



Here's Your Summary of Benefits and Coverage!

The Summary of Benefits and Coverage (SBC) is a benefit communication required by Health Care Reform law. Its purpose is to help individuals compare health insurance options.

The SBC is a simple description of your benefits under the Culinary Health Fund. The SBC is **not** a detailed description of your benefits or how they work. The SBC is for benefit comparison purposes only. If there is a disagreement between the SBC and your Plan's documents, the documents will rule.

Here are additional things you should know about the enclosed SBC:

- The SBC includes a section called *Coverage Examples*. This section shows sample costs and sample benefits paid for having a baby and for treating Type 2 diabetes.
- The costs and benefit payments shown in *Coverage Examples* are **samples**. Actual care costs and plan payments may be different.
- The coverage examples show benefits paid for **eligible** persons, as noted in each coverage example.

Need More Information?

If you have questions about the SBC, the coverage it describes, or the benefit paid, please contact the Culinary Health Fund at the phone number shown on the SBC.