



PA17-16  
PAEX 17-15

## MEMORANDUM

**To:** Participating Agency Health Benefits Administrators  
**From:** Employee Benefits Division  
**Subject:** *2018 Summary of Benefits and Coverage (SBC)*  
**Date:** November 8, 2017

The Patient Protection and Affordable Care Act (PPACA) requires all insurance plans to make available a *Summary of Benefits and Coverage (SBC)* for benefits-eligible employees, retirees and dependents. Current enrollees were notified of the availability of these resources in the September 2017 *Empire Plan Report* and *Excelsior Plan Report*. Note: The SBC Reminder postcards will not be mailed this year as a result. The 2018 *SBC* and *Uniform Glossary* are available online at [www.cs.ny.gov/employee-benefits/sbc](http://www.cs.ny.gov/employee-benefits/sbc).

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 looking for a more comprehensive summary of benefits should be directed to review their 2018 *At A Glance*. This publication will be mailed to enrollee homes in December 2017 and will also be available online.

**Important:** Employees who are newly eligible to enroll 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 begins work 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 open enrollment, due to a qualifying event.

Attachment