



## Department of Civil Service

ANDREW M. CUOMO  
Governor

NY15-32

### MEMORANDUM

**To:** New York State Health Benefits Administrators  
**From:** Employee Benefits Division  
**Subject:** *2016 Summary of Benefits and Coverage (SBC)*  
**Date:** December 7, 2015

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 their eligible dependents. 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> via annual mailings, including the rate notification for 2016.

The *SBCs* for The Empire Plan and all NYSHIP HMOs are posted online. 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 2016 *At A Glance* publication, which provides a comprehensive summary of benefits for the coming year, in December.

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