**Medical insurance: UN NY Empire Blue Cross PPO Medical Insurance**

1. The Empire Blue Cross PPO plan provides coverage for in- and out-of-network providers. In-network providers in the New York metropolitan area and nationally participate in the Empire Blue Cross PPO plan and accept as payment a fee schedule arranged with Empire Blue Cross. When treatment is rendered by an in-network provider, the only charge to the participant is a minimal co-payment.

1. Medical services rendered by non-participating (out-of-network) providers, when covered, will be reimbursed at 80 percent, subject to the deductible and 20 percent coinsurance and subject to the providers’ fees falling within reasonable and customary norms.

1. The policies detailed in the Policies and Procedures relate to a staff member’s enrollment, status, and eligibility. Plan usage, such as how to file a claim, is described in the plan itself accessible through the link below.
   1. [http://www.un.org/Depts/oppba/accounts/insurance/empire/outline.ht](https://www.un.org/insurance/)[m](http://www.un.org/Depts/oppba/accounts/insurance/empire/outline.htm)
2. Staff at Headquarters are invited to use the above UN Secretariat link for specific plan use questions.