The Empire Plan REPORTING ON

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.

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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, infertility and substance use disorder.

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 9 for details.

Benefits through the Center of Excellence for Cancer Program, Center of Excellence for Infertility Program and the Center of Excellence for Transplants Program are available to all Empire Plan enrollees, including those enrollees that are Medicare-primary.

Benefits through the Center of Excellence for Substance Use Disorder Program are for groups with benefit changes effective July 1, 2023, or later and are only available to Empire Plan-primary (Plan pays first) enrollees. Contact the Mental Health and Substance Use (MHSU) Program if you are unsure of your eligibility.

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, and choose the MHSU Program for the Center of Excellence for Substance Use Disorder 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 also 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 9 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 10-11 for a list of Centers of Excellence for Cancer.

The Cancer Program and The Empire Plan Provide for Robin*

A biopsy of a lump in Robin's breast shows cancer cells. Robin 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, Robin and her spouse 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, Robin 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.

Robin 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, Robin 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. This benefit is offered to all Empire Plan enrollees regardless of whether the Plan is their primary insurance. Medicare-primary enrollees are also eligible. Preauthorization is only required if the Plan is primary, but Medicare-primary members must still call to enroll in the Center of Excellence Program. 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, deductible 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 9 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 Empire BlueCross 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 spouse'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. The case manager 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. The case manager 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, 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.

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 preimplantation genetic testing in certain circumstances
- Ovulation induction/hormonal therapy
- · Artificial/intrauterine 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
 - 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, including 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 spouse 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 spouse happily welcome a healthy baby.

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



CENTER OF EXCELLENCE FOR SUBSTANCE USE DISORDER PROGRAM

The Empire Plan Center of Excellence for Substance Use Disorder Program, in partnership with the nationally recognized Hazelden Betty Ford (HBF) Foundation, provides paid-in-full benefits for substance use disorder treatment when received through the Mental Health and Substance Use (MHSU) Program with network providers. Benefits through the Center of Excellence for Substance Use Disorder Program are for groups with benefit changes effective July 1, 2023, or later and are only available to Empire Plan-primary (Plan pays first) enrollees.

Prior Authorization Is Required

Call The Empire Plan at 1-877-7-NYSHIP (1-877-769-7447) and press or say 3 to reach the MHSU Program for prior authorization for covered services at a Center of Excellence for Substance Use Disorder treatment. Your participation in the Program is voluntary. To enroll in the Center of Excellence for Substance Use Disorder Program and receive these benefits, The Empire Plan must be your primary insurance coverage (pays first) and you must be in a group that has benefit changes effective July 1, 2023, or later. Check with the MHSU Program for more information about eligibility.

What Is Covered

The Center of Excellence for Substance Use Disorder Program offers paid-in-full, high-quality treatment services to you and your covered dependents. If the MHSU Program authorizes benefits, the following services are available:

- · Assessment prior to treatment
- Full evaluation at the provider site
- · Detoxification and residential rehabilitation
- Care coordination for transition back to home community
- Program for children ages seven to 12 who are impacted by addiction
- Family treatment and support, including individual virtual support services

When applicable, a travel, lodging and meal allowance is available. The travel allowance includes coverage for up to two companions, regardless of the patient's age.

The Center of Excellence for Substance Use Disorder offers treatment at HBF Foundations located throughout the United States. This includes detoxification facilities located in California, Minnesota and Oregon, and outpatient services in California, Florida, Illinois, Minnesota, New York, Oregon and Washington.



The Substance Use Disorder Program Cares for Sam

Sam, who is an Empire Plan enrollee, has felt very isolated and stressed since starting college. A former addict, Sam begins using drugs and alcohol again while living away from home on campus. Eventually, Sam's parents discover their child has relapsed and needs professional help. Sam's parents call The Empire Plan MHSU Program and discuss the preadmission requirements and the benefits of enrolling in the Center of Excellence for Substance Use Disorder Program.

Sam enrolls in the Program and an assessment of Sam's situation prior to treatment is completed as well as a full evaluation once Sam arrives.

Since the Center of Excellence is over 100 miles from Sam's home, the Program reimburses the travel costs of both Sam and up to two companions. The Program also provides a meal and lodging allowance.

Sam receives detox and residential rehabilitation at the Center of Excellence. After a month of inpatient treatment, the Center coordinates care in Sam's college community. Once discharged, Sam receives individual virtual services that provide Sam with personal sober coaching. Sam and Sam's parents also have frequent phone contact with a recovery coach to provide support as needed to help Sam continue to stay sober.

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 or Substance Use Disorder 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. If you are receiving treatment at a Center of Excellence for Substance Use Disorder, the travel allowance includes coverage for up to two companions, regardless of the patient's age. 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, local 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 receiving treatment at a Center of Excellence for Infertility will have both the Qualified Procedures as well as the travel allowance applied toward the \$50,000 lifetime maximum.

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

University of Nebraska Medical Center

(Fred & Pamela Buffett 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

Illume Fertility

Norwalk

New York

Boston IVF

Albany, Syracuse

Columbia: Center for Women's Reproductive Care

New York City

Cornell: Ronald O. Perelman and Claudia Cohen

Center for Reproductive Medicine

New York City

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

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

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.



^{*} These lists are subject to change.

Centers of Excellence for Substance Use Disorder Treatment* California

Betty Ford Center Expert Addiction and Mental Health Treatment Center Los Angeles

Betty Ford Center Drug Addiction Rehab and Mental Health Services Rancho Mirage

Betty Ford Center Outpatient Alcohol and Drug Rehab and Mental Health Services San Diego

Colorado

Hazelden Betty Ford Children's Program Greenwood Village

Florida

Hazelden Betty Ford Southern Florida's Expert Addiction and Mental Health Treatment Center **Naples**

Illinois

Hazelden Betty Ford Alcohol and Drug Outpatient Rehab and Mental Health Services Chicago

Minnesota

Hazelden Betty Ford Addiction and Mental Health Treatment Center City

* These lists are subject to change.

Hazelden Betty Ford Comprehensive Alcohol and Drug Rehab and Mental Health Services Chaska

Hazelden Betty Ford Drug and Alcohol Rehab and Mental Health Services for Adults 18+ Maple Grove

Inpatient and Outpatient Rehab and Mental Health Services for Young People Ages 12-25 Plymouth

Hazelden Betty Ford Outpatient Drug and Mental Health Treatment Center St. Paul

New York

Hazelden Betty Ford Outpatient Alcohol & Drug Rehab and Mental Health Center New York City

Oregon

Hazelden Betty Ford Outpatient Rehab & Mental Health Center Beaverton

Alcohol, Drug and Mental Health Rehab at Hazelden Betty Ford Newberg

Washington

Hazelden Betty Ford Outpatient Drug Rehab and Mental Health Center Bellevue



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 you 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.

Substance Use Disorder Benefits

Benefits for covered substance use disorder treatment services are available under the MHSU Program, administered by Carelon Behavioral Health, subject to any applicable copayments, deductible and coinsurance. Certain services may require certification that they are medically necessary. For information on services that require precertification and to precertify services, call The Empire Plan and choose the MHSU Program.



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, deductible and coinsurance. Call The Empire Plan and choose the Medical/Surgical Program. The maximum lifetime benefit for all covered hospital and medical expenses associated with Qualified Procedures outside a Center of Excellence 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. Travel allowance is only available when using a Center of Excellence for Infertility.

QUESTIONS AND ANSWERS

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

A: 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.

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

A: 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. The MHSU Program (Carelon Behavioral Health) approves benefits for substance use disorder treatment. This will ensure you are taking full advantage of your benefits.

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

A: Yes, prescription drugs for cancer treatment, transplants, infertility or substance use disorder treatment 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, Empire Plan Formulary Lists 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.



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

A: 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.

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

A: 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.

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

A: 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 13 of this publication, and your Empire Plan Certificate and Amendments for details.

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

A: 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.

Q: What kind of programs does Hazelden Betty Ford (HBF) offer?

A: Hazelden Betty Ford offers a full spectrum of behavioral health treatment options including inpatient and outpatient alcohol and drug addiction treatment programs. These programs include specialized services for opioid addiction, older adults, teens and young adults and professionals. In addition, their treatment experts are skilled at addressing co-occurring mental health disorders such as depression, anxiety and trauma.

Q: How do I get accepted to receive treatment at Hazelden Betty Ford?

A: Members can reach out to the Carelon Clinical Referral Line by calling The Empire Plan at 1-877-7-NYSHIP (1-877-769-7447) and pressing or saying 3 for the MHSU Program. The Clinical Referral Line is available 24 hours a day, every day of the year. Clinicians can assist in determining if Hazelden Betty Ford is the best option for you or your family member and help find the right location for your needs.

Q: Are the Center of Excellence **Programs voluntary?**

A: Yes, the Center of Excellence Programs are voluntary. If you choose not to use a Center of Excellence for your cancer treatment, transplant, infertility or substance use disorder treatment, 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

Clinical Referral Line

The Clinical Referral Line is available 24 hours a day, every day of the year. Contact the Clinical Referral Line by calling The Empire Plan at 1-877-7-NYSHIP (1-877-769-7447) and press or say 3 for the MHSU Program and choose 3 for the Clinical Referral Line.

National Cancer Institute

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

www.cancer.gov

American Society for Reproductive Medicine

www.reproductivefacts.org

Empire BlueCross

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

United Network for Organ Sharing (UNOS)

1-800-292-9548

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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