



PE17-19

MEMORANDUM

To: Participating Employer 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 are notified via annual mailings, including *Option Transfer Information for 2018*, that the *SBC* and *Uniform Glossary* are available online, at www.cs.ny.gov/employee-benefits/sbc.

The *SBCs* for The Empire Plan and all NYSHIP HMOs are posted online. 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 of the *SBC* for The Empire Plan. Employees who need a copy for a NYSHIP HMO should contact the HMO. Empire Plan 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 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 Annual Option Transfer Period, due to a qualifying event.

Attachment