



Summary Plan Descriptions

SMALL BUSINESS
Association of MICHIGAN
Focusing the power of small business.



120 N. Washington Square
Suite 1000 | Lansing, MI 48933
1-800-362-5461
www.sbam.org

Summary Plan Descriptions

A Summary Plan Description (SPD) describes the rights and responsibilities of both the employer and employee under the group benefit plan by providing detailed information about the health plan itself.

Every employer with one or more employee that provides a group benefit plan (health, life, disability, dental or vision) is required by law to prepare and distribute an SPD to all covered employees.

Convenient & Simple

SBAM members can simply combine your basic plan information with the legal pages we provide and the SPD document is ready for distribution to your insured employees. Be sure to also provide your insured employees the Summary of Benefits & Coverage and any other benefit booklets given to you by your insurance carrier.

COST:

Free for any Basic, Premium or VIP Member enrolled in an SBAM-sponsored Blue Cross® Blue Shield® of Michigan or Blue Care Network health plan.

\$250 fee for a Premium Member **not** enrolled in an SBAM-sponsored Blue Cross® Blue Shield® of Michigan or Blue Care Network health plan.

\$150 fee for a VIP Member **not** enrolled in an SBAM-sponsored Blue Cross® Blue Shield® of Michigan or Blue Care Network health plan.



Visit www.sbam.org/spd or call us at (800) 362-5461 today!