

THE EMPIRE PLAN

Reporting On



Building Your Family

In this publication, you'll learn about family-building benefits under The Empire Plan, the Building Healthy Families program, access to fertility treatment, and the support for mental health, pregnancy, maternity, pediatric care and diverse paths to building a family.

For Empire Plan enrollees and their covered dependents, COBRA enrollees with Empire Plan benefits and Young Adult Option enrollees. SEHP enrollees may not be eligible for some of the benefits described in this publication. Contact your health benefits administrator (HBA) for more information.



Department of Civil Service
The Empire Plan

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Family-Building Benefits

Whether you're planning to conceive, already pregnant, experiencing infertility challenges, adopting a child, using a surrogate, seeking mental health and emotional support or living without children, your family-building journey is personal—and The Empire Plan has you covered on any path you take.

You and your covered dependents have access to a broad range of fertility treatment options—including the Center of Excellence for Infertility Program—as well as maternity care and mental health resources.

This guide will help you understand your benefits, how to access them and where to find guidance along the way.

The Building Healthy Families Program

The Empire Plan's Building Healthy Families (BHF) program is a central hub for those trying to conceive, expecting a child or raising young children. It offers mindful, tailored support for adoption, surrogacy and LGBTQ+ family building. There is also support for anyone dealing with the emotional challenges associated with life without children.

Many aspects of Empire Plan coverage outlined ahead—maternity care, mental health support and related services—can be coordinated through the BHF program.

ACCESSING BHF

To participate in the program, you must register. Once registered, you can access your program resources online.

1. Visit anthembluecross.com/nys.
2. Log in to your secure account:
 - Click “Log In” in the top right.
 - Select your account type and follow the prompts to log in.
3. Navigate to the BHF program:
 - From the homepage, click “My Health Dashboard.”
 - From the dropdown menu, click “Programs.”
 - Scroll to “Building Healthy Families” and click to enter the portal.

Once at the portal, you can access the resources and services outlined below.

Enroll in the program at anthembluecross.com/nys.

PROGRAM OFFERINGS

- **Check-Ins and Surveys:** Personalized assessments to tailor support
- **Milestones:** Track age-specific health and development
- **Learning Library:** Trusted content on fertility, pregnancy and parenting
- **Resources:** Lactation support
- **To-Do List:** Task reminders based on your timeline
- **Trackers:** Log weight, vaccinations and daily habits

Fertility Treatment

Some people become pregnant with minimal or no intervention. For others, the process is more complex. If you've been trying to conceive for 12 months (or six months if 35 and older), you may qualify for the **Center of Excellence for Infertility Program**—no referral needed.

At no cost to you, this program provides access to top-tier, nationally recognized fertility clinics and specialists. Through a Center of Excellence (COE) for Infertility, you can receive:

- A minimum of three in vitro fertilization (IVF) cycles
- Other covered qualified procedures like intracytoplasmic sperm injection (ICSI) and embryo transfer
- Travel and lodging coverage if the COE is more than 100 miles away (200 miles by air)

You may also receive IVF and other fertility treatments outside a COE, but coverage may vary.

If you are undergoing treatments that impact fertility (e.g., chemotherapy), you may qualify for fertility preservation services at a COE or from another provider.

Maternity and Pediatric Care

Pregnancy is a journey of remarkable physical and emotional change. To support families through the many highs and lows, The Empire Plan offers broad maternity care coverage for:

- Routine prenatal testing and visits
- High-risk pregnancy care
- Labor and delivery
- Postpartum care (including breastfeeding support and supplies)

ROUTINE PRENATAL TESTING AND VISITS

Prenatal care is one of the best ways to reduce the risk of complications for you and your baby—among other things, helping to prevent low birthweight and iron-deficiency anemia, which can lead to premature birth.

Routine prenatal visits are covered at no cost to you when provided by a licensed health care professional (ex. obstetrician, certified nurse midwives, family practitioners) participating in The Empire Plan.

Other covered procedures include ultrasounds, amniocentesis, chorionic villus sampling (CVS) and fetal nonstress tests based on personal or family medical history.

Common screenings include:

- HIV, hepatitis B, syphilis and other STD tests
- Rubella and varicella immunity tests
- Anemia and blood type/Rh factor tests
- Cervical cancer screening
- Urinalysis (for infection, sugar, protein)
- Gestational diabetes screening
- Group B streptococcus (GBS) test
- Cystic fibrosis screening

Genetic testing and other related services may be subject to copayments.

For more on prenatal care, see: uhc.com/health-and-wellness/health-topics/pregnancy/prenatal-care.

HIGH-RISK PREGNANCY CARE

The BHF Program provides personalized case management for those experiencing a high-risk pregnancy.

When you join the program (see page i), you will receive access to digital notifications, interactive assessments, tracking tools, live chat options and phone support. A care team can help you coordinate with condition and health management resources and link you with specialty benefits.

LABOR AND DELIVERY

When it's time to welcome your baby, The Empire Plan provides coverage for labor and delivery services. Hospital stays are covered under the Hospital Program (administered by Anthem Blue Cross). It is recommended to call if the parent or baby are hospitalized for more than 48 hours for vaginal delivery or 96 hours for a cesarean delivery. Call The Empire Plan at 1-877-769-7447 and press or say 2. For emergency or urgent admissions (including pregnancy-related emergencies), please see Hospitals section on page 7.

Prenatal visits, delivery and postpartum checkups provided by your doctor or certified nurse-midwife are covered under the Medical/Surgical Program (administered by UnitedHealthcare). Anesthesia services, such as epidurals during labor, are also covered.

If complications arise during delivery, your coverage will continue to ensure your family receives needed care.

POSTPARTUM CARE

The Empire Plan covers care to help you heal physically and emotionally after childbirth.

The Medical/Surgical Program (administered by UnitedHealthcare) covers postpartum services, such as:

- Follow-up visits with your OB/GYN or other providers
- Breast/chestfeeding support and counseling
- Help managing physical recovery (e.g., incision checks, pain management)

The Mental Health and Substance Use Program (administered by Carelon Behavioral Health) offers support for common postpartum mental health concerns, such as postpartum anxiety and depression.

Call 1-877-769-7447 and press or say 3 for immediate assistance.

See next page for more mental health resources.

BREAST/CHESTFEEDING SUPPORT AND SUPPLIES

Breast/chest pumps are devices that help parents with milk supply. They can provide milk when parents are away from their baby, relieve pain from full breasts or blocked milk ducts, help with flat or inverted nipples and support families who don't do direct breast/chestfeeding.

Following birth, one double electric breast/chest pump is covered at no cost to you when obtained through an in-network supplier. Call The Empire Plan at 1-877-769-7447 and press or say 1 for the Medical/Surgical Program.

Lactation support, including virtual lactation consultations and support from International Board Certified Lactation Consultants (IBCLC), is offered within the BHF program at no cost to you. Personalized support is available on breast/chestfeeding techniques, milk production, baby hunger cues, foods to avoid, nutrition and more.

NEWBORN ENROLLMENT AND PEDIATRIC CARE

Routine Newborn Child Care

Routine newborn care is covered for 48 hours following a vaginal delivery and 96 hours following a caesarean section.

Care provided includes, but is not limited to, parent education, assistance and training in breast/chest or bottle feeding, as well as any necessary maternal and newborn clinical assessments. These benefits are not subject to a deductible or coinsurance.

Choosing Your Baby's Doctor

Choosing a pediatrician—the doctor who will care for your child as they grow and develop—is an important part of planning for a new baby. Your primary care physician, obstetrician, nurse-midwife or other health care providers may be able to offer recommendations. To check if a pediatrician is in-network, refer to The Empire Plan provider directory at [empireplanproviders.com](https://www.empireplanproviders.com).

Enroll Your Newborn in The Empire Plan

You must enroll your newborn in The Empire Plan within 30 days of their birth. To do so, contact your health benefits administrator (HBA), complete a *NYSHIP Health Insurance Transaction Form* and submit the necessary documentation. Refer to the "Covering newborns" section within your *General Information Book* for more information.



Mental Health and Emotional Support

Mental wellness is just as important as physical health and nutrition—before, during and after pregnancy. The Empire Plan offers access to licensed professionals for:

- Help with fertility-related stress and decision-making
- Coping with pregnancy loss or postpartum anxiety or depression
- Navigating grief or identity concerns for those choosing not to have children

FERTILITY STRESS

Fertility challenges can be emotionally exhausting. The Empire Plan provides support, including counseling, coping tools and guidance, to help you manage stress and care for your mental well-being.

PREGNANCY LOSS SUPPORT

Pregnancy loss can bring deep emotional pain. Whether recent or in the past, grief can be powerful and looks different for everyone. The Empire Plan offers mental health support with counseling and tools to help you process and heal at your own pace.

RECOGNIZING POSTPARTUM ANXIETY AND DEPRESSION

It’s normal to feel many emotions after giving birth. However, if feelings of sadness, anxiety or exhaustion become overwhelming or don’t go away within a couple of weeks, you may be experiencing postpartum anxiety and/or depression.

Common symptoms include:

- Persistent sadness or hopelessness
- Crying often
- Feeling guilt or worthlessness
- Trouble sleeping, eating or concentrating
- Feeling disconnected from your baby
- In rare cases, thoughts of self-harm or harming your baby

LIVING WITHOUT CHILDREN: NAVIGATING EMOTIONAL REALITIES

Living without children—whether due to infertility, loss, personal decision or life circumstances—can bring a range of emotions, including grief, isolation or unanswered questions.

These feelings are valid, and support is available. The Empire Plan provides confidential mental health services to help individuals and couples navigate emotions with care, space to process and tools to heal.

CALL TOLL FREE 1-877-769-7447

You’re not alone—access mental health professionals, coaching and nurse guidance.

Program	Press or Say	Representatives Available
Mental Health & Substance Use Program	3	24 hours a day, seven days a week
The Empire Plan NurseLine SM	5	24 hours a day, seven days a week

Diverse Family-Building Support

Because every family-building journey is personal, The Empire Plan offers thoughtful, tailored support—whether you're planning to conceive, experiencing fertility challenges, already pregnant, adopting a child, using a surrogate or living without children.

ADOPTION AND SURROGACY SUPPORT

If your family journey involves adoption or surrogacy, the resources, tools and information on your BHF profile will be tailored to your needs (see page i).

- When you (the enrollee or dependent) are the surrogate, then your maternity care—including prenatal care, obstetrical ultrasounds and covered services—is covered under The Empire Plan.
- If a surrogate is acting on your behalf, the costs are not covered under The Empire Plan, whether in-network or out-of-network. This includes any charges for services provided to a donor and any donor compensation. Consulting a legal and financial advisor is recommended if you are exploring these options.

Direct legal, medical and agency costs relating to adoption or surrogacy are not covered.

To add an adopted child to your Family coverage, you must contact your HBA, complete a *NYSHIP Health Insurance Transaction Form* and submit the required documentation.

LGBTQ+ AND INCLUSIVE FAMILY-BUILDING SUPPORT

The Empire Plan supports all families by ensuring every enrollee has a fair and inclusive path to family building. Coverage for infertility, pregnancy and postpartum care is available to every enrollee—including LGBTQ+ individuals and couples, with no barriers based on sexual orientation, gender identity or family structure.

This means:

- Access to infertility benefits, including Intrauterine insemination (IUI) and IVF
- Coverage for reciprocal IVF for same-sex couples
- Support for pregnancy care
- Commitment to inclusion across all family-building benefits



Medical Case Management

Medical case management can help coordinate covered care for serious conditions, such as premature birth or complications after delivery. If your baby needs ongoing treatment or complex neonatal care, medical case management can guide you through covered services, local providers and plan benefits.

To get started, call The Empire Plan at 1-877-769-7447 and press or say 1 for the Medical/Surgical Program. A nurse familiar with your coverage will contact you to discuss your situation and next steps. Participation requires written consent and is entirely optional.

Inpatient services are coordinated by the Hospital Program. Outpatient services are coordinated by the Medical/Surgical Program.

Questions and Answers

Q: What support is available for breast/chestfeeding?

A: Lactation support, including virtual lactation consultations and support from IBCLC, is offered within the BHF program at no cost to you. Log in to the BHF portal (see page i).

Q: I've been feeling down after giving birth. Could this be postpartum depression?

A: Yes. If you're experiencing sadness, anxiety or fatigue, contact your doctor. Treatment may include counseling, support groups or medication. For 24/7 support, call The Empire Plan at 1-877-769-7447 and press or say 3 for the Mental Health and Substance Use Program or press or say 5 for The Empire Plan NurseLineSM.

Q: I'm a victim of domestic violence. Where can I get help?

A: Call the New York State Domestic and Sexual Violence Hotline at 1-800-942-6906 or text 844-997-2121. You can also speak with your health care provider for confidential support.

Q: Is mental health support available during an individual's family planning/building journey?

A: Yes. Confidential counseling for identity, grief or life transitions is available through Caredon Behavioral Health. Call The Empire Plan at 1-877-769-7447 and press or say 3 for the Mental Health and Substance Use Program.

Q: Are there limits on IVF treatments, including qualified procedures?

A: Three IVF cycles are covered in accordance with New York State law. Following these cycles, additional benefits are subject to the infertility lifetime maximum. Prescription medications are covered separately through The Empire Plan Prescription Drug Program and are not subject to the infertility lifetime maximum.



Q: Who qualifies for fertility preservation benefits?

A: Enrollees and covered dependents undergoing treatments that impact fertility (e.g., chemotherapy) may qualify.

Q: Are prenatal vitamins covered?

A: Certain versions of folic acid are covered with no copayment with a prescription from your health care provider.

Q: If I'm HIV-positive, will my baby be born HIV-positive?

A: Proper treatment during pregnancy and after birth can reduce the risk of transmission to less than 1%. For testing and treatment support, call the NYS HIV/STI/HCV Hotline at 1-800-541-2437.

Q: Does The Empire Plan cover help to quit smoking?

A: Yes. The Empire Plan Prescription Drug Program covers smoking cessation treatments with a prescription from your health care provider (subject to applicable copayments). Treatments may include nicotine nasal sprays, nicotine inhalers, nicotine patches and prescription medications. For more information, call The Empire Plan at 1-877-769-7447 and press or say 4 for the Prescription Drug Program. More information is available in the *Reporting On Smoking Cessation* publication.

Important Terms

This section defines key terms related to family building to help you better understand your care options and ensure clear communication with providers.

Assisted Reproductive Technology (ART) is a broad category of fertility treatments that involve handling eggs, sperm or embryos outside the body to achieve pregnancy. It includes procedures such as in vitro fertilization (IVF) and embryo transfer.

The Center of Excellence (COE) for Infertility is a network of fertility providers approved by The Empire Plan for meeting high standards of care. Enhanced IVF benefits, including travel and lodging reimbursement, are available when using a Center of Excellence.

Cryopreservation is the freezing and storage of eggs, sperm or embryos for future use. This may be part of a fertility preservation plan or an IVF cycle.

Family Building is the process of creating or expanding a family through various methods, including natural conception, assisted reproductive technologies (such as IVF), surrogacy, adoption and foster care. This term encompasses the diverse paths individuals and couples may take to become parents, recognizing the unique needs of LGBTQ+ individuals, single parents and those facing infertility challenges.

Infertility Lifetime Maximum is a \$50,000 per-person lifetime benefit limit under The Empire Plan for qualified infertility-related medical services, including hospital care, treatments and travel (but not prescription drugs). Three IVF cycles are covered in accordance with New York State law. Even if the lifetime maximum is reached, The Empire Plan will continue to cover the remaining state-mandated IVF cycles and related travel and lodging.

In Vitro Fertilization (IVF) is an assisted reproductive technology procedure in which eggs are retrieved from the ovaries, fertilized with sperm in a lab and transferred to the uterus. IVF is often used when other fertility treatments have failed.

Precertification is the process of obtaining Empire Plan approval before receiving certain treatments or procedures. Services provided as an inpatient typically require precertification.

Surrogacy is a family-building arrangement in which another person carries a pregnancy for the intended parent(s).

Travel Allowance covers travel, lodging and meal reimbursement when enrollees receive qualified infertility-related medical services at a Center of Excellence located more than 100 miles from home (or 200 miles by air).



Finding a Network Provider

Finding the right providers is an important part of building a healthy family. Although it may seem overwhelming to locate knowledgeable, in-network health professionals, The Empire Plan's online directories (offered by the plan administrators) can make the process simple.

MEDICAL/SURGICAL PROVIDERS

UnitedHealthcare offers an online directory of over 1.2 million medical and surgical providers at empireplanproviders.com.

Search for provider specialties (e.g., OB/GYN, OBGYN, nurse-midwife, reproductive endocrinologist) or specific care needs (e.g., IVF, pregnancy). You can further narrow your results by location, provider gender, language spoken, subspecialty or hospital affiliation.

HOSPITALS

If you need emergency care, go to the nearest hospital emergency department. No precertification is required. If you are admitted as an inpatient after an emergency, your stay is covered at the in-network benefit level until you are stabilized and can safely transfer to a network hospital. Anthem Blue Cross provides an online directory of in-network hospitals at anthembluecross.com/nys/find-a-hospital.

For assistance, call The Empire Plan Hospital Program, administered by Anthem Blue Cross, at 1-877-769-7447 and press or say 2 to select the Hospital Program when prompted.

- **Elective admissions:** Call before a scheduled hospital admission.
- **Emergency or urgent admissions (including pregnancy-related emergencies):** Call within 48 hours, or as soon as reasonably possible, after being admitted.
- **Delivery admissions:** You do not need to call before going into labor. However, if you or your baby remain hospitalized longer than 48 hours for a vaginal delivery or 96 hours for a cesarean delivery, a call is recommended.

You are responsible only for your standard emergency room copayment (unless you are admitted at that time, in which case the copayment is waived).

MENTAL HEALTH PROVIDERS

Carelon Behavioral Health offers an online directory of over 155,000 mental health and substance use treatment providers at carelonbh.com/empireplan.

If you aren't sure what to type into the search bar, simply leave it blank and enter a location. After clicking "Search," a list of nearby providers will appear with filters on the page.



The Empire Plan Programs and Administrators

To reach any of The Empire Plan programs, call 1-877-769-7447. This one toll-free number is your first step to Empire Plan information. Check the following list to determine which program to select.

See your *Empire Plan Certificate* or visit the NYSHIP website for additional contact information.

THE EMPIRE PLAN MEDICAL/SURGICAL PROGRAM

Administered by UnitedHealthcare

UnitedHealthcare
PO Box 1600
Kingston, NY 12402-1600
myuhc.com

TTY: 1-888-697-9054

Call The Empire Plan and press or say 1 for the Medical/Surgical Program for information on benefits under the Participating Provider, Basic Medical Provider Discount and Basic Medical Programs, predetermination of benefits and claims. Representatives are available Monday through Friday, 8 a.m. to 4:30 p.m., Eastern time.

THE EMPIRE PLAN HOSPITAL PROGRAM

Administered by Anthem Blue Cross

Anthem Blue Cross
New York State Service Center
PO Box 1407, Church Street Station
New York, NY 10008-1407
anthembluecross.com/nys

TTY: 711

Call The Empire Plan and press or say 2 for the Hospital Program for information regarding hospital and related services. Representatives are available Monday through Friday, 8 a.m. to 5 p.m., Eastern time.

THE EMPIRE PLAN MENTAL HEALTH AND SUBSTANCE USE (MHSU) PROGRAM

Administered by Carelon Behavioral Health, Inc.

Carelon Behavioral Health
PO Box 1850
Hicksville, NY 11802
carelonbh.com/empireplan/en/home

TTY: 1-855-643-1476

Call The Empire Plan and press or say 3 for the MHSU Program before seeking certain services from a mental health or substance use provider. Customer Service is available via phone or chat, Monday through Friday, 8 a.m. to 6 p.m.

THE EMPIRE PLAN PRESCRIPTION DRUG PROGRAM

Administered by CVS Caremark

Mail Service Pharmacy:
CVS Caremark
PO Box 2110
Pittsburgh, PA 15230-2110

empireplanrxprogram.com, select CVS Caremark

Mail Service Pharmacy for Medicare-eligible Retirees:
Customer Care Correspondence
PO Box 6590
Lee's Summit, MO 64064-6590

empireplanrxprogram.com, select SilverScript

Call The Empire Plan and press or say 4 for the Prescription Drug Program. Representatives are available 24 hours a day, seven days a week.

THE EMPIRE PLAN NURSELINESM

Call The Empire Plan and press or say 5 for The Empire Plan NurseLineSM for health information and support, 24 hours a day, seven days a week.





Resources

For more information about your coverage, or to get a copy of the complete terms of coverage, visit nyship.ny.gov or call 1-877-769-7447.

Healthcare and Family Planning

Growing Up Healthy Hotline
(New York State Department of Health)

1-800-522-5006

Text: GROW11 (476911)

March of Dimes

1-888-663-4637

marchofdimes.org

New York State Department of Health

1-833-364-4695

health.ny.gov

Fertility and Infertility Support

**The Empire Plan Center of Excellence
for Infertility Program**

1-877-769-7447 (press or say 1)

Domestic Violence and Crisis Services

New York State Domestic and Sexual Violence Hotline

1-800-942-6906

Text: 844-997-2121

opdv.ny.gov

Mental Health and Substance Use

**The Empire Plan Mental Health
and Substance Use Program**

1-877-769-7447 (press or say 3)

carelonbh.com/empireplan/en/home

**New York State Office of Addiction Services
and Support NYS Addiction HOPEline**

1-877-846-7369

oasas.ny.gov

Smoking Cessation

New York State Smokers' Quitline

1-866-697-8487

Text: 716-926-4422

nysmokefree.org

HIV/STI Resources

New York State HIV/STI/HCV Hotline

1-800-541-2437

En español: 1-800-233-7432

nyaidslines.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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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 the NYSHIP website at nyship.ny.gov. Visit the NYSHIP website 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).