



PA18-12  
PAEX 18-12

## MEMORANDUM

**To:** Participating Agency 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 Empire Plan and Excelsior Plan enrollees will be mailed a postcard in late November to announce the availability of the 2019 Summary of Benefits and Coverage and Uniform Glossary 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/Surgical Program to request a copy. 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 open enrollment, due to a qualifying event.

Attachment