

ON THE ROAD

WITH THE EMPIRE PLAN | 2023

For Employees and Retirees of NYSHIP Participating Agencies
and Participating Employers and their enrolled Dependents,
COBRA Enrollees with their Empire Plan benefits and
Young Adult Option Enrollees



The Empire
Plan

Important Empire Plan Addresses

Medical/Surgical Program

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

Hospital Program

Empire BlueCross

NYS Service Center

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

Blue Cross Blue Shield Global Core Service Center

P.O. Box 2048, Southeastern, PA 19399

Mental Health and Substance Use Program

Carelon Behavioral Health, Inc.

P.O. Box 1850, Hicksville, NY 11802

Prescription Drug Program

CVS Caremark (claims only)

P.O. Box 52136, Phoenix, AZ 85072-2136

Empire Plan Medicare Rx

(for Medicare-primary enrollees or dependents only)

CVS Caremark (claims only)

P.O. Box 52066, Phoenix, AZ 85072-2066





Important Empire Plan Phone Numbers

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

PRESS OR SAY

- 1** Medical/Surgical Program
Managed Physical Medicine Program
Home Care Advocacy Program

TTY 1-888-697-9054

- 2** Hospital Program

TTY 711

Outside of the US? Call: 1-800-810-BLUE (1-800-810-2583)

- 3** Mental Health and Substance Use Program

TTY 1-855-643-1476

- 4** Prescription Drug Program

TTY 711

- 5** Empire Plan NurseLineSM
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You're taking your family on that trip this summer. Your child is going off to college out of state in the fall. You've finally retired and plan to spend winters in Florida. It's good to know that no matter where you or your family goes, The Empire Plan is there.

Before you go, however, plan ahead. Do you have your doctors' phone numbers and your benefit card? Do you have enough of your regular medications? If you are Medicare primary, do you also have your Empire Plan Medicare Rx card? Don't forget to pack this booklet; it contains important information and phone numbers.

Empire Plan coverage is available worldwide and not just for emergencies. Most parts of The Empire Plan have two levels of benefits. If you use an Empire Plan participating provider, you will receive medically necessary, covered services and supplies at little or no cost without any claim forms to fill out. If you use a nonparticipating



Before you go, plan ahead. Be sure to have your doctors' phone numbers, your benefit card and this booklet with you.

provider, medically necessary services and supplies are covered, but deductibles, coinsurance and benefit limits may apply.


The Empire Plan Medical/Surgical Program, Hospital Program, Prescription Drug Program and Medicare Rx have nationwide networks. The Empire Plan Mental Health and Substance Use Program, the Home Care Advocacy Program (HCAP) and the Managed Physical

Medicine Program guarantee access to network benefits nationwide if you call to make the necessary arrangements before you receive services. Read this booklet to further understand your plan and how it works when you are away from home.




The Empire Plan Benefits Management Program

If The Empire Plan is primary* for you or your covered dependents, you must call the Benefits Management Program before certain services are received anywhere in the United States and follow the Program requirements to receive maximum benefits under the Plan.

 **You must call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and Press or Say 2 for the Hospital Program:**

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

 **You must 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:**

- Before having a scheduled (nonemergency) magnetic resonance imaging (MRI), magnetic resonance angiography (MRA), computerized tomography (CT) scan, positron emission tomography (PET) scan or nuclear medicine test.

Precertification is not required if Medicare is your primary coverage, you receive service outside the United States or the imaging/tests are done while you are an inpatient in a hospital.

**The Empire Plan is primary if it pays first for health insurance claims before any other group health insurance plan, such as Medicare.*

The Empire Plan Hospital Program

- Provides benefits for covered inpatient and outpatient services provided by a hospital, hospital extension clinic,** skilled nursing facility*** or hospice.
- Covered services at network hospitals are paid in full, except for any applicable copayments.

You have access to over 90 percent of hospitals across the United States through The Empire Plan network. A network hospital directory is available on NYSHIP Online at www.cs.ny.gov/employee-benefits. Choose your group and plan, if prompted, then select Find a Provider. Or, you can call The Empire Plan and press or say 2 on the main menu to connect to the Hospital Program (see page 2).

If you use a network facility within New York State, the hospital will submit your claim for payment. If you receive hospital services outside of New York State, ask the hospital to submit its bills to the local Blue Cross Plan using code YLS, which appears on your benefit card, and the claim will be directed to Empire BlueCross.

If you receive services at a non-network hospital, ask the hospital to submit the claim to the local BlueCross plan using code YLS. If the hospital will not file the claim, you should submit the claim to Empire BlueCross (see page 1), making sure to reference code YLS and include your Empire Plan identification number. You or the hospital can call the toll-free

Empire Plan number on your benefit card (press or say 2 for the Hospital Program) for additional information about how to file the claim.

Network benefits are provided for emergency services received at a non-network hospital in the United States. For nonemergency care, Empire BlueCross will either pay the hospital or reimburse you directly for covered services, less any applicable copayments, coinsurance payments or penalties. Once your out-of-pocket expenses exceed the coinsurance maximum for the non-network inpatient and outpatient care, The Empire Plan pays 100 percent of covered non-network charges.

*** Hospital extension clinics are remote locations, including outpatient surgical locations and urgent care centers, owned and operated by the hospital.*

**** If Medicare is your primary coverage, The Empire Plan does not provide skilled nursing facility benefits, even for short-term rehabilitation care.*



Hospital Care Outside the United States

To maximize your benefits and minimize your out-of-pocket cost for care in a hospital outside of the United States, go to www.bcbsglobalcore.com (enter code YLS) or call 1-800-810-BLUE (1-800-810-2583) to locate a Blue Cross Blue Shield Global Core participating facility in the area you will be staying. If calling from outside the continental United States, you can make a collect call to 1-804-673-1177.

If you receive inpatient care at a participating facility that was arranged through the Blue Cross Blue Shield Global Core Service Center, you may not be responsible for paying the full hospital costs at the time services are rendered and the provider will file the claim for you. For all outpatient care, or if you have already paid the hospital, you must submit a claim and Empire BlueCross will reimburse you directly for covered, medically necessary services.

When filing a claim for reimbursement for services received at a foreign hospital, use the international claim form located on the Blue Cross Blue Shield Global Core website and send an itemized, original hospital bill — in English or with a translation, if possible — and your Empire Plan identification number to the Blue Cross Blue Shield Global Core Service Center (see page 1).

Empire BlueCross may require medical records to process your claim. Ask the hospital for copies of your medical records when you are discharged and arrange for these records to be translated into English, if possible. On the international claim form, you may indicate whether you would like to be reimbursed in the original currency or U.S. dollars and whether you would like to receive a check or wire transfer.

For details on how to file a claim, see your *Empire Plan Certificate* or call The Empire Plan or the Blue Cross Blue Shield Global Core Service Center.

Note: No benefits will be paid for inpatient hospital days determined not to be medically necessary.

A Word About Emergency Care

As prepared as you are, emergency situations occasionally arise. In the event of an emergency, you should go to the nearest hospital emergency department. However, if the Empire Plan Hospital Program determines that your visit was not a medical emergency, your expenses will not be covered. In these cases, you may submit your expenses to the Empire Plan Medical/Surgical Program to be considered

under the Participating Provider Program, Basic Medical Program or Basic Medical Provider Discount Program.* Refer to your *Empire Plan Certificate* for information on which programs will cover which hospital emergency services and providers.

Plan Ahead

If you anticipate that you or a family member may need medical care while you are away, consult with your doctor and locate providers in the area(s) you will be visiting by calling The Empire Plan or, if traveling outside the United States, the Blue Cross Blue Shield Global Core Service Center. Urgent care centers that offer extended and weekend hours are available in many areas.

*The Basic Medical Provider Discount Program does not apply to Excelsior Plan enrollees.





The Empire Plan Medical/Surgical Program

- Provides benefits for medical expenses such as office visits, physician services, diagnostic testing, urgent care center and convenience care clinic visits.
- Benefits are available worldwide for covered, medically necessary services.

Participating Provider Program

Empire Plan enrollees and covered dependents have access to UnitedHealthcare's nationwide network of participating providers, which includes over 1.2 million physicians, laboratories and other providers such as physical therapists, occupational therapists and chiropractors located throughout the United States.

When you use a participating provider, you pay only the applicable copayment for most covered services.

Finding a Provider

To find a participating provider online, visit NYSHIP Online at www.cs.ny.gov/employee-benefits. You may also ask your Health Benefits Administrator (HBA) for a copy of the *Empire Plan Participating Provider Directory* for the state or region you are visiting.

The online provider directory for the Empire Plan Medical/Surgical Program includes a number of search functions that make it easy to find a participating provider. You can search by People, Places, Tests and Imaging, Services and Treatments or Care by Condition. You can further narrow your search by location (such as mileage radius from a particular ZIP code), provider gender, language spoken, subspecialty or hospital affiliation. To access the provider directory on NYSHIP Online,

go to www.cs.ny.gov/employee-benefits, choose your group and plan, if prompted, then select Find a Provider. Call the Empire Plan Medical/Surgical Program (see page 2) for help finding a participating provider or to request an *Empire Plan Participating Provider Directory*.

Out-of-Network Coverage

If there is not a geographically accessible in-network provider with the appropriate training and experience to meet your health care needs available within a 30-mile radius or 30-minute travel time from your home address, The Empire Plan may provide access to network benefits for primary care and specialty physicians.* You must call The Empire Plan at 1-877-7-NYSHIP (1-877-769-7447) before seeking services. For more information

regarding the cost and coverage for your out-of-network benefits, refer to your Empire Plan *At A Glance* and the *Out-of-Network Reimbursement Disclosures* insert. Both publications are also available on NYSHIP Online at www.cs.ny.gov/employee-benefits. From the homepage, select Using Your Benefits and then Publications.

Basic Medical Program

If you use a nonparticipating provider, covered expenses are reimbursed under the Basic Medical Program portion of the Plan, and, in most cases, will be subject to deductible and 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 nonparticipating provider. See your *Empire Plan Certificate* for details.

Basic Medical Provider Discount Program**

If The Empire Plan is your primary insurance coverage (pays first), the Plan includes another program to reduce your out-of-pocket costs when you use a nonparticipating provider. The Empire Plan Basic Medical Provider Discount Program offers discounts from certain physicians and other providers who are not part of the Empire Plan participating provider network but are part of the Empire Plan MultiPlan group, a nationwide provider organization contracted with UnitedHealthcare.

To take advantage of the Basic Medical Provider Discount Program, ask your providers whether they are part of the Empire Plan MultiPlan group or call The Empire Plan and press or say 1 on the main menu to connect to the Medical/Surgical Program and ask a representative for help (see page 2).

**This benefit applies only to Empire Plan-primary enrollees living within the United States and its territories.*

***This benefit does not apply to Excelsior Plan enrollees.*

This information is also available on NYSHIP Online at www.cs.ny.gov/ employee-benefits. Choose your group and plan, if prompted, then select Find a Provider.

The Basic Medical Provider Discount Program is especially helpful when you or your dependents are traveling and Empire Plan participating providers are not available.

Home Care Advocacy Program (HCAP)

- Provides benefits for home care services and/or durable medical equipment and certain supplies, including diabetic supplies.
- Program requirements apply nationwide even if another health insurance plan, such as Medicare, is primary.

Call HCAP for precertification before you seek medically necessary home

care services, equipment or supplies anywhere in the United States (see page 2). Precertified, HCAP-covered services and items will be paid for in full. Call before you travel if you anticipate needing HCAP-covered services or items.

If you do not call HCAP, or if you use a nonparticipating provider without first contacting HCAP for assistance, your out-of-pocket expenses will be higher.

For blood glucose self-testing equipment and supplies, including blood glucose monitors, test strips, lancets and lancet devices, call the Empire Plan Diabetic Supplies Pharmacy toll free at 1-800-321-0591.

For insulin pumps, you must call HCAP for authorization.

For ostomy supplies used for colostomies, ileostomies or urinary ostomies, including pouches, wafers, stoma caps and ostomy belts, call Byram Healthcare toll free at 1-800-354-4054.

Medicare has implemented a Competitive Bidding Program in most areas of the country. This Program determines how Medicare pays suppliers for certain durable medical equipment, prosthetics, orthotics and supplies (DMEPOS).

If Medicare is your primary coverage and you need supplies while visiting an area that participates in the DMEPOS Competitive Bidding Program, you must use a Medicare-approved supplier. If you don't use a Medicare contract supplier, Medicare will not pay for the items and your Empire Plan benefits will be drastically reduced.

To maximize your benefits, it is important for you to know whether you're affected by this Medicare Program. For more information, you can contact Medicare at 1-800-MEDICARE (1-800-633-4227). To locate a Medicare contract supplier, visit www.medicare.gov/supplierdirectory or call The Empire Plan and press or

say 1 for the Medical/Surgical Program, then press or say 3 for the Benefits Management Program/Home Care Advocacy Program.

Managed Physical Medicine Program

- Provides benefits for chiropractic treatment and physical therapy.
- Program requirements apply nationwide even if another health insurance plan is primary (pays first).

The Managed Physical Medicine Program (MPMP) network includes over 100,000 providers administering chiropractic treatment, physical therapy and occupational therapy nationwide. To receive the highest level of benefits, you must use an MPMP network provider for these services.

If you're away from home, call MPMP (see page 2) to locate the provider nearest you or visit NYSHIP Online at www.cs.ny.gov/employee-benefits.



Choose your group and plan, if prompted, then select Find a Provider. If there are no participating providers in your area, MPMP will arrange for covered, medically necessary treatment with a nonparticipating provider. You are guaranteed network benefits if you call MPMP before receiving treatment and use the provider with whom MPMP arranges your care.

If you receive chiropractic treatment or physical therapy from a nonparticipating provider without assistance from MPMP, you will pay a much higher share of the cost.



The Empire Plan Mental Health and Substance Use (MHSU) Program

- Provides benefits for inpatient and certain outpatient mental health care and substance use care.
- Program requirements apply even if another health insurance plan is primary (pays first).

To receive the highest level of benefits, 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 Use Program:

- Before you seek inpatient services for mental health or substance use care, including alcoholism. When you call, you will be referred to an appropriate provider.
- Within 48 hours, or as soon as reasonably possible after an emergency mental health or substance use hospitalization.

The Carelon Behavioral Health network includes over 155,000 provider locations across the country. For a list of participating mental health and substance use care practitioners and facilities, visit NYSHIP Online at www.cs.ny.gov/employee-benefits. Choose your group and plan, if prompted, then select Find a Provider. If there are no network providers in your area, you have guaranteed access to network level benefits if you call the MHSU Program's Clinical Referral Line in advance to arrange your care with an appropriate provider.

The Clinical Referral Line is available 24 hours a day, seven days a week, and is staffed by experienced clinicians. In an emergency, go to the nearest hospital emergency department.

The Empire Plan Prescription Drug Program

The Empire Plan Prescription Drug Program offers a choice of more than 66,000 network pharmacies nationwide, as well as a mail service pharmacy and a designated specialty pharmacy. Your copayment amount depends on the drug, the quantity prescribed and where you fill your prescription. The most cost-effective way to fill your prescription is through the CVS Mail Service Pharmacy. If you choose to use a non-network pharmacy, you will pay the full cost of the drug and need to submit a claim for partial reimbursement.

Prepare for your trip by filling prescriptions for maintenance medications prior to your departure. While your prescriptions can be filled at any network pharmacy within the United States, restrictions may apply to controlled substances in certain areas due to various state laws. Although

Empire Plan prescription drug services (retail, mail order and the Specialty Pharmacy Program) are not available outside of the United States (and its territories), you may file a paper claim for partial reimbursement after paying out of pocket for a valid prescription at a pharmacy. Please contact the Prescription Drug Program or Specialty Pharmacy Program if you have questions regarding your prescriptions and travel.

If you will be on an extended vacation within the United States, you may also provide the CVS Mail Service Pharmacy with a temporary address so you can continue to receive mail order prescriptions while you are away from home.

Indicate your temporary address on the mail order refill form online at www.empireplanrxprogram.com or call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447)



Be prepared! If you anticipate that you or a family member may need medical care while you are away, consult with your doctor before you go.



and press or say 4 on the main menu to connect to the Prescription Drug Program. If you are Medicare primary, select the option for Empire Plan Medicare Rx.

Supplying your Rx BIN may help the pharmacy process your prescription faster. The Rx BIN for both Empire Plan-primary and Medicare-primary enrollees is 004336.

To find a network pharmacy close to your destination, call The Empire Plan toll free or go to NYSHIP Online at www.cs.ny.gov/employee-benefits. Choose your group and plan, if prompted, then select Find a Provider.

The Empire Plan Prescription Drug Program is available 24 hours a day, seven days a week to answer questions from enrollees and pharmacists. Call — or have the pharmacist call — if there are any questions about your prescription or about accepting your benefit card.

**Not applicable to Excelsior Plan enrollees/dependents.*

If you use a non-network pharmacy, or if you do not use your benefit card at a network pharmacy, send your pharmacy receipt and claim form to the Empire Plan Prescription Drug Program for partial reimbursement (see page 1).

If You Are Medicare Primary

If you or any of your covered dependents are enrolled in Empire Plan Medicare Rx,* be sure that each of you brings your individualized Empire Plan Medicare Rx cards on your trip. These cards must be used when filling prescriptions at a network pharmacy. Remember to bring your current benefit card, too; you will need it in order to access all other Empire Plan benefits and services. For more information about prescription drug benefits available outside of the United States, call The Empire Plan (see page 2).

The Empire Plan NurseLineSM

The Empire Plan NurseLineSM provides access to health information and support 24 hours a day, seven days a week. Call The Empire Plan (see page 2) and press or say 5 to speak with a registered nurse about your health-related questions.

Telemedicine Visits Through LiveHealth Online

Remote health care visits using LiveHealth Online (LHO) are a cost-effective and convenient alternative to urgent care centers, emergency rooms and in-person office visits. Through LHO, you can access a board-certified doctor, psychiatrist, psychologist or licensed therapist



for a telephone or video visit on your smartphone, tablet or personal computer at no cost to you. To register, go to www.empireblue.com/nys and select the link to LiveHealth Online. If you need assistance, call LHO at

1-888-548-3432, 24 hours a day, seven days a week. **Reminder:** Telehealth visits with a participating provider are subject to the same copayment as in-person visits.

Questions & Answers

Q. I am planning a trip to my dream destination of Hawaii. What should I do if I need medical care while traveling?

A. The Empire Plan has a nationwide network of over 1.2 million physicians, laboratories and other providers, such as physical therapists, occupational therapists and chiropractors. If you need medical care while on your trip, call The Empire Plan and press or say 1 and a Medical/Surgical Program representative will help you to locate a provider in Hawaii. Or, go to NYSHIP Online at www.cs.ny.gov/employee-benefits. Choose your group and plan, if prompted, then select Find a Provider. Remember to ask the provider if they participate in The Empire Plan before you receive services.

Q. I use the Empire Plan Specialty Pharmacy Program for my arthritis medications, but this service is not available outside the United States. How can I get my medications while I am out of the country?

A. If you need medication from the designated specialty pharmacy while you are outside of the United States, you may request an override before you leave the country so that you will have a sufficient supply during your travels. For information on how to complete this process, contact The Empire Plan (see page 2), press or say 4 on the main menu to connect to the Prescription Drug Program and ask to speak with Specialty Customer Care.





Q. My partner and I are planning a two to three month trip through the Southwest. We are both diabetic. How do we obtain the insulin and other supplies we will need while traveling?

A. Call the Empire Plan Diabetic Supplies Pharmacy toll free at 1-800-321-0591 to arrange for most of the diabetic supplies prescribed by your doctor(s) to be sent to your home in advance of the trip. If either of you is Medicare primary or require an insulin pump, call the Home Care Advocacy Program (HCAP) (see page 11).

You can also visit any participating pharmacy to obtain insulin. Remember to bring your benefit cards and, if Medicare primary, your Empire Plan Medicare Rx cards.

To locate a pharmacy or network provider in the area where you will be traveling, go to NYSHIP Online at www.cs.ny.gov/employee-benefits. Choose your group and plan, if prompted, then select Find a Provider. Or, call The Empire Plan and press or say 1 on the main menu to connect to the Empire Plan Medical/Surgical Program, or press or say 4 to reach the Prescription Drug Program (see page 2).

Be sure to take this booklet with you for access to other important information and phone numbers.

Q. I'll be traveling to France this fall. What should I do if I need health care?

A. If you need to see a doctor while abroad, the American Embassy can usually provide names of reliable, English-speaking providers. In the event that you need to visit a hospital, go to www.bcbsglobalcore.com (enter code YLS) or make a collect call to 1-804-673-1177 to locate a Blue Cross Blue Shield Global Core participating facility in the area where you are staying. After receiving medical services, ask for copies of your medical records in English, if possible, and keep a receipt when you pay your bill. When you get home, submit the records to the appropriate Empire Plan administrator. The Plan administrators will reimburse you directly for covered expenses. If you are Medicare primary, remember that Medicare does not provide coverage outside the United States. If no other coverage is in effect, The Empire Plan is primary until you return.

Q. I recently had surgery on my shoulder, and my doctor has recommended four additional weeks of physical therapy. I have longstanding plans to spend the next three weeks in California visiting family. Can I have therapy while I am away?

A. Through the Managed Physical Medicine Program (MPMP), you can arrange to have therapy while you are in California. Call MPMP using The Empire Plan toll-free number to locate the provider nearest to your planned destination. If there is not a network provider in the area you will be visiting, MPMP will find a local provider and make arrangements for your therapy on your behalf. You will only be responsible for your copayment.





Q. What if I have questions about NYSHIP?

- A.** If you have questions regarding providers, benefits and claims, call The Empire Plan (see page 2). If you have questions about your enrollment records, eligibility or NYSHIP requirements, or you need to order forms, NYSHIP publications, replacement benefit cards or add a dependent or change your address, contact your Health Benefits Administrator (HBA).
PE Retirees: You can order benefit cards or change your address online using MyNYSHIP (www.cs.ny.gov/mynyship). For more information and instructions, visit www.cs.ny.gov/mynyship/welcome. You may also contact the Employee Benefits Division at 518-457-5754 or 1-800-833-4344 with questions.
Forms and information related to your NYSHIP coverage can be found on NYSHIP Online at www.cs.ny.gov/employee-benefits.

Travel Tips

- Prepare a first-aid kit and include items such as sunscreen and medications for allergies, bee stings and pain.
- Carry a card or wear a bracelet stating medical conditions you have (such as diabetes or severe allergies).
- Keep important names and contact information handy for emergency medical personnel. Enter this information into your mobile phone's address book under the name Emergency Contacts.
- Carry your benefit card and a list of any allergies to medications. Also, bring a list of medications (and dosages) you take regularly. If you or any of your covered dependents are enrolled in Empire Plan Medicare Rx, make sure you each carry your personal Empire Plan Medicare Rx cards.
- Call HCAP, MPMP or the Empire Plan Mental Health and Substance Use Program in advance to make out-of-town arrangements for care.



This document is for information purposes only and does not contain a complete description of your benefits or imply Empire Plan coverage. Read your *Empire Plan Certificate* for complete information. While you travel, visit our website for benefit information at www.cs.ny.gov.



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