



## The Empire Plan



# Empire Plan Report

October 2020 • NY Retiree

New York State Health Insurance Program (NYSHIP) for New York State Retirees, Vestees and Dependent Survivors, their enrolled Dependents, Preferred List and COBRA Enrollees and Young Adult Option Enrollees with their Empire Plan benefits

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## What's New

This *Empire Plan Report* summarizes the changes to your benefits and coverage under the New York State Health Insurance Program (NYSHIP) and The Empire Plan. The *Empire Plan Certificate Amendments* reflecting the changes outlined in this *Report* will be posted on NYSHIP Online.

The *Empire Plan Certificate*, which describes the coverage provided by The Empire Plan, will be updated on NYSHIP Online to reflect the new *Amendments*. A new *Empire Plan Certificate*, containing all Empire Plan benefit changes, will be mailed to your home when complete.

This *Report* includes information about:

- The medical provider national network expansion (page 4)
- Telehealth coverage (page 5)
- Disease Management Programs (page 9)
- Enrolling domestic partners (page 11)

## COVID-19 Information

### COVID-19 Testing and Diagnosis

COVID-19 diagnostic testing is available to all individuals who reside or work in New York State. For up-to-date information on COVID-19, including guidance on testing and how to find a test site near you, visit the NYS Department of Health's website at <https://coronavirus.health.ny.gov/home>. You can also call the NYS COVID-19 Hotline at 1-888-364-3065 for questions regarding eligibility and testing.

In compliance with NYS and federal mandates:

- COVID-19 testing is available at no cost to you through your medical provider or through a drive-through test site. Testing is covered under the Medical/Surgical Program administered by UnitedHealthcare.
- All diagnostic tests (including antibody tests), office visits and urgent care or emergency department visits related to diagnosing COVID-19 are covered in full under The Empire Plan.

These mandates apply to participating providers and non-network providers and are subject to expiration dependent upon the authorizing law or regulation.

For more information on COVID-19 testing, or if you feel you were charged a copayment for COVID-19-related services in error, call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and select the prompt for the appropriate Program.

### COVID-19 Mental Health Services

During COVID-19, The Empire Plan is offering the following mental health services:

- Empire Plan enrollees and covered dependents who registered for Beacon Health Options myStrength COVID-19 website and app content have continued access at no cost through December 31, 2020. myStrength has an extensive library of articles, videos and eLearning programs that are aimed at helping you navigate new COVID-19 challenges, such as heightened levels of stress and/or anxiety and parental challenges as families work and learn at home.
- Recognizing that the emotional and psychological well-being of essential workers is critically important in the continuing fight against COVID-19, the NYS Department of Financial Services (DFS) promulgated an emergency regulation in May 2020 to address the mental health needs of this population. In accordance with these requirements, all out-of-pocket costs, including copayments, deductibles and coinsurance, are waived for in-network mental health services for New York State's frontline essential workers.

For more information on mental health services for essential workers and to confirm the waiver is still in effect, see the DFS' guidance at [www.dfs.ny.gov/industry\\_guidance/circular\\_letters/cl2020\\_10](http://www.dfs.ny.gov/industry_guidance/circular_letters/cl2020_10).

## COVID-19-related Changes to Prescription Drug Program

To help ensure that you and your covered dependents have access to your medications during the pandemic, the Prescription Drug Program has issued the following temporary changes:\*

**Emergency Refills:** A maximum of three emergency, 30-day refills per prescription are available, with select exceptions.

**Prior Authorization Extension:** Prior Authorizations (PAs) for most medications are extended through December 31, 2020. For example, if a PA is set to expire on November 1, the expiration date will be extended to December 31. Ninety-day extensions do not apply to controlled substances, medications that involve a defined duration or use or a maximum duration of therapy.

If you have questions about your prescription drug benefits call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and press or say 4 for the Prescription Drug Program.

\* Please contact the Prescription Drug Program to confirm that these COVID-19-related changes are still in effect.

## Telemedicine Visits Through LiveHealth Online

Earlier this year, The Empire Plan began offering a new telemedicine benefit to help you and your covered dependents access health care services remotely. Through Empire BlueCross's partnership with LiveHealth Online, you can stay home and have a telephone or video visit with a board-certified doctor or licensed therapist on your smartphone, tablet or personal computer.

If you are concerned about leaving your home to receive care or your ability to access care during the pandemic, **The Empire Plan will cover telemedicine visits through LiveHealth Online at no cost through December 31, 2020.**

**Note:** When scheduling a visit with LiveHealth Online, it is important to enter your name and Empire Plan ID number exactly as it appears on your card, otherwise the claim may not be processed correctly.

To begin the registration process for remote care, go to [www.empireblue.com/nys](http://www.empireblue.com/nys) and select the link to LiveHealth Online. If you need assistance with the

registration process or have questions, call LiveHealth Online at 1-888-LiveHealth (1-888-548-3432).

LiveHealth Online has representatives available 24 hours a day, seven days a week. You may also call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and press or say 2 for the Hospital Program. See *Telehealth Coverage* on page 5 for information on telehealth visits with your own doctor or therapist.

## COVID-19 Telephone Scams

The Department of Civil Service is aware that third party companies, unaffiliated with The Empire Plan, are calling enrollees with fraudulent offers, such as to obtain no-cost medications and to upgrade health benefits. **Do not provide your personal information to these companies; they are not authorized by The Empire Plan.**

### How to Protect Yourself

It is important to know the difference between a phone scam and a legitimate call from The Empire Plan.

The Plan will contact you:

- To follow up on a recent customer experience or an inquiry you made about your benefits, eligibility or claim status
- About your prescription order status or to remind you to refill a prescription
- If you are enrolled in a specific program (e.g., Future Moms program, Disease Management Program)

To confirm your identity, the Plan will ask for one of the following: your Empire Plan ID number, your date of birth, your mailing address or the last four numbers of your Social Security number.

The Plan will never ask for your:

- Full Social Security number
- Credit card number or personal bank account information (except when ordering from the specialty or mail service pharmacies)
- Private health information (e.g., medical history, specific treatments you received)

If you believe you were the victim of a phone scam involving your health benefits information, contact The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and select the prompt for the appropriate Program.

# Empire Plan Changes

## Medical Provider National Network Expansion

**Effective January 1, 2021**, Empire Plan enrollees and covered dependents will have nationwide access to UnitedHealthcare's (UHC's) network of medical providers. The Participating Provider Program network will expand from 430,000 to over 1.2 million physicians, laboratories and other providers, such as physical therapists, occupational therapists and chiropractors, located throughout the United States.

### Why Should You Use a Participating Provider?

When you use a participating provider, your out-of-pocket expenses are lower – you pay only your copayment(s) (if applicable) at the time of your visit. Participating providers include doctors, nurse practitioners, physical therapists, occupational therapists, radiologists, diagnostic laboratory services, as well as outpatient surgical locations, urgent care centers, convenience care clinics and cardiac rehabilitation centers.

If you use a nonparticipating provider, your costs may be much higher. Covered expenses are reimbursed under the Basic Medical Program and may be subject to deductible and/or coinsurance. You or the provider must submit a claim for reimbursement for covered expenses to UnitedHealthcare. Any reimbursement will be sent to you, and you are responsible for paying the provider.

To ensure the highest level of benefits, always check that the provider participates in the UHC network for The Empire Plan before you receive services. (**Note:** If you or a dependent are a Medicare-primary enrollee, you must ensure the provider participates in both Medicare and the UHC network for The Empire Plan.) When you see a new provider, be sure to show them your Empire Plan benefit card.

### How to Find a Participating Provider in the Expanded Network

On or after January 1, 2021, you can find a participating provider in the expanded network online at [www.cs.ny.gov](http://www.cs.ny.gov). Select Retirees and then Health Benefits. Choose NY and Empire Plan Enrollee, and from the NYSHIP Online homepage, select Find a Provider. Scroll to the Medical/Surgical Program and select the link to the online directory.



You may also call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and press or say 1 for the Medical/Surgical Program and a customer service representative will assist you with locating a provider. If you live in an area where the network will be expanding, you will receive a letter from UnitedHealthcare detailing the 2021 expansion within the next month. **Note:** Printed Participating Provider Directories will not reflect the expanded network until the August 2021 editions are available.

### Updated Reporting On Network Benefits

The *Reporting On Network Benefits* publication has been updated to reflect UnitedHealthcare's (the Medical/Surgical Program administrator) medical provider national network expansion.

The publication explains the benefits available to you and your covered dependents when you use participating providers for services received from Medical/Surgical, Hospital, Mental Health and Substance Abuse and Prescription Drug Programs. It also describes the benefits and care provided by The Empire Plan's Center of Excellence Programs for Cancer, Transplants and Infertility.

You can access *Reporting On Network Benefits* online at [www.cs.ny.gov](http://www.cs.ny.gov). Select Retirees and then Health Benefits. Choose NY and Empire Plan Enrollee, and from the NYSHIP Online homepage, select Using Your Benefits and then Publications.

## Telehealth Coverage

Telehealth is a tool that allows health care professionals to evaluate, diagnose and treat patients at a distance using telecommunications technology. Patients can access virtual medical visits using smartphones, tablets or personal computers. All telehealth visits must be conducted using a secure connection that meets HIPAA and confidentiality regulations.

Telehealth visits can be used for many different services, including:

- Behavioral health treatments (such as for anxiety disorders and depression)
- Chronic disease management
- Follow-up visits
- Medication management
- Preventive care support (such as for weight loss and smoking cessation)
- Sick visits (such as for sinus infections and suspected exposure to COVID-19)

The Empire Plan covers telehealth visits with participating providers in the Medical/Surgical Program and the Mental Health and Substance Abuse (MHSA) Program. Telehealth visits with a doctor or therapist are subject to the same copayment as in-person visits. Currently, copayments for telehealth visits with participating providers are waived under the NYS Department of Financial Services emergency COVID-19 regulation.\*

**Note:** Deductible and coinsurance apply for telehealth visits with nonparticipating providers, except where federal regulations require a cost share waiver for diagnosing COVID-19.

### How to Find a Telehealth Provider

You can search online for Empire Plan telehealth participating providers.

**Medical/Surgical Program:** Go to [www.cs.ny.gov](http://www.cs.ny.gov) and select Retirees and then Health Benefits. Choose NY and Empire Plan Enrollee, and from the NYSHIP Online homepage, select Find a Provider. Scroll to the Medical/Surgical Program and select the link to the online directory. Once you find a provider, call to find out if they offer telehealth services.

**MHSA Program:** Go to [www.cs.ny.gov](http://www.cs.ny.gov) and select Retirees and then Health Benefits. Choose NY and Empire Plan Enrollee, and from the NYSHIP Online



homepage, select Find a Provider. Scroll to the MHSA Program and choose ReferralConnect. On the Provider Search page, type your search criteria in the search toolbar. On the next page under Specialties and Services, select Telehealth Services.

You may also call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and press or say 1 for the Medical/Surgical Program or 3 for the MHSA Program and a customer service representative will assist you with locating a provider and answer your questions about telehealth coverage.

\* Please contact the Medical/Surgical Program or the MHSA Program to confirm that a copayment waiver still applies.

## NYSHIP Online Resources

On NYSHIP Online you will find the most up-to-date information about your health care coverage along with recent publications that explain your benefits. To help boost your health care benefits knowledge, a new Resources tab has been added to the NYSHIP Online homepage. There you will find frequently asked questions, terms you should know, assistance on how to read your billing statement and other helpful information. This tab will be updated regularly.

To access NYSHIP Online, go to [www.cs.ny.gov](http://www.cs.ny.gov) and select Retirees and then Health Benefits. Choose NY and Empire Plan Enrollee. If you are looking for publications about your benefits, select Using Your Benefits from the NYSHIP Online homepage and then choose Publications.



## Annual Enrollment in Center of Excellence for Cancer Program

The Center of Excellence (COE) for Cancer Program provides paid-in-full coverage for cancer-related expenses received through a nationwide network known as Cancer Resource Services (CRS). Initial enrollment in the Center of Excellence for Cancer Program is mandatory. In addition, The Empire Plan strongly encourages annual reenrollment, although it is not required.

In the Center of Excellence for Cancer Program, you receive paid-in-full benefits for the following services:

- Inpatient and outpatient hospital and physician care related to the cancer treatment and provided in a CRS cancer center
- Cancer clinical trials and related treatment and services recommended and provided by a physician in a CRS cancer center

There is also a Center of Excellence Program travel allowance. To be eligible, you must be enrolled in the Center of Excellence for Cancer Program and travel within the United States.

To enroll or renew your enrollment in the Center of Excellence for Cancer Program, call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and press or say 1 for the Medical/Surgical Program. Then press or say 5 for the Cancer Resource Services (CRS) nurse consultant. CRS nurse consultants can answer your cancer-related

questions and help you understand your cancer diagnosis. Call between 8 a.m. and 8 p.m. Eastern time, Monday through Friday (except holidays).

## Center of Excellence for Transplants Program Open to All Enrollees

**As of January 1, 2020**, the Center of Excellence (COE) for Transplants Program benefit is offered to all Empire Plan enrollees regardless of whether the Plan is their primary insurance. Medicare-primary enrollees are also eligible.

Participation in the Center of Excellence for Transplants Program is voluntary but benefits under the Program are available only when you are enrolled in the Program and your transplant services are preauthorized by the Hospital Program administrator.

Under the Center of Excellence for Transplants Program, you receive paid-in-full benefits, including inpatient and outpatient hospital services and physician care related to the following types of transplants: bone marrow, cord blood stem cell, heart, heart-lung, kidney, liver, lung, pancreas, pancreas after kidney, peripheral stem cell, simultaneous kidney/pancreas. You are also eligible for a travel allowance for travel within the United States.

## Centers of Excellence

The Centers of Excellence for Transplants are a national network of transplant providers who have demonstrated quality care and, overall, better patient results. They include:

- BlueCross BlueShield Association's Blue Distinction Centers for Transplants (See *EBC Blue Distinction Centers* on page 8 for more information on the Centers.)
- Anthem Centers of Medical Excellence for Transplants
- Facilities in New York State that have been identified by the Hospital Program administrator for their excellence in kidney transplantation

For preauthorization or a complete list of nationwide facilities that participate in the Center of Excellence for Transplants Program, call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and press or say 2 for the Hospital Program.

## Maternity Preadmission Requirement Eliminated

**As of January 1, 2020**, you are no longer required to call the Hospital Program before the birth of a child. You are still required to call if you are admitted to the hospital during your pregnancy due to complications or for any reason other than the delivery of the baby. It is also recommended that you call if you or your baby are hospitalized for more than 48 hours for a vaginal delivery or 96 hours for a cesarean delivery.

If you have questions about when to call The Empire Plan during your pregnancy, please call the Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and press or say 2 for the Hospital Program.

## Future Moms Program

Pregnancy is an exciting and special time, but it can also be a little overwhelming. As part of your health plan, you can sign up for the Future Moms program – a pregnancy support program for expectant mothers. The program is designed to answer your questions, help you make good choices and ensure you follow your health provider’s plan of care.

When you sign up for the Future Moms program you receive:

- Your own maternal health coach
- Access to a registered nurse helpline 24 hours a day, seven days a week
- Helpful and informative materials throughout your pregnancy on topics including your baby’s development and growth, fitness and nutrition, feeding your baby, choosing the right doctor and infant safety
- Breastfeeding support from a lactation consultant, counselor or registered dietitian on LiveHealth Online

To enroll in the Future Moms program, call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and press or say 2 for the Hospital Program. After you enroll, you will be given a toll free number you can call at any time for information relating to your pregnancy or delivery or if you have questions about your benefits or course of treatment. Nurses are available 24 hours a day, seven days a week.

Once enrolled, you can sign up for breastfeeding support on LiveHealth Online at [livehealthonline.com](http://livehealthonline.com) (or use the free mobile app). Create an account and enter your Empire Plan ID number from your benefit card. Select Future Moms with Breastfeeding Support to view the available professionals. Free face-to-face video visits are available seven days a week, including evenings.

## Breast Pump Supplier Name Change

Empire Plan breast pump supplier McKesson Patient Care Solutions has been acquired by AdaptHealth and has been renamed AdaptHealth Patient Care Solutions Breast Pump & Supplies.

**Note:** The phone number is the same, but the web address has changed (see below).

The following is the current list of in-network Empire Plan breast pump suppliers:

- **AdaptHealth Patient Care Solutions Breast Pump & Supplies:** 1-844-727-6667 or [pcs.adapthealth.com/products/breast-pumps/](http://pcs.adapthealth.com/products/breast-pumps/)
- **Byram Healthcare:** 1-877-773-1972 or [breastpumps.byramhealthcare.com](http://breastpumps.byramhealthcare.com)
- **Edgepark Medical Supplies:** 1-855-504-2099 or [www.edgepark.com/faqs\\_breastpumps](http://www.edgepark.com/faqs_breastpumps)
- **Medline Industries:** 1-833-718-2229 or [www.breastpumpsmedline.com](http://www.breastpumpsmedline.com)

Mothers who choose to breastfeed are covered for the purchase of one double electric breast pump following birth. Breast pumps are available at no cost to the enrollee when they use a participating supplier.

New moms are also covered for comprehensive breastfeeding support and counseling, such as by a lactation consultant, during pregnancy and/or the postpartum period. These services are paid in full when received from a participating provider. See *Future Moms Program* for information regarding online breastfeeding support.

If you have questions about purchasing a breast pump, call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and press or say 1 for the Medical/Surgical Program.

## EBC Blue Distinction Centers

Empire Blue Cross (EBC) recognizes select hospitals and health care facilities that excel in delivering safe, effective treatment for specialty procedures. Each facility must meet a specific set of rigorous standards to be designated as a Blue Distinction Center (BDC) or a Blue Distinction Center+ (BDC+). These Centers have lower readmission rates, fewer complications and, overall, better patient results.

BDCs and BDCs+ are available for the following specialty procedures:

- Bariatric weight-loss surgery
- Cardiac care
- Cellular immunotherapy
- Gene therapy
- Knee and hip replacement
- Maternity care
- Spine surgery
- Transplants

To find a BDC or a BDC+, go to [www.bcbs.com/blue-distinction-center/facility](http://www.bcbs.com/blue-distinction-center/facility). You can also call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and press or say 2 for the Hospital Program and a customer service representative will assist you with locating a BDC or BDC+. For more information, go to [www.empireblue.com/ms/bc/centersofmedicalexcellence/home.html](http://www.empireblue.com/ms/bc/centersofmedicalexcellence/home.html).

## Expanded Acupuncturist Network

**Effective July 1, 2020**, The Empire Plan expanded its network of acupuncture providers to include more than 400 acupuncture providers at over 500 locations throughout New York State. The network will continue to grow as new providers contract with the Plan.

Acupuncture involves the insertion of very thin, sterile needles into specific points on the body to stimulate a healing response. The procedure is commonly used to treat chronic pain, headaches/migraines, stress, abdominal pain, anxiety, infertility and many other conditions. While you do not need approval from your primary care physician for acupuncture therapy, it is advised that you consult them before receiving services.



To find an Empire Plan participating acupuncturist online, go to [www.cs.ny.gov](http://www.cs.ny.gov). Select Retirees and then Health Benefits. Choose NY and Empire Plan Enrollee, and from the NYSHIP Online homepage, select Find a Provider. Scroll to the Medical/Surgical Program and select the link to the online directory. Please check the online directory periodically for new providers.

If you are currently seeing an out-of-network acupuncturist who would like to join the network, please ask them to call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and press or say 1 for the Medical/Surgical Program.

## Beacon Health Options Acquired by Anthem

**Effective March 2, 2020**, Beacon Health Options, the Mental Health and Substance Abuse Program (MHSA) administrator, was acquired by Anthem, Inc. The MHSA administrator will still be known as Beacon Health Options, and the benefits, provider networks and services will remain the same.

If you have any questions, please call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and press or say 3 for the MHSA Program.



## Disease Management Programs

The Empire Plan offers a number of Disease Management Programs for Empire Plan-primary enrollees and covered dependents through UnitedHealthcare (UHC), the Medical/Surgical Program administrator, and Beacon Health Options, the Mental Health and Substance Abuse Program administrator. The Programs provide guidance and support if you have been diagnosed with one of the conditions listed below. Participation is voluntary, confidential and available at no additional cost.

### UHC Disease Management Programs

UHC offers Disease Management Programs for the following conditions:

- Asthma
- Cardiovascular disease (CAD)
- Chronic kidney disease (CKD)
- Chronic obstructive pulmonary disease (COPD)
- Congestive heart failure
- Diabetes

Depending on the severity of your condition, UHC may call you or send a letter inviting you to participate in a Program. If you agree to participate, you will receive informational material to help you understand your condition. If you are identified as high risk, a nurse case manager will be assigned to answer your questions, help manage your condition and supply additional informational material. The nurse may help to coordinate care with the doctor treating your condition, as well as doctors treating any other health conditions you may have.

For more information, call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and press or say 5 for The Empire Plan NurseLine<sup>SM</sup>. Nurses are available 24 hours a day, seven days a week.

### Beacon Health Options Disease Management Programs

Beacon Health Options offers Disease Management Programs for the following conditions:

- Attention deficit hyperactivity disorder (ADHD)
- Depression
- Eating disorders

Each Program offers an assessment that you can take online, by telephone or by mail to evaluate your condition. If you choose to participate, you will receive information about symptoms and treatment options. The Program also helps you access treatment and coordinate care among treatment providers. If your condition is severe, Beacon Health Options will invite you to participate in an Intensive Care Management Program.

To learn more about these Programs or take the assessment online, go to [www.achievesolutions.net/achievesolutions/en/empire/Home.do](http://www.achievesolutions.net/achievesolutions/en/empire/Home.do). Select the Quick Links Tab at the top of the page and then select your Program of interest. For the assessment, scroll to More On This Topic and choose Take an Assessment.

You can also call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and press or say 3 for the Mental Health and Substance Abuse Program. Clinicians are available 24 hours a day, seven days a week.

## Myuhc.com Update

In early 2021, myuhc.com (the website for the Medical/Surgical Program administrator, UnitedHealthcare) will be updated with a new look and several new features, such as:

- Consistent content display on all your devices (mobile phone, tablet, desktop)
- A personalized dashboard that will provide information specific to your claims experience and benefit plan
- The ability to sort claims history by coverage type, member, year, provider (listed alphabetically) or date range
- An easy-to-understand claims section that shows whether a provider is in or out of network along with a simple breakdown of your medical costs

If you are logging into myuhc.com for the first time, you will need either your Empire Plan ID number from your benefit card and group number (30500) or your Social Security number and ZIP code to register. You will then need to create an ID and password to access the website.

## UHC Personal Health Messaging System

UnitedHealthcare (UHC), the Medical/Surgical Program administrator, has implemented a secure HIPAA-compliant messaging system that delivers certain documents electronically to Empire Plan enrollees. Instead of faxing or mailing information, UHC can now email copies of:

- Predetermination letters
- Appeal responses
- Information request letters
- Explanation of Benefits
- Checks

To receive a copy of a document electronically, contact The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and press or say 1 for the Medical/Surgical Program. After providing your email address, you will receive an email notification that you have a message waiting in the Personal Health Message Center. Select the Read Your Message link in the email. If you are a first-time user or do not have a myuhc.com account, you will need to create an ID and password to access the message. See *Online Documents* on page 13 for information on certain documents you can view online.

## 2021 Maximum In-Network Out-of-Pocket Limit

In accordance with the Patient Protection and Affordable Care Act, **effective January 1, 2021**, the maximum out-of-pocket limit for covered, in-network services under The Empire Plan will change to \$8,550 for Individual coverage and \$17,100 for Family coverage. A portion of the maximum is allocated to the Hospital, Medical/Surgical and Mental Health and Substance Abuse Programs, combined, and the balance applies to the Prescription Drug Program, as specified in the chart. Your out-of-pocket costs, such as copayments for covered in-network services, will not exceed the limit. Once you reach the limit, your copayments will be reimbursed.



2021 In-Network Maximum Out-of-Pocket Limit		
	Prescription Drugs	All Other Covered In-Network Services, Combined
Individual Coverage	\$3,000*	\$5,550
Family Coverage	\$6,000*	\$11,100

\* Does not apply to Medicare-primary enrollees and Medicare-primary dependents. Refer to your Empire Plan Medicare Rx documents for information about your out-of-pocket expenses.

If you have questions about your maximum out-of-pocket limit for prescription drugs, call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and press or say 4 for the Prescription Drug Program. If you have questions about your limit for all other covered in-network services, press or say 1 for the Medical/Surgical Program.

# NYSHIP Changes

## Domestic Partner Form

The Employee Benefits Division (EBD) recently updated the *NYSHIP Domestic Partner Enrollment Application (PS-425)* form with new instructions and a checklist of acceptable proofs. This form has been updated to more clearly explain the application process and requirements for adding an enrollee's domestic partner to coverage.

To enroll a domestic partner, complete and return form PS-425 and submit the applicable proofs. If you previously had a domestic partner, you will be subject to a one-year waiting period from the termination date of your last domestic partner's coverage before a new one can be enrolled in NYSHIP.

Under Internal Revenue Service (IRS) rules, the fair market value cost of coverage for a domestic partner may be taxable. This amount, referred to as imputed income, is considered by the IRS to be additional income for the enrollee. Check with EBD to find out how imputed income is reported and for an approximation of the fair market value for domestic partner coverage. You may also ask a tax consultant how enrolling a domestic partner will affect your taxes.

**Note:** If your domestic partner's status as a federally qualified dependent changes (they newly qualify or no longer qualify), you must notify EBD and submit a signed and completed *Dependent Tax Affidavit for Domestic Partner Enrollment in NYSHIP (PS-425.3)* form.

NYSHIP dependent coverage for your domestic partner will end on the date your domestic partnership ends or when the domestic partnership requirements are no longer met (when you are no longer financially interdependent or no longer live together). You must complete and submit a *Termination of Domestic Partnership for NYSHIP (PS-425.4)* form within 30 days of the date the relationship ends or can no longer be documented.

To access the domestic partner forms, go to [www.cs.ny.gov](http://www.cs.ny.gov) and select Retirees and then Health Benefits. Choose NY and Empire Plan Enrollee, and from the NYSHIP Online homepage, select Forms and scroll to the appropriate one.

## Enrolling "Other" Children

The *NYSHIP Statement of Dependence for "Other" Children (PS-457)* form has recently been updated to clarify eligibility and document requirements to enroll an "other" child (a child who is not your natural-born child, an adopted child, a stepchild or a child of a domestic partner) in NYSHIP coverage. NYSHIP allows enrollees to cover eligible dependents by enrolling in Family coverage or adding eligible dependents to existing Family coverage.

You may cover "other" children who live with you and are financially dependent on you. The child must reside permanently in your home and receive more than 50 percent of financial support from you before they are age 19 in order to qualify. Assumption of legal responsibility for the child in place of a parent is no longer listed as a requirement.

To enroll an "other" child, you must file form PS-457 (and file again every two years after enrollment), verify eligibility and provide documentation. You also will need to provide a copy of the dependent's birth certificate along with a completed *Health Insurance Transaction Form for NYS & PE Employees (PS-404)*.

You must provide documentation to certify that you provide more than 50 percent of financial support if the "other" child is under age 19. For information on acceptable forms of proof, see form PS-457.

### "Other" Children Age 19 or Older

If enrolling an "other" child age 19 or older, you are now required to submit proof of residence, rather than proof of financial support. However, the eligibility requirements have not changed.

To recertify that a dependent age 19 or older is still an "other" child, you will need to submit form PS-457, provide a copy of the dependent's birth certificate, provide proof of the dependent's residence and submit form PS-404.

You can access both forms at [www.cs.ny.gov](http://www.cs.ny.gov). Select Retirees and then Health Benefits. Choose NY and Empire Plan Enrollee, and from the NYSHIP Online homepage, select Forms and scroll to the appropriate one.



## New Online Survivors Benefit Resource

NYSHIP has created an online checklist to assist your dependent survivors in determining their eligibility to continue their enrollment in NYSHIP as a dependent survivor after your death.

You can access the *Health Benefits Checklist for Survivors of Employees of the State of New York and Participating Employers* at [www.cs.ny.gov](http://www.cs.ny.gov). Select Retirees and then Health Benefits. Choose NY and Empire Plan Enrollee, and from the NYSHIP Online homepage, select Resources and then Dependent Survivor Information.

Additional resources on survivor benefits are also available on the Department of Civil Service website at [www.cs.ny.gov/pio/publications.cfm](http://www.cs.ny.gov/pio/publications.cfm) and on NYSHIP Online.

## Updated Forms

The Employee Benefits Division recently revised, renamed and rebranded many of its forms to simplify them and make them more user friendly. The updated forms include:

- *Health Insurance Transaction Form for NYS & PE Employees (PS-404)* – Updated September 2020
- *NYSHIP Domestic Partner Application (PS-425)* – Updated October 2019 (See *Domestic Partner Coverage* on page 11 for details.)
- *NYSHIP Statement of Dependence for “Other” Children (PS-457)* – Updated April 2020 (Formerly called *Statement of Dependence for Participation in the Health Insurance Program.*) See *Enrolling “Other” Children* on page 11 for details.
- *NYSHIP Statement of Disability for Dependents (PS-451)* – Updated September 2020 (Formerly called *Statement of Disability Dependent 19 Years of Age or Older.*)

Please be sure to use the most current forms. You can access all forms at [www.cs.ny.gov](http://www.cs.ny.gov). Select Retirees and then Health Benefits. Choose NY and Empire Plan Enrollee, and from the NYSHIP Online homepage, select Forms and scroll to the appropriate one. See your *NYSHIP General Information Book* for information on when you may be required to complete and submit a form along with any required proofs.

## Welcome to EBD Booklet

The *Welcome to EBD* booklet is a helpful resource for retirees. It explains how and where to get the help you need with your coverage under NYSHIP, including information regarding COBRA continuation coverage and Medicare. To request a copy, contact the Employee Benefits Division (EBD) at 518-457-5754 or 1-800-833-4344 (United States, Canada, Puerto Rico, Virgin Islands). Representatives are available Monday through Friday from 9 a.m. to 4 p.m. Eastern time. You can also access it on NYSHIP Online at [www.cs.ny.gov](http://www.cs.ny.gov). Select Retirees and then Health Benefits. Choose NY and Empire Plan Enrollee, and from the NYSHIP Online homepage, select Using Your Benefits and then Publications.

# Reminders

## Online Documents

The ability to view documents online is not only convenient, it helps keep you up to date on important information. To help you stay informed, UnitedHealthcare (Medical/Surgical Program), Empire BlueCross (Hospital Program), Beacon Health Options (Mental Health and Substance Abuse Program) and CVS Caremark (Prescription Drug Program) provide access to certain documents on their websites.

**UnitedHealthcare (UHC)** – You can view HIPAA-compliant medical/surgical claim information and your Explanation of Benefits (EOBs) for yourself and any covered dependent (regardless of the dependent's age) at [www.myuhc.com](http://www.myuhc.com). (A dependent can request a privacy restriction to deny access to their information by contacting UnitedHealthcare.) If logging in for the first time, you will need either your Empire Plan ID number from your benefit card and group number (30500) or your Social Security number and ZIP code to register. Once you are logged in, you can elect to stop receiving paper EOBs in the mail and instead receive them electronically by choosing Account Settings and then Change Mailing and Email Preferences. You will get an email notification when a new EOB is ready to view. See *UHC Personal Health Messaging System* on page 10 for information about requesting certain documents through email.

**Empire BlueCross (EBC)** – To see hospital claim information and your EOB, go to [www.empireblue.com/nys/](http://www.empireblue.com/nys/). (Not all dependent information can be viewed by the enrollee. Dependents can give the enrollee and others authorization to view all their information by filling out the *Member Release of Information Authorization Form* or updating their preferences on the website.) If logging in for the first time, select the person icon at the top of the page and then Register. You will need your Empire Plan ID number from your benefit card to register. Once you are logged in, you can elect to stop receiving paper EOBs by selecting Go Paperless and then Email under Benefit Updates and Legal Information. You will get an email notification when a new EOB is ready to view.

**Beacon Health Options** – You can view mental health and substance use claim information and EOBs for yourself and any covered dependent under the age of 18 at [www.achievesolutions.net/empireplan](http://www.achievesolutions.net/empireplan). (Dependents age 18 and over can give others

authorization to view their information by filling out the *Member Release of Information Form* on the website.) Scroll down to Trending Topics and select MemberConnect – Your Link to Claims, Benefits & Coverage Information. If logging in for the first time, you will need to register and choose a user ID and password.

**CVS Caremark** – If you are Medicare primary, you can view your prescription drug EOB at [www.caremark.com](http://www.caremark.com). If logging in for the first time, you will need your prescription drug benefit ID number from your Empire Plan Medicare Rx benefit card to register. Once you are logged in, you can elect to stop receiving paper EOBs in the mail and instead receive them electronically by choosing Profile and then Update My Profile. Choose Communication preferences, scroll down to Paperless settings and then select Edit. Choose Get EOB statements electronically and then Save changes. You will get an email notification when a new EOB is ready to view.

If you are Plan primary, you can access prescription drug history for yourself and any covered dependent under the age of 18 at [www.empireplanrxprogram.com](http://www.empireplanrxprogram.com). (Dependents age 18 and over can give others authorization to view their information in the Family Access section of the website.) Select the CVS Caremark link. If logging in for the first time, you will need to register using your Empire Plan ID number on your benefit card. Once logged in, select Prescription History from the Prescription tab. The Prescription History page offers several sorting options, such as date range and cost.

For questions about your online documents, call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and select the prompt for the appropriate Program.

## Summary of Benefits and Coverage

The *Summary of Benefits and Coverage (SBC)* is a standardized comparison document required by the Patient Protection and Affordable Care Act. It is designed to improve health insurance information so you can better understand your coverage.

To view the *SBC* for The Empire Plan, visit [www.cs.ny.gov/sbc](http://www.cs.ny.gov/sbc) and choose Retirees. If you do not have internet access, call the Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and press or say 1 for the Medical/Surgical Program.

## Online Information for Prescription Drugs\*

The Empire Plan Prescription Drug Program uses a flexible formulary for prescription drugs. The formulary lists the most commonly prescribed generic and brand-name drugs along with any newly excluded drugs and their formulary alternatives.

You can find the most up-to-date version of the formulary along with the latest drug recalls and safety notices at [www.cs.ny.gov](http://www.cs.ny.gov). Select Retirees and then Health Benefits. Choose NY and Empire Plan Enrollee, and from the NYSHIP Online homepage, select Using Your Benefits and then Empire Plan Advanced Flexible Formulary. For the latest drug recalls and safety notices, select What's New from the NYSHIP Online homepage and scroll to Prescription Drug Program: Changes to The Empire Plan Flexible Formulary and Safety Notices.

A copy of the 2021 Empire Plan Advanced Flexible Formulary will be mailed to your home with the 2021 *At A Glance* in December.

\* For Plan-primary enrollees. If you or your dependent is Medicare-primary, visit [www.cs.ny.gov/empireplanrxprogram/](http://www.cs.ny.gov/empireplanrxprogram/) and click on the link for SilverScript for information about your prescription drug coverage under Empire Plan Medicare Rx.

## Keep Your Enrollment Record Up to Date

It is important for you to keep us up to date with changes in your life to ensure you receive timely and appropriate information about your health insurance coverage. Your coverage through NYSHIP is a valuable benefit, but it is also costly to provide. By keeping your information up to date and only covering dependents who are eligible, you help to keep costs down for both yourself and the Program.

Inform the Employee Benefits Division (EBD) in writing of any changes to your enrollment record (address, adding or removing dependents, marital status changes) in a timely manner. **Note:** If you are divorced or your marriage has been annulled, your former spouse is not eligible for coverage as a dependent as of the date of the divorce, even if a court orders you to maintain coverage.

You can report an address change by calling EBD at 518-457-5754 or 1-800-833-4344 (United States, Canada, Puerto Rico, Virgin Islands).

Representatives are available Monday through Friday from 9 a.m. to 4 p.m. Eastern time.

For all other changes, write to EBD at:  
New York State Department of Civil Service  
Employee Benefits Division  
Albany, NY 12239

Be sure to sign your request and include the last four digits of your Social Security number or your Empire Plan ID number, your address and your telephone number, including area code. You may also make certain changes, such as your address, by going to MyNYSHIP – Enrollee Self-Service at [www.cs.ny.gov/mynyship](http://www.cs.ny.gov/mynyship), a secure portion of NYSHIP Online. See your NYSHIP *General Information Book* for more information on enrollment changes and applicable deadlines.

## Ineligible Dependents

If you fail to inform EBD of dependent eligibility changes, you may be responsible for repaying all health insurance claims for ineligible dependents as early as the date they became ineligible. Knowingly withholding information regarding the ineligibility of dependents may constitute fraud and may be turned over to the appropriate enforcement agencies for investigation.

## 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 on the other breast to produce a symmetrical appearance. The Plan also covers treatment for complications of mastectomy, including lymphedema. Prostheses and mastectomy bras are covered.

Call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and press or say 1 for the Medical/Surgical Program 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* for more information.

# Contact Information

<p><b>Call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and select the appropriate program.</b></p>	
<p><b>PRESS OR SAY 1</b></p>	<p><b>Medical/Surgical Program: Administered by UnitedHealthcare</b>            Representatives are available Monday through Friday, 8 a.m. to 4:30 p.m. Eastern time.            TTY: 1-888-697-9054 P.O. Box 1600, Kingston, NY 12402-1600            Claims submission fax: 845-336-7716 Online: <a href="https://nyrmo.optummessenger.com/public/opensubmit">https://nyrmo.optummessenger.com/public/opensubmit</a></p>
<p><b>PRESS OR SAY 2</b></p>	<p><b>Hospital Program: Administered by Empire BlueCross</b>            Administrative services are provided by Empire HealthChoice Assurance, Inc., a licensee of the BlueCross and BlueShield Association, an association of independent BlueCross and BlueShield plans.            Representatives are available Monday through Friday, 8 a.m. to 5 p.m. Eastern time.            TTY: 1-800-241-6894            New York State Service Center, P.O. Box 1407, Church Street Station, New York, NY 10008-1407            Claims submission fax: 888-367-9788 Online: <a href="http://www.empireblue.com/forms/">www.empireblue.com/forms/</a></p>
<p><b>PRESS OR SAY 3</b></p>	<p><b>Mental Health and Substance Abuse Program: Administered by Beacon Health Options, Inc.</b>            Representatives are available 24 hours a day, seven days a week.            TTY: 1-855-643-1476 P.O. Box 1850, Hicksville, NY 11802            Claims submission fax: 855-378-8309            Online: <a href="http://www.achievesolutions.net/empireplan">www.achievesolutions.net/empireplan</a></p>
<p><b>PRESS OR SAY 4</b></p>	<p><b>Prescription Drug Program: Administered by CVS Caremark</b>            Representatives are available 24 hours a day, seven days a week.            TTY: 711            Customer Care Correspondence, P.O. Box 6590, Lee's Summit, MO 64064-6590            Claims submission: P.O. Box 52136, Phoenix, AZ 85072-2136</p> <p><b>Medicare Rx Prescription Drug Program</b>            TTY: 711            Claims submission: SilverScript Insurance Company, P.O. Box 52066, Phoenix, AZ 85072-2066</p>
<p><b>PRESS OR SAY 5</b></p>	<p><b>Empire Plan NurseLine<sup>SM</sup>: Administered by UnitedHealthcare</b>            Registered nurses are available 24 hours a day, seven days a week to answer health-related questions.</p>

The *Empire Plan Report* is published by the Employee Benefits Division of the New York State 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.



**NYSHIP**  
 New York State  
 Health Insurance Program

New York State Department of Civil Service  
 Employee Benefits Division, Albany, New York 12239  
 518-457-5754 or 1-800-833-4344  
 (U.S., Canada, Puerto Rico, Virgin Islands)  
[www.cs.ny.gov](http://www.cs.ny.gov)

New York State  
Department of Civil Service  
Employee Benefits Division  
P.O. Box 1068  
Schenectady, New York 12301-1068  
www.cs.ny.gov

## SAVE THIS DOCUMENT



**NYSHIP**  
New York State  
Health Insurance Program

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

## NY Retiree Empire Plan Report – October 2020

### Change Service Requested

**Please do not send mail  
or correspondence to the  
return address. See address  
information on page 15.**

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It is the policy of the New York State 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 NYSHIP Online at [www.cs.ny.gov](http://www.cs.ny.gov). Visit NYSHIP Online for timely information that meets universal accessibility standards adopted by New York State for NYS agency websites. If you need an auxiliary aid or service to make benefits information available to you, please contact the Employee Benefits Division at 518-457-5754 or 1-800-833-4344 (U.S., Canada, Puerto Rico, Virgin Islands).

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## Keep Up with Vaccinations and Preventive Care Visits

The COVID-19 pandemic has changed how many of us go about our daily lives. But even during uncertain times, it is important that you do not postpone yearly preventive care visits and vaccinations.

### Children

Keeping children up to date on vaccinations protects them from preventable diseases like measles, mumps and polio along with seasonal diseases like influenza (flu). An annual wellness exam can help ensure your child receives the correct vaccinations. The exam also allows a doctor to assess your child's growth and development and detect any health issues early.

### Adults

Scheduling an annual wellness exam can help you avoid potentially serious health conditions, such as high blood pressure and diabetes, and obtain early diagnosis and treatment. Your doctor can also advise which cancer screenings, such as a mammogram and/or colonoscopy, you should schedule and update your influenza and herpes zoster (shingles) vaccinations, if needed.

## Coverage for Preventive Care Services

When you or your covered dependent meets established criteria (such as age, gender and risk factors) for certain preventive care services, those services are provided at no cost when you use an Empire Plan participating provider or network facility. **Note:** Select vaccines administered at a participating pharmacy are covered under the Prescription Drug Program. Except for the influenza vaccine, pharmacists in New York State cannot administer vaccines to patients under age 18.

For a list of covered preventive care screenings and vaccinations, refer to the *Empire Plan Preventive Care Coverage Guide*, which has been redesigned for 2021 to include information about the difference between preventive and diagnostic care, questions and answers and a resource section. A copy of the 2021 *Guide* will be mailed to your home with the 2021 *At A Glance* in December and it will also be available on NYSHIP Online.

For questions about benefit coverage, call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and select the prompt for the appropriate Program.