensive Cancer Center Baltimore (P)

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

* These lists are subject to change.

University of Maryland Medical Center (Greenebaum Cancer Center) Baltimore

Massachusetts

Boston Children's Hospital Boston (P)

Brigham and Women's Cancer Center Boston

Dana-Farber Cancer Institute Boston (P)

Massachusetts General Hospital Cancer Center Boston

Michigan Karmanos Cancer Institute Detroit

Minnesota

The Mayo Clinic Rochester Rochester (P)

University of Minnesota Medical Center, Fairview Minneapolis (P)

Nebraska

The Nebraska Medical Center (Eppley Cancer Center) Omaha

New York Memorial Sloan-Kettering Cancer Center New York City (P)

New York Presbyterian Hospital – Columbia University Medical Center New York City

New York Presbyterian Morgan Stanley Children's Hospital New York City (P)

Roswell Park Cancer Institute Buffalo (P)

Ohio

The Cleveland Clinic Foundation Cleveland (P)

James Cancer Hospital at The Ohio State University Columbus

Pennsylvania Children's Hospital of Philadelphia Philadelphia (P)

Hospital of the University of Pennsylvania (Abramson Cancer Center) Philadelphia **Thomas Jefferson University Hospital** (Kimmel Cancer Center) Philadelphia

Tennessee

St. Jude Children's Research Hospital, Inc. Memphis (P)

Vanderbilt-Ingram Cancer Center Nashville (P)

Texas

M.D. Anderson Cancer Center Houston (P)

University Health System San Antonio San Antonio (P)

Utah

Huntsman Cancer Institute at the University of Utah Salt Lake City

Wisconsin

University of Wisconsin Carbone Cancer Center Madison (P)

Centers of Excellence for Infertility*

To contact UnitedHealthcare about a Center of Excellence for Infertility or for information about Centers located outside of New York State, 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 and then follow the prompt for Infertility Services.

Connecticut

Reproductive Medicine Associates of Connecticut Norwalk

New York

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 & Reproductive Medicine Brooklyn

Island Reproductive Services, PC Staten Island New York University Fertility Center New York City

NYU Langone Reproductive Specialists of New York Mineola

Reproductive Medicine Associates of New York, LLP New York City

RMA Long Island IVF Melville

Sher Fertility Institute 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.

QUESTIONS AND ANSWERS

I live 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 or transplant services at a Center of Excellence. The Medical/Surgical Program (UnitedHealthcare) approves benefits for both cancer care and infertility; the Hospital Program (Empire BlueCross) approves benefits for transplants. This will ensure you are taking full advantage of your benefits.

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

* These lists are subject to change.

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.

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. 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. 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. However, if three IVF cycles have not been completed once the \$50,000 lifetime maximum is reached, the remaining IVF cycles will be covered until three have been met.

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 **NurseLinesM**

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

www.empireblue.com/nys/ find-a-hospital/

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.

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