

NEW YORK CITY

Summary Program Description

Health Benefits Program



**The City of New York
Office of Labor Relations
Employee Benefits Program**

Section Four

Summary of Health Plans

- I. Point of Service Plans (POS)
Exclusive Provider Organizations (EPO)
Participating Provider Organizations (PPO)/
Indemnity Plans
- II. Health Maintenance Organizations (HMOs)
- III. Health Plans for Medicare-Eligible Retirees

The City of New York believes that all health plans offered as health benefits coverage to City employees through the City of New York Health Benefits Program are “grandfathered health plans” under the Patient Protection and Affordable Care Act (the Affordable Care Act).

As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your health plan coverage may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed, in writing only, to:

City of New York Health Benefits Program
40 Rector Street, 3rd Floor
New York, NY 10006
Attention: Grandfathered Plan Status

You may also contact the U.S. Department of Health and Human Services at www.healthreform.gov