

# Out-of-Network Reimbursement Disclosures

The Empire Plan is required to provide information regarding your out-of-network reimbursement, including details on referrals, costs, coverage and surprise bills.

## Out-of-Network Referral Mandate

The Empire Plan must provide access to primary care and specialty providers if these services are not available within a 30-mile radius or 30-minute travel time from your home address. This requirement applies to Empire Plan-primary enrollees residing within the United States.

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## OUT-OF-NETWORK REIMBURSEMENT EXAMPLES FOR LARGE GROUP COVERAGE

This summary gives examples of typical costs for out-of-network services under the The Empire Plan in Nassau County that includes ZIP code 11758. The sample costs included in this example are based on assumed charges for enrollees in this ZIP code because it has the highest number of Plan enrollees. If you elect to utilize an out-of-network provider in a different area for these services, your costs may vary. If you want details about your coverage and costs, you can get the complete terms in your plan documents at [www.cs.ny.gov](http://www.cs.ny.gov) or by calling 1-877-7-NYSHIP (1-877-769-7447).

