



PA23-16
PAEX23-15

MEMORANDUM

To: Health Benefits Administrators at Participating Agencies
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 Empire Plan and Excelsior Plan enrollees are notified of the online availability of the *SBC* and *Uniform Glossary* via annual mailings such as The *Empire Plan Report* and *Excelsior Plan Report*.

The *SBCs* are posted online at www.cs.ny.gov/employee-benefits/sbc/pa (Empire Plan) and www.cs.ny.gov/employee-benefits/sbc/paex (Excelsior Plan). Employees 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. 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 open enrollment due to a qualifying event.

Attachment