

would then be seamlessly submitted in real time to the HHS program which would return a HHS coverage facts label to the consumer online.

We appreciate the opportunity to comment on the Summary of Benefits and Coverage and the Uniform Glossary NPRM. We hope that you take these comments into consideration as you develop a final rule which will impose fewer burdens and costs on the health coverage provided by employer-sponsored plans for more than 160 million Americans.³

Sincerely,

Absolute Resource Solutions
Alief Independent School District (ISD)
American Airlines
American Benefits Council
American Hotel & Lodging Association
American Staffing Association
Applied Materials
Ascena Retail Group
Associated Builders and Contractors, Inc.
Associated General Contractors of America
Autozone
Bartlett and Company
Black, Gould & Associates
Blair County Chamber of Commerce
Brazoria County Government, Angleton, Texas
Brick Industry Association
Brinker
CarMax
CIAB
Coalition for Affordable Health Coverage
College and University Professional Association for Human Resources
Con-Way Inc.
Costco Wholesale
CVS Caremark
Delta Airlines, Inc.
Food Marketing Institute
Harris County, Texas
Hobby Lobby Stores, Inc.
The Home Depot
Houston Independent School District
HR Policy Association (HRPA)
International Franchise Association
Lafarge North America, Inc.
Liberty Mutual Insurance Group
Maritz, LLC
Medco Health Solutions, Inc.
National Association of Health Underwriters (NAHU)
National Association of Manufacturers

National Association of REALTORS®
National Association of Wholesaler-Distributors
National Business Group on Health
National Council of Chain Restaurants
National Retail Federation
National Rural Electric Cooperative Association
National Ski Areas Association
Nationwide Mutual Insurance Company
Nordstrom
Paul Hastings, LLP
Penske Trucking Lease Co. LP
Phoenix Companies, Inc.
Pinnacle Claims Management, Inc.
Praxair, Inc.
Quest Diagnostics
REI
Retail Industry Leaders Association
The Reynolds and Reynolds Company
RJ Dutton, Inc.
Small Business and Entrepreneurship Council
Society for Human Resource Management
Southside Bancshares, Inc.
State of Indiana, State Personnel Department
T. Ross Brown and Associates
UPS
U.S. Chamber of Commerce
VSP Vision Care
Waste Management, Inc.
Western Growers Association
Yale New Haven Health System
Yale University

¹ *Kaiser Family Foundation (KFF) and the Health Research & Educational Trust (HRET)*. Employer Health Benefits 2011 Annual Survey (September 2011).

² *Mathew Greenwald & Associates* for the Employee Benefit Research Institute, May 2009