

Benefits Guide

American Eagle provides you with a comprehensive benefits package designed to help you meet the health and insurance needs of you and your eligible family members.

To help you make the most of those benefits, this Guide describes the major provisions of the plans and explains how you can use them effectively.

The benefits described in this Guide include:

- Health Care Benefits
 - [Medical](#) Coverage
 - [Dental](#) Coverage
 - [Vision](#) Coverage
- [Employee Assistance Program](#)
- [Life Insurance](#) & [Accident Insurance](#)
- [Disability Benefits](#)
- Flexible Spending Accounts
 - [The Health Care Flexible Spending Account](#)
 - [The Dependent Day Care Flexible Spending Account](#)
- [Long Term Care Insurance](#)

Additional Important Information

In addition to the descriptions of the benefits provided and how each plan works, this Summary Plan Description also provides general and plan specific information in the:

- [About this Guide](#) section
- [Benefits at a Glance](#) section
- [General Eligibility](#) section
- [General Enrollment](#) section
- [Life Events](#) section
- [Additional Health Benefit Rules](#) section
- [Additional Life and Accident Insurance Rules](#) section
- [Plan Administration](#) section
- [Reference Information](#) section, including a [Contacts](#) list, the [Glossary](#), and the [Archives](#) of older versions of the Guide.