



SUMMARY OF BENEFITS & COVERAGE SBC & EOC REFERENCE SHEET

View the [LISI Summary of Benefits and Coverage flyer](#) for details on timelines, compliance, and distribution requirements.

Aetna

SBC documents are available through Aetna's SBC website, <https://www.aetna.com/sbcsearch/home>.

How they are handling SBC distribution

New Business

Brokers are responsible for obtaining the SBCs via the SBC website and distributing to new groups.

Renewal Groups

Aetna will send SBCs with the renewal package.

Groups with more than 100 insured lives

Aetna will generate and provide SBCs to employer's. It is the employers responsibility to distribute SBCs to participants.

How to obtain SBCs

- Go to the Aetna SBC website.
- Click on **General Search** located in the tab menu.
- Populate the drop downs with your state, effective date, group size etc, then click **Submit**.
- Check off each desired plan then click **Download**.

Anthem

SBC documents are available through Anthem's SBC website, www.sbc.anthem.com

How they are handling SBC distribution

New Business

At initial application, Anthem will send a letter to the employer explaining how to obtain SBCs through their website.

Renewal Business

In the renewal packet, Anthem will include a letter to the employer explaining how to obtain SBCs through their website.

ASO groups

Groups on an ASO plan should contact Anthem to get assistance with creating their SBC.

How to obtain SBCs

- Select **Broker/Sales Professional** then click **Next**.
- Enter criteria for plan name, contract code, state etc, then click **Search**.
- To download an SBC, click the **Green Arrow** under the Actions column of the desired plan.

Blue Shield

SBC documents are available through Blue Shield's SBC website, www.blueshieldca.com/sbc

How they are handling SBC distribution

New Business

It is the employer's responsibility to obtain and distribute SBCs to participants. Instructions are provided on the master group application. In addition, approximately 31 days from the group's original effective date, Blue Shield will send the group contact a link to download the SBCs.

Renewal Business

Blue Shield will email instructions to the employer. It is the employer's responsibility to gather and distribute the SBC's to participants.

Groups with 100+ Insured Lives

Blue Shield will provide SBCs to the employer. It is the employer's responsibility to distribute SBCs to participants.

How to obtain SBCs

- Go to the Blue Shield SBC website.
- Select the group size by clicking on **Small Business Plans** or **Mid/Large Group Plans**.
- The website defaults to the current year SBCs. Enter the criteria in the Search For Your Link box to narrow down the list of plans in the box below (plan name, PPO, HMO, Access+, Mirror, etc.).
- Click on the **plan name** to view the SBC.

CalCPA

SBC documents are available through [CalCPA's ProtectPlus website](#).

CaliforniaChoice®

SBC documents are available on their website under [Documents](#).

How to obtain SBCs

- Use the drop down boxes to specify the language, carrier, plan, and coverage level you need then click **Search**.
- Results will populate below the search fields, click the **plan name** or **Download** to retrieve the SBC.

Chinese Community Health Plan (CCHP)

SBC documents are available on their [website under Employer Group Plans](#). Select the plan you want from the left navigation. The SBC will be listed on the plan page.

Covered California for Small Business

SBC documents are available through the [Covered California for Small Business website](#) under Health and Dental plans

How they are handling SBC distribution

For new and renewal groups, it is the employer's responsibility to obtain and distribute SBCs to participants.

Health Net

SBC documents are available through Health Net's SBC website, www.healthnet.com/sbc.

How to obtain SBCs

- Enter the Coverage code and Effective Date OR
Select the **Year, Region, Group Size and Exchange Status**, then select **Plan Name and Effective Date**.
- Click on **Search**
- Click on the link under the desired language to view the PDF.

How they are handling SBC distribution

SBC's will be provided to the employer. It is the employer's responsibility to distribute them to participants.

New Groups

SBCs will be provided to the employer by Health Net or the General Agent, as appropriate. It is the employer's responsibility to distribute them to participants.

Renewal Groups

SBCs will be included with each group renewal. Until further notice, Health Net will require groups that make plan changes to submit their changes by the 20th of the month before the renewal date. This is to ensure that Health Net can generate SBCs in a timely manner.

Kaiser Permanente®

SBC documents are available through the Broker-Employer website, <https://account.kp.org/broker-employer/resources/broker/floating/summary-benefits-coverage>.

How to obtain SBCs

- Open the website above.
- Select the Begin Date in the Search By box.
- Click **Search**.
- Find the plan(s) and check them on the list. Once all are selected click **Download zip file**.

How they are handling SBC distribution

SBC's will be provided to the employer. It is the employer's responsibility to distribute them to participants.

New Groups

Kaiser will provide SBCs to the group upon new application.

Renewal Groups

Kaiser will provide SBCs to the group upon request, upon renewal, and by the first day of coverage (if the SBC has changed). They will also provide a notice if there's a material modification in a previously provided SBC.

Self-funded Groups

Kaiser requires that each group communicate what will be required in order for them to produce SBCs, including whether the group will produce the SBC themselves or if they would like Kaiser to do so.

MediExcel

SBC documents are available through MediExcel's SBC website, <https://www.mediexcel.com/our-plans>

How to Obtain SBCs

- Go to the MediExcel SBC website
- Click on the folder for the benefit year.
- Select the desired plan to open and download.

How they are handling SBC distribution

New Business

SBCs will be emailed to the group contact with a copy of the contract. It is the employer's responsibility to distribute to the employees

Renewal Groups

MediExcel will send SBCs with renewal packet.

Groups With More than 100 Insured Lives

MediExcel has the same distribution process for Small and Large Group.

Oscar Health

SBC documents are available through Oscar's forms website, <https://www.hioscar.com/forms/>

How to Obtain SBCs

- Go to the Oscar forms website
- Select region
- Navigate to Small Group Plans listings
- Download SBCs individually

How they are handling SBC distribution

New Business

Oscar will make an electronic version of the SBC available online in the member's account.

Renewal Groups

Oscar will make an electronic version of the SBC available online in the member's account.

Sharp Health Plan

SBC documents are not available on their website at this time.

How they are handling SBC distribution

New Groups

Sharp will create an SBC for each benefit plan option documented in the group's completed application. SBCs will be delivered electronically to the group. It is the employer's responsibility to distribute the SBC to plan participants.

Renewal Groups

Sharp Health Plan will include an SBC of the plan's current plan design with automatic renewals. If there are plan changes, Sharp Health Plan will provide a revised SBC upon confirmation of renewal.

Sharp Health Plan will provide an SBC if the group and Sharp Health Plan have agreed upon a material modification to the group's plan design. The group must inform Sharp of the requested change at least 90 days prior to the effective date.

UnitedHealthcare

SBC documents can be requested through UnitedHealthcare's [eServices](#) website; they will be emailed within 7 business days. Generic versions may also be obtained through the UHCTogether website.

How to obtain SBCs

UHCTogether

- Go to the [UHCTogether](#) website.
- Click on **Summary of Benefits and Coverage** located in the left navigation.
- Click on the desired plan code to download.

eServices

- Login to the [eServices](#) website.
- Click on **Summary of Benefits and Coverages Request Form** located in the left navigation.
- Complete the contact information (This is who UHC will send the SBC documents to)
- Indicate each plan code, Rx code, plan year etc, then click **Submit**.

How they are handling SBC distribution

Fully-insured Groups

UnitedHealthcare will provide the SBC to both the employer & employee (using their identified communication method of Email or Paper). It is up to the employer to make sure people receive a copy if they are not in the UnitedHealthcare system for any reason. Note that in the pre-enrollment situation, UHC will not know the identities of the eligible but not enrolled members, so they will reply on employer groups or the broker to deliver SBCs to new hires mid-year and at enrollment.

Self-insured Groups

UnitedHealthcare will provide the SBC to the employer. The employer is required to distribute it to all participants. UnitedHealthcare can assist the employer with distribution for a fee.

Western Health Advantage

Generic SBCs are not available. To request a custom SBC, email WHASales@westernhealth.com. Include plan names and effective date of future coverage; they will be emailed within 24 hours.

Group specific SBC documents are posted in the broker, employer and member portals.

How to obtain SBCs

SBC documents are sent by the WHA Account Management team as part of the group approval letter. Once available it will then be posted on the broker, employer and member portals for future access.

How they are handling SBC distribution

WHA will provide the SBC to the broker at approval. WHA requires the broker to distribute the SBC to the employer. The employer is required to distribute it to all participants. For renewals, the SBC will be posted to all online portals 60 days in advance of the renewal date.

EOC Information

Existing Groups

For post-sales groups, please contact the group’s account manager to obtain Evidence of Coverage documents. EOCs may also be found through the employer and employee portals.

Pre-sale Groups

Some carriers provide generic EOC samples as part of the pre-sale materials.

CARRIER	EOC INFORMATION
Aetna	EOCs not available pre-sale
Anthem Blue Cross	EOCs not available pre-sale
Blue Shield	Download EOCs from the Blue Shield website
CaliforniaChoice®	Download EOCs from the CaliforniaChoice website
Covered CA SHOP	Some plans include EOCs with benefit summary download on the CCSB website
Health Net	EOCs not available pre-sale
Kaiser Permanente	Download EOCs from the Kaiser Permanente website
MediExcel	EOCs not available pre-sale
Oscar Health	EOCs not available pre-sale
Sharp Health Plan	EOCs not available pre-sale
Sutter Health Plus	Generic EOCs by coverage type available on the Sutter website
UnitedHealthcare	EOCs not available pre-sale
Western Health Advantage	EOCs not available pre-sale

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San Mateo • Sacramento • Fresno • Los Angeles • Orange • San Diego
866.570.LISI (5474) • WWW.LISIBROKER.COM