



December 14, 2020

Memo to: Employee Benefits Program Participating Districts

From: Cindy Wilkerson, Executive Director

Regarding: Summary Plan Description documents

SIG's Employee Benefits Program ("Program") is organized as a group health plan that offers various medical plans to participating districts and charter schools who are members of the Program. SIG functions as the Program/Contract Administrator, negotiating contracts and plan designs to offer to employees of Participating Districts. As employers, each Participating District of SIG's Employee Benefits Program is the Plan Administrator for the plans they choose to offer to their employees. These roles are formalized in SIG Administrative Regulations 3009 and 3010.

Plan Administrators are required to give their employees a Summary Plan Description (SPD) describing their rights, benefits and responsibilities under the plan. The SPD is an important document that communicates to participants what the plan provides, how it operates, how to file a claim for benefits, and when an employee can begin to participate in the Plan.

SIG's SPD provides the following benefits for Plan Administrators:

- **Documentation:** The SPD provides an overview of all plans available through SIG's Employee Benefits Program, documenting the plans chosen by each Plan Administrator in the Exhibit A attachment. This documentation may be helpful in the event of disputes relating to eligibility and claims/appeals.
- **Communication:** The SPD organized by SIG serves as a vehicle for Plan Administrators to communicate with their participating employees the characteristics of the medical plans offered, as well as the rules and requirements for participation, length of coverage, claims and appeals processes and other important information such as the employer's right to amend the plans.
- **Compliance with ACA:** Information regarding health care reform, such as look back provisions, is provided in the SPD in compliance with the ACA

*Please note that any Section 125 plans or other benefits programs provided by Plan Administrators separate from SIG will need a separate SPD.

SIG has formatted the SPD's so they can be easily updated, and will provide necessary updates to the SPD's to include compliance, changes to plans offered through the Employee Benefits Program, and any changes in procedures that are outlined in the plan documents. Plan Administrators will be responsible for updating their Exhibit A schedules of the plans offered to their employees.

To facilitate shared understanding of the SPD, why it is important, what information is included, and how updates are handled, SIG has scheduled a webinar on December 15, 2020, at 10:00. The speaker for this webinar will be Lindsey Mahoney, J.D., who partnered with SIG to write this wrap SPD. She is very knowledgeable, and will be answering any questions you may have. [Please use this link to register.](#) This webinar will be recorded and available on SIG's website for on-demand viewing as well.

We are happy to provide this documentation and service to SIG's Employee Benefits Program Participating Districts. I appreciate your continued partnership and collaboration as we continue to make improvements to SIGs programs to facilitate compliance with best practices and enhanced communication to Participating Districts and their employees.

I can be reached at (916) 847-8474 with any questions. I would be happy to chat!

Stay Healthy, Stay Safe! And Happy Holidays!

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