

## **SBC FAQ**

### **What are SBCs?**

Summary of Benefits and Coverage documents (SBCs) were developed in accordance with the Affordable Care Act to establish standards that group health plan sponsors and insurers must use when offering group or individual health insurance. The SBC's purpose is to accurately describe the benefits and coverage under the group plan. SBCs provide members important information about health plan benefits, allowing them to make informed decisions.

### **Who is responsible for distributing the SBCs?**

It is the employer's (plan sponsor) responsibility to distribute SBCs to their employees.

### **Isn't the insurance carrier responsible for providing SBCs to my employees?**

Employees may receive SBCs from the insurance carriers for the current plan they are enrolled in along with their other benefit materials such as ID cards. However, the employer is still responsible for providing to their employees an SBC for every CBIA Health Connections plan you make available to them.

### **When do I need to provide SBCs to my employees?**

As an employer, you should distribute SBCs to your employees when the following scenarios occur during your plan year, by the deadline indicated.

- **Renewals/Open Enrollment:** SBCs must be part of your company's open enrollment materials and distributed to each of your employees 30 days prior to your company's renewal date.
- **New Hires:** For new hires with a medical effective date that occurs on or after your renewal date, SBCs must be part of your new hire enrollment packet and must be distributed no later than the first date on which the employee is eligible for coverage.
- **Special Enrollments (qualifying event):** SBCs must be provided within 90 days of enrollment. Examples of a qualifying event include marriage, birth of a child, and loss of coverage.
- **Upon Request:** SBCs must be provided to employees within seven days of a request.

### **I don't offer every CBIA Health Connections plan to my employees, do I still need to print every SBC?**

No. Print only the SBCs related to the plans you offer to your employees.

### **Do I have to print all of these documents or can I email SBCs to my employees?**

According to the law, you can email these documents to an employee as long they have access to a computer at their place of employment. You must provide a notice to employees that paper copies are available. If paper copies are requested, you will need to print them.

### **Can I still use CBIA Health Connections plan summaries?**

Yes. We encourage you to provide both the plan summaries and SBCs for the plans you offer to your employees.

### **Do SBCs replace the Certificate of Coverage?**

No. Members will continue to receive their member booklet/certificate of coverage from their insurance carrier once they are enrolled in their chosen plan.

**I have an employee on COBRA, do I have to provide SBCs to them?**

Yes, if you administer your COBRA, you need to provide the SBCs to your COBRA participants during your open enrollment period. If CBIA administers your COBRA, CBIA will provide SBCs to those participants.

**Some of the plans that I offer are linked to my CBIA administered HRA, do I need to provide any additional documents for those plans?**

There are separate SBCs for HRA compatible plans. Look for the link to these documents on the SBC page of our website.

**Where can I get the SBCs?**

SBC's are available on our website.

**What if I don't have access to a computer?**

Contact CBIA customer service at 860.525.2242 for a hard copy.