

The Empire Plan

WORLDWIDE | 2025



Department of Civil Service
The Empire Plan

For Empire Plan enrollees and their covered dependents
NYS, Participating Employers and Participating Agencies



Traveling abroad? Planning to move to another country?

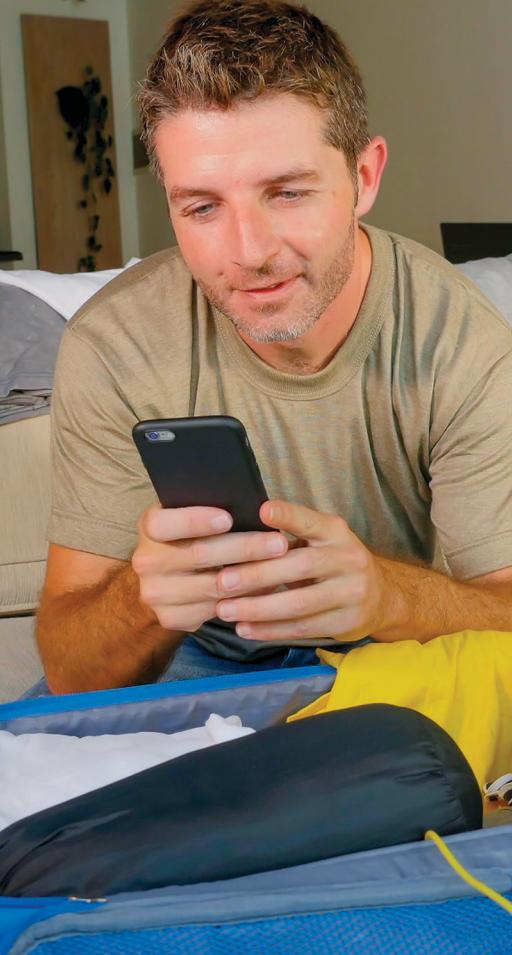
Good news—The Empire Plan is available worldwide, although the way you'll access your benefits outside the United States is a bit different. Read ahead to learn just how broad Empire Plan coverage is—and how you can get the care you need anywhere across the globe.

The information in this publication only applies outside the United States and its territories. If you are traveling or living domestically, see *The Empire Plan Across the United States* for information on accessing benefits.

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BEFORE YOU GO

Whether you're traveling or moving abroad permanently, there are a few things you should do in advance of your trip.

Before you go abroad, be sure to:

- Pack Empire Plan benefit cards for yourself and your covered dependents
- Download the UnitedHealthcare app and the BCBS Global Core app to your device for quick, easy access to your benefits on the go
- Locate hospital providers by using the BCBS Global Core app, calling the Blue Cross Blue Shield Global Core Service Center (see page 4) or emailing customerservice@bcbsglobalcore.com

If you're moving outside the United States and have Medicare, contact the Employee Benefits Division (EBD) at 518-457-5754 or 1-800-833-4344.



When precertification is not required

While outside the United States and its territories, you don't need to get precertification before receiving hospital care.

HOSPITAL CARE NETWORK

In an emergency, go directly to the nearest hospital.

If it's not an emergency, you can minimize your out-of-pocket hospital expenses by finding a network hospital through the Global Core network.

To access Global Core, you can:

- Download the BCBS Global Core app
- Visit bcbsglobalcore.com (use code "YLS" when prompted to enter the first three letters or numbers of your Member ID)
- Call 1-800-810-BLUE (1-800-810-2583) or make a collect call to 1-804-673-1177

If you receive a bill for medically necessary care at a network hospital facility, you can submit a claim to Anthem Blue Cross for reimbursement. Use the BCBS Global Core app or website for the online submission form or printable forms to mail. You may also call the Blue Cross Blue Shield Global Core Service Center to request that forms be sent to you.

To file a claim, you will need an itemized, original hospital bill—in English or with a translation, if possible—and your Empire Plan identification number. Include code "YLS" on your submission.

Anthem Blue Cross may require medical records to process your claim. When you are discharged, ask for these records and arrange for them to be translated into English.

For more details on how to file an international claim, access Global Core (see left) or call The Empire Plan at 1-877-769-7447 (press or say 2).

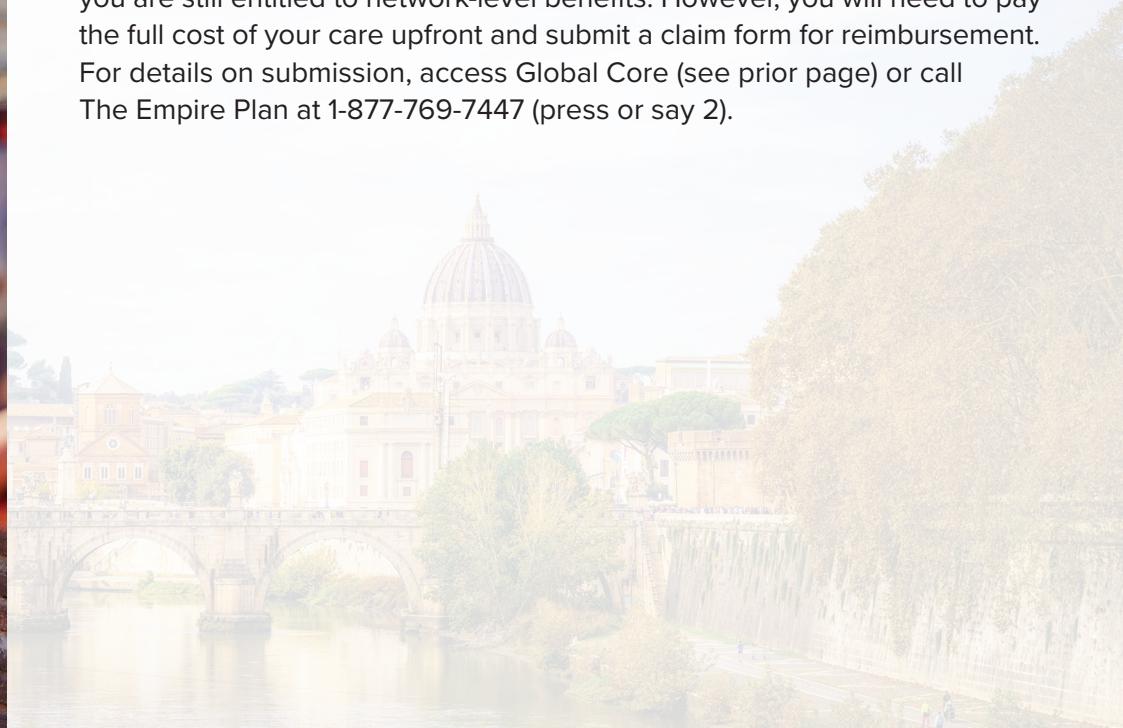
Download the BCBS Global Core app

Use Global Core to find a network hospital abroad, locate the nearest U.S. embassy, and get written and audio translations of medical terms and phrases.



NON-NETWORK

If you receive services at a non-network hospital outside the United States, you are still entitled to network-level benefits. However, you will need to pay the full cost of your care upfront and submit a claim form for reimbursement. For details on submission, access Global Core (see prior page) or call The Empire Plan at 1-877-769-7447 (press or say 2).



MEDICAL AND SURGICAL CARE

If you need nonemergency treatment while abroad, the U.S. embassy or consulate can usually provide names of reliable, English-speaking providers.

All non-hospital medical and surgical care received outside the United States is considered non-network. You are responsible for the charges billed. You must then submit a claim for reimbursement for covered expenses (less any applicable deductible and coinsurance) to UnitedHealthcare. To submit a reimbursement form, visit memberforms.uhc.com/DirectMedicalReimbursement.html.

See your *Empire Plan Certificate* for details or call the Medical/Surgical Program at 1-877-769-7447 (press or say 1).

For information regarding the cost and coverage of non-network benefits, refer to your *Empire Plan At A Glance* and the *Out-of-Network Reimbursement Disclosures* insert. Both publications are also available at nyship.ny.gov.





HOME SKILLED NURSING SERVICES, EQUIPMENT AND SUPPLIES

Home skilled nursing services (e.g., skilled nursing, home infusion), durable medical equipment and supplies received abroad are considered non-network. After you meet the combined annual deductible, The Empire Plan covers up to 50% of the Home Care Advocacy Program (HCAP) network allowance for covered services and items.¹ There is no coinsurance maximum.

CHIROPRACTIC TREATMENT AND PHYSICAL THERAPY

Chiropractic treatment and physical therapy received abroad is considered non-network. The Managed Physical Medicine Program (MPMP) annual deductible applies as follows: \$250 for the enrollee, \$250 for a covered spouse or domestic partner, and \$250 for all dependent children combined. This deductible is separate from the combined annual deductible.

After you meet each annual deductible, The Empire Plan pays up to 50% of the network allowance. There is no coinsurance maximum, and coinsurance for these services is separate from the combined annual coinsurance maximum.

¹ The first 48 hours of nursing care are not covered.

MENTAL HEALTH AND SUBSTANCE USE TREATMENT

Mental health and substance use treatment received abroad is covered at the non-network level. Claim forms for partial reimbursement are available at nyship.ny.gov.

In an emergency, go to the nearest hospital.

PRESCRIPTION DRUGS

Standard Empire Plan prescription drug services (retail, mail order and CVS Specialty®) are not available outside of the United States and its territories.

However, you may file a claim for partial reimbursement after paying out of pocket for a valid prescription at a pharmacy. The claim form can be found at nyship.ny.gov.²

You may also request an override before an international trip to acquire a sufficient supply for your travels. Call the Prescription Drug Program at 1-877-769-7447 (press or say 4) and ask to speak with Specialty Customer Care.

² If you are Medicare-primary, you are normally required to leave the commercial (non-Medicare) prescription drug program and enroll in Empire Plan Medicare Rx (a Part D prescription drug plan). If you are planning to reside abroad permanently, please contact EBD to discuss options (518-457-5754 or 1-800-833-4344).



NURSELINE

The Empire Plan NurseLineSM provides access to health information and support 24 hours a day, seven days a week. Call The Empire Plan at 1-877-769-7447 (press or say 5) to speak with a registered nurse about your health questions.

IMPORTANT EMPIRE PLAN ADDRESSES

We hope your travels are safe and enjoyable. If you have any questions about your Empire Plan benefits, contact the plan administrators below (see phone numbers on the back of this booklet).

Hospital Program

Anthem Blue Cross, NYS Service Center, PO Box 1407, Church Street Station, New York, NY 10008-1407

Blue Cross Blue Shield Global Core Service Center

PO Box 2048,
Southeastern, PA 19399

Medical/Surgical Program

UnitedHealthcare, PO Box 1600,
Kingston, NY 12402-1600

Mental Health and Substance Use Program

Carelon Behavioral Health, Inc.,
PO Box 1850, Hicksville, NY 11802

Prescription Drug Program (claims only)

CVS Caremark, PO Box 52136,
Phoenix, AZ 85072-2136

Empire Plan Medicare Rx

(claims for Medicare-primary enrollees or dependents only)

CVS Caremark, PO Box 52066,
Phoenix, AZ 85072-2066



This document is for informational purposes only and does not contain a complete description of your benefits or imply Empire Plan coverage. Read your *Empire Plan Certificate* for complete information. Or visit our website at nyship.ny.gov.



Department of Civil Service
New York State Health Insurance Program

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

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Call The Empire Plan

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

**AFTER CALLING,
PRESS OR SAY**

1

Medical/Surgical Program
Managed Physical Medicine Program (MPMP)
Home Care Advocacy Program (HCAP)

TTY 1-888-697-9054

2

Hospital Program
TTY 711

3

Mental Health and Substance Use Program
TTY 1-855-643-1476

4

Prescription Drug Program
TTY 711

5

Empire Plan NurseLineSM

Blue Cross Blue Shield Global Core Service Center (for hospital care)
1-800-810-BLUE (1-800-810-2583) or 1-804-673-1177 (collect call)