Vermont Education Health Initiative *and*

BlueCross BlueShield of Vermont

An Independent Licensee of the Blue Cross and Blue Shield Association.

Summary of Benefits and Coverage Distribution Timelines

Federal law requires you, as an employer, to provide your employees with a Summary of Benefits and Coverage (SBC) at certain times. You can read more about these obligations on the U.S. Department of Labor's compliance assistance Webpage. The page highlights SBC guidelines, including information on the potential liability for failure to comply with these guidelines. You can find the page by visiting **www.dol.gov/ebsa** and accessing the "Compliance Assistance" resource link found on the left-hand navigation.

Distribution Timelines

Unless your employee or his or her dependent requests another SBC, you're only required to provide one SBC per Plan Year, based on the following triggering events:

Event	Distribute SBC	Comments
Upon request	Within seven business days of the request	
Initial enrollment	With the enrollment application	An employee shouldn't be able to sign up for coverage without access to the SBC for the Plan he or she is purchasing
Open enrollment	By the first day an employee is eligible to enroll	You should provide the SBC with the open enrollment materials
Upon renewal	30 days prior to the effective date of the new Plan Year. **VEHI plans renew on July 1st, therefore schools must distribute the SBC by June 1st.**	If a renewal decision is late, you must distribute the SBC to all employees participating in the Plan on whichever date occurs first: ▪ seven business days following the written decision to renew; or ▪ the date BCBSVT issues the new policy.
New hire	Within 90 days of enrollment	
Material modification to the plan	60 days prior to the effective date of the change	

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