

Summary of Benefits and Coverage

Included in your 2013-2014 open enrollment packet is a new document for the City's health insurance plan called a Summary of Benefits and Coverage (SBC). The SBC is being provided for you, in compliance with the new federal healthcare reform requirements of the 2010 Patient Protection and Affordable Care Act.

What is the Summary of Benefits and Coverage?

The SBC is intended to be an easy-to-understand summary of the City's health plan benefits and coverage. It is designed to help you better understand and evaluate your health insurance choices; summarizing the key features of the health plan, such as covered benefits, cost-sharing provisions, coverage limitations and exceptions.

How can an SBC be used?

The SBC can be used to compare one insurance plan to another. All plans are required to provide information in the same format. For example, if your spouse is currently eligible for coverage through their employer, you can compare the City's health plan SBC to your spouse's health plan SBC. The SBC only provides information for the most common treatment situations.

Does the SBC provide information on premiums that an employee pays?

No. The SBC does not provide information related to the health insurance coverage premiums. Please keep premium cost in mind when comparing health plan options.

What other information is available?

The City's SBC and a Uniform Glossary of Terms are posted electronically on the intranet at <http://intranet.harrisonburgva.gov> under the Human Resources benefit section. A copy of the Uniform Glossary of Terms will be provided for you upon request to Human Resources.