



FAQ

All NewYork-Presbyterian Hospitals, Facilities and Doctors Are Out of Our Network (as of January 1, 2022)

Q. Why is NewYork-Presbyterian no longer in network?

A. The 32BJ Health Fund Trustees decided to take NewYork-Presbyterian (NYP) out of the network because, even after lengthy negotiations with them, NYP:

- Wouldn't agree to lower their prices for both the Health Fund and our members, like you.
- Wanted us to change many of our high-quality programs that have \$0 copays—like maternity, weight loss surgery and joint replacement surgery—even though it could affect the quality of care members would receive and increase the amount members would have to pay, which the Trustees were not willing to do.

Using your out-of-network benefits can be expensive and could cost you thousands of dollars. Instead, you pay just your regular copays when you go to preferred, in-network hospitals and doctors—saving you and your family lots of money.

We have thousands of doctors and more than 100 preferred hospitals in our network. We'll help you find doctors and hospitals that would be a great fit and conveniently located for you and your family!

Q: How can I find an in-network doctor?

A. There are several easy ways to find in-network doctors in the New York-metro area—and we can help you:

- 1 **Call Member Services at 800-551-3225.** Follow the prompts, and after choosing a language, press 1 for “Health,” then press 1 for “Find a Doctor,” and you’ll be connected to one of our helpful representatives.

② **5 Star Centers** give you comprehensive healthcare services—including **\$0 copays** for office visits with primary care doctors (PCPs) and specialists—all in one location. All 5 Star Centers must maintain excellent quality health standards, and many have multilingual staff, as well as extended appointment hours, to make it easier for your schedule. If you and/or your covered dependents have certain chronic conditions (like diabetes, asthma, hypertension and more), you may be eligible for the **5 Star Wellness Program**—and get significant savings on *all* of your prescription medications. For more information, call the **32BJ 5 Star Center Team** at **877-299-1636**.

③ **Call Mount Sinai Union Services** at **914-350-3128**. We’re partnering with Mount Sinai Health System to help you choose doctors who would be a great fit for you and your eligible dependents.

Q. How do out-of-network benefits work?

A. Many doctors may tell you that they accept “32BJ health plans,” but they may not accept the amount the plan pays as full payment for the care and services they provide you. And, out-of-network doctors are permitted to charge you more than the total amount allowed by your plan.

While every health plan we have is different—and has different costs—here’s an example of what you could pay when you use your out-of-network benefits:

<ul style="list-style-type: none"> ■ Total amount the out-of-network doctor charges for the surgery: \$17,000 ■ Total amount the health plan allows for the surgery: \$1,450 ■ You are responsible for charges above the allowed amount 			
Your costs		The health plan’s costs	
The Deductible*	\$250		
*\$250 for individual coverage or \$500 for family coverage			
Plus , 30% of the Total Allowed Amount <i>minus</i> the Deductible	$\$1,450 - \$250 = \$1,200$ $\$1,200 \times 30\% = \mathbf{\$360}$	70% of the Total Allowed Amount <i>minus</i> the Deductible	$\$1,450 - \$250 = \$1,200$ $\$1,200 \times 70\% = \mathbf{\$840}$
Plus , the Total Provider Amount <i>minus</i> the Total Allowed Amount	$\$17,000 - \$1,450 = \mathbf{\$15,550}$		
Total Amount You Pay	\$16,160	Total Amount the Health Plan Pays	\$840

Q. What else should I know about my out-of-network benefits?

A. Some health services are not covered out of network. These services include, but are not limited to, physical therapy, durable medical equipment, hearing aids, skilled nursing facility care, hospice care and other services—depending on which plan you have.

Also, when you use out-of-network benefits, you are responsible for submitting your own out-of-network claims to Empire, and there are financial consequences when you miss deadlines or don't obtain necessary pre-authorizations for your care.

Q. I live near an NYP hospital. Can I still go there if I have an emergency?

A. Yes. ER visits are covered 100 percent in-network after your copay of \$100 (or \$200 after your second ER visit).

IMPORTANT: You may risk getting out-of-network bills for any *non-emergency* services you receive during your ER visit, when you go to NYP. We don't want that to happen to you, because those bills could end up costing you *thousands of dollars*.

Q: How can I find a preferred in-network hospital?

A. There are several easy ways to find preferred in-network hospitals in the New York-metro area:

- 1 **Call Mount Sinai Union Services at 914-350-3128** to learn about Mount Sinai's locations and world-class health services.
- 2 **Call Member Services at 800-551-3225** to find other preferred hospitals in our network that are close to where you live—in New York, New Jersey and Connecticut—like Hospital for Special Surgery, Montefiore, Memorial Sloan Kettering Cancer Center, The Valley Hospital, Saint Francis Hospital and Medical Center, Saint Mary's Hospital and many more.