

REPORTINGIA

NEW YORK STATE HEALTH INSURANCE PROGRAM (NYSHIP) for Empire Plan enrollees and for their enrolled dependents, COBRA enrollees with their Empire Plan benefits and Young Adult Option enrollees



WHAT'S INSIDE

- 2 Center of Excellence for Cancer Program
- 3 Center of Excellence for Transplants Program
- 4 Center of Excellence for Infertility Program
- 4 Center of Excellence Program Travel Allowance
- **5** Success Stories
- **6** Questions and Answers
- 7 Center of Excellence Locations
- **8** Benefits Outside Centers of Excellence; Resources

This publication describes The Empire Plan Center of Excellence Programs. Centers of Excellence are a select group of providers recognized as leaders in specific fields of medicine. The Empire Plan currently offers Centers of Excellence for cancer treatment, transplants and infertility.

Using a Center of Excellence is your choice. The benefits under the Center of Excellence Programs are available only when you enroll and receive prior approval from The Empire Plan.

At a Center of Excellence, you receive paid-in-full benefits for covered services with no copayments. However, you may have out-of-pocket expenses for certain services, such as laboratory and pathology tests, that are required by a Center but received at a different location. Remember to ask for an Empire Plan participating provider when you receive services outside a Center of Excellence. When you use a nonparticipating provider, the Basic Medical deductible and coinsurance apply.

If the patient travels within the United States, a travel, lodging and meal allowance may be available. See page 4 for details.

Benefits through the Center of Excellence for Cancer Program and Center of Excellence for Infertility Program are available to all Empire Plan enrollees. Benefits through the Center of Excellence for Transplants Program are available only to Empire Plan-primary enrollees. (If The Empire Plan is the secondary coverage, but the enrollee's primary coverage denies coverage at a Center of Excellence for Transplants facility, The Empire Plan will be considered the primary insurance for the Center; see page 2 for additional details.) To receive the paid-in-full benefits and the travel allowance, you must get approval by calling The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447). Choose the Medical Program for the Center of Excellence for Cancer Program and Center of Excellence for Infertility Program. Choose the Hospital Program for the Center of Excellence for Transplants Program.



CENTER OF EXCELLENCE FOR CANCER PROGRAM

The Center of Excellence for Cancer Program provides paid-in-full coverage for cancer-related services received through a nationwide network known as Cancer Resource Services (CRS). The network includes many of the nation's leading cancer centers.

What Is Covered

You receive paid-in-full benefits, including inpatient and outpatient hospital services and physician care related to the cancer treatment that is provided in a CRS cancer center. Routine follow-up care provided at the CRS cancer center is included. Cancer clinical trials and related treatment and services recommended and provided by a physician in a CRS cancer center also are covered.

There is a Center of Excellence Program travel allowance. To be eligible, the patient must be enrolled in an Empire Plan Center of Excellence Program and travel within the United States. See page 4 for details.



If a Transplant Is Needed

If you are enrolled in the Center of Excellence for Cancer Program, you have paid-in-full benefits for your cancer treatment, with the exception of transplants. The Empire Plan offers paid-in-full transplant services under the Center of Excellence for Transplants Program. Because the networks for these two programs are different, the Center of Excellence you are using for your cancer treatment may not be a Center of Excellence for Transplants. This may result in out-of-pocket expenses for you. To receive the maximum benefit, as soon as you are identified as a candidate for transplant, contact The Empire Plan at 1-877-7-NYSHIP (1-877-769-7447). Press or say 2 for the Hospital Program.

However, if you need a bone marrow transplant, and the Center of Excellence for Cancer where you are receiving treatment is not part of the Center of Excellence for Transplants Program, then services related to the bone marrow transplant, including hospital services, at the Center of Excellence for Cancer would be paid through the Medical Program, administered by UnitedHealthcare. These benefits would be paid in accordance with the benefits available to you under the Center of Excellence for Transplants Program. Remember, you must call The Empire Plan and press or say 2 for the Hospital Program to preauthorize your transplant. Call as soon as you know you are a candidate for transplant. A transplant case manager will then review your transplant facility choices and answer your questions.

How to Enroll

To participate in the Center of Excellence for Cancer Program, 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 Program. Then choose Cancer Resource Services (CRS) to connect to a CRS nurse consultant. CRS nurse consultants can answer your cancer-related questions and help you understand your diagnosis and treatment options. Call between 8 a.m. and 8 p.m. Eastern time, Monday through Friday (except holidays). If you are currently receiving cancer treatment from a Center of Excellence and you have never made the call to participate in the Center of Excellence for Cancer Program, you must call CRS to receive the paid-in-full benefits.

See page 7 for a list of Centers of Excellence for Cancer.

CENTER OF EXCELLENCE FOR TRANSPLANTS PROGRAM

The Empire Plan Hospital
Program, administered by
Empire BlueCross BlueShield,
offers the BlueCross and BlueShield
Association's Blue Distinction Center
for Transplants (BDCT) Program,
which is a national network of
transplant providers with a proven
record of successful transplants. In
addition, the Hospital Program offers
two Center of Excellence network
facilities known for their excellence
in kidney transplants.

Preauthorization Is Required

Call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and press or say 2 for the Hospital Program to preauthorize covered transplant services at a Center of Excellence for Transplants. To enroll in the Center of Excellence for Transplants Program and receive these benefits, The Empire Plan must be your primary insurance coverage.

If you have secondary coverage under The Empire Plan, and your primary insurer/HMO denies coverage at a Center of Excellence for Transplants, The Empire Plan will be considered your primary coverage. You or your primary health plan must send the denial letter to Empire BlueCross BlueShield. For help, call The Empire Plan and choose the Hospital Program.

What Is Covered

Benefits under the Center of Excellence for Transplants Program are available for 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 receive paid-in-full benefits, including inpatient and outpatient hospital services and physician care related to the transplant. This includes 12 months of follow-up care

at the Center where the transplant was performed. The 12-month period begins on the date of your transplant, and services include pretransplant evaluation of the transplant recipient, as well as reevaluations as needed.

If a transplant is authorized but you do not use a designated Center of Excellence, benefits will be provided in accordance with Empire Plan hospital and/or medical/ surgical coverage.

If you choose to have your transplant in a facility other than a designated Center of Excellence, you may still take advantage of case management services offered by the Hospital Program, administered by Empire BlueCross BlueShield. Contact the Benefits Management Program for prior approval and a case management nurse will be assigned to help guide you through the transplant process.

A travel allowance is available to patients enrolled in the Center of Excellence for Transplants Program. To be eligible, the patient must travel within the United States. See page 4 for details.

Case Management

When you participate in the Center of Excellence for Transplants Program, the Empire Plan Hospital Program, administered by Empire BlueCross BlueShield, will provide case management services through a registered nurse from the time you are listed for transplant until up to 12 months after you receive the transplant. The registered nurse case manager has experience in oncology, bone marrow transplants and solid organ transplants. Your case manager will help you through the transplant process, coordinate all transplant-related needs and work with other Empire Plan programs you may use.

Center of Excellence for Transplants

For a complete list* of nationwide facilities that participate under the Blue Distinction Centers for Transplants (BDCT) Program, contact The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and press or say 2 for the Hospital Program or go to the BlueCross BlueShield website for Blue Distinction Specialty Care at www.bcbs.com/about-us/capabilities-initiatives/blue-distinction/blue-distinction-specialty-care and click on the Blue Distinction Center Finder link.

Additional Centers of Excellence for kidney transplants that participate with Empire BlueCross BlueShield in New York State:

Albany Medical Center Hospital 43 New Scotland Avenue Albany, NY 12208 New York University Medical Center 550 First Avenue New York, NY 10016

CENTER OF EXCELLENCE FOR INFERTILITY PROGRAM

The Empire Plan Center of Excellence for Infertility Program offers the best in reproductive medical technology and infertility procedures. The Medical Program, administered by UnitedHealthcare, qualifies participating Centers based on several criteria, including: volume of In Vitro Fertilization (IVF) cases, success rate of live births per retrieval, range of services, personnel/credentials, laboratory service, ultrasound procedures, record keeping, informed consent, patient access, outcomes data and emergency transfer planning.

What Is Covered

Covered services and supplies include, but are not limited to:

- ▶ Patient Education/Program Orientation
- ➤ Diagnostic Testing, including pre-implantation genetic testing in certain circumstances
- ► Ovulation Induction/Hormonal Therapy
- ► Artificial/Intra-Uterine Insemination
- ► Surgery to enhance reproductive capability

Qualified Procedures are specialized procedures that facilitate a pregnancy but do not treat the cause of the infertility. If the Medical Program authorizes benefits, the following Qualified Procedures are covered:

- ► Assisted Reproductive Technology (ART) procedures including:
 - Assisted hatching
 - Gamete Intra-Fallopian Transfer (GIFT)
 - In Vitro Fertilization (IVF) and embryo placement
 - Intracytoplasmic Sperm Injection (ICSI) for the treatment of male factor infertility
 - Microsurgical sperm aspiration and extraction procedures, including: Microsurgical Epididymal Sperm Aspiration (MESA) and Testicular Sperm Extraction (TESE)

Prior Authorization Required

Call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and press or say 1 for the Medical Program, for prior authorization for infertility treatment at a Center of Excellence for Infertility. With prior authorization, benefits for covered services, supplies and Qualified Procedures at the Center are payable in full, subject to the maximum lifetime benefit of \$50,000.

- Zygote Intra-Fallopian Transfer (ZIFT)
- ▶ Sperm and/or inseminated egg procurement and processing and banking of sperm or inseminated eggs. This includes expenses associated with cryopreservation (freezing and storage of sperm or embryos). Exclusions and limitations apply to the infertility benefits. Please see your *Empire Plan Certificate* for details. Or, visit the New York State Department of Civil Service web site at www.cs.ny.gov.

Center of Excellence Program Travel Allowance

A travel, lodging and meal expenses allowance may be available if the patient is enrolled in the Center of Excellence for Cancer or Transplants Programs or if the patient is preauthorized for the Center of Excellence for Infertility Program and travels within the U.S.* The allowance is available to the patient and one travel companion when the facility is more than 100 miles (200 miles for airfare) from the patient's home. If the patient is a minor (under the age of 18), the allowance will include coverage for up to two travel companions. The Empire Plan provides reimbursement for travel, meals and one lodging per day.

The Empire Plan Center of Excellence Programs will reimburse for meals and lodging based on the U.S. General Services Administration (GSA) per diem rate and automobile mileage (personal or rental car) based on the IRS medical rate. Save original receipts for reimbursement. Only the following travel expenses are reimbursable: lodging, meals, auto mileage, (personal and rental car), economy class airfare, coach train fare and certain costs of local travel (e.g., local subway, taxi or bus fare; shuttle, parking and tolls) incurred once you arrive at the lodging that is needed for transportation from your lodging to the Center of Excellence. To find the current per diem rates for lodging and meals, visit the GSA website at www.gsa.gov and look under Travel.

Each covered person has a lifetime maximum allowance of \$50,000 for Qualified Procedures, including the travel allowance, when treatment has been preauthorized at a Center of Excellence for Infertility. The travel allowance will be applied toward the \$50,000 maximum lifetime benefit for infertility benefits.

There is no lifetime maximum for travel, meals and lodging for the Center of Excellence for Cancer or Transplants Programs.

The travel allowance is available as long as the patient remains enrolled and is receiving benefits under the Center of Excellence Program.

^{*} This does NOT include U.S. Territories.

SUCCESS STORIES

Based on actual experiences of Empire Plan enrollees*

Tom and the Transplants Program

Tom's doctor advises him that he needs a kidney transplant. Tom calls the Empire Plan Hospital Program, and a case manager returns Tom's phone call. The case manager reminds Tom of The Empire Plan's preadmission requirements and the benefits of enrolling in the Center of Excellence for Transplants Program. Tom is glad to learn that the Program gives him paid-in-full benefits for covered services. Plus, the Program will reimburse both his and his wife's travel costs to the Center, since it is over 100 miles from his home. There is even a lodging and meals allowance for them. Tom decides to receive his transplant at an Empire Plan Center of Excellence.

The case manager contacts the transplant office at the Center of Excellence Tom has chosen. She works with the Center to arrange Tom's evaluation at the Center and to get approval of the transplant request. Tom then enrolls in The Empire Plan Center of Excellence for Transplants Program.

The case manager calls Tom regularly before the transplant to talk about his needs and answer his many questions. She also stresses the importance of regular doctor visits so that Tom stays as healthy as possible before his transplant.

Following Tom's successful transplant six months later, the case manager arranges a discharge plan and home care services for Tom. She continues to check in on Tom each month for the next 12 months to be sure he's doing alright both physically and mentally as part of his follow-up care at the Center of Excellence.

Isabel and the Infertility Program

Isabel and her husband have wanted to have a baby for a long time. Their doctor suggests treatment at an Empire Plan Center of Excellence for Infertility. Isabel calls the Empire Plan Medical Program and gets approval for paid-in-full infertility benefits at the Center. And, because the Center is over 100 miles from Isabel's home, The Empire Plan benefits for travel, lodging and meal costs are available as part of the maximum lifetime benefit.

Her first in vitro fertilization at the Center is a success; Isabel is pregnant. Nine months later, her healthy baby boy arrives. Isabel and her husband couldn't be happier.

Charles and the Cancer Program

Charles visits his doctor for his routine health exam. The exam shows an enlarged prostate and a higher than normal



prostate-specific antigen (PSA) count, which could mean a problem. Charles' doctor advises him to see a cancer specialist. Charles calls The Empire Plan's toll-free number to connect with a Cancer Resource Services (CRS) nurse. The nurse talks with Charles and helps him choose a Center of Excellence for Cancer and an oncologist.

At the Center, Charles learns that he has prostate cancer. With the help of the doctor and the CRS nurse, he decides that surgery is the best treatment. Through the surgery and recovery time, his cancer care is fully covered at the Center of Excellence. Even Charles' follow-up visits to check his PSA count continue to be covered under The Empire Plan Center of Excellence for Cancer Program.

Karen, the Cancer Program and The Empire Plan

Karen's doctor tells her that a biopsy of the lump in her breast shows cancer cells. Karen wants to talk about treatment with a cancer specialist at an Empire Plan Center of Excellence for Cancer. After contacting Cancer Resource Services (CRS) through The Empire Plan's toll-free number, Karen and her husband drive 200 miles from their home to the Center they've chosen. The Program's travel allowance provides reimbursement for their mileage, room and meal costs.

Following the doctor's recommendation, Karen makes arrangements to have the surgery at the Center of Excellence. Her outpatient and inpatient hospital and physician care at the Center of Excellence are paid in full by The Empire Plan. This benefit includes radiation therapy at the Center after the surgery.

Karen continues to travel to the Center for her radiation therapy and uses the Program's travel allowance to help pay related costs. When her doctor prescribes chemotherapy following the radiation, Karen chooses to have this treatment outside the Center at a facility closer to her home. Although she no longer has paid-infull coverage for her cancer treatment, by using Empire Plan participating providers, she has no copayment for her chemotherapy. Copayments only apply to follow-up visits to her doctor's office.

^{*}Actual names of enrollees have been changed.

QUESTIONS AND ANSWERS

I live outside of the United States. Can I still use The Empire Plan Center of Excellence Programs?

Yes, the Center of Excellence Programs are available to eligible Empire Plan enrollees who live outside of the United States. However, you are only eligible for reimbursement for travel within the United States.

Can I just go to a Center of Excellence without calling The Empire Plan?

You must call The Empire Plan at the toll-free number, 1-877-7-NYSHIP (1-877-769-7447) before you receive cancer treatment, transplant services or Qualified Procedures for infertility at a Center of Excellence. The Medical Program (UnitedHealthcare) approves benefits for both cancer care and infertility; the Hospital Program (Empire BlueCross BlueShield) approves benefits for transplants. This will ensure you are taking full advantage of your benefits.

Will I have coverage for prescription drugs prescribed by a provider at a Center of Excellence?

Yes, prescription drugs for cancer treatment, transplants or infertility ordered and administered at a Center of Excellence are covered by the Plan with no prescription drug copayment. Prescription drugs ordered by a Center provider and administered at home are covered under the Specialty Pharmacy Program or the Empire Plan Prescription Drug Program, and subject to the applicable copayment. To view the most current listing of drugs covered under the Specialty Pharmacy Program, go to NYSHIP Online at www.cs.ny.gov/ employee-benefits. After selecting your group and The Empire Plan, click on Using Your Benefits and then select Specialty Pharmacy Drug List. To get started with CVS Caremark Specialty Pharmacy, to request refills or to speak to a specialtytrained pharmacist or nurse, please call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447). Press or say 4 for the Prescription Drug Program, and ask to speak with a representative in Specialty Customer Care.

What sets Blue Distinction Centers for Transplants (BDCT) apart from other transplant centers?

Each BDCT is selected based on information for each type of transplant performed. This information includes the number of transplants, how long transplants have been performed at the facility, patient management, patient outcomes, transplant team training and experience, patient/family education and support programs and patient post-transplant care. To qualify as a BDCT for a specific type of transplant, a facility must meet all the program criteria, in addition to engaging in certain business agreements with the BlueCross BlueShield Association.

If I decide to use a Center of Excellence, do I have to receive all my care at the Center?

No, you may choose to have part of your care, surgery for example, at the Center of Excellence and another part of your care, such as follow-up care, at another facility that is not a Center of Excellence. At the Center, you will receive paid-in-full benefits for covered services. Outside the Center, The Empire Plan still provides benefits for medically necessary care. However, you must follow the requirements of the Benefits Management Program and you are responsible for any applicable deductible, coinsurance and copayments.

What if I decide to use a hospital that isn't an Empire Plan Center of Excellence?

You have the choice to use a Center of Excellence or not. If you choose not to use a Center, Empire Plan benefits are available for medically necessary care. Please see Benefits Outside Centers of Excellence on page 8 of this publication and your Empire Plan Certificate and Empire Plan Reports for details.

How do I get a nurse to help manage my care?

Whether you receive benefits from an Empire Plan Center of Excellence or a hospital that is not a Center of Excellence, The Empire Plan offers medical case management under the Benefits Management Program. Case management nurses help patients make choices about treatment and facilities available through The Empire Plan. Your Empire Plan Certificate has more information about the Benefits Management Program and case management.

CENTER OF EXCELLENCE LOCATIONS

Centers of Excellence for Cancer*

ALABAMA

University of Alabama at Birmingham Comprehensive Cancer Center Birmingham (P)

ARIZONA

The Mayo Clinic Cancer Center Scottsdale

CALIFORNIA

City of Hope Cancer Center Duarte (P)

Lucile Packard Children's Hospital Palo Alto (P)

Stanford Hospital and Clinics Stanford (P)

UCSF Comprehensive Cancer Center San Francisco (P)

COLORADO

The Children's Hospital Denver (P)

The University of Colorado Hospital Aurora (P)

FLORIDA

H. Lee Moffitt Cancer Center and Research Institute Tampa

The Mayo Clinic Cancer Center Jacksonville

ILLINOIS

Children's Memorial Hospital Chicago (P)

Robert H. Lurie Comprehensive Cancer Center of Northwestern University Chicago

MARYLAND

The Sidney Kimmel Comprehensive Cancer Center at Johns Hopkins Baltimore (P)

University of Maryland Marlene and Stewart Greenebaum Cancer Center Baltimore (P)

Centers of Excellence for Transplants

Please see page 3 for a link to the Blue Distinction Centers for Transplants website and for additional Centers of Excellence for kidney transplants.

MASSACHUSETTS

Dana-Farber/Children's Hospital Cancer Care Boston (P)

Dana-Farber/Brigham and Women's Cancer Center

Massachusetts General Hospital Cancer Center

Boston

MICHIGAN

Karmanos Cancer Institute Detroit

MINNESOTA

The Mayo Clinic Cancer Center Rochester (P)

University of Minnesota Medical Center, Fairview Minneapolis (P)

NEBRASKA

The Nebraska Medical Center Omaha (P)

NEW YORK

Memorial Sloan-Kettering Cancer Center

New York (P)

New York Presbyterian Hospital – Columbia University Medical Center New York

Roswell Park Cancer Institute Buffalo

OHIO

The Cleveland Clinic Foundation Cleveland (P)

James Cancer Hospital at The Ohio State University Columbus

PENNSYLVANIA

Abramson Cancer Center at the University of Pennsylvania Philadelphia

Children's Hospital of Philadelphia Philadelphia (P)

The Kimmel Cancer Center at Jefferson Philadelphia

TENNESSEE

St. Jude Children's Research Hospital Memphis (P)

Vanderbilt-Ingram Cancer Center Nashville (P)

TEXAS

M.D. Anderson Cancer Center Houston (P)

UTAH

Huntsman Cancer Institute at the University of Utah Salt Lake City

WISCONSIN

University of Wisconsin Paul P. Carbone Comprehensive Cancer Center Madison (P)

(P) Pediatric oncology services are offered at these Centers of Excellence for Cancer.

* These lists are subject to change.

Centers of Excellence for Infertility*

CONNECTICUT

Reproductive Medicine Associates of Connecticut Norwalk

NEW YORK

Boston IVF Albany, Syracuse

Columbia University for Women's Reproductive Care New York Cornell Center for Reproductive Medicine and Infertility New York

Genesis Fertility and Reproductive Medicine Brooklyn

Infertility and IVF
Associates of Western
New York—also known
as Buffalo Infertility &
IVF Associates
Snyder

Long Island IVFMelville

New York University Fertility Center New York

Reproductive Medicine Associates of New York New York

Reproductive Specialists of New York
Mineola

Strong Fertility Center Rochester

BENEFITS OUTSIDE CENTERS OF EXCELLENCE

Cancer Benefits

Benefits for covered medical and surgical services for cancer treatment are available under the Participating Provider Program or the Basic Medical Program, administered by UnitedHealthcare. Benefits for covered hospital services are available through the Hospital Program, administered by Empire BlueCross BlueShield. You must follow the requirements of the Benefits Management Program and are responsible for any applicable copayments, deductible and coinsurance.

Transplant Benefits

If you choose to have your transplant in a facility that is not a Center of Excellence, or if you need a transplant not available at a Center of Excellence, you may still take advantage of the case management services at no additional cost to you. Call The Empire Plan and choose the Hospital Program to connect to a case manager.

If you do not use the Center of Excellence for Transplants Program, you must follow the requirements of the Empire Plan Benefits Management Program and pay any applicable copayments, deductible and coinsurance.



Infertility Benefits

Infertility benefits outside a Center of Excellence, including covered services, supplies and Qualified Procedures, are subject to the copayments, deductibles and coinsurance of the Participating Provider and Basic Medical Programs. Benefits for Qualified Procedures must be preauthorized by the Medical Program administrator (UnitedHealthcare). Call The Empire Plan and choose the Medical Program. The maximum lifetime benefit for all covered hospital, medical, travel, lodging and meal expenses associated with Qualified Procedures for infertility is \$50,000.

PARTICIPATION

The Center of Excellence Programs are voluntary. If you choose not to use a Center of Excellence for your cancer treatment, transplant or infertility, Empire Plan benefits are still available for medically necessary care.

RESOURCES

The Empire Plan NurseLineSM

Call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and press or say 5 for The Empire Plan NurselineSM for health information and support. Press or say 1 to speak to a registered nurse, available 24 hours a day, seven days a week.

American Cancer Society

1-800-ACS-2345 (1-800-227-2345) www.cancer.org

CancerCare

1-800-813-HOPE (1-800-813-4673) www.cancercare.org

National Cancer Institute

1-800-4-CANCER (1-800-422-6237) www.cancer.gov

American Society for Reproductive Medicine

www.asrm.org

BlueCross BlueShield Association

www.bcbs.com/why-bcbs/blue-distinction/ Click on the link for Blue Distinction Specialty Care.

United Network for Organ Sharing (UNOS)

www.unos.org

New York State Department of Civil Service, Employee Benefits Division, Albany, New York 12239 • www.cs.ny.gov

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. 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 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).

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