



# Office of Labor Relations

## EMPLOYEE BENEFITS PROGRAM

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[nyc.gov/olr](http://nyc.gov/olr)

Renee Campion  
*Commissioner*  
Daniel Pollak  
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### Introducing the NYC Employees PPO Plan

Dear New York City employee or pre-Medicare-eligible retiree,

We are proud to announce that the City of New York (NYC) Office of Labor Relations and the City's unions, represented by the Municipal Labor Committee (MLC), have negotiated a new premium-free health plan: the **NYC Employees PPO plan (NYCE PPO)**.

This new health insurance plan is at the final stages of the City's procurement process and is expected to be available to all New York City employees, pre-Medicare-eligible retirees, and their eligible dependents enrolled in the NYC Health Benefits Program on January 1, 2026.

NYCE PPO will be offered jointly by EmblemHealth and UnitedHealthcare. It will include **health coverage** for medical services (doctors and hospitals) and other medical facilities (such as outpatient facilities and physical therapy locations) — all under one health plan and one member ID card.

NYCE PPO will have a \$0 premium, which means that you will not have a payroll/pension deduction for your basic coverage when you enroll. In addition, the current in-network copays — the flat fee you pay for services such as office visits with doctors in the EmblemHealth and UnitedHealthcare networks — will remain virtually the same, and the network will be significantly expanded.

Other in-network copays will also stay the same:

Benefit	Current Plan	NYCE PPO
Primary care provider (PCP) office visit	\$0 ACPNY* \$15 participating	\$0 ACPNY*/NYC H+H** \$15 participating
Specialist office visit	\$0 ACPNY* \$30 participating	\$0 ACPNY*/NYC H+H** \$30 participating

Benefit	Current Plan	NYCE PPO
Urgent care services	\$50 participating \$100 nonpreferred	\$25 NYC H+H** \$50 participating \$100 nonpreferred***
Emergency care	\$150	\$150
Hospital	\$300	\$300
Teladoc Health® telemedicine	\$10 per visit	\$10 per visit

\*AdvantageCare Physicians New York.

\*\*New York City Health + Hospitals locations.

\*\*\*CityMD and ProHealth Urgent Care within the EmblemHealth service area.

All employees and pre-Medicare retirees in the EmblemHealth GHI CBP/Anthem BlueCross and BlueShield plan and their eligible dependents will be **automatically** enrolled in NYCE PPO effective January 1, 2026, unless they choose a different plan during the annual fall transfer period from November 1 through 30, 2025. NYCE PPO will replace the EmblemHealth GHI CBP/Anthem BlueCross and BlueShield plan effective January 1, 2026, and there will be no gap in coverage. You will receive a new member ID card and welcome kit before January 1, 2026.

Medicare-eligible members in the GHI/Anthem Senior Care plan will remain in their current plan. If GHI/Anthem Senior Care members have dependents that are not Medicare-eligible, those dependents will also be automatically enrolled in the new plan.

If you are not currently enrolled in the EmblemHealth GHI CBP/Anthem BlueCross and BlueShield plan, you will have the opportunity to enroll in NYCE PPO during the annual fall transfer period from November 1 through 30, 2025, stay in your current plan, or elect any of the other plans offered by the City.

#### **Offering more in-network options and providers for you and your family**

With NYCE PPO, you will have access to care from an expanded EmblemHealth network of more than 78,000 doctors, health care professionals, and hospitals in New York City, Long Island, and the Hudson Valley (Dutchess, Orange, Putnam, Rockland, Ulster, and Westchester counties) – up from 64,000 in the current network. You will have access to care from more mental/behavioral health care providers as well, with 39,000 providers in New York state, an increase from 12,000 in the current network.

Additionally, you will have more options nationwide, with more than 1.6 million in-network doctors, health care professionals, and hospitals through the UnitedHealthcare national Choice Plus network, up from the current 29,000 providers outside the EmblemHealth coverage area. Mental/behavioral health providers will also increase nationally, from 61,000 to 418,000.

## **Summary of Benefits and Coverage and Summary Plan Description**

Enclosed is a brochure and the Summary of Benefits and Coverage (SBC) for NYCE PPO. The City's Summary Plan Description, which includes a more detailed description of NYCE PPO, and all other plans offered by the City, is available at [nyc.gov/hbp](http://nyc.gov/hbp).

### **NYCE PPO website**

Visit [nyceppo.com](http://nyceppo.com) to look for in-network doctors and hospitals, see health benefits, and find answers to many questions. You can also register to attend in-person or virtual information sessions in New York and across the country. We will announce the dates of these sessions soon.



**Learn more about NYCE PPO**

Go to [nyceppo.com](http://nyceppo.com) or scan this QR code for additional plan information.

For additional information, please call your existing EmblemHealth Customer Service line at **212-501-4444** (TTY: **711**) from 8 a.m. to 6 p.m., Monday through Friday. Their representatives are here to support you.

Sincerely,



Renee Campion  
Commissioner