

December 2012

Dear Lineco Participant:

Enclosed are:

1. **A Summary of Material Modifications (“Notice”)** describing some changes to the Lineco Plan of Benefits and several required notices;
2. **A one-page information sheet** about your options for obtaining urgent care; and
3. **A Summary of Benefits and Coverage (“SBC”)**. This is the 8-page document with blue shaded rows. The following Q&A’s may help you understand the purpose of the document.

*What is an SBC?*

The Affordable Care Act (health care reform law) requires health care plans to provide members with a standardized document using consistent terminology describing the key features of the plan. The content, formatting requirements and appearance are strictly regulated by the Federal Government to allow easy comparison of coverage options from one health plan to another.

*Who Needs an SBC?*

SBC’s are aimed at individuals who are shopping for health insurance or who have to choose between two or more plans offered through their employer. It is meant to help people compare between various coverage and plan options.

*Then Why Am I Receiving an SBC?*

The regulations require us to send you an SBC, even though, unlike many corporate employer plans and insurance companies, your Plan does not provide numerous plan options.

*Is an SBC an Accurate Description of My Plan?*

The SBC contains only certain information and only in the manner and format dictated by the regulations. It does NOT contain a complete explanation of how benefits are determined, nor does it contain all Plan benefits, limitations, exclusions, eligibility rules, etc.

*Does Receiving an SBC Guarantee Coverage or Eligibility?*

No. The SBC is NOT a guarantee of coverage or eligibility. It is for comparison purposes only. You should refer to your Summary Plan Description booklet and any subsequent Summaries of Material Modifications for a more complete description of your Plan and its eligibility rules. Our plan benefits are also listed on our web-site at **www.lineco.org**.

*Will I Receive Other SBCs?*

Yes. You could receive a revised SBC if there is a material change to the information it contains. Alternatively, Lineco could send you a notice about the change to the SBC instead of a completely new one. SBCs are also available upon request.

**Visit the Lineco website: [www.lineco.org](http://www.lineco.org)**

- View your eligibility, hours history, claims history, and dependent information.
- Download change of address and family enrollment forms.
- Follow links to PPO networks, the MAP, VSP and the Lineco HRA program.