



## U.S. benefits

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# summary plan descriptions



Summary plan descriptions (SPDs) provide specific details about your benefits, such as eligibility, covered services and participation rules. You can open and print any of the SPDs on this page as desired. You can also call the HR Service Center and ask that an SPD be mailed to you free of charge. Recent updates to an SPD – if any – are included in the applicable summary of material modification (SMM), also posted on this page.

## health plans

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[medical PPO plan](#)



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[high deductible health plan \(HDHP\)](#)



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<b>high deductible health plan basic (HDHP Basic)</b>	<b>+</b>
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<b>medical HMO plans</b>	<b>+</b>
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<b>global choice plans</b>	<b>+</b>
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<b>dental</b>	<b>+</b>
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<b>mental health and substance use disorder (U.S.-Payroll)</b>	<b>+</b>
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<b>mental health and substance use disorder (Expatriates in the U.S.)</b>	<b>+</b>
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<b>vision</b>	<b>+</b>
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<b>health care flexible spending account (HCSA)</b>	<b>+</b>
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<b>health decision support</b>	<b>+</b>
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<b>group critical illness insurance</b>	<b>+</b>
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<b>group hospital indemnity insurance</b>	<b>+</b>
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<b>retiree health benefits</b>	<b>+</b>
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<b>wellness programs</b>	<b>+</b>
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## **retirement and compensation plans**

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<b>savings plans</b>	<b>+</b>
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<b>retirement plans</b>	<b>+</b>
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<b>other retirement plans</b>	<b>+</b>
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<b>compensation plans</b>	<b>+</b>
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## **disability and sick pay**

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**disability plans**

+

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**time off to care for family**

+

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**state disability or leave**

+

## **life and accident insurance**

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**life insurance**

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**accident insurance**

+

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**other voluntary insurance options**

+

## **worklife programs**

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**dependent day care spending account (DCSA)**

+

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**other programs to support families**

+

## **plan documentation**

- › Summary plan descriptions
- › Summary of benefits and coverage
- › Legal notices

## **library**

- › Forms library
- › Video library
- › Service information

## **contact**

Here's where to get phone numbers and websites for all your benefits.

Looking for employment verification?