



Welcome to Empire BlueCross BlueShield.

By choosing Empire's HMO, you're linked to quality health care and customer service and thousands of the finest doctors and hospitals through our extensive HMO network. Enclosed you will find your:

- **MEMBER HANDBOOK** – a guide for accessing health care services covered by your HMO
- **SCHEDULE OF BENEFITS** – detailing your co-payment responsibilities and dependent coverage terms
- **CERTIFICATE OF COVERAGE AND RIDERS** – describing all available benefits and terms and conditions relating to your coverage

You'll enjoy maximum savings since there are **minimal out-of-pocket costs**. Once you pay the co-payment indicated in your Schedule of Benefits for certain covered services, Empire will take care of the rest.

Empire is working to help keep you and your family healthy. You will receive a customized package of health information, which can help you to make more informed choices about your health.

If you have questions about your HMO coverage, other available products and programs or would like an online directory of network health care providers, please visit [www.empireblue.com](http://www.empireblue.com). You can also call us at the toll-free number for Member Services that is listed in your handbook.

Again, welcome to Empire's HMO. We look forward to serving you. And thank you for choosing Empire!

# HMO



# TAKE ADVANTAGE OF THESE EXTRA BENEFITS INCLUDED IN YOUR HEALTH PLAN:

## Manage Your Health Care Online!

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### REGISTER NOW TO DO IT ON THE WEB!

Go to [www.empireblue.com](http://www.empireblue.com) where you can securely manage your health plan 24 hours a day, 7 days a week. Here's what you can do:

- Check status of claims
- Search for doctors and specialists
- Update your member profile
- Get health information and tools with My Health powered by WebMD
- Print plan documents
- Receive information through your personal "Message Center"
- Change your PCP

*Plus much more ...*

### HERE'S WHAT YOU'LL NEED TO DO

All members of your family 18 or older must register separately:

- Go to [www.empireblue.com](http://www.empireblue.com)
- Click on the member tab, and choose "Register"
- Follow the simple registration instructions

### ASSISTANCE IS A CLICK AWAY

Use the Click-to-Talk feature to contact us three different ways:

- **E-mail:** You can e-mail us with a question 24 hours a day, 7 days a week, and a customer service representative will e-mail an answer back to you through your Message Center.
- **Collaboration:** Our representative can call you while you are online and navigate the site along with you. We can even take control of your mouse, making it easier to answer your questions.
- **Call Back:** You can request that a representative contact you with assistance.

### GET PERSONALIZED HEALTH INFORMATION – INCLUDING YOUR HEALTH IQ

Click on MY HEALTH from your secure homepage after you register to receive the following features:

- Take the *Health IQ* test and compare your score to others in your age group
- Find out how to improve your score – *and your health* – online
- Find out how to take action against chronic and serious illnesses

Get health information for you and your family.

### YOUR PRIVACY IS PROTECTED

Your information is protected by one of the most advanced security methods available.

**Register today to experience hassle-free service!**  
**[www.empireblue.com](http://www.empireblue.com)**

# Maternity Care Program

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## **IF YOU ARE HAVING A BABY**

Empire understands that having a baby is an important and exciting time in your life so we developed the Empire Maternity Care Program. Specially trained obstetrical nurses working with your doctor help you and your baby obtain appropriate medical care through your pregnancy, delivery and after your baby's birth. And just as important, we're here to answer your questions.

While most pregnancies end successfully with a healthy mother and baby, the Maternity Care Program is also there to identify high-risk pregnancies. If necessary, Empire will refer you to a network specialist who is trained to deal with complicated pregnancies. We can also provide home health care referrals and health education counseling.

Please let us know as soon as you know that you're pregnant, so that you will get the appropriate help. A complimentary book on prenatal care is waiting for you when you enroll in Empire's Maternity Care Program. Call 1-800-845-4742 and select the prompt that says "precertify." You will be transferred to the Maternity Care Program.

# 360° Health® – Empire’s Health Services Programs

## EMPIRE’S HEALTH SERVICES PROGRAM, 360° HEALTH®, HELPS YOU IMPROVE, MANAGE AND MAINTAIN YOUR HEALTH.

No matter what your health care needs, as an Empire plan member you have access to programs and services to help you achieve and maintain your highest potential for good health — at no additional charge. 360° Health is a group of programs that surround you with personalized support. From preventive care to helping manage complex conditions, we are there when you need us.

Empire’s 360° Health is organized into:

- Online health and wellness resources.
- Discounts on health-related products and services, and alternative therapies.
- Guidance and support for when you need help.
- Condition management for those with chronic health issues.

The following are descriptions of some of the programs and services available to you:

**24/7 NurseLine and AudioHealth Library** – receive immediate assistance from a registered nurse, toll-free, 24-hours, 7-days-a-week. Simply call 1-877-Talk-2-RN (1-877-825-5276). If you need advice on comforting a baby in the middle of the night or need to locate a doctor, we’ll be there. Call us to:

- Assess and help understand your symptoms.
- Find additional help to make informed health care decisions.
- Locate a doctor, hospital or other practitioner.
- Get information about an illness, medication or prescription.
- Find information about a personal health issue such as diet, exercise or high blood pressure.
- Get information about pregnancy.
- Get assistance with discharge from a hospital.
- Help you decide if a medical situation requires emergency treatment.

You can also access an easy-to-use audio library. You’ll hear advice and news delivered in English and Spanish on several topics — from colds and sore throats to diabetes and cancer. Please refer to the list of recorded topics in the following pages.

**24/7 NurseLine is not for emergencies**, so please do not call if you believe you or a family member

- Is having a heart attack or stroke
- Is severely injured
- Is unable to breathe
- May have ingested poisonous or toxic substances
- Is unconscious
- Is experiencing any other symptom that you think constitutes an emergency

**In these cases, call 911 or your local emergency service as soon as possible.**

Here’s how to use 24/7 NurseLine:

- Dial 1-877-Talk-2-RN (1-877-825-5276) and follow the prompts to speak with a nurse or listen to the audiotape messages.
- If you plan on listening to the tapes, have your member ID number handy. You will need to enter the first three digits. For example, if your number is YLD123456789, enter YLD (123). For members who don’t speak English, stay on the line to be connected to an interpreter.
- The following pages contain a listing of audiotape messages. Note the code number of the topic(s) that you want to listen to, as you will be prompted for the number.
- If you have additional questions after listening to a tape, simply connect to the on-duty nurse.

**Special Offers** – Members can receive discounts on alternative medicine therapies and other health services. Go to the “Members” section of [www.empireblue.com](http://www.empireblue.com), look under Health Information, then select 360° Health and click on “Special Offers”. You can get access to discounts for services and products such as:

- Services by Alternative Practitioners
- Wellness Products
- Fitness Club Membership.
- Vision Services.
- Weight Loss Programs

*Please note that these services and products may not be available to your group and in all states, and are typically not covered benefits under your Empire health care plan. Empire makes no payment for these value-added programs available to you. Members pay the full amount of the provider's discounted fee if the service is not a covered benefit.*

*Empire does not endorse or warrant these discounted services and products in any way. Empire reserves the right to change, amend or withdraw any and all discount programs or services at any time without notice to any party.*

*Member Newsletter* – Our semi-annual member newsletter, *Healthy Solutions*, contains a variety of articles on staying healthy and coping with chronic diseases such as diabetes and asthma as well as helpful information about your health plan.

*Preventive Health Care Guidelines* – Distributed both in our member newsletter and available online at [www.empireblue.com](http://www.empireblue.com), these guidelines can help you and your family stay up-to-date on check-ups, immunizations, screenings and tests throughout every stage of your life.

*My Health, powered by WebMD* – this vast one-stop resource center of health information, services and tools is accessible to all eligible members through Member Online Services at [www.empireblue.com](http://www.empireblue.com). You'll be able to find out if you may be at risk for certain conditions, access the latest in health news, learn about treatments for common conditions and diseases, and much more. You'll also find preventative health care guidelines including the important tests to take and discuss with your doctor. Topics include an online fitness program, LEAP (Lifetime Exercise Adherence Program), where you can create your own personal fitness routine; Ready, Set, Stop!, a smoking cessation program that blends conventional smoking cessation techniques with an interactive experience; and the Nutrition Center, where you can increase your understanding of your diet and find ways to improve its nutritional value.

*Here's how to get to "My Health":*

- Go to [www.empireblue.com](http://www.empireblue.com).
- Register or log on to Member Online Services.
- Click on "My Health" at the top of the screen.

*Condition Management Programs* – Created to give members a better understanding of their specific health condition, these voluntary programs help members manage their symptoms and become more self-reliant in order to lead healthier, more active lives. Members learn the importance of following their doctor's treatment plan, and by developing emergency plans they can feel independent and more empowered. All programs are completely voluntary. The level of interaction is based upon the severity of each member's condition and their individual need for assistance.

Currently there are programs covering asthma, diabetes, coronary artery disease, chronic obstructive pulmonary disease, chronic kidney disease, heart failure and rare and chronic diseases.

# AudioHealth Library Topics

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Following is a list of some of our most popular health-related audiotape topics that you can listen to free of charge, 24 hours a day, seven days a week, when you call 24/7 NurseLine at 1-877-TALK-2RN (825-5276). See the 360° Health section of this booklet for more information on the 24/7 NurseLine and instructions on how to listen to the tapes. These are our most requested audiotapes. If you do not see the topic that interests you, just ask one of the NurseLine nurses.

## Abdominal Problems

1600 Appendicitis  
1451 Constipation  
1618 Crohn's Disease  
1260 Dehydration  
1452 Diarrhea  
1605 Diverticulosis and Diverticulitis  
1402 Food Poisoning  
1608 Gallbladder Disease  
2154 Gallbladder Surgery  
1612 Gastroesophageal Reflux Disease  
1610 Heartburn  
1952 Hepatitis  
1403 Hernia  
1603 Inflammatory Bowel Disease  
1611 Irritable Bowel Syndrome  
2576 Kidney Stones  
1462 Nausea and Vomiting  
1609 Rectal Problems  
1613 Ulcers  
2257 Urinary Incontinence in Women  
1291 Urinary Tract Infections

## Allergies

1000 Allergies  
2770 Drug Allergies  
1002 Food Allergies  
1007 What About Allergy Shots?

## Back and Neck Pain

1450 Low Back Pain  
1463 Herniated Disk  
2174 Low Back Problems , Surgery for  
1457 Neck Pain

## Bone, Muscle and Joint Problems

1030 Arthritis  
1780 Bunions  
2103 Bursitis and Tendon Injury  
1781 Calluses and Corns  
2104 Carpal Tunnel Syndrome  
1038 Fibromyalgia  
1039 Gout  
1784 Heel Spurs  
1031 Juvenile Rheumatoid Arthritis  
1033 Lupus

2106 Muscle Cramps and Leg Pain  
2259 Osteoarthritis  
1032 Osteoporosis  
1034 Rheumatoid Arthritis  
2169 Rotator Cuff  
1456 Sports Injuries  
2105 Strains, Sprains,  
Fractures and Dislocations  
2151 Surgery for Carpal Tunnel  
Syndrome  
1461 TM Disorder

## Cancer

1105 Cancer Pain  
1110 Colon Polyps  
1113 Colorectal Cancer  
1120 Women's Cancer  
1124 Lung Cancer

## Chest, Respiratory and Circulatory Problems

1981 Asthma in Teens and Adults  
1908 Atrial Fibrillation  
(irregular heartbeats)  
1983 Bronchitis  
1915 Cardiac Rehabilitation  
1903 Causes of Heart Attack  
1900 Chest Pain  
1976 Chronic Obstructive  
Pulmonary Disease (COPD)  
1400 Colds  
1907 Heart Failure  
1980 Emphysema  
1455 Fever  
1904 Heart Attack Prevention  
1401 Influenza (Flu)  
1648 Laryngitis  
1910 Mitral Valve Prolapse  
1911 Pacemakers  
1986 Pneumonia  
1406 Sinusitis  
1459 Sore Throat and Strep Throat  
1081 Stroke Rehabilitation  
1460 Swollen Lymph Nodes  
1912 Varicose Veins  
1407 Viral and Bacterial Infection

## Chronic Conditions

- 1060 ALS (Lou Gehrig's Disease)
- 1061 Alzheimer's Disease
- 1950 Chronic Fatigue Syndrome
- 2570 Chronic Kidney Disease
- 1063 Epilepsy
- 1953 Hepatitis B
- 1909 High Blood Pressure
- 1832 High Cholesterol
- 2623 Iron Deficiency Anemia
- 1959 Living with HIV Infection
- 1065 Multiple Sclerosis
- 1066 Parkinson's Disease
- 1512 Prediabetes
- 2550 Thyroid Problems
- 1508 Type 1 Diabetes
- 1500 Type 2 Diabetes
- 1501 Type 2 Diabetes:  
Living with Complications
- 1502 Type 2 Diabetes:  
Living with the Disease
- 1503 Type 2 Diabetes:  
Recently Diagnosed

## Ear, Nose and Throat

- 1516 Diabetic Retinopathy
- 1453 Dizziness and Vertigo
- 1264 Ear Infections
- 1640 Earwax
- 1646 Hearing Loss
- 1641 Inner Ear Infection  
(Labyrinthitis)
- 1644 Meniere's Disease
- 1643 Swimmer's Ear
- 1650 Tonsillitis

## Eye Problems

- 1700 Eye Problems
- 2152 Cataract Surgery
- 1709 Cataracts
- 1710 Color Blindness
- 1703 Contact Lens Care
- 1708 Eye Infections
- 1705 Eye Injuries
- 1717 Floaters and Flashes
- 1712 Glaucoma
- 1711 Macular Degeneration
- 1716 Laser Surgery for  
Nearsightedness
- 1713 Strabismus
- 1707 Styes
- 1702 Vision Tests

## First Aid and Emergencies

- 1750 Animal and Human Bites
- 1761 Burns
- 1255 Choking
- 1762 Cuts
- 2337 Frostbite
- 1901 Heart Attack
- 1759 Heat Exhaustion and  
Heat Stroke
- 2256 Hypothermia
- 2203 Importance of CPR Instructions
- 1751 Insect and Spider Bites  
and Stings
- 1458 Nosebleeds
- 1763 Poisoning
- 1764 Puncture Wounds
- 1766 Removing Splinters
- 1752 Snake Bites
- 1067 Stroke
- 1754 Tick Bites

## Headaches and Nervous System Problems

- 1062 Bell's Palsy
- 1515 Diabetic Neuropathy
- 1068 Guillain-Barre Syndrome
- 1064 Encephalitis
- 1405 Migraine Headaches
- 1404 Tension Headaches

## Home Health Medicines and Supplies

- 2000 Bulking Agents and Laxatives
- 2007 Cold and Allergy Remedies
- 2003 Cough Preparations
- 2002 Decongestants
- 1270 How to Take a Temperature
- 2001 Pain Relievers
- 1758 Self-Care Supplies

## Infant and Child Health

- 1250 ADHD
- 1251 Bed-wetting
- 2753 Bottle-feeding
- 1254 Chickenpox
- 1278 Childhood Rashes
- 1256 Circumcision
- 1257 Colic
- 1258 Croup
- 1261 Diaper Rash

## Infant and Child Health

- 1080 Dyslexia
- 2436 Fetal Alcohol Syndrome
- 1253 Fever, Age 3 and Younger
- 1267 Fifth Disease
- 1268 Growth and Development of the Newborn
- 1269 Hand-Foot-Mouth Disease
- 1837 Healthy Eating for Children
- 1272 Impetigo
- 1274 Measles
- 1275 Mumps
- 1280 Pinworms
- 1259 Reye's Syndrome
- 1283 Roseola
- 1284 Rubella (German Measles)
- 1287 Sudden Infant Death Syndrome (SIDS)
- 1288 Teething
- 1247 Temper Tantrums
- 1292 Thrush
- 1289 Thumb-Sucking
- 1290 Toilet Training
- 1293 Urinary Tract Infections in Children

## Infectious Diseases

- 1408 Avian Influenza (Bird Flu)
- 1951 Infectious Mononucleosis
- 1956 Tuberculosis
- 1965 West Nile Virus

## Living Healthy

- 1279 Immunizations
- 1295 Health Screenings
- 1830 Living a Balanced Lifestyle
- 1831 Guidelines for Eating Well
- 1833 Be Physically Active
- 1834 Healthy Weight
- 1835 Mind-Body Connection
- 1838 Alcohol and Drug Problems
- 1841 Be Tobacco-Free
- 1846 Managing Stress
- 1853 Healthy Snacks
- 1964 Relaxation Skills
- 2204 Accident and Injury Prevention
- 2428 Treatment for Alcohol Use Problems
- 2435 Teen Alcohol and Drug Abuse

## Medical Tests and Procedures

- 1506 Home Blood Sugar Monitoring
- 1532 Exercise Electrocardiography
- 1533 Complete Blood Count (CBC)
- 1534 Chest X-ray
- 1535 Chorionic Villus Sampling
- 1536 CT Scan of the Body
- 1537 Electroencephalogram
- 1538 Electrocardiogram
- 1539 Electromyography (EMG)
- 1540 Barium Enema
- 1541 Upper Gastrointestinal (GI) Series
- 1542 Magnetic Resonance Imaging
- 1546 Lung Function Tests
- 1547 Abdominal Ultrasound
- 2155 Cystoscopy
- 2156 Dilation and Curettage
- 2157 Episiotomy
- 2158 Surgery for Hemorrhoids
- 2159 Hernia Surgery
- 2160 Hip Replacement Surgery
- 2162 Arthroscopy
- 2163 Knee Replacement Surgery
- 2164 Laparoscopy
- 2165 Ear Tubes
- 2171 Tonsillectomy and Adenoidectomy
- 2503 Shared Decisions about Surgery

## Men's Health

- 1128 Prostate Cancer
- 1545 Prostate-Specific Antigen Test (PSA Test)
- 2031 Hair Loss
- 2034 Benign Prostatic Hyperplasia (Enlarged Prostate)
- 2036 Testicular Problems
- 2167 TURP for BPH

## **Mental Health Problems and Mind-Body Wellness**

- 1069 Bipolar Disorder
- 1070 Schizophrenia
- 1071 Dementia
- 1230 Domestic Violence
- 1240 Child Maltreatment
- 1845 Stress Management
- 2051 Obsessive-compulsive Disorder
- 2052 Eating Disorders
- 2055 Panic Attacks and Panic Disorder
- 2057 Depression
- 2059 Grief
- 2063 Social Anxiety Disorder
- 2066 Suicide

## **Partnership with your doctor**

- 1201 Patients Bill of Rights
- 1202 Caregiver Secrets
- 1800 Skills for Making Wise Health Decisions
- 1801 Work in Partnership with your Doctor
- 1802 Finding a Doctor Who Will be a Partner

## **Senior Health**

- 1836 Seniors Staying Active and Fit
- 2004 Medication Problems in Seniors
- 2006 Medications and Older Adults
- 2240 Hospice Care
- 2245 Care at the End of Life
- 2251 Nutrition for Older Adults
- 2261 Skin and Nail Problems in Seniors

## **Skin Problems**

- 1129 Skin Cancer
- 1273 Lice and Scabies
- 1755 Blisters
- 1785 Ingrown Toenails
- 2330 Acne
- 2332 Boils
- 2333 Cold Sores
- 2334 Dandruff
- 2336 Atopic Dermatitis
- 2338 Hives
- 2343 Rashes
- 2344 Psoriasis
- 2346 Fungal Infections
- 2349 Shingles

- 2352 Sunburn
- 2353 Warts

## **Sleeping Disorders**

- 2400 Sleep Problems
- 2403 Sleep Apnea
- 2406 Snoring

## **Women's Health**

- 1107 Breast Health
- 1111 Ovarian Cancer
- 1112 Polycystic Ovary Syndrome
- 1211 Multiple Pregnancy:  
Twins or More
- 1504 Gestational Diabetes
- 1531 Breast Biopsy
- 1544 Pelvic Exam and Pap Test
- 1548 Ultrasound for Normal Pregnancy
- 2312 Pelvic Inflammatory Disease
- 2426 Pregnancy, Precautions During
- 2640 Bacterial Vaginosis
- 2643 Yeast Infections
- 2650 Menopause
- 2651 Hormone Therapy
- 2670 Missed or Irregular Periods
- 2672 Endometriosis
- 2673 Uterine Fibroids
- 2674 Hysterectomy
- 2675 Bleeding Between Periods
- 2677 Functional Ovarian Cysts
- 2678 Menstrual Cramps
- 2679 Dysfunctional Uterine Bleeding
- 2680 Toxic Shock Syndrome
- 2700 How to Make a Healthy Baby
- 2701 Home Pregnancy Test
- 2704 Danger signs during pregnancy
- 2705 Normal Pregnancy
- 2706 Symptoms and Stages of Labor
- 2708 Diet During Pregnancy
- 2709 Exercise During Pregnancy
- 2710 Rubella and Pregnancy
- 2714 Amniocentesis
- 2717 Miscarriage
- 2719 Stretch Marks
- 2720 Cesarean Section
- 2723 Pelvic Organ Prolaps
- 2724 Premenstrual Syndrome

## **Women's Health**

- 2725 Pregnancy, Symptoms and Stages of
- 2750 Postpartum Depression
- 2751 Breast Feeding
- 2752 Complications after delivery
- 2754 Labor, Delivery, and Postpartum Period
- 2755 Mastitis While Breast-Feeding
- 2756 Rh Sensitization During Pregnancy
- 2757 Weaning

\*Additional topics, that are not listed, are also available.