

## **Summary of Benefits and Coverage (SBC)**

### **Frequently Asked Questions**

**Q: What is the SBC?**

A: The SBC is a standardized document required by federal law that summarizes your health insurance plan's key features, including covered benefits, cost-sharing requirements, and coverage limitations. It helps you easily compare different health plans.

**Q: Why did I receive an SBC?**

A: The SBC can help you understand your New York City Employees PPO (NYCE PPO) medical plan, effective January 1, 2026. It's mailed to all eligible employees as part of federal requirements.

**Q: Why do the coverage examples on page 8 of the SBC not match NYCE PPO benefits exactly?**

A: Federal law requires the coverage examples ("Having a Baby," "Managing Diabetes," "Simple Fracture") to be included on all SBCs for all health insurance plans. They are designed to help you compare different plans, not to reflect the specific benefits or costs of NYCE PPO.

**Q: Can the coverage examples in the SBC be changed to match our plan?**

A: No. Federal guidelines require that these examples be presented exactly as shown in the SBC template. We are not permitted to modify the wording, numbers, or scenarios.

**Q: What should I do if I find the examples confusing?**

A: Please remember that the examples are shown for illustration only. Your actual costs and coverage may be different. For details about your specific benefits, deductibles, and out-of-pocket maximums, refer to pages 1-6 of your SBC, or call EmblemHealth Customer Service at **212-501-4444** (TTY: **711**) from 8 a.m. to 6 p.m., Monday through Friday.

**Q: Why are these examples included?**

A: The federal government requires all insurance companies to include these examples in SBCs. They help people compare coverage for similar situations across different insurance plans.

**Q: Where can I find information that applies directly to my plan?**

A: Pages 1-6 of your SBC provide specific information about your plan's deductibles, copays, coinsurance, and out-of-pocket limits. You can also visit **nyceppo.com** or call EmblemHealth Customer Service at **212-501-4444** (TTY: **711**) from 8 a.m. to 6 p.m., Monday through Friday.

**Q: Who can I contact if I have questions about my coverage?**

A: For questions about your coverage, visit **nyceppo.com** or call EmblemHealth Customer Service at **212-501-4444** (TTY: **711**) from 8 a.m. to 6 p.m., Monday through Friday.