



PA24-14

MEMORANDUM

TO: Health Benefits Administrators at Participating Agencies
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 Empire Plan *SBC* is posted online at www.cs.ny.gov/employee-benefits/sbc/pa. 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 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 open enrollment due to a qualifying event.

Attachment:
PA New Employee Letter