

Welcome



to the Employee Benefits Division of the New York State Department of Civil Service

For New York State and Participating Employer Retirees, Vestees, Dependent Survivors and Enrollees covered under Preferred List Provisions and for their enrolled dependents *and for COBRA Enrollees with their benefits*

This booklet explains how and where to get the help you need with your coverage under the New York State Health Insurance Program (NYSHIP).

- **Calling Our Phone Lines**
- **Where to Write**
- **Empire Plan Carriers**
- **Benefits on the Web**
- **Sample Letter**
- **Medicare Reminder**

Calling Our Phone Lines

The Employee Benefits Division, New York State Department of Civil Service, serves as your personnel office for your health insurance questions and enrollment changes.

Over 125,000 retirees and other former employees rely on the Division for help with their New York State Health Insurance Program (NYSHIP) coverage. This booklet explains how and where to get the help you need with your health insurance.

If you have questions about your health insurance enrollment records, eligibility and NYSHIP requirements, you should call the Employee Benefits Division at 518-457-5754 (Albany area) or 1-800-833-4344 (U.S., Canada, Puerto Rico, Virgin Islands) Monday through Friday, between 9 a.m. and 3 p.m. Eastern Time. When you call, you'll need the enrollee's health insurance identification number, which in most cases is the same as the enrollee's Social Security number.

Be ready to press or say the identification number when you hear "Welcome to the Employee Benefits Division..." Then, press or say zero when this choice is offered. You'll be asked to choose the reason for your call.

Choose

"Health Insurance Deductions and Premiums, Medicare Reimbursement and Sick Leave Credit" for

- Your premium bill and/or pension deduction
- Medicare Part B premium reimbursement
- How sick leave credits affect your costs
- Payment of premiums

Choose

"Benefit Information, Copayments, Claims and Deductibles" for

- Empire Plan benefits
- Empire Plan copayment and deductible amounts
- Information about filing claims
- How moving may affect your coverage
- Medicare coordination of benefits

Choose

"Enrollment" for

- How to change your coverage
- Verifying requested changes in coverage
- Corrections to your records
- COBRA deadlines
- Option Transfer Period
- Empire Plan replacement card orders.
(For help with your order, call Monday through Friday, between 9 am and 3 pm Eastern Time.)

Choose

"Eligibility" for

- Your or your dependent's eligibility for health insurance coverage
- Deferred health insurance coverage
- Medicare and the New York State Health Insurance Program (NYSHIP)
- Qualifications for dependent survivor coverage

Information in Another Language

The New York State Health Insurance Program offers Language Line Services (LLS), an over-the-phone language translation service for enrollees who call the Employee Benefits Division.

If you understand another language better than English and would like answers to your health insurance questions in another language, you may call the Employee Benefits Division and use LLS. You may call or ask someone else acting on your behalf to call for you.

Here's how LLS works:

1. Call the Employee Benefits Division at 518-457-5754 (Albany area) or 1-800-833-4344 (U.S., Canada, Puerto Rico, Virgin Islands). Representatives are available Monday through Friday, 9 am to 3 pm Eastern Time.
2. The representative will call an interpreter to translate for you. In most cases, the interpreter is available within 30 seconds. A three-way conference call begins for you, the representative and the interpreter.
3. The interpreter translates for you and for the representative. LLS interpreters are trained in over-the-phone translation skills. They give accurate, objective translations. All calls are strictly confidential.

A Word about Getting Through

- Be sure we're the right ones to answer your question. For example, if your call is about Empire Plan providers or claims, call the carriers toll free at 1-877-7-NYSHIP (1-877-769-7447). If your call is about HMO benefits, call your HMO. If your call is about your pension check, call your retirement system. Important telephone numbers are listed on pages 4 and 5 of this booklet.
- Whether you call the Employee Benefits Division at 518-457-5754 (Albany area) or 1-800-833-4344 (U.S., Canada, Puerto Rico, Virgin Islands), you'll reach the same Employee Benefits Division phone line in the same amount of time.

- Have the enrollee health insurance identification number (usually the Social Security number) and all documents related to your question ready when you call. You may press or say the number. If you say the number, please speak slowly and clearly.
- Please be aware that any background noise, such as a television or radio, can be picked up by the system and may result in your being transferred to the wrong place.
- Use our automated system. You may order replacement New York Government Employee Benefit Cards (for the Empire Plan), forms or NYSHIP publications during non-business hours. Be ready to give your name and address.
- Call Monday through Friday, between 9 am and 3 pm Eastern Time to order replacement cards during business hours when you must talk with our staff instead of using our automated system. If possible, avoid calling on Monday mornings. Monday mornings are our busiest times!
- Read "Writing the Employee Benefits Division" below and "Keeping Your Coverage Up To Date" in your *NYSHIP General Information Book*. Changes to your enrollment file require your signature and cannot be made with a phone call. See page 6 of this booklet for a form letter you may copy and use to provide your signature.

Writing the Employee Benefits Division

All changes to your enrollment file must be requested in writing. Your *NYSHIP General Information Book* lists situations when you must write to the Employee Benefits Division. (See "Keeping Your Coverage Up To Date.") You'll find a sample letter in your *General Information Book* and in this booklet. Use this sample as a guide, or photocopy it to use more than once. Please be sure to include the date you want the change to take effect.

You must notify the Employee Benefits Division in writing when, for example:

- Your address, telephone number or name changes.
- You need to add or delete a dependent on your health insurance file.
- You have a disabled dependent.
- You or a covered dependent becomes eligible for Medicare benefits because of disability or end stage renal disease although under age 65. (Enclose a photocopy of your or your dependent's Medicare card showing enrollment in Parts A and B.)

- Your enrolled domestic partner becomes eligible for Medicare regardless of age.
- You want to cancel your coverage. (Include reason and end date.)
- You need to correct your enrollment records because, for example, a name is misspelled or a birthdate is wrong.
- You need to choose another plan because you no longer live or work in your HMO's NYSHIP service area.
- You need to report a divorce or death.

Note: When writing to the Employee Benefits Division, always include your name, address, and your enrollee Health Insurance Identification Number in your letter to ensure a prompt response.

Retiree Benefits on the Web: www.cs.state.ny.us

You'll find the Employee Benefits Division home page on the New York State Department of Civil Service Web site at www.cs.state.ny.us.



Click on Employee Benefits. Our site has *The Empire Plan at a Glance* and *Health Insurance Choices and Rates* and benefit summaries for the Empire Plan and NYSHIP HMOs.

You'll also find *The Empire Plan Participating Provider Directory*. You can search the directory by location, specialty or name.

The site includes the NYSHIP Health Benefits Meetings schedule. Go to www.cs.state.ny.us. Click on Employee Benefits, then Meetings & More. Under Type of Event, scroll to Retiree Meetings. Choose the time period you would like to view and click on Go Search.

NYS OnLine meets high standards of accessibility for persons with disabilities. The text size and colors have been carefully selected for easy reading. Pages are compatible with software and browser tools that help people with disabilities use computers.

All of our printed health benefits information is available on NYS OnLine.

All NYSHIP Retirees

If You Need to Call

Employee Benefits Division

518-457-5754 (Albany area)

1-800-833-4344 (U.S., Canada, Puerto Rico,
Virgin Islands)

State of New York Department of Civil Service
The State Campus
Albany, NY 12239

www.cs.state.ny.us

Social Security

1-800-772-1213

Call to enroll in Medicare. Under NYSHIP rules, you/your dependents must be enrolled in Medicare Parts A and B as soon as you/your dependents become eligible for coverage under Medicare.

www.ssa.gov

Medicare

1-800-MEDICARE (633-4227)

Call for Medicare benefits and claims information.

www.medicare.gov

Retirement Systems: Call about retirement checks and retirement system benefits.

NYS Employees' Retirement System

518-474-7736

1-866-805-0990 (outside Albany)

www.osc.state.ny.us

NYS Teachers' Retirement System

1-800-782-0289

(Recorded Information) or:

518-447-2666

1-800-356-3128

www.nystrs.org

NYS & Local Police and Fire Retirement System

518-474-7736

www.osc.state.ny.us

TIAA-CREF

1-800-842-2733

212-490-9000 (Collect outside U.S.)

www.tiaa-cref.org

Empire Plan Carriers and Programs

To reach any Empire Plan carrier, call toll-free 1-877-7-NYSHIP (1-877-769-7447).

The new toll-free number is your first step to Empire Plan information. Check the list below for which carrier to select. When you call 1-877-7-NYSHIP, listen carefully to your choices and press or say your selection at any time during the message. When you follow the instructions on the message, you'll automatically be connected to the appropriate carrier. The following is a directory of the Empire Plan carriers, their programs, and when you must call.

Empire Blue Cross Blue Shield

New York State Service Center, P.O. Box 1407, Church Street Station, New York, NY 10008-1407. Call for information regarding hospital and related services.



Benefits Management Program for Pre-Admission Certification. If the Empire Plan is your primary coverage, you must call Empire Blue Cross Blue Shield before a maternity or scheduled hospital admission, within 48 hours after an emergency or urgent hospital admission, and before admission or transfer to a skilled nursing facility.



Centers of Excellence for Transplants Program. You must call Empire Blue Cross Blue Shield before a hospital admission for the following transplant surgeries: bone marrow, peripheral stem cell, cord blood stem cell, heart, heart-lung, kidney, liver, lung and simultaneous kidney-pancreas. Call for information about Centers of Excellence.

United HealthCare Insurance Company of New York

P.O. Box 1600, Kingston, NY 12402-1600. Call for information on benefits under Participating Provider and Basic Medical Programs, predetermination of benefits, claims and participating providers.

Managed Physical Medicine Program/MPN

Call United HealthCare for information on benefits and to find MPN network providers for chiropractic treatment and physical therapy. If you do not use MPN network providers, you will receive a significantly lower level of benefits.



Benefits Management Program for Prospective Procedure Review of MRI

If the Empire Plan is your primary coverage, you must call United HealthCare before having an elective (scheduled) Magnetic Resonance Imaging (MRI).



Home Care Advocacy Program (HCAP)

You must call United HealthCare to arrange for paid-in-full home care services, enteral formulas and/or durable medical equipment/supplies. If you do not follow HCAP requirements, you will receive a significantly lower level of benefits.



Infertility Benefits

You must call United HealthCare for prior authorization for the following Qualified Procedures, regardless of provider: Artificial Insemination; Assisted Reproductive Technology (ART) procedures including in vitro fertilization and embryo placement, Gamete Intra-Fallopian Transfer (GIFT), Zygote Intra-Fallopian Transfer (ZIFT), Intracytoplasmic Sperm Injection (ICSI) for the treatment of male infertility, assisted hatching and microsurgical sperm aspiration and extraction procedures; sperm, egg and/or inseminated egg procurement and processing and banking of sperm and inseminated eggs. Call United HealthCare for information about infertility benefits and Centers of Excellence.



Mental Health and Substance Abuse Program

ValueOptions (administrator for GHI), P.O. Box 778, Troy, New York 12181-0778. You must call ValueOptions before beginning any treatment for mental health or substance abuse, including alcoholism. If you do not follow ValueOptions requirements, you will receive a significantly lower level of benefits. In a life-threatening situation, go to the emergency room. Call within 48 hours of inpatient admission.



Empire Plan Prescription Drug Program

Express Scripts (administrator for CIGNA), P.O. Box 1180, Troy, NY 12181-1180. You must call for prior authorization for BCG Live, Cerezyme, drugs for the treatment of impotency, Enbrel, Epoetin, Human Growth Hormone, Immune Globulin, Lamisil, Prolastin, Pulmozyme or Sporanox.

The Empire Plan NurseLineSM

Call for health information and support, 24 hours a day, seven days a week. To listen to the Health Information Library, enter PIN number 335 and a four-digit topic code from the Empire Plan NurseLine brochure.

Teletypewriter (TTY) numbers for callers when using a TTY device because of a hearing or speech disability:

Empire Blue Cross Blue ShieldTTY only: 1-800-241-6894

United HealthCareTTY only: 1-888-697-9054

ValueOptionsTTY only: 1-800-334-1897

Empire Plan Prescription Drug ProgramTTY only: 1-800-840-7879

HMO Enrollees

If you are in a NYSHIP HMO, please refer to your HMO materials for current phone numbers and addresses. Or, see our Web site, www.cs.state.ny.us. Click on Employee Benefits, then Phone Numbers. Under New York State Health Insurance Program click on the Health Maintenance Organizations (HMOs) – Enrollment Information.

Sample Letter To the New York State Health Insurance Program

Mail to:
State of New York
Department of Civil Service
Employee Benefits Division
The State Campus
Albany, New York 12239

Attn (Choose One):
Retiree Unit
Vestee Unit
Dependent Survivor Unit
COBRA Unit
Preferred List Unit

(Please print)

Date _____

Enrollee Health Insurance Identification Number (usually the Social Security number) _____

Name of Enrollee _____

Street _____

City _____

State _____ ZIP _____

This is a new address

Telephone: Day _____
(Area Code)

Night _____
(Area Code)

I am writing because:

Effective date of change _____

Signature _____

Name (Please print) _____

I am enclosing a photocopy of my (or my dependent's) Medicare card (if applicable).

Questions & Answers

- Q.** Who will help me at the Employee Benefits Division?
- A.** A staff of about 30 answers more than 7,500 phone calls each month. Each month this same staff answers approximately 800 letters, explains benefits to 600 enrollees at meetings throughout New York State and consults with 70 visitors to the Division. And each month our staff handles 500 new retirements and begins health insurance premium deductions for 500 retirees. You can rely on the Employee Benefits Division for health insurance help.
- Q.** Why are the phone lines open only Monday - Friday from 9 am to 3 pm Eastern time?
- A.** The Employee Benefits Division staff has many duties in addition to answering the phones. The time before 9 am and after 3 pm is used to process enrollment transactions, research enrollee problems and call enrollees back.
- Q.** Can you change the exemption on my pension check?
- A.** No. The only changes we can make affecting your pension are your health insurance-related deductions and Medicare credit. To make other changes, you must call your retirement system. Please see the phone numbers listed on page 4 of this booklet.
- Q.** Why does it take so long to get a refund if one is due to me?
- A.** Refunds are processed only once each month. After we calculate a refund, it is processed with others through our internal accounting system, and then sent to the Office of the State Comptroller for review. This process takes from 6 to 10 weeks depending on when the transaction was processed and the volume of transactions.

Safeguarding Your Privacy

The federal Health Insurance Portability and Accountability Act (HIPAA) requirements affect the way we do business. While we have always been protective of your personal information, we are adding additional safeguards. When someone contacts us on your behalf we may require additional information before releasing your personal health information. You may have to submit a signed authorization form, or other documentation, in order for us to release any information. Or, depending on the circumstances, we may ask for your verbal permission or other information. If you have questions or concerns regarding your ability to get the information you need, please call the Employee Benefits Division at (518) 457-5754 or 1-800-833-4344.

Check Your Mailbox

The Employee Benefits Division works to keep you informed. You are responsible for reading and keeping track of the information. Several times a year, we send you NYSHIP publications—*Empire Plan Reports* or *NYSHIP HMO Reports*—with important certificate amendments and NYSHIP changes, Option Transfer Materials, special mailings and reports and your Retiree Benefit Statement. To receive all NYSHIP mailings, make sure we have your current address. Read the publications and then keep them together in a safe place.

You're Invited to NYSHIP Health Benefits Information Meetings

The Employee Benefits Division conducts health benefits meetings for retirees in various locations throughout New York State. A representative will be on hand to explain NYSHIP benefits and answer your questions.

You don't need a reservation to attend. Seating is on a first-come, first-serve basis and may not be available for all attendees. All sites are handicapped accessible. These meetings are scheduled early each year. The schedule appears in the Retiree Empire Plan Reports and is posted on our Web site at www.cs.state.ny.us. Click on Employee Benefits, Meetings & More, and Type of Event: Retiree Meetings.

Medicare Reminder

If you are nearing age 65 and are retired, apply three months ahead of your birthday for Medicare. Failure to have Medicare Parts A and B in effect by your 65th birthday (or younger if disabled) will drastically reduce your health insurance coverage. If the birthday falls on the first of the month, Medicare must be in effect on the first day of the preceding month.

The New York State Health Insurance Program (NYSHIP) requires retirees, vestees, dependent survivors, and enrollees covered under Preferred List provisions from New York State agencies and Participating Employers to be enrolled in Medicare Parts A and B when first eligible. NYSHIP also requires your dependents to be enrolled in Medicare Parts A and B when first eligible. You/your dependents must be enrolled when first eligible even if also covered through another employer's group plan.

Do not depend on Social Security, Medicare, an HMO or another employer for information on NYSHIP

requirements. Please read NYSHIP materials, visit our Web site at www.cs.state.ny.us, and call the Employee Benefits Division at (518) 457-5754 or 1-800-833-4344 if you have questions.

Participating Employer enrollees: Ask your agency Health Benefits Administrator whether your agency continues NYSHIP coverage after you become eligible for Medicare at 65. Ask when NYSHIP will no longer be your primary coverage. Also ask about Medicare premium reimbursement.

Other Reminders

- Watch the mail for your copy of our Option Transfer material – *Choices & Rates* at the end of each year. It's your only notice of the annual rate changes.
- Keep your coverage up to date. Use the handy sample letter in this booklet and in your *NYSHIP General Information Book*.

Welcome to the Employee Benefits Division is published by the Employee Benefits Division of the State of New York Department of Civil Service. The Employee Benefits Division administers the New York State Health Insurance Program (NYSHIP). NYSHIP provides your health insurance benefits through the Empire Plan or a NYSHIP-approved Health Maintenance Organization.

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 (www.cs.state.ny.us). Click on Employee Benefits 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 at 518-457-5754 (Albany area) or 1-800-833-4344 (U.S., Canada, Puerto Rico, Virgin Islands).

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Welcome To EBD-2/03



State of New York
Department of Civil Service
Employee Benefits Division
The State Campus
Albany, New York 12239
www.cs.state.ny.us

**ADDRESS SERVICE
REQUESTED**

SAVE THIS DOCUMENT



Information for the Enrollee, Enrolled Spouse/
Domestic Partner and Other Enrolled Dependents

Retiree Welcome to EBD – February 2003

PRSRT STD
U.S. Postage Paid
Utica NY
Permit No. 320