NEW YORK STATE | Department of Civil Service

KATHY HOCHUL
Governor

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Commissioner

September 2026

Please Keep This Notice

Notice of Creditable Coverage for Persons with Medicare
Who Are Covered by
The New York State Health Insurance Program (NYSHIP)

This important notice is being sent to all NYSHIP enrollees to fulfill the annual creditable coverage notice requirements of the Medicare Prescription Drug Plan. If you or a covered dependent is not yet eligible for Medicare, this notice does not pertain to you at this time but may provide you with helpful information about how the Medicare Prescription Drug Plan and NYSHIP work together.

Medicare prescription drug coverage became available in 2006 to everyone with Medicare. This notice has information about your current prescription drug coverage and Medicare prescription drug coverage.

NYSHIP provides creditable prescription drug coverage through the Student Employee Health Plan (SEHP). This means that, on average for all Plan participants, SEHP is expected to pay out as much or more than standard Medicare prescription drug coverage will pay. Because SEHP prescription drug coverage is creditable coverage, you can keep your prescription drug coverage with SEHP instead of joining a non-NYSHIP Medicare Prescription Drug Plan. If you lose your current coverage with NYSHIP and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

Note about Extra Help: Some people with limited resources and income may be able to get Extra Help to pay the costs related to a Medicare Prescription Drug Plan. If you have questions about getting Extra Help to pay for the cost of Medicare prescription drug coverage and how to apply, call Social Security at 1-800-772-1213 (TTY 1-800-325-0778) or visit ssa.gov.

There are limited times during the year that you can join a non-NYSHIP Medicare Prescription Drug Plan through CMS. You may join when you are first eligible for Medicare or you may have to wait to enroll until Medicare's annual enrollment period, October 15 – December 7, if your NYSHIP prescription drug coverage ends mid-year.

How do I get more information?

- For more information about your NYSHIP prescription drug coverage, refer to your plan documents or contact the Empire Plan Prescription Drug Program at 1-877-7-NYSHIP (1-877-769-7447).
- If you have questions about your Medicare benefits, call Medicare at 1-800-Medicare (1-800-633-4227) (TTY 1-877-486-2048), visit medicare.gov or refer to the CMS *Medicare & You* handbook that is mailed to you each year.

Required Notice
Employers are required by the Centers for Medicare & Medicaid Services to provide a Notice of Creditable Coverage to enrollees who are eligible to join a Medicare Prescription Drug Plan.

The notices must be sent:

- Prior to an individual's initial enrollment
- Annually, by October 15 (the beginning of Medicare's open enrollment period)
- Upon notification that a NYSHIP enrollee is Medicare eligible or prior to a NYSHIP enrollee's 65th birthday
- If the prescription drug coverage under NYSHIP is no longer creditable
- Upon request

Note: This notice is also available online at nyship.ny.gov. You may request an additional copy from your health benefits administrator (HBA).