

# EMPIRE

P L REPORT A N

NEW YORK STATE HEALTH INSURANCE PROGRAM (NYSHIP)  
FOR THE BCI UNIT OF THE NEW YORK STATE POLICE  
REPRESENTED BY PIA

And for their enrolled Dependents  
and for COBRA Enrollees with their Empire Plan Benefits

DECEMBER 2004

## Bills for Services

If you receive a bill for services you think are covered under The Empire Plan, call the telephone number of the provider listed on the billing statement. Explain that your health insurance plan is The Empire Plan for New York State government employees. Ask the provider to send the bill to the appropriate Empire Plan carrier, as follows:

**Empire Blue Cross Blue Shield** –  
for inpatient and outpatient hospital and related services, skilled nursing facility care and hospice care.

**United HealthCare** –  
for medical coverage, laboratory charges, free-standing ambulatory surgical centers, home care, chiropractic treatment and physical therapy.

When you use a participating provider, you pay the provider your copayment for covered services and United HealthCare pays the provider in accordance with the schedule of allowances. You do not have to pay the participating provider for the remaining charges.

**ValueOptions** –  
for mental health and substance abuse care, including alcoholism.

Please see “Claims Deadlines” on page 2 of this Report for carrier addresses. If, after you have spoken to the provider, you continue to receive a bill you know has been paid by The Empire Plan, call 1-877-7-NYSHIP (1-877-769-7447) and choose the right carrier to report the billing.

## The Empire Plan Basic Medical Program

### Basic Medical Program Annual Deductible: \$309

For calendar year 2005, The Empire Plan Basic Medical Program annual deductible for medical services performed and supplies provided by non-participating providers is \$309 for you, \$309 for your enrolled spouse/domestic partner and \$309 for all covered dependent children combined.

This change is due to an increase in the Consumer Price Index.

### Basic Medical Program Coinsurance Maximum: \$1,145

The annual coinsurance maximum (out-of-pocket costs) under the Basic Medical Program is \$1,145 in 2005.

This change is due to an increase in the Consumer Price Index.

## NYSHIP Changes

### Disability Retirement

If you receive a retroactive disability retirement and have not continued your coverage, call the Employee Benefits Division at 518-457-5754 (Albany area) or 1-800-833-4344 to ask about reinstating coverage. Call as soon as you have the decision on your disability retirement. You must apply in writing for reinstatement of your NYSHIP coverage.

Please see your *NYSHIP General Information Book* and *Empire Plan Reports* for more information about disability retirement.

### Medicare and COBRA Coverage

If you become eligible for Medicare after enrolling in COBRA, your COBRA coverage ends when you become entitled to receive Medicare benefits. Your covered dependents may continue COBRA coverage for the balance of 18 months from their original COBRA-qualifying event.

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SAVE THIS  
REPORT

SPECIAL  
SECTION

# Empire Plan Reminders

## Your Plan is The Empire Plan

The New York State Health Insurance Program (NYSHIP) provides your health insurance benefits through The Empire Plan.



The Empire Plan is designed especially for New York's public employees and their families by the State and employee unions.

In New York State, the Empire State, you'll hear the word "Empire" again and again, even linked to other health plans. The correct name of your health insurance plan is The Empire Plan. The correct name means correct benefits. Tell your provider you're in The Empire Plan for New York State government employees.

## Claims Deadlines

March 31, 2005 (90 days after the end of the calendar year) is the last day to submit your 2004 claims to:

- United HealthCare for The Empire Plan Basic Medical Program, the Home Care Advocacy Program (HCAP), and for non-network physical medicine services
- ValueOptions for non-network mental health and substance abuse services
- Express Scripts for prescriptions filled in 2004 at non-participating pharmacies or without using your New York Government Employee Benefit Card

If The Empire Plan is your secondary insurer, you must submit claims by March 31, 2005, or within 90 days after your primary health insurance plan processes your claim, whichever is later.

You may submit claims later if it was not reasonably possible to meet the deadlines (for example, due to illness); you must provide documentation.

Ask your agency Health Benefits Administrator for claim forms, or call 1-877-7-NYSHIP (1-877-769-7447) toll free and choose United HealthCare, ValueOptions or Express Scripts.

Mail completed claim forms with supporting bills, receipts and, if applicable, a Medicare Summary Notice or statement from your other primary insurer to:

- United HealthCare  
P.O. Box 1600  
Kingston, New York 12402-1600
- ValueOptions  
P.O. Box 778  
Troy, New York 12181-0778
- Empire Plan Prescription Drug Program (Express Scripts)  
Claims Review Unit  
P.O. Box 1180  
Troy, New York 12181-1180

*Note: If you are covered under The Empire Plan as an enrollee and as a dependent, you may submit claims for reimbursement of copayments to The Empire Plan as your secondary insurer.*

## Participating Provider Directory

You can find the most current list of Empire Plan providers on the New York State Department of Civil Service web site at [www.cs.state.ny.us](http://www.cs.state.ny.us). Click on Employee Benefits and then on Empire Plan Providers and Pharmacies and choose your group. This online list is updated regularly. You can find providers by name or location and print your own list of available providers.



If you do not have access to the internet, call The Empire Plan at 1-877-7-NYSHIP (1-877-769-7447) toll free to check if your provider participates in the Plan.

Printed directories will not be mailed automatically to the homes of active enrollees this year. If you would like to receive a printed Directory in the mail, please return the postage-paid card we sent you in September.

Remember: Always ask if the provider participates in The Empire Plan for New York State government employees before you receive services.

# NYSHIP Reminders

## Medicare Enrollment

NYSHIP (Empire Plan) provides primary coverage (pays first) for you, your enrolled spouse and other covered dependents while you are an active State employee, regardless of age or disability.

There are exceptions: Medicare is primary for an active State employee or dependent with end stage renal disease (30 or 33 months waiting period applies) and for an active State employee's domestic partner who is age 65 or over. The active employee or dependent with end stage renal disease must enroll in Medicare Parts A and B. The domestic partner must have Medicare Parts A and B in effect when first eligible at 65.

If you are planning to retire or otherwise leave State service and you or your spouse is 65 or older, or under 65 and entitled to Medicare because of disability, contact your local Social Security office three months before active employment ends to enroll in Medicare Parts A and B. After you leave the payroll, Medicare pays primary to The Empire Plan for a disabled enrollee or dependent, regardless of age. Be sure to talk with your agency Health Benefits Administrator if your spouse or dependent is under 65 and disabled at the time you leave the payroll.

Two publications, *What NYS Retirees Need to Know About Medicare and NYSHIP* and *Medicare for Disability Retirees*, have more details. Ask your agency Health Benefits Administrator for copies when you are planning to retire or leave State service.

Please also see your *NYSHIP General Information Book* for more information about Medicare and NYSHIP.

*COBRA enrollees: See page 1 of this Report and your January 2004 Empire Plan Report for important information about Medicare and COBRA.*

## Pre-Retirement Seminars

The Governor's Office of Employee Relations (GOER) in partnership with the Office of the State Comptroller presents Pre-Retirement Seminars. As

part of the seminars, a representative from the Employee Benefits Division will explain the New York State Health Insurance Program (NYSHIP) and your choices before you leave the payroll.

Call your personnel office to learn if there is a seminar available in your area and to reserve your place. Be sure to bring your personal confirmation letter from GOER when you attend. The New York State Department of Civil Service web site, [www.cs.state.ny.us](http://www.cs.state.ny.us), also has the seminar schedule. Click on Employee Benefits, then on Meetings & More.

Since demand is greater than available seating at the seminars, you can also access helpful online pre-retirement resources at [www.goer.state.ny.us/train/onlinelearning/pr/intro.html](http://www.goer.state.ny.us/train/onlinelearning/pr/intro.html) or [www.osc.state.ny.us/retire](http://www.osc.state.ny.us/retire). The New York State Department of Civil Service web site, [www.cs.state.ny.us](http://www.cs.state.ny.us), also has pre-retirement information. Click on Employee Benefits. Then choose Employees of the State of New York and Planning to Retire Soon?

## Injured at Work—Call ARS

If you are injured at work or have a work-related illness, call ARS, the New York State Accident Reporting System. Call 1-888-800-0029 toll free, 24 hours a day, every day. Your injury or illness report will be taken quickly and confidentially. Your call to ARS helps make sure your Workers' Compensation benefits are available to you as soon as possible.

When you call ARS:

- Be sure to write down the incident number the ARS Call Center gives you.
- Get medical help if you need it.
- Tell your doctor your injury or illness is work-related.
- Remember to report your injury or illness to your supervisor.

You can read about ARS on the New York State Department of Civil Service web site at [www.cs.state.ny.us](http://www.cs.state.ny.us). Click on Employee Benefits and choose Workers' Compensation. Your personnel or safety office has more information about ARS and your benefits.

## Taking Prescription Drugs for a Workers' Compensation Injury or Illness—Use ONECARD Rx<sup>SM</sup>

ONECARD Rx is the Workers' Compensation prescription drug benefit. With ONECARD Rx, you can fill your prescriptions for work-related injuries or illnesses with the same enrollee identification card you use for your Empire Plan health insurance prescription drug benefits.

All you need to do is take your New York Government Employee Benefit Card to an Empire Plan participating pharmacy. You can also use The Empire Plan Mail Service. Tell the pharmacist the prescription is for your Workers' Compensation injury or illness, and give the pharmacist your ARS incident number. (See "Injured at Work—Call ARS" on this page.) If the prescription is for a Workers' Compensation covered drug, you will receive the drug with no copayment, no out-of-pocket costs and no claim forms to file.

To learn more about ONECARD Rx and to find a ONECARD Rx participating pharmacy, call The Empire Plan Prescription Drug Program toll free at 1-877-7-NYSHIP (1-877-769-7447). Or, check the New York State Department of Civil Service web site, [www.cs.state.ny.us](http://www.cs.state.ny.us). Click on Employee Benefits and choose Workers' Compensation.

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

PIA Empire Plan Report – December 2004

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It is the policy of the State of New York Department of Civil Service to provide reasonable accommodation to ensure effective communication of information in benefits publications to individuals with disabilities. These publications are also available on the 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 your agency Health Benefits Administrator. COBRA Enrollees: 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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### Annual Notice of Mastectomy and Reconstructive Surgery Benefits

The Empire Plan covers inpatient hospital care for lymph node dissection, lumpectomy and mastectomy for treatment of breast cancer for as long as the physician and patient determine hospitalization is medically necessary. The Plan covers all stages of reconstructive breast surgery following mastectomy, including surgery of the other breast to produce a symmetrical appearance. The Plan covers treatment for complications of mastectomy, including lymphedema. Prostheses and mastectomy bras are also covered. Call United HealthCare toll free at 1-877-7-NYSHIP (1-877-769-7447) if you have questions about your coverage for implants, breast forms or other prostheses related to breast cancer treatment.

Empire Plan Benefits Management Program requirements apply. See your *Empire Plan Certificate* and *Empire Plan Reports*.

## Losing Coverage?

Healthy NY is a State-sponsored program designed to make affordable, comprehensive health insurance available to eligible individuals without other coverage. If you know someone who needs health insurance, such as a dependent child who is losing coverage because of age or graduation, Healthy NY may meet this person's needs. Healthy NY is available through any HMO in New York State. For more information and an application: Contact an HMO, call 1-866-HEALTHYNY (1-866-432-5849) toll free or visit the web site [www.HealthyNY.com](http://www.HealthyNY.com).

The *Empire Plan Report* 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.



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