

Being prepared is one of the most important things about health benefits coverage. And it's never been more true than when you're talking about accidents and emergencies.

We can help take some of the pain out of your hospital stay.

A trip to the hospital is expensive. Period. Whether you're there for a few minutes, a few hours or a few days. That's why you should make sure you're covered for those unplanned trips to the hospital even if you can't pay for health coverage that includes planned medical services.

Your need for individual hospital insurance – whether for yourself or your family – may arise from a new job without health benefits, early retirement, graduation, or other life changes. Whatever the reason, making sure you have health coverage is one of the most important decisions you can make. Empire has been helping people with their health coverage needs for over 70 years. And with TraditionPLUS you can rest assured that your hospital needs, and those of your covered dependents, will be taken care of even when you're away from home.



Understanding the difference between hospital services and medical services.

It's important that you know the difference because TraditionPLUS only provides benefits for services rendered and billed by a hospital.

Hospital Services

Any covered services rendered and billed by hospitals or ambulatory surgical centers.

- The services can either be on an inpatient or outpatient basis and must be for the treatment of an illness or an injury.
- Hospital services include, but are not limited to, inpatient room and board charges, operating room, delivery room and emergency room charges.
- They also include radiology and pathology charges for the use of the hospital's X-ray and laboratory equipment.
- Hospital or facility services do not include any charges billed by or on behalf of independent physicians, even if the physician's services are rendered during a hospital visit.

Medical Services

Any covered services rendered and billed by independent physicians, pharmacies and laboratories, regardless of the place of treatment.

- Medical services include, but are not limited to, physician's charges for surgery, anesthesiology and the charges for performing, reading, and interpreting x-rays and laboratory tests.
- They do not include any charges billed by or on behalf of hospitals, ambulatory surgical centers or any type of institutional facilities unless the medical provider is an employee of the hospital and the hospital bills for their services.
- Services rendered by independent physicians are not included in hospital charges and are not covered under your TraditionPLUS Hospital program



Empire BlueCross BlueShield TraditionPLUSSM Hospital Program

A comprehensive, affordable hospital plan.

Because accidents happen and you can't afford not to be covered.

Want to know more?

Call: 800-261-5962,
Monday – Friday, 8:30 am – 5:00 pm

Visit: empireblue.com

1 Blue Cross and Blue Shield Association; www.bcbs.com/news/press/, © 2000-2008 Blue Cross and Blue Shield Association

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You never know what can happen.

But you can have peace of mind knowing you're prepared.



Empire BlueCross BlueShield TraditionPLUSSM Hospital Program

An affordable way to make sure you have the health benefits coverage you need.



TraditionPLUS gives you traditional hospital-related coverage plus other important benefits.

It covers your inpatient hospital-related costs all year round, 365 days a year, starting with the very first day. It also provides coverage for certain other outpatient hospital-related services. No qualifying medical questionnaire is required. And coverage extends to your spouse and covered dependents. Children must be under age 19 or under 23 if a registered fulltime student at an accredited university or college.

Real value in a hospital program

You'll receive 365 days of paid-in-full inpatient hospital protection:

- Semiprivate rooms and board (paid in full in participating hospitals)
- Full range of hospital services, facilities, equipment and supplies
- Maternity care in birthing centers or hospitals
- Hospital care for newborns, up to 30 days
- Inpatient physical therapy and rehabilitation, up to 30 days
- In-hospital mental and nervous care, up to 30 days

Valuable outpatient benefits let you get the specialized services you need:

- Emergency care for sudden, serious illness or accidental injury
- Ambulatory surgery (in approved ambulatory surgery centers or hospitals)
- Chemotherapy
- Radiation therapy
- Physical therapy – up to 90 visits per year following surgery or hospitalization
- Kidney dialysis – in a hospital, a free-standing facility or at home

These additional benefits give you peace of mind knowing you can get the care you need:

- Pre-surgical testing and second surgical opinions
- 365 days at a Skilled Nursing Facility, when pre-approved, for admissions occurring within 10 days of hospital discharge
- 210 days of hospice care
- 200 visits by a certified home health care agency professional – no prior hospitalization may be required, even for away-from-home care

Important things you should know

Our TraditionPLUS hospital program considers services performed in, and billed by, hospitals or ambulatory surgical centers. It does not provide benefits for medical services of physicians. Prior to your hospital visit, you may wish to inquire if the treating physicians are employed by the hospital or if you will receive separate bills for their services. In order for your hospital-related care to be covered, the physicians treating you must be employed by the hospital and cannot send you a separate bill for their services.

Frequently asked questions

The following examples address some of the most commonly asked questions and describe how our TraditionPLUS Hospital program benefits apply in each situation.

What if I have to go to an emergency room?

When emergency room services are rendered at your local participating hospital for the treatment of an accidental injury, your contract will cover the charges billed by the hospital in full. This would include the hospital's charge for the use of X-ray or laboratory equipment, the emergency room fee and any medical services rendered by hospital employees.

You may receive separate bills from physicians who are not employed by the hospital. These separate provider bills may include charges from independent emergency room physicians as well as independent radiology and pathology associations or groups. These providers may bill for services such as emergency room treatments (professional services) or interpretations of X-rays and laboratory tests. Although these services are rendered in the hospital, they are considered medical services. Medical Services are not eligible for benefits under your TraditionPLUS Hospital program.

When you are in the hospital, you should be sure to inform the staff that in order for all services to be covered, the services must be rendered by hospital employees.

While you can go to any hospital or facility in an emergency, costs are lower when you go to a participating hospital. To find a local participating hospital, go to empireblue.com and click on "Find a doctor." Then select "Empire's Local area medical network." Under "Select a plan" choose, "Indemnity." Under "Select Provider Type" select "hospitals."

For emergency care at a non-participating hospital or facility, in or outside of your plan area, TraditionPLUS reimburses:

- eighty percent (80%) of actual charges for services received or
- eighty percent (80%) of our average payment for comparable services rendered in a participating hospital or facility, whichever is less.

If you are admitted to the hospital directly after treatment in the emergency room, you must notify us within two business days after you have been admitted in order to receive inpatient coverage.

What if I need surgery?

When surgical services are rendered either on an inpatient or outpatient basis of your local participating hospital, your contract will cover the facility charges in full when all of the managed care requirements have been met. You should review your contract booklet for the specific managed care requirements under this hospital program. The surgical charges would include the hospital's fee for the operating room, surgical equipment, the fees for the use of any other hospital equipment and any medical services rendered by hospital employees.

The separate charges for services rendered by independent physicians, such as the surgeon or the anesthesiologist, would not be covered because they are considered medical services. Medical services are not eligible for benefits under your TraditionPLUS Hospital program.

When you are in the hospital for surgery it is important to understand that you will likely be responsible for the surgeon and anesthesiologist fees because they are usually employed independently from the hospital. TraditionPLUS covers only services rendered by hospital employees.

Are mammography services covered?

When a mammography screening is rendered in a local participating hospital, the hospital charges are covered in full when the services are recommended by a physician for the diagnosis and treatment of an illness or if the physician recommended the service because the patient is over 35 years of age. The hospital services would include the use of any radiological equipment as well as any medical services rendered by hospital employees.

The separate bills from independent radiologists or groups for performing or interpreting the test are considered

medical services. Medical services are not covered under your TraditionPLUS Hospital program.

When you are in the hospital, you should be sure to inform the staff that in order for all services to be covered, the services must be rendered by hospital employees.

Coverage across the country

TraditionPLUS also gives you access to emergency hospital services when you're away from home. We're there for you so you don't have to worry about being covered if you're traveling or spending time out of state. Just show your member identification card and you're covered. It's protection you can rely on 24/7.

Our experience = peace of mind for you

Empire has provided millions of New Yorkers with access to top quality, affordable health coverage for more than 75 years. In fact, nearly 1 in 3 Americans carry a Blue Cross and/or a Blue Cross Blue Shield card.¹ We have the knowledge and experience to give you the coverage you want, along with the security you need. Experience, quality, commitment. That's us in a nutshell.

Important contract information

The benefits described are subject to Empire managed care benefits provisions and to the terms and limitations of your Empire BlueCross contract. For certain services, benefits must be pre-authorized. This contract may limit the number of days, visits or dollar amounts to be reimbursed.

All Empire BlueCross contracts require an 11-month waiting period for coverage of pre-existing conditions, unless that period has been met under similar coverage provided by Empire or another insurer.

The TraditionPLUS Hospital program meets the minimum standards for basic hospital insurance as defined by the New York State Insurance Department. This contract does NOT provide basic medical or major medical insurance.

Interested? If you're eager to know more or ready to enroll, we're ready to help.

Our dedicated customer representatives can answer your questions and help you enroll. Simply contact us. By phone: **800-261-5962**, Monday – Friday, 8:30 am – 5:00 pm

On the web: **empireblue.com**

This information is intended to be a brief outline of coverage. All terms and conditions of coverage, including benefits and exclusions, are contained in the member's Certificate of Coverage which shall control in the event of a conflict with this overview.