Genesee Area Healthcare Plan – Summary of Benefits and Coverage

As part of the health care reform law, the government established a new health plan information document called the Summary of Benefits and Coverage (SBC). The SBC will help you understand and compare different medical plan options. It provides an overview of each medical plan in a standard format and is written in easy-to-understand language. A Summary of Benefits and Coverage (SBC) is available on the Wyoming Central School District website at http://www.wyomingcsd.org under Staff → Health Insurance Information & Documents → SBC DOCUMENTS, or on the Genesee Area Healthcare Plan (GAHP) website at https://www.gvboces.org/o/gvb/page/genesee-area-healthcare.

The Summary of Benefits and Coverage includes three parts:
• Benefits and coverage information
• Coverage examples
• A link to a Uniform Glossary

Benefits and coverage information
This section includes a chart that lists the main features of your medical plan option(s). It answers fundamental questions about the coverage levels of the plan options. It also provides specific information about coverage for different services, such as office visits, prescription drugs and emergency room services.

Coverage examples
The coverage examples on the last two pages of the document show how the plan might cover medical care for two specific scenarios – "Having a Baby" and "Managing Type 2 Diabetes." The examples show what the plan would pay and what the patient would pay based on a common set of assumptions. It is important to note that these are examples only. They should not be used to estimate your actual costs under the plan.

Uniform Glossary
The SBC explains how to access or request a glossary with definitions for common health insurance and medical terms, such as copayment and deductible. There may be differences between terms found in the Uniform Glossary and those in your health plan documents. In these instances, you should go by the terms in your health plan document.