

Revision Date: May 2016 - State Health Guide

Section: Summary of Health Benefit Forms & Publications

Page: 6

Legend: ~~Deleted/Replaced~~ – Added/Revised

CalPERS Publication	Description
Health Program Guide	Provides an overview of the CalPERS Health Program.
Health Benefit Summary	A comprehensive summary of all CalPERS health plans.
CalPERS Medicare Enrollment Guide	A practical guide to understanding how CalPERS and Medicare work together.
Summary of Benefits and Coverage (SBC) Notice	Provides information to help individuals better understand and compare available health plan options. Employers must provide this notice to newly eligible employees no later than the date they become eligible for health benefits. The SBCs are also available by directly contacting the health plans.

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Section: Summary of Benefits and Coverage & Uniform Glossary

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Summary of Benefits and Coverage & Uniform Glossary

Purpose

The Affordable Care Act (ACA) requires health plans and other responsible parties to make available a Summary of Benefits (SBC) and a uniform glossary (Glossary) of common health insurance terms. Together, these documents provide important information to help individuals better understand their health benefit coverage and more easily compare health plan options.

Newly Eligible Employees

The SBC's implementing regulations require responsible parties to provide SBC and Glossary information to newly eligible employees no later than the first date on which they are eligible to enroll in coverage.

To meet the SBC and Glossary notification requirements, employers must insert their agency letterhead at the top of the [Summary of Benefits and Coverage Notice](#) (or create their own) and include it in their hiring or benefits package.

**Current
Members**

CalPERS and its health plans currently notify existing members how to access and obtain copies of these documents during open enrollment.

Penalties

Failure to provide SBC and uniform glossary information, as described in the regulations, could yield penalties of up to \$1,000 for each failure.

**Additional
Information**

California State University Health Benefit Officers:
Please refer to the September 17, 2015 [CalPERS Circular Letter 600-051-15](#) titled Distribution of 2016 Summary of Benefits and Coverage Notice to New Employees.

State Health Benefit Officers:
Please refer to the October 31, 2014, [California Department of Human Resources Policy Memo 2014-038](#) titled Employer Responsibilities Under the Affordable Care Act.
