



## The New York State Health Insurance Program (NYSHIP) for Employees of Participating Employers

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Welcome to the New York State Health Insurance Program (NYSHIP). As a new employee, or an employee newly eligible for health insurance, there are some important things you should know:

- You may select coverage under The Empire Plan or, if offered by your employer, a NYSHIP Health Maintenance Organization (HMO). Refer to the *Choices* guide for a comprehensive overview of each option.
- Federal health care reform requires that a *Summary of Benefits and Coverage (SBC)* be made available for The Empire Plan and each NYSHIP HMO. You may view copies of each at [www.cs.ny.gov/employee-benefits/sbc/pe](http://www.cs.ny.gov/employee-benefits/sbc/pe). Or, if you do not have internet access, you may call 1-877-7-NYSHIP (1-877-769-7447) and choose the Medical/Surgical Program to request a copy for The Empire Plan. Contact the HMOs directly for printed copies of their SBCs.
- Your Health Benefits Administrator (HBA), usually located in your agency's personnel office, is the person you should contact to make any changes to your health insurance coverage. For example, if you need to add or remove a dependent, update your address, change your health insurance option or if you have any questions about your coverage, contact your HBA.
- Check NYSHIP Online, the New York State Department of Civil Service website, at [www.cs.ny.gov/employee-benefits](http://www.cs.ny.gov/employee-benefits) for updates and information, including new publications, your prescription drug list, benefit changes and to find a participating provider.
- If you enroll in a NYSHIP HMO, you may want to familiarize yourself with their website and bookmark it for your reference and use.