

## **Genesee Area Healthcare Plan – Summary of Benefits and Coverage**

As part of the health care reform law, the government established a new health plan information document called the Summary of Benefits and Coverage (SBC). The SBC will help you understand and compare different medical plan options. It provides an overview of each medical plan in a standard format and is written in easy-to-understand language. A Summary of Benefits and Coverage (SBC) is available at [www.gvbooces.org](http://www.gvbooces.org). Currently, this website is showing information for the 2022-2023 school year, and will be updated soon to reflect information for the upcoming 2023-2024 school year. For now, you will find the 2023-2024 SBCs posted at [bbschools.org](http://bbschools.org) under staff, useful links and documents, faculty/staff health insurance & benefit information.

The Summary of Benefits and Coverage includes three parts:

- Benefits and coverage information
- Coverage examples
- A link to a Uniform Glossary

### **Benefits and coverage information**

This section includes a chart that lists the main features of your medical plan option(s). It answers fundamental questions about the coverage levels of the plan options. It also provides specific information about coverage for different services, such as office visits, prescription drugs and emergency room services.

### **Coverage examples**

The coverage examples on the last two pages of the document show how the plan might cover medical care for two specific scenarios – “Having a Baby” and “Managing Type 2 Diabetes.” The examples show what the plan would pay and what the patient would pay based on a common set of assumptions. It is important to note that these are examples only. They should not be used to estimate your actual costs under the plan.

### **Uniform Glossary**

The SBC explains how to access or request a glossary with definitions for common health insurance and medical terms, such as copayment and deductible. There may be differences between terms found in the Uniform Glossary and those in your health plan documents. In these instances, you should go by the terms in your health plan document.