



What are SBCs?

Summary of Benefits and Coverage (SBC) documents are standardized health insurance summaries required by the Affordable Care Act. These documents help employees understand the benefits and coverage under the group plan and provide them with 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. Employees may receive SBCs for their enrolled plan as part of their enrollment kit. However, the plan sponsor is responsible for providing their employees with an SBC for every medical plan offered.

When are SBCs distributed?

Plan sponsors should distribute SBCs to employees when the following scenarios occur during your plan year, by the deadline indicated.

- **Renewal/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.

Do I need to distribute SBCs for all CBIA Health Connections medical plans?

You only need to distribute SBCs for the plans you offer to employees.

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.

Do I need to distribute SBCs to COBRA enrollees?

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

For more information about SBCs, visit the CMS website:

<https://www.cms.gov/marketplace/resources/fact-sheets-faqs>