

Introducing Empire Benefits

Open Enrollment for your 2010 benefits will take place from January 13th to January 22nd. This year, we are changing our medical benefits plan from Oxford to Empire Blue Cross/Blue Shield, so please read this newsletter carefully to make sure you get the coverage that suits you best in 2010.

Remember that open enrollment is the time each year when you have the opportunity to make changes to your benefits, including making changes to dependents covered under your plan, choosing a different plan, participating in the Transit and Parking Program, or changing your beneficiary. At other

times during the year, you can only make benefit changes if you experience a qualified life status change. You only need to complete the enclosed enrollment form if you are making any of the above mentioned changes.

Please note that there was a separate Open enrollment period for the Flexible Spending Accounts which occurred in December. Therefore, if you did not enroll at that time, you cannot enroll now.

Why the Change from Oxford to Empire?

The main reason is convenience, which the Empire plan offers you in two important ways:

1. Largest Provider Network.

Empire's Blue Card national network is the largest, with more participants than Oxford's network, giving you a greater choice of physicians and health care services. Empire is the leader in providing health coverage to customers in New York State and nationwide, serving 5 million members. Nearly 70% of employees covered by hospitals in the Greater New York Health Association Survey have Empire coverage.

Empire's local network includes providers in 28 eastern and southeastern counties of New York State and extensive network in New Jersey and Connecticut. Empire members have access to participating BlueCard® providers across the country and around the world through local Blue Cross and/or Blue Shield plans. In addition, Empire includes Memorial Sloan-Kettering in its network for any diagnosis.

Please visit www.empireblue.com to see the provider list and to make sure your providers are in-network.

2. No Referrals.

Under the Empire PPO plan, no referrals are required. This means that you do not need to go through your primary care physician if you need a network specialist.

ABOUT THE EMPIRE PLAN

The PPO offers basically the same plan design and copayment amounts as the current Oxford RN PPO plan. You pay no deductibles or coinsurance for care from a network provider. Your copayment for office visits is \$10, emergency care is \$30 and an inpatient stay is \$500.

If you choose to go out of network, the plan will pay 80% of the usual and customary charge for the service, after you meet your annual deductible: \$500/individual or \$1,000/family. For non-network treatment, your out-of-pocket maximum is \$2,000/individual or \$4,000/family, excluding your deductible.

PRECERTIFICATION REQUIRED FOR MENTAL AND SUBSTANCE ABUSE.

Please note that, under the Empire Plans, you must receive precertification before obtaining mental and substance abuse treatment.

The benefits will remain the same. The Empire benefit summaries are included with this newsletter and are also available in the Lenox Hill Human Resources Office. If you have additional questions about Em-

pire coverage, you may speak to an Empire representative by calling (800) 662-5139.

COVERAGE FOR THOSE WHO DON'T ENROLL OR DON'T WANT TO CHANGE COVERAGE

Please elect your new medical coverage during open enrollment, January 13th-22nd. If you do not elect coverage during open enrollment, there will be a "negative enrollment" which means you will automatically be enrolled as follows.

If you are enrolled in the Oxford RN PPO Plan, you will be automatically enrolled in the Empire RN PPO plan for 2010.

Prescription Drug Benefit

If you are enrolled in the Empire medical plan, you also have a prescription drug benefit through Medco. The plan provides benefits for prescriptions from a mail order service or from a retail pharmacy. Plus, through its "My Rx Choices" program, Medco offers tools and information to help you understand your prescription drug benefits and manage your health as you reduce your out-of-pocket costs for medicines.

The 2010 prescription copayment amounts are shown below:

TAKE ADVANTAGE OF MY RX CHOICES.

To access My Rx Choices, go online to www.medco.com/choices

	PPO 2010 MEDCO RX COPAYMENTS		
	Generic	Formulary	Non-Formulary
Retail (30-day supply)	\$12	\$20	\$35
Mail Order (90-day supply)	\$24	\$40	\$70

to review a confidential, personalized comparison of your prescriptions and lower-cost alternatives. On the site, you can also see which medicines are included on Medco's extensive formulary, or list of covered medications. You and your doctor can review this information to see if lower cost alternatives would work just as well for you.

If you prefer, you may call a Medco Prescription Benefit Specialist at (800) 319-7750. The Specialist can walk you through your prescription drug options, and can prepare a customized report for your doctor to review. When you call, be sure to have your prescription information handy.

Qualified Transit and Parking Program

For 2010, you may choose to contribute to the Transit and Parking Program, which is a tax-free reimbursement account for your transportation expenses to and from work. For 2010, the IRS maximums for public transportation and transit will remain the same; \$230 for Parking and \$230 for Transit. Please note that you can enroll, cancel, or make changes to this benefit at any time during the year.

Do I need to complete the enclosed enrollment form during Open Enrollment?

1. If you currently waive coverage and would like to enroll, you must complete the enrollment form.
2. Making changes to the dependents covered under your plan, if needed. For all dependents that are full-time students, please make sure to provide documentation of student status to Lenox Hill HR Office.
3. If you decide you do not want coverage, you must waive coverage.
4. If you wish to make changes to your beneficiary for Life Insurance.

Once again, if you make no elections/changes, your elections will remain the same.

We will have onsite sessions for questions as well as Empire presentations as follows:

Date	Time & Location
Jan 18th	11am-1pm Lenox Hill Hospital Cafeteria/ Human Resources Representatives
Jan 19th	9am-5pm Empire will be at the Blue Room, 210 E. 64th St. Campus; 11am-1pm Lenox Hill Hospital Cafeteria/Human Resources Representatives
Jan 20th	9am-5pm in Human Resources; 11-1 in the LHH Cafeteria
Jan 21st	9am-5pm in Human Resources; 11-1 in the LHH Cafeteria
Jan 22nd	9am-5pm in Human Resources; 11-1 in the LHH Cafeteria

Questions?

If you have any questions about open enrollment, please contact Johnnie Thompson, Benefits Manager at jkthompson@lenoxhill.net or Michelle Jimenez, Benefits Coordinator at mijimenez@lenoxhill.net If you have questions about Empire coverage, you may speak to an Empire representative by calling (800) 662-5193.