## **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

## **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
- <u>Life Events</u> section
- Additional Health Benefit Rules section
- Additional Life and Accident Insurance Rules section
- Plan Administration section
- <u>Reference Information</u> section, including a <u>Contacts</u> list, the <u>Glossary</u>, and the <u>Archives</u> of older versions of the <u>Guide</u>.