

A photograph of an elderly couple embracing outdoors. The man, on the right, is wearing glasses and a light blue button-down shirt, looking upwards with a joyful expression. The woman, on the left, is wearing a light blue sweater and has her arms around his waist, smiling warmly. The background is a soft-focus view of trees with autumn foliage.

MAY 2026

EMPIRE PLAN REPORT

NY Retiree

For New York State retirees, vestees and dependent survivors, their enrolled dependents, preferred list and COBRA enrollees and Young Adult Option enrollees



Department of Civil Service
The Empire Plan



WHAT'S NEW

This *Empire Plan Report* summarizes changes to your benefits and coverage under the New York State Health Insurance Program (NYSHIP) and The Empire Plan. The *Empire Plan Certificate* and corresponding *Certificate Amendments* reflecting changes outlined in this *Report* are found on nyship.ny.gov.

If you have any questions regarding the topics discussed in this publication, visit nyship.ny.gov, call The Empire Plan or contact the Employee Benefits Division (EBD).

This *Report* includes information about:

- Vaccine and immunization guidance (page 2)
- Updated NYSHIP website (page 4)
- Importance of preventive care (page 5)
- New *Reporting On* publications (page 6)

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Empire Plan Changes

Empire Plan Continues to Cover Vaccines

In the past, New York State and The Empire Plan relied on preventive care guidance from the Centers for Disease Control and Prevention (CDC) and the Advisory Committee on Immunization Practices (ACIP). The Empire Plan will continue to cover a schedule of recommended routine immunizations for children that is aligned with science and evidence-based research.

In addition to federal guidance from the CDC and ACIP, New York State will also cover childhood

and adolescent immunization recommendations of the American Academy of Pediatrics (AAP). To see the complete schedule, visit aap.org. This evidence-based schedule recommends routine immunizations for protection against 18 preventable diseases, including rotavirus, COVID-19, influenza, respiratory syncytial virus (RSV), hepatitis A, hepatitis B and meningococcal disease.

This means when you use a network provider, preventive vaccines continue to be covered at no cost to you.

Preventive Care Coverage Guide Coming Soon!

The Empire Plan 2026 *Preventive Care Coverage Guide* (PCCG) will soon be posted online, emailed and mailed to enrollees. The PCCG usually is included in your *At A Glance* publication and contains a summary of preventive services under the federal Patient Protection and Affordable Care Act (PPACA) that are provided by The Empire Plan.

In the past, New York State and The Empire Plan relied on preventive care guidance from the Centers for Disease Control and Prevention (CDC) and the Advisory Committee on Immunization Practices (ACIP). In addition to federal guidance from the CDC and ACIP, New York State will also cover childhood and adolescent immunization recommendations of the American Academy of Pediatrics (AAP). Once New York State legislation regarding preventive care guidance is signed into law, the 2026 PCCG will be updated and distributed to enrollees.

Get Your NYSHIP Publications by Email

You now have the option to receive NYSHIP publications and communications by email. You can sign up for email publications on nyship.ny.gov or when you change your enrollment plan option through a *NYSHIP Health Insurance Transaction Form* (PS-404R). You must use a personal email address to receive publications by email.

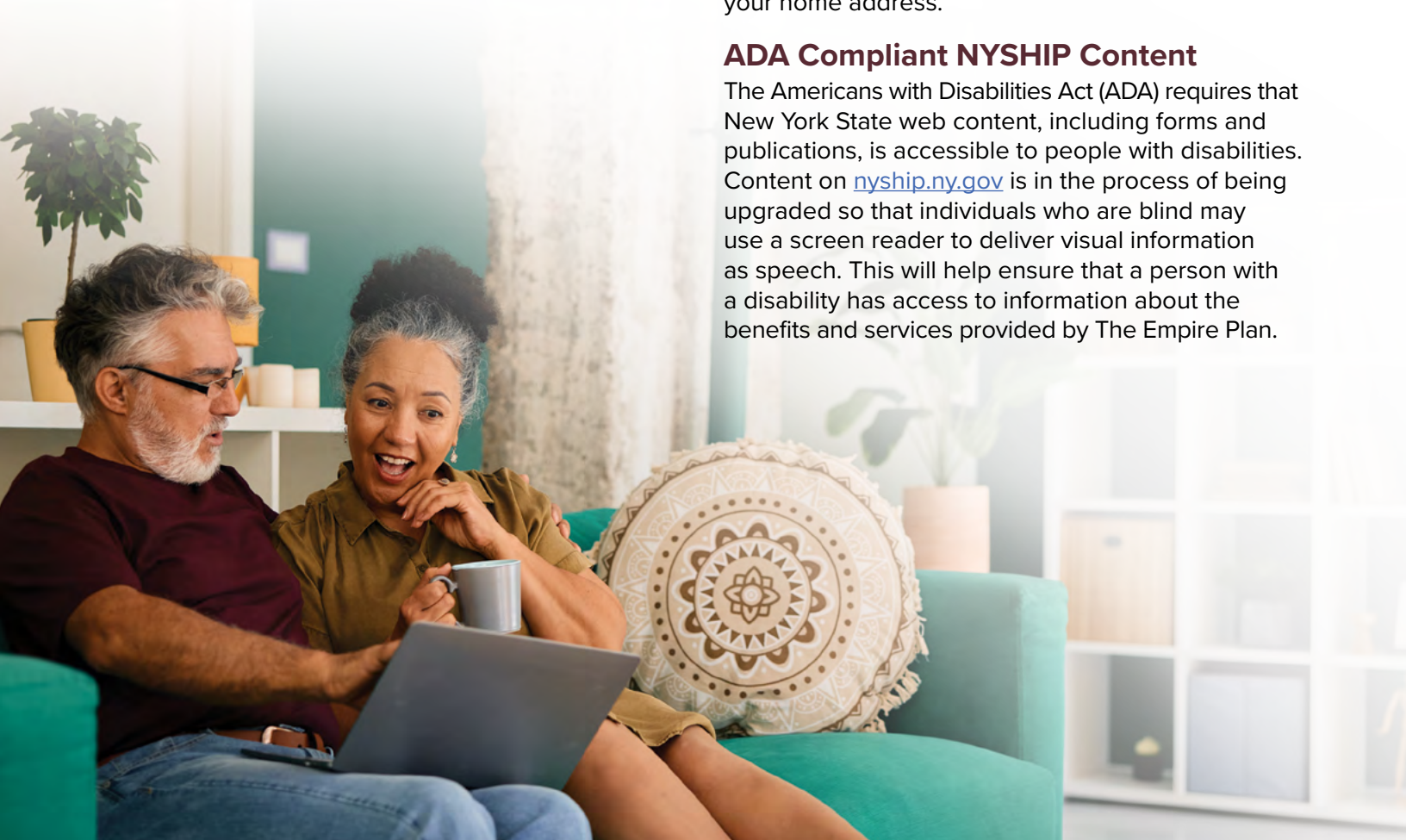
You can receive NYSHIP publications such as the *General Information Book* and *Rates & Deadlines* via email, as well as Empire Plan publications such as the *Empire Plan Report* and *At A Glance*.

When you choose the option to receive email publications, you also can opt out of having print publications mailed to your home. Just check the box to opt out on the PS-404R form. If you later decide you still want to receive NYSHIP and Empire Plan publications through the mail, you can change your communication preference by contacting EBD.

NYSHIP letters and communications from Empire Plan program administrators will continue to be mailed to your home address.

ADA Compliant NYSHIP Content

The Americans with Disabilities Act (ADA) requires that New York State web content, including forms and publications, is accessible to people with disabilities. Content on nyship.ny.gov is in the process of being upgraded so that individuals who are blind may use a screen reader to deliver visual information as speech. This will help ensure that a person with a disability has access to information about the benefits and services provided by The Empire Plan.



New and Improved NYSHIP Website

Soon nyship.ny.gov will have a new look! The updated site will still offer the most current information about your benefits, but it will be easier than ever to navigate and find the information you need.

What's Changing

The site is being updated to improve your experience when you need information about your coverage, including features such as:

- A modern visual design
- Improved experience on smartphones and tablets
- Ability to more easily search the website
- Quicker access to commonly used pages
- Improved navigation
- Digital library of useful resources

What's the Same

The site will still have resources and information to help you understand your benefits, including:

- Alerts about new benefit information, publications and plan information
- Helpful tutorial videos

- Provider directories with listings of Empire Plan providers, pharmacies and services
- Claims and administrative forms
- Option transfer materials
- Publications
- Empire Plan Formulary drug lists

If you haven't already, sign up for email communications so you can be among the first to know about exciting new developments.

Empire Plan Epinephrine Coverage

Effective January 1, 2026, Empire Plan coverage for epinephrine devices has expanded to include nasal sprays to help protect enrollees living with life-threatening allergies.

New York State legislation updates the epinephrine laws to cover all available formulations, not just auto-injectors (brand-name EpiPen). In 2024, the FDA approved the use of an epinephrine nasal spray to treat anaphylaxis. Now, New York State also requires that auto-injectors, epinephrine nasal sprays and future devices are covered with a maximum annual copayment of \$100.



Using Your Benefits

Make Preventive Care a Priority

When life gets busy, one of the items you may move to the bottom of your to-do list is preventive care. Your health should always be a top priority. Making sure you are up to date with your annual checkups and screenings can help health care professionals catch and treat health issues early.

The Empire Plan covers preventive care checkups and screenings including:

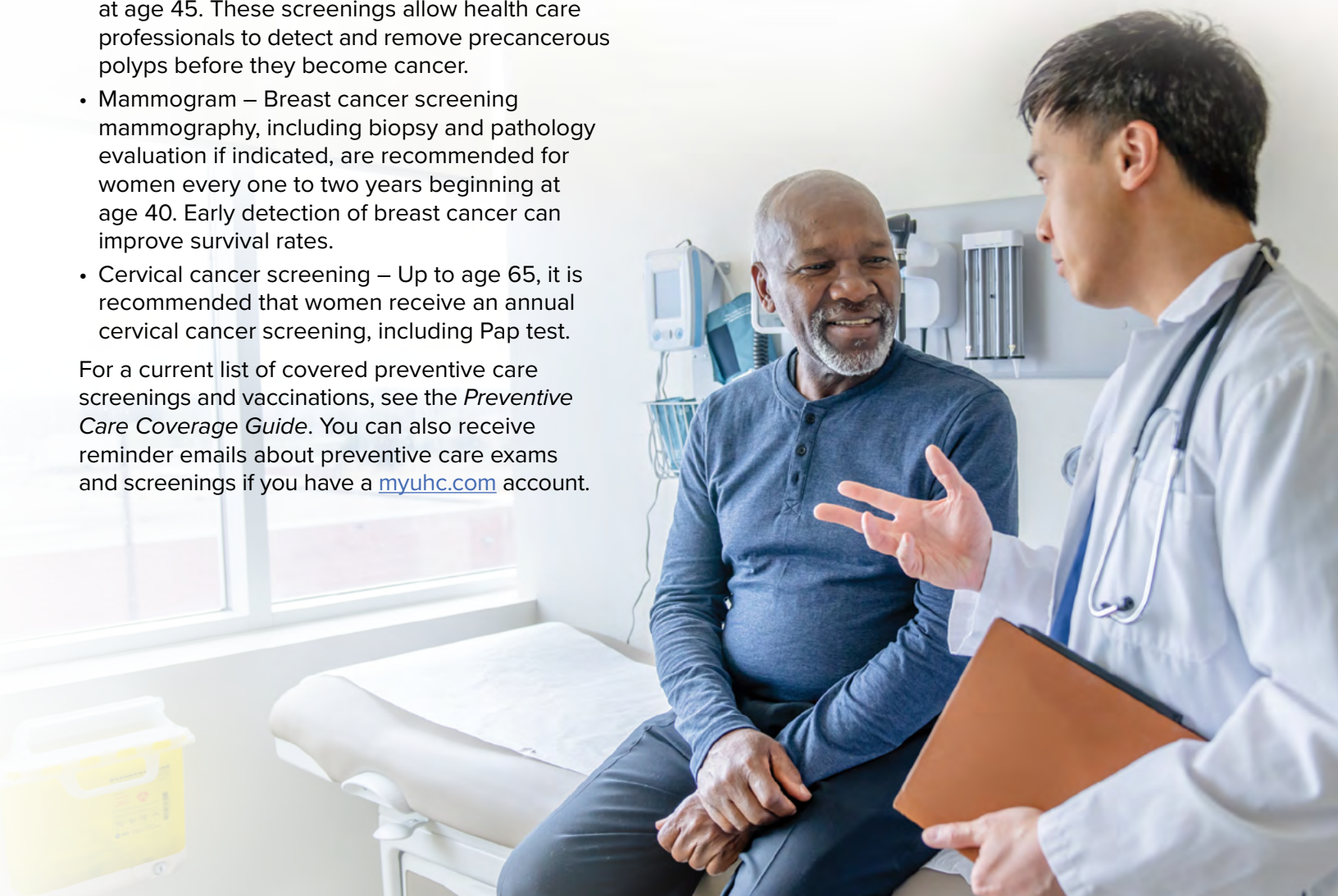
- Annual physical examination – Seeing your health care professional once a year for a checkup gives you a chance to ask about any health concerns you may have or changes you can make to improve your well-being. Routine care also may help detect any health issues early before they become serious.
- Colonoscopy – Colorectal cancer screenings are recommended for men and women beginning at age 45. These screenings allow health care professionals to detect and remove precancerous polyps before they become cancer.
- Mammogram – Breast cancer screening mammography, including biopsy and pathology evaluation if indicated, are recommended for women every one to two years beginning at age 40. Early detection of breast cancer can improve survival rates.
- Cervical cancer screening – Up to age 65, it is recommended that women receive an annual cervical cancer screening, including Pap test.

For a current list of covered preventive care screenings and vaccinations, see the *Preventive Care Coverage Guide*. You can also receive reminder emails about preventive care exams and screenings if you have a myuhc.com account.

Benefits of a Primary Care Physician

A primary care physician (PCP) is a health care professional who helps manage your day-to-day health over a long period of time. Your PCP often is a doctor but also could be a nurse practitioner or a physician assistant. When you have an established relationship with a PCP, they know the right questions to ask and can detect health issues in the early stages. A PCP can screen for disease, help you manage a wide range of health issues, avoid unnecessary emergency department visits and assist you with determining when you need to see a specialist.

The Empire Plan does not require enrollees to have a PCP. However, patients who regularly visit their PCP have fewer hospitalizations and better health. To find Empire Plan participating providers, visit nyship.ny.gov and search empireplanproviders.com.



New Reporting On Publications

The *Reporting On* series of publications is expanding! It will include new publications highlighting and describing some of the unique benefits available under The Empire Plan.

In addition to existing *Reporting On* publications that feature topics such as prescription drugs, the Mental Health and Substance Use Program, smoking cessation, asthma, diabetes, the Center of Excellence Program and the Home Care Advocacy Program (HCAP), the following new publications have been or soon will be added as a resource for enrollees.

Reporting On Gender-Affirming Care discusses comprehensive coverage provided by The Empire Plan for the treatment of gender dysphoria and the support of covered individuals' health and well-being, including behavioral health services, prescription medications and both non-surgical and surgical procedures.

Reporting On Center of Excellence for Transplants describes the range of services provided by The Empire Plan for a number of different types of transplants at a large nationwide network of transplant providers who have demonstrated quality care, treatment expertise and overall better patient results.

Reporting On Building Your Family details the family-building benefits provided by The Empire Plan, including the Building Healthy Families Program, access to fertility treatment and lactation support services and the support for mental health, pregnancy, maternity, pediatric care and diverse paths to building a family.

Reporting On Cancer explains cancer-care benefits under The Empire Plan, how the Center of Excellence for Cancer works and the support and resources available for enrollees and their dependents through every stage of care.

Reporting On Children's Health discusses the benefits available to children who are dependents of enrollees in The Empire Plan, including yearly preventive well-child visits, screenings, tests, counseling and vaccines.

Reporting On Men's Health explains the benefits provided by The Empire Plan to men, including yearly preventive care physicals, screenings, tests, counseling, vaccines and medications that are covered and recommended ages.

Reporting On Women's Health details the benefits provided by The Empire Plan to women, including yearly preventive care physicals and well-woman exams, screenings, tests, counseling, vaccines and medications that are covered.



Disease Management Programs

The Empire Plan offers a series of disease management programs for Empire Plan-primary enrollees and covered dependents through UnitedHealthcare (UHC), the Medical/Surgical Program administrator, and Carelon Behavioral Health, the Mental Health and Substance Use Program administrator. The programs provide guidance and support if you have been diagnosed with one of the conditions listed below. Participation is voluntary, confidential and available at no additional cost.

UHC Disease Management Programs

UHC offers Disease Management Programs for the following conditions:

- Asthma
- Cardiovascular disease (CAD)
- Chronic obstructive pulmonary disease (COPD)
- Congestive heart failure
- Diabetes
- Kidney disease, including chronic kidney disease (CKD) and end-stage renal disease (ESRD)

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

For more information, call The Empire Plan and choose The Empire Plan NurseLineSM. Nurses are available 24 hours a day, seven days a week.

Carelon Behavioral Health

Disease Management Programs

Carelon Behavioral Health offers disease management programs for the following conditions:

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

If you choose to participate in a disease management program, you will receive information about symptoms and treatment options. The program also helps you access treatment and coordinate care among providers.

MHSU Clinical Referral Line

The Empire Plan Mental Health and Substance Use (MHSU) Program offers services for mental health and substance use issues. The MHSU Clinical Referral Line provides referrals to highly trained and specialized clinicians who can help you find the best care.

To reach the Clinical Referral Line, call The Empire Plan and choose the MHSU Program. When prompted, press or say 3 for enrollee and then press or say 3 for the Clinical Referral Line. The Clinical Referral Line is available 24 hours a day, seven days a week. It is staffed by licensed clinicians who can refer you to an appropriate provider and help you schedule an appointment, if necessary. When you make the call, you will receive confidential help.

You have guaranteed access to network benefits under the MHSU Program. If there are no network providers in your area, you will receive network-level benefits if you call the Clinical Referral Line before you receive services.

NYSHIP Information

Choosing a Participating Provider

Using a provider that participates in The Empire Plan can improve your experience and save you time and money. Your out-of-pocket expenses are lower when you use a participating provider. You pay only your copayment (if applicable) at the time of your visit.

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

Participating providers in The Empire Plan network are thoroughly evaluated when they join the network. They include doctors, nurse practitioners, physical therapists, occupational therapists, radiologists, diagnostic laboratory services, as well as outpatient surgical locations, urgent care centers, convenience care clinics and cardiac rehabilitation centers. The Empire Plan administrator verifies that providers have the proper level of education, certification, professional experience and insurance. Ongoing re-evaluation ensures that participating providers continue to meet the standards for participation.

The best way to find a participating provider is to visit nyship.ny.gov and select the link to the Medical/Surgical Program online directory; there is a short video that explains how to use the provider directories. You can also visit myuhc.com or call The Empire Plan and choose the Medical/Surgical Program. A customer care representative will assist you with locating a provider or any other questions you have, Monday through Friday, 8 a.m. to 4:30 p.m.

Always ask your provider if they are participating in The Empire Plan network before you receive services. If you or a dependent are Medicare-primary, you must ensure the provider participates in both Medicare and The Empire Plan network.

Empire Plan Online Provider Directory

The Empire Plan provider directory is available online at nyship.ny.gov. You can choose from a nationwide network of over 1,000,000 providers, 15,000 hospitals and 9,000 pharmacies.

The Empire Plan program administrators — UnitedHealthcare, Anthem Blue Cross, Caredon Behavioral Health and CVS Caremark — each have online directories for their providers and services. To find a provider, simply click on the desired program directory link and follow the prompts on the page.

For the Medical/Surgical Program, visit the UnitedHealthcare online directory to search for participating providers, laboratories, outpatient surgical locations, cardiac rehabilitation centers, physical rehabilitation centers and urgent care centers.

For the Hospital Program, visit the Anthem Blue Cross online directory to locate hospitals, hospices and skilled nursing facilities.

For the Mental Health and Substance Use Program, choose the Caredon Behavioral Health online directory to find participating providers and facilities, education and screening materials and disease management programs.

For the Prescription Drug Program, visit the CVS Caremark online directory to find pharmacy locations and order mail service prescriptions online at a reduced cost.

If you need to use a nonparticipating provider or facility, visit the Basic Medical Discount Provider Directory to find a nonparticipating provider who is part of the Basic Medical Discount Provider group to lower your out-of-pocket expenses, in most cases.

Empire Plan Certificates and Amendments

The *Empire Plan Certificates and Amendments* provide an in-depth description of the benefits provided through The Empire Plan. Both your *Certificate* and *Amendments* with benefits effective through January 1, 2025, are available on nyship.ny.gov.

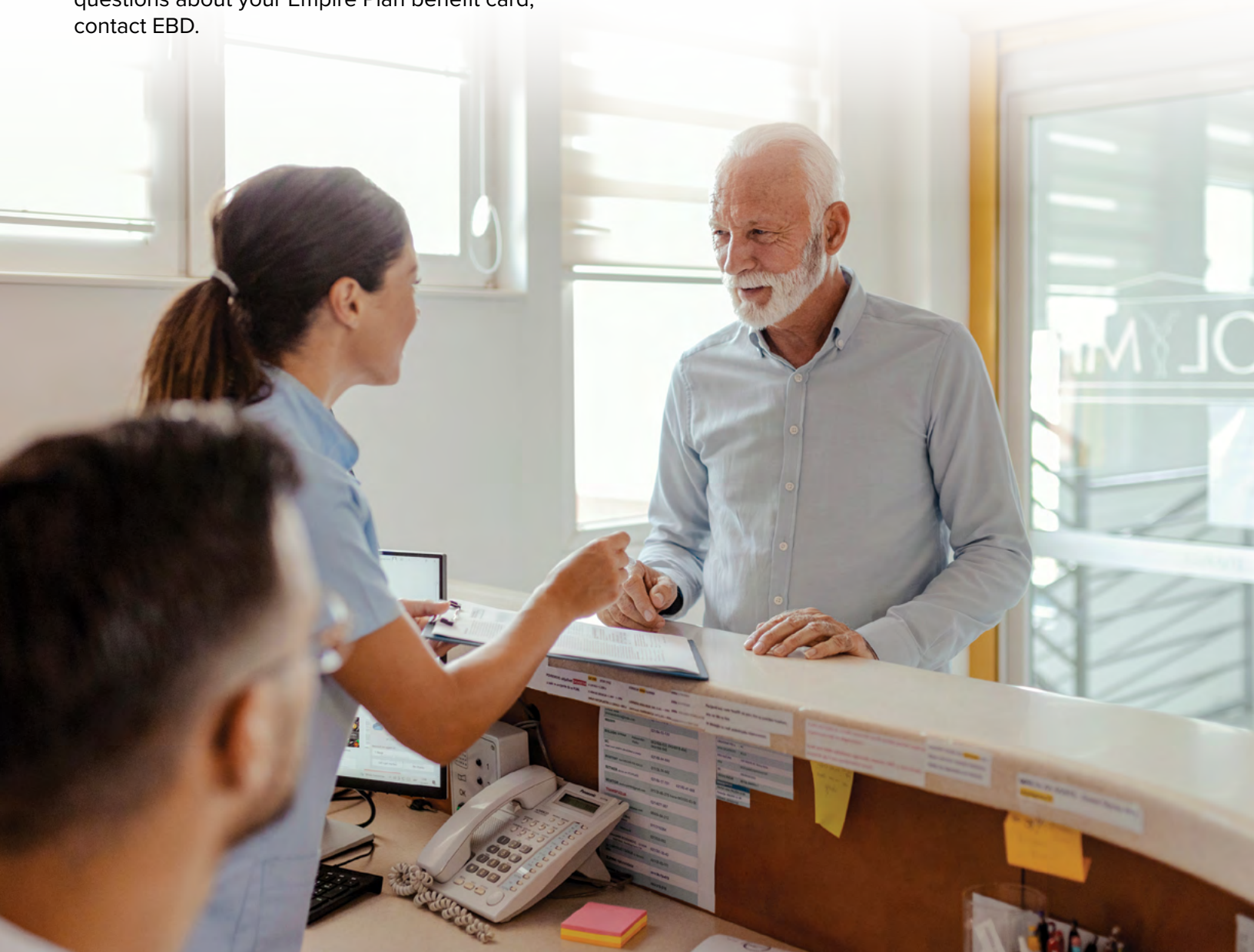
Empire Plan Benefit Cards

New Empire Plan benefit cards were recently issued to you and your covered dependents for 2026 that include maximum out-of-pocket information. Please be sure to use the new card and securely destroy the old one. If you have questions about your Empire Plan benefit card, contact EBD.

Summary of Benefits and Coverage

The *Summary of Benefits and Coverage* (SBC) is a standardized comparison designed to improve health insurance information so you can better understand your coverage. Some terms used in the SBC are defined in the *Uniform Glossary*, a non-customized companion document to the SBC.

To view the SBC or the *Uniform Glossary* for The Empire Plan, visit cs.ny.gov/sbc and choose your group.



Reminders

Annual Notice of Mastectomy and Reconstructive Surgery Benefits

The Empire Plan covers inpatient hospital care for lymph node dissection, lumpectomy and mastectomy for treatment of breast cancer for as long as the health care professional and patient determine hospitalization is medically necessary. The Empire Plan covers all stages of reconstructive breast or chest wall reconstruction surgery following mastectomy, including surgery on the other breast to produce a symmetrical appearance. Chest wall reconstruction surgery includes aesthetic flat closure as defined by the National Cancer Institute.

Call The Empire Plan and choose the Medical/Surgical Program if you have questions about your coverage for implants, breast forms or other prostheses related to breast cancer treatment.

Empire Plan Benefits Management Program requirements apply.

Annual Notice of Colorectal Cancer Screening Benefit

The Empire Plan covers preventive colorectal cancer screenings and laboratory tests for enrollees ages 45 through 75 when performed by a participating provider. This benefit includes an initial colonoscopy or other medical test for colon cancer screening and a follow-up colonoscopy performed because of a positive result from a non-colonoscopy preventive screening test. This benefit also includes coverage of medications that will provide adequate bowel preparation, pre-procedure consultation and any resulting pathology exam or polyp biopsy. While a copayment would not apply for the initial preventive procedure(s) or bowel preparation medications, additional screenings provided in accordance with the American Cancer Society (ACS) guidelines may be considered diagnostic and a copayment would apply. For more information on ACS guidelines, visit cancer.org.

Empire Plan Benefits Management Program requirements apply.

Keep Your Enrollment Record Up to Date

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

Inform EBD in writing of any changes to your enrollment record (address, adding or removing dependents, marital status changes) in a timely manner. If you are divorced or your marriage has been annulled, your former spouse is not eligible for coverage as a dependent as of the date of the divorce or annulment is filed in the county clerk's office, even if a court orders you to maintain coverage.

You can report an address change by calling EBD at 518-457-5754 or 1-800-833-4344 (United States, Canada, Puerto Rico, Virgin Islands). Representatives are available Monday through Friday from 9 a.m. to 4 p.m., Eastern time.

Retirees must send all other changes to:

New York State Department of Civil Service
Employee Benefits Division
Albany, NY 12239

Be sure to sign your request and include the last four digits of your Social Security number or your Empire Plan ID number, your address and your telephone number, including area code.

You may also make certain changes, such as your address, by going to MyNYSHIP – Enrollee Self-Service at cs.ny.gov/mynyship, a secure portion of nyship.ny.gov.

Ineligible Dependents

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

Contact Information

Call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and select the appropriate program.	
PRESS OR SAY 1	Medical/Surgical Program: Administered by UnitedHealthcare Representatives are available Monday through Friday, 8 a.m. to 4:30 p.m., Eastern time. TTY: 1-888-697-9054 P.O. Box 1600, Kingston, NY 12402-1600 Claims submission fax: 845-336-7716 Online: memberforms.uhc.com/DirectMedicalReimbursement.html
PRESS OR SAY 2	Hospital Program: Administered by Anthem Blue Cross Administrative services are provided by Anthem HealthChoice Assurance, Inc., a licensee of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield plans. Representatives are available Monday through Friday, 8 a.m. to 5 p.m., Eastern time. TTY: 711 New York State Service Center, P.O. Box 1407, Church Street Station, New York, NY 10008-1407 Claims submission fax: 866-829-2395 Online: anthembluecross.com/nys/resources-forms
PRESS OR SAY 3	Mental Health and Substance Use Program: Administered by Carelon Behavioral Health Representatives are available 24 hours a day, seven days a week. TTY: 711 P.O. Box 1850, Hicksville, NY 11802 Claims submission fax: 855-378-8309 Online: carelonbh.com/empireplan/en/home
PRESS OR SAY 4	Prescription Drug Program: Administered by CVS Caremark Representatives are available 24 hours a day, seven days a week. TTY: 711 Customer Care Correspondence, P.O. Box 6590, Lee's Summit, MO 64064-6590 Claims submission: P.O. Box 52136, Phoenix, AZ 85072-2136 Online: info.caremark.com/oe/nyship
PRESS OR SAY 5	Empire Plan NurseLineSM: Administered by UnitedHealthcare Registered nurses are available 24 hours a day, seven days a week to answer health-related questions.

Benefits on the Web

To learn more about your benefits, including finding Empire Plan providers and updated NYSHIP publications, go to nyship.ny.gov.

The *Empire Plan Report* is published by the Employee Benefits Division of the New York State Department of Civil Service. The Employee Benefits Division administers the New York State Health Insurance Program (NYSHIP). NYSHIP provides your health insurance benefits through The Empire Plan.



Department of Civil Service
New York State Health Insurance Program

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

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

**Please do not send mail
or correspondence to the
return address. See address
● information on page 11.**

SAVE THIS DOCUMENT



Department of Civil Service
New York State Health Insurance Program

Information for the enrollee, enrolled spouse/
domestic partner and other enrolled dependents

NY Retiree Empire Plan Report – May 2026

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