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**PE14-31**

**TO:** Participating Employer 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 a *Summary of Benefits and Coverage (SBC)* available to employees/retirees who are enrolled in benefits or who are eligible for benefits and their eligible dependents. Current enrollees will be notified via annual mailings, including *Option Transfer Information for 2015*, that the *Summary of Benefits and Coverage* and *Uniform Glossary* are available online, at <https://www.cs.ny.gov/sbc/pe/index.cfm>. Enrollees 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 *PE At A Glance* publication, which provides a comprehensive summary of benefits for the coming year, will be sent to enrollees in December.

For an explanation of what the *Summary of Benefits and Coverage* is, please refer to memo [PE12-29](#).

**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**