



Your Benefit Plan Disclosure Documents

Important documents that disclose information regarding your benefit plans are posted online. A brief description of these documents as well as instructions for viewing the documents online is below.

To request a paper copy, contact Human Resources. Paper copies will be mailed to the address you specify, free of charge.

Welfare Summary Plan Description

The Welfare Summary Plan Description (SPD) is an important document that describes your legal rights under our welfare benefit plan. The SPD, in combination with the insurance carriers' Certificates of Coverage, or Evidence of Coverage, comprise the full SPD for our plan, as required by ERISA. These documents are designed to provide you with a comprehensive guide to understanding the laws and regulations that govern our health benefit plan. In addition to general plan information, the document includes important disclosure notices in various areas related to your plan. It is an important document that should be read and kept for future reference.

Pre-Tax Flexible Benefits Plan Summary Plan Description

The Pre-Tax Flexible Benefits Plan Summary Plan Description (SPD) document describes the basic features of the Pre-Tax Flexible Benefit Plan (FSA plan), how it operates, how to get the maximum advantage from the Plan, and the rules and restrictions under the Plan. The SPD is only a summary of the key elements of the Plan. It contains a brief description of your rights as a Participant, but it is not the official Plan Document. The SPD is not meant to interpret, extend, or change the official Plan Document in any way. We suggest you read the SPD carefully so that you may understand the Plan's operation and its benefit to you. In the event of any inconsistencies or conflict between the Plan Document and the SPD document the provisions of the Plan Document will govern.

Summary of Benefits and Coverage

The Summary of Benefits and Coverage (SBC) is a document describing medical benefits, including cost-sharing provisions, deductibles, co-insurance, and co-payment obligations as well as coverage cost examples for each medical plan available to you. This document is intended to help you better understand the medical coverage available to you and allow you to easily compare these options. The standardized document is produced by the insurance carriers for each medical plan option that you may enroll in and is made available to you as a reference tool to assist making an informed medical plan enrollment decision.

A Uniform Glossary of Terms that complements the SBC is available for viewing online at <http://www.cms.gov/CCIIO/resources/files/downloads/uniform-glossary-final.pdf>.

Instructions for Online Viewing of Documents

Carrier summaries, coverage details, legal and compliance documents are all available to view and download online. To access these documents: **USBenefits**

1. Visit <https://usbenefits.talend.com>.
2. Click on "Plan Documents + Resources" or "Compliance Documents" and then on the document you wish to view.



Language Assistance:

SPANISH (Español): Para obtener asistencia en Español, llame al 1-800-838-8482.