



October 28, 2014

The Affordable Care Act (ACA) requires all health plan issuers and group health plans to provide eligible employees with a Summary of Benefits and Coverage (SBC). The SBC provides you information to better understand your plan and allows you to compare coverage options.

This package is required due to one of the following plan coverage events:

At Employee Enrollment/Application:

SBC must be given to eligible enrollees; including new hires at the time written application materials for enrollment are distributed. If no written application materials are distributed for enrollment, then the SBC must be given no later than the first date on which the subscriber is eligible to enroll.

Special Enrollees:

Special enrollees must be given an SBC within 90 days of enrollment.

Renewal:

SBC must be provided 30 days prior to the renewal date for the plan the member is currently enrolled in or the first day of open enrollment if that occurs sooner, unless the group has not provided its intent to renew by that time, in which case the SBC must be delivered within seven business days of receiving their intent to renew. If the employer makes plan changes after providing a renewal SBC, then a new SBC must be distributed by the first day of coverage.

Upon Request:

An SBC must be given to employees and their dependents within seven business days of a request for the SBC.

Mid-Year Plan Change:

If a material modification to a plan is made, an SBC must be given to employees and their dependents 60 days in advance of the start date. We will supply you with an updated SBC to share with your employees and their dependents notifying them of the material modification.

Please distribute a copy of the SBC to all employees and their dependents within the timeframes noted above. We appreciate your assistance in meeting the SBC member delivery requirement. You may provide the SBC to your employees by hard copy, or email if electronic delivery is appropriate. Please refer to your SBC Employer Guide or visit the [United for Reform Resource Center \(www.uhc.com/summary\)](http://www.uhc.com/summary). These resources offer information to help you understand the events that trigger an SBC delivery to your employees and their dependents.

If you need assistance with any of the above information, please contact your Sales or Account Manager. We are here to help.

Sincerely,

A handwritten signature in blue ink that reads 'Andrew R. Heim'.

Andrew R. Heim
UnitedHealthcare