



Department of Civil Service

KATHY HOCHUL
Governor

TIMOTHY R. HOGUES
Commissioner

NY23-27

MEMORANDUM

To: New York State Health Benefits Administrators
From: Employee Benefits Division
Subject: *2024 Summary of Benefits and Coverage (SBC)*
Date: November 14, 2023

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 enrollees are notified of the online availability of the *SBC* and *Uniform Glossary* via annual mailings, which also include the annual rate notification.

The *SBCs* for The Empire Plan and all NYSHIP HMOs are posted online at www.cs.ny.gov/employee-benefits/sbc. Employees or retirees 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 of the *SBC* for The Empire Plan. Employees who need a copy for a NYSHIP HMO should contact the HMO. Empire Plan enrollees looking for a more comprehensive summary of benefits should be directed to review their 2024 *At A Glance*. This publication will be mailed to enrollee homes in December, included in Quick Order packages and also available to view 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 the Annual Option Transfer Period due to a qualifying event.

Attachment