

KATHY HOCHUL Governor

TIMOTHY R. HOGUES

Commissioner

PA22-15

TO: Participating Agency Health Benefits Administrators

FROM: Employee Benefits Division

SUBJECT: Annual Employee Benefit Card Mass Reissue

DATE: November 2, 2022

Each year the federal Patient Protection and Affordable Care Act sets new amounts limiting total network out-of-pocket costs. This federal law requires the inclusion of annual out-of-pocket costs on employee health insurance benefit cards and impacts all NYSHIP plans.

Empire Plan Benefit Cards

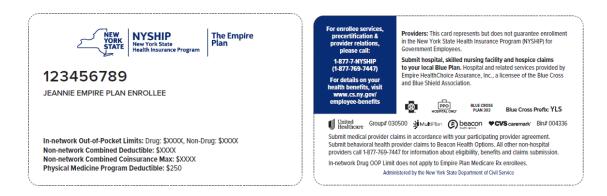
EBD will issue new Empire Plan benefit cards for all enrollees and covered dependents beginning in mid-November of each year. New benefit cards will also be issued when there is a change to the annual out-of-pocket costs due to collective bargaining. Cards for the Excelsior Plan will also be reissued, and details will be shared as soon as they are available.

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.

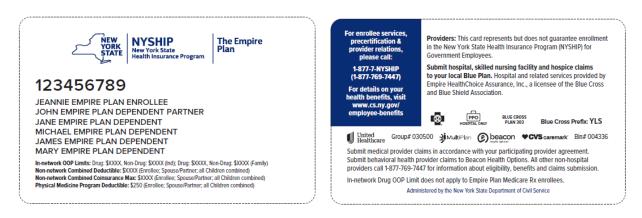
What is Different

The new benefit cards will include annual deductible and out-of-pocket maximum information based on the enrollee's Benefit Program. To accommodate differences in these amounts, there will be two versions of the cards (Individual and Family). Note that the in-network out-of-pocket drug maximum does not apply to Empire Plan Medicare Rx enrollees and dependents.

The Empire Plan Individual Coverage benefit cards will appear as follows:



The Empire Plan Family Coverage benefit cards will appear as follows:



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