



MEMO

TO: All Full Time Employees

FROM: Stephanie Couri

Date: January 1, 2016

The Affordable Care Act requires all health plan issuers and group health plans to provide eligible enrollees with an SBC. SBCs must be given to eligible enrollees at: employee enrollment/application, special enrollees, renewal, mid-year change in plan (if applicable), and upon request.

Attached please find your copy of the SBC-Summary of Benefit Coverage. If you chose to pay for our United Health Care Plan this is a summary of your current benefits. If you did not enroll in the company sponsored health plan, this document summarizes what coverage you could have had if you chose to enroll.

Please cut off the bottom portion of this memo and return to my in box your signed copy that you received this document along with your other employment forms.

Thank you very much.

I have received the copy of the SBC-Summary of Benefit Coverage.

SIGNED EMPLOYEE NAME

DATE