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Under the Federal Affordable Care Act (ACA), RIT prepares annually a *Summary of Benefits and Coverage* (SBC) for each of the RIT pre-Medicare medical plans for which you are eligible.

The purpose of the SBC is to provide clear and consistent information about the benefits and costs associated with different health coverage options. The federal government created a standard format for the SBC, making it easier for people to compare different plans from different employers, insurers, etc.

For many years, RIT has provided employees and pre-Medicare retirees with a *Medical Benefits Comparison Book* to help guide you in making your health plan decision. The RIT comparison book compares each plan by service (e.g., the cost for a physician visit for each plan); the SBC's format is different – it is a summary for each plan separately, as required.

The good news is, regardless of which format you prefer, you have access to both documents. We have updated the *Medical Benefits Comparison Book* for 2023 and it is available on the HR website in the Medical and Prescription Drug Coverage section at www.rit.edu/benefits.