



Date: November 9, 2015
To: Benefit Eligible Employees
From: Jim Mulholland, Interim Director of Human Resources
Re: Summary of Benefits and Coverage (SBC)
OBS Identification # 6662-76/179-128

To help you easily understand your health plan benefits, attached is a Summary of Benefits and Coverage (SBC) for your current health plan. Together, this letter and the SBC contain a full description of your health plan benefits. They are designed to be read in conjunction to provide simple and consistent information using terminology and a format that has been standardized among all health insurance companies.

The SBC summarizes the key features of your policy such as a description of the coverage, deductible amounts, cost-sharing obligations and coverage limitations and expectations.

Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as “minimum essential coverage.”

This plan or policy does provide minimum essential coverage.

Does this Coverage Meet the Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value).

This health coverage does meet the minimum value standard for the benefits it provides.

If you have questions, please feel free to contact Jana Johnson or Jim Mulholland at ext. 4818.