



## Summary of Benefits and Coverage & Uniform Glossary

### What is the Summary of Benefits and Coverage (SBC)?

The Affordable Care Act (Health Care Reform) requires health insurance companies and group health plans to provide individuals with a new summary document that summarizes – in plain language – the benefits and coverage provided under a plan or benefit package. The SBC is intended to assist members in understanding their coverage and to help them compare their coverage options. The SBC will summarize important features of a plan, including covered benefits, cost-sharing, and limitations and exceptions. The SBC is not a substitute for the Summary Plan Description and is not intended to provide a comprehensive description of the plan's terms.

The SBC includes a coverage example section. Coverage examples are a standardized health plan comparison tool to help consumers choose among different coverage options available to them. The coverage examples illustrate the proportion of medical expenses that might be covered under a plan, using a sample patient who is experiencing two common medical scenarios – managing type 2 diabetes and having a child. The coverage examples are not a cost estimator given that the actual cost of care and actual care received are likely to differ from the required sample care costs and standard treatment scenarios.

### What is a Uniform Glossary?

It is the standard definitions of certain medical and coverage terms.

**NOTE:** The attached information must be shared with all dependents currently under your health care coverage.

See attached:

- Summary of Benefits and Coverage (SBC) which includes Coverage Examples.
- Uniform Glossary which include Cost-Sharing Requirements.