

How to Request Your Health Plan's Summary Plan Description (SPD)

Why It's Important

The SPD (also known as your insurance policy / plan document) is required by law for employer-sponsored health plans. It's the full explanation of what your insurance covers, what it excludes, and what your rights are if care is denied. You can request it at any time. This document is especially helpful if you're trying to understand your coverage for things like mental health, nutrition, or specialized treatments. It also explains your appeal rights if something is denied.

The Summary Plan Description (SPD) is the full version of your health insurance policy. It's different from the short, 3-page benefit summary that lists copays and deductibles. **The SPD is usually 50–100+ pages long and explains how your plan works in detail.**

Option 1: Check Your Employee Benefits Portal

If your employer uses an internal HR or payroll system — like the website where you enter hours, view pay stubs, or get your W-2 — you may be able to find your Summary Plan Description there. Look for a section called 'Benefits,' 'Documents,' or 'Plan Information.'

Option 2: Ask Your HR Department

You can say or send something like this:

“Hi, I’m trying to understand my health insurance coverage more fully. I’d like a copy of the Summary Plan Description — the full version, not just the short summary of benefits. I’ve been told it’s a longer document (maybe 100 pages or so) that explains what’s covered, what’s excluded, and how appeals work.”

Sample Email to HR

Subject: Request for Summary Plan Description (SPD)

Hi [HR Contact Name],

I hope you're doing well. I'm reaching out to request a copy of the Summary Plan Description (SPD) for my health insurance plan.

This is different from the short summary of benefits that shows things like copays and deductibles. The SPD is a much more detailed document — usually 50–100+ pages — and it explains what the plan covers, what’s excluded, and the appeal process if coverage is denied.

Please let me know how I can access it or if you can send it to me as a PDF.

Thank you!

Best,

[Your Name]

[Employee ID or Department, if needed]