

July 24, 2013

Dear Yellowstone County Eligible Medical Plan Participant:

Enclosed is a Summary of Benefits and Coverage (SBC) for your current Yellowstone County medical plan option, which is new this year due to Federal health care reform. The SBC provides details about your Yellowstone County medical plan option.

### **What the SBC Contains**

Each SBC contains medical plan information about benefits and coverage, including, what is covered, what you need to pay for various benefits, what is not covered and where to go for more information or to get answers to questions. Government regulations are very specific about the information that can and cannot be included in each SBC. Plan sponsors are not allowed to customize very much of the SBC. There are detailed instructions the Plan had to follow about how the SBCs look, how many pages the SBC should be, the font size, the colors used when printing the SBC and even which words were to be bold. When looking at the information contained in the “Your Cost” columns, please keep in mind that you need to reference any applicable deductible as well. In addition, in the “Your Cost” column for non-participating providers, it is important to note that you can also be balanced billed for anything above the allowable amount and the charge. This is in addition to any applicable deductible and/or coinsurance. Your summary deductible, coinsurance, and out of pocket information is included on page 1 as well as information on balance billing on page 2. Please keep in mind that the SBC does not capture all covered or non covered benefits within the Yellowstone County Benefit Plan. For complete benefit information, you need to reference your Summary Plan Document.

### **When You Will Receive an SBC**

The SBC will be provided to you at important points in the enrollment process, such as when you apply for coverage, with each new plan year, and at any time you want, upon request. Distribution of the SBC is required by law in accordance with the Affordable Care Act (ACA).

### **For More Information**

Please keep this notice with your Summary Plan Description (SPD) for easy reference to all of the Plan provisions. Receipt of this document does not constitute a determination of your eligibility. If you want to verify eligibility, or have any questions about your Summary of Benefits and Coverage (SBC), please contact your employer’s benefits department.

This information is also available for viewing on the Yellowstone County website at [www.co.yellowstone.mt.gov](http://www.co.yellowstone.mt.gov)