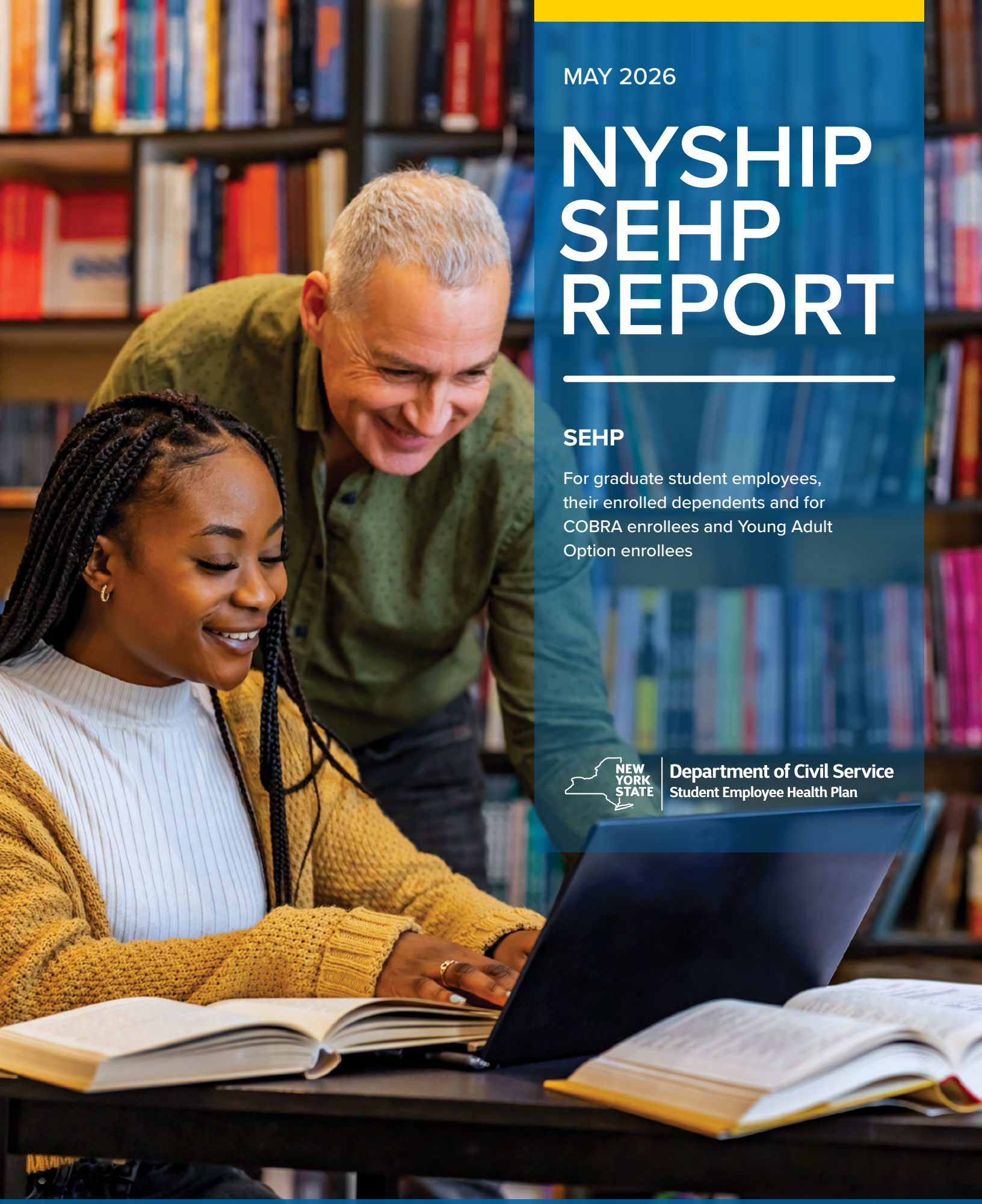


MAY 2026

NYSHIP SEHP REPORT

SEHP

For graduate student employees, their enrolled dependents and for COBRA enrollees and Young Adult Option enrollees

NEW YORK STATE | Department of Civil Service
Student Employee Health Plan



WHAT'S NEW

This *Report* summarizes changes to your benefits and coverage under the New York State Health Insurance Program (NYSHIP) Student Employee Health Plan (SEHP).

If you have any questions regarding the topics discussed in this publication, visit nyship.ny.gov, call the plan or contact your health benefits administrator (HBA).

This *Report* includes information about:

- Vaccine and immunization guidance (page 2)
- Updated NYSHIP website (page 4)
- Importance of preventive care (page 5)
- New *Reporting On* publications (page 6)

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5 Using Your Benefits
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SEHP Changes

The Plan Continues to Cover Vaccines

In the past, New York State and the plan relied on preventive care guidance from the Centers for Disease Control and Prevention (CDC) and the Advisory Committee on Immunization Practices (ACIP). The plan will continue to cover a schedule of recommended routine immunizations for children that is aligned with science and evidence-based research.

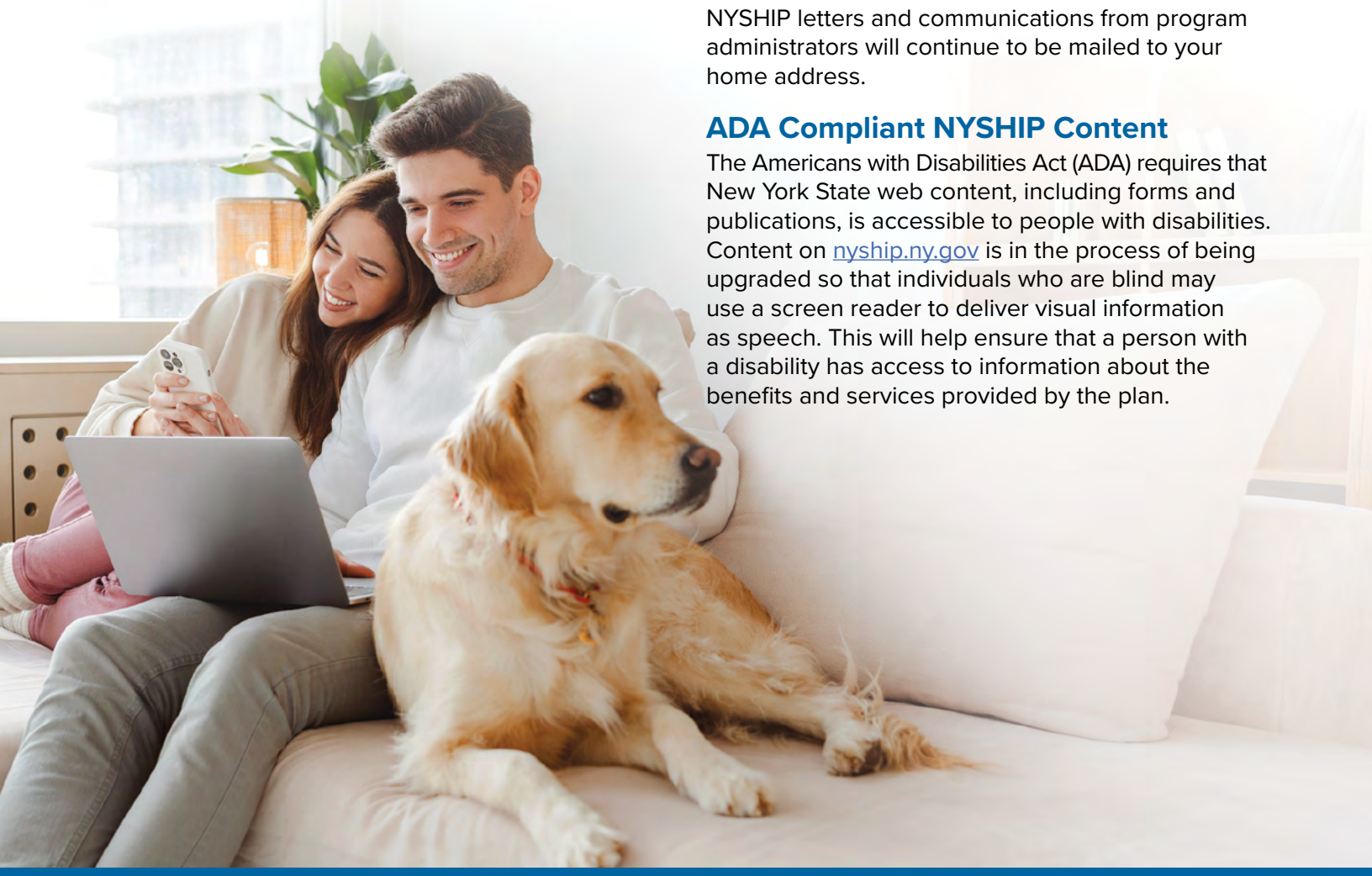
In addition to federal guidance from the CDC and ACIP, New York State will also cover childhood and adolescent immunization recommendations of the American Academy of Pediatrics (AAP). To see the complete schedule, visit aap.org. This evidence-based schedule recommends routine immunizations for protection against 18 preventable diseases, including rotavirus, COVID-19, influenza, respiratory syncytial virus (RSV), hepatitis A, hepatitis B and meningococcal disease.

This means when you use a network provider, preventive vaccines continue to be covered at no cost to you.

Preventive Care Coverage Guide Coming Soon!

The SEHP *2026 Preventive Care Coverage Guide* (*PCCG*) will soon be posted online, emailed and mailed to enrollees. The *PCCG* usually is included in your *At A Glance* publication and contains a summary of preventive services under the federal Patient Protection and Affordable Care Act (PPACA) that are provided by the plan.

In the past, New York State and the plan relied on preventive care guidance from the Centers for Disease Control and Prevention (CDC) and the Advisory Committee on Immunization Practices (ACIP). In addition to federal guidance from the CDC and ACIP, New York State will also cover childhood and adolescent immunization recommendations of the American Academy of Pediatrics (AAP). Once New York State legislation regarding preventive care guidance is signed into law, the *2026 PCCG* will be updated and distributed to enrollees.



Get Your NYSHIP Publications by Email

You now have the option to receive NYSHIP publications and communications by email. You can sign up for email publications on nyship.ny.gov or when you change your enrollment plan option through a *NYSHIP Health Insurance Transaction Form for the Student Employee Health Plan (SEHP)* (PS-404G). You must use a personal email address and not your work email address to receive publications by email.

You can receive NYSHIP publications such as the *General Information Book* and *Rates & Deadlines* via email, as well as SEHP publications such as the *SEHP Report* and *At A Glance*.

When you choose the option to receive email publications, you also can opt out of having print publications mailed to your home. Just check the box to opt out on the PS-404G form. If you later decide you still want to receive NYSHIP and plan publications through the mail, you can change your communication preference by contacting your HBA.

NYSHIP letters and communications from program administrators will continue to be mailed to your home address.

ADA Compliant NYSHIP Content

The Americans with Disabilities Act (ADA) requires that New York State web content, including forms and publications, is accessible to people with disabilities. Content on nyship.ny.gov is in the process of being upgraded so that individuals who are blind may use a screen reader to deliver visual information as speech. This will help ensure that a person with a disability has access to information about the benefits and services provided by the plan.

New and Improved NYSHIP Website

Soon nyship.ny.gov will have a new look! The updated site will still offer the most current information about your benefits, but it will be easier than ever to navigate and find the information you need.

What's Changing

The site is being updated to improve your experience when you need information about your coverage, including features such as:

- A modern visual design
- Improved experience on smartphones and tablets
- Ability to more easily search the website
- Quicker access to commonly used pages
- Improved navigation
- Digital library of useful resources

What's the Same

The site will still have resources and information to help you understand your benefits, including:

- Alerts about new benefit information, publications and plan information
- Helpful tutorial videos
- Provider directories with listings of Empire Plan providers, pharmacies and services
- Claims and administrative forms
- Publications
- Empire Plan Formulary drug lists

If you haven't already, sign up for email communications so you can be among the first to know about exciting new developments.

Epinephrine Coverage

Effective January 1, 2026, plan coverage for epinephrine devices has expanded to include nasal sprays to help protect enrollees living with life-threatening allergies.

New York State legislation updates the epinephrine laws to cover all available formulations, not just auto-injectors (brand-name EpiPen). In 2024, the FDA approved the use of an epinephrine nasal spray to treat anaphylaxis. Now, New York State also requires that auto-injectors, epinephrine nasal sprays and future devices are covered with a maximum annual copayment of $100.



Using Your Benefits

Make Preventive Care a Priority

When life gets busy, one of the items you may move to the bottom of your to-do list is preventive care. Your health should always be a top priority. Making sure you are up to date with your annual checkups and screenings can help health care professionals catch and treat health issues early.

The plan covers preventive care checkups and screenings including:

- Annual physical examination – Seeing your health care professional once a year for a checkup gives you a chance to ask about any health concerns you may have or changes you can make to improve your well-being. Routine care also may help detect any health issues early before they become serious.
- Colonoscopy – Colorectal cancer screenings are recommended for men and women beginning at age 45. These screenings allow health care professionals to detect and remove precancerous polyps before they become cancer.
- Mammogram – Breast cancer screening mammography, including biopsy and pathology evaluation if indicated, are recommended for women every one to two years beginning at age 40. Early detection of breast cancer can improve survival rates.
- Cervical cancer screening – Up to age 65, it is recommended that women receive an annual cervical cancer screening, including Pap test.

For a current list of covered preventive care screenings and vaccinations, see the *Preventive Care Coverage Guide*. You can also receive reminder emails about preventive care exams and screenings if you have a myuhc.com account.

Benefits of a Primary Care Physician

A primary care physician (PCP) is a health care professional who helps manage your day-to-day health over a long period of time. Your PCP often is a doctor but also could be a nurse practitioner or a physician assistant. When you have an established relationship with a PCP, they know the right questions to ask and can detect health issues in the early stages. A PCP can screen for disease, help you manage a wide range of health issues, avoid unnecessary emergency department visits and assist you with determining when you need to see a specialist.

The plan does not require enrollees to have a PCP. However, patients who regularly visit their PCP have fewer hospitalizations and better health. To find participating providers, visit nyship.ny.gov and search empireplanproviders.com.



New *Reporting On* Publications

The *Reporting On* series of publications is expanding! It will include new publications highlighting and describing some of the unique benefits available under the plan. (Note that not all benefits detailed in the *Reporting On* series of publications apply to SEHP enrollees.)

In addition to existing *Reporting On* publications that feature topics such as prescription drugs, the Mental Health and Substance Use Program and smoking cessation, the following new publications have been or soon will be added as a resource for enrollees.

Reporting On Gender-Affirming Care discusses comprehensive coverage provided by the plan for the treatment of gender dysphoria and the support of covered individuals' health and well-being, including behavioral health services, prescription medications and both non-surgical and surgical procedures.

Reporting On Children's Health discusses the benefits available to children who are dependents of enrollees in the plan, including yearly preventive well-child visits, screenings, tests, counseling and vaccines.

Reporting On Men's Health explains the benefits provided by the plan to men, including yearly preventive care physicals, screenings, tests, counseling, vaccines and medications that are covered and recommended ages.

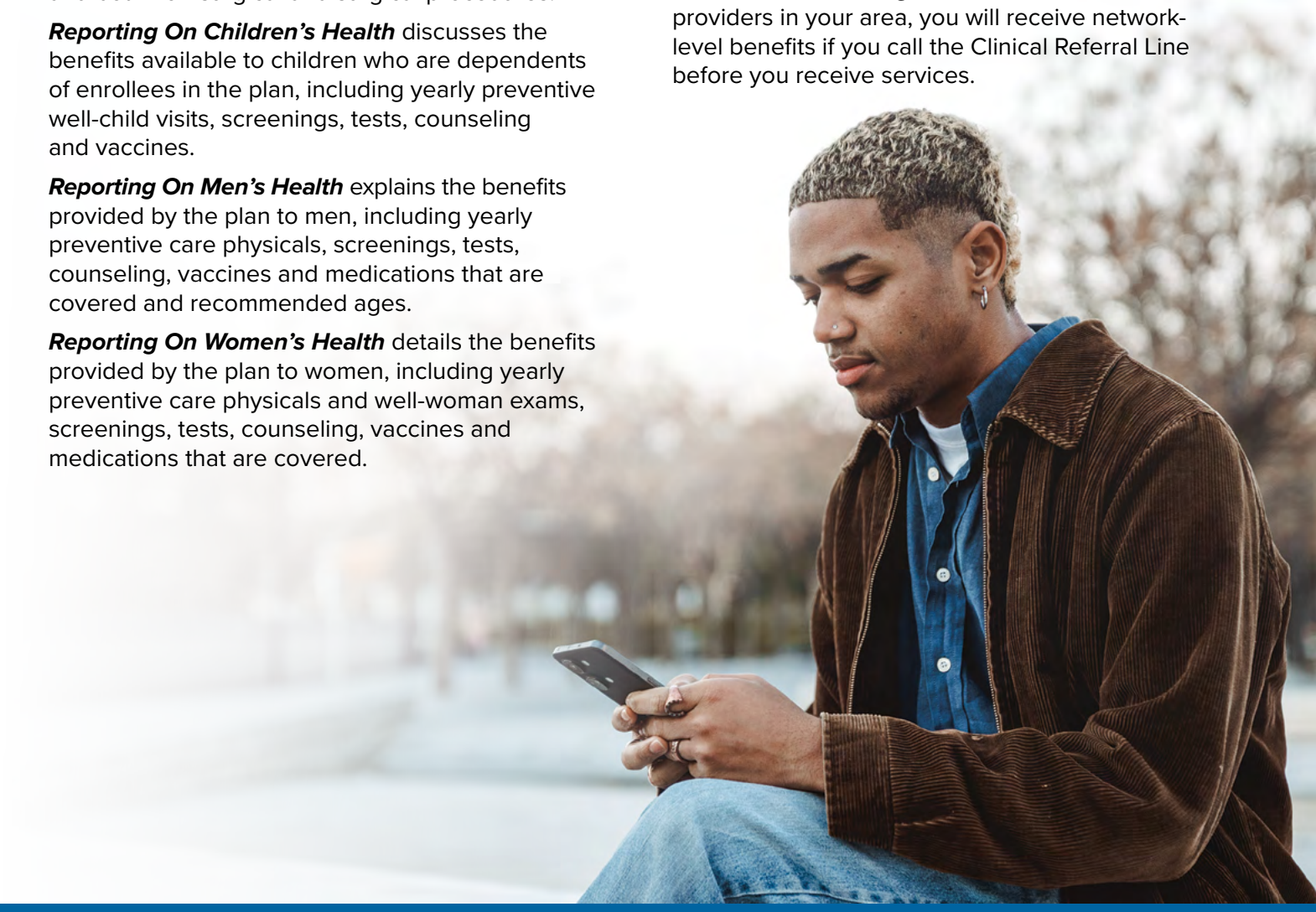
Reporting On Women's Health details the benefits provided by the plan to women, including yearly preventive care physicals and well-woman exams, screenings, tests, counseling, vaccines and medications that are covered.

MHSU Clinical Referral Line

The Empire Plan Mental Health and Substance Use (MHSU) Program offers services for mental health and substance use issues. The MHSU Clinical Referral Line provides referrals to highly trained and specialized clinicians who can help you find the best care.

To reach the Clinical Referral Line, call The Empire Plan and choose the MHSU Program. When prompted, press or say 3 for enrollee and then press or say 3 for the Clinical Referral Line. The Clinical Referral Line is available 24 hours a day, seven days a week. It is staffed by licensed clinicians who can refer you to an appropriate provider and help you schedule an appointment, if necessary. When you make the call, you will receive confidential help.

You have guaranteed access to network benefits under the MHSU Program. If there are no network providers in your area, you will receive network-level benefits if you call the Clinical Referral Line before you receive services.



NYSHIP Information

Choosing a Participating Provider

Using a provider that participates in The Empire Plan can improve your experience and save you time and money. SEHP uses the same network of providers as The Empire Plan. Your out-of-pocket expenses are lower when you use a participating provider. You pay only your copayment (if applicable) at the time of your visit.

If you use a nonparticipating provider, your costs may be much higher and you are responsible for paying the provider. Covered expenses are reimbursed under the Basic Medical Program and may be subject to deductible and/or coinsurance. You or your provider must submit a claim for reimbursement for covered expenses to the plan administrator.

Participating providers in The Empire Plan network are thoroughly evaluated when they join the network. They include doctors, nurse practitioners, physical therapists, occupational therapists, radiologists, diagnostic laboratory services, as well as outpatient surgical locations, urgent care centers, convenience care clinics and cardiac rehabilitation centers. The plan administrator verifies that providers have the proper level of education, certification, professional experience and insurance. Ongoing re-evaluation ensures that participating providers continue to meet the standards for participation.

The best way to find a participating provider is to visit nyship.ny.gov and select the link to the Medical/Surgical Program online directory; there is a short video that explains how to use the provider directories. You can also visit myuhc.com or call The Empire Plan and choose the Medical/Surgical Program. A customer care representative will assist you with locating a provider or any other questions you have, Monday through Friday, 8 a.m. to 4:30 p.m.

Always ask your provider if they are participating in The Empire Plan network before you receive services. If you or a dependent are Medicare-primary, you must ensure the provider participates in both Medicare and The Empire Plan network.

Empire Plan Online Provider Directory

The Empire Plan provider directory is available online at nyship.ny.gov. You can choose from a nationwide network of over 1,000,000 providers, 15,000 hospitals and 9,000 pharmacies. SEHP uses the same network of providers as The Empire Plan.

The Empire Plan program administrators — UnitedHealthcare, Anthem Blue Cross, Carelon Behavioral Health and CVS Caremark — each have online directories for their providers and services. To find a provider, simply click on the desired program directory link and follow the prompts on the page.

For the Medical/Surgical Program, visit the UnitedHealthcare online directory to search for participating providers, laboratories, outpatient surgical locations, cardiac rehabilitation centers, physical rehabilitation centers and urgent care centers.

For the Hospital Program, visit the Anthem Blue Cross online directory to locate hospitals, hospices and skilled nursing facilities.

For the Mental Health and Substance Use Program, choose the Carelon Behavioral Health online directory to find participating providers and facilities, education and screening materials and disease management programs.

For the Prescription Drug Program, visit the CVS Caremark online directory to find pharmacy locations and order mail service prescriptions online at a reduced cost.

Student Employee Health Plan Certificate

To help you understand the benefits provided through the Student Employee Health Plan (SEHP), the *Student Employee Health Plan Certificate* will be available soon. The *Certificate* provides an in-depth description of the benefits provided through SEHP. Once it is available, you can access the *SEHP Certificate* on nyship.ny.gov.

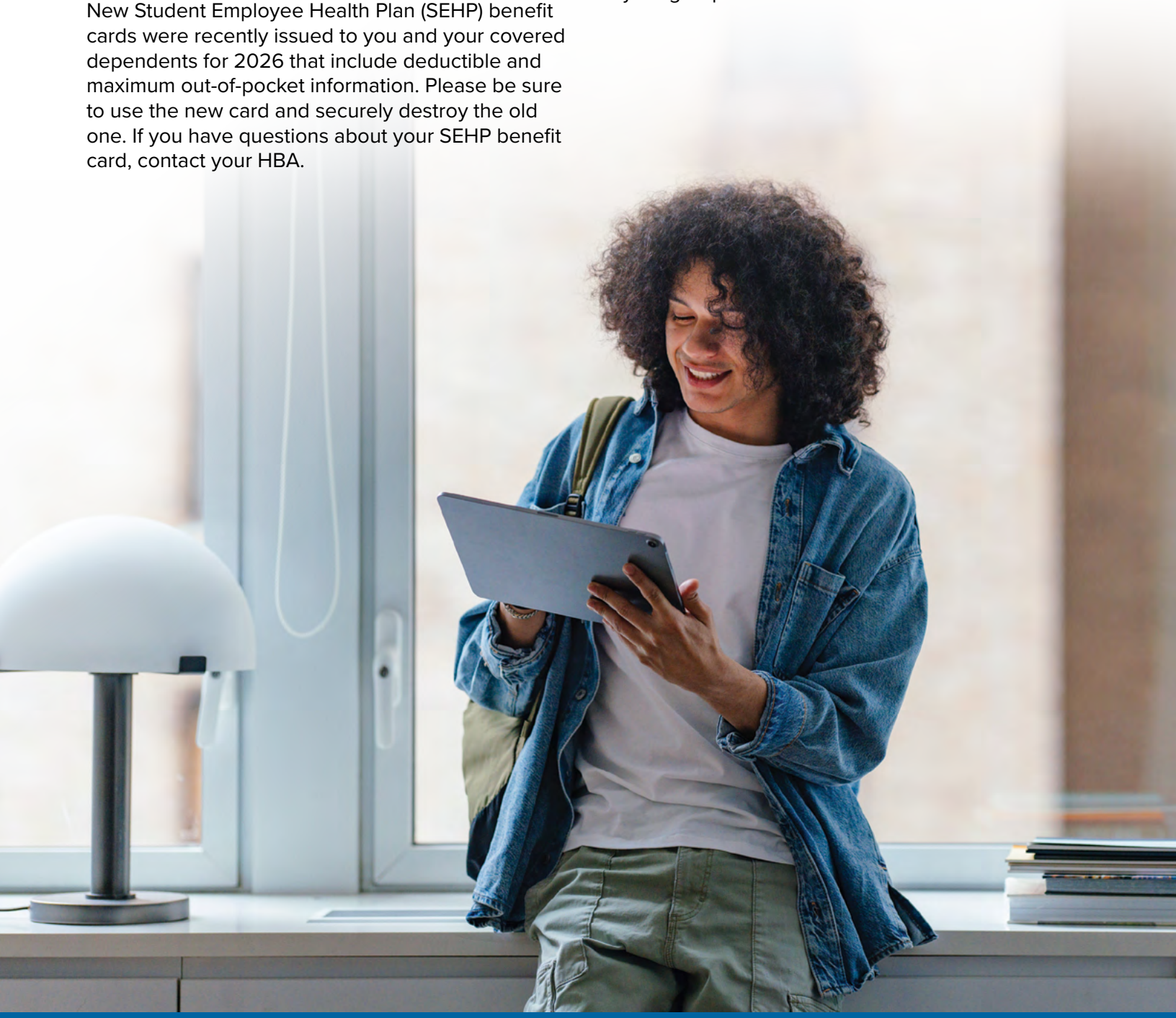
New SEHP Benefit Cards

New Student Employee Health Plan (SEHP) benefit cards were recently issued to you and your covered dependents for 2026 that include deductible and maximum out-of-pocket information. Please be sure to use the new card and securely destroy the old one. If you have questions about your SEHP benefit card, contact your HBA.

Summary of Benefits and Coverage

The *Summary of Benefits and Coverage* (SBC) is a standardized comparison designed to improve health insurance information so you can better understand your coverage. Some terms used in the SBC are defined in the *Uniform Glossary*, a non-customized companion document to the SBC.

To view the SBC or the *Uniform Glossary* for The Empire Plan, visit cs.ny.gov/sbc and choose your group.



Reminders

Annual Notice of Mastectomy and Reconstructive Surgery Benefits

The plan covers inpatient hospital care for lymph node dissection, lumpectomy and mastectomy for treatment of breast cancer for as long as the health care professional and patient determine hospitalization is medically necessary. The Empire Plan covers all stages of reconstructive breast or chest wall reconstruction surgery following mastectomy, including surgery on the other breast to produce a symmetrical appearance. Chest wall reconstruction surgery includes aesthetic flat closure as defined by the National Cancer Institute.

Call the plan and choose the Medical/Surgical Program if you have questions about your coverage for implants, breast forms or other prostheses related to breast cancer treatment.

Annual Notice of Colorectal Cancer Screening Benefit

The plan covers preventive colorectal cancer screenings and laboratory tests for enrollees ages 45 through 75 when performed by a participating provider. This benefit includes an initial colonoscopy or other medical test for colon cancer screening and a follow-up colonoscopy performed because of a positive result from a non-colonoscopy preventive screening test. This benefit also includes coverage of medications that will provide adequate bowel preparation, pre-procedure consultation and any resulting pathology exam or polyp biopsy. While a copayment would not apply for the initial preventive procedure(s) or bowel preparation medications, additional screenings provided in accordance with the American Cancer Society (ACS) guidelines may be considered diagnostic and a copayment would apply. For more information on ACS guidelines, visit cancer.org.

Keep Your Enrollment Record Up to Date

It is important for you to keep us up to date with changes in your life to ensure you receive timely and appropriate information about your health insurance coverage. Your coverage through NYSHIP is a valuable benefit, but is also costly to provide. By keeping your information up to date and only covering dependents who are eligible, you help keep costs down for yourself and the program.

Inform your HBA in writing of any changes to your enrollment record (address, adding or removing dependents, marital status changes) in a timely manner. If you are divorced or your marriage has been annulled, your former spouse is not eligible for coverage as a dependent as of the date of the divorce or annulment is filed in the county clerk's office, even if a court orders you to maintain coverage.

Your HBA is usually located on your campus, usually in the Human Resources (Personnel) office. You may also make certain changes, such as your address, by going to MyNYSHIP – Enrollee Self-Service at cs.ny.gov/mynyship, a secure portion of nyship.ny.gov.

Ineligible Dependents

If you fail to inform your HBA of dependent eligibility changes, you will be responsible for repaying all health insurance claims for ineligible dependents as early as the date they became ineligible. Knowingly withholding information regarding the ineligibility of dependents may constitute fraud and may be turned over to the appropriate enforcement agencies for investigation.

Contact Information

Call the plan toll free at **1-877-7-NYSHIP (1-877-769-7447)** and select the appropriate program.	
PRESS OR SAY 1	**Medical/Surgical Program: *Administered by UnitedHealthcare*** Representatives are available Monday through Friday, 8 a.m. to 4:30 p.m., Eastern time. TTY: 1-888-697-9054 P.O. Box 1600, Kingston, NY 12402-1600 Claims submission fax: 845-336-7716 Online: memberforms.uhc.com/DirectMedicalReimbursement.html
PRESS OR SAY 2	**Hospital Program: *Administered by Anthem Blue Cross*** Administrative services are provided by Anthem HealthChoice Assurance, Inc., a licensee of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield plans. Representatives are available Monday through Friday, 8 a.m. to 5 p.m., Eastern time. TTY: 711 New York State Service Center, P.O. Box 1407, Church Street Station, New York, NY 10008-1407 Claims submission fax: 866-829-2395 Online: anthembluecross.com/nys/resources-forms
PRESS OR SAY 3	**Mental Health and Substance Use Program: *Administered by Carelon Behavioral Health*** Representatives are available 24 hours a day, seven days a week. TTY: 711 P.O. Box 1850, Hicksville, NY 11802 Claims submission fax: 855-378-8309 Online: carelonbh.com/empireplan/en/home
PRESS OR SAY 4	**Prescription Drug Program: *Administered by CVS Caremark*** Representatives are available 24 hours a day, seven days a week. TTY: 711 Customer Care Correspondence, P.O. Box 6590, Lee's Summit, MO 64064-6590 Claims submission: P.O. Box 52136, Phoenix, AZ 85072-2136 Online: info.caremark.com/oe/nyship

Benefits on the Web

To learn more about your benefits, including finding Empire Plan providers and updated NYSHIP publications, go to nyship.ny.gov.

The *NYSHIP SEHP Report* is published by the Employee Benefits Division of the New York State Department of Civil Service. The Employee Benefits Division administers the New York State Health Insurance Program (NYSHIP). NYSHIP provides your health insurance benefits through the Student Employee Health Plan (SEHP).

NEW YORK STATE | Department of Civil Service
New York State Health Insurance Program

New York State Department of Civil Service
Employee Benefits Division, Albany, New York 12239
518-457-5754 or 1-800-833-4344
(U.S., Canada, Puerto Rico, Virgin Islands)
nyship.ny.gov

When You Must Call the Plan

Call toll free **1-877-7-NYSHIP (1-877-769-7447).**

Hospital Benefits Program

Anthem Blue Cross, anthembluecross.com/nys

Call for information regarding hospital and related services.

▶ YOU MUST CALL AND PRESS OR SAY 2

Benefits Management Program for preadmission certification – You must call before a scheduled hospital admission, within 48 hours after an emergency or urgent hospital admission and before admission or transfer to a skilled nursing facility (includes rehabilitation facilities). Preadmission certification is not required for maternity admissions, however, you must call when admitted due to complications related to your pregnancy or for any reason other than the delivery of your baby.

Medical/Surgical Benefits Program

UnitedHealthcare, myuhc.com

Call for information on benefits under the Participating Provider Program, predetermination of benefits, claims and participating providers.

Managed Physical Medicine Program – Call for information on benefits and to find network providers for chiropractic treatment and physical therapy. If you do not use network providers, you will receive a significantly lower level of benefits.

▶ YOU MUST CALL AND PRESS OR SAY 1

Benefits Management Program for prospective procedure review of MRIs, MRAs, CT scans, PET scans and nuclear medicine tests – You must call before having an elective (scheduled) procedure or nuclear medicine test.

▶ YOU MUST CALL AND PRESS OR SAY 1

Home Care Advocacy Program (HCAP) – You must call to arrange for paid-in-full home care services, enteral formulas, diabetic shoes and/or durable medical equipment/supplies. If you do not follow HCAP requirements, you will receive a significantly lower level of benefits. You must also call for HCAP approval of an external mastectomy prosthesis costing $1,000 or more.

Mental Health and Substance Use Program

Carelon Behavioral Health, Inc., carelonbh.com/empireplan/en/home

To ensure the highest level of benefits, call before seeking services from a covered mental health or substance use provider, including treatment for alcoholism. Some services require precertification to confirm medical necessity before starting treatment. For a list of those services, call the plan and press or say 3. From there you can reach the Clinical Referral Line to find out more information about precertification.

Prescription Drug Program

CVS Caremark, info.caremark.com/oe/nyship

For the most current list of prior authorization drugs, call the program or go to nyship.ny.gov.

New York State
Department of Civil Service
Employee Benefits Division
P.O. Box 1068
Schenectady, New York 12301-1068
nyship.ny.gov

Please do not send mail or correspondence to the return address. See address information on page 10.

SAVE THIS DOCUMENT

Department of Civil Service
New York State Health Insurance Program

Information for the enrollee, enrolled spouse/ domestic partner and other enrolled dependents

SEHP Report – May 2026

It is the policy of the New York State Department of Civil Service to provide reasonable accommodation to ensure effective communication of information in benefits publications to individuals with disabilities. These publications are also available on the NYSHIP website at nyship.ny.gov. Visit the NYSHIP website for timely information that meets universal accessibility standards adopted by New York State for NYS agency websites. If you need an auxiliary aid or service to make benefits information available to you, please contact your Health Benefits Administrator.

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