

Electronic Delivery of SBCs

The Summary of Benefits and Coverage (SBC) final regulations permit delivery of the SBC in either paper or electronic form to facilitate faster and less burdensome disclosure of the SBC. The Final Rule supports greater use of electronic transmittal, if certain conditions are met. These conditions by audience include:

Issuer to Individual Policyholder

Issuer may provide the SBC by email after obtaining the individual's or dependent's agreement to receive the SBC by email. Additionally, issuer may post the SBC on the Internet if they advise the individual or dependent in paper or electronic form that the SBC is available on the Internet and include the applicable Internet address. SBC may also be provided in any other method that can reasonably be expected to provide actual notice.

Issuer providing SBCs electronically (such as by email or an Internet posting) needs to provide:

- ▶ A readily accessible format.
- ▶ A prominent and readily accessible location.
- ▶ An electronic form that can be electronically retained and printed.
- ▶ A consistent appearance, content, and language requirements.
- ▶ A notification to the individual or dependent that the SBC is available in paper form without charge and provide SBC upon request.

The Final Rule provides greater flexibility for electronic delivery to reduce the costs of compliance, including eliminating the requirement to acknowledge receipt of an SBC provided through electronic delivery methods.

Issuer to Group Health Plans

Issuer providing SBCs electronically needs to provide:

- ▶ A readily accessible format.
- ▶ A paper SBC free of charge upon request.
- ▶ A timely notification to the plan (or its sponsor) in paper form or email that documents are available on the Internet and provide the Internet address.

Group Health Plan or Issuer to Participants and Beneficiaries

For participants and beneficiaries that are already enrolled for coverage, group health plan or issuer may provide the SBC electronically if the plan meets the requirements of the Department of Labor guidelines [29 CFR 2520.104b-1(c)] on electronic delivery. For participants and beneficiaries who are eligible for but unenrolled in coverage, the Final Rule permits the SBC to be provided electronically if the format is readily accessible and a paper copy is provided free of charge upon request. In addition, if the electronic form is an Internet posting, the plan or issuer must timely advise the individual in paper form (such as a postcard) or email that the documents are available on the Internet, provide the Internet address, and notify the individual that the documents are available in paper format upon request.

Group Health Plan or Issuer to Participants and Beneficiaries (For Non-Federal Governmental Plans)

Group health plan or issuer may provide the SBC electronically if the plan conforms to either the Department of Labor guidelines [29 CFR 2520.104b-1(c)] on electronic delivery, or the provisions governing electronic disclosure for individual health insurance issuers.



For additional information, please contact your UnitedHealthcare Representative.

The content provided is for informational purposes only and does not constitute medical advice. Decisions about medical care should be made by the doctor and patient. Always refer to the plan documents for specific benefit coverage and limitations or call the toll-free member phone number on the back of the health plan ID card.

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This communication is not intended, nor should it be construed, as legal or tax advice. Please contact a competent legal or tax professional for legal advice, tax treatment and restrictions. Federal and state laws and regulations are subject to change.

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