



## THE EMPIRE PLAN Centers of Excellence

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

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“Life is what happens to you while you’re busy making other plans” wrote John Lennon. How true. Life often adds the unexpected to our plans. And when the unexpected becomes a medical crisis, The Empire Plan is there to help with Centers of Excellence.

### Centers of Excellence

The Empire Plan 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. At Empire Plan Centers of Excellence, you receive paid-in-full benefits for covered services. No copayments apply.

However, you may have out-of-pocket expenses for certain services, like laboratory and pathology tests, required by the Center and received outside the Center. Remember to ask for an Empire Plan participating provider when you receive services outside a Center of Excellence. When you use a non-participating provider, the Basic Medical deductible and coinsurance apply.

If the Center you use is more than 100 miles from the patient’s home, a travel, lodging and meal expenses benefit is available to the patient and one travel companion. Eligible travel expenses may vary by the program and location and are reimbursed in accordance with federal guidelines.

Using a Center of Excellence for cancer treatment, transplant or infertility is your choice. But the benefits under the Centers of Excellence programs are available only when you enroll and receive prior approval from The Empire Plan. Centers of Excellence benefits for cancer and infertility are available to all Empire Plan enrollees, while the transplants Centers’ benefits are available only to Empire Plan primary enrollees. (Empire Plan primary means that The Empire Plan pays first, before another group health insurance plan, including Medicare.)

To receive the paid-in-full benefits and the travel benefit, you must call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) for approval of these benefits. Choose UnitedHealthcare for the cancer and infertility programs; choose Empire BlueCross BlueShield for the transplants program.



## Centers of Excellence for Cancer

The Centers 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 Cancer Resource Services network includes many of the nation's leading cancer centers.

If you are enrolled in the Centers 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 Centers 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 also be a Center of Excellence for Transplants. And, this may result in out-of-pocket expenses for you. To receive the maximum benefit, contact Empire BlueCross BlueShield at The Empire Plan toll-free number, 1-877-7-NYSHIP (1-877-769-7447), as soon as you are identified as a candidate for transplant.

If you need a bone marrow transplant, for example, and your Center of Excellence for Cancer is not part of the Empire Plan Centers of Excellence for Transplants Program, hospital services would be paid at the network or non-network Hospital Program level and provider charges would be covered under the Participating Provider or the Basic Medical Programs. You would pay any copayments, deductible and coinsurance due.

Remember, you must call Empire BlueCross BlueShield at The Empire Plan toll-free number for pre-authorization of your transplant. Call as soon 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 Centers of Excellence for Cancer Program, you must call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and choose UnitedHealthcare, The Empire Plan Medical/Surgical Benefits Program. Then choose Cancer Resource Services 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 Centers of Excellence for Cancer Program, you must call CRS to receive the paid-in-full benefits.

### What is Covered

You receive paid-in-full benefits for the following services:

- Inpatient and outpatient hospital and physician care related to the cancer treatment and provided in a CRS cancer Center.
- Cancer clinical trials and related treatment and services recommended and provided by a physician in a CRS cancer Center.

A travel, lodging and meal expenses benefit is also available to the patient and one travel companion when the Center is more than 100 miles from the patient's home.

**See page 10 for a list of Centers of Excellence for Cancer.**



## Centers of Excellence for Transplants

The Empire Plan offers the BlueCross and BlueShield Association's Blue Quality Centers for Transplant (BQCT)

and Centers of Excellence network facilities participating with Empire BlueCross BlueShield. BQCT is a national network of transplant providers with a proven record of successful transplants. Centers participating with Empire BlueCross BlueShield BQCT are facilities in New York State known for their excellence in transplants.

### Pre-authorization Required

Call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and choose Empire BlueCross BlueShield, The Empire Plan Hospital Benefits Program, to pre-authorize covered transplant services at a Center of Excellence for Transplants. **To enroll in the Centers 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 Empire BlueCross BlueShield at the Empire Plan toll-free number above.

### What Is Covered

The benefits under the Centers of Excellence for Transplants Program are available for the following types of transplants:

- Bone Marrow
- Peripheral Stem Cell

- Cord Blood Stem Cell
- Heart
- Heart-Lung
- Kidney
- Liver
- Lung
- Simultaneous Kidney/Pancreas

You receive paid-in-full benefits for the following services:

- Pre-transplant evaluation
- Inpatient and outpatient hospital and physician care related to the transplant including twelve months of follow-up care at the center where the transplant was performed. The twelve-month period begins on the date of your transplant.

A travel, lodging and meal expenses benefit is also available to the patient and one travel companion when the Center is more than 100 miles from the patient's home.

### Case Management

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

**See page 11 for a list of Centers of Excellence for Transplants.**



## Centers of Excellence for Infertility

Empire Plan Infertility Centers of Excellence offer New York State's best in

reproductive medical technology and infertility procedures. UnitedHealthcare chooses these Centers based on several criteria, including: volume of in vitro fertilization 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 plan.

### Prior Authorization Required

Call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and choose UnitedHealthcare, The Empire Plan Medical/Surgical Benefits Program, for prior authorization for infertility treatment at an Infertility Center of Excellence. 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.

A travel, lodging and meal expenses benefit is also available to the patient and one travel companion when the Center is more than 100 miles from the patient's home. The travel, lodging and meal expenses benefit also requires prior authorization and is applied toward the maximum lifetime benefit.

### What is Covered

Covered Services and Supplies include but are not limited to:

- Patient Education/Program Orientation
- Diagnostic Testing
- 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 UnitedHealthcare authorizes benefits, the following qualified procedures are covered:

- Assisted Reproductive Technology (ART) procedures including:
  - In vitro fertilization and embryo placement
  - Gamete Intra-Fallopian Transfer (GIFT)
  - Zygote Intra-Fallopian Transfer (ZIFT)
  - Intracytoplasmic Sperm Injection (ICSI) for the treatment of male factor infertility
  - Assisted hatching
  - Microsurgical sperm aspiration and extraction procedures, including:
    - Microsurgical Epididymal Sperm Aspiration (MESA) and
    - Testicular Sperm Extraction (TESE)
- Sperm, egg 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, eggs or embryos).

Exclusions and limitations apply to the infertility benefits. Please see your *Empire Plan Certificate* for details.

**See page 11 for a list of Centers of Excellence for Infertility.**

## **A Few Reminders**

- To receive Centers of Excellence benefits, call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447). Choose UnitedHealthcare for cancer or infertility benefits; choose Empire BlueCross BlueShield for transplants benefits.
- If you have any questions about your benefits, call The Empire Plan and choose the appropriate program.
- For a current list of Centers of Excellence, call The Empire Plan and choose the appropriate program.
- Ask for an Empire Plan participating provider when you receive services outside a Center of Excellence.
- See your *Empire Plan Certificate* and *Empire Plan Reports* for more information.



## Benefits Outside Centers of Excellence

The Centers 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.

### Cancer Benefits

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

### Transplant Benefits

If you choose to have your transplant in a facility other than a designated Center of Excellence, or if you require a pancreas, small bowel, multivisceral transplant or other transplant not available at a Center of Excellence, you may still take advantage of the Empire BlueCross BlueShield case management services for transplant patients at no cost to you if you enroll in the Centers of Excellence for Transplants Programs. Call The Empire Plan toll-free number and choose Empire Plan BlueCross BlueShield to connect to a case manager.

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

If you choose to have a 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 cost to you. Call The Empire Plan toll-free number and choose Empire BlueCross BlueShield to connect to a case manager.

### Infertility Benefits

Infertility benefits outside Centers of Excellence, including covered services, supplies and qualified procedures, are subject to the copayments, deductibles and coinsurance maximums of UnitedHealthcare's Participating Provider and Basic Medical Programs. Benefits for qualified procedures must be pre-authorized by UnitedHealthcare. Call The Empire Plan toll-free number and choose UnitedHealthcare. The maximum lifetime benefit for all covered hospital, medical, travel, lodging and meal expenses associated with qualified procedures is \$50,000.



### Based on actual experiences of Empire Plan enrollees

#### 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 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 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 to follow. 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 Centers of Excellence for Cancer Program.



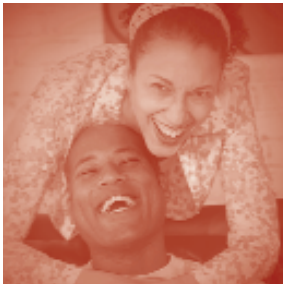
#### Tom and the Transplants Program

Tom's doctor advises Tom he needs a kidney transplant. Tom calls Empire BlueCross BlueShield. A case manager returns Tom's phone call. The case manager reminds Tom of The Empire Plan pre-admission requirements and the benefits of enrolling in the Centers 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 over 100 miles from his home. There's 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 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 twelve months to be sure he's doing all right both physically and mentally through his follow-up care at the Center of Excellence.



### **Isabel and the Infertility Center of Excellence**

Isabel and her husband have wanted to have a baby for a long time. Their doctor suggests treatment at an Empire Plan Infertility Center of Excellence. Isabel calls UnitedHealthcare and gets the okay 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.

After her first in vitro fertilization at the Center, success! Isabel is pregnant. Nine months later her healthy baby boy arrives. Isabel and her husband couldn't be happier with their new baby, and with The Empire Plan.

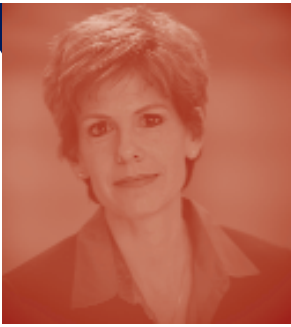


### **Karen, the Cancer Program and The Empire Plan**

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 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-in-full coverage for her cancer treatment, by using Empire Plan participating providers, she has no copayment for her chemotherapy. Copayments apply to follow-up visits to her doctor's office.



## Centers of Excellence Questions and Answers

- Q.** Why would I choose to go to a Center of Excellence?
- A.** Empire Plan Centers of Excellence have experience and success in the specialized fields of cancer treatment, transplants or infertility. When you choose to use an Empire Plan Center of Excellence, you receive paid-in-full benefits for covered services and a travel benefit if the Center is over 100 miles from your home.
- Q.** Can I just go to the Center of Excellence without calling The Empire Plan?
- A.** You can go to your first appointment without calling. But, remember: 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. UnitedHealthcare approves benefits for cancer care or infertility; Empire BlueCross BlueShield approves benefits for transplants.
- Q.** Why do the Blue Quality Centers for Transplant provide only certain specific types of transplants?
- A.** Each Blue Quality Center for Transplant is selected based on information for each type of transplant performed. This information includes: number of transplants, age of the transplant program, patient management, patient outcomes, transplant team training and experience, patient/family education and support programs and patient post-transplant care. To qualify for a specific transplant, a facility must meet all the program criteria.
- Q.** If I decide to use a Center of Excellence, do I have to receive all my care at the Center?
- A.** 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 treatments, at another facility that is not a Center of Excellence. You would receive the paid-in-full benefits for covered services at the Center. Outside the Center, The Empire Plan 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.
- Q.** What if I decide to use a hospital that isn't an Empire Plan Center of Excellence?
- A.** 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 page 6 of this report and your *Empire Plan Certificate* and *Empire Plan Reports* for details.
- Q.** How do I get a nurse to help me manage my care?
- A.** Whether you receive benefits from an Empire Plan Center of Excellence or a hospital that is not a Center, 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.



## Centers of Excellence for Cancer\*

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### Alabama

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

### California

**City of Hope Cancer Center**  
Duarte (P)

**Stanford Hospital and Clinics**  
Stanford (P)

**UCSF Comprehensive Cancer Center**  
San Francisco (P)

### Florida

**H. Lee Moffitt Cancer Center  
and Research Institute**  
Tampa

### Illinois

**Robert H. Lurie Comprehensive Cancer  
Center of Northwestern University**  
Chicago

### Maryland

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

### Massachusetts

**Dana-Farber/Partners Cancer Care**  
(Dana-Farber Cancer Institute, Brigham  
& Women's Hospital and Massachusetts  
General Hospital)  
Boston

### Michigan

**University of Michigan  
Comprehensive Cancer Center**  
Ann Arbor (P)

### Minnesota

**Fairview-University Medical Center  
at the University of Minnesota**  
Minneapolis (P)

### Nebraska

**The Nebraska Medical Center**  
Omaha (P)

### New York

**Memorial Sloan-Kettering Cancer Center**  
New York (P)

**Roswell Park Cancer Institute**  
Buffalo

### Ohio

**James Cancer Hospital at  
The Ohio State University**  
Columbus (P)

### Pennsylvania

**Fox Chase Cancer Center**  
Philadelphia

### Tennessee

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

**Vanderbilt-Ingram Cancer Center**  
Nashville (P)

### Utah

**Huntsman Cancer Institute  
at the University of Utah**  
Salt Lake City

### Wisconsin

**University of Wisconsin Comprehensive  
Cancer Center**  
Madison (P)

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

\* This list is subject to change.

## Centers of Excellence for Transplants\*

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### Connecticut

#### Hartford Hospital

Hartford (liver)

#### Yale-New Haven Hospital

New Haven (bone marrow)

### Massachusetts

#### Beth Israel Deaconess Medical Center

Boston (bone marrow)

#### New England Medical Center

Boston (liver)

#### University of Massachusetts

#### Memorial Medical Center

Worcester (bone marrow)

### New York

#### Albany Medical Center

Albany (kidney)

#### New York University Medical Center

New York (kidney, liver)

#### Strong Memorial Hospital

Rochester (bone marrow)

### North Carolina

#### Duke University Medical Center

Durham (bone marrow, heart, liver, lung, simultaneous kidney/pancreas)

### Ohio

#### Cleveland Clinic

Cleveland (bone marrow, heart, liver, lung)

### Pennsylvania

#### Hospital of the University of Pennsylvania

Philadelphia (bone marrow, heart, liver, lung)

#### Temple University

Philadelphia (bone marrow)

\* This is a partial list of the BQCT national network, which currently has 39 facilities for bone marrow/peripheral stem cell/cord blood stem cell transplant, 27 for heart transplant, 28 for liver transplant, 10 for lung transplant and 10 for simultaneous

kidney/pancreas transplant. Call Empire BlueCross BlueShield for information about Centers of Excellence in other areas of the United States.

The list is complete for the two Centers for kidney transplants in New York.

The network may change. Call Empire BlueCross BlueShield for the most current list of Centers.

## Centers of Excellence for Infertility\*

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### Genesis Fertility and Reproductive Medicine

Brooklyn, New York

### Infertility and IVF Associates of Western New York

Snyder, New York

### Long Island Fertility and Endocrinology IVF Associates

Port Jefferson, New York

Melville, New York

Lake Success, New York

### New York University Center Program for IVF, Reproductive Surgery and Infertility

New York, New York

### Reproductive Science Associates

Mineola, New York

### Strong IVF/Reproductive Endocrinology UnitedHealth Group

Rochester, New York

### The Center for Reproductive Medicine and Infertility

The New York Hospital Cornell Medical Center  
New York, New York

\* This list is subject to change.

## Resources

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### **The Empire Plan NurseLine<sup>SM</sup>**

Health information and support 24 hours a day, 7 days a week

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

Press or say 5 on the main menu. Press 2 to reach the library, enter PIN 335, and then enter the four-digit topic code.

### **American Cancer Society**

800-ACS-2345

[www.cancer.org](http://www.cancer.org)

### **National Cancer Institute**

800-4-CANCER

[www.cancer.gov](http://www.cancer.gov)

### **National Comprehensive Cancer Network**

[www.nccn.org/patients](http://www.nccn.org/patients)

### **BlueCross BlueShield Association**

[www.bcbs.com/innovations/bluedistinction/transplants/transplant-facts.html](http://www.bcbs.com/innovations/bluedistinction/transplants/transplant-facts.html)

### **Blue Distinction Centers for Transplants<sup>SM</sup>**

[www.bcbs.com/innovations/bluedistinction/centers/bluedistinctioncenterstransplants.pdf](http://www.bcbs.com/innovations/bluedistinction/centers/bluedistinctioncenterstransplants.pdf)

### **American Society for Reproductive Medicine**

[www.asrm.org](http://www.asrm.org)