



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

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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 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](http://www.cs.ny.gov/employee-benefits/sbc). Or, if you do not have internet access, you may call 1-877-7-NYSHIP (1-877-769-7447) and choose the Medical Program to request a copy for The Empire Plan. Contact the HMOs directly for printed copies of their SBCs.
- Depending on your agency, your Health Benefits Administrator (HBA) may be located in your agency's personnel office or at the OGS Business Services Center. Contact your HBA 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.