



January 1, 2026

In accordance with the requirements of the Affordable Care Act (“ACA” also known as the health care reform law), a Summary of Benefits and Coverage (“SBC”) is now available on the Milwaukee Public Schools website.

Question: What is a Summary of Benefits and Coverage (SBC)?

Answer: It is a ten-page document that is mandated by the government that presents key, standardized information about your current health plan coverage. The government’s intent is to provide a concise document explaining, in plain language, simple and consistent information about health plan benefits and coverage. It summarizes the key features of the health plan, such as the covered benefits, cost-sharing provisions, coverage limitations and provides two coverage examples. The content and formatting requirements are strict and used industry-wide throughout the United States to allow easy comparison of coverage options between plans and carriers.

Question: What is the Glossary referred to in the SBC?

Answer: It is a glossary compiled by the government of commonly used definitions of health coverage and medical terminology, but isn’t a full list. These glossary terms and definitions are intended to be educational and may be different from the terms and definitions for a particular health plan. Some of the terms also might not have exactly the same meaning when used in a policy or a plan, and in any such case, the policy or plan governs. The Glossary is mandated to be provided in connection with the SBC and cannot be modified.

Question: How can I access the SBC and the Glossary on the MPS website?

Answer: You do not need a password to access the website to obtain the SBC that pertains to the MPS health plan you are enrolled in. Active employees and retirees may go to the MPS Website, mpsmke.com, click: About MPS>Employment>Employee Benefits. If you want more detailed information about your benefits, please contact UnitedHealthcare at 1-877-440-5982 for medical and pharmacy benefits. We thank you for your continued cooperation.

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