

DOL Releases Final Regulations on Summary of Benefits and Coverage Requirement

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The U.S. Department of Labor (DOL) released final regulations and a separate guidance document on the summary of benefits and coverage (SBC) and uniform glossary requirement under PPACA. The regulations require that employers provide the SBC to group health plan participants and beneficiaries who enroll or re-enroll in group health coverage during the first open enrollment period that begins on or after September 23, 2012. For participants and beneficiaries who enroll in group health plan coverage other than through an open enrollment period, the requirements apply beginning on the first day of the plan year that begins on or after September 23, 2012. The final regulations state that group health plans can provide the SBC separately in a stand-alone document or it can be combined with other plan materials such as a summary plan description as long as the SBC is at the beginning of the materials. The guidance also provides that group health plans must use the final template supplied by the DOL as the format for the SBC. The final regulations are available [here](#). The compliance guide is available [here](#). The SBC template can be found [here](#).