

**REBECCA A. CORSO**Acting Commissioner

## **PAEX 21-17**

**TO:** Health Benefits Administrators of Participating Agencies (PAs) with the Excelsior Plan

FROM: Employee Benefits Division

**SUBJECT:** Reissuance of Excelsior Benefit Cards

DATE: December 17, 2021

Effective January 1, 2022, a new federal law requires the inclusion of annual out-of-pocket costs on employee health insurance benefit cards and this requirement impacts all NYSHIP plans.

On December 20, 2021, new Excelsior benefit cards will be mailed for all enrollees and covered dependents. The benefit card vendor is working from a list based on the information in NYBEAS on December 8, 2021; therefore, enrollments and changes with a process date of December 9, 2021, or later will receive the newly designed benefit card as part of the regular weekly production schedule.

Enrollees can begin using the new benefit cards immediately and securely shred or destroy all other cards. Enrollees do not need to activate this card or place a call to the Department or the Empire Plan administrators prior to use.

The new benefit cards will include annual deductible and out-of-pocket maximum information. To accommodate differences in these amounts, there will be two versions of the cards (Individual and Family). The cards have also been redesigned to incorporate Plan and administrator logos, the group number and bin number as well as the Department of Civil Service website.

The new Excelsior Individual coverage benefit cards will appear as follows:



The new Excelsior Family coverage benefit cards will appear as follows:



If you have questions regarding the new Excelsior benefit cards, please call the HBA Helpline at (518) 474-2780.