



**NY24-22**

## **MEMORANDUM**

**TO:** New York State Health Benefits Administrators  
**FROM:** Employee Benefits Division  
**SUBJECT:** *2025 Summary of Benefits and Coverage (SBC)*  
**DATE:** November 8, 2024

The Patient Protection and Affordable Care Act (PPACA) requires all insurance plans make available a *Summary of Benefits and Coverage (SBC)* for benefits-eligible employees, retirees and dependents. The *SBCs* for The Empire Plan and all NYSHIP HMOs are posted online at [www.cs.ny.gov/employee-benefits/sbc](http://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 review their 2025 *At A Glance*. This publication will be mailed to enrollee homes in December, included in quick order packages through HBA Online and 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**

NY New Employee Letter