

Your Summary Plan Descriptions (SPDs) Checklist

Check This List!

Content

- Have you included information on eligibility, how the plan works, when coverage terminates, and plan administration?
- Did you include your ERISA-mandated information at the back?
- Did you include the “right to amend” language?
- Do you have an effective date/year on your SPD?

Organization

- Did you place the “have to know” information higher than the “nice to know” information?
- Is your legal jargon at the bottom of the pages or end of the section/back?
- Is your table of contents updated?

Tone/Readability

- Is your SPD written in the first person (“you” versus “employee”)?
- Do your sentences have 14 words or less?
- Is your SPD written at the 7th grade reading level?
- Is there jargon you could state in simpler terms?
- Are there any words you could omit?

Format

- Did you pick a reader-friendly font (i.e., Times New Roman or Arial)?
- Did you format into columns?
- Do you have plenty of white space?

Pulling It All Together

- Did you run spell check?
- Have you checked all phone numbers and URLs?
- Did you have someone else proof your SPD?
- Have all your insurance carriers or claims administrators reviewed and signed off?
- Has your legal counsel reviewed and signed off?
- Have you planned to distribute in a manner that meets compliance regulations?

● How do you check the reading level?

Microsoft Word has a feature that shows you the “Flesch-Kincaid Grade Level” of a document. Click on Help and type in “reading level” for detailed instructions. We recommend you aim for level 7.



Do you need help with your SPDs?

We love to do them!
Give Jennifer Weatherly a call at 937-436-4565, ext. 101, or email jweatherly@writetarget.com.