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## Question of the Week

January 15, 2025

### Question

What is a “plan document” with respect to insurance plans offered by private employers?

### ANSWER

A **plan document** is the official governing document of employee benefit plans, such as health, welfare, and retirement plans. The Employee Retirement Income Security Act (ERISA) requires that almost all private employers that sponsor benefit plans have corresponding plan documents.

Your plan document should include specific information about the plan, such as eligibility, funding and contribution requirements, details about each benefit, and ERISA disclosures. You should have separate ERISA plan documents for retirement plans and the health and welfare plans because the structure, funding, and legal requirements for these plan types differ.

ERISA also requires a summarization of the plan document, called the Summary Plan Description (SPD), to be provided to employees within 90 days of becoming covered under the plan and when the plan document is changed. The SPD should be written in plain language so it’s easy for employees to understand the plan’s features and benefits.

You can learn more about plan documents and descriptions on the [Mineral platform](#).

*This Q&A does not constitute legal advice and does not address state or local law.*