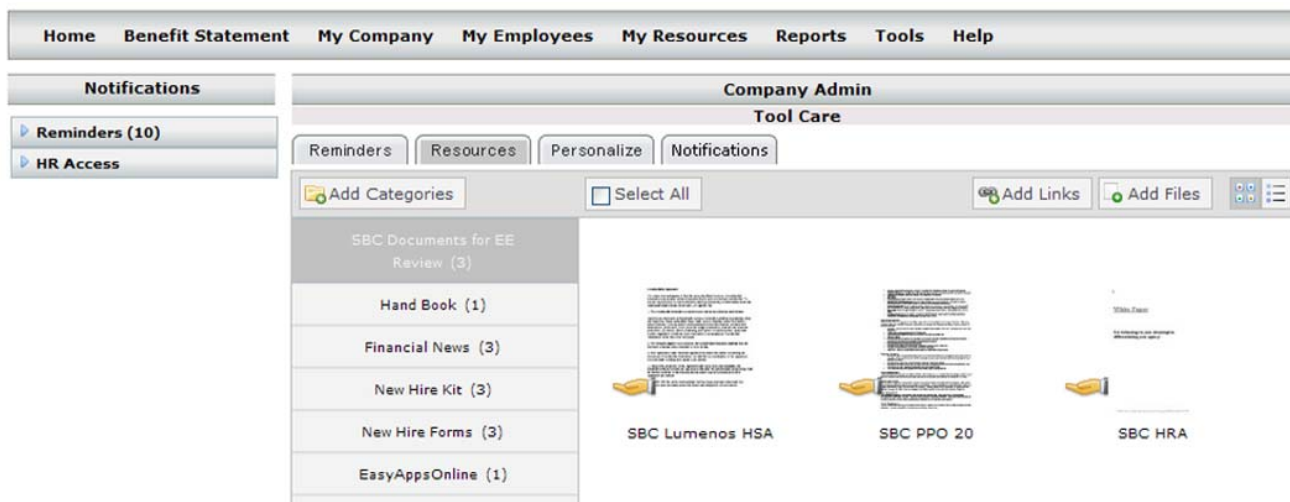


Summary of Benefits and Coverage

All group health plans and individual health insurers will have to provide a summary of benefits and coverage explanation that meets specified criteria to all enrollees when they apply for coverage, when they enroll or re enroll in coverage, and when their policy is delivered. The penalty for non-compliance is **\$1,000** per employee!

Our agency offers “cloud based” technology that provides 24/7 access of your SBC documents to your employees via our secure benefit portal tool. Our clients can even request an electronic signature from each employee acknowledging receipt of this important information. Don’t wait for one of your employees to make a request for their SBC documents which will start the 7 day compliance timeline. Share them proactively using our software! Call our agency today to learn more about our solution! **Let our agency help you eliminate the possibility of future penalties for non-compliance.**



The screenshot displays the 'Company Admin' interface for 'Tool Care'. The top navigation bar includes: Home, Benefit Statement, My Company, My Employees, My Resources, Reports, Tools, and Help. The left sidebar shows 'Notifications' with 'Reminders (10)' and 'HR Access'. The main content area has tabs for 'Reminders', 'Resources', 'Personalize', and 'Notifications'. Below these are buttons for 'Add Categories', 'Select All', 'Add Links', and 'Add Files'. A list of documents is shown on the left, including 'SBC Documents for EE Review (3)', 'Hand Book (1)', 'Financial News (3)', 'New Hire Kit (3)', 'New Hire Forms (3)', and 'EasyAppsOnline (1)'. The main area displays three document thumbnails: 'SBC Lumenos HSA', 'SBC PPO 20', and 'SBC HRA'.