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NY14-38

TO: New York State Health Benefits Administrators
FROM: Employee Benefits Division
SUBJECT: *2015 Summary of Benefits and Coverage (SBC)*
DATE: December 16, 2014

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 who are enrolled in benefits or who are eligible for benefits and potential enrollees. Current enrollees will be notified of the availability of the *Summary of Benefits and Coverage* and *Uniform Glossary* online at <https://www.cs.ny.gov/sbc/index.cfm> via annual mailings, including the rate notification for 2015. Employees or retirees 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 of the SBC for The Empire Plan. Employees who need a copy for a NYSHIP HMO should contact the HMO. Empire Plan enrollees will receive the 2015 *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 [NY12-42](#).

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