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**PA13-19**  
**PAEX13-21**

**To:** Participating Agency Health Benefits Administrators  
**From:** Employee Benefits Division  
**Subject:** *Summary of Benefits and Coverage (SBC)*  
**Date:** December 3, 2013

The Patient Protection and Affordable Care Act (PPACA) requires all insurance plans to make available a *Summary of Benefits and Coverage (SBC)* for employees/retirees eligible for benefits and potential enrollees. Current Empire Plan and Excelsior Plan enrollees have been mailed a postcard to announce the availability of the 2014 *Summary of Benefits and Coverage* and *Uniform Glossary* online at <https://www.cs.ny.gov/sbc/index.cfm>. Excelsior Plan enrollees were mailed the postcard in late October and Empire Plan enrollees were mailed the postcard in late November. Employees who do not have internet access may call 1-877-7-NYSHIP (1-877-769-7447) and select the Medical Program to request a copy. Enrollees will receive the 2014 *At A Glance* publication in December, which provides a comprehensive summary of benefits for the coming year.

For an explanation of what the *Summary of Benefits and Coverage* is, please refer to memo [PA12-22/PAEX12-20](#).

**Important:** Employees who are newly eligible for enrollment in NYSHIP must receive a copy of the attached notice at the time you provide NYSHIP enrollment information and no later than the first day the employee is in a benefits eligible position. In addition, the notice must be made available when a previously eligible employee is enrolling in NYSHIP or when an enrollee is seeking an option change outside of the option transfer period, e.g. because of a qualifying event.

**Attachment**