

Summary of Benefits and Coverage:

The Empire Plan: NYS Health Insurance Program – NY, PA (Empire Plan) and PE - Active & Retiree

Coverage Period: 01/01/2023 – 12/31/2023

Coverage for:

Plan Type:

The Summary of Benefits and Coverage (SBC) document will help you choose a health [plan](#). The SBC shows you how you and the [plan](#) would share the cost for covered health care services. NOTE: Information about the cost of this [plan](#) (called the [premium](#)) will be provided separately.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
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If you need help recovering or have other special health needs	<hr/>			

Peg is Having a Baby

Managing Joe's type 2 Diabetes

Ma's Simple Fracture

The plan's overall deductible	\$0
Specialist copayment	\$25
Hospital (facility) copayment	\$0
Other copayment	\$25

This EXAMPLE event includes services like:
(prenatal care)

*(ultrasounds and blood work)
(anesthesia)*

Total Example Cost	\$12,700
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