



CareFirst Group Plan Documents

This document was developed to assist our brokers in understanding their clients' needs. It was also created so that we can better serve you!

SPD (Summary Plan Description): is the primary means of informing participants and beneficiaries about their rights and benefits under their employee benefit plan. U.S. Department of Labor (DOL) regulations require that SPDs contain other information that is not necessarily part of the plan (e.g., identifying information about the plan sponsor, plan administrator and numerous other items). ERISA requires virtually every employee benefit plan to have a summary plan description (SPD) and requires that the group furnish copies to each individual employee who is entitled to receive the SPD.

Under ERISA, the plan administrator—not the insurer or the TPA—is responsible for the SPD. This is true even when another party prepares or distributes the SPD and when that other party has contractually obligated itself to perform such services.

SOB (Summary of Benefits): is a benefits summary that contains the benefit details of a medical, dental or vision plan. You can obtain these benefit summaries on the [CareFirst website](#) or by requesting them from MTDSupplies@cbiz.com.

SBC (Summary of Benefit and Coverage): is a summary of benefits that was created with the intention of being easy to read and give the reader the ability to compare benefits between plans. SBCs must be requested by the broker. Click [here](#) to obtain SBCs for CareFirst plans.

POD (Print on Demand): is an enrollment booklet that contains product and enrollment information and forms. A POD is commonly requested by the broker and distributed to group clients as a means to help their employees enroll for coverage. M.T. Donahoe can provide PODs in both PDF and hard copy. To request a POD, please email MTDSupplies@cbiz.com.

COC (Contract of Coverage): is the group/employer contract that is sent to the group 60 days after the renewal date. Should you need a COC at any other time, M.T. Donahoe can provide COCs in PDF format. To request a COC, please email MTDSupplies@cbiz.com.

EOC (Evidence of Coverage): is the employee contract that is distributed to the employees and is sent to the group 60 days after the renewal date. Should you need an EOC at any other time, M.T. Donahoe can provide EOCs in PDF format. To request an EOC, please email MTDSupplies@cbiz.com.