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SUMMARY OF BENEFITS & COVERAGE (SBC)

Under the Affordable Care Act, insurance companies and group health plans will provide consumers with a concise document detailing, in plain language, simple and consistent information about health plan benefits and coverage.

This Summary of Benefits and Coverage (SBC) document will help consumers better understand the coverage they have and allow them to easily compare different coverage options. It will summarize the key features of the plan or coverage, such as the covered benefits, cost-sharing provisions, and coverage limitations and exceptions. It will also contain a uniform glossary of terms commonly used in health insurance coverage such as "deductible" and "co-payment"

ACA requires group health plans and/or insurance issuers to create and distribute a SBC to participants in certain situations:

- 30 days before the plan's renewal
- With enrollment materials or during the open enrollment period
- After a special enrollment
- 60 days before making mid-year changes to medical plans
- Upon request

For a complete list of SBC distribution circumstances, visit http://www.dol.gov/ebsa/faqs/faq-aca8.html

AETNA - Aetna includes the SBC within the group's renewal packet, but a complete list is also available on Aetna's Producer World.

> Aetna Technical Support for SBCs: (800) 225-3375

BCBSIL - SBCs are available on Blue Access for Producers in both English and Spanish. The "Plan Effective Date" and "Plan Ending Date" are customizable.

> BCBSIL Technical Support for SBCs: (855) 756-4448
> BCBSIL Stock Request Line: (800) 203-0585
> Email: stock_request@bcbsil.com

UHC – Group specific SBCs are available on Employer eServices.

> Employer eServices Technical Support: (800) 651-5465

Instructions on how to access SBCs for all three carriers will be outlined in the following pages.

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Aetna SBC Search

1. **Go to www.aetna.com/producer**
2. **Log into Producer World**

Producer World® Log In

User Name: _____

Password: _____

SECURE LOG IN 🔒

Forget Your **Password** Or **User Name?**
Register | **[Your Privacy]**

Why Register?

Aetna's online service center developed to meet the informational needs of our producers, general agents and firm employees including access to:

- Get quotes
- Find compensation information
- Check license status
- Set up direct deposit
- Get reporting
- And more

REGISTER NOW ➡

3. **Click on "Small Group"**

| Producer World Home | Individual | **Small Group** | Middle Market | National Accounts | Group Medicare | Individ |

Forms Library

FORMS
Aetna Sa

Products ▾
Get a Quote ▾
Order Enrollment Kits
Forms
Tools

Compensation: Compensation Forms: (Commission Schedules & Required Materials, Assignment of Commissions) and Direct Deposit Authorization Form (available to Compensation Designees only)

Small Group: Order Enrollment Materials (Enrollment Forms, Sales Materials, Kits) or select Small Group Business Forms by state. [Select a State ▾]

4. **Click on "Get SBC"**

5. **You can search by a specific group's account number, a plan ID number, or do a general search**

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6. When you choose General Search, you will need to complete all fields marked with a "*"

7. Click Submit. A statement may appear to warn you of long retrieval times

8. A list of available SBCs will be shown. Check the box next to the plan(s) you want to download

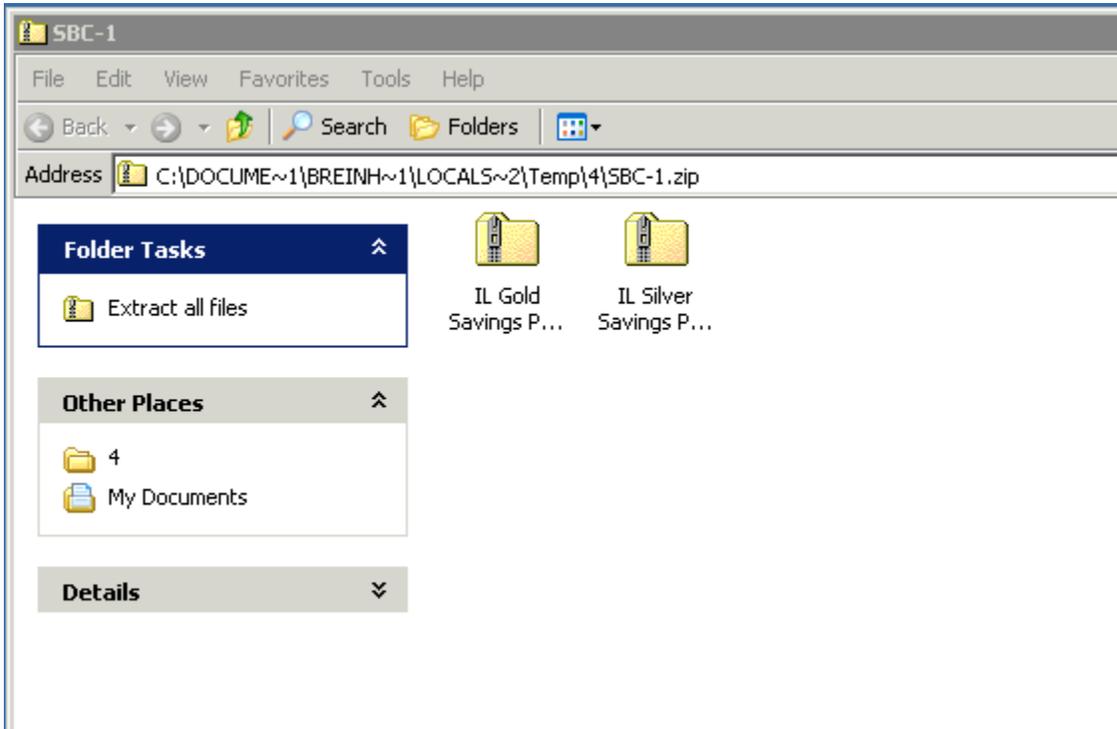| Plan Name |
| --- |
| ☐ IL Bronze OAMC 5000 80/50 HSA |
| ☐ IL Bronze Savings Plus OAMC 5000 80/50 HSA TIF |
| ☑ IL Gold Savings Plus OAMC 1250 80/50 |
| ☐ IL Silver Savings Plus OAMC 2500 100/50 HSA TIF |
| ☐ IL Bronze HMO 5000 60% |
| ☑ IL Silver Savings Plus HMO 2000 70% |
| ☐ IL Bronze OAMC 5000 100/50 HSA |
| ☐ IL Platinum Savings Plus OAMC 500 80/50 |
| ☐ IL Bronze OAMC 3500 80/50 HSA |
| ☐ IL Silver HMO 1500 70% |
| ☐ IL Gold Savings Plus HMO 750 70% |
| ☐ IL Bronze Savings Plus OAMC 5000 80/50 HSA |
| ☐ IL Bronze Savings Plus OAMC 5000 100/50 HSA |
| ☐ IL Gold OAMC 1250 80/50 |

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9. **Scroll to the bottom of the page and click "Download"**

☐	IL Silver OAMC 2000 70/50
☐	IL Gold OAMC 1000 80/50 $30
☐	IL Silver PPO 2000 70/50
☐	IL Silver HMO 2000 70%
☐	IL Silver OAMC 6350 100/50

Download

10. **The SBCs will be sent to a .zip file. Double click the zip file**

11. **Your SBC is now viewable as a PDF**

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BCBSIL SBC Search

BlueCross BlueShield of Illinois

Go to: https://ben-sum-mgr.rrd.com/secure/login/?custName=HCSC
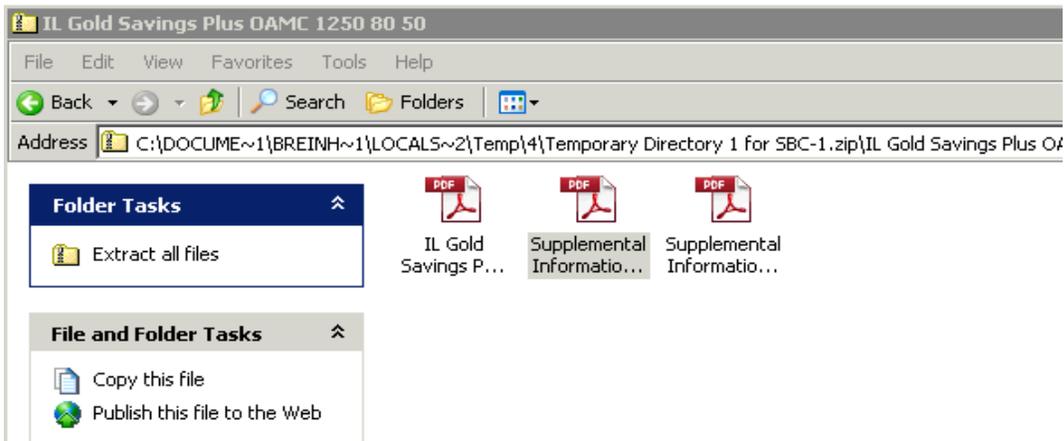
1) Log in using the following:

Document Automation Tool
Powered by **RR DONNELLEY**

Welcome
This site requires authentication.
Enter your information below and press *Log In*.
If you don't remember your account information, click the Forgot Password Link.

Login	
Customer Name:	HCSC
User Name:	HCSCgenID
Password:	••••••••••

Log In

Forgot your User ID/Password?

Password= BlueSBC2017!

2) Use the drop-down menu to select one of the two options:

Group 2016-2017 Q1 = Use this option if the group's renewal is *prior* to April 1, 2017

Group 2017 New = Use this option for group's who renew *on or after* April 1, 2017

Make your selection and hit "Next Step"

Logout

Create Summary

Document Type: Group 2016-2017 Q1 ▼

Next Step

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3) Select the year of the renewal you are creating an SBC for.
   Select the state the company is located in.
   Put in a partial Plan name (you can put in the full plan name, but on occasion this will confuse the system).
   Select the language you want the SBC.
   Select "Search"

   ***If searching for a grandfathered plan (*not* transitional/grandmothered): enter _GF in the Plan description field

4) Look under the "plan name" column to locate the exact plan you are looking for
   Once located, click the appropriate plan listed on the far left side (under column "product type")

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5) It will highlight the chosen plan. Click "next step".

6) Plan effective date = The date of the plans renewal
   Plan Ending date = Exactly one year after their renewal
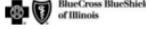   Coverage For = Use the drop-down menu to select "All"
   Hit "Generate Proof"

7) Confirm this is the SBC you were looking for & that the Coverage Period is correct.
   Click on "Generate Final Copy" if everything looks good.
   Click on "Make Changes" if you need to make an adjustment.

Once you Generate Final Copy, you will be able to enter an email address to have it sent to, or you can print the document.

To print, hover your mouse over the gray area above the SBC and a menu will appear where you can click the printer button. Or hover your mouse over the SBC, right click, and select to print.
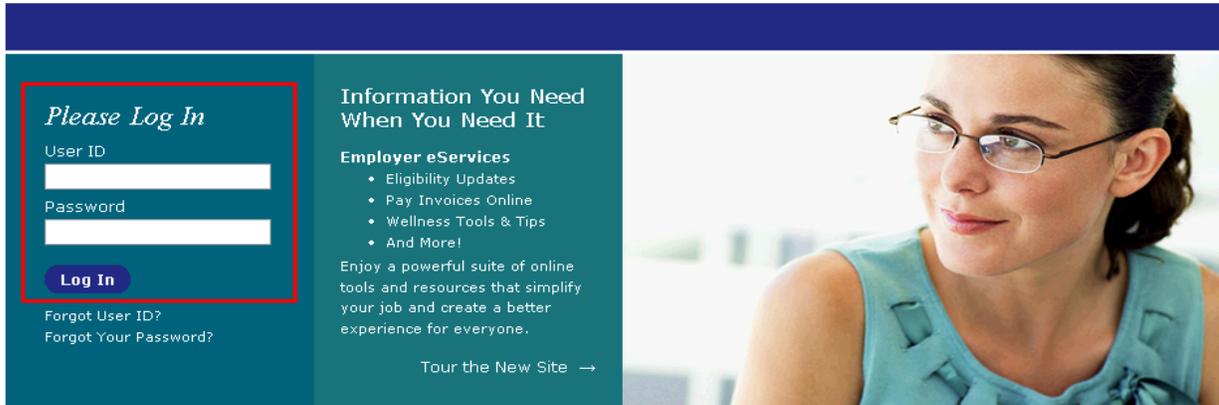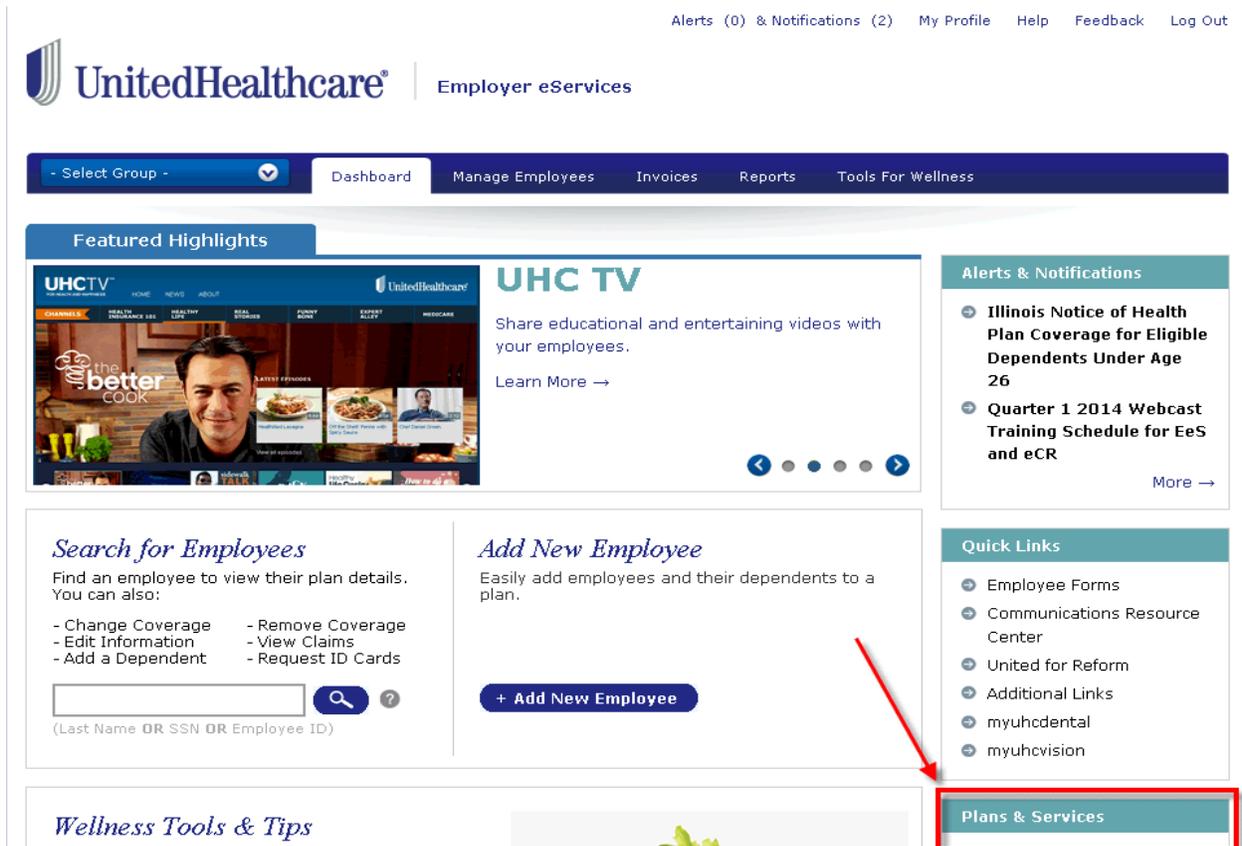
UnitedHealthcare SBC Search

1. Go to **www.employereservices.com**
2. Enter your "User ID" and "Password"

3. Scroll down the page to "Plans & Services"

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4. **Choose "Summary of Benefits and Coverage"**

5. **Search by the group's name. You can search by typing in the first few letters of the group's name with an asterisk at the end. Click "Continue"**

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6. Click on the policy number to view the PDF

UnitedHealthcare® | Employer eServices

Welcome Back, Beth

| ABC DEMO GROUP | Dashboard | Manage Employees | Invoices | Tools For Wellness |

Summary of Benefits and Coverage

The Summary of Benefits and Coverage document is intended to provide consumers with a concise document explaining, in plain language, simple and consistent information about health plan benefits and coverage. It will summarize the key features of the plan, such as the covered benefits, cost-sharing provisions, and coverage limitations and exceptions.

For more information on the Summary of Benefits and Coverage document and other Health Care Reform act information, please visit http://www.uhc.com/united_for_reform_resource_center.htm.

UnitedHealthcare will distribute the Summary of Benefits and Coverage to members according to the Summary of Benefits and Coverage rules.

Note: In the pre-enrollment situation, UnitedHealthcare will not know the identities of eligible but unenrolled members so we anticipate relying upon our employer customers, or broker acting on their behalf, to deliver the Summary of Benefits and Coverages to new hires mid-year, and at enrollment.

Employer Name: ABC

Please select the desired policy term to view the Summary of Benefits and Coverage document.

Policy Number	State	Activity Date	Policy Term ▼
📄 0K0000	IL	12/16/2014	02/01/2015-01/31/2016
📄 0K0000	IL	02/05/2014	02/01/2014-01/31/2015
📄 0K0000	IL	12/16/2013	02/01/2014-01/31/2015

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