



New York State Correctional Officers & Police Benevolent Association, Inc.

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TO: NYSCOPBA Chief Sector Stewards in the
Southern Region and Mid-Hudson Region

FROM: Sharon Smith, Health Benefits Specialist

DATE: May 28, 2008

RE: Empire Plan Blue Cross/Blue Shield Hospital Network

This memo is a follow-up to the letter you received in April from the Empire Plan concerning Stellaris Health Network (SHN) and its contract negotiations with Empire Blue Cross/Blue Shield (contract expires 5/31/08). Since no settlement has been reached to date, we felt it important to provide updated coverage information. Lacking an agreement, the following hospitals will no longer participate in Empire's provider network effective 6/1/08:

1. Lawrence Hospital Center
2. Northern Westchester Hospital
3. Phelps Memorial Hospital Center
4. White Plains Hospital Center

As a result, except in cases of emergency, services provided by any of these SHN hospitals after June 1st will be covered out-of-network, as follows:

- services (other than cases of emergency) shall be reimbursed at 90 percent of charges. There will be a separate \$1500 annual hospital coinsurance maximum per enrollee, enrolled spouse/domestic partner and all dependent children combined for non-network hospital out-of-pocket expenses. This coinsurance maximum cannot be combined with any coinsurance maximums for other Empire Plan components.
- Covered outpatient services received at one of these hospitals after 6/1/08 will be reimbursed at 90 percent of charges or a \$75 copayment, whichever is greater. The non-network outpatient coinsurance will be applied toward the \$1500 annual coinsurance maximum.
- Once the enrollee, enrolled spouse/domestic partner or all dependent children combined have incurred \$500 in non-network expenses, a claim may be filed with the medical carrier (United HealthCare) for reimbursement of out-of-pocket non-network expenses incurred above the \$500 and up to the balance of the coinsurance amount.

Page 2
May 28, 2008

Services received at a non-network hospital will be reimbursed at the network level of benefits after June 1st under the following situations:

- cases of emergency;
- inpatient/outpatient treatment needed is only offered by one of these hospitals; or
- access to a network hospital exceeds 30 miles or does not exist.

Negotiations are still ongoing and hopefully an agreement will be reached before the deadline; however, we wanted to inform you of the non-network hospital benefits should the contract expire. If a settlement is reached, we will notify you immediately.

Should you have any questions regarding this information, feel free to contact me at NYSCOPBA, extension 236.

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cc: NYSCOPBA Jt. Committee on Health Benefits
NYSCOPBA Executive Board