

# A NOTICE FOR MEMBERS: SUMMARY OF BENEFITS AND COVERAGE (SBC)

On February 9, 2011, as part of the Affordable Care Act (ACA), the federal government announced new rules regarding the disclosure of the Summary of Benefits and Coverage (SBC) and Uniform Glossary. These regulations apply to group health plans and health insurance issuers that offer coverage for groups and individuals. The purpose of these documents is to give consumers information so they can compare coverage options in different types of plans.

## Frequently Asked Questions

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

It is a summary description of the health care benefits and coverage offered by your health insurance plan. It will include information like deductible amounts and co-insurance and co-payment obligations.

**What is a Uniform Glossary?** This is a list of commonly used health coverage and medical terms and their definitions. The U.S. Department of Health and Human Services has created the uniform glossary. The glossary includes definitions for health coverage and medical terms so you can compare and understand your coverage, your medical benefits and exclusions. The glossary is for information only and does not affect your coverage and benefits. If you ask for a written glossary, it must be provided to you within seven business days of your request to Benefit Services.

**When does the new rule about sending the SBC and Uniform Glossary go into effect?** For group health plan members who enroll/re-enroll through an open enrollment, the new requirements for disclosure to members go into effect on the first day of the open enrollment period.

For SBCs going to group health plan members who enroll outside of an open enrollment period, the new requirements go into effect on the day of the first plan year that begins on January 1, 2015.

**Where can I find the SBC and Uniform Glossary?** The SBCs for the EPO, PPO, and HSAO plans along with the uniform glossary will be posted electronically to the Benefit Options Website. [www.benefitoptions.az.gov](http://www.benefitoptions.az.gov)

**When will I be provided an SBC?** In addition to this notification, Benefit Services will provide the SBC during the following events:

<b>Upon Initial Enrollment:</b>
<ul style="list-style-type: none"> <li>You will be provided an e-mail or written notification with instructions on how to access the SBC documents on the Benefit Options Website with enrollment materials.</li> <li>If information in the SBC changes between the time your group applies for coverage and your first day of coverage, you will be provided an updated SBC no later than the first day of coverage.</li> </ul>
<b>At Open Enrollment:</b>
<ul style="list-style-type: none"> <li>If a written application is required for renewal (paper or online), you will be provided an e-mail or written notification with instruction on how to access the SBC documents on the Benefit Options Website.</li> <li>If renewal is automatic, you will be provided an e-mail or written notification with instructions on how to access the SBC documents on the Benefit Options Website 30 days prior to the new plan year.</li> </ul>
<b>If you have Special Enrollment or Qualified Life Event:</b>
<ul style="list-style-type: none"> <li>You will be provided an e-mail or written notification with instructions on how to access the SBC documents on the Benefit Options Website no later than 90 days from enrollment.</li> </ul>
<b>Upon Request</b>
<ul style="list-style-type: none"> <li>You will be provided a written SBC and/or Uniform Glossary within seven business days of your request. Please contact Benefit Services to request a copy.</li> </ul>

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**How will the SBC be formatted?** The format of the SBC will meet ACA requirements. For instance, it will be no longer than four double-sided pages, have a 12-point font and use terms that are understandable to the average member.

**What information must be part of the SBC?** The SBC will include all the information required by ACA rules. Some of that information will include the description of coverage, deductible amounts, and co-insurance obligations.

**How will I receive the SBC?** SBCs will be posted electronically on the Benefit Options Website. Members may also request a written copy from Benefit Services. If you and your dependents live at the same address, you will receive one SBC. However, if any of your dependents' last known addresses are different from yours, separate SBCs will be sent to those dependents' last known addresses.

- **Active and University Employees**  
An electronic notification will be sent to employees work e-mail listed in the personnel system. If no work e-mail is available a copy will be provided to the home address listed in the personnel system.
- **Retired Employees**  
Written notification will be provided with your enrollment materials to the home address listed in the personnel system.
- **COBRA Members**  
Written notification will be provided with your enrollment materials to the home address listed in the personnel system.

**How do I request copies of the SBC?** You may contact Benefit Services by phone, email, and fax or in person. Contact information has been included below.

Arizona Department of Administration  
Human Resources Division – Benefit Services  
100 N. 15th Ave #103  
Phoenix, AZ 85007  
602.542.5008 or  
1.800.304.3687  
Fax 602.542.4744  
Website [www.benefitoptions.az.gov](http://www.benefitoptions.az.gov)  
E-mail [BenefitsIssues@azdoa.gov](mailto:BenefitsIssues@azdoa.gov)

**Where do I find information about the health insurance marketplace?** To obtain information about your health coverage and options available in the health insurance marketplace, please visit the Benefit Options website [www.benefitoptions.az.gov](http://www.benefitoptions.az.gov).