



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

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:

- You may select coverage under The Empire Plan or, if offered by your employer, a NYSHIP Health Maintenance Organization (HMO). Refer to the *Choices* guide for a comprehensive overview of each option.
- Federal health care reform requires that a *Summary of Benefits and Coverage (SBC)* be available for The Empire Plan and each NYSHIP HMO. You may view copies at www.cs.ny.gov/employee-benefits/sbc/pe. 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 for The Empire Plan. Contact the HMOs directly for printed copies of their SBCs.
- Contact your Health Benefits Administrator (HBA) to make any changes to your health insurance coverage, including if you need to add or remove a dependent, update your address or change your health insurance option, or if you have any questions about your coverage.
- Check the NYSHIP website at www.cs.ny.gov/employee-benefits for new publications, your prescription drug list, updates regarding benefit changes and to find a participating provider.
- If you enroll in a NYSHIP HMO, you should familiarize yourself with their website and bookmark it for future reference.