



NY18-32

MEMORANDUM

To: New York State Health Benefits Administrators
From: Employee Benefits Division
Subject: *2019 Summary of Benefits and Coverage (SBC)*
Date: November 28, 2018

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 of the availability of the *SBC* and *Uniform Glossary* online at www.cs.ny.gov/employee-benefits/sbc via annual mailings, which also include the rate notification for 2019.

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/Surgical 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 2019 *At A Glance*. This publication will be mailed to enrollee homes in December 2018 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 the Annual Option Transfer Period, due to a qualifying event.

Attachment