

THE EMPIRE PLAN

Reporting On



Cancer

In this publication, you'll learn about cancer care benefits under The Empire Plan, how the Center of Excellence for Cancer Program works, what support is available outside a Center of Excellence and the resources that can help you and your family through every stage of care.

For Empire Plan enrollees and their covered dependents, COBRA enrollees with Empire Plan benefits and Young Adult Option enrollees. SEHP enrollees may not be eligible for some of the benefits described in this publication. Call The Empire Plan Line for more information.



Department of Civil Service
The Empire Plan

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Understanding Cancer

Cancer is a disease characterized by the uncontrolled growth of abnormal cells that can invade and destroy healthy tissues. In the United States, cancer is the second-leading cause of death overall and the leading cause among people younger than 85 years. Cancer mortality has declined in the United States for several decades with early detection and effective treatment, which can significantly improve survival rates.

Types of Cancer

About 2 million people are diagnosed with cancer in the United States per year. Cancer can start almost anywhere in the body and may spread to other parts through a process called metastasis. The most common cancers include breast, lung, colon and prostate cancers.

This list provides examples of cancer categories and is not exhaustive. Please see a full list of cancer types at cancer.gov/types.

Head and Neck

Cancers of the mouth, throat, tongue, nasal cavity, sinuses, salivary glands and thyroid

Brain and Nervous System

Brain tumors, spinal cord tumors and other central nervous system cancers

Skin

Melanoma and non-melanoma skin cancers

Breast

Breast cancer

Respiratory System

Lung cancer and cancers of the airway

Digestive System

Cancers of the esophagus, stomach, liver, pancreas, colon, rectum, gallbladder and small intestine

Blood and Immune System

Leukemia, lymphoma and multiple myeloma

Reproductive System

Female: ovarian, cervical, uterine, vaginal, vulvar

Male: prostate, testicular, penile

Urinary System

Kidney, bladder and ureter cancers

Bone and Soft Tissue

Bone cancers and soft tissue sarcomas

Endocrine System

Thyroid cancer and other hormone-related cancers

Pediatric Cancers

Leukemia, brain tumors, neuroblastoma, Wilms tumor and other childhood cancers

Rare and Other Cancers

Less common cancer types and rare subtypes

Benefits Under The Empire Plan

The Empire Plan includes:

- The **Center of Excellence (COE) for Cancer Program**—a network of top-performing cancer centers offering high-quality cancer care, travel support and clinical trials. Once enrolled in the program, care provided at these Centers is covered at no cost to you.
- Comprehensive cancer treatment, outside of the COE for Cancer Program. Benefits include outpatient and inpatient treatment, prescription coverage, preventive screenings and caregiver support. When you use a network provider, your out-of-pocket costs are much lower.

Center of Excellence Benefits

The COE for Cancer Program provides services through a nationwide network known as Cancer Resource Services (CRS). These services are covered at no cost to you—**no copayments, deductibles or coinsurance**. CRS includes many of the nation's leading cancer centers. Your participation in the program is voluntary.

The network includes top cancer centers that meet strict evaluation criteria, such as a multidisciplinary approach to care, treatment planning and coordination and high-quality clinical research.

While cancer care received through a COE is covered at no cost to eligible members, services that are not part of the COE benefit—including Mental Health and Substance Use Disorder services—remain subject to the applicable Empire Plan cost-sharing requirements.

HOW TO BEGIN CARE

To participate in the COE for Cancer Program:

1. Call The Empire Plan at 1-877-769-7447, Monday through Friday, 8 a.m. to 4:30 p.m., Eastern time.
2. Press or say 1 for the Medical/Surgical Program.
3. Press or say 5 to be connected to CRS.

Once connected, a CRS nurse consultant will review your eligibility and help you schedule consultations or treatment at an approved COE for Cancer.

CENTER OF EXCELLENCE PROGRAM TRAVEL ALLOWANCE

The Empire Plan provides travel reimbursement, which is available to the patient and one travel companion when a COE location is more than 100 miles (200 miles for airfare) from the patient's home. Expenses will be reimbursed for you and one companion (two if the patient is a minor).

Covered expenses include:

- Lodging and meals (based on the U.S. General Services Administration [GSA] per diem rate)
- Mileage reimbursement (personal or rental car) based on the IRS medical rate
- Economy-class airfare, coach train fare and certain costs of local travel (e.g., local subway, local ridesharing, taxi or bus fare; shuttle, parking and tolls)

The travel allowance is available as long as you remain enrolled and are receiving benefits under the COE Program.*

** This does NOT include U.S. territories.*

Cancer Care Outside a Center of Excellence

If you choose not to use a COE for cancer treatment, coverage will follow standard plan design through the Hospital Program (Anthem), Medical/Surgical Program (UnitedHealthcare) and the Prescription Drug Program (CVS Caremark). Always confirm with The Empire Plan that services are covered and whether **preauthorization** is required. Benefits are subject to copayments, deductibles and coinsurance. You are still eligible for the following Empire Plan benefits:

- Inpatient and outpatient treatment
- Surgery, chemotherapy and radiation therapy
- Prescription drugs, including oral chemo and symptom relief
- Mastectomy bras and prosthetic wigs (up to \$1,500 lifetime maximum)
- Hospice
- Coverage for behavioral health services

Coping with Cancer

Being diagnosed with cancer can bring a range of emotions. Individuals can experience shock, fear, sadness, anger or uncertainty about the path ahead. These reactions are common and understandable.

Feeling overwhelmed or distressed is normal; however, persistent feelings of sadness, anxiety or hopelessness that last for weeks or interfere with daily life may signal a need for additional support. Help is available through The Empire Plan Mental Health and Substance Use Program, administered by Carelon Behavioral Health.

Support may include:

- Access to licensed mental health professionals
- Counseling and psychotherapy services
- Assistance locating network behavioral health providers
- Support for managing anxiety, depression or stress related to a cancer diagnosis

Preventive Care

Preventive care includes medical services and interventions designed to prevent illness, detect health problems early and maintain overall well-being. The Empire Plan covers the following preventive screenings and support services at no cost when your provider is in-network:

- Mammograms (including 3D) starting at age 35
- Cervical cancer screening (Pap and HPV tests)
- Colorectal screenings (colonoscopy, sigmoidoscopy, fecal testing)
- PSA testing for prostate cancer (as recommended)
- Low-dose CT scan for lung cancer in high-risk individuals
- Annual wellness visits
- Counseling and support for smoking cessation, nutrition and wellness are also available

For more information on preventive care services, see *The Empire Plan Preventive Care Coverage Guide* on the NYSHIP website.

Patient Experiences

Detection, Diagnosis and Cancer Care

Maria, 52, had a preventive screening mammogram with a network provider. The results showed that additional tests were needed. These tests confirmed breast cancer and Maria was referred to a network oncologist.

While working with her oncologist, Maria learned about The Empire Plan COE for Cancer Program and how it can help coordinate the cancer care recommended by her oncologist (radiation, surgery, etc.).

Maria's Empire Plan benefits helped simplify the path from detection to diagnosis and lowered her costs. This helped Maria focus on her treatment and recovery.

Complex Cancer Treatment Journey

After a few weeks of feeling tired and unwell, Linda, 45, visited her network primary care provider (PCP). Her PCP referred her to a network oncologist. Tests confirmed that Linda had non-Hodgkin lymphoma.

Linda's treatment plan included chemotherapy and radiation. Her oncologist also recommended an evaluation for a stem cell transplant (SCT). She had to travel far from home for frequent visits to oncologists and infusion centers. She also needed services at hospitals and required specialty medications.

Since Linda needed a lot of specialized cancer care including an evaluation for a SCT, she enrolled in The Empire Plan COE for Cancer Program. She received care from the Center's highly specialized teams, experienced in advanced cancer treatments. Plus, travel and lodging expenses for Linda and a companion were covered.

Linda's CRS nurse consultant helped to:

- Explain benefits and the Center's program requirements
- Coordinate care, including organizing appointments and services
- Provide ongoing support during treatment

By enrolling in the COE for Cancer Program and using other network providers, like her PCP, Linda received expert cancer care with low to no out-of-pocket costs. The Empire Plan benefits and support Linda received from the COE for Cancer Program allowed her to stay focused on her health and recovery.

Post-Treatment Care for Cancer Survivors

Kevin, 47, finished his treatment for colorectal cancer. His long-term care plan involved follow-up visits with his oncologist, lab tests and screenings to monitor his health as well as check for signs of cancer recurrence.

Using his Empire Plan benefits, he kept up a regular routine of on-going follow-up care. Having access to Empire Plan resources helped Kevin focus on his recovery as a cancer survivor.

Questions and Answers

Q: What is a Center of Excellence?

A: A Center of Excellence (COE) for Cancer is a high-performing cancer center in the network that provides expert, research-based treatment.

Q: Do I need a referral to use Cancer Resource Services (CRS)?

A: A referral is not required, but you must enroll in the COE for Cancer Program to receive the highest level of benefits and to get help coordinating your cancer care. Call The Empire Plan at 1-877-769-7447 and press or say 1 for the Medical/Surgical Program, then press or say 5 for CRS.

Q: Are there Centers of Excellence for Cancer in New York State?

A: Yes. Several COEs for Cancer are in New York State and the surrounding region. See locations on page 5.

Q: Are cancer clinical trials covered?

A: When you enroll in the COE for Cancer Program, cancer clinical trials and related treatment and services are covered. To verify whether a cancer clinical trial outside of the COE for Cancer Program is covered, contact The Empire Plan first.

Q: Do retirees qualify for the Center of Excellence for Cancer Program?

A: Benefits through the COE for Cancer Program are available to all Empire Plan enrollees, including those that are Medicare-primary.

Q: Does The Empire Plan cover wigs?

A: Yes. The Empire Plan covers up to \$1,500 (lifetime maximum) for prosthetic wigs needed due to chemotherapy or radiation.

Q: How can I get help with billing?

A: Several options are available for billing assistance:

- Call 1-877-769-7447 and press 1 for the Medical/Surgical Program.
- If you are enrolled in the COE for Cancer Program, speak with your CRS nurse consultant.

Q: How do I search for a network provider for preventive and other care outside of a Center of Excellence?

A: You can search for an Empire Plan Provider using this online directory: empireplanproviders.com.



The Empire Plan Programs and Administrators

To reach any of The Empire Plan programs, call 1-877-769-7447. This one toll-free number is your first step to Empire Plan information. Check the following list to determine which program to select.

See your *Empire Plan Certificate* or visit the NYSHIP website for additional contact information.

THE EMPIRE PLAN MEDICAL/SURGICAL PROGRAM

Administered by UnitedHealthcare

UnitedHealthcare
PO Box 1600
Kingston, NY 12402-1600
myuhc.com

TTY: 1-888-697-9054

Call The Empire Plan and press or say 1 for the Medical/Surgical Program for information on benefits under the Participating Provider, Basic Medical Provider Discount and Basic Medical Programs, predetermination of benefits and claims. Representatives are available Monday through Friday, 8 a.m. to 4:30 p.m., Eastern time.

THE EMPIRE PLAN HOSPITAL PROGRAM

Administered by Anthem Blue Cross

Anthem Blue Cross
New York State Service Center
PO Box 1407, Church Street Station
New York, NY 10008-1407
anthembluecross.com/nys

TTY: 711

Call The Empire Plan and press or say 2 for the Hospital Program for information regarding hospital and related services. Representatives are available Monday through Friday, 8 a.m. to 5 p.m., Eastern time.

THE EMPIRE PLAN MENTAL HEALTH AND SUBSTANCE USE (MHSU) PROGRAM

Administered by Carelon Behavioral Health, Inc.

Carelon Behavioral Health
PO Box 1850
Hicksville, NY 11802
carelonbh.com/empireplan/en/home

TTY: 1-855-643-1476

Call The Empire Plan and press or say 3 for the MHSU Program before seeking certain services from a mental health or substance use provider. Customer Service is available via phone or chat, Monday through Friday, 8 a.m. to 6 p.m., Eastern time

THE EMPIRE PLAN PRESCRIPTION DRUG PROGRAM

Administered by CVS Caremark

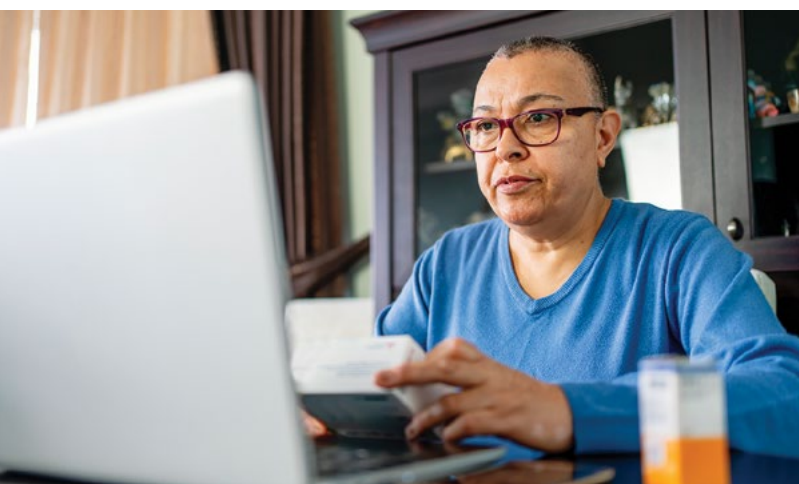
Mail Service Pharmacy:
CVS Caremark
PO Box 2110
Pittsburgh, PA 15230-2110
empireplanrxprogram.com, select CVS Caremark
Mail Service Pharmacy for Medicare-eligible Retirees:
Customer Care Correspondence
PO Box 6590
Lee's Summit, MO 64064-6590

empireplanrxprogram.com, select SilverScript

Call The Empire Plan and press or say 4 for the Prescription Drug Program. Representatives are available 24 hours a day, seven days a week.

The Empire Plan NurseLineSM

Call The Empire Plan and press or say 5 for The Empire Plan NurseLine for health information and support, 24 hours a day, seven days a week.





Resources

For more information about your coverage, or to get a copy of the complete terms of coverage, visit nyship.ny.gov or call 1-877-769-7447.

CANCER CENTER OF EXCELLENCE LOCATIONS IN NEW YORK

(P) indicates pediatric oncology services available.

Memorial Sloan Kettering Cancer Center (P)

New York, NY
212-639-2000
mskcc.org

New York-Presbyterian Hospital/ Columbia University Irving Medical Center

New York, NY
212-851-4680
nyp.org/locations/newyork-presbyterian-columbia-university-medical-center

New York-Presbyterian Morgan Stanley Children's Hospital (P)

New York, NY
1-800-245-5437
nyp.org/morganstanley

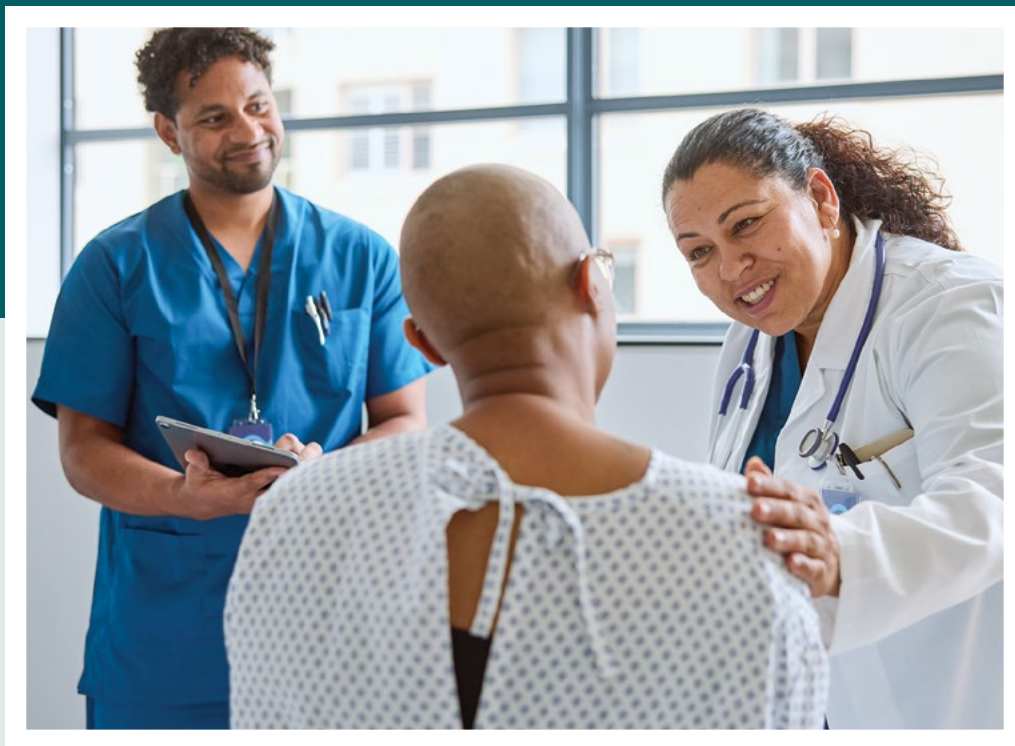
Roswell Park Comprehensive Cancer Center (P)

Buffalo, NY
716-845-2300
roswellpark.org



Scan the QR code for the latest information about the Cancer Centers of Excellence Network or call The Empire Plan to be connected to Cancer Resource Services.

This issue of *Reporting On* is for information purposes only.
Please see a health care professional for diagnosis and treatment.
Read your plan materials for complete information about coverage.



New York State Department of Civil Service, Employee Benefits Division, Albany, New York 12239 • nyship.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 the NYSHIP website at nyship.ny.gov. If you need an auxiliary aid or service to make benefits information available to you, please contact your health benefits administrator (HBA). NYS and PE Retirees, and COBRA 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). SEHP enrollees may not be eligible for some of the benefits described in this publication. Call the plan for more information.