



An official website of the United States government

[Here's how you know](#) ✓

# Health insurance rights & protections

## Summary of Benefits and Coverage

You have the right to an easy-to-understand summary about a health plan's benefits and coverage.

Insurance companies and job-based health plans must provide you with:

- A short, plain-language Summary of Benefits and Coverage (SBC)
- A Uniform Glossary of terms used in health coverage and medical care

This information helps you make “apples-to-apples” comparisons when you're looking at plans.

The SBC also includes details, called coverage examples, which show you what the plan would cover in 2 common medical situations: diabetes care and childbirth.

### Does this apply to my plan?

Yes. You can get a Summary of Benefits and Coverage for all individual and job-based health plans, including [grandfathered plans](#).

### More answers

- ⊕ Where can I get an example of the Summary of Benefits and Coverage and the Uniform Glossary?
- ⊕ Where can I find a Summary of Benefits and Coverage?
- ⊕ Can I get a Summary of Benefits and Coverage in a language other than English?

### Can we improve this page?

[Give feedback](#)

Health Insurance Marketplace<sup>®</sup> is a registered trademark of the Department of Health & Human Services.

An official website of the U.S. Centers for Medicare & Medicaid Services.