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## The New York State Health Insurance Program (NYSHIP) for Employees of Participating Agencies

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Welcome to the New York State Health Insurance Program (NYSHIP). As a new employee, or an employee newly eligible for health insurance, there are some important things you should know:

- Your employer may offer coverage under either The Empire Plan or the Excelsior Plan. Both plans provide medical, hospital, mental health and substance abuse and prescription drug benefits.
- Federal Health Care Reform requires that a *Summary of Benefits and Coverage* be available for The Empire Plan and The Excelsior Plan. You may view a copy of the *Summary of Benefits and Coverage* for the NYSHIP plan you are eligible for or enrolled in at <https://www.cs.ny.gov/sbc/index.cfm>. Or, if you do not have internet access, you may call 1-877-7-NYSHIP (1-877-769-7447) and choose the Medical Program to request a copy.
- Your Health Benefits Administrator (HBA) – usually located in your agency's personnel office – is the person you should contact to make any changes to your health insurance coverage. For example, if you need to add or remove a dependent, update your address, change your health insurance option, or if you have any questions about your coverage, contact your HBA.
- Check <https://www.cs.ny.gov/ebd>, the New York State Department of Civil Service web site, for updates and information, including new publications, your prescription drug list, benefit changes and to find a participating provider.