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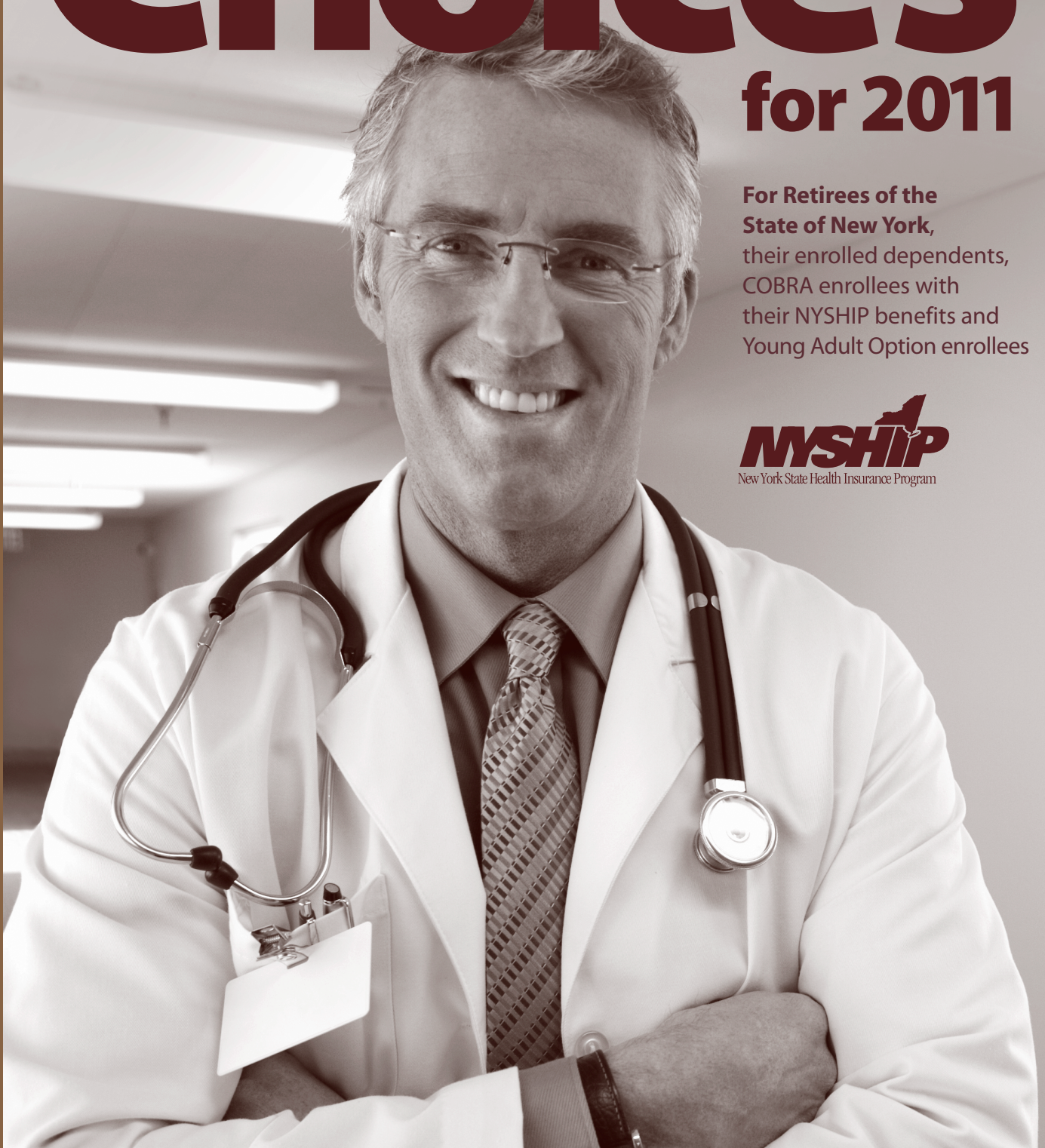
Health Insurance

Choices

for 2011

For Retirees of the
State of New York,
their enrolled dependents,
COBRA enrollees with
their NYSHIP benefits and
Young Adult Option enrollees

NYSHIP
New York State Health Insurance Program



Contents

A Message from Commissioner Nancy G. Groenwegen	1
Your NYSHIP Health Insurance Options	2
Rates for 2011	2
Changing Your Health Insurance Plan	2
You and Your Dependents Must Enroll in Medicare Parts A and B	2-3
Medicare and Your NYSHIP Benefits	3
Non-NYSHIP HMOs.....	3
Medicare Part D.....	4
Keep Your Health Insurance Up to Date.....	4
Contact the Employee Benefits Division.....	4
Lifetime Sick Leave Credit	4
Your Retirement Check and “Notice of Change” Document.....	5
Enrollees Who Pay the Employee Benefits Division Directly	5
Comparing Your NYSHIP Options	6
Benefits Provided by The Empire Plan and All Non-Medicare Advantage NYSHIP HMOs.....	7
Benefits That Must Be Provided by All Medicare Advantage Plans.....	8-9
What’s New in 2011?.....	10
The Empire Plan	10-12
NYSHIP Health Maintenance Organizations.....	13
The Empire Plan and NYSHIP HMOs: Similarities and Differences.....	14–15
Making a Choice.....	16
How to Use the <i>Choices</i> Benefit Charts.....	16
If You Decide to Change Your Plan	17
Your New Card.....	17
Coverage for Your Young Adult Children	17
NYSHIP Online.....	18-19
Questions and Answers.....	20-21
Terms to Know	22-23
Plans by County.....	24-25
The Empire Plan Benefit Chart.....	26-31
NYSHIP Health Maintenance Organizations’ Benefit Charts	32-65
NYSHIP Option Transfer Request Form and Instructions	66-67
NYSHIP Enrollment Cancellation Form and Instructions	68-69

A Message from Commissioner Nancy G. Groenwegen

New York State values its retired State workers and is pleased to provide the comprehensive health insurance that you have earned through your employment. The Department of Civil Service, which administers the health insurance programs for active and retired State workers, has carefully selected these insurance plan options to provide superior coverage that meets the broadest range of needs.

But there are differences among the plans. This booklet provides information to help you choose the plan that best meets the needs of you and your family. Of course you may call The Empire Plan or the Health Maintenance Organizations (HMOs) that are part of the New York State Health Insurance Program (NYSHIP) directly for additional information. I also invite you to call the Employee Benefits Division of the Department of Civil Service at 518-457-5754 or 1-800-833-4344 or visit our web site at <https://www.cs.state.ny.us>.

Your option to switch from one plan to another is no longer restricted to a single period. You may change health insurance plans once at any time during any 12-month period.

I wish you good health.



Nancy G. Groenwegen, Commissioner
NYS Department of Civil Service



Information and Reminders

Your NYSHIP Health Insurance Options

Under the New York State Health Insurance Program (NYSHIP), you may choose either The Empire Plan or one of the NYSHIP-approved Health Maintenance Organizations (HMOs) in your area. This booklet explains the options available to you. If you still have specific questions after you've read the plan descriptions, contact The Empire Plan carriers and HMOs directly.

Rates for 2011

2011 Rates & Information for Retirees of New York State will be mailed to your home and posted on the New York State Department of Civil Service web site as soon as rates are approved. To find this information online, go to <https://www.cs.state.ny.us>. Click on Benefit Programs, then NYSHIP Online. Select your group if prompted, and then choose Health Benefits & Option Transfer. Click on Rates and Health Plan Choices for the most up-to-date option transfer information. If you still have questions, contact the Employee Benefits Division at 518-457-5754 (Albany area) or 1-800-833-4344 (U.S., Canada, Puerto Rico, Virgin Islands).

Changing Your Health Insurance Plan

Consider your health insurance plan carefully. You may change your health insurance plan only once in a 12-month period unless you move or add a new dependent to your coverage under certain conditions. See your *NYSHIP General Information Book* for details.

A change in the providers who participate in your plan is not a reason that permits you to change your health insurance plan more than once in a 12-month period.

No action is required if you wish to keep your current option and still qualify for that plan.

Note: To enroll in an HMO or remain enrolled in your current HMO, you must live or work* in the HMO's NYSHIP service area. See the Plans by County section and the individual HMO pages in this booklet for more information.

You and Your Dependents Must Enroll in Medicare Parts A and B

When you or your covered dependents become eligible for primary Medicare coverage (Medicare pays first, before NYSHIP), you or your covered dependents must be enrolled in Medicare Part A and Part B, even if you are working for another employer. (If you are retired from New York State and return to work in a benefits-eligible position for New York State, NYSHIP will provide primary coverage while you are on the payroll.) If you or your dependents are not enrolled in Medicare Parts A and B when first eligible, The Empire Plan or HMO will not provide benefits for services Medicare would have paid if you or your dependent had enrolled.

To avoid a gap in coverage, you must contact your local Social Security office three months before you or your dependent turns age 65. In some cases, enrollment is automatic, but not always. **You must have Medicare coverage in effect on the first day of the month in which you or your dependent reaches age 65.** (Or, if your birthday falls on the first of the month, you must have your Medicare coverage in effect on the first day of the month preceding the month in which you turn age 65.)

If you or a dependent becomes eligible for Medicare before age 65 because of disability or end-stage renal disease (coordination period applies), you or your dependent must enroll in Medicare Parts A and B as soon as eligible.

* If Medicare-primary, check with the plan.

The publication, *Medicare & NYSHIP*, explains in detail when you must enroll in Medicare and how Medicare enrollment affects your NYSHIP benefits. You can find this publication as well as an order form for the publication and its companion video on our web site at <https://www.cs.state.ny.us>. Or, call the Employee Benefits Division at 518-457-5754 or 1-800-833-4344 and use the automated system to request a copy. Please indicate whether you would like the video in VHS or DVD format. Read your *NYSHIP General Information Book* for more information on Medicare.

Note: For COBRA enrollees, special provisions apply when you become eligible for Medicare. Call the Employee Benefits Division for information.

Medicare and Your NYSHIP Benefits

The Empire Plan and all HMOs offered under NYSHIP provide broad coverage for Medicare-eligible enrollees, but there are important differences among plans.

The Empire Plan

If you are Medicare-primary and have secondary coverage under The Empire Plan: The Empire Plan coordinates benefits with Medicare. Since Medicare does not provide coverage outside the United States, The Empire Plan pays primary for covered services received outside the United States. See your *NYSHIP General Information Book* and the *Empire Plan Certificate* for details.

NYSHIP Health Maintenance Organizations (HMOs)

If you are Medicare-primary and enroll in a NYSHIP HMO that coordinates coverage with Medicare: You have original Medicare benefits (Parts A and B) that you may use outside of your HMO. If you receive services not covered by the HMO, you would be responsible for Medicare's coinsurance, deductibles and any other charges not covered by Medicare.

If you are Medicare-primary and enroll in a NYSHIP Medicare Advantage Plan: You replace your original fee-for-service Medicare coverage (Parts A and B) with benefits offered by the Medicare Advantage Plan. You also will be enrolled in a Medicare Part D plan for your

prescription drug benefits. To qualify for benefits, all medical care (except for emergency care) must be provided, arranged or authorized by the Medicare Advantage Plan.

Note: If you or your covered dependents are or become Medicare-eligible and are currently enrolled in a NYSHIP HMO that offers a Medicare Advantage Plan, you or your covered dependents will be enrolled in your HMO's Medicare Advantage Plan.

The HMO pages in this booklet tell you how each HMO covers Medicare-eligible enrollees. See Terms to Know on pages 22-23 for more information.

Check with your HMO about benefits when you travel outside of your HMO's service area or outside of the country.

Non-NYSHIP HMOs

You may receive information from Medicare and from non-NYSHIP HMOs in your area describing Medicare options available to you that are not part of NYSHIP. You may wonder whether to join one of these plans. Please be aware that your NYSHIP benefits will be significantly reduced if you join one of these plans. If you join a Medicare Advantage Plan offered outside of NYSHIP, you may have very few or no benefits except the benefits available through that plan.

Before you choose a Medicare Advantage option that is not part of NYSHIP, check with the Employee Benefits Division to see how your NYSHIP benefits will be affected.

If you cancel your NYSHIP coverage to join a non-NYSHIP Medicare Advantage Plan:

- The State no longer reimburses you or your Medicare-eligible dependents for the Part B premium.
- If you wish to reenroll in NYSHIP, there is a three-month waiting period.
- If you die while you are not enrolled in NYSHIP, your dependents are not eligible for Dependent Survivor coverage.

Medicare Part D

Medicare Part D is the Medicare prescription drug benefit for Medicare-eligible persons. NYSHIP provides prescription drug benefits to you and your dependents under The Empire Plan or a NYSHIP HMO. Enrolling in a Medicare Part D plan separate from your NYSHIP coverage may drastically reduce your benefits overall. For example:

- If you are Medicare-primary and enrolled in both The Empire Plan and a Medicare Part D plan, you will not be able to use your Empire Plan coverage to receive benefits at the pharmacy. You must use your Medicare drug coverage first. To receive secondary drug coverage, you must submit a claim to The Empire Plan Prescription Drug Program along with documentation of the amount covered by Medicare.
- If you are enrolled in a NYSHIP Medicare Advantage HMO and then enroll in a separate Medicare Part D plan or another Medicare Advantage Plan outside of NYSHIP, Medicare will terminate your enrollment in the NYSHIP HMO.

If you are eligible for the extra help from the Medicare Part D Low Income Subsidy, or if you are interested in additional drug coverage offered by a Medicare Part D plan separate from a NYSHIP HMO, be sure you understand how joining that Medicare prescription drug plan will change your NYSHIP coverage before enrolling. If you do enroll in Medicare Part D outside of NYSHIP, you will not be reimbursed for the Medicare Part D premium.

If you receive prescription drug coverage through a union Employee Benefit Fund, contact the fund for information about Medicare Part D. (Judicial Branch CWA-represented retirees (NUSD) who retired before 7/1/94 receive prescription drug coverage through a union Employee Benefit Fund.)

Keep Your Health Insurance Up to Date

You must write to:

New York State Department of Civil Service
Employee Benefits Division
Alfred E. Smith State Office Building
Albany, New York 12239

when changes in your family or marital status affect your coverage or if your address changes. Be sure to sign the letter and include your Social Security number, address, and telephone number, including area code. You may also make address changes online using MyNYSHIP (see page 18 for more information). Act promptly. Deadlines may apply. See your *NYSHIP General Information Book* for details.

Contact the Employee Benefits Division

Call the Employee Benefits Division at 518-457-5754 (Albany area) or 1-800-833-4344 (U.S., Canada, Puerto Rico, Virgin Islands) if you need a *NYSHIP General Information Book* and/or *Empire Plan Certificate* or a replacement Empire Plan Benefit Card. Please call Monday through Friday between 9 a.m. and 3 p.m. Eastern time to speak to a representative, or any time to use our automated telephone system.

Lifetime Sick Leave Credit

When you retired, you may have been entitled to convert your unused sick leave into a lifetime monthly credit that reduces your cost for health insurance for as long as you remain enrolled in NYSHIP. The amount of your monthly credit remains the same throughout your lifetime. However, the balance you pay for your health insurance premium may change each year. If your monthly credit is less than your health insurance premium, you pay the balance. When the retiree premium rises, the balance you must pay may also rise. To calculate the balance you will pay in calendar year 2011, subtract your monthly sick leave credit from the new monthly premium.

Comparing Your NYSHIP Options

Choosing the health insurance plan to cover your needs and the needs of your family requires careful research. As with most important purchases, there is more to consider than cost.

The first step in making a good choice is understanding the similarities and the differences between your NYSHIP options. There are two types of health insurance plans available to you under NYSHIP: The Empire Plan and Health Maintenance Organizations (HMOs). The Empire Plan is available to all NYSHIP enrollees. Specific NYSHIP HMOs are available in the various geographic areas of the State. Depending on where you live or work*, one or several HMOs will be available to you. The Empire Plan and HMOs are similar in many ways, but also have important differences.

Benefits

The Empire Plan and NYSHIP HMOs

- All NYSHIP plans provide a wide range of coverage for hospital, medical/surgical, and mental health and substance abuse services.
- All plans provide prescription drug coverage if you do not receive it through a union Employee Benefit Fund.

Benefits differ among plans. Read this booklet and the certificate/contracts carefully for details.

Exclusions

- All plans contain exclusions for certain services and prescription drugs.
- Workers' compensation-related expenses and custodial care generally are excluded.

For details on a plan's exclusions, read the *NYSHIP General Information Book* and *Empire Plan Certificate*, the HMO contract or check with the plan directly.

Geographic Area Served

The Empire Plan

- Benefits for all covered services – not just urgent and emergency care – are available worldwide.

Health Maintenance Organizations (HMOs)

- Coverage is available in the HMO's specific service area.
- An HMO may arrange care outside its service area, at its discretion in certain circumstances. See the Out of Area Benefit description on each HMO page for more detailed information.

The 2011 Rates & Information for Retirees will be mailed to your home and posted on our web site, <https://www.cs.state.ny.us>, as soon as rates are approved.

* If Medicare-primary, check with the plan.

Benefits Provided by The Empire Plan and All Non-Medicare Advantage NYSHIP HMOs

Please see the individual plan descriptions in this booklet to determine the differences in coverage and out-of-pocket expenses. See the plan documents for complete information on benefits.

- Inpatient medical/surgical hospital care
- Outpatient medical/surgical hospital services
- Physician services
- Emergency services*
- Laboratory services
- Radiology services
- Diagnostic services
- Diabetic supplies
- Maternity, prenatal care
- Well child care
- Chiropractic services
- Physical therapy
- Occupational therapy
- Speech therapy
- Prosthetics and durable medical equipment
- Orthotic devices
- Medically necessary bone density tests
- Mammography
- Inpatient mental health services
- Outpatient mental health services
- Alcohol and substance abuse detoxification
- Inpatient alcohol rehabilitation
- Inpatient drug rehabilitation
- Outpatient alcohol and drug rehabilitation
- Family planning and certain infertility services (Call The Empire Plan carriers or HMOs for details.)
- Out-of-area emergencies
- Hospice benefits (at least 210 days)
- Home health care in lieu of hospitalization
- Prescription drug coverage including injectable medications, self-injectable medications, contraceptive drugs and devices and fertility drugs (unless you have coverage through a union Employee Benefit Fund)
- Enteral formulas covered through either HCAP for The Empire Plan or the prescription drug program for the HMOs (unless you have coverage through a union Employee Benefit Fund)
- Second opinion for cancer diagnosis

* Some plans may exclude coverage for airborne ambulance services. See the individual plan pages in this booklet for exclusions.

Benefits That Must Be Provided by All Medicare Advantage Plans

Note: The benefits listed in this table are minimum requirements; some plans may provide higher levels of coverage. Benefits that are listed as “covered” may be subject to copayments, deductibles and/or coinsurance. See the individual HMO Medicare Advantage Plan pages in this booklet for details.

Benefit	Medicare Coverage
Office Visits	Covered.
Specialty Office Visits	Covered when medically necessary.
Chiropractic Services	Covered for manual manipulation of the spine to correct subluxation, not for routine care.
Podiatry Services	Covered for medically necessary foot care, including care for medical conditions affecting the lower limbs. Routine care is not covered.
Diagnostic Tests	Covered when medically necessary. (Medicare does not cover most routine screening tests, like checking cholesterol.)
Radiology	Covered when medically necessary.
Lab Tests	Covered when medically necessary.
Pathology	Covered when medically necessary.
Physical Exam	Covered for one physical exam within the first 12 months of obtaining Medicare Part B coverage.
Bone Density Test	Covered once every 24 months, more often if at risk.
Colorectal Screening Exams	Coverage varies based on an individual’s risk and the type of test. Most routine screening is limited to people who are at high risk or at age 50 and older.
Mammogram Screening	Covered once every 12 months for women age 40 and older. One baseline mammogram for women between ages 35 and 39.
Pap Smears and Pelvic Exams	Covered once every 24 months or annually for women at high risk.
Prostate Cancer Screening Exams	Digital rectal exam, Prostate Specific Antigen (PSA) test and other related services for men at age 50 or older covered once every 12 months.
EKG/EEG (Part of diagnostic tests)	Covered when medically necessary.
Immunizations	Covered for Flu, Hepatitis B, Shingles (covered under Medicare Part D when medically indicated) and Pneumonia vaccines.
Radiation	Covered when medically necessary.
Inpatient Medical/Surgical Hospital Care	Covered for up to 90 days and may be extended up to 150 days through use of lifetime reserve days.
Skilled Nursing Facility	Covered up to 100 days in a Medicare-certified skilled nursing facility when medically necessary.
Outpatient Medical/ Surgical Hospital Services	Covered for physician and outpatient facility services.

Benefit	Medicare Coverage
Emergency Care	Covered when medically necessary. Except under limited circumstances, this coverage is not extended outside U.S.
Ambulance Services	Covered when medically necessary, for land and air services.
Urgently Needed Care	Covered when medically necessary, but not as emergency care. Except under limited circumstances, this coverage is not extended outside U.S.
Home Health Care	Covered benefits include medically necessary intermittent skilled nursing care, home health aide services and rehabilitation services.
Hospice	Covered inpatient or outpatient when medically necessary. Includes additional services such as pharmacy and respite care.
Inpatient Rehabilitative Care	Covered when medically necessary, for occupational therapy, physical therapy, speech and language therapy.
Outpatient Rehabilitative Care	Covered when medically necessary, for occupational therapy, physical therapy, speech and language therapy.
Inpatient Mental Health Care	Covered for up to 190-day lifetime limit in a Psychiatric Hospital.
Outpatient Mental Health Care	Covered for most outpatient mental health services including partial hospitalization.
Alcohol and Substance Abuse Detoxification	Covered when medically necessary.
Inpatient Alcoholism and Substance Abuse Rehabilitation	Covered when medically necessary.
Outpatient Alcoholism and Substance Abuse Rehabilitation	Covered when medically necessary.
Durable Medical Equipment	Covered when medically necessary.
Prosthetic Devices	Covered when medically necessary.
Diabetes Self-Monitoring Training, Nutrition Therapy and Supplies	Covered when medically necessary.
Vision Services	One pair of eyeglasses or contact lenses is covered after cataract surgery. Annual glaucoma screenings covered for people at risk.
Prescription Drugs	All NYSHIP Medicare Advantage plans are required to provide prescription drug benefits through a Medicare Part D prescription drug plan. Medicare Part D Plans include a catastrophic provision when total out-of-pocket spending reaches \$4,550, catastrophic coverage begins. Under this coverage, members will pay \$2.50 for generic drugs or 5%, whichever is greater, \$6.30 for brand-name drugs or 5%, whichever is greater. These amounts change on an annual basis.
Health/Wellness Education	Smoking Cessation is covered if ordered by the treating physician. Includes two counseling attempts within a 12-month period if diagnosed with a smoking-related illness or if taking medicine that may be affected by tobacco.

The Empire Plan or a NYSHIP HMO

What's New in 2011?

All NYSHIP Plans

Federal Health Care Reform Grandfathered Health Plans

Under the Patient Protection and Affordable Care Act, a grandfathered health plan is permitted to preserve certain basic health coverage that was already in effect when the Act was signed into law on March 23, 2010. Being a grandfathered health plan means that the plan may delay implementation of certain features of health care reform that apply to non-grandfathered health plans. For example, the requirement for the provision of preventive health services without any cost sharing does not need to be included under a health care plan until the plan is no longer grandfathered. However, grandfathered health plans must comply with certain other consumer protections in the Act such as the elimination of lifetime limits on certain benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the New York State Department of Civil Service Employee Benefits Division, Alfred E. Smith State Office Building, Albany, NY 12239. You may also contact the U.S. Department of Health and Human Services at www.healthreform.gov.

See the box on the bottom of the individual plan pages in this booklet for the plan's grandfathered health plan status.

Coverage for Your Young Adult Children

As the result of federal health care reform legislation, your young adult child up to age 26 may be eligible to be enrolled as a dependent under your NYSHIP family

coverage effective January 1, 2011, regardless of his or her student status or marital status. A *NYSHIP Special Report* with details on eligibility requirements, enrollment instructions and the special enrollment period for young adult children that began on November 1, 2010 was mailed to enrollees in October. This *Special Report* also provides you with information on the NYSHIP Young Adult Option coverage available to your children up to age 30.

The Empire Plan

- Non-network Managed Physical Network services are no longer subject to a \$1,500 annual limit.
- Doctor visits for routine care of a newborn child at non-participating providers are no longer subject to a \$150 annual limit.

NYSHIP HMOs

- Effective January 1, 2011, MVP Health Care Mid-Hudson (NYSHIP Code 340) will offer its members a Medicare Advantage option.

The Empire Plan

The Empire Plan is a unique plan designed exclusively for New York State's public employees. The Empire Plan has many managed care features, but enrollees are not required to choose a primary care physician and do not need referrals to see specialists. However, certain services, such as hospital and skilled nursing facility admissions, certain outpatient radiological tests, mental health and substance abuse treatment, home care and some prescription drugs, require preapproval. Coverage is available worldwide. It is not limited to your geographic area. The New York State Department of Civil Service contracts with major insurance companies (carriers) to insure and administer different parts of the Plan.

The Empire Plan provides:

- Network and non-network inpatient and outpatient hospital coverage for medical, surgical and maternity care;
- Medical and surgical coverage. Coverage under the Participating Provider Program or the Basic Medical Program and Basic Medical Provider Discount Program if you choose a non-participating provider;
- Home care services, durable medical equipment and certain medical supplies (including diabetic and ostomy supplies), enteral formulas and diabetic shoes through the Home Care Advocacy Program (HCAP);
- Physical medicine (chiropractic treatment and physical therapy) coverage;
- Inpatient and outpatient mental health and substance abuse coverage;
- Prescription drug coverage unless it is provided by a union Employee Benefit Fund;
- Centers of Excellence Programs for cancer, transplants and infertility;
- 24-hour Empire Plan NurseLine_{SM} for health information and support;
- Coordination with Medicare; and
- Worldwide coverage.

Cost Sharing

Under The Empire Plan, benefits are available for covered services when you use a participating or non-participating provider. However, your share of the cost of covered services depends on whether the provider you use is participating or non-participating under the Plan.

If you use an Empire Plan participating or network provider for medical, surgical, mental health or substance abuse services, you pay a copayment (\$20 per visit) for certain services; some are covered at no cost to you. The provider files the claim and is reimbursed by The Empire Plan.

You are guaranteed access to network benefits for certain services when you contact the program before receiving services and follow program requirements:

Consider Cost

Although New York State pays most of the premium cost for your coverage regardless of which plan you choose, differences in plan benefits among the various health insurance options result in different contributions for coverage. When considering cost, think about all your costs throughout the year. Keep in mind out-of-pocket expenses you are likely to incur during the year such as copayments for prescriptions and other services, coinsurance and any costs of using providers or services not covered under the plan. Add the annual premium for that plan to these costs to estimate the total annual cost under that plan. Subtract your monthly sick leave credit (if this applies to you) from the total for the balance you will pay. Do this for each plan you are considering and compare the costs. Along with this booklet, the *2011 Rates & Information for Retirees of New York State* flyer provides the information you need to figure your annual cost under each of the available plans.

- Inpatient hospital stays;
- Mental Health and Substance Abuse Program services;
- Managed Physical Medicine Program services (physical therapy and chiropractic care); and
- Home Care Advocacy Program (HCAP) services (home care and services, including durable medical equipment).

If you use a non-participating provider for medical and surgical services, benefits for covered services are paid under the Basic Medical Program. After you satisfy the annual deductible (\$388 in 2011):

- The Empire Plan pays 80 percent of the reasonable and customary charge.
- You are responsible for the 20 percent coinsurance and charges in excess of the reasonable and customary charge.

Continued on next page

The Empire Plan or a NYSHIP HMO, continued

- After you reach the out-of-pocket maximum (\$1,069 in 2011), you will be reimbursed up to 100 percent of the reasonable and customary charge.
- You are responsible for paying the provider and will be reimbursed by the Plan for covered charges.

Basic Medical Provider Discount Program

If you are Empire Plan-primary, The Empire Plan also includes a program to reduce your out-of-pocket costs when you use a non-participating provider. This program, The Empire Plan Basic Medical Provider Discount Program, offers discounts from certain physicians and providers who are not part of The Empire Plan participating provider network. These providers are part of the nationwide MultiPlan group, a provider organization contracted with UnitedHealthcare. Empire Plan Basic Medical Provider Discount Program provisions apply and you must meet the annual deductible.

Providers in the Basic Medical Provider Discount Program accept a discounted fee for covered services. Your 20 percent coinsurance is based on the lower of the discounted fee, or the reasonable and customary charge. The provider submits your claims and UnitedHealthcare pays The Empire Plan portion of the provider fee directly to the provider if the services qualify for the Basic Medical Provider Discount Program. Your Explanation of Benefits, which details claims payments, shows the discounted amount applied to billed charges.

To find a provider in The Empire Plan Basic Medical Provider Discount Program, ask if the provider is an Empire Plan MultiPlan provider or call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447), choose The Empire Plan Medical Benefits Program and ask a representative for help. You can also visit the New York State Department of Civil Service web site at <https://www.cs.state.ny.us>. Click on Benefit Programs, then NYSHIP Online. Select the group if prompted, and then click on Find a Provider.

The best savings are with participating providers. If you choose a non-participating or non-network provider for services covered under the Mental Health and Substance Abuse Program, the Managed Physical Medicine Program or the Home Care Advocacy Program, benefits for non-network coverage are lower

and subject to separate deductibles and coinsurance. For more information on coverage provided under The Empire Plan, see *Reporting On Network Benefits*. You can find this publication on our web site at <https://www.cs.state.ny.us>. Or, call the Employee Benefits Division and ask for a copy.

Medicare Crossover Program

Under the Medicare Crossover Program for Medicare-primary Empire Plan enrollees and dependents, Medicare processes your claim for medical/surgical and mental health/substance abuse expenses and then automatically submits it to The Empire Plan for secondary coverage. You rarely need to file claim forms, regardless of whether you use participating or non-participating providers.

If you are a Medicare-primary Empire Plan enrollee or dependent, you are automatically enrolled in the Medicare Crossover Program, but you may experience a delay in your enrollment while UnitedHealthcare and Medicare exchange your Health Insurance Claim (HIC) number assigned by Medicare and your secondary carrier information. You will know you are enrolled when Medicare has sent your claim to The Empire Plan and you receive an Explanation of Medicare Benefits (EOMB) that states your claim has been forwarded to your secondary carrier. If the EOMB does not state that your claim was forwarded to your secondary carrier, you or your provider will have to submit a claim to The Empire Plan. If you are a Medicare-primary Empire Plan enrollee or dependent and are having problems with your claims, call The Empire Plan at 1-877-7-NYSHIP (1-877-769-7447) and select UnitedHealthcare.

Providers

Under The Empire Plan you can choose from over 275,000 participating physicians and other providers nationwide, and from more than 55,000 participating pharmacies across the United States or a mail service pharmacy.

Medically necessary visits to specialists are covered without referral or prior authorization. Basic Medical or non-network benefits are available for covered services received from non-participating providers, depending on the type of service.

NYSHIP Health Maintenance Organizations

A Health Maintenance Organization (HMO) is a managed care system in a specific geographic area that provides comprehensive health care coverage through a network of providers.

- Coverage outside the specified geographic area is limited.
- Enrollees usually choose a primary care physician (PCP) from the HMO's network for routine medical care and referrals to specialists and hospitals may be required.
- HMO enrollees usually pay a copayment as a per-visit fee or coinsurance (percentage of cost).
- HMOs have no annual deductible.
- Referral forms to see network specialists may be required.
- Claim forms rarely are required.
- HMO enrollees who use doctors, hospitals or pharmacies outside the HMO's network must, in most cases, pay the full cost of services (unless authorized by the HMO or in an emergency).

All NYSHIP HMOs provide a wide range of health services. Each offers a specific package of hospital, medical, surgical and preventive care benefits. These services are provided or arranged by the primary care physician selected by the enrollee from the HMO's staff or physician network.

All NYSHIP HMOs cover inpatient and outpatient hospital care at a network hospital and offer prescription drug coverage unless it is provided through a union Employee Benefit Fund.

NYSHIP HMOs are organized in one of two ways:

- A Network HMO provides medical services that can include its own health centers as well as outside participating physicians, medical groups and multispecialty medical centers.
- An Independent Practice Association (IPA) HMO provides medical services through private practice physicians who have contracted independently with the HMO to provide services in their offices.

Members enrolling in Network and IPA model HMOs may be able to select a doctor they already know if that doctor participates with the HMO.

See the individual HMO pages in this booklet for additional benefit information and to learn if the HMO serves your geographic area.

The Empire Plan and NYSHIP HMOs: Similarities and Differences

Can I use the hospital of my choice?

The Empire Plan:

Yes. You have coverage worldwide, but your benefits differ depending on whether you choose a network or non-network hospital¹. Your benefits are highest at network hospitals participating in the BlueCross and BlueShield Association BlueCard® PPO Program, or for mental health or substance abuse care in the OptumHealth network.

Network hospital inpatient: Paid-in-full hospitalization benefits.

Network hospital outpatient and emergency care: Subject to network copayments.

Non-network hospital inpatient and outpatient (applies only to Empire Plan-primary enrollees): 10 percent coinsurance² up to an annual maximum of \$1,500 per enrollee; per enrolled spouse or domestic partner; per all enrolled dependent children combined.

NYSHIP HMOs:

Except in an emergency, you generally do not have coverage at non-participating hospitals unless authorized by the HMO.

If I am diagnosed with a serious illness, can I see a physician or go to a hospital that specializes in my illness?

The Empire Plan:

Yes. You can use the specialist of your choice. You have Basic Medical Program benefits for non-participating providers and Basic Medical Provider Discount Program benefits for non-participating providers who are part of The Empire Plan MultiPlan group¹. (See pages 11 and 12 for more information on the Basic Medical Provider Discount Program.) Your hospital benefits will differ depending on whether you choose a network or non-network hospital¹. (See above for details.)

NYSHIP HMOs:

You should expect to choose a participating physician and a participating hospital. Under certain circumstances, you may be able to receive a referral to a specialist care center outside the network.

Can I be sure I will not need to pay more than my copayment when I receive medical services?

The Empire Plan:

Yes. Your copayment should be your only expense if you:

- Choose a participating provider¹;
- Receive inpatient or outpatient hospital services at a network hospital and follow Benefits Management Program requirements.

NYSHIP HMOs:

Yes. As long as you follow HMO requirements and receive the appropriate referral, your copayment (or coinsurance) should be your only expense.

Will I be covered for care I receive away from home?

The Empire Plan:

Yes. Under The Empire Plan, your benefits are the same wherever you receive care.

NYSHIP HMOs:

Under an HMO, you are covered away from home for emergency care. Some HMOs provide coverage for urgent or routine care. Some HMOs provide coverage for children who are attending college out of state if the care is urgent or if follow-up care has been preauthorized. See the Out of Area Benefit description on each HMO page for more detailed information.

What kind of care is available for physical therapy and chiropractic care?

The Empire Plan:

You have guaranteed access to unlimited medically necessary care when you follow Plan requirements.

NYSHIP HMOs:

Coverage is available for a specified number of days/visits each year, as long as you follow the HMO's requirements.

What if I need durable medical equipment, medical supplies or home nursing?

The Empire Plan:

You have guaranteed, paid-in-full access to medically necessary care, equipment and supplies³ through the Home Care Advocacy Program (HCAP) when preauthorized and arranged by the Plan.

NYSHIP HMOs:

Benefits are available and vary depending on the HMO. Benefits may require a greater percentage of cost-sharing.

¹ Access to participating providers for medical services is not guaranteed.

² Greater of 10 percent coinsurance or \$75 for outpatient.

³ Diabetic shoes have an annual maximum benefit of \$500.

Note: These responses are generic and highlight only general differences between The Empire Plan and NYSHIP HMOs. Details for each plan are available on individual plan pages beginning on page 26 of this booklet, in the *Empire Plan Certificate* (available from the Employee Benefits Division) and in the HMO contract (available from each HMO).

Making a Choice

Selecting a health plan is an important and personal decision. Only you know your family lifestyle, health, budget and benefit preferences. Think about what health care you and your family might need during the next year. Review the plans available and ask for more information. Here are several questions to consider:

- What benefits does the plan have for doctor visits and other medical care? How are durable medical equipment and other supplies covered? What is my share of the cost?
- What benefits does the plan have for prescription drugs? Will the medicine I take be covered under the plan? How much will my prescriptions cost me? (If you receive your drug coverage from a union Employee Benefit Fund, check with your union Employee Benefit Fund to see if your plan will change.) What is my share of the cost? What type of formulary does the plan have? Am I required to use the mail service pharmacy?
- What choice of providers do I have under the plan? (Ask if the provider or facilities you use are covered.) How would I consult a specialist if I needed one? Would I need a referral?
- What is my premium cost for the health plan?
- What will my out-of-pocket expense for health care be?
- Does the plan cover special needs? Are there any benefit limitations? (If you or one of your dependents has a medical or mental health/substance abuse condition requiring specific treatment or other special needs, check on coverage carefully. Don't assume you'll have coverage. Ask The Empire Plan carriers or HMOs about your specific treatment.)
- Are routine office visits and urgent care covered for out-of-area college students or is only emergency health care covered?
- How much paperwork is involved in the health plan – do I have to fill out forms?

* If Medicare-primary, check with the plan.

- How will Medicare affect my NYSHIP coverage? If I choose an HMO, is it a Medicare Advantage Plan? Does the plan coordinate coverage with Medicare? See pages 2-5 in this booklet for information on Medicare.
- Does the plan cover me when I travel or if I stay out of the area for an extended period of time?

How to Use the Choices Benefit Charts, Pages 26–65

The Empire Plan and NYSHIP HMOs are summarized in this booklet. The Empire Plan is available to all NYSHIP enrollees. NYSHIP HMOs are available to enrollees in areas where they live or work*. Pick the plans that would best serve your needs and call each plan for details.

All NYSHIP plans must include a minimum level of benefits (see pages 7 through 9). For example, The Empire Plan and all NYSHIP HMOs provide a paid-in-full benefit for medically necessary inpatient medical/surgical hospital care at network hospitals.

Use the charts to compare the plans. The charts list out-of-pocket expenses and benefit limitations effective January 1, 2011. Make note of differences in coverage that are important to you and your family. See plan documents for complete information on benefit limitations.

To generate a side-by-side comparison of the benefits provided by each of the NYSHIP plans in your area, use the NYSHIP Plan Comparison tool, available on the Department of Civil Service web site. Go to our home page at <https://www.cs.state.ny.us>, click on Benefit Programs then NYSHIP Online. Select your group if prompted and then choose Health Benefits & Option Transfer. Click on Rates and Health Plan Choices and then NYSHIP Plan Comparison. Select your group and the counties in which you live and work. Then, check the box next to the plans you want to compare and click on Compare Plans to generate the easy-to-read comparison table.

Note: Most benefits described in this booklet are subject to medical necessity and may involve limitations or exclusions. Please refer to plan documents or call the plans directly for details.

If You Decide to Change Your Plan

If you've reviewed the coverage and cost of your options and decide to change your plan:

1. Complete your NYSHIP Option Transfer Request form on page 67.
2. Mail it to the Employee Benefits Division at the address on the form as early as possible prior to when you'd like your new plan to become effective. (The effective date you request must be the first of a month.)
3. If you or your dependent is enrolled in Medicare and you change out of a NYSHIP Medicare Advantage plan, you must also fill out the NYSHIP Enrollment Cancellation form on page 69 prior to the effective date you are requesting coverage. See page 68 for a list of Medicare Advantage plans and instructions.

No action is required if you wish to keep your current health insurance option and still qualify for that plan.

Your New Card

You will receive your Empire Plan Benefit Card(s) or HMO identification card(s) in the mail once your option transfer request is processed. If you need medical services before your new card arrives, and you need help verifying your new enrollment, contact the Employee Benefits Division at 518-457-5754 or 1-800-833-4344.

Coverage for Your Young Adult Children

As the result of federal health care reform legislation, your young adult child up to age 26 may be eligible to be enrolled as a dependent under your NYSHIP family coverage effective January 1, 2011, regardless of his or her student status or marital status. A *NYSHIP Special Report* with details on eligibility requirements, enrollment instructions and the special enrollment period for young adult children that began on November 1, 2010 was mailed to enrollees in October. This *Special Report* also provides you with information on the NYSHIP Young Adult Option coverage available to your children up to age 30.

NYSHIP Online

NYSHIP Online is designed to provide you with targeted information about your NYSHIP benefits. Visit the New York State Department of Civil Service web site at <https://www.cs.state.ny.us> and click on Benefit Programs, then NYSHIP Online. Be sure to choose the benefit section for Retirees.

If you don't have access to the internet, your local library may offer computers for your use.

Job Seekers | Employees | Retirees | HR Professionals

Retiree • Your Plan | Change Your Group | Search | Text Version / Text Adjust

nyshiponline
Employee Benefits Division
Department of Civil Service

Current Topics

- Health Benefits & Option Transfer
- Other Benefits
- Using Your Benefits
- Planning to Retire?
- Find a Provider
- Calendar
- What's New?
- MyNYSHIP - Enrollee Self-Service

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MyNYSHIP Enrollee Self-Service

MyNYSHIP is a secure portion of the Employee Benefits Division's web site, NYSHIP Online, where retirees can log on to view their own personal enrollment record, change their address, order Empire Plan Benefit Cards, compare benefit plans and submit option transfer requests. This online tool is especially helpful since retirees can change their health insurance option at any time, once during a 12-month period.

You can access MyNYSHIP from the NYSHIP Online web site at <https://www.cs.state.ny.us>. Click on Retirees, then Health Benefits. Or, you can go directly to <https://www.cs.state.ny.us/mynyship>. Once you have registered for MyNYSHIP, we will mail an Activation Code to your home address on your enrollment record. For added protection of your personal information, you must enter this code, one time only, before you can submit any option transfer requests or process other transactions through MyNYSHIP. A selection of effective dates will be available for your option transfer request or any other changes to your enrollment record.

Logging onto NYSHIP Online

Step 1

To log onto NYSHIP Online, you will be required to identify the type of employer from which you retired and your health plan. This will allow us to customize your NYSHIP benefit information. Select your employer type from the list provided and click Continue.

You MUST select one of the following to continue.

I retired from:

- A New York State Agency (NY)
- A Participating Employer (PE)
- A Participating Agency (PA) with The Excelsior Plan
- A Participating Agency (PA) with The Empire Plan

Step 2

Select your health insurance plan type: Empire Plan or HMO and click the log on button. If you are unsure of your benefits, contact the Employee Benefits Division at 1-800-833-4344.

NYSHIP Online uses cookies. If you have cookies enabled, you will only have to select your group once. **The site will remember your group for future visits.** You will have the option of changing your group at any time after your initial log-on by selecting Change Your Group in the NYSHIP Online banner. For more information about cookies, read the information available at <https://www.cs.state.ny.us/ebd/welcome/cookies.cfm>.

You MUST select one of the following to continue:

Choose Your Plan

- Empire Plan Enrollee
- HMO Enrollee

Questions and Answers

Q: Can I join The Empire Plan or any NYSHIP-approved HMO?

A: The Empire Plan is available worldwide regardless of where you live or work. To enroll in a NYSHIP-approved HMO or to continue enrollment, you must live or work* in that HMO's service area. If you move permanently out of and/or no longer work* in your HMO's service area, you must change options. See Plans by County on pages 24 and 25 and the individual HMO pages in this booklet to check the counties each HMO serves in 2011.

Q: How do I find out which providers participate? What if my doctor or other provider leaves my plan?

A: Check with your providers directly to see whether they participate in The Empire Plan for New York State government employees or in a NYSHIP HMO.

- Visit our web site at <https://www.cs.state.ny.us>. Click on Benefit Programs, then NYSHIP Online. Select your group if prompted, and then click on Find a Provider to link to Empire Plan carriers' online directories.
- Visit the web sites (web site addresses are provided on the individual HMO pages in this booklet) for provider information.
- Call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and select the appropriate program for the type of provider you need.
- If you are considering an HMO, call the telephone numbers on the HMO pages in this booklet. Ask which providers participate and which hospitals are affiliated.

If you choose a provider who does not participate in your plan, check carefully whether benefits would be available to you. Ask if you would need authorization to have the provider's services covered. In most circumstances, HMOs do not provide benefits for services by non-participating providers or hospitals. Under

The Empire Plan, you have benefits for participating and non-participating providers.

Participating providers may change during the year. **You cannot change your plan more than once in a 12-month period because your provider no longer participates.**

Q: I have a preexisting condition. Will I have coverage if I change plans?

A: Yes. Under NYSHIP, you can change your plan and still have coverage for a preexisting condition. There are no preexisting condition exclusions in any NYSHIP plan. However, coverage and exclusions differ. Ask the plan you are considering about coverage for your condition.

Q: What if I or my dependent becomes eligible for Medicare in 2011?

A: All NYSHIP plans provide broad coverage for Medicare-primary enrollees, but there are important differences among HMOs. To receive Medicare coverage from some HMOs, you must use the HMO's providers except for emergency care. These are called Medicare Advantage Plans. With other HMOs, if you choose to receive care outside the HMO, you still have your Medicare coverage. See pages 2-5 in this booklet for more Medicare information.

Read the individual HMO's page in this booklet, call the HMO and ask about coverage for Medicare enrollees.

Remember: Regardless of which option you choose as a retiree, you and your dependent must be enrolled in Medicare Part A and Part B at the time you or your dependent first becomes eligible.

Note: If you or your covered dependents are or become Medicare-eligible and are currently enrolled in a NYSHIP HMO that offers a Medicare Advantage Plan, you or your covered dependents will be enrolled in your HMO's Medicare Advantage Plan.

* If Medicare-primary, check with the plan.

**Q: I am a COBRA dependent in a Family plan.
Can I switch to Individual coverage and
select a health plan different from that of
the rest of my family?**

A: Yes. As a COBRA dependent, you may elect to change to Individual coverage in a plan different from that of the enrollee's Family coverage. You may change your health insurance option for any reason at any time during the year. However, once an option change is made, you may not make another change until 12 months later except under certain circumstances (see your *NYSHIP General Information Book* and *Empire Plan Reports/HMO Reports* for details). You may change from an HMO to The Empire Plan, or from The Empire Plan to an HMO or from one HMO to another HMO in your area.

Terms to Know

- **Coinsurance:** The enrollee's share of the cost of covered services; a fixed percentage of medical expenses.
- **Copayment:** The enrollee's share of the cost of covered services that is a fixed dollar amount paid when medical service is received, regardless of the total charge for service.
- **Deductible:** The dollar amount an enrollee is required to pay before health plan benefits begin to reimburse for services.
- **Employee Benefits Division:** The Employee Benefits Division, State of New York Department of Civil Service, administers the New York State Health Insurance Program (NYSHIP). Call 518-457-5754 (Albany area) or 1-800-833-4344 (U.S., Canada, Puerto Rico, Virgin Islands) for NYSHIP information. Or, visit our web site at <https://www.cs.state.ny.us>. Click on Benefit Programs, then NYSHIP Online.
- **Fee-for-service:** A method of billing for health care services. A provider charges a fee each time an enrollee receives a service.
- **Formulary:** A list of preferred drugs used by a health plan. If a plan has a closed formulary, you have coverage only for the drugs that appear on the list. An incented formulary encourages the use of preferred drugs to non-preferred drugs based on a tiered copayment schedule. In a flexible formulary, brand-name prescription drugs may be assigned to different copayment levels based on value to the plan and clinical judgment. In some cases, drugs may be excluded from coverage under a flexible formulary if a therapeutic equivalent is covered or available as an over-the-counter drug.
- **Health Maintenance Organization (HMO):** A managed care delivery system organized to deliver health care services in a geographic area. An HMO provides a predetermined set of benefits through a network of selected physicians, laboratories and hospitals for a prepaid premium. Except for emergency services, you and your enrolled dependents may have coverage only for services received from your HMO's network. See NYSHIP Health Maintenance Organizations on page 13 for more information on HMOs, including descriptions of the two different types, Network and Independent Practice Association (IPA), that are offered under NYSHIP.
- **Managed Care:** A health care program designed to ensure you receive the highest quality medical care for the lowest cost, in the most appropriate health care setting. Most managed care plans require you to select a primary care physician employed by (or who contracts with) the managed health care system. He/she serves as your health care manager by coordinating virtually all health care services you receive. Your primary care physician provides your routine medical care and refers you to a specialist if necessary.
- **Medicare:** A federal health insurance program that covers certain people age 65 or older, disabled persons under 65, or those who have end-stage renal disease (permanent kidney failure). Medicare is directed by the federal Centers for Medicare & Medicaid Services (CMS) and administered by the Social Security Administration.
- **Medicare Advantage Plan:** Medicare option wherein the HMO agrees with Medicare to accept a fixed monthly payment for each Medicare enrollee. In exchange, the HMO provides or pays for all medical care needed by the enrollee. If you join a Medicare Advantage Plan, you replace your original Medicare coverage (Parts A and B) with the benefits offered by the HMO and all of your medical care (except for emergency or out-of-area urgently needed care)

must be provided, arranged or authorized by the Medicare Advantage Plan. Most Medicare Advantage Plans include Medicare Part D drug coverage. The benefits under these HMOs are set in accordance with Medicare's guidelines for benefits offered for Medicare Advantage Plans.

Note: If you or your covered dependents are Medicare-eligible and are currently enrolled in a NYSHIP HMO that offers a Medicare Advantage Plan, you or your covered dependents will be enrolled in your HMO's Medicare Advantage Plan.

- **Network:** A group of doctors, hospitals and/or other health care providers who participate in a health plan and agree to follow the plan's procedures.
- **New York State Health Insurance Program (NYSHIP):** NYSHIP covers over 1.2 million public employees, retirees and their dependents. It is one of the largest group health insurance programs in the country. The Program provides health care benefits through The Empire Plan or a NYSHIP-approved HMO.
- **Option:** A health insurance plan offered through NYSHIP. Options include The Empire Plan or NYSHIP-approved HMOs within specific geographic areas.
- **Primary/Medicare-primary:** A health insurance plan is primary when it is responsible for paying health benefits before any other group health insurance. Medicare becomes primary to NYSHIP (if you are not actively employed by New York State) when you turn 65, become disabled, or have end-stage renal disease (coordination period applies). Read plan documents for complete information.

Plans by County

The Empire Plan

The Empire Plan is available to all enrollees in the New York State Health Insurance Program (NYSHIP). You may choose The Empire Plan regardless of where you live or work. Coverage is worldwide. See pages 26-31 for a summary of The Empire Plan.

Health Maintenance Organizations (HMOs)

Most NYSHIP enrollees have a choice among HMOs. You may enroll, or continue to be enrolled, in any NYSHIP-approved HMO that serves the area where you live or work†. You may not be enrolled in an HMO outside your area. This list will help you determine which HMOs are available by county. The pages indicated will describe benefits available from each HMO.

Page in Choices	26	32	36	40	40	40	44	48	48	48	50	50	52	56	56	58	62	62	62	62	62
	The Empire Plan	Aetna*	Blue Choice*	CDPHP*	CDPHP*	CDPHP*	Community Blue*	Empire BlueCross BlueShield HMO	Empire BlueCross BlueShield HMO	Empire BlueCross BlueShield HMO	GHI HMO	GHI HMO	HIP*	HMOBlue	HMOBlue	Independent Health*	MVP*	MVP*	MVP*	MVP*	MVP
NYSHIP CODE	001	210	066	063	300	310	067	280	290	320	220	350	050	072	160	059	058	060	330	340	360
Albany	•			•				•			•							•			
Allegany	•						•									•					
Bronx	•	•							•				•								
Broome	•				•									•					•		
Cattaraugus	•						•									•					
Cayuga	•													•					•		
Chautauqua	•						•									•					
Chemung	•													•							
Chenango	•				•										•				•		
Clinton	•							•							•						
Columbia	•			•				•			•							•			
Cortland	•													•					•		
Delaware	•				•			•			•				•				•		
Dutchess	•					•				•		•								•	
Erie	•						•									•					
Essex	•				•			•							•						
Franklin	•														•						•
Fulton	•			•				•							•			•			
Genesee	•						•									•	•				
Greene	•			•				•			•							•			
Hamilton	•				•													•			
Herkimer	•				•										•				•		
Jefferson	•														•				•		
Kings	•	•							•				•								
Lewis	•														•				•		

† If Medicare-primary, check with the plan.

* Medicare-primary NYSHIP enrollees will be enrolled in this plan's Medicare Advantage Plan.

Page in Choices	26	32	36	40	40	40	44	48	48	48	50	50	52	56	56	58	62	62	62	62	62
	The Empire Plan	Aetna*	Blue Choice*	CDPHP*	CDPHP*	CDPHP*	Community Blue*	Empire BlueCross BlueShield HMO	Empire BlueCross BlueShield HMO	Empire BlueCross BlueShield HMO	GHI HMO	GHI HMO	HIP*	HMOBlue	HMOBlue	Independent Health*	MVP*	MVP*	MVP*	MVP*	MVP
NYSHIP CODE	001	210	066	063	300	310	067	280	290	320	220	350	050	072	160	059	058	060	330	340	360
Livingston	•		•														•				
Madison	•				•										•				•		
Monroe	•		•														•				
Montgomery	•			•				•							•			•			
Nassau	•	•							•				•								
New York	•	•							•				•								
Niagara	•						•									•					
Oneida	•				•										•				•		
Onondaga	•													•					•		
Ontario	•		•														•				
Orange	•	•				•				•		•								•	
Orleans	•						•									•	•				
Oswego	•													•					•		
Otsego	•				•										•				•		
Putnam	•	•								•		•								•	
Queens	•	•							•				•								•
Rensselaer	•			•				•			•							•			
Richmond	•	•							•				•								
Rockland	•	•							•			•								•	
Saratoga	•			•				•			•							•			
Schenectady	•			•				•			•							•			
Schoharie	•			•				•										•			
Schuyler	•													•							
Seneca	•		•														•				
St. Lawrence	•														•						•
Steuben	•													•			•				
Suffolk	•	•							•				•								
Sullivan	•	•								•		•								•	
Tioga	•				•									•					•		
Tompkins	•													•					•		
Ulster	•					•				•		•								•	
Warren	•			•				•			•							•			
Washington	•			•				•			•							•			
Wayne	•		•														•				
Westchester	•	•							•				•								
Wyoming	•						•									•	•				
Yates	•		•														•				
New Jersey	•	•																			

* Medicare-primary NYSHIP enrollees will be enrolled in this plan's Medicare Advantage Plan.

The Empire Plan

NYSHIP Code Number 001

The following is a summary of the benefits available under each portion of The Empire Plan as of January 1, 2011¹.

You'll find specific information on the New York State Department of Civil Service web site at <https://www.cs.state.ny.us>. To reach any Empire Plan carrier, call toll free 1-877-7-NYSHIP (1-877-769-7447). Check the benefits listed below for which carrier to select.

The Medical/Surgical Program

UnitedHealthcare

P.O. Box 1600, Kingston, NY 12402-1600

Medical and surgical coverage through:

- **Participating Provider Program** – More than 175,000 physicians and other providers participate, with over 35,000 physicians in Florida alone. Certain services are subject to a \$20 copayment.
- **Basic Medical Program** – If you use a non-participating provider. See Cost Sharing (page 11) for an explanation of reimbursement under The Empire Plan Basic Medical Program.
- **Basic Medical Provider Discount Program** – If you use a non-participating provider who is part of The Empire Plan MultiPlan group. (See pages 11 and 12 for more information about the Basic Medical Provider Discount Program.)

Home Care Advocacy Program (HCAP) –

Paid-in-full benefit for home care, durable medical equipment and certain medical supplies (including diabetic and ostomy supplies), enteral formulas and diabetic shoes.² Guaranteed access to network benefits nationwide. Limited non-network benefits available. (See the *Empire Plan Certificate/Reports* for details.)

Managed Physical Medicine Program –

Chiropractic treatment and physical therapy through a Managed Physical Network (MPN)

provider with a \$20 copayment. Unlimited network benefits when medically necessary. Guaranteed access to network benefits nationwide. Non-network benefits available.

Benefits Management Program – If The Empire Plan is your primary coverage, under this Program you must call UnitedHealthcare for certification before an elective (scheduled) Magnetic Resonance Imaging (MRI), Magnetic Resonance Angiography (MRA), Computerized Tomography (CT), Positron Emission Tomography (PET) scan or Nuclear Medicine test unless you are having the test as an inpatient in a hospital.

When arranged by UnitedHealthcare, voluntary, paid-in-full Specialist Consultant Evaluation is available.

Voluntary outpatient Medical Case Management is available to help coordinate services for serious conditions.

The Hospital Program

Empire BlueCross BlueShield

NYS Service Center

P.O. Box 1407, Church Street Station
New York, NY 10008-1407

The following benefit level applies when covered services are received at a BlueCross and BlueShield Association BlueCard® PPO **network hospital**:

- Medical or surgical inpatient stays are covered at no cost to you.
- Hospital outpatient and emergency care are subject to network copayments.
- When you use a network hospital, anesthesiology, pathology and radiology provider charges for covered hospital services are paid in full under the Medical Benefits Program if The Empire Plan provides your primary coverage.
- Certain covered outpatient hospital services provided at network hospital extension clinics are subject to

hospital outpatient and emergency care copayments. Other provider charges will be paid in full if using a network provider. Non-network provider charges will be paid in accordance with the Basic Medical portion of the Medical/Surgical Program.

The following benefit level applies when services are received at **non-network hospitals** (for Empire Plan-primary enrollees only³):

- Non-network hospital inpatient stays and outpatient services – 10 percent coinsurance⁴ up to an annual maximum of \$1,500 per enrollee; per enrolled spouse or domestic partner; per all enrolled dependent children combined.

The Empire Plan will approve network benefits at a non-network facility if:

- Your hospital care is emergency or urgent.
- No network facility can provide the medically necessary services.
- You do not have access to a network facility within 30 miles of your residence.
- Another insurer or Medicare provides your primary coverage (pays first).

Preadmission Certification Requirements

Under the Benefits Management Program, if The Empire Plan is your primary coverage, you must call the Hospital Program for certification of any inpatient stay:

- Before a maternity or scheduled (non-emergency) hospital admission,
- Within 48 hours or as soon as reasonably possible after an emergency or urgent hospital admission, and
- Before admission or transfer to a skilled nursing facility.

If you do not follow the preadmission certification requirement, you must pay:

- A \$200 penalty if it is determined any portion was medically necessary, and
- All charges for any day determined not to be medically necessary.

Voluntary inpatient Medical Case Management is available to help coordinate services for serious conditions.

The Mental Health and Substance Abuse Program

UnitedHealthcare/OptumHealth

P.O. Box 5190, Kingston, NY 12402-5190

The Mental Health and Substance Abuse (MHSA) Program offers two levels of benefits. If you call the MHSA Program before you receive services and follow their recommendations, you receive:

Network Benefits

(unlimited when medically necessary)

- Inpatient (paid in full)
- Crisis intervention (up to 3 visits per crisis paid in full)
- Outpatient including office visits, home-based or telephone counseling and nurse practitioner services (\$20 copayment)
- Outpatient rehabilitation to an approved Structured Outpatient Rehabilitation Program for substance abuse (\$20 copayment)

If you do **NOT** follow the requirements for network coverage, you receive:

Non-network Benefits⁵

(unlimited when medically necessary)

- For Practitioner Services: the MHSA Program will consider up to 80 percent of reasonable and customary charges for covered outpatient practitioner services after you meet the applicable deductible. There are separate deductibles of \$388 for mental health services and \$388 for substance abuse services per enrollee; per covered spouse or domestic partner; per all dependent children combined. After a coinsurance maximum is reached of \$1,069 per enrollee; per enrolled spouse or domestic partner; per all enrolled dependent children combined, the Plan pays up to 100 percent of reasonable and customary charges for covered services.
- For Approved Facility Services: You are responsible for 10 percent of covered billed charges up to an annual maximum of \$1,500 per enrollee; per enrolled spouse or domestic partner; per all enrolled dependent children combined. After the coinsurance maximum is met, the Plan pays 100 percent of billed charges for covered services.

Continued on next page

The Empire Plan, continued

Outpatient treatment sessions for family members of an alcoholic, alcohol abuser or substance abuser are covered for a maximum of 20 visits per year for all family members combined.

Note: The amount you pay for inpatient and outpatient services does **NOT** count toward meeting your Basic Medical deductible or Basic Medical coinsurance maximum. Deductibles, coinsurance and maximum coinsurance amounts are separate and not combined with any other deductible, coinsurance or maximum coinsurance amounts.

The Prescription Drug Program **UnitedHealthcare/Medco Health Solutions** P.O. Box 5900, Kingston, NY 12402-5900

The Prescription Drug Program does not apply to those who have drug coverage through a union Employee Benefit Fund.

- When you use a participating retail pharmacy or the mail service pharmacy for up to a 30-day supply of a covered drug, you pay a \$5 copayment for Level 1 or generic drugs, a \$15 copayment for Level 2 or preferred brand-name drugs and a \$40 copayment for Level 3 or non-preferred brand-name drugs.
- For a 31- to 90-day supply of a covered drug through a participating retail pharmacy, you pay a \$10 copayment for Level 1 or generic drugs, a \$30 copayment for Level 2 or preferred brand-name drugs and a \$70 copayment for Level 3 or non-preferred brand-name drugs.
- For a 31- to 90-day supply of a covered drug through the mail service pharmacy, you pay a \$5 copayment for Level 1 or generic drugs, a \$20 copayment for Level 2 or preferred brand-name drugs and a \$65 copayment for Level 3 or non-preferred brand-name drugs.

- When you fill a prescription for a covered brand-name drug that has a generic equivalent, you pay the Level 3 or non-preferred brand-name copayment plus the difference in cost between the brand-name drug and the generic equivalent, not to exceed the full retail cost of the drug. Exceptions apply. Please contact The Empire Plan Prescription Drug Program at 1-877-7-NYSHIP (1-877-769-7447) for more information.
- The Empire Plan has a flexible formulary that excludes a small number of brand-name drugs from coverage. An excluded drug is not subject to any type of appeal or coverage review, including a medical necessity appeal.
- Prior authorization is required for certain drugs.
- A pharmacist is available 24 hours a day for questions on your prescriptions.
- You can use a non-participating pharmacy or pay cash at a participating pharmacy (instead of using your Empire Plan Benefit Card) and fill out a claim form for reimbursement. In almost all cases, you will not be reimbursed the total amount you paid for the prescription and your out-of-pocket expenses may exceed the usual copayment amount. To reduce your out-of-pocket expenses, use your Empire Plan Benefit Card whenever possible.

Specialty Pharmacy

The Prescription Drug Program's new Specialty Pharmacy Program offers enhanced services to individuals using specialty drugs, such as those used to treat complex conditions and those that require special handling, special administration, or intensive patient monitoring. (The complete list of specialty drugs included in the Specialty Pharmacy Program is available on the New York State Department of Civil Service web site at <https://www.cs.state.ny.us>.) The Program provides enrollees with enhanced services that include disease and drug education, compliance management, side-effect management, safety

¹ These benefits are subject to medical necessity and to limitations and exclusions described in the *Empire Plan Certificate and Empire Plan Reports/Certificate Amendments*.

² Diabetic shoes have an annual maximum benefit of \$500.

³ If Medicare or another plan provides primary coverage, you receive network benefits for covered services at both network and non-network hospitals.

⁴ Greater of 10 percent or \$75 for outpatient (applies only to Empire Plan-primary enrollees).

⁵ You are responsible for obtaining MHA Program certification for care obtained from a non-network practitioner or facility.

management, expedited, scheduled delivery of medications at no additional charge, refill reminder calls and all necessary supplies such as needles and syringes applicable to the medication. Most specialty drugs are only covered when dispensed by The Empire Plan's designated specialty pharmacy, Accredo, a subsidiary of Medco. When Accredo dispenses a specialty medication, the applicable mail service copayment is charged. Specialty drugs can be ordered through the Specialty Pharmacy Program using the Medco mail order form. To request mail service envelopes, refills or to speak to a specialty-trained pharmacist or nurse regarding the Specialty Pharmacy Program, call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447), choose the Prescription Drug Program, and ask to speak with Accredo, 24 hours a day, seven days a week.

The Empire Plan NurseLine_{SM}

Provides 24-hour access to health information and support. Empire Plan benefits are available worldwide.

The Empire Plan gives you the freedom to choose a participating provider or a non-participating provider.

Teletypewriter (TTY) Numbers

For callers who use a TTY device because of a hearing or speech disability. All TTY numbers are toll free.

Medical/Surgical Program

TTY only: 1-888-697-9054

Hospital Program

TTY only: 1-800-241-6894

Mental Health and Substance Abuse Program

TTY only: 1-800-855-2881

Prescription Drug Program

TTY only: 1-800-759-1089

This plan is a grandfathered health plan under the Patient Protection and Affordable Care Act (see What's New in 2011? on page 10 for more information on grandfathered health plans).

The Empire Plan Centers of Excellence Programs

The Centers of Excellence for Cancer Program includes paid-in-full coverage for cancer-related expenses received through Cancer Resource Services (CRS). CRS is a nationwide network including many of the nation's leading cancer centers. The enhanced benefits, including travel reimbursement, are available only when you are enrolled in the Program.

The Centers of Excellence for Transplants Program provides paid-in-full coverage for services covered under the Program and performed at a qualified Center of Excellence. The enhanced benefits, including travel reimbursement, are available only when you are enrolled in the Program and when The Empire Plan is your primary coverage. Precertification is required.

Infertility Centers of Excellence are a select group of participating providers contracted by UnitedHealthcare and recognized as leaders in reproductive medical technology and infertility procedures. Benefits are paid in full, subject to the lifetime maximum benefit of \$50,000. A travel allowance is available. Precertification is required.

For details on The Empire Plan Centers of Excellence Programs, see the *Empire Plan Certificate/Reports* and *Reporting On Centers of Excellence* available at <https://www.cs.state.ny.us> or call the Employee Benefits Division and request a copy.

The Empire Plan

Benefits	Network Hospital Benefits ¹	Participating Provider	Non-Participating Provider
Office Visits		\$20 per visit	Basic Medical ²
Specialty Office Visits		\$20 per visit	Basic Medical ²
Diagnostic/Therapeutic Services:			
Radiology	\$40 per outpatient visit	\$20 per visit	Basic Medical ²
Lab Tests	\$40 per outpatient visit	\$20 per visit	Basic Medical ²
Pathology	No copayment	\$20 per visit	Basic Medical ²
EKG/EEG	\$40 per outpatient visit	\$20 per visit	Basic Medical ²
Radiation, Chemotherapy, Dialysis	No copayment	No copayment	Basic Medical ²
Women's Health Care/OB GYN:			
Pap Tests	\$40 per outpatient visit	\$20 per visit	Basic Medical ²
Mammograms	\$40 per outpatient visit	\$20 per visit	Basic Medical ²
Pre and Postnatal Visits		No copayment	Basic Medical ²
Bone Density Tests	\$40 per outpatient visit	\$20 per visit	Basic Medical ²
Family Planning Services		\$20 per visit	Basic Medical ²
Infertility Services	\$40 per outpatient visit	\$20 per visit; No copayment at designated Centers of Excellence ³	Basic Medical ²
Contraceptive Drugs and Devices (may also be covered under the Prescription Drug Program ⁴ subject to drug copayment)		\$20 per visit	Basic Medical ²
Inpatient Hospital Surgery	No copayment ⁵	No copayment	Basic Medical ²
Outpatient Surgery⁶	\$60 per visit	\$20 per visit	Basic Medical ²
Emergency Room⁷	\$70 per visit	No copayment	Basic Medical ^{2,8}
Urgent Care		\$20 per visit	Basic Medical ²
Ambulance	No copayment ⁹	\$35 per trip ¹⁰	\$35 per trip ¹⁰
Mental Health Practitioner Services		\$20 per visit; unlimited when medically necessary (MHSA)	\$388 annual deductible, 80% of reasonable and customary; after \$1,069 coinsurance max, 100% of reasonable and customary (See pages 25-26 for details.)
Approved Facility Mental Health Services		No copayment; unlimited when medically necessary (MHSA)	90% of billed charges; after \$1,500 coinsurance max, covered in full (See pages 25-26 for details.)
Outpatient Drug/Alcohol Rehabilitation		\$20 per visit to approved Structured Outpatient Rehabilitation Program; unlimited when medically necessary (MHSA)	\$388 annual deductible, 80% of reasonable and customary; after \$1,069 coinsurance max, 100% of reasonable and customary (See pages 25-26 for details.)
Inpatient Drug/Alcohol Rehabilitation		No copayment; unlimited when medically necessary (MHSA)	90% of billed charges; after \$1,500 coinsurance max, covered in full (See pages 25-26 for details.)
Durable Medical Equipment		No copayment (HCAP) ¹¹	50% of network allowance (See the <i>Empire Plan Certificate/Reports</i>) ¹¹
Prosthetics		No copayment ¹²	Basic Medical ¹² ; \$1,500 lifetime maximum benefit for prosthetic wigs not subject to deductible or coinsurance
Orthotic Devices		No copayment ¹²	Basic Medical ^{12,12}

External Mastectomy Prostheses				Paid in full benefit for one single or double prosthesis per calendar year under Basic Medical, not subject to deductible or coinsurance ^{2,12} (Precertification may be required)
Rehabilitative Care (not covered in a skilled nursing facility if Medicare-primary)	No copayment as an inpatient; \$20 per visit for outpatient physical therapy following related surgery or hospitalization	Physical or occupational therapy \$20 per visit (MPN) Speech therapy \$20 per visit		\$250 annual deductible, 50% of network allowance Basic Medical ² 50% of network allowance (See the <i>Empire Plan Certificate/Reports</i>)
Diabetic Supplies		No copayment (HCAP)		
Insulin and Oral Agents (covered under the Prescription Drug Program subject to drug copayment)				
Diabetic Shoes		\$500 annual maximum benefit ¹¹		75% of network allowance up to an annual maximum benefit of \$500 (See the <i>Empire Plan Certificate/Reports</i>) ¹¹
Hospice	No copayment, no limit			
Skilled Nursing Facility (Precertification required)	No copayment up to 365 benefit days. No benefits if Medicare-primary.			
Prescription Drugs (see page 28)				
Specialty Drugs (see pages 28 and 29)				
Additional Benefits				
Dental (preventive)		Not covered		Not covered
Vision (routine only)		Not covered		Not covered
Hearing Aids		Up to \$1,500 per ear every 4 years (every 2 years for children) if medically necessary		Up to \$1,500 per ear every 4 years (every 2 years for children) if medically necessary
Out of Area Benefit	Under The Empire Plan, your benefits are the same wherever you receive care.			
24-hour NurseLine SM for health information and support				
Voluntary Disease Management Programs available for conditions such as asthma, attention deficit hyperactivity disorder (ADHD), cardiovascular disease, chronic kidney disease (CKD), chronic obstructive pulmonary disease, congestive heart failure, depression, diabetes and eating disorders.				
Diabetes Education Centers for enrollees who have a diagnosis of diabetes.				

¹ Services provided by Empire HealthChoice Assurance, Inc., a licensee of the BlueCross and BlueShield Association. Inpatient stays at network hospitals are paid in full. Non-network hospital coverage provided subject to coinsurance. Provider charges are covered under the Medical Benefits Program.

² See pages 11 and 12 (Cost Sharing) for an explanation of reimbursement under the Basic Medical Program.

³ Certain Qualified Procedures require precertification and are subject to \$50,000 lifetime allowance.

⁴ Coverage excludes contraceptive intrauterine devices (IUDs) that do not contain any FDA-approved hormone prescription drug products.

⁵ Preadmission certification may be required.

⁶ In outpatient surgical locations (Medical/Surgical Program), the copayment for the facility charge is \$30 per visit or Basic Medical benefits apply depending upon the status of the center. (Check with the center or The Empire Plan carriers.)

⁷ Waived if admitted

⁸ Attending emergency room physicians and providers who administer or interpret radiological exams, laboratory tests, electrocardiograms and/or pathology services are paid in full. Other providers covered subject to deductible and coinsurance.

⁹ If service is provided by admitting hospital.

¹⁰ Ambulance transportation to the nearest hospital where emergency care can be performed is covered when the service is provided by a licensed ambulance service and the type of ambulance transportation is required because of an emergency situation.

¹¹ If Medicare is your primary coverage you must use a Medicare approved supplier or your benefits will be reduced in accordance with the "Impact of Medicare on this Plan" section of your UnitedHealthcare Certificate Amendments.

¹² Benefit paid up to cost of device meeting individual's functional need.



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Benefits	Enrollee Cost
Office Visits	\$20 per visit
Well Child Care	No copayment
Specialty Office Visits	\$20 per visit
Diagnostic/Therapeutic Services	
Radiology	\$20 per visit
Lab Tests	\$20 per visit
Pathology	\$20 per visit
EKG/EEG	\$20 per visit
Radiation	\$20 per visit
Chemotherapy	\$20 per visit
Women's Health Care/OB GYN	
Pap Tests	\$20 per visit
Mammograms	No copayment
Pre and Postnatal Visits	\$20 per visit
	(initial visit only)
Bone Density Tests	\$20 per visit
Family Planning Services	\$20 per visit
Infertility Services	\$20 per visit
Contraceptive Drugs and Devices	
	Applicable Rx copayment applies
Inpatient Hospital Surgery	No copayment
Outpatient Surgery	No copayment
Emergency Room	\$50 per visit ¹
Urgent Care	\$35 per visit
Ambulance	\$50 per trip
Outpatient Mental Health	
unlimited	\$20 per visit
Inpatient Mental Health	
unlimited	No copayment
Outpatient Drug/Alcohol Rehab	
unlimited	\$20 per visit
Inpatient Drug/Alcohol Rehab	
unlimited	No copayment

Benefits	Enrollee Cost
Durable Medical Equipment	20% coinsurance
Prosthetics	No copayment
Orthotics	No copayment
Rehabilitative Care, Physical, Speech and Occupational Therapy	
Inpatient, unlimited	No copayment
Outpatient, max 60 consecutive days	\$20 per visit
Diabetic Supplies	\$20 per item
Insulin and Oral Agents	\$20 per item
Diabetic Shoes	No copayment
	unlimited pairs when medically necessary
Hospice, unlimited	No copayment
Skilled Nursing Facility, unlimited	No copayment
Prescription Drugs	
Retail, 30-day supply	\$10/\$20/\$35
Mail Order, 90-day supply	\$20/\$40/\$70 ²
	Coverage includes contraceptive drugs and devices, injectable and self-injectable medications, fertility drugs and enteral formulas.
Specialty Drugs	
	Specialty drugs are obtained through Aetna Specialty Pharmacy, which is our preferred specialty pharmacy provider for Aetna Pharmacy Management members. Aetna Specialty Pharmacy is wholly owned and operated by Aetna Inc. As a full-service specialty pharmacy, we do not charge for delivery or dispensing fees for injectables. Specialty drugs dispensed through Aetna Specialty Pharmacy are subject to our retail and mail order pharmacy copayment/coinsurance amounts, coverage limits and exclusions.

Additional Benefits

Dental	Not covered
Vision ³	\$20 per visit ⁴
Hearing Aids	Not covered
Out Of Area	While traveling outside the service area, coverage is provided for emergency situations only.
Eyeglasses	Discount Program
Home Health Care (HHC) unlimited (by HHC agency)	No copayment
Outpatient Home Health Care unlimited visits per 365-day period ⁵	No copayment
Hospice Bereavement Counseling	No copayment

¹ Waived if admitted.

² Member communication materials will be mailed to the member upon enrollment explaining the mail order process and how to submit a mail order prescription.

³ Routine only (including refraction).

⁴ Frequency and age schedules apply.

⁵ Four hours of home health aid equals one home care visit.

Plan Highlights for 2011

Aetna offers an array of quality benefits and a variety of special health programs for every stage of life; access to extensive provider and hospital networks in our multi-state service areas; emergency care covered worldwide; confidence in knowing that most of Aetna's mature HMOs have received the distinction of accreditation by the National Committee for Quality Assurance (NCQA).

Participating Physicians

Services are provided by local participating physicians in their private offices throughout Aetna's service area. Participating physicians are not employees of Aetna.

Affiliated Hospitals

Aetna members are covered at area hospitals to which their Aetna participating physician has admitting privileges. Aetna members may be directed to other hospitals to meet special needs.

Pharmacies and Prescriptions

Aetna members have access to an extensive network of participating pharmacies in all 50 states, the District of Columbia, Puerto Rico and the Virgin Islands. Aetna offers an **incented formulary**. Please refer to our formulary guide at www.aetna.com/formulary for prescriptions that require prior approval.

Medicare Coverage

Medicare-primary enrollees are required to enroll in Aetna's **Medicare Advantage Plan**, The Golden Medicare Plan.

NYSHIP Code Number 210

An IPA HMO serving individuals living or working in Bronx, Kings, Nassau, New York, Orange, Putnam, Queens, Richmond, Rockland, Suffolk, Sullivan and Westchester counties in New York and all counties in New Jersey.

Aetna

99 Park Avenue
New York, NY 10016

For information:

Customer Service Department: 1-800-323-9930

TTY: 1-800-654-5984

Medicare Advantage Customer Service:

1-800-282-5366

For Preenrollment Medicare Information

and a Medicare Packet: 1-800-832-2640

Web site: www.aetna.com

This plan is a grandfathered health plan under the Patient Protection and Affordable Care Act (see What's New in 2011? on page 10 for more information on grandfathered health plans).



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Medicare Advantage Plan

Benefits	Enrollee Cost
Office Visits	\$20 per visit
Annual Adult Routine Physicals	No copayment
Specialty Office Visits	\$20 per visit
Diagnostic/Therapeutic Services	
Radiology	\$20 per visit
Lab Tests	\$20 per visit
Pathology	\$20 per visit
EKG/EEG	\$20 per visit
Radiation	\$20 per visit
Chemotherapy	\$20 per visit
Women's Health Care/OB GYN	
Pap Tests	No copayment
Mammograms	No copayment
Pre and Postnatal Visits	\$20 per visit (initial visit only)
Bone Density Tests	No copayment
Family Planning Services	\$20 per visit
Infertility Services	\$20 per visit
Contraceptive Drugs and Devices Applicable Rx copayment applies	
Inpatient Hospital Surgery	No copayment
Outpatient Surgery	No copayment
Emergency Room	\$50 per visit ¹
Urgent Care	\$35 per visit
Ambulance	\$50 per trip
Outpatient Mental Health unlimited	\$20 per visit
Inpatient Mental Health unlimited	No copayment
Outpatient Drug/Alcohol Rehab unlimited	\$20 per visit
Inpatient Drug/Alcohol Rehab unlimited	No copayment
Durable Medical Equipment	20% coinsurance

Benefits	Enrollee Cost
Prosthetics	20% coinsurance
Orthotics²	20% coinsurance
Rehabilitative Care, Physical, Speech and Occupational Therapy	
Inpatient, unlimited	No copayment
Outpatient, unlimited	\$20 per visit
Diabetic Supplies	No copayment for strips, lancets and glucometer
Insulin and Oral Agents Applicable Rx copayment applies	
Diabetic Shoes	20% coinsurance unlimited pairs when medically necessary
Hospice	Covered by Medicare
Skilled Nursing Facility, unlimited	No copayment
Prescription Drugs	
Retail, 30-day supply	\$10/\$20/\$35
Mail Order, ³ 90-day supply	\$20/\$40/\$70
Coverage includes contraceptive drugs and devices, injectable and self-injectable medications, fertility drugs and enteral formulas. If the True Member out-of-pocket costs exceed \$4,550, catastrophic coverage begins. See Prescription Drugs on page 9 or call our Medicare Advantage Customer Service Department at 1-800-282-5366 for more detailed information.	

Specialty Drugs
Specialty drugs are obtained through Aetna Specialty Pharmacy, which is our preferred specialty pharmacy provider for Aetna Pharmacy Management members. Aetna Specialty Pharmacy is wholly owned and operated by Aetna Inc. As a full-service specialty pharmacy, we do not charge for delivery or dispensing fees for injectables. Specialty drugs dispensed through Aetna Specialty Pharmacy are subject to our retail and mail order pharmacy copayment/coinsurance amounts, coverage limits and exclusions.

Additional Benefits

Dental.....Discounts where available

Vision⁴.....No copayment

Hearing AidsDiscounts where available

Out Of Area.....While traveling outside the service area, coverage is provided for emergency situations only.

Eyeglasses.....No copayment

Outpatient Home Health Care

unlimited visits per 365-day period⁵No copayment

Hospice Bereavement Counseling

5 days per 365 daysNo copayment

¹ Waived if admitted.

² Covered according to Medicare guidelines: Covered for members who are diabetic or have severe foot disease due to circulatory issues. Not for corrective needs.

³ Member communication materials will be mailed to the member upon enrollment explaining the mail order process and how to submit a mail order prescription.

⁴ Routine only (including refraction).

⁵ Four hours of home health aid service equals one home care visit.

Plan Highlights for 2011

Aetna offers an array of quality benefits and a variety of health programs for every life stage; access to extensive provider and hospital networks in our multi-state service areas; worldwide emergency care; accreditation by the National Committee for Quality Assurance (NCQA).

Participating Physicians

Services are provided by local participating physicians in their private offices throughout Aetna's service area. Participating physicians are not employees of Aetna.

Affiliated Hospitals

Members are covered at area hospitals to which their Aetna participating physician has admitting privileges. Members may be directed to other hospitals to meet special needs.

Pharmacies and Prescriptions

Members have access to an extensive network of participating pharmacies in all 50 states, the District of Columbia, Puerto Rico and the Virgin Islands. Aetna offers an **incented formulary**. Please refer to our formulary guide at www.aetna.com/formulary for prescriptions that require prior approval.

Medicare Coverage

Medicare-primary NYSHIP enrollees are required to enroll in Aetna's **Medicare Advantage Plan**, The Golden Medicare Plan. The Golden Medicare Plan is available in all of the counties listed below. For more information on The Golden Medicare Plan, call toll free 1-800-832-2640.

NYSHIP Code Number 210

An IPA HMO serving individuals living or working in Bronx, Kings, Nassau, New York, Orange, Putnam, Queens, Richmond, Rockland, Suffolk, Sullivan and Westchester counties in New York and all counties in New Jersey.

Aetna

99 Park Avenue
New York, NY 10016

For information:

Customer Service Department: 1-800-323-9930

TTY: 1-800-654-5984

Medicare Advantage Customer Service:

1-800-282-5366

For Preenrollment Medicare Information

and a Medicare Packet: 1-800-832-2640

Web site: www.aetna.com

This plan is a grandfathered health plan under the Patient Protection and Affordable Care Act (see What's New in 2011? on page 10 for more information on grandfathered health plans).

Benefits	Enrollee Cost
Office Visits	\$25 per visit
Annual Adult Routine Physicals	No copayment
Well Child Care	No copayment
Specialty Office Visits	\$40 per visit
Diagnostic/Therapeutic Services	
Radiology	\$40 per visit
Lab Tests	\$25 per visit
Pathology	\$25 per visit
EKG/EEG	\$40 per visit
Radiation	\$25 per visit
Chemotherapy	\$25 for injection Rx and \$25 office copayment. Max 2 copayments per day.
Women's Health Care/OB GYN	
Pap Tests ¹	No copayment (routine) \$5 copayment (diagnostic)
Mammograms	No copayment (routine) \$5 copayment (diagnostic)
Pre and Postnatal Visits	\$5 per visit (first 10 visits only)
Bone Density Tests	No copayment (routine) \$5 copayment (diagnostic)
Family Planning Services	Applicable copayment applies
Infertility Services	Applicable copayment applies
Contraceptive Drugs and Devices	Applicable Rx copayment applies
Inpatient Hospital Surgery	
Facility	No copayment
Physician	Lesser of \$200 copayment or 20% coinsurance
Outpatient Surgery	
Hospital	\$50 per visit
Physician's Office	Lesser of \$50 copayment or 20% coinsurance
Outpatient Surgery Facility	\$50 per visit
Outpatient Surgery Physician	\$40 per visit
Emergency Room	\$100 per visit ²
Urgent Care	\$35 per visit

Benefits	Enrollee Cost
Ambulance	\$100 per trip
Outpatient Mental Health	
unlimited	\$40 per visit
Inpatient Mental Health	
unlimited	No copayment
Outpatient Drug/Alcohol Rehab	
unlimited	\$25 per visit
Inpatient Drug/Alcohol Rehab	
unlimited	No copayment
Durable Medical Equipment	50% coinsurance
Prosthetics	50% coinsurance
Orthotics	50% coinsurance
Rehabilitative Care, Physical, Speech and Occupational Therapy	
Inpatient, max 60 days	No copayment
Outpatient Physical, Speech and Occupational Therapy max 30 visits combined	\$40 per visit
Diabetic Supplies	\$25 per item
Insulin and Oral Agents	\$25 per item
Diabetic Shoes	50% coinsurance one pair per year when medically necessary
Hospice , max 210 days	No copayment
Skilled Nursing Facility	
max 45 days per admission	
360-day lifetime max	No copayment
Prescription Drugs	
Retail, 30-day supply	
	\$10 Tier 1/\$30 Tier 2/\$50 Tier 3 ³
Mail Order, up to 90-day supply	
	\$20 Tier 1/\$60 Tier 2/\$100 Tier 3 ³
There is a separate copayment for each 30-day supply purchased at a retail pharmacy. You can order up to a 90-day supply through our mail order program with two copayments per 90-day supply. Coverage includes fertility drugs, injectable and self-injectable medications and enteral formulas.	

Specialty Drugs

Designated specialty medications are covered only when purchased at a participating network specialty pharmacy. Medications purchased from a specialty pharmacy are subject to the same days supply and cost-sharing requirements that apply to the retail pharmacy benefit. These medications can not be filled at mail order. A current list of specialty medications and participating specialty pharmacies is available on our web site at www.excellusbcbcs.com.

Additional Benefits

Dental⁴Not covered

Vision\$40 for exams associated with disease or injury only; routine not covered

Hearing AidsChildren to age 19: Covered in full for up to two hearing aids every three years

Out Of AreaOur BlueCard and Away From Home Care Programs provide routine and urgent care coverage while traveling, for students away at school, members on extended out-of-town business and for families living apart.

Maternity

Physician's charge for delivery\$50 copayment

¹ There are two services rendered for a Pap Test - the professional service by the OB GYN and the lab exam of the pap smear. There is a \$5 copayment for the OB GYN exam, while the pap smear test is covered in full. NYSHIP members will see a \$5 copayment for the "Pap Test".

² Waived if admitted within 24 hours.

³ Should a doctor select a brand-name drug when an FDA-approved generic equivalent is available, the member will have to pay the difference between the cost of the generic and the brand-name plus any applicable copayments.

⁴ Covered only for accidental injury to sound and natural teeth and for care due to congenital disease or anomaly; \$90 copayment

Plan Highlights for 2011

With Blue Choice, count on us to deliver the high-quality coverage you want and the value you need. Rely on Blue Choice for discounts on services that encourage you to develop a healthy lifestyle.

- Two copayments per 90-day supply for prescription drugs purchased through PrimeMail.
- Pay a \$5 copayment for PCP visits for sick children to age 19.

Participating Physicians

With over 3,200 providers available, Blue Choice offers you more choice of doctors than any other area HMO. Talk to your doctor about whether Blue Choice is the right plan for you.

Affiliated Hospitals

All operating hospitals in the Blue Choice service area are available to you. Others outside the service area are also available. Please call the number provided for a directory, or check our web site at: www.excellusbcbcs.com.

Pharmacies and Prescriptions

Blue Choice members may have their prescriptions filled at any of our over 60,000 participating pharmacies nationwide. Simply show the pharmacist your ID card. Blue Choice offers an **incented formulary**. Call PrimeMail at 1-866-260-0487 for mail order prescriptions. Fertility, injectable and self-injectable prescription drugs are covered.

Medicare Coverage

Medicare-primary NYSHIP enrollees are required to enroll in Medicare Blue Choice, the Excellus BlueCross BlueShield **Medicare Advantage Plan**. To qualify, you must be enrolled in Medicare Parts A and B and live in one of the counties listed below. Once you become eligible for Medicare, some of your Medicare Blue Choice copayments will vary from the copayments of NYSHIP-primary enrollees. Please call the Medicare Blue Choice number below for further details.

NYSHIP Code Number 066

A Network HMO serving individuals living or working in Livingston, Monroe, Ontario, Seneca, Wayne and Yates counties.

Blue Choice

165 Court Street
Rochester, NY 14647

For information:

Blue Choice: 585-454-4810 or 1-800-462-0108

TTY: 1-877-398-2282

Medicare Blue Choice: 1-877-883-9577

Web site: www.excellusbcbcs.com

This plan is **NOT** a grandfathered health plan under the Patient Protection and Affordable Care Act (see What's New in 2011? on page 10 for more information on grandfathered health plans).

Medicare Advantage Plan

Benefits	Enrollee Cost
Office Visits	\$5 per visit
Annual Adult Routine Physicals	No copayment
Specialty Office Visits	\$20 per visit
Diagnostic/Therapeutic Services	
Radiology	\$20 per visit
Lab Tests	No copayment
Pathology	No copayment
EKG/EEG	\$20 per visit
Radiation	\$20 per visit
Chemotherapy	\$20 per visit
Women's Health Care/OB GYN	
Pap Tests	No copayment
Mammograms	No copayment
Pre and Postnatal Visits	Not covered
Bone Density Tests	No copayment
Family Planning Services	Not covered
Infertility Services	Not covered
Contraceptive Drugs and Devices¹	Applicable Rx copayment applies
Inpatient Hospital Surgery	No copayment
Outpatient Surgery	
Hospital	No copayment
Physician's Office	\$20 copayment
Outpatient Surgery Facility	\$50 per visit
Emergency Room	\$50 per visit ²
Urgent Care	\$5-\$50 per visit
Ambulance	\$35 per trip
Outpatient Mental Health	
unlimited	\$20 per visit
Inpatient Mental Health	
max 190 days per lifetime ³	No copayment
Outpatient Drug/Alcohol Rehab	
unlimited	\$20 per visit

Benefits	Enrollee Cost
Inpatient Drug/Alcohol Rehab	
unlimited	No copayment
Durable Medical Equipment	20% coinsurance
Prosthetics	20% coinsurance
Orthotics⁴	20% coinsurance
Rehabilitative Care, Physical, Speech and Occupational Therapy	
Inpatient, unlimited	No copayment
Outpatient Physical, Speech and Occupational Therapy	\$20 per visit
Diabetic Supplies, 30-day supply	\$20 per item
Insulin and Oral Agents	Applicable Rx copayment applies
Diabetic Shoes	20% coinsurance
one pair per year when medically necessary	
Hospice	Covered by Medicare
Skilled Nursing Facility	
max 100 days	\$25 per day
Prescription Drugs	
Retail, 30-day supply	\$10 generic/ \$25 preferred/\$40 non-preferred
Mail Order and Retail, 90-day supply	\$20 generic/ \$50 preferred/\$80 non-preferred ⁵
You can order up to a 90-day supply through our mail order program with two copayments. Should a doctor select a brand-name drug when an FDA-approved generic equivalent is available, the member will have to pay the difference between the cost of the generic and the brand-name plus any applicable copayments. If total out-of-pocket spending exceeds \$4,550, catastrophic coverage begins. See Prescription Drugs on page 9 for more detailed information.	

Specialty Drugs

Designated specialty medications are covered only when purchased at a participating network specialty pharmacy. Medications purchased from a specialty pharmacy are subject to the same days supply and cost-sharing requirements that apply to the retail

pharmacy benefit. These medications cannot be filled at mail order. A current list of specialty medications and participating specialty pharmacies is available on our web site at www.excellusbcbs.com.

Additional Benefits

DentalCoverage for preventive services only.

VisionEyewear - \$120 annual allowance

Hearing Aids\$600 allowance every 3 years

Out Of AreaYou pay 20% coinsurance up to the annual maximum of \$5,000 for covered services outside of the Medicare Blue Choice service area.

Routine Eye Exam\$20 per visit

Go Getters Fitness Benefit.....\$650 annual allowance

¹ Non-prescription contraceptive supplies and devices are not covered.

² Waived if admitted within 23 hours. Worldwide coverage.

³ In a psychiatric facility.

⁴ Covered when there is an underlying medical condition. Requires preauthorization.

⁵ Mail order and retail.

Plan Highlights for 2011

With Medicare Blue Choice, count on us to deliver the high-quality coverage you want and the value you need. Rely on Blue Choice for discounts on services that encourage you to develop a healthy lifestyle. The Go Getters Fitness Benefit allows you to select the health club membership or qualified weight management program that is best for you. Pay a low \$5 copayment for PCP visits and routine physicals. Save by paying only two copayments for up to a 90-day supply for prescription drugs through PrimeMail, our mail service pharmacy.

Participating Physicians

With over 3,200 providers available, Medicare Blue Choice offers you more choice of doctors than any other area HMO. Talk to your doctor about whether Medicare Blue Choice is the right plan for you.

Affiliated Hospitals

All operating hospitals in the Blue Choice service area are available to you. Others outside the service area are also available. Please call the number provided for a directory or check our web site at: www.excellusbcbs.com.

Pharmacies and Prescriptions

Medicare Blue Choice members may have their prescriptions filled at any of our over 60,000 participating pharmacies nationwide. Simply show the pharmacist your ID card. Medicare Blue Choice offers an **incented formulary**. Call PrimeMail at 1-866-260-0487 for mail order prescriptions.

Medicare Coverage

Medicare-primary NYSHIP enrollees are required to enroll in Medicare Blue Choice, the Excellus BlueCross BlueShield **Medicare Advantage Plan**. To qualify, you must be enrolled in Medicare Parts A and B and live in one of the counties listed below. Once you become eligible for Medicare, some of your Medicare Blue Choice copayments will vary from the copayments of NYSHIP-primary enrollees. Please call the Medicare Blue Choice number below for further details.

NYSHIP Code Number 066

A Network HMO serving individuals living or working in Livingston, Monroe, Ontario, Seneca, Wayne and Yates counties.

Blue Choice

165 Court Street
Rochester, NY 14647

For information:

Medicare Blue Choice: 1-877-883-9577

TTY: 1-800-421-1220

Web site: www.excellusbcbs.com

This plan is **NOT** a grandfathered health plan under the Patient Protection and Affordable Care Act (see What's New in 2011? on page 10 for more information on grandfathered health plans).



Benefits	Enrollee Cost
Office Visits	\$20 per visit
Annual Adult Routine Physicals	No copayment
Well Child Care	No copayment
Specialty Office Visits	\$20 per visit
Diagnostic/Therapeutic Services	
Radiology	\$20 per visit ¹
Lab Tests	\$20 per visit ²
Pathology	\$20 per visit ²
EKG/EEG	\$20 per visit
Radiation	\$20 per visit
Chemotherapy	\$20 per visit
Women's Health Care/OB GYN	
Pap Tests	No copayment
Mammograms	No copayment
Pre and Postnatal Visits	No copayment ³
Bone Density Tests	\$20 per visit
Family Planning Services	\$20 per visit
Infertility Services	\$20 per visit
Contraceptive Drugs and Devices	Applicable Rx copayment applies
Inpatient Hospital Surgery	No copayment
Outpatient Surgery	
Hospital	\$75 per visit
Physician's Office	\$20 per visit
Outpatient Surgery Facility	\$75 per visit
Emergency Room	\$50 per visit ⁴
Urgent Care	\$25 per visit
Ambulance	\$50 per trip
Outpatient Mental Health	
unlimited	\$20 per visit
Inpatient Mental Health	
unlimited	No copayment
Outpatient Drug/Alcohol Rehab	
unlimited	\$20 per visit
Inpatient Drug/Alcohol Rehab	
unlimited	No copayment

Benefits	Enrollee Cost
Durable Medical Equipment	50% coinsurance
Prosthetics	50% coinsurance
Orthotics⁵	50% coinsurance
Rehabilitative Care, Physical, Speech and Occupational Therapy	
Inpatient, max 60 days	No copayment
Outpatient Short-term Physical and Occupational Therapy	
max 30 visits each per calendar year	\$20 per visit
Outpatient Short-term Speech Therapy	
max 20 visits per calendar year	\$20 per visit
Diabetic Supplies	
Retail, up to 30-day supply	\$15 per item
Mail Order, up to 90-day supply	Two and a half copayments
Insulin and Oral Agents	
Retail, up to 30-day supply	\$15 per item
Mail, Order up to 90-day supply	Two and a half copayments
Diabetic Shoes	\$15 per pair
one pair per year when medically necessary	
Hospice, max 210 days	No copayment
Skilled Nursing Facility	
max 45 days	No copayment
Prescription Drugs	
Retail, 30-day supply	\$5 tier 1/\$30 tier 2/\$50 tier 3
Mail Order, 90-day supply	Two and a half copayments
Coverage includes injectable and self-injectable medications, fertility drugs and enteral formulas. Over-the-counter drugs listed on the CDPHP formulary are subject to the generic copayment. Have you considered using a generic? Generic drugs are required by law to meet the same standards as their brand-name counterparts at a fraction of the price. They must have the same strength, purity and stability. Generics are safe and effective for most conditions. Talk with your doctor about generic alternatives.	

Specialty Drugs

Certain specialty prescriptions require prior approval, are subject to clinical management programs and must be filled by a CDPHP-participating specialty pharmacy vendor. It is easy to contact Caremark Specialty Pharmacy Services at 1-800-237-2767. A representative will collect your information, coordinate with your doctor and CDPHP and arrange delivery of your medications. For more information, visit Rx Corner at www.cdphp.com. Specialty drugs are subject to the same copayment tiers as other prescription drugs.

Additional Benefits

Dental	Not covered
Vision	Not covered
Hearing Aids	Not covered
Out Of Area	Coverage for emergency care out of area. College students are also covered for preapproved follow-up care.
Allergy Injections	No copayment
Diabetes Self-management Education	\$15 per visit
Glucometer	\$15 per item

¹ Waived if provider is a preferred center.

² Waived if provider is a designated laboratory.

³ \$20 copayment (initial visit only) to confirm pregnancy.

⁴ Waived if admitted within 24 hours.

⁵ Excludes shoe inserts.

Plan Highlights for 2011

Our dedicated member services representatives are available Monday through Friday, 8 a.m. to 8 p.m. As a CDPHP member, you are entitled to many value-added programs. Choose from among hundreds of wellness classes. Receive a 20 percent discount of CVS-brand, health-related items with your CDPHP CVS ExtraCare® Health Card at any CVS retail store. Take advantage of discounts on fitness center memberships, nutritional supplements, and a variety of health-related magazines. Members coping with chronic issues, a new diagnosis, or an acute, short-term problem can receive support through our case management program.

Participating Physicians

CDPHP is now affiliated with nearly 10,000 participating practitioners and providers.

Affiliated Hospitals

CDPHP is proud to be affiliated with most major hospitals within our service area. Members are cared for within the CDPHP network, unless an out-of-network facility or a Center of Excellence is approved for special care needs.

Pharmacies and Prescriptions

CDPHP offers an **incented formulary** with a few select drugs or class of drugs that are not covered. Prescriptions may be filled nationwide at any participating pharmacy. Rx Corner at www.cdphp.com enables members to log in and view claims history and research cost-saving alternatives. Save money by using mail order. Find forms online or call Member Services at 518-641-3700 or 1-800-777-2273. Certain prescriptions require prior approval, and specialty drugs for a few serious conditions are subject to clinical management programs and must be delivered by a CDPHP-participating specialty pharmacy vendor.

Medicare Coverage

Medicare-primary NYSHIP enrollees must enroll in the CDPHP **Medicare Advantage Plan**, the Group Medicare Choice plan. You must be enrolled in Medicare Parts A and B to qualify. For further details, please see pages 42 and 43.

NYSHIP Code Number 063 (Capital)

An IPA HMO serving individuals living or working in Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington counties.

NYSHIP Code Number 300 (Central)

An IPA HMO serving individuals living or working in Broome, Chenango, Delaware, Essex, Hamilton, Herkimer, Madison, Oneida, Otsego and Tioga counties.

NYSHIP Code Number 310 (Hudson Valley)

An IPA HMO serving individuals living or working in Dutchess, Orange and Ulster counties.

Capital District Physicians' Health Plan, Inc. (CDPHP)

500 Patroon Creek Boulevard
Albany, NY 12206-1057

For information:

Member Services: 518-641-3700 or 1-800-777-2273

TTY: 1-877-261-1164

Web site: www.cdphp.com

This plan is **NOT** a grandfathered health plan under the Patient Protection and Affordable Care Act (see What's New in 2011? on page 10 for more information on grandfathered health plans).



Medicare Advantage Plan

Benefits	Enrollee Cost
Office Visits	\$20 per visit
Annual Adult Routine Physicals	No copayment
Specialty Office Visits	\$20 per visit
Diagnostic/Therapeutic Services	
Radiology	\$20 per visit ¹
Lab Tests	\$20 per visit ¹
Pathology	\$20 per visit ¹
EKG/EEG	\$20 per visit
Radiation	\$20 per visit
Chemotherapy	\$20 per visit
Women's Health Care/OB GYN	
Pap Tests	No copayment
Mammograms	No copayment
Pre and Postnatal Visits	No copayment
Bone Density Tests	No copayment
Family Planning Services	\$20 per visit
Infertility Services	\$20 per visit
Contraceptive Drugs and Devices	Applicable Rx copayment applies
Inpatient Hospital Surgery	No copayment
Outpatient Surgery	\$75 per visit
Emergency Room	\$50 per visit ²
Urgent Care	\$30 per visit
Ambulance	\$50 per trip
Outpatient Mental Health	
unlimited	\$20 per visit
Inpatient Mental Health	
max 190 days per lifetime ³	No copayment ³
Outpatient Drug/Alcohol Rehab	
unlimited	\$20 per visit
Inpatient Drug/Alcohol Rehab	
unlimited	No copayment
Durable Medical Equipment	30% coinsurance ⁴
Prosthetics	30% coinsurance ⁴

Benefits	Enrollee Cost
Orthotics	30% coinsurance
Rehabilitative Care, Physical, Speech and Occupational Therapy	
Physical, Speech and Occupational Therapy unlimited	\$20 per visit
Inpatient Rehabilitative Coverage max 100 days	No copayment
Diabetic Supplies⁵	
up to 30-day supply	30% coinsurance or \$10 copayment, whichever is less
Insulin and Oral Agents⁶	Applicable Rx copayment applies
Diabetic Shoes	30% coinsurance one pair per year when medically necessary
Hospice	Covered by Medicare
Skilled Nursing Facility	
max 100 days	No copayment
Prescription Drugs	
Retail, 30-day supply	\$3 preferred generic/ \$5 generic/\$30 generic and preferred brand/ \$50 generic and non-preferred brand/\$55 specialty
Mail Order, 90-day supply	\$6 preferred generic/ \$10 generic/\$60 generic and preferred brand/ \$100 generic and non-preferred brand/ N/A for specialty drugs ⁶
When your total Part D out-of-pocket spending reaches \$4,550, catastrophic coverage begins. See Prescription Drugs on page 9 for more detailed information. Have you considered using a generic? Generic drugs are required by law to meet the same standards as their brand-name counterparts at a fraction of the price. They must have the same strength, purity and stability. Generics are safe and effective for most conditions. Talk with your doctor about generic alternatives.	
Specialty Drugs	
Certain prescriptions require prior approval, and specialty drugs for a few serious conditions are subject to clinical management programs and must be delivered by a CDPHP-participating specialty pharmacy vendor.	

Additional Benefits

Dental	\$150 annual reimbursement for dental office visits and cleanings, up to two per year
Vision	\$20 per visit
Hearing Aids	\$20 per visit (\$600 allowance every 3 years)
Out Of Area	30% coinsurance up to \$3,000 annual maximum for covered services. Allows for routine care outside the CDPHP Group Medicare (HMO) plans service area for services such as doctor visits, outpatient surgery and preventive care.
Eyewear	\$80 allowance each year
Senior Fit	No cost gym membership at participating SilverSneakers, Curves and Capital District YMCA sites
Annual Out-of-Pocket Maximum	\$2,500 maximum member responsibility ⁷

¹ No copayment for specific diagnostic services at preferred radiology or designated laboratory sites.

² Waived if admitted.

³ In a freestanding psychiatric facility

⁴ \$200 maximum out-of-pocket cost per item

⁵ Insulin, diabetic insulin needles, syringes, alcohol swabs, gauze - covered under Part D prescription benefits. Supplies (glucose control solutions, lancets, pump tubing/infusion sets, test strips) - 30% coinsurance or \$10 copayment, whichever is less for up to a 30-day supply. DME (infusion pumps, blood glucose meters, lancet devices) - \$15 per item.

⁶ Tier 5 drugs limited to a 30-day supply.

⁷ Once annual out-of-pocket maximum has been reached, copayments for covered medical services will be waived for the remainder of the calendar year.

Plan Highlights for 2011

CDPHP provides live, knowledgeable, award-winning customer service based in Albany, New York, so you can get the answers you need quickly. Take advantage of the CDPHP wellness programs that provide you with education and knowledge to help you take control of your health and live a full life, including no-cost access to the Capital District YMCA, SilverSneakers and most Curves locations through CDPHP Senior Fit. CDPHP Health Ally is a personalized program that meets your unique needs through support, education and access to CDPHP benefits and community-based services. Visit us online at www.cdphp.com to learn more.

Participating Physicians

CDPHP Group Medicare (HMO) plans are now affiliated with more than 9,200 practitioners, including over 1,900 participating primary care providers and 7,300 participating specialists and mental health providers in New York State.

Affiliated Hospitals

CDPHP is proud to be affiliated with most major hospitals within our expanded service area. Members are cared for within the CDPHP network, unless an out-of-network facility is approved for special care needs.

Pharmacies and Prescriptions

CDPHP offers a **closed formulary** and complies with CMS guidelines for the Part D basic and enhanced closed formularies. Prescriptions may be filled nationwide at any participating pharmacy. Rx Corner at www.cdphp.com enables members to log in and view claims history and research cost-saving alternatives. Save money by using mail order. Find forms online or call member services at 518-641-3950 or 1-888-248-6522.

Medicare Coverage

CDPHP is a plan for life. We are pleased to offer the CDPHP Group Medicare Rx (HMO) and Group Medicare (HMO) plans, our **Medicare Advantage Plans** for Medicare-primary NYSHIP employees, retirees and their spouses. Medicare-primary NYSHIP enrollees who reside in NYSHIP Code Numbers 063, 300 and 310 are required to enroll in a CDPHP Group Medicare plan. To qualify, you must be enrolled in Medicare Parts A and B and live in one of the counties listed below.

NYSHIP Code Number 063 (Capital)

An IPA HMO serving individuals living or working in Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington counties.

NYSHIP Code Number 300 (Central)

An IPA HMO serving individuals living or working in Broome, Chenango, Delaware, Essex, Hamilton, Herkimer, Madison, Oneida, Otsego and Tioga counties.

NYSHIP Code Number 310 (Hudson Valley)

An IPA HMO serving individuals living or working in Dutchess, Orange and Ulster counties.

Capital District Physicians' Health Plan, Inc. (CDPHP)

500 Patroon Creek Boulevard
Albany, NY 12206-1057

For information:

CDPHP Member Services Department:

1-888-248-6522 or 518-641-3950 8am - 8pm EST

TTY: 1-877-261-1164

Web site: www.cdphp.com

This plan is **NOT** a grandfathered health plan under the Patient Protection and Affordable Care Act (see What's New in 2011? on page 10 for more information on grandfathered health plans).



BlueCross BlueShield
of Western New York

A Division of HealthCare New York Inc. An Independent Licensee of the BlueCross BlueShield Association

Benefits	Enrollee Cost
Office Visits	\$10 per visit
Well Child Care	No copayment
Specialty Office Visits	\$10 per visit
Diagnostic/Therapeutic Services	
Radiology	\$10 per visit
Lab Tests	No copayment ¹
Pathology	No copayment
EKG/EEG	\$10 per visit
Radiation	\$10 per visit
Chemotherapy	\$10 per visit
Women's Health Care/OB GYN	
Pap Tests	No copayment
Mammograms	No copayment ²
Pre and Postnatal Visits	No copayment ³
Bone Density Tests	\$10 per visit
Family Planning Services⁴	See footnote
Infertility Services	\$10 per visit ⁵
Contraceptive Drugs and Devices⁶	See footnote
Inpatient Hospital Surgery	No copayment
Outpatient Surgery	\$10 per visit
Emergency Room	\$50 per visit ⁷
Urgent Care	\$10 per visit
Ambulance	\$50 per trip
Outpatient Mental Health unlimited ⁸	\$10 per visit
Inpatient Mental Health unlimited ⁸	No copayment
Outpatient Drug/Alcohol Rehab unlimited ⁸	\$10 per visit
Inpatient Drug/Alcohol Rehab unlimited ⁸	No copayment

Benefits	Enrollee Cost
Durable Medical Equipment	20% coinsurance
Prosthetics	20% coinsurance
Orthotics	20% coinsurance
Rehabilitative Care, Physical, Speech and Occupational Therapy	
Inpatient, max 45 days	No copayment
Outpatient, max 20 visits	\$10 per visit
Diabetic Supplies	\$10 per item
Insulin and Oral Agents	\$10 per item
Diabetic Shoes	Not covered
Hospice, unlimited	No copayment
Skilled Nursing Facility max 50 days	No copayment
Prescription Drugs	
Retail, 30-day supply	\$5 generic/ \$15 formulary brand/\$35 non-formulary
Mail Order, 90-day supply	\$15 generic/ \$45 formulary brand/\$105 non-formulary
Coverage includes prenatal vitamins and vitamins with fluoride, fertility drugs, injectable/self-injectable medications, enteral formulas, insulin and oral diabetic agents. Most injectable drugs are subject to prior approval. Communication materials will be mailed to the member upon enrollment explaining the process and how to submit a mail order prescription.	
Specialty Drugs	Specialty drugs are available through mail order at the applicable copayment.

Additional Benefits

- Dental**⁹20% discount at select providers, free second annual exam
- Vision**.....VisionPLUS Program (details below)
- Hearing Aids**.....Not covered
- Out Of Area**.....Worldwide coverage for emergent and urgent care through the BlueCard Program. Guest membership for routine care away from home that enables members on extended business trips or family members away at school to join a nearby Blue HMO for the same benefits.
- VisionPLUS Program**Members are entitled to an eyecare program that includes a routine eye exam covered in full and discounts from participating VisionPLUS providers. Low copayments on frames, lenses and a discount on contact lenses and supplies.
- Artificial Insemination**20% coinsurance¹⁰

¹ For services at a stand-alone Quest lab or outpatient hospital that participates as a Quest Diagnostics hospital draw site. Lab services performed in conjunction with outpatient surgery or an emergency room visit will also be paid in full.

² Routine only

³ \$10 copayment (initial visit only) to confirm pregnancy.

⁴ Coverage is provided for diagnostic testing and procedures in conjunction with artificial insemination. The copayments, coinsurance and deductible under your Policy, which apply to hospital, medical or prescription drug benefits, are applicable to the benefits covered under family planning services.

⁵ For services to diagnose and treat infertility.

⁶ Coverage is provided for prescription drugs approved by the FDA for use in treatment associated with contraception.

⁷ Waived if admitted.

⁸ Subject to medical necessity.

⁹ Preventive

¹⁰ Other artificial means to induce pregnancy (in-vitro, embryo transfer, etc.) are not covered.

Plan Highlights for 2011

Members have access to BlueLife wellness programs, which provide innovative wellness and health management programs through online and community-based resources. Discounts are available on acupuncture, massage therapy, nutritional counseling, fitness centers and spas. Members also have access to a 24/7 patient advocacy program, Health Advocate, to assist patients in locating providers and scheduling appointments and a variety of other services.

Participating Physicians

Community Blue has over 3,000 physicians and healthcare professionals in our network who see patients in their private offices throughout our service area.

Affiliated Hospitals

Community Blue contracts with all Western New York hospitals to provide health care services to our members. Members may be directed to other hospitals to meet special needs when medically necessary.

Pharmacies and Prescriptions

Members may obtain prescriptions from a nationwide network of nearly 45,000 participating pharmacies. Prescriptions are filled for up to a 30-day supply (including insulin) at a participating pharmacy. Community Blue offers an **incented formulary**. Member's copayment will reflect \$5 formulary generic, \$15 formulary brand, \$35 non-formulary prescriptions. 90-day supplies are available through the mail for three copayments.

Medicare Coverage

Medicare-primary NYSHIP enrollees are required to enroll in Senior Blue HMO, the Community Blue **Medicare Advantage Plan**. To qualify you must be enrolled in Medicare Parts A and B and live in one of the counties listed below.

NYSHIP Code Number 067

An IPA HMO serving individuals living or working in Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming counties.

Community Blue

The HMO of BlueCross BlueShield of Western New York
P.O. Box 80
Buffalo, NY 14240-0080

For information:

Buffalo: 716-887-8840 or 1-877-576-6440

Olean: 716-376-6000 or 1-800-887-8130

Jamestown: 716-484-1188 or 1-800-944-2880

TTY: 1-888-249-2583

Web site: www.bcbswny.com

This plan is a grandfathered health plan under the Patient Protection and Affordable Care Act (see What's New in 2011? on page 10 for more information on grandfathered health plans).



BlueCross BlueShield
of Western New York

A Division of Health New York, Inc. An Independent Licensee of the BlueCross BlueShield Association

Medicare Advantage Plan

Benefits	Enrollee Cost
Office Visits	No copayment
Specialty Office Visits	\$10 per visit
Diagnostic/Therapeutic Services	
Radiology	\$10 per visit
Lab Tests	No copayment
Pathology	No copayment labs/ \$10 per visit for pathology per visit
EKG/EEG	No copayment PCP/ \$10 per visit specialist
Radiation	\$10 per visit
Chemotherapy	\$10 per visit ¹
Women's Health Care/OB GYN	
Pap Tests	No copayment
Mammograms ²	No copayment
Pre and Postnatal Visits	No copayment
Bone Density Tests	No copayment
Family Planning Services³	See footnote
Infertility Services	Not covered
Contraceptive Drugs and Devices⁴	See footnote
Inpatient Hospital Surgery	No copayment ⁵
Outpatient Surgery	
Hospital	\$50 per visit
Physician's Office	No copayment PCP/ \$10 per visit Specialist
Outpatient Surgery	
Facility	\$50 per visit
Emergency Room	\$50 per visit ⁶
Urgent Care	\$10 per visit ⁷
Ambulance	\$25 per trip
Outpatient Mental Health	
unlimited ⁸	45% coinsurance
Inpatient Mental Health	
max 190 days per lifetime ^{8,9}	No copayment

Benefits	Enrollee Cost
Outpatient Drug/Alcohol Rehab	
unlimited ⁸	45% coinsurance
Inpatient Drug/Alcohol Rehab	
unlimited ⁸	No copayment
Durable Medical Equipment	20% coinsurance
Prosthetics	20% coinsurance
Orthotics	20% coinsurance
Rehabilitative Care, Physical, Speech and Occupational Therapy	
Inpatient, unlimited	No copayment
Outpatient, unlimited ¹⁰	\$10 per visit
Diabetic Supplies	20% coinsurance
Insulin and Oral Agents	
	Applicable Rx copayment applies
Diabetic Shoes	
	20% coinsurance one pair per year when medically necessary
Hospice	Covered by Medicare
Skilled Nursing Facility	
max 100 days per benefit period	No copayment
Prescription Drugs	
Retail, 30-day supply	in-network/out-of-network \$0 formulary generic/ \$15 formulary preferred brand/ \$30 formulary non-preferred brand
Mail Order, up to 90-day supply	\$0 formulary generic/ \$30 formulary preferred brand/ \$60 formulary non-preferred brand

Coverage includes prenatal vitamins and vitamins with fluoride, fertility drugs, injectable/self-injectable medications, enteral formulas, insulin and oral diabetic agents. Most injectable drugs are subject to prior approval. Communication materials will be mailed to the member upon enrollment explaining the process and how to submit a mail order prescription. If total out-of-pocket spending exceeds \$4,550, catastrophic coverage begins. See Prescription Drugs on page 9 for more detailed information.

Specialty Drugs

Specialty drugs are available through mail order at the applicable copayment. Costs for Tier 4 Specialty Injectables are \$30 for a 30-day supply and \$60 for a 90-day supply.

Additional Benefits

DentalMembers have a \$75 allowance toward preventive services.

VisionMembers have a \$75 allowance toward eyeglasses, frames and lenses per year. There is no copayment for: Medicare-covered eye wear (one pair of eyeglasses or contact lenses after each cataract surgery). Members pay \$10 for each Medicare-covered eye exam (diagnosis and treatment for diseases and conditions of the eye) and \$10 for each routine eye exam, limited to one exam every calendar year. Discount program also available.¹¹

Hearing Aids\$300 allowance per year

Out Of AreaWorldwide coverage for emergency and urgent care through a network of BlueCross and BlueShield providers across the country and around the world.⁷

¹ 20% coinsurance for Medicare-covered drugs will also apply

² Routine only

³ Coverage is provided for diagnostic testing and procedures in conjunction with artificial insemination. The copayments, coinsurance and deductible under your Policy, which apply to hospital, medical or prescription drug benefits, are applicable to the benefits covered under family planning services.

⁴ Coverage is provided for prescription drugs approved by the FDA for use in treatment associated with contraception.

⁵ Max 190 days per lifetime. Prior authorization is required.

⁶ Waived if admitted.

⁷ Urgent care is covered within the 50 United States only.

⁸ Prior authorization is required.

⁹ In a psychiatric facility.

¹⁰ For each Medicare-covered visit.

¹¹ In the case of a discrepancy, the member's contract will determine the member's cost sharing.

Plan Highlights for 2011

Senior Blue HMO now offers a free fitness membership in addition to innovative wellness and health management programs. Benefits are subject to change for the year 2011 dependent upon new Medicare guidelines.

Participating Physicians

Senior Blue HMO has over 3,000 physicians and health care professionals in our network who see patients in their private offices throughout our service area.

Affiliated Hospitals

Senior Blue HMO contracts with all Western New York hospitals to provide health care services to our members. Senior Blue HMO members may be directed to other hospitals to meet special needs when medically necessary.

Pharmacies and Prescriptions

Senior Blue HMO members may obtain prescriptions from a nationwide network of nearly 45,000 participating pharmacies. Senior Blue HMO offers a **closed formulary**. 90-day supplies are available through the mail for three copayments.

Medicare Coverage

Medicare-primary NYSHIP enrollees are required to enroll in Senior Blue HMO, the Community Blue **Medicare Advantage Plan**. To qualify, you must be entitled to Medicare Parts A and B and live in one of the counties listed below. Community Blue is the NYSHIP-primary plan.

NYSHIP Code Number 067

An IPA HMO serving individuals living or working in Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming counties.

Senior Blue HMO

The HMO of BlueCross BlueShield of Western New York
P.O. Box 62
Buffalo, NY 14240-0062

For information:

Senior Blue HMO members should call:

1-800-329-2792

TTY: 1-877-834-6918

Web site: www.bcbswny.com

This plan is a grandfathered health plan under the Patient Protection and Affordable Care Act (see *What's New in 2011?* on page 10 for more information on grandfathered health plans).



Benefits	Enrollee Cost
Office Visits	\$20 per visit
Annual Adult Routine Physicals	No copayment
Well Child Care	No copayment
Specialty Office Visits	\$20 per visit
Diagnostic/Therapeutic Services	
Radiology ¹	\$20 per visit
Lab Tests	No copayment
Pathology	No copayment
EKG/EEG	No copayment
Radiation	No copayment
Chemotherapy	No copayment
Women's Health Care/OB GYN	
Pap Tests	No copayment
Mammograms	No copayment
Pre and Postnatal Visits	No copayment
Bone Density Tests	No copayment
Family Planning Services	\$20 per visit
Infertility Services	\$20 per visit
Contraceptive Drugs and Devices	Applicable Rx copayment applies
Inpatient Hospital Surgery²	No copayment
Outpatient Surgery	
Hospital ²	\$75 per visit
Physician's Office	\$20 per visit
Outpatient Surgery Facility ²	\$75 per visit
Emergency Room	\$75 per visit ³
Urgent Care	\$20 per visit
Ambulance	No copayment
Outpatient Mental Health²	No copayment
Inpatient Mental Health²	No copayment
Outpatient Drug/Alcohol Rehab²	No copayment
Inpatient Drug/Alcohol Rehab²	unlimited No copayment
Durable Medical Equipment²	20% coinsurance
Prosthetics²	20% coinsurance

Benefits	Enrollee Cost
Orthotics²	20% coinsurance
Rehabilitative Care, Physical, Speech and Occupational Therapy	
Inpatient, max 30 days	No copayment
Outpatient Physical Therapy up to 30 visits per calendar year combined between home, office, or outpatient facility	
Home or Office	\$20 per visit
Outpatient Facility	No copayment
Outpatient Speech/Language, Occupational and Vision Therapy up to 30 visits per calendar year combined between home, office, or outpatient facility	
Home or Office	\$20 per visit
Outpatient Facility	No copayment
Diabetic Supplies	\$20 per item, for diabetic DME/supplies up to 52 combined items annually, then covered at 100%
Insulin and Oral Agents	Applicable Rx copayment applies
Diabetic Shoes	\$20 per pair unlimited pairs when medically necessary for diabetic DME/supplies up to 52 combined items annually, then covered at 100%
Hospice, max 210 days	No copayment
Skilled Nursing Facility²	max 60 days No copayment
Prescription Drugs	
Retail, 30-day supply	\$10 Tier 1/ \$25 Tier 2/\$50 Tier 3
Mail Order, 90-day supply	\$20 Tier 1/ \$50 Tier 2/\$100 Tier 3
More information available under Pharmacies and Prescriptions.	
Specialty Drugs	Specialty medications are only dispensed in 30-day supplies. Enrollees are required to pay the applicable copayment for each 30-day supply.

Additional Benefits

DentalNot covered
VisionNot covered
Hearing AidsNot covered
Out Of AreaCoverage for members traveling outside the service area may be available through the Guest Membership and/or BlueCard Programs. Guest Membership offers temporary coverage through the local BlueCross and/or BlueShield HMO plan. Contract holders are eligible for Guest Membership if away from home for more than 90 days, but less than 180 days. Full-time students and other eligible dependents are eligible for Guest Membership if away from home for more than 90 days. Coverage is available through the BlueCard Program for an enrollee traveling outside of the service area who may encounter an urgent or emergent situation and is not enrolled in the Guest Membership Program.

¹ For MRI/MRA, CAT, PET and Nuclear Cardiology services, Empire's network providers must precertify in-network services, or services may be denied; Empire network providers cannot bill members beyond in-network copayment (if applicable) for covered services.

² Empire's network provider must precertify in-network services, or services may be denied; Empire network providers cannot bill members beyond in-network copayment (if applicable) for covered services. For ambulatory surgery, preapproval is required for cosmetic/reconstructive procedures, outpatient transplants and ophthalmological or eye-related procedures.

³ Waived if admitted within 24 hours.

Plan Highlights for 2011

Empire BlueCross BlueShield HMO provides New York State employees located in our 28-county service area with a full range of benefits that include low out-of-pocket costs. Visit our state-of-the-art web site, www.empireblue.com, where your personal healthcare information is yours to manage any time of the day or night. You will instantly be able to find a list of your claims and payment status, email messages, your personal profile and healthcare provider information. Empire BlueCross BlueShield HMO earned the highest level of accreditation (Excellent) from the National Committee for Quality Assurance (NCQA).

Participating Physicians

Empire BlueCross BlueShield HMO provides access to a network of over 65,000 provider locations.

Affiliated Hospitals

Empire BlueCross BlueShield HMO members are covered through a comprehensive network of area hospitals (over 140) throughout our 28-county operating area to which their participating physician has admitting privileges. HMO members may be directed to other hospitals to meet special needs. Our provider directory and web site contain a list of all participating hospitals, including New York City hospitals.

Pharmacies and Prescriptions

Enrollees with prescription coverage can use local and national pharmacies. Members who use our mail service pay only two copayments for each 90-day supply of medication; a 33 percent savings over filling 90-day prescriptions at the retail level. Coverage includes injectable and self-injectable drugs, fertility drugs and enteral formulas. Empire BlueCross BlueShield HMO offers an **incented formulary**.

Medicare Coverage

Empire BlueCross BlueShield HMO **coordinates coverage** with Medicare and offers the same benefits to Medicare-eligible NYSHIP enrollees.

NYSHIP Code Number 280 (Upstate)

An IPA HMO serving individuals living or working in Albany, Clinton, Columbia, Delaware, Essex, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington counties.

NYSHIP Code Number 290 (Downstate)

An IPA HMO serving individuals living or working in Bronx, Kings, Nassau, New York, Queens, Richmond, Rockland, Suffolk and Westchester counties.

NYSHIP Code Number 320 (Mid-Hudson)

An IPA HMO serving individuals living or working in Dutchess, Orange, Putnam, Sullivan and Ulster counties.

Empire BlueCross BlueShield HMO

11 Corporate Woods Boulevard
P.O. Box 11800
Albany, NY 12211-0800

For information:

Empire BlueCross BlueShield HMO: 1-800-453-0113

TTY: 1-800-241-6894

Web site: www.empireblue.com

This plan is **NOT** a grandfathered health plan under the Patient Protection and Affordable Care Act (see What's New in 2011? on page 10 for more information on grandfathered health plans).



Benefits	Enrollee Cost
Office Visits	\$20 per visit
Annual Adult Routine Physicals	No copayment
Well Child Care	No copayment
Specialty Office Visits¹	\$20 per visit
Diagnostic/Therapeutic Services	
Radiology	\$20 per visit ²
Lab Tests	No copayment ²
Pathology	No copayment ²
EKG/EEG	No copayment ²
Radiation	No copayment ²
Chemotherapy	No copayment ²
Women's Health Care/OB GYN	
Pap Tests	No copayment
Mammograms	No copayment
Pre and Postnatal Visits	No copayment
Bone Density Tests	\$20 per visit
Family Planning Services	\$20 per visit
Infertility Services	\$20 per visit
Contraceptive Drugs and Devices	
	Applicable Rx copayment applies
Inpatient Hospital Surgery	No copayment
Outpatient Surgery	
Hospital	No copayment
Physician's Office	\$20 per visit
Outpatient Surgery Facility	\$75 per visit
Emergency Room	\$50 per visit ²
Urgent Care	\$35 per visit ²
Ambulance³	\$50 per trip ²
Outpatient Mental Health	
unlimited	\$20 per visit ²
Inpatient Mental Health	
unlimited	No copayment
Outpatient Drug/Alcohol Rehab	
unlimited	\$20 per visit ²
Inpatient Drug/Alcohol Rehab	
unlimited	No copayment

Benefits	Enrollee Cost
Durable Medical Equipment	20% coinsurance
Prosthetics	20% coinsurance
Orthotics	20% coinsurance
Rehabilitative Care, Physical, Speech and Occupational Therapy	
Inpatient, max 60 days	No copayment
Outpatient, max 30 visits combined	\$20 per visit ²
Diabetic Supplies, 30-day supply	\$20 per item ²
Insulin and Oral Agents	
Retail, 30-day supply	\$20 per item
Mail Order, 90-day supply	\$40 per item
Diabetic Shoes	20% coinsurance
	unlimited pairs when medically necessary
Hospice, max 210 days	No copayment
Skilled Nursing Facility	
max 120 days per year	No copayment
Prescription Drugs	
Retail, 30-day supply	\$10 generic/ \$20 preferred brand/ \$30 non-preferred brand
Mail Order, 90-day supply	\$20 generic/ \$40 preferred brand/ \$50 non-preferred brand
	Coverage includes injectable and self-injectable medications, fertility drugs and enteral formulas.
Specialty Drugs	
	Specialty drugs are defined as injectable and non-injectable drugs that require frequent dosing amounts, intensive clinical monitoring or specialized product handling. Members are required to pay the copayment for each 30-day supply of specialty medication. No mail order benefit is available for specialty drugs.

Additional Benefits

DentalNot covered
Vision⁴.....\$20 per exam per year
Hearing Aids.....Not covered
Out Of Area.....If you are out of the GHI HMO service area and experience a medical emergency, go to the nearest emergency facility for services. To receive non-emergent care, your PCP or the on-call physician must authorize your care as appropriate. In the event you are unable to reach your PCP, call GHI HMO Customer Service Department at 1-877-2GHI-HMO (1-877-244-4466) 24 hours a day, 7 days a week.

¹ No Primary Care Physician (PCP) referral is required for GHI HMO participating providers.

² Copayment applies to all covered dependents.

³ Air ambulance coverage is excluded.

⁴ Routine only

Plan Highlights for 2011

No referrals are required. Since 1937, GHI has been building a statewide reputation for strength, stability and an exceptional commitment to prompt, responsive service. As the largest not-for-profit health insurer in New York State, GHI introduced its HMO in 1999. GHI HMO's provider network is available in 28 counties in New York State. GHI HMO's primary goal is to provide medical coverage that gives members confidence that they and their families are well covered. GHI is committed to providing individuals, families and businesses with access to affordable, quality healthcare, with outstanding customer service.

Participating Physicians

Services are provided by participating physicians in their private offices. GHI HMO has over 21,000 member physicians and health care professionals throughout 28 counties in New York State. Please note: To enroll in GHI, NYSHIP members must live or work in one of the 15 NYSHIP-approved counties, however, once enrolled, they may use providers throughout GHI's 28-county service area.

Affiliated Hospitals

GHI HMO members are covered at area hospitals to which their GHI HMO physician has admitting privileges. GHI HMO members may be directed to other hospitals based on medical necessity when prior approval is obtained and the care is deemed appropriate by a GHI HMO Medical Director.

Pharmacies and Prescriptions

GHI HMO offers an **incented formulary**. Members may utilize any GHI HMO pharmacy for retail prescription drugs up to a 30-day supply. If a brand-name drug is selected or prescribed and there is a generic equivalent available, the member pays the brand copayment and the difference in price between the generic and the brand drug. All maintenance medication is obtained through the mail order program. For a complete list of prescriptions covered under our formulary, or for a list of prescriptions that require prior approval, go to www.ghi.com and click on Pharmacy Plan under Our Plans. For information regarding mail order drug benefits, or to set up your mail order account, contact Medco at 1-866-544-3772.

Medicare Coverage

GHI HMO offers the same benefits to Medicare-eligible NYSHIP enrollees. GHI HMO **coordinates coverage** with Medicare.

NYSHIP Code Number 220

An IPA HMO serving individuals living or working in Albany, Columbia, Delaware, Greene, Rensselaer, Saratoga, Schenectady, Warren and Washington counties.

NYSHIP Code Number 350

An IPA HMO serving individuals living or working in Dutchess, Orange, Putnam, Rockland, Sullivan and Ulster counties.

GHI HMO

789 Grant Avenue
Lake Katrine, NY 12449
or

GHI HMO

P.O. Box 4181
Kingston, NY 12401

For information:

Kingston: 1-877-244-4466

TTY: 1-877-208-7920

Web site: www.ghi.com

This plan is **NOT** a grandfathered health plan under the Patient Protection and Affordable Care Act (see What's New in 2011? on page 10 for more information on grandfathered health plans).

HIP®

HEALTH PLAN OF NEW YORK

Benefits	Enrollee Cost
Office Visits	\$5 per visit
Annual Adult Routine Physicals	No copayment
Well Child Care	No copayment
Specialty Office Visits	\$5 per visit
Diagnostic/Therapeutic Services	
Radiology	No copayment
Lab Tests	No copayment
Pathology	No copayment
EKG/EEG	No copayment
Radiation	No copayment ¹
Chemotherapy	\$5 per visit
Women's Health Care/OB GYN	
Pap Tests	No copayment
Mammograms	No copayment
Pre and Postnatal Visits	No copayment
Bone Density Tests	No copayment
Family Planning Services	\$5 per visit
Infertility Services ²	Applicable copayment applies
Contraceptive Drugs and Devices	Applicable Rx copayment applies
Inpatient Hospital Surgery	No copayment
Outpatient Surgery	No copayment
Emergency Room	\$25 per visit ³
Urgent Care	\$5 per visit
Ambulance	No copayment
Outpatient Mental Health unlimited	No copayment
Inpatient Mental Health unlimited	No copayment
Outpatient Drug/Alcohol Rehab unlimited	\$5 per visit
Inpatient Drug/Alcohol Rehab unlimited	No copayment

Benefits	Enrollee Cost
Durable Medical Equipment	No copayment
Prosthetics	No copayment
Orthotics	No copayment
Rehabilitative Care, Physical, Speech and Occupational Therapy	
Inpatient, max 30 days	No copayment
Outpatient, max 90 visits combined	\$5 per visit
Diabetic Supplies	\$5 per month
Insulin and Oral Agents	\$5 per month
Diabetic Shoes	No copayment
Covered when medically necessary. Precertification must be obtained from the participating vendor prior to purchase	
Hospice, max 210 days	No copayment
Skilled Nursing Facility, unlimited	No copayment
Prescription Drugs	
Retail, 30-day supply	\$5
Mail Order, 90-day supply	\$7.50
Subject to drug formulary, coverage includes fertility drugs, injectable and self-injectable medications and enteral formulas. Copayments are reduced by 50 percent when utilizing the HIP mail order service. Up to a 90-day supply of generic or brand-name drugs may be obtained.	
Specialty Drugs	
Coverage is provided through HIP's Specialty Pharmacy Program. Specialty drugs include injectables and oral agents that are more complex to administer, monitor and store in comparison to traditional drugs. Specialty drugs may require prior approval, which can be obtained through HIP pharmacy services by the HIP prescribing physician. Specialty drugs are subject to the applicable Rx copayment and Rx formulary.	

Additional Benefits

Dental	Not covered
Vision ⁴	No copayment
Hearing Aids	Covered for cochlear implants only
Out Of Area	Members are covered for emergency care both in and outside the HMO service area as well as with participating providers and non-participating providers
Eyeglasses	\$45 per pair; one pair every 24 months from selected frames
Laser Vision Correction (LASIK)	Discount Program
Fitness Program	Discount Program
Alternative Medicine Program	Discount Program
Artificial Insemination	\$5 per visit
Prostate Cancer Screening	Included in office visit copayment
Dialysis Treatment	\$10 per visit

¹ Inpatient only.

² Includes the supplies and drugs related to the diagnosis and treatment of infertility.

³ Waived if admitted.

⁴ Routine only

Plan Highlights for 2011

HIP's network has expanded to over 29,000 providers in more than 61,000 locations. Plus, HIP offers more than 60 years of experience caring for union members and has the support of the New York State Central Labor Council. Our web site, hipusa.com, is available in English, Spanish, Chinese and Korean.

Participating Physicians

HIP offers the diversified choice of a traditional network of independent physicians who see patients in their own offices as well as providers in physician group practices that offer most, if not all of a member's medical needs under one roof. Group practices offer services in most major specialties such as cardiology, ophthalmology and orthopedics, as well as ancillary services like lab tests, X-rays and pharmacy services.

Affiliated Hospitals

HIP members have access to over 100 of the area's leading hospitals, including major teaching institutions.

Pharmacies and Prescriptions

Filling a prescription is easy with HIP's network of over 40,000 participating pharmacies nationwide, including over 4,700 participating pharmacies throughout New York State. HIP also has a mail order program through Medco Health Solutions, Inc. HIP offers a **closed formulary**.

Medicare Coverage

HIP offers two plans to NYSHIP retirees. Retirees who are not Medicare-eligible are offered the same coverage as active employees. Medicare-primary retirees are required to enroll in HIP VIP Premier Medicare Plan, a **Medicare Advantage Plan** that provides Medicare benefits and more.

NYSHIP Code Number 050

A Network HMO serving individuals living or working in Bronx, Kings, Nassau, New York, Queens, Richmond, Suffolk and Westchester counties.

HIP Health Plan of New York

55 Water Street
New York, NY 10041

For information:

1-877-861-0175

TTY: 1-888-447-4833

Web site: hipusa.com

This plan is **NOT** a grandfathered health plan under the Patient Protection and Affordable Care Act (see What's New in 2011? on page 10 for more information on grandfathered health plans).

HIP®

HEALTH PLAN OF NEW YORK

Medicare Advantage Plan

Benefits	Enrollee Cost
Office Visits	No copayment
Specialty Office Visits	\$5 per visit
Diagnostic/Therapeutic Services	
Radiology	No copayment
Lab Tests	No copayment
Pathology	No copayment
EKG/EEG	No copayment
Radiation	No copayment
Chemotherapy	No copayment
Women's Health Care/OB GYN	
Pap Tests	No copayment
Mammograms	No copayment
Pre and Postnatal Visits	\$5 per visit
Bone Density Tests	No copayment
Family Planning Services	\$5 per visit
Infertility Services	Not covered
Contraceptive Drugs and Devices	Applicable Rx copayment applies
Inpatient Hospital Surgery	No copayment
Outpatient Surgery	No copayment
Emergency Room	\$25 per visit ¹
Urgent Care	\$5 per visit
Ambulance	No copayment
Outpatient Mental Health	
unlimited	\$5 per visit
Inpatient Mental Health	
unlimited in a general hospital; 190-day lifetime limit in a psychiatric facility	No copayment
Outpatient Drug/Alcohol Rehab	
unlimited	\$5 per visit
Inpatient Drug/Alcohol Rehab	
unlimited	No copayment

Benefits	Enrollee Cost
Durable Medical Equipment	No copayment
Prosthetics	No copayment
Orthotics	No copayment
Rehabilitative Care, Physical, Speech and Occupational Therapy	
Inpatient, unlimited	No copayment
Outpatient, unlimited	\$5 per visit
Diabetic Supplies	No copayment
Insulin and Oral Agents	\$5 copayment
Diabetic Shoes	No copayment
Covered when medically necessary. Precertification must be obtained from the participating vendor prior to purchase.	
Hospice	Covered by Medicare
Provided by Medicare-certified hospice. Covered for 180 days plus unlimited 60-day extension if Medicare guidelines are met.	
Skilled Nursing Facility	No copayment
max 100 days per benefit period (non-custodial)	
Prescription Drugs	
Retail, 30-day supply	\$5 generic/ \$5 brand/\$45 non-formulary
Mail Order, up to 90-day supply	Formulary copayments reduced by 50%
Subject to drug formulary, coverage includes injectable and self-injectable medications, fertility drugs and enteral formulas. Formulary copayments are reduced by 50% when utilizing the HIP mail order service. Up to a 90-day supply of generic or brand-name drugs may be obtained. If total out-of-pocket spending exceeds \$4,550, catastrophic coverage begins. See Prescription Drugs on page 9 for more detailed information.	

Specialty Drugs

Coverage is provided through HIP's Specialty Pharmacy Program. Specialty drugs include injectables and oral agents that are more complex to administer, monitor and store in comparison to traditional drugs. Specialty drugs may require prior approval, which can be obtained through HIP pharmacy services by the HIP prescribing physician. Specialty drugs are subject to the applicable prescription copayment and prescription formulary.

Additional Benefits

Dental	Not covered
Vision ²	\$5 per visit
Hearing Aids	\$500 max/36 months
Out Of Area	Members are covered for emergency care both in and outside the HMO service area as well as with participating providers and non-participating providers.
Eyeglasses	No copayment per 12 months, selected frames
Podiatry , routine, max four visits	\$5 per visit
Prostate Cancer Screening	Included in office visit copayment
Dialysis Treatment	No copayment

¹ Waived if admitted.

² Routine only

Plan Highlights for 2011

HIP's network has expanded to over 29,000 providers in more than 61,000 locations. Plus, HIP offers more than 60 years of experience caring for union members and has the support of the New York State Central Labor Council. Our web site, hipusa.com, is now available in English, Spanish, Chinese and Korean.

Participating Physicians

HIP offers the diversified choice of a traditional network of independent physicians who see patients in their own offices as well as providers in physician group practices that offer most, if not all of a member's medical needs under one roof. Group practices offer services in most major specialties such as cardiology, ophthalmology and orthopedics, as well as ancillary services like lab tests, X-rays and pharmacy services.

Affiliated Hospitals

HIP members have access to 91 of the area's leading hospitals, including major teaching institutions.

Pharmacies and Prescriptions

Filling a prescription is easy with HIP's network of over 40,000 participating pharmacies nationwide, including over 4,700 participating pharmacies throughout New York State. HIP also has a mail order program through Medco Health Solutions Inc. HIP offers a **closed formulary**.

Medicare Coverage

Medicare-primary NYSHIP retirees are required to enroll in the VIP Premier Medicare Plan, a **Medicare Advantage Plan** that provides Medicare benefits and more.

NYSHIP Code Number 050

A Network HMO serving individuals living or working in Bronx, Kings, Nassau, New York, Queens, Richmond, Suffolk and Westchester counties.

HIP Health Plan of New York

55 Water Street
New York, NY 10041

For information:

1-877-861-0175

TTY: 1-888-447-4833

Web site: hipusa.com

This plan is **NOT** a grandfathered health plan under the Patient Protection and Affordable Care Act (see What's New in 2011? on page 10 for more information on grandfathered health plans).



A product of Excellus BlueCross BlueShield

An Independent Licensee of the BlueCross BlueShield Association

Benefits	Enrollee Cost
Office Visits	\$25 per visit
Annual Adult Routine Physicals	No copayment
Well Child Care	No copayment
Specialty Office Visits	\$40 per visit
Diagnostic/Therapeutic Services	
Radiology	\$40 per visit
Lab Tests	\$25 per visit
Pathology	\$25 per visit
EKG/EEG	\$40 per visit
Radiation	\$25 per visit
Chemotherapy	\$25 per visit
Women's Health Care/OB GYN	
Pap Tests	No copayment
Mammograms	No copayment
Pre and Postnatal Visits	\$5 per visit (first 10 visits only), then covered in full
Bone Density Tests	\$25 per visit
Family Planning Services	\$25 per visit PCP/ \$40 per visit specialist
Infertility Services	Applicable copayment applies
Contraceptive Drugs and Devices	Applicable Rx copayment applies
Inpatient Hospital Surgery	Lesser of \$200 copayment or 20% coinsurance
Outpatient Surgery	
Hospital	\$40 per visit
Physician's Office	Lesser of \$50 copayment or 20% coinsurance
Outpatient Surgery Facility	\$50 per visit
Emergency Room	\$100 per visit
Urgent Care	\$35 per visit
Ambulance	\$100 per trip
Outpatient Mental Health	
unlimited	\$40 per visit
Inpatient Mental Health	
unlimited	No copayment

Benefits	Enrollee Cost
Outpatient Drug/Alcohol Rehab	
unlimited	\$25 per visit
Inpatient Drug/Alcohol Rehab	
unlimited	No copayment
Durable Medical Equipment	50% coinsurance
Prosthetics	50% coinsurance
Orthotics	50% coinsurance
Rehabilitative Care, Physical, Speech and Occupational Therapy	
Inpatient, max 60 days	No copayment
Outpatient Physical, Speech and Occupational Therapy	
max 30 visits combined	\$40 per visit
Diabetic Supplies, 30-day supply	\$25 per item
Insulin and Oral Agents, 30-day supply	\$25 per item
Diabetic Shoes	50% coinsurance three pairs per year when medically necessary
Hospice, max 210 days	No copayment
Skilled Nursing Facility	
max 45 days	No copayment
Prescription Drugs	
Retail, 30-day supply	\$10 Tier One/ \$30 Tier Two/\$50 Tier Three ¹
Mail Order, 90-day supply	\$20 Tier One/ \$60 Tier Two/\$100 Tier Three ¹
Coverage includes injectable and self-injectable medications, fertility drugs and enteral formulas.	
Specialty Drugs	
Specialty medications after the initial first fill must be purchased from one of our participating specialty pharmacies. A current list of specialty medications and participating specialty pharmacies is available on our web site.	

Additional Benefits

DentalNot covered

Vision\$40 per visit
for eye exams associated with disease or injury

Hearing Aids.....Children to age 19:
Covered in full for up to two hearing aids every three years

Out Of AreaOur BlueCard and Away From Home Care Programs provide routine and urgent care coverage while traveling, for students away at college, members on extended out-of-town business and families living apart.

Hearing Exam.....\$40 per visit for routine (once every 12 months); \$40 per visit for diagnostic

Maternity
Physician charge for deliverylesser of \$200 copayment or 20% coinsurance

Smoking Cessation

Over the Counter (OTC)Not covered
PrescriptionContact us for details
Individual CounselingContact us for details
Group Counseling.....Contact us for details

¹ Should a doctor select a brand-name drug (Tier Two or Tier Three) when an FDA-approved generic equivalent is available, the benefit will be based on the generic drug's cost, and the member will have to pay the difference, plus any applicable copayments. If your prescription has no approved generic available, your benefit will not be affected.

Plan Highlights for 2011

- No referrals required effective January 1, 2011.
- Customer Service: Mon – Thurs: 7 a.m. – 7 p.m., Fri: 9 a.m. – 7 p.m., Sat: 9 a.m. – 1 p.m.
- Inpatient hospital care is covered in full.
- Routine preventive services, such as adult physicals, mammograms, pap smears, prostate screenings and routine adult immunizations are covered in full.
- Two copayments for a 90-day Rx drug supply through our mail order program.
- Blue365 offers access to discounts and savings on products and services for healthy lifestyles.
- Our web site makes it easy to do business with us, when it is convenient for you, 24 hours a day, 7 days a week.

Participating Physicians

HMOBlue is affiliated with more than 4,700 physicians and health care professionals.

Affiliated Hospitals

All hospitals within our designated service area participate with HMOBlue. Members may be directed to other hospitals to meet special needs when medically necessary.

Pharmacies and Prescriptions

HMOBlue members may purchase prescription drugs at any participating pharmacy in the FLRx Network. This network has over 60,000 pharmacies nationwide. Specialty medications after the initial fill must be purchased from one of our participating specialty pharmacies. HMOBlue offers an **incented formulary**.

Medicare Coverage

HMOBlue offers the same benefits to Medicare-eligible NYSHIP enrollees. HMOBlue **coordinates coverage** with Medicare.

NYSHIP Code Number 072

An IPA HMO serving individuals living or working in Broome, Cayuga, Chemung, Cortland, Onondaga, Oswego, Schuyler, Steuben, Tioga and Tompkins counties.

HMOBlue

Excellus BlueCross BlueShield

Central New York Region
333 Butternut Drive
Syracuse, NY 13214-1803

For information:

1-800-447-6269

TTY: 1-877-398-2275

Web site: www.excellusbcbs.com

NYSHIP Code Number 160

An IPA HMO serving individuals living or working in Chenango, Clinton, Delaware, Essex, Franklin, Fulton, Herkimer, Jefferson, Lewis, Madison, Montgomery, Oneida, Otsego and St. Lawrence counties.

HMOBlue

Excellus BlueCross BlueShield

Utica Region
12 Rhoads Drive
Utica, NY 13502

For information:

1-800-722-7884

TTY: 1-877-398-2275

Web site: www.excellusbcbs.com

This plan is **NOT** a grandfathered health plan under the Patient Protection and Affordable Care Act (see What's New in 2011? on page 10 for more information on grandfathered health plans).



Benefits	Enrollee Cost
Office Visits	\$20 per visit
Annual Adult Routine Physicals	No copayment
Well Child Care	No copayment
Specialty Office Visits	\$20 per visit
Diagnostic/Therapeutic Services	
Radiology ¹	\$20 per visit
Lab Tests	\$20 per visit
Pathology	\$20 per visit
EKG/EEG	\$20 per visit
Radiation	\$20 per visit
Chemotherapy	\$20 per visit
Women's Health Care/OB GYN	
Pap Tests	No copayment
Mammograms	No copayment
Pre and Postnatal Visits	No copayment
Bone Density Tests	No copayment
Family Planning Services	\$20 per visit
Infertility Services	\$20 per visit (physician's office); \$75 per visit (outpatient surgery facility)
Contraceptive Drugs and Devices	Applicable Rx copayment applies
Inpatient Hospital Surgery	No copayment
Outpatient Surgery	
Hospital	\$75 per visit
Physician's Office	\$20 per visit
Outpatient Surgery Facility	\$75 per visit
Emergency Room	\$75 per visit ²
Urgent Care	\$50 per visit ³
Ambulance	\$75 per trip
Outpatient Mental Health	
unlimited	\$20 per visit
Inpatient Mental Health	
unlimited	No copayment

Benefits	Enrollee Cost
Outpatient Drug/Alcohol Rehab	
unlimited	\$20 per visit
Inpatient Drug/Alcohol Rehab	
unlimited	No copayment
Durable Medical Equipment	50% coinsurance
Prosthetics	No copayment
Orthotics⁴	No copayment
Rehabilitative Care, Physical, Speech and Occupational Therapy	
Inpatient, max 45 days	No copayment
Outpatient, max 20 visits combined per year	\$20 per visit
Diabetic Supplies	
Retail, up to 30-day supply	\$20 per item
Mail Order	Not available
Insulin and Oral Agents	\$20 per item or applicable pharmacy rider, whichever is less
Diabetic Shoes	No copayment one pair per year when medically necessary
Hospice, unlimited	No copayment
Skilled Nursing Facility	
max 45 days	No copayment
Prescription Drugs	
Retail, 30-day supply	\$5 tier I, most generic drugs/ \$15 tier II, most preferred brand-name drugs/ \$30 tier III, all other drugs
Mail Order, 90-day supply	2.5 copayments for maintenance drugs
Coverage includes injectable and self-injectable medications, fertility drugs and enteral formulas. Tier I oral contraceptives covered in full.	

Specialty Drugs

Benefits are provided for specialty drugs by two contracted specialty pharmacy vendors, Reliance Rx Pharmacy and Walgreens Specialty Pharmacy. Specialty drugs, available through the prescription drug benefit, include select high-cost injectables and oral agents such as oral oncology drugs. Specialty drugs require prior approval and are subject to the applicable Rx copayment based on the formulary status of the medication. Members pay one copayment for each 30-day supply.

Additional Benefits

Dental⁵\$50 per cleaning and 20% discount on additional services at select providers

Vision⁶\$10 per visit once every 12 months

Hearing AidsDiscounts available at select locations

Out Of AreaWhile traveling outside the service area, members are covered for emergency and urgent care situations only.

Home Health Care, max 40 visits\$20 per visit

Eyeglasses\$35/single vision lenses; Frames 50% off retail price up to \$130 and member pays 80% of the balance over \$130 (if any).

Urgent Care in Service Area

for After Hours Care\$50 per visit

Wellness Services\$250 allowance for use at a participating facility

¹ Office based: \$20 copayment; Hospital based: \$40 copayment

² Waived if admitted.

³ Within the service area. Outside the service area - \$20 copayment plus the difference in cost between Independent Health's payment and the provider's charges, if any. \$50 per visit to a participating After Hours Care Facility.

⁴ Excludes shoe inserts.

⁵ Preventive

⁶ Routine only

Plan Highlights for 2011

Independent Health has led the way in providing Western New York with innovative solutions that set the standard for quality and service for health plans. We've consistently earned top ratings from NCQA, which is why you can feel comfortable and confident choosing us for your health coverage needs.

Participating Physicians

Independent Health is affiliated with over 4,000 physicians and health care providers throughout the eight counties of Western New York.

Affiliated Hospitals

Independent Health members are covered at all Western New York hospitals to which their physicians have admitting privileges. Members may be directed to other hospitals when medically necessary.

Pharmacies and Prescriptions

All retail pharmacies in Western New York participate. Members may obtain prescriptions out of the service area by using our National Pharmacy Network, which includes 57,000 pharmacies nationwide. Independent Health offers an **incented formulary**.

Medicare Coverage

Medicare-primary NYSHIP retirees must enroll in Medicare Encompass, a **Medicare Advantage Plan**. Copayments differ from the copayments of a NYSHIP-primary enrollee. Call for detailed information.

NYSHIP Code Number 059

An IPA HMO serving individuals living or working in Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming counties.

Independent Health

511 Farber Lakes Drive
Buffalo, NY 14221

For information:

Customer Service: 1-800-501-3439

TTY: 716-631-3108

Web site: www.independenthealth.com

This plan is **NOT** a grandfathered health plan under the Patient Protection and Affordable Care Act (see *What's New in 2011?* on page 10 for more information on grandfathered health plans).

Independent HealthSM

Dedicated to
Making a Difference
Medicare Advantage Plan

Benefits	Enrollee Cost
Office Visits	\$10 per visit
Annual Adult Routine Physicals	No copayment
Specialty Office Visits	\$10 per visit
Diagnostic/Therapeutic Services	
Radiology	\$10 per visit
Lab Tests	No copayment
Pathology	No copayment
EKG/EEG	\$10 per visit
Radiation	\$15 per visit
Chemotherapy	\$10 per visit
Women's Health Care/OB GYN	
Pap Tests	\$10 per visit ¹
Mammograms	No copayment
Pre and Postnatal Visits	No copayment
Bone Density Tests	No copayment
Family Planning Services	\$10 per visit
Infertility Services	\$10 per visit
Contraceptive Drugs and Devices	
Applicable Rx copayment applies	
Inpatient Hospital Surgery	No copayment
Outpatient Surgery	
Hospital	\$10 per visit
Physician's Office	\$10 per visit
Outpatient Surgery Facility	\$10 per visit
Emergency Room	\$50 per visit ²
Urgent Care	\$10 per visit ³
Ambulance	\$25 per trip
Outpatient Mental Health	
unlimited	\$10 per visit
Inpatient Mental Health	
max 190 days per lifetime	No copayment
Outpatient Drug/Alcohol Rehab	
unlimited	\$10 per visit
Inpatient Drug/Alcohol Rehab	
unlimited	No copayment

Benefits	Enrollee Cost
Durable Medical Equipment	20% coinsurance
Prosthetics	No copayment
Orthotics⁴	No copayment
Rehabilitative Care, Physical, Speech and Occupational Therapy	
Inpatient, unlimited	No copayment
Outpatient, unlimited	\$15 per visit
Diabetic Supplies	
Retail, up to 30-day supply	\$10 per item
Mail Order	Not available
Insulin and Oral Agents	\$10 per item or applicable pharmacy rider, whichever is less
Diabetic Shoes	No copayment one pair per year when medically necessary
Hospice	Covered by Medicare
Skilled Nursing Facility	
up to 100 days per benefit period	No copayment
Prescription Drugs	
Retail, 30-day supply	\$5 tier I, most generic drugs/ \$15 tier II, most preferred brand-name drugs/ \$30 tier III, non-preferred brand-name drugs
Mail Order, 90-day supply	2.5 copayments for maintenance drugs
Coverage includes injectable and self-injectable medications, fertility drugs and enteral formulas. NYSHIP's Medicare Encompass prescription drug coverage is an enhancement to Medicare Part D, and therefore is subject to any changes required by the Centers for Medicare & Medicaid Services for 2011. Currently, NYSHIP's prescription drug coverage under Medicare Encompass is a four-tier benefit that covers prescription drugs through the Medicare Part D deductible and coverage gap. If total out-of-pocket spending exceeds \$4,550, catastrophic coverage begins. See Prescription Drugs on page 9 for more detailed information.	
Specialty Drugs	\$15 tier IV

Additional Benefits

DentalNot covered
Vision⁵No copayment
Hearing AidsDiscounts available through hearing hardware vendors specified on the Independent Health web site.
Out Of AreaWhile traveling outside the service area, coverage is provided for emergency situations only.
Home Health Care
unlimited (requires authorization)No copayment
Eyeglasses\$150 annual allowance

¹ No copayment if preventive. Limit one per year.

² Waived if admitted within 24 hours.

³ Services received in an emergency department of a hospital are subject to a \$50 copayment per ER visit.

⁴ Excludes shoe inserts

⁵ Routine only

Plan Highlights for 2011

Independent Health has led the way in providing Western New York with innovative solutions that set the standard for quality and service for health plans. We've consistently earned top ratings from NCQA, which is why you can feel comfortable and confident choosing us for your health coverage needs.

Participating Physicians

Independent Health is affiliated with over 4,000 physicians and health care providers throughout the eight counties of Western New York.

Affiliated Hospitals

Independent Health members are covered at all Western New York hospitals to which their physicians have admitting privileges. Members may be directed to other hospitals when medically necessary. Medicare Encompass members are covered at all Western New York hospitals to which their physicians have admitting privileges. Members may be directed to other hospitals when medically necessary.

Pharmacies and Prescriptions

All retail pharmacies in Western New York participate. Members may obtain prescriptions out of the service area by using our National Pharmacy Network, which includes 57,000 pharmacies nationwide. Independent Health offers an **incented formulary**.

Medicare Coverage

Medicare-primary NYSHIP enrollees are required to enroll in Medicare Encompass, Independent Health's **Medicare Advantage Plan**. Copayments will differ from the copayments of a NYSHIP-primary enrollee. Call the number below for detailed information.

NYSHIP Code Number 059

An IPA HMO serving individuals living or working in Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming counties.

Independent Health

511 Farber Lakes Drive
Buffalo, NY 14221

For information:

Customer Service: 1-800-501-3439

TTY: 716-631-3108

Web site: www.independenthealth.com

This plan is **NOT** a grandfathered health plan under the Patient Protection and Affordable Care Act (see What's New in 2011? on page 10 for more information on grandfathered health plans).



Benefits	Enrollee Cost
Office Visits	\$25 per visit ¹
Annual Adult Routine Physicals	No copayment
Well Child Care	No copayment
Specialty Office Visits	\$40 per visit
Diagnostic/Therapeutic Services	
Radiology	\$25 per visit
Lab Tests	No copayment
Pathology	No copayment
EKG/EEG	\$25 per visit
Radiation	\$40 per visit
Chemotherapy	\$40 per visit
Women's Health Care/OB GYN	
Pap Tests	No copayment
Mammograms	No copayment
Pre and Postnatal Visits	\$25 per visit (initial visit only)
Bone Density Tests	No copayment
Family Planning Services	\$25 per visit
Infertility Services	\$25 per visit
Contraceptive Drugs and Devices	No copayment
Inpatient Hospital Surgery	No copayment
Outpatient Surgery	
Hospital	\$40 per visit
Physician's Office	\$25 (PCP); \$40 (specialist)
Outpatient Surgery Facility	\$40 per visit
Emergency Room	\$75 per visit ²
Urgent Care	\$25 per visit
Ambulance	\$50 per trip
Outpatient Mental Health	
unlimited	\$40 per visit
Inpatient Mental Health	
unlimited	No copayment
Outpatient Drug/Alcohol Rehab	
unlimited	\$25 per visit
Inpatient Drug/Alcohol Rehab	
unlimited	No copayment

Benefits	Enrollee Cost
Durable Medical Equipment	50% coinsurance
Prosthetics	50% coinsurance
Orthotics	50% coinsurance
Rehabilitative Care, Physical, Speech and Occupational Therapy	
Inpatient	
max 2 months per condition	No copayment
Outpatient Physical, Speech and Occupational Therapy	
max 30 visits combined	\$40 per visit
Diabetic Supplies	
	\$25 copayment per boxed item/31-day supply
Insulin and Oral Agents	
	\$25 copayment per boxed item/31-day supply
Diabetic Shoes	50% coinsurance
	unlimited pairs when medically necessary
Hospice, max 210 days	No copayment
Skilled Nursing Facility	
max 45 days	No copayment
Prescription Drugs	
Retail, 30-day supply	\$10 generic/ \$30 brand/\$50 non-formulary
Mail Order, 90-day supply	\$25 generic/ \$75 brand/\$125 non-formulary
If a member requests a brand-name drug to the prescribed generic drug, he/she pays the difference between the cost of the generic and the brand-name plus the Tier 1 copayment. Coverage includes fertility, injectable and self-injectable medications and enteral formulas. Approved prescription generic contraceptive drugs and devices and those without a generic equivalent are covered at 100% under retail and mail order.	
Specialty Drugs	
MVP uses CuraScript, a specialty pharmacy services company. Specific copayments are listed above. Refer to www.curascript.com for additional information.	

Additional Benefits

Dental.....\$25 per visit, children to age 19

Vision³.....\$25 per exam/24 months

Hearing Aids.....Not covered

Out Of Area.....While traveling outside the service area, coverage is provided for emergency situations only.

¹ PCP Sick Visits for Children age 0 to 25 – \$10 per visit

² Waived if admitted.

³ Routine only

Plan Highlights for 2011

Each MVP subscriber receives \$100 HealthDollars to spend on health, wellness and fitness programs! No referrals required! See any specialist in the MVP network without a referral. As an MVP member, you can enjoy significant savings on a wide variety of health-related items, plus special discounts on LASIK eye surgery, eyewear, alternative medicine and health and fitness center memberships! Please visit our web site at www.mvphealthcare.com to learn more about these innovative programs.

Participating Physicians

MVP Health Care provides services through more than 27,500 participating physicians and health practitioners located throughout its service area.

Affiliated Hospitals

MVP members are covered at participating area hospitals to which their MVP physician has admitting privileges. MVP members may be directed to other hospitals to meet special needs when medically necessary upon prior approval from MVP.

Pharmacies and Prescriptions

Virtually all pharmacy “chain” stores and many independent pharmacies within the MVP service area participate with the MVP prescription drug program. Also, MVP offers convenient mail order service for select maintenance drugs. MVP offers an **incented formulary**.

Medicare Coverage

Medicare-primary NYSHIP enrollees in the East, Central, Mid-Hudson and Rochester Regions (NYSHIP Codes 060, 330, 340 and 058) must enroll in the MVP Gold Plan, MVP Health Care’s **Medicare Advantage Plan**. Some of the MVP Gold Plan’s copayments may vary from the MVP HMO Plan’s copayments. The MVP HMO plan **coordinates coverage** with Medicare in the North Region (NYSHIP Code 360). Please contact our member services department for further details.

NYSHIP Code Number 058 (Rochester)

An IPA HMO serving individuals living or working in Genesee, Livingston, Monroe, Ontario, Orleans, Seneca, Steuben, Wayne, Wyoming and Yates counties.

NYSHIP Code Number 060 (East)

An IPA HMO serving individuals living or working in Albany, Columbia, Fulton, Greene, Hamilton, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington counties.

NYSHIP Code Number 330 (Central)

An IPA HMO serving individuals living or working in Broome, Cayuga, Chenango, Cortland, Delaware, Herkimer, Jefferson, Lewis, Madison, Oneida, Onondaga, Oswego, Otsego, Tioga and Tompkins counties.

NYSHIP Code Number 340 (Mid-Hudson)

An IPA HMO serving individuals living or working in Dutchess, Orange, Putnam, Rockland, Sullivan and Ulster counties.

NYSHIP Code Number 360 (North)

An IPA HMO serving individuals living or working in Franklin and St. Lawrence counties.

MVP Health Care

P.O. Box 2207

625 State Street

Schenectady, NY 12301-2207

For information:

Customer Service: 1-888-MVP-MBRS (687-6277)

TTY: 1-800-662-1220

Web site: www.joinmvp.com

This plan is **NOT** a grandfathered health plan under the Patient Protection and Affordable Care Act (see What’s New in 2011? on page 5 for more information on grandfathered health plans).



Medicare Advantage Plan

Benefits	Enrollee Cost
Office Visits	\$10 per visit
Annual Adult Routine Physicals	No copayment
Specialty Office Visits	\$15 per visit
Diagnostic/Therapeutic Services	
Radiology	\$15 per visit
Lab Tests	No copayment
Pathology	No copayment
EKG/EEG	No copayment
Radiation	No copayment
	(office visit copayment may apply)
Chemotherapy	\$15 per visit
Women's Health Care/OB GYN	
Pap Tests	No copayment
	(office visit copayment may apply)
Mammograms	No copayment
Pre and Postnatal Visits	\$10 per visit
	(initial visit only) ¹
Bone Density Tests	No copayment
Family Planning Services	\$10 per visit ¹
Infertility Services	\$15 per visit
Contraceptive Drugs and Devices	
	Applicable Rx copayment applies
Inpatient Hospital Surgery	No copayment
Outpatient Surgery	
Hospital	No copayment
Physician's Office	
	Applicable office visit copayment applies
Outpatient Surgery Facility	No copayment
Emergency Room	\$50 per visit ²
Urgent Care	\$15 per visit
Ambulance	\$50 per trip
Outpatient Mental Health	
unlimited	\$15 per visit
Inpatient Mental Health	
190-day lifetime max	No copayment

Benefits	Enrollee Cost
Outpatient Drug/Alcohol Rehab	
unlimited	\$15 per visit
Inpatient Drug/Alcohol Rehab	
unlimited	No copayment
Durable Medical Equipment	20% coinsurance
Prosthetics	20% coinsurance
Orthotics³	20% coinsurance
Rehabilitative Care, Physical, Speech and Occupational Therapy	
Physical, Speech and Occupational Therapy ⁴	\$15 per visit
Inpatient Rehabilitation	No copayment
Diabetic Supplies	20% coinsurance
Insulin and Oral Agents	
	Applicable Rx copayment applies
Diabetic Shoes	20% coinsurance
one pair per year when medically necessary	
Hospice	Covered by Medicare
Skilled Nursing Facility	
	No copayment days 1-20;
	\$105 copayment days 21-100
Prescription Drugs	
Retail, 30-day supply	\$10 Tier 1/ \$30 Tier 2/\$60 Tier 3/\$60 Tier 4 ⁵
Mail Order, 90-day supply	\$20 Tier 1/ \$60 Tier 2/\$120 Tier 3/\$120 Tier 4 ⁵
Coverage includes fertility, injectable and self-injectable medications and enteral formulas subject to the limitations listed above and in your certificate of coverage. If total out-of-pocket spending exceeds \$4,550, catastrophic coverage begins. See Prescription Drugs on page 9 for more detailed information.	
Specialty Drugs	
MVP uses CuraScript, a specialty pharmacy services company. Specific copayments are listed above. Refer to www.curascript.com for additional information.	

Additional Benefits

- Dental**Not covered
- Vision**Routine eye exams covered once every year with a \$15 copayment. \$100 annual allowance towards the purchase of frames or contact lenses.
- Hearing Aids**\$600 allowance every 3 years
- Out Of Area**MVP Gold's travel benefit provides coverage for non-emergency medical care while traveling outside of MVP Gold's service area with 30% coinsurance up to \$5,000 per calendar year.
- Acupuncture**, max 10 visits50% coinsurance

¹ \$15 per visit specialist.

² Waived if admitted.

³ Includes foot orthotics.

⁴ Combined annual maximum of \$1,860 for physical and speech therapy. Annual maximum of \$1,860 for occupational therapy.

⁵ Specialty prescription drugs include non-formulary drugs.

Plan Highlights for 2011

No referrals required! As an MVP Gold member, you can enjoy free fitness center membership benefits through the SilverSneakers Fitness Program. All MVP Gold members receive \$100 in HealthDollars to use toward a variety of health, wellness, or fitness classes or programs. Claim forms are available on our web site www.mvphealthcare.com.

Participating Physicians

MVP Health Care provides services through more than 27,500 participating physicians and health practitioners located throughout its service area.

Affiliated Hospitals

MVP members are covered at participating area hospitals to which their MVP physician has admitting privileges. MVP members may be directed to other hospitals to meet special needs when medically necessary upon prior approval from MVP.

Pharmacies and Prescriptions

Virtually all pharmacy "chain" stores and many independent pharmacies within the MVP service area participate with the MVP prescription program. Also, MVP offers convenient mail order service for select maintenance drugs. MVP offers an **incented formulary**.

Medicare Coverage

Medicare-primary NYSHIP enrollees in the East, Central, Mid-Hudson and Rochester Regions (NYSHIP Codes 060, 330, 340 and 058) must enroll in the MVP Gold Plan, MVP Health Care's **Medicare Advantage Plan**. Some of the MVP Gold Plan's copayments may vary from the MVP HMO Plan's copayments. The MVP HMO plan **coordinates coverage** with Medicare in the North Region (NYSHIP Code 360). Please contact our member services department for further details.

NYSHIP Code Number 058 (Rochester)

An IPA HMO serving individuals living or working in Genesee, Livingston, Monroe, Ontario, Orleans, Seneca, Steuben, Wayne, Wyoming and Yates counties.

NYSHIP Code Number 060 (East)

An IPA HMO serving individuals living or working in Albany, Columbia, Fulton, Greene, Hamilton, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington counties.

NYSHIP Code Number 330 (Central)

An IPA HMO serving individuals living or working in Broome, Cayuga, Chenango, Cortland, Delaware, Herkimer, Jefferson, Lewis, Madison, Oneida, Onondaga, Oswego, Otsego, Tioga and Tompkins counties.

NYSHIP Code Number 340 (Mid-Hudson)

An IPA HMO serving individuals living or working in Dutchess, Orange, Putnam, Rockland, Sullivan and Ulster counties.

MVP Health Care

P.O. Box 2207
625 State Street
Schenectady, NY 12301-2207

For information:

Customer Service: 1-800-209-3945

Medicare-eligible Customer Service

(Rochester Region only): 1-800-665-7924

TTY: 1-800-662-1220

Web site: www.joinmvp.com

This plan is **NOT** a grandfathered health plan under the Patient Protection and Affordable Care Act (see What's New in 2011? on page 5 for more information on grandfathered health plans).

If You Are Changing Your Health Insurance Option

1. Complete the NYSHIP Option Transfer Request form on the opposite page. Enrollee signature is required.
2. Send the completed form to the Employee Benefits Division at the address provided as early as possible prior to the effective date you are requesting. The requested date must be the first of a month. The Employee Benefits Division will send you an option change confirmation letter that will include the effective date of the change.
3. If you are enrolling in one of the following Medicare Advantage Plans...

Option 210	Aetna	Option 050	HIP Health Plan of New York
Option 066	Blue Choice	Option 059	Independent Health
Option 063	CDPHP	Option 058	MVP Health Care (Rochester)
Option 300	CDPHP	Option 060	MVP Health Care (East)
Option 310	CDPHP	Option 330	MVP Health Care (Central)
Option 067	Community Blue	Option 340	MVP Health Care (Mid-Hudson)

...the Social Security number, Medicare identification number and signature of each Medicare-primary dependent are also required.

As a retiree, you are eligible to change options once in a 12-month period. Under certain circumstances (see page 2) you might be able or required to change more than once within that 12-month period. If you are Medicare-primary and plan to change options into or out of one of the Medicare Advantage HMOs listed above, Medicare works with NYSHIP to coordinate enrollment within the NYSHIP rules. Disenrollment from your current option is effective the last day of the month and enrollment in your new option is effective the first day of the following month. Remember, you must submit this request prior to the effective date of the change.

Note: You may also change your option online using MyNYSHIP if you are a registered user. Go to <https://www.cs.state.ny.us/mynyship> for more information.

NYSHIP Option Transfer Request

Please fill in this form and return it 60 days in advance or as early as possible prior to the effective date you are requesting to:

NYS Department of Civil Service Employee Benefits Division, Operations Unit
Alfred E. Smith State Office Building, Albany, New York 12239

Call us at 518-457-5754 (Albany area) or 1-800-833-4344 (U.S., Canada, Puerto Rico, Virgin Islands)
if you have any questions about this form.

Enrollee Name _____

Social Security Number (SSN) _____

Address _____

County _____ City or Post Office _____

State _____ ZIP Code _____ Telephone Number (____) _____

Is this a new address? Yes No Date of New Address: _____

Medicare Yes No If Yes: Part A Effective Date: _____ Part B Effective Date: _____

Dependent Medicare Yes No

If Yes: Part A Effective Date _____ Part B Effective Date _____

Are you or your dependent reimbursed from another source for Part B coverage? Yes No

If Yes, by whom? _____ Amount \$ _____

Effective _____ 1, 20_____, please change my health insurance option
(month) (year)

From: Current Option Code Number _____ Current Plan Name _____

To: New Option Code Number _____ New Plan Name _____

Date _____ Enrollee Signature (required) _____

If you have Family coverage, please complete the following for each dependent enrolled in Medicare
(attach a separate sheet of paper if necessary):

Dependent Name _____ SSN _____

Medicare ID # (on his or her Medicare card) _____

Date _____ Dependent Signature (required) _____

Dependent Name _____ SSN _____

Medicare ID # (on his or her Medicare card) _____

Date _____ Dependent Signature (required) _____

I have no Medicare-eligible dependents

If you are enrolling in an HMO, please double check the HMO's page in this booklet.

Is the HMO approved by NYSHIP to serve your county?

No action is required if you wish to keep your current health insurance.

USE THIS FORM FOR OPTION CHANGE ONLY



When You Are Enrolled in Medicare and You Leave an HMO

If you or your dependent is enrolled in Medicare and you change out of one of the following Medicare Advantage plans...

- Option 210 Aetna
- Option 066 Blue Choice
- Option 063 CDPHP
- Option 300 CDPHP
- Option 310 CDPHP
- Option 067 Community Blue
- Option 050 HIP Health Plan of New York
- Option 059 Independent Health
- Option 058 MVP Health Care (Rochester)
- Option 060 MVP Health Care (East)
- Option 330 MVP Health Care (Central)
- Option 340 MVP Health Care (Mid-Hudson)

...you must fill out the form on the opposite page and send it to the HMO you are leaving prior to the effective date you are requesting. (The requested effective date must be the first of a month.) Use the address that appears on the appropriate HMO page.

Act quickly! This form is required by federal regulations to disenroll your Medicare coverage from the HMO you are leaving. If you do not fill out this form and mail it to the HMO prior to the effective date you are requesting, you may have claim problems with your new NYSHIP plan. You may be responsible for the full cost of services that would have been covered by Medicare.

NYSHIP Enrollment Cancellation

Effective _____, **please cancel my enrollment in:**

Enter date here (must be the first of a month)

Option Code Number _____ Plan Name _____

Social Security Number _____

Member's Name _____
First Middle Last

Address _____

Telephone Number (_____) _____

Medicare Number (As it appears on your Medicare Card) _____

Date _____ Enrollee's Signature _____

Please provide the following required information for each enrolled dependent.

(Attach an additional 8½" x 11" sheet of paper, if necessary.)

Dependent's Name _____

Dependent's Social Security Number _____

Dependent's Medicare Number (if applicable) _____

Dependent's Signature _____

Dependent's Name _____

Dependent's Social Security Number _____

Dependent's Medicare Number (if applicable) _____

Dependent's Signature _____

Important: Complete and mail this form to the HMO you are leaving as early as possible prior to the effective date you are requesting. Termination of coverage with this HMO must be coordinated with your new option. You will not be able to receive coverage for medical care from your new option until after the effective date of disenrollment.

My current option is _____

and I want to change my option to _____

No action is required if you wish to keep your current health insurance.

USE THIS FORM FOR OPTION CHANGE ONLY



New York State
Department of Civil Service
Alfred E. Smith State Office Building
Albany, NY 12239
<https://www.cs.state.ny.us>



*Health Insurance Choices for NY Retirees
November 2010*

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 Department of Civil Service web site (<https://www.cs.state.ny.us>). Click on Benefit Programs then NYSHIP Online for timely information that meets universal accessibility standards adopted by New York State for NYS Agency web sites. If you need an auxiliary aid or service to make benefits information available to you, please contact the Employee Benefits Division.



Choices was printed using recycled paper and environmentally sensitive inks.



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Choices 2011/NY Retiree SW



The State of New York Department of Civil Service, which administers NYSHIP, produced this booklet in cooperation with NYSHIP carriers and Joint Labor/Management Committees on Health Benefits.

Care has been taken to ensure the accuracy of the material contained in this booklet. However, the HMO contracts and the certificate of insurance from The Empire Plan carriers with amendments are the controlling documents for benefits available under NYSHIP.