

OCTOBER 2023

The Empire Plan

# REPORTING ON

## DIABETES



This report helps you better understand the disease and describes how The Empire Plan's Home Care Advocacy Program (HCAP) and Diabetes Support Program offer support and guidance for living with diabetes.



**The Empire  
Plan**

For Empire Plan Enrollees and for their enrolled Dependents, COBRA Enrollees with their Empire Plan benefits and Young Adult Option Enrollees

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## UNDERSTANDING DIABETES

Approximately 1.4 million Americans are diagnosed with diabetes every year. Diabetes is a disease that occurs when your body cannot produce insulin or use insulin properly. This is called insulin resistance. Glucose (a type of sugar measured in the blood) is an important form of energy required for our body to function. Our muscles and brain burn energy in the form of glucose. In diabetes, the glucose level rises in the blood and does not get to the tissues that need it to function. In good health, the body regulates the blood glucose very closely by secreting insulin from the pancreas. Those with diabetes, however, have excess glucose in the bloodstream that, left unchecked, can damage every system in the body.

Even though the disease is more manageable than ever, diabetes is increasing to epidemic proportions in the United States. According to the American Diabetes Association, 37.3 million people in the United States, or 11.3 percent of the population, have diabetes. While an estimated 28.7 million people have been diagnosed, 8.5 million, or nearly one-quarter, are unaware that they have the disease and are already suffering from its complications. Taking time to know the causes and asking your physician if you should be screened for diabetes is important.

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## SYMPTOMS OF DIABETES

If you have any of these symptoms, contact your doctor:

- Urinating often
- Feeling very thirsty
- Feeling very hungry – even though you are eating
- Extreme fatigue
- Blurry vision
- Cuts/bruises that are slow to heal
- Weight loss – even though you are eating more
- Tingling, pain or numbness in the hands/feet

## TYPES OF DIABETES

The three main types of diabetes are:

- Type 1 diabetes
- Type 2 diabetes
- Gestational diabetes (diabetes during pregnancy)

Of the 37.3 million people in the United States who have diabetes, about 95 percent have type 2 diabetes and five percent have type 1 diabetes. It is estimated that gestational diabetes affects up to 10 percent of pregnancies.

### Type 1 Diabetes

With type 1 diabetes (formerly known as “juvenile diabetes”), the body loses the ability to make insulin. Insulin is a vital hormone made by the pancreas, a gland in the body near the stomach. It is needed to transport glucose, the body’s primary source of energy, from the blood stream into cells.

When insulin is not available, glucose stays in the bloodstream. Left unchecked, excess glucose can damage the blood vessels that nourish the eyes, kidneys, nerves of the feet and internal organs. To regulate their blood sugar levels and prevent this damage, people with type 1 diabetes need to monitor their blood sugar levels throughout the day and adjust insulin with a pump or multiple injections.

Type 1 diabetes usually affects children or adults under age 30, but it can be diagnosed at any age. Environmental factors, such as viral infections, some diseases of the pancreas and chemicals may play a role, but the specific role of these factors is still not clear.

### Type 2 Diabetes

Type 2 is the most common form of diabetes, formerly called “adult-onset diabetes.” With type 2 diabetes, the onset occurs slowly and over time when the pancreas cannot produce enough insulin. As with type 1 diabetes, glucose stays in the bloodstream and cannot be used as energy. During this period of insulin resistance, the pancreas makes more insulin. The extra insulin moves enough glucose into cells to keep glucose from building up in the blood. This can go on for months or years without obvious symptoms.

The pancreas eventually begins to tire. Insulin production levels off and the body cannot keep

up with the amount of glucose in the blood. The condition can be diagnosed at early stages when there aren’t many symptoms, and this is why yearly blood glucose tests are important if you are at risk or 35 or older.

Some people with type 2 diabetes need to take insulin or medication to help their bodies better use insulin.

### Gestational Diabetes

Gestational diabetes occurs when the body cannot produce enough insulin during pregnancy. There are usually no symptoms. Pregnant individuals should be tested for diabetes between the 24<sup>th</sup> and 28<sup>th</sup> week of pregnancy. Individuals already at risk for diabetes should be screened at their first prenatal appointment.

Most individuals need two to three times more insulin when they are pregnant due to normal hormonal shifts during pregnancy.

After pregnancy, blood glucose levels may return to normal. However, an individual who has had gestational diabetes is at risk for developing type 2 diabetes later in life. This risk is increased if an individual becomes overweight after pregnancy.

Because gestational diabetes is associated with an increased risk for diabetes during their lifetime, individuals with gestational diabetes should be tested for persistent diabetes or prediabetes at four to 12 weeks postpartum and also be tested every one to three years thereafter if the four- to 12-week testing is normal.

*Based on information from the American Diabetes Association.*



## RISK FACTORS FOR DIABETES

- **Overweight.** The longer people are overweight and the more overweight they are, the greater their risk for diabetes. Recent studies have shown that losing seven to 10 percent of body weight can help reduce the risk of type 2 diabetes.
- **Blood pressure of 130/80 or higher.** Sixty to 70 percent of people with diabetes have high blood pressure. Normalizing blood pressure greatly reduces the risk of chronic kidney disease, stroke and heart disease, including heart failure.
- **High cholesterol or triglycerides.** More than 75 percent of people with diabetes have high cholesterol or triglycerides, which are components of fat found in the blood. This condition increases the risk of heart disease by up to four times that of the general population. People with diabetes can reduce their risk of heart and blood vessel disease by lowering cholesterol levels or triglycerides.  
HDL (high-density lipoprotein), or “good” cholesterol, should be no less than 40 mg for men and 50 mg for women; LDL (low-density lipoprotein), or “bad” cholesterol, should be less than 100 mg; and triglycerides should be less than 150 mg.
- **Parent or sibling with diabetes.** A significant number of children or siblings of people with type 2 diabetes eventually will develop the disease unless they take steps to prevent it.
- **Family background of African American, Native American, Asian American, Hispanic/Latino or Pacific Islander.** People in these ethnic groups are at two times the risk of developing type 2 diabetes compared with all other people.
- **History of gestational diabetes (see page 3) or giving birth to a baby weighing more than nine pounds.** About 50 percent of individuals who develop diabetes during pregnancy may develop type 2 diabetes.
- **Sedentary lifestyle.** “Sedentary” means doing nothing more than the light physical activity of day-to-day life. People who exercise moderately (such as brisk walking) 30 minutes a day, five days a week can reduce their risk of type 2 diabetes by up to 58 percent.

### Prediabetes

As many as 96 million Americans are on the brink of developing diabetes, a condition called impaired glucose tolerance (IGT) or more commonly known as prediabetes.

Prediabetes is a condition in which blood glucose levels are not yet in the diabetes range (greater than 100 for a fasting level but less than 126). People with this condition have only slightly elevated blood sugar levels. However, they have an extremely high chance of developing type 2 diabetes within five years. This also increases the risk for other serious complications of diabetes, such as kidney failure, heart disease, stroke, limb amputations due to impaired circulation and blindness.

The latest studies also show that prediabetes occurs earlier than originally thought and that high-risk individuals should be checked more often. It is recommended that individuals 35 or older, especially those who are overweight or have other risk factors, be screened for prediabetes.

There are three different tests your doctor can use to determine whether you have prediabetes: the A1C test (see page 10), the fasting plasma glucose test (FPG) or the oral glucose tolerance test (OGTT). The blood glucose levels measured after these tests determine whether you have a normal metabolism, prediabetes or diabetes.

If your blood glucose level is abnormal following the FPG, you have impaired fasting glucose (IFG); if your blood glucose level is abnormal following the OGTT, you have impaired glucose tolerance (IGT). Both are also known as prediabetes.

If you are diagnosed with prediabetes, you can take simple steps to prevent or delay type 2 diabetes. Improving your diet, increasing your physical activity and making healthy decisions are among the best ways to stay healthy and possibly delay a diabetes diagnosis.

*Based on information from the Centers for Disease Control and Prevention (CDC) and American Diabetes Association.*

# THE EMPIRE PLAN HOME CARE ADVOCACY PROGRAM

The Empire Plan's Home Care Advocacy Program (HCAP) covers medically necessary diabetic supplies and diabetic shoes prescribed by your doctor.

To be considered for benefits, you must be managing your diabetes under the direction of a doctor, for example, through diet, exercise and/or medication.

## Diabetic Supplies

Examples of diabetic supplies include a glucometer (a small, portable machine that you can use to check your glucose levels), test strips, portable lancets, alcohol swabs and syringes.

If you have type 1 diabetes, you are eligible for HCAP benefits for blood-testing supplies, including a glucometer. If you have type 2 diabetes, you may be eligible for blood-testing supplies.

Supplies not covered include tape, cotton balls and sharps disposal containers. Call the HCAP network providers directly at their toll-free numbers for authorization before receiving diabetic supplies.

For most diabetic supplies, call The Empire Plan Diabetic Supplies Pharmacy at 1-800-321-0591. Tell the network provider that you are an Empire Plan enrollee and provide the prescribing doctor's name and phone number. The supplier will confirm your need for diabetic supplies with your doctor.

For insulin pumps, you must call HCAP for authorization at 1-877-7-NYSHIP (1-877-769-7447). Press or say 1 on the main menu, then 3 for HCAP.

Most diabetic supplies received from an HCAP network provider are covered in full. If you do not call HCAP for precertification before receiving insulin pumps or if you use a non-network provider, you will pay a much higher share of the cost.

## Diabetic Shoes

You are covered for one pair of medically necessary custom molded or depth shoes per calendar year if you have a diagnosis of diabetes and diabetic foot disease, diabetic shoes have been prescribed by your provider and the shoes are fitted and furnished by a qualified pedorthist, orthotist, prosthetist or podiatrist.\* There is a \$500 limit per calendar year for diabetic shoes, customized inserts and/or modifications.

When you use an HCAP-approved provider for medically necessary diabetic shoes, you receive a paid-in-full benefit up to an annual maximum of \$500. To ensure that you receive the maximum benefit, you must first call to notify HCAP.

If you receive medically necessary diabetic shoes from a provider who is not an HCAP-approved provider, benefits will be considered under the Basic Medical Program subject to the annual deductible. Any remaining covered charges will be paid at 75 percent of the network allowance with a maximum annual benefit of \$500.

For diabetic shoes, you must call The Empire Plan for authorization at 1-877-7-NYSHIP (1-877-769-7447). Press or say 1 on the main menu, then 3 for HCAP. For more information on HCAP, see your *Empire Plan Certificate and Reporting On HCAP*.

*\* This benefit does not apply to prescription orthotics, which are covered under The Empire Plan Participating Provider Program or Basic Medical Program.*

## THE EMPIRE PLAN DIABETES SUPPORT PROGRAM

The Empire Plan's Diabetes Support Program, administered by UnitedHealthcare, provides guidance for improving, managing and living with diabetes or high blood sugar. The Program aims to prevent long-term complications, such as kidney and circulatory disorders, nerve damage and blindness.

If you or your dependents are Empire Plan-primary and have received treatment for diabetes or a diabetes-related condition, you may be invited to participate in this Program. Depending on the severity of your condition, UnitedHealthcare may call you or send an educational mailing to invite you to participate in the Program. Participation is voluntary and confidential and has no additional cost.

If you agree to participate in the Program, you will receive informational material to help you understand your diabetes. If you are identified as high risk, expect a phone call from UnitedHealthcare as a diabetes nurse case manager will be assigned to answer your questions and help you better manage your diabetes. The nurse may help to coordinate care with the doctor treating your diabetes, as well as doctors treating any other health conditions you may have.

To find out if you may be considered for the Diabetes Support Program, please call The Empire Plan NurseLine<sup>SM</sup> toll free at 1-877-7-NYSHIP (1-877-769-7447) and press or say 5 on the main menu to speak with a nurse.



## NYS VISION PLAN'S MEDICAL EXCEPTION PROGRAM

If you are a member of the NYS Vision Plan\* and have a qualifying medical condition, such as diabetes, you are eligible for an annual eye exam under the Plan's Medical Exception Program, instead of an exam once every two years. Also, if you have a significant change in your prescription, you are eligible for covered replacement lenses for your current frame. For more information about the NYS Vision Plan, go to NYSHIP Online at [www.cs.ny.gov/employee-benefits](http://www.cs.ny.gov/employee-benefits). Choose your group and plan, if prompted, select Dental & Vision Benefits and then the *Vision Plan Book* for your group.

**\* Note:** Some employee groups have vision coverage through an employee benefit fund or other arrangement, so this information may not apply. The NYS Vision Plan is not part of The Empire Plan and has a separate plan administrator.



## COPING WITH DIABETES

Until you are diagnosed with a chronic medical condition, such as diabetes, it is difficult to predict how you will react. Much like the stages of grief, coping with a diagnosis also has its stages.

Feeling down once in a while is normal, but some people feel extreme sadness or hopelessness that just won't go away. Feeling this way most of the day for two weeks or more is a sign of serious depression.

Research by the National Institute of Mental Health has shown that depression is often associated with diabetes. People who have both diabetes and depression tend to have more severe symptoms of both diseases, have higher rates of work disability and use more medical services than those who have diabetes alone.

Also, poor diabetes control can cause depressive symptoms or worsen existing depression. If your doctor has ruled out physical causes for depression, they may refer you to a specialist for mental health treatment or you may seek treatment yourself, such as psychotherapy or medication. It is important to not only treat the diabetes, but to address any accompanying depression as well.

If you or a loved one has diabetes and may be suffering from depression, help is available through The Empire Plan Mental Health and Substance Use Program, which is administered by Carelon Behavioral Health. Call The Empire Plan and press or say 3 for the Mental Health and Substance Use Program. The Clinical Referral Line is staffed by licensed clinicians who are available 24 hours a day, seven days a week to answer your questions or locate a local mental health network provider.

You can also ask to receive mailings with information to help manage depression as a part of The Empire Plan Depression Clinical Management Program. The clinician can help you access this Program.

If you would like more information about depression, you can access the customized Empire Plan Mental Health and Substance Use website at [www.achievesolutions.net/empireplan](http://www.achievesolutions.net/empireplan). This website contains articles and other resources on coping with depression and chronic medical conditions, such as diabetes.

*Based on information from the National Institute of Mental Health and American Diabetes Association.*

## CHILDREN AND DIABETES

According to the Centers for Disease Control and Prevention (CDC), diabetes is one of the most common diseases in school age children, with over 283,000 diagnosed cases of type 1 and type 2 diabetes in children age 20 and under. While type 1 diabetes accounts for almost all diabetes in children less than 10 years of age, the incidence of type 2 diabetes is occurring more often in children age 10 or older.

One of the main causes of this increase of type 2 diabetes in children is obesity, which contributes to both insulin resistance and cardiovascular conditions. Since the 1970s, the rate of obesity in children has more than tripled. Many attribute this to an increasingly sedentary lifestyle, as well as poor nutritional choices.

Often diet, exercise and lifestyle changes can help children manage diabetes, but sometimes medications may be needed as well.

### Goals of Managing Diabetes in Children

Managing diabetes in children involves several goals:

- Keep blood sugar levels normal
- Improve insulin sensitivity, which helps control blood sugar levels
- Treat cardiovascular issues and fatty liver disease
- Prevent or treat complications associated with diabetes, such as damage to the heart, kidneys, eyes and nerves in the legs and feet

Underlying all these goals is the essential challenge to instill lifestyle changes to combat obesity, which will help people of all ages achieve the treatment goals for diabetes.

### Benefits of Diet and Exercise

Doctors recommend that children with diabetes or prediabetes (see page 4) consume more fresh fruits, nonstarchy vegetables and whole grains; eat fewer high-fat and processed foods; and eliminate sweetened beverages, such as soda, entirely from their diet.

In addition, all children should engage in moderate to vigorous activity for at least 60 minutes daily and muscle- and bone-strengthening activities three days per week. Exercise helps to lower blood glucose levels, maintain a healthy heart and lungs and to control weight. Your child will reap these health benefits even if they remain overweight.

Children can incorporate more physical activity by reducing screen time and increasing time spent playing and/or participating in active sports, such as soccer, baseball/softball and dance.

### Medications and Other Treatments for Children

The most important factors in combating diabetes for children are diet and exercise. Ideally, a diabetes health care team for children and adolescents will include nutritionists and activity leaders to help patients and families incorporate these healthy activities into their lives.

Even if no symptoms of diabetes (such as increased thirst or urination) are present, health care providers may prescribe antidiabetic medications if lifestyle changes fail to decrease the risks associated with diabetes. With good medical care and support from adults, children with diabetes can lead healthy, active lives.

### Healthy Choices for Healthy Children

School lunches are notoriously high in carbohydrates and fats, but most school lunch programs are offering healthier options. With a little planning, lunches purchased at school or brought from home can be appropriate for your child's diabetes meal plan.

Balancing choices is important. Your child can have the school pizza, but should then choose a fruit and skim milk, or even a salad, to balance the meal. Generally, the earlier you start educating your child about healthy choices and portion control, the better.

Parents can help their children stick with healthy choices by making recommendations, asking them what they ate at school and establishing good eating habits at home. If the child makes good choices most of the time, a little treat at lunch is sometimes okay. It's also possible that if they eat well at home, they may not even be tempted to buy ice cream or chips at school.

A lunch brought from home gives you much more control over your child's choices. You can pack a more nutritious and filling lunch with whole grains, fruit and low-fat snacks. Your child can also buy lunch, and instead of having the school's dessert, pack a fat-free pudding. Mixing and matching is a smart way to balance taste and temptation.

*Based on information from the Centers for Disease Control and Prevention (CDC) and American Diabetes Association.*



## DIABETES EDUCATION AND SELF-CARE

Diabetes education can be an important part of a treatment plan for diabetes. Diabetes educators provide information on nutrition and lifestyle improvement that can help affected individuals better manage their disease.

The Empire Plan network includes Diabetes Education Centers that are accredited by the American Diabetes Association Education Recognition Program. If you have a diagnosis of diabetes, your visits to a network center are covered and you pay only an office visit copayment for each covered visit. Covered services at a non-network diabetes education center are considered under the Basic Medical Program, subject to deductible and coinsurance.

The Diabetes Self-Management Education and Support (DSMES) available at a network center is a series of individual or group sessions. Both individual and group DSMES focus on sharing information about self-care skills and habits for diabetes control, such as checking blood sugar, following a meal plan, exercising, checking feet and, if indicated, taking the correct doses of oral medicines and insulin at the right time.

Effective DSMES does more than provide knowledge and skills. Enrollees can get emotional support and help from certified diabetes educators and other group members to solve problems in their everyday lives. On an ongoing basis, DSMES fosters a level of self-care that is essential to prevent the debilitating effects of diabetes and to have a higher quality of life.

### To find an Empire Plan-participating Diabetes Education Center

You can call The Empire Plan and press or say 1 for the Medical/Surgical Program. Or, go to NYSHIP Online at [www.cs.ny.gov/employee-benefits](http://www.cs.ny.gov/employee-benefits). Choose your group and plan, if prompted, select Find a Provider, scroll down to Medical/Surgical Program and click on The Empire Plan Medical/Surgical Provider Directory link. Select “Search the Provider Directory” and then “Search for physicians, laboratories or other facilities.” From this page, click on the box labeled “Places,” then on the box labeled “Specialty Centers.” This will bring you to a list where you can select Diabetes Education Centers.



## Help Manage Your Diabetes with a Simple Test

If you have been diagnosed with diabetes, ask your doctor about a hemoglobin A1C test, which shows the average amount of sugar that has been in your blood over the last two to three months. In addition to monitoring your daily blood sugar levels at home, the A1C test can help determine if your treatment is working effectively. It also gives you and your doctor important information about how to manage your diet and exercise plan, as well as how to adjust dosages of insulin and other prescription drugs.

Through The Empire Plan Diabetes Support Program (see page 6), work with your doctor to lower your

hemoglobin A1C level to less than seven percent. The normal range for people who do not have diabetes is between four and six percent. Keeping your A1C under seven percent will significantly reduce your risk of diabetic complications, including serious eye and kidney disease and, most commonly, heart attack and stroke.

## Preventing Diabetes

You and your loved ones may be able to delay or avoid developing diabetes and its devastating effects by maintaining a healthy diet, exercising regularly and keeping up on your annual medical checkups and screenings for prediabetes.



## YOUR PRESCRIPTION DRUGS

The Empire Plan Advanced Flexible Formulary is a list of the most commonly prescribed generic and brand-name prescription drugs, including medications used to treat diabetes. To review the list, go to NYSHIP Online at [www.cs.ny.gov/employee-benefits](http://www.cs.ny.gov/employee-benefits). Choose your group and plan, if prompted, select Using Your Benefits and then the current year's Empire Plan Advanced Flexible Formulary.

The Empire Plan formulary drug list will help you and your doctor determine if your prescription is for a generic or a preferred brand-name drug. However, this list does not include all the prescription drugs covered under The Empire Plan.

**Note:** Medicare-primary enrollees and dependents, refer to The Empire Plan Medicare Rx drug list at [www.empireplanrxprogram.com](http://www.empireplanrxprogram.com) and click on the link for Empire Plan Medicare Rx.

For specific questions about your prescriptions, please 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.

## SMOKING CESSATION BENEFITS

Research has shown that smokers are 30 to 40 percent more likely to develop type 2 diabetes than nonsmokers. Individuals with diabetes who smoke are more likely than nonsmokers to have trouble controlling their disease.

If you have diabetes and want to quit smoking, the U.S. Public Health Service has recommended medications and individual counseling as effective in helping smokers quit.

Through The Empire Plan Prescription Drug Program, you have access to prescription drugs, whether covered in full or subject to the appropriate copayment, that can help you to quit smoking. Talk to your doctor about which prescription drug(s) would be appropriate for you.

The Patient Protection and Affordable Care Act covers preventive services, including an annual lung cancer screening and tobacco use counseling for smokers. Call The Empire Plan for more information. If Medicare is your primary insurance, individual smoking cessation counseling is covered through Medicare.

For more information, visit the customized Empire Plan Mental Health and Substance Use Program website at [www.achievesolutions.net/empireplan](http://www.achievesolutions.net/empireplan).

*Based on information from the Centers for Disease Control and Prevention.*



## RESOURCES

### The Empire Plan Home Care Advocacy Program (HCAP)

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

Press or say 1 for the Medical/  
Surgical Program, then press  
or say 3 for HCAP

### The Empire Plan Diabetic Supplies Pharmacies

HCAP network supplier  
for diabetes supplies  
1-800-321-0591

### The Empire Plan NurseLine<sup>SM</sup>

Health information and  
support 24 hours a day,  
seven days a week  
1-877-7-NYSHIP  
(1-877-769-7447)

Press or say 5 on the  
main menu.

### American Diabetes Association

1-800-DIABETES  
(1-800-342-2383)

[www.diabetes.org](http://www.diabetes.org)

### Association of Diabetes Care & Education Specialists

1-800-338-3633

[www.diabeteseducator.org](http://www.diabeteseducator.org)

### Centers for Disease Control and Prevention

[www.cdc.gov/diabetes](http://www.cdc.gov/diabetes)

### Children with Diabetes

[www.childrenwithdiabetes.com](http://www.childrenwithdiabetes.com)

### Exercise is Medicine<sup>®</sup>

[www.exerciseismedicine.org](http://www.exerciseismedicine.org)

### Juvenile Diabetes Research Foundation International (JDRF)

1-800-533-CURE  
(1-800-533-2873)

[www.jdrf.org](http://www.jdrf.org)

### National Cancer Institute Smoking Quitline

1-877-44U-QUIT  
(1-877-448-7848)

### National Institute of Diabetes and Digestive and Kidney Diseases

1-800-860-8747

[www.niddk.nih.gov/health-  
information/diabetes](http://www.niddk.nih.gov/health-information/diabetes)

### New York State Safe Sharps Collection Program

[www.health.ny.gov/diseases/  
aids/consumers/prevention/  
needles\\_syringes/sharps/](http://www.health.ny.gov/diseases/aids/consumers/prevention/needles_syringes/sharps/)

### New York State Smokers' Quitline

1-866-NY-QUITS  
(1-866-697-8487)

[www.nysmokefree.com](http://www.nysmokefree.com)

### U.S. Department of Health & Human Services My Healthfinder Tool

[health.gov/myhealthfinder](http://health.gov/myhealthfinder)

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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/employee-benefits](http://www.cs.ny.gov/employee-benefits). Visit NYSHIP Online for timely information that meets universal accessibility standards adopted by New York State for NYS websites. If you need an auxiliary aid or service to make benefits information available to you, please contact your Health Benefits Administrator. NYS and PE Retirees, NYS and PE COBRA Enrollees and Young Adult Option enrollees: Contact the Employee Benefits Division at 518-457-5754 or 1-800-833-4344 (U.S., Canada, Puerto Rico, Virgin Islands).