

# EMPIRE

P L A N SPECIAL REPORT

FOR ACTIVE AND RETIRED ENROLLEES  
WITH EMPIRE PLAN PRESCRIPTION DRUG COVERAGE

DECEMBER 2007

## The Empire Plan Prescription Drug Program – January 1, 2008

*Beginning January 1, 2008, UnitedHealthcare will insure and administer The Empire Plan Prescription Drug Program.*

*UnitedHealthcare will partner with Medco Health Solutions, Inc. (Medco) for retail pharmacy network and mail pharmacy services (Medco by Mail).*

Your prescription drug benefits are not changing, but there will be some differences that enrollees should note.

- There will be some changes to the Preferred Drug List as part of The Empire Plan annual review. See insert for the 2008 Empire Plan Preferred Drug List, administered by UnitedHealthcare. It is also available online at [www.cs.state.ny.us](http://www.cs.state.ny.us). Select either “Employees” or “Retirees” and follow the links to Health Benefits. Select your group and benefit plan if prompted. On the resulting NYS Online page, select “Using Your Benefits.” This is not a complete list of covered drugs; it includes only the most commonly prescribed generic and brand-name drugs.
- The majority of the Plan’s current network pharmacies will continue to participate, including most retail chain pharmacies. To find a participating pharmacy you can:
  - Call the pharmacy and ask if they will participate in The Empire Plan participating pharmacy network beginning in January;
  - Go to the Department of Civil Service web site at [www.cs.state.ny.us](http://www.cs.state.ny.us) and select either “Employees” or “Retirees” and follow the links to Health Benefits. Select your group and benefit plan

if prompted. On the resulting NYS Online page, select “Using Your Benefits,” then Providers, Pharmacies and Services to use the Pharmacy Locator feature, or

- Call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) and choose The Empire Plan Prescription Drug Program on the main menu and then the prompt for 2008 benefit information to reach a representative.
- Beginning in January 2008, a new mail service pharmacy (Medco by Mail) will fill your prescriptions by mail. The Empire Plan has a pharmacist on call 24 hours a day, seven days a week.

These are just the highlights of some of the changes. Please read this Report carefully. We want you and your family to have the information you need about your 2008 Empire Plan prescription drug coverage.

### No New Benefit Card

You will not need a new identification card to fill prescriptions. Continue to use your Empire Plan Benefit Card. This is the card you already use for your Empire Plan prescription drug benefits. See page 4 for information you should take along on your first visit to a participating retail pharmacy on or after January 1, 2008.

### What’s New...

- New insurer/administrator UnitedHealthcare
- New 2008 Empire Plan Preferred Drug List (PDL) – see insert
- New mail service pharmacy, Medco by Mail
- New Teletypewriter (TTY) number for callers with a hearing or speech disability TTY Only .....1-800-759-1089

### What’s The Same...

- Toll-free NYSHIP number 1-877-7-NYSHIP (1-877-769-7447) for Empire Plan Prescription Drug Program questions
- Copayment amounts for all covered prescriptions (generic, preferred brand-name and non-preferred brand-name drugs)
- Empire Plan Benefit Card
- Mandatory generic substitution requirements
- Prior authorization for certain drugs
- Drug Utilization Review
- 90-day supply at retail or mail service, with refills up to one year
- Preaddressed, postage paid envelopes for the mail service pharmacy

## January 1, 2008 Reminders

If you are taking a prescription drug now, plan ahead to avoid any problems using your benefits on or after January 1, 2008.

- If you are now filling a prescription at a retail pharmacy and have refills available, ask if the pharmacy participates in The Empire Plan participating pharmacy network. If it does, you can continue to use your Empire Plan Benefit Card there. (See the Questions and Answers on page 3 if the pharmacy does not participate.)
- If you are now using the Caremark Mail Service and have refills available, your prescription (except for compound drugs and controlled substances that will require a new prescription) will be automatically transferred to Medco by Mail as of January 1, 2008.

- Prescriptions for compound drugs and controlled substances (Rx number begins with “C”) cannot be transferred between retail pharmacy locations. You will need a new prescription from your doctor.
- The Empire Plan Prescription Drug Program will not cover prescriptions (including refills) dispensed by the Caremark Mail Service pharmacy after December 31, 2007.
- If The Empire Plan Prescription Drug Program has waived the generic substitution requirement for a specific prescription you are using, you will not need to file a new generic appeal at this time.
- If you have already received approval for a drug on the Prior Authorization List, you don’t need to call at this time for another authorization.

## Here’s How to Use the Prescription Drug Program

When your doctor prescribes a medically necessary drug on or after January 1, 2008, you can fill the prescription using your Empire Plan drug benefits in one of three ways:

1. You can use your Empire Plan Benefit Card for covered prescription drugs at Empire Plan participating pharmacies.
2. You can order your covered prescription drugs from Medco by Mail.
3. You can use a non-participating pharmacy or pay cash for your prescription at a participating retail pharmacy (instead of using your Empire Plan Benefit Card) and submit a claim for reimbursement.

In most cases, you will not be reimbursed the total amount you paid for the prescription and the resulting out-of-pocket expense will likely be greater than your copayment at a participating pharmacy. So use your Empire Plan Benefit Card whenever possible.

See page 4 for new mailing information.

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## Controlling Your Prescription Drug Costs

One way you can help control the rapidly increasing cost of prescription drugs is by encouraging your physician to prescribe generics whenever they are available or when prescribing a brand-name drug to use the Preferred Drug List on the following pages. This is not a complete list.

This list offers alternatives that are safe and effective equivalents to higher cost drugs. The drugs listed have been determined by a panel of pharmacists and physicians to be safe and effective for treating disease and reducing drug therapy cost.

There will be some differences between the 2007 Empire Plan Preferred Drug List and the 2008 Empire Plan Preferred Drug List. If you are an enrollee taking a drug that will become a non-preferred brand-name drug as of January 1, 2008 you may have received a letter in the mail with lower cost generic or preferred brand-name alternatives. You should discuss using alternatives with your doctor or you will pay a higher cost for the non-preferred brand-name drug.

The 2008 Empire Plan Preferred Drug List will be sent to participating Empire Plan physicians to use in selecting drugs for you. They are

encouraged – but not required – to use this list. Medically necessary non-preferred brand-name drugs that are not on the Preferred List are covered, but at a higher cost to you.

You can help control your prescription drug costs by reminding your doctor of the Empire Plan Preferred Drug List as you discuss the best treatment options for your health conditions. Be sure to keep the drug list on the following pages with your medical records as a handy reference.

# Questions and Answers about The Empire Plan Prescription Drug Program

**Q:** What are my options to fill a prescription after January 1, 2008 if my current retail pharmacy does not participate in The Empire Plan participating pharmacy network?

**A:** You have three choices:

1. Ask the pharmacy if they will transfer the prescription to a participating pharmacy (except for compound drugs and controlled substances, which cannot be transferred);
2. Pay cash and submit a claim for reimbursement; or
3. Ask your doctor for a new prescription to fill at a participating retail pharmacy or Medco by Mail.

**Q:** Can I send my prescriptions to the Medco Mail Service now?

**A:** Since Medco by Mail will not become your new mail service pharmacy until January 1, 2008, you should not begin sending your prescriptions to Medco by Mail until December 28, 2007.

**Q:** I currently use a credit or debit card to pay for my mail order prescriptions. Will my payment information transfer to Medco by Mail on January 1, 2008?

**A:** No, you will need to reestablish your payment arrangement with Medco the first time you use the mail service pharmacy. If you are currently using the Plan's mail service pharmacy, you will receive additional information before January 1, 2008 about using Medco by Mail.

**Q:** What is the deadline for submitting direct reimbursement claims to Caremark for prescriptions filled in 2007?

**A:** You should file claims as soon as possible. However, you have until 90 days after the end of the calendar year – or March 31, 2008 – to submit claims to Caremark for prescriptions filled in 2007.

**Q:** Will certain drugs still require prior authorization?

**A:** Yes, you must continue to obtain prior authorization for certain drugs. While these drugs can have medical results of immeasurable value, they are sometimes prescribed inappropriately. The Empire Plan Prior Authorization Program administered by UnitedHealthcare ensures that these drugs are used appropriately, for medically necessary treatments.

**Q:** Will Medco by Mail provide any additional pharmacy services?

**A:** For new prescriptions written on or after January 1, 2008, you will be asked to complete a Health, Allergy, and Medication Questionnaire. This information will help the mail order pharmacy better serve your medication needs, including alerting your doctor to possible drug allergies or interactions. You can download a copy of the mail order form and Health, Allergy and Medication Questionnaire at [www.cs.state.ny.us](http://www.cs.state.ny.us), select either “Employees” or “Retirees” and follow the links to Health Benefits. Choose your group and benefit plan if prompted. On the resulting NYS Online page select “Using Your Benefits” then click on Forms and find “Empire Plan Prescription Drug Program Forms”.



## The Empire Plan Prescription Drug Program

Up to a 30-day supply from a participating retail pharmacy or Medco by Mail

\$5 Copayment – generic drug  
\$15 Copayment – preferred brand-name drug  
\$30 Copayment – non-preferred brand-name drug

31- to 90-day supply from a participating retail pharmacy

\$10 Copayment – generic drug  
\$30 Copayment – preferred brand-name drug  
\$60 Copayment – non-preferred brand-name drug

31- to 90-day supply through Medco by Mail

\$5 Copayment – generic drug  
\$20 Copayment – preferred brand-name drug  
\$55 Copayment – non-preferred brand-name drug

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## Your First Visit to a Participating Pharmacy after January 1, 2008

The Empire Plan and the Prescription Drug Program administrator have made every effort to ensure that participating pharmacies are aware of the change in administrator and know how to submit claims. However, you should cut out the information below and take it with you the first time you go to a retail pharmacy on or after January 1, 2008.



### Your first visit to an Empire Plan participating retail pharmacy on or after January 1, 2008

Below is information that may be helpful the first time you use an Empire Plan participating retail pharmacy to fill your prescription:

UnitedHealthcare administers The Empire Plan Prescription Drug Program

Rx Group: UH0712959

Bank Identification Number: 610014

## When You Call

For anything related to your Empire Plan Prescription Drug Program beginning in 2008, you can call The Empire Plan toll free at 1-877-7-NYSHIP (1-877-769-7447) 24 hours a day, seven days a week. Choose The Empire Plan Prescription Drug Program on the main menu and then the prompt for 2008 benefit information to connect to a representative or pharmacist. Effective January 1, 2008, you will be able to:

- Verify your eligibility
- Locate a participating pharmacy
- Use the mail service pharmacy
- Talk to a representative
- Request prior authorization or a generic appeal
- Talk to a pharmacist

## New Addresses You Need to Know

Addresses for using the mail service pharmacy, submitting claims for prescriptions from non-participating pharmacies and general correspondence are changing. Use the addresses below on and after January 1, 2008:

1. Mail prescriptions to:  
Medco by Mail  
P.O. Box 747000  
Cincinnati, OH 45274-7000
2. Mail completed claim forms for prescriptions from retail pharmacies to:  
Medco  
P.O. Box 14711  
Lexington, KY 40512
3. Mail general correspondence to:  
The Empire Plan Prescription Drug Program  
P.O. Box 5900  
Kingston, NY 12402-5900
4. For directions on where to send written appeals and prior authorization documentation, call toll free 1-877-7-NYSHIP (1-877-769-7447) and select The Empire Plan Prescription Drug Program.

It is the policy of the State of New York 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 Department of Civil Service web site ([www.cs.state.ny.us](http://www.cs.state.ny.us)). Click on Benefit Programs then NYSHIP Online for timely information that meets universal accessibility standards adopted by New York State for NYS Agency web sites. If you need an auxiliary aid or service to make benefits information available to you, please contact your agency Health Benefits Administrator. New York State and Participating Employer Retirees and COBRA Enrollees: Contact the Employee Benefits Division at 518-457-5754 (Albany area) or 1-800-833-4344 (U.S., Canada, Puerto Rico, Virgin Islands).