



**Blue Cross  
Blue Shield  
Blue Care Network**  
of Michigan

600 E. Lafayette Blvd.  
Detroit, MI 48228-2998

October 5, 2012

Dear Valued Customer:

Health care reform requires a *Summary of Benefits and Coverage* (SBC) be provided to all current and prospective members effective September 23, 2012. This communication contains time-sensitive information involving compliance with federal regulations in the Affordable Care Act. These health reform obligations extend to employers, group health plans and insurers. To help, the Blues are providing you with a copy of *Understanding your Summary of Benefits and Coverage: An Employer Guide (A Guide to Meeting Requirements for Fully-Insured Customers)*.

One of those requirements is the creation and delivery of a *Summary of Benefits and Coverage* to all participants and beneficiaries (including pre-enrollees) at specified times.

The law imposes an obligation on you and the Blues to comply with SBC rules. This requirement applies to group health plans, insurers and self-funded groups. You, as the employer, are responsible to distribute SBCs to your employees, pre-enrollees and others who may be entitled to this summary under the government regulations. SBCs must be delivered to individuals when eligible or enrolled for coverage, shopping for coverage, upon request, and when certain changes are made to coverage.

The guide explains in simple and clear language what a *Summary of Benefits and Coverage* is, when and how the Blues will deliver the document, your responsibilities as the employer in the process, and penalties for noncompliance. Also, in an easy-to-understand chart on page 10, we've summarized the "triggering" events that will require delivery of the document.

This is a good opportunity for you to read this guide to answer questions you may have about the requirements of the SBC process. It is important you understand and comply with SBC regulations. If you, as the employer, do not send an SBC within the required timeframe, you may need to pay fines and penalties.

**Note: You can request your *Summary of Benefits and Coverage* by contacting your agent or your sales representative, if applicable.** Standard Community Blue and Simply Blue plans are available already on the Group Secured Services site at [bcbsm.com](http://bcbsm.com). If your document is not available on our website, you can also email us to request the document: For BCBSM coverage, email [AcctSvcs\\_SBC@bcbsm.com](mailto:AcctSvcs_SBC@bcbsm.com) or call 1-877-722-6030; For BCN, email [BCNSBCRequests@bcbsm.com](mailto:BCNSBCRequests@bcbsm.com). In your email request, please include group name and number.

Soon, you and your employees will be able to request all SBCs through Group and Member Secured Services at [bcbsm.com](http://bcbsm.com), as indicated in the employer guide. However, during the first few months of the process, we will perform an additional quality review of the summaries to ensure their accuracy, which prevented us from initially automating the process on Group Secured Services.

(more)

[bcbsm.com](http://bcbsm.com) ■ [MiBCN.com](http://MiBCN.com)

As health care reform continues to evolve, the Blues will be there to help you navigate through the changes. We have and will continue to be committed to providing our customers with high-quality, affordable health care. If you have questions, please contact your sales representative and/or agent.

As always, thank you for choosing the Blues.

Sincerely,

A handwritten signature in black ink, appearing to read 'J. Dunn', with a stylized flourish extending to the right.

John Dunn  
Vice President  
Middle and Small Group Business