

Summary Plan Descriptions (SPDs) Step-by-Step Instructions

Summary Plan Descriptions

Stay Compliant with the DOL

An 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.

SBAM members can simply combine their basic plan information with the legal pages we provide and the SPD document is ready for distribution to their insured employees.

Be sure to also provide insured employees the *Summary of Benefits & Coverage* and any other benefit booklets given to you by the insurance carrier.



Summary Plan Descriptions

Options & Cost

- **Free** for any Basic, Premium or VIP Member enrolled in an SBAM-sponsored Blue Cross® Blue Shield® or Blue Care Network health plan.
- **\$250 fee** for a Basic or Premium Member **not** enrolled in an SBAM-sponsored Blue Cross® Blue Shield® or Blue Care Network health plan.
- **\$150 fee** for a VIP Member **not** enrolled in an SBAM-sponsored Blue Cross® Blue Shield® or Blue Care Network health plan.

* Chairman & President Club Agents receive additional discounts on these fees. Visit www.sbam.org/agents and [contact Kellie Neiryck](#) for more information.

Summary Plan Descriptions

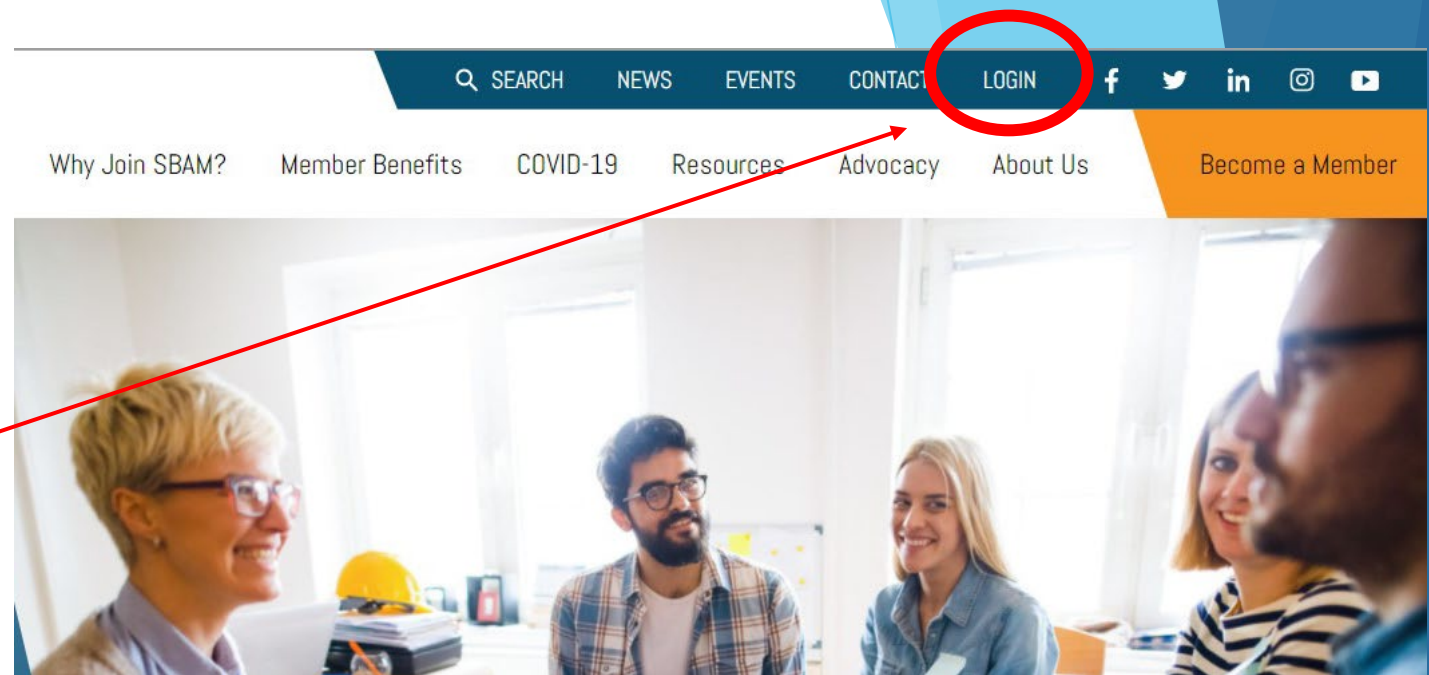
- The following slides give step-by-step instructions on how to download and complete the SPD templates.
- If the member must pay a fee to access the forms, they will have the option to pay via credit card immediately, or be invoiced and pay by mail via check.



Summary Plan Descriptions

Logging In

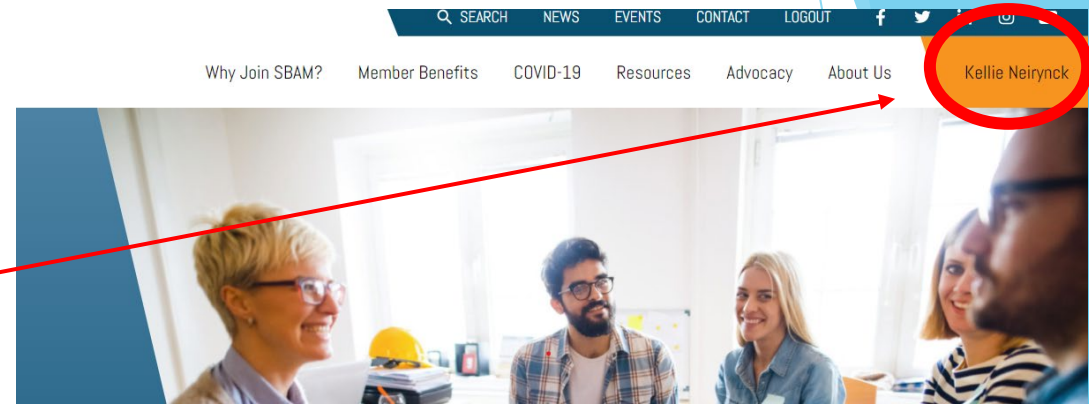
- Navigate to the SBAM homepage www.sbam.org and in the upper left corner, select on '[LOGIN](#)'
- You will be taken to the page where you can enter your email address and password.
- If you do not know your login, select on '[Click here to reset your password](#)'.
- SBAM must have your Organization entered in our membership database for you to access the SPD template. If you have trouble setting up your email and password, please [contact Kellie Neiryck](#).


A screenshot of the SBAM login form. The form is titled 'Login to your account' and includes a help icon. It prompts the user to 'Enter your email and password below to login.' There are two input fields: one for the email address (containing 'kellie.neiryck@sbam.org') and one for the password (masked with dots). Below the password field is a 'Remember Me' checkbox and a green 'Login' button. A section titled 'Forgot your password?' includes a help icon and a link that says 'Click here to reset your password.' This link is circled in red. At the bottom, there is a link for 'Don't have an account yet? Create an account.' and a footer with the copyright notice '© 2020 - Small Business Association of Michigan'.

Summary Plan Descriptions

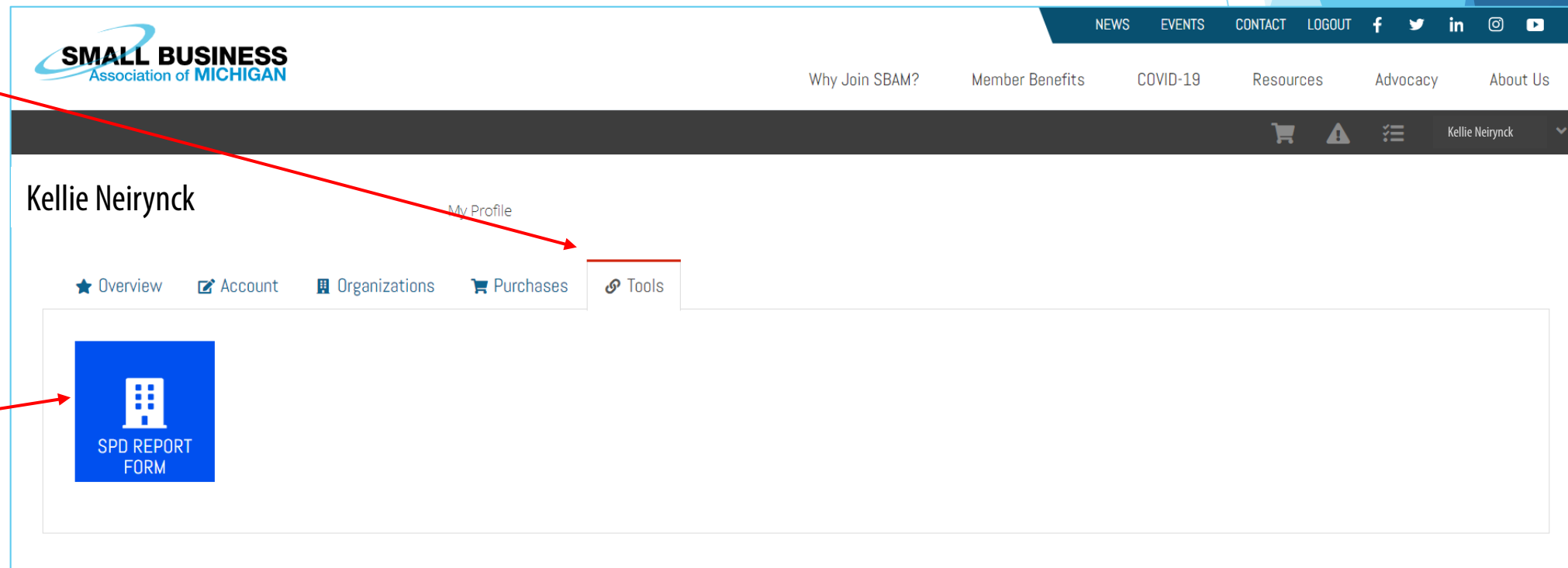
Accessing the SPD Form

- Once you're logged in as a member, you will be taken back to the home page. Select your name in the upper right hand corner.



- Select the  Tools tab.

- Select the 'SPD REPORT FORM' icon.



Summary Plan Descriptions

Getting Started

- You will be taken to the first page of the SPD template form.
- The cost of your SPD will be listed as \$250 in the upper right portion of the screen.
- You will have the opportunity to enter any **coupon codes** when you check out that may lower the cost when you check out.

The screenshot shows the website header for the Small Business Association of Michigan. The navigation menu includes links for NEWS, EVENTS, CONTACT, LOGOUT, and social media icons. Below the header, there are links for Why Join SBAM?, Member Benefits, COVID-19, Resources, Advocacy, and About Us. The user is logged in as Julie VanKuiken. The main content area is titled "SPD Report" with a sub-label "Merchandise". A red arrow points from the text in the slide to a circled "\$250.00" on the page. Below the title, there is a section for "Your Information" and "Additional Info for SPD Report". The "Effective Date" is set to 1/1/2020. Examples of plan names and numbers are provided at the bottom.

SMALL BUSINESS
Association of MICHIGAN

NEWS EVENTS CONTACT LOGOUT f t in @ v

Why Join SBAM? Member Benefits COVID-19 Resources Advocacy About Us

Julie VanKuiken

SPD Report Merchandise

SPD Report
Merchandise

[Your Information](#)

Additional Info for SPD Report

Effective Date: 1/1/2020

Plan Name, Plan Number and Group Number
Examples are below:
(Plan Name); (Plan Number); (Group Number)
Simply Blue PPO Gold \$1,000; (3 digit Plan Number); 007123456-0000
BCN HMO Gold \$1,500/20%; (3 digit Plan Number); 00112345645-0001-0001

\$250⁰⁰

Summary Plan Descriptions

Entering Your Plan Information

- The fields you complete are for your company's medical, dental, vision, life and disability plan information.

- If you have multiple plans, you'll need to enter the information with a **semi colon** in between the plan name, plan number, and group number and **each plan should be on its own line** as follows:

Simply Blue PPO Gold \$1,000; (501); 007123456-0000


BCN HMO Gold \$1,500/20%; (502); 00112345645-0001-0001

- The remaining fields will include information about your plan such as waiting period, eligibility and termination

- Once you've entered all the fields, select the button at the bottom of the screen.

Save & Continue >

Additional Info for SPD Report

Effective Date: 

Plan Name, Plan Number and Group Number

Examples are below:

(Plan Name); (Plan Number); (Group Number)

Simply Blue PPO Gold \$1,000; (3 digit Plan Number); 007123456-0000

BCN HMO Gold \$1,500/20%; (3 digit Plan Number); 00112345645-0001-0001

Delta Dental PPO Plus; (3 digit Plan Number); 115478

Medical Plan Insurer:

Dental Plan Insurer:

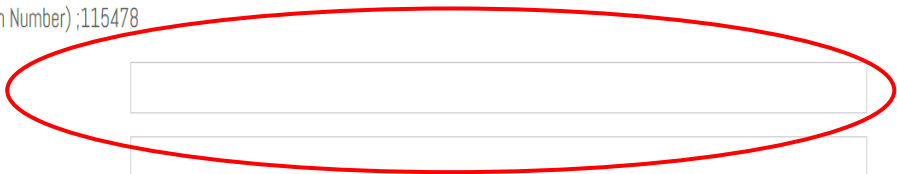
Vision Plan Insurer:

Life Insurance Plan Insurer:

Short Term Disability Plan Insurer:

Long Term Disability Plan Insurer:

Other Plan Insurer:



Summary Plan Descriptions

Editing & Cost

- You can select the 'Edit Information' button if you see a mistake in the fields you completed. Otherwise, continue on to the Promo Code section.
- The price of the SPD will initially show as \$250 or \$150 for VIP members.
- You can enter in a promo code to receive any discounts your company is eligible for.
- Discounts are based on your membership level and whether your enrolled in an SBAM sponsored BCBSM and BCN plan.

Promo Code

If you have a promo code, please enter it in the provided box and then click on the "Apply" button.

 Promo Code:

Order Summary

ITEMS

\$250.00


TOTAL

\$250.00

Bill to Organization

Our records indicate that you can bill this transaction to the organization you are affiliated with.

 Bill this Transaction to:

Edit Information 

Summary Plan Descriptions

Promo Codes

- Any level member enrolled in an SBAM sponsored Blue Cross® Blue Shield® or Blue Care Network health plan receives \$250 off with promo code **SBAMBlue**.
- A VIP member NOT enrolled in an SBAM sponsored Blue Cross® Blue Shield® or Blue Care Network health plan receives \$150 off with promo code **VIPNonBlue**.
- If your company does not fall into either of these categories, you are not eligible to receive a discount and will pay \$250. You do not need to enter anything in the promo code section.

Promo Code

If you have a promo code, please enter it in the provided box and then click on the "Apply" button.

 Promo Code:

Summary Plan Descriptions

Billing Address

- Select either your Individual record's address or drop down to select your Organization record's address.
- You can also add a new billing address to send the invoice to a different address not already in our system.
- You can pay immediately via credit card.

Bill to Organization

Our records indicate that you can bill this transaction to the organization you are affiliated with.

i Bill this Transaction to:

i Billing Address [+ add new billing address](#)

120 N Washington Sq, Lansing MI 48933

Payment Options

Credit Card



i Name on Card: *

i Card Number: *

i CVV Number: *



i Expiration Date: *



i Billing Zip/Postal Code: *

i Save this Credit Card?

Stored securely in PayPal

Summary Plan Descriptions

Send SPD Report & Confirmation Email

- The last step is to send a confirmation email to your own email address with the option to copy in another email address.
- Once you click 'Submit' the SPD Report will be sent to these email addresses.

Confirmation Email

Send confirmation email to:

kellie.neiryck@sbam.org

 Send a copy to:

Submit ✓

Summary Plan Descriptions

Thank you!

- We hope you find our new SPD process easy and efficient.
- Please contact [Kellie Neiryck](#) if you have any questions or concerns.
- Visit www.sbam.org/SPD for more information including a brochure and contact information.

