



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

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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:

- Your employer may offer coverage under either The Empire Plan or the Excelsior Plan. Both plans provide medical, hospital, mental health and substance use and prescription drug benefits. The Excelsior Plan uses The Empire Plan's broad network of providers for hospital, medical/surgical, mental health and substance use and pharmacy services; however, benefit plan design varies from The Empire Plan. Refer to your Plan materials for information.
- Federal health care reform requires that a *Summary of Benefits and Coverage (SBC)* be available for The Empire Plan and the Excelsior Plan. 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/Surgical Program to request a copy to request a copy.
- Your Health Benefits Administrator (HBA), usually located in your agency's personnel office, is the person you should contact 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.