

**From:** [Karin Firsov](#)  
**To:** [E-OHPSCA2715.EBSA](#)  
**Subject:** Proposed Summary of Benefits and Coverage (SBC) - comment  
**Date:** Friday, September 23, 2011 10:06:59 AM

---

Dear DOL:

One comment on the proposed SBC that's been posted for review -

**Standardize the definition of the out-of-pocket limit so that all Americans can see their true financial exposure when they shop for a health plan.**

Please. It's awful how insurance companies obscure this one. And clearly define in-network vs. out-of-network out-of-pocket limits as well.

Sincerely,

**Karin Firsov** | Office Manager / HR Manager  
InSite Wireless Group LLC | 301 North Fairfax Street, Suite 101, Alexandria, VA 22314  
direct: 703.837.3667 | main: 703.535.3009 | fax: 703.535.3051  
[kfirsov@insitewireless.com](mailto:kfirsov@insitewireless.com) | [www.insitewireless.com](http://www.insitewireless.com)  
*Any activity becomes creative when the doer cares about doing it right, or better. -- John Updike*