



On the Road

With Your Insurance Policy

Table of Contents

Universal Facts for ALL Plans	2
Emergency Coverage	2
Routine Coverage	3
Prescription Drug Coverage	3
Making a Decision – Issues to Consider	4
I Need to Change to Empire! What Should I do Now?	5

Enclosed/Embedded:

[Benefits Directory](#)

[On the Road with The Empire Plan](#)



Universal Facts for ALL Plans

1. Emergency Coverage:

- a. HMOs (all plans except Empire)
 - i. You will be covered for all emergencies no matter what city, state, or county you are in. Emergency is defined by most plans as any unforeseen need for medical services. This can include, but is not limited to, broken bones, influenza, infections and allergy attacks.
 - ii. It is highly recommended you contact your HMO for their specific procedure on obtaining emergency medical attention **prior to traveling** to ensure coverage of incurred expenses outside of your traditional coverage area.
- b. Empire Plan
 - i. The Empire Plan defines emergency care as a life threatening need to obtain services (type of illness/injury that requires an emergency room/urgent care center visit).
 - ii. You have access to more than 13,000 network hospitals across the United States.* Network benefits are provided for emergency services received at a non-network hospital. In addition, you have network benefits for medically necessary covered services outside of the United States.
 - iii. It is recommended you determine an in-network facility located in the vicinity you will be traveling. However, in the event of a life threatening emergency please proceed to the nearest available hospital.
 - iv. If you are required to obtain services at a non-network facility you may be required to submit payment for services in full and then be reimbursed by the Empire Plan.

- v. Note: Medical treatment is available for non-life threatening illness. This can include, but is not limited to, influenza, infections, and allergy attacks. Please contact the Empire Plan **prior to traveling** to obtain the specific procedure on obtaining such medical treatment and determining costs you would incur

2. Routine Coverage:

- a. HMOs (all plans except Empire)
 - i. Routine coverage is defined as expected need for medical treatment and routine treatment such as annual physicals.
 - ii. You will not be covered for routine medical procedures. **This may include coverage for existing medical conditions.** Please consult your health insurance carrier for details.
- b. Empire Plan
 - i. Routine coverage is defined as expected need for medical treatment and routine treatment such as annual physicals.
 - ii. The Empire Plan has network doctors available throughout the United States. You may be able to obtain routine medical treatment at the same cost you would pay at home. It is highly recommended you determine if there are network physicians in the locale you are staying in prior to travel.
 - iii. If there are no network doctors available in the locale you are traveling to you will be subject to the terms of the “Basic Medical Program.”
 - 1. Basic Medical Program Facts:
 - You will be subject to a deductible for each family member
 - Upon reaching your deductible you will be reimbursed approximately 80% of your incurred expenses
*For most treatment
 - iv. Prior Authorization is required for all routine medical treatment.

3. Prescription Drug Coverage:

- a. HMOs – within the U.S. you may obtain your prescription from any participating national chain for the same copayment you would pay at home. If you are outside the U.S. please contact your health insurance provider for instructions.
- b. The Empire Plan - within the U.S. you may obtain your prescription from any participating national chain for the same copayment you would pay at home. If you are outside the U.S. please contact The Empire Plan for instructions.

Note: All standard copayments will apply to network services

Making a Decision – Things to Consider

Below you will find a checklist of items to consider that may assist you in determining if you need to elect a change from an HMO to the Empire Plan for the duration of your Sabbatical.

1. Do I, or one of my covered dependents traveling with me, Yes No need routine medical care?
2. Will I be leaving family at home? Is so, will they have Yes No Unsure access to their doctors if I switch plans?
3. Am I, or my covered dependents, be able to complete my routine Yes No medical treatment prior to departure?
4. If I, or a covered dependent, need routine medical treatment Yes No is there an Empire Plan in-network doctor available?
5. If I am subject to an emergency or unexpected care needs Yes No do I have the ability to pay for these expenses and then be reimbursed?

Depending on your questions to the above questions you may wish to consider the following:

1. Question #1:
 - a. Yes – If you have an HMO you may not be able to obtain treatment. Please contact them for verification. If you have the Empire Plan you may be able to see an in-network doctor, or you may be subject to the Basic Medical Program.
 - b. No – Any plan will cover you for emergency services
2. Question #2
 - a. If you consider switching to the Empire Plan you may wish to verify with your local doctors that they are participating providers (provider directories can be obtained from the Human Resources Office).
3. Question #3
 - a. Yes – Any plan will cover you for emergency services
 - b. No - If you have an HMO you may not be able to obtain treatment. Please contact them for verification. If you have the Empire Plan you may be able to see an in-network doctor, or you may be subject to the Basic Medical Program.
4. Question #4
 - a. If you consider switching to the Empire Plan you may wish to verify if there are in-network doctors near the locale you are traveling to (provider directories can be obtained from the Human Resources Office).
5. Question #5
 - a. Under the Empire Plan Basic Medical Program you may be required to pay for medical expenses out-of-pocket and then be reimbursed.

I Need to Change to Empire! What Should I do Now?

1. If you have determined you need to change to the Empire Plan **contact the Office of Human Resources immediately.**
 - a. At least one month notice is required to ensure you obtain your Empire Plan health insurance cards prior to your trip. However, the earlier we obtain your request the smoother the process will be.
2. A simple form must be completed and submitted to change your health plan to Empire. The effective date will be the date you leave your HMO coverage area. Then, we have the ability to change your health plan back to your original health plan upon your return.
3. That's it! Happy travels!!!