

Summary Plan Description Distribution Requirements

General Requirement: The Plan administrator must use measures reasonably calculated to ensure actual receipt of the material by plan participants, beneficiaries and other individuals. Material must be sent by methods of delivery likely to result in full distribution. (DOL 2520.104b-1(b)). As a practical matter, you should be able to demonstrate how the distribution was made.

Who	When	How
participants	within 90 days of becoming a participant	<ul style="list-style-type: none"> • In hand delivery • Mail • Special insert in a periodical distributed to employees as long as distribution list is up to date and there is a prominent notice which advises readers that there is an important insert. Note: if the distribution list doesn't include all participants and beneficiaries other methods must be used to ensure delivery results in full distribution. • Second or third class mail only if return and forwarding postage guaranteed and address correction is requested. Any material returned with an address correction must be sent again by first class mail or personally delivered at the worksite. • Electronic means (2520.104b-1(c))
alternate payees/beneficiaries	within 90 days of receiving payments	
	upon written request	
		Mailed to the participant or beneficiary or personally delivered to the participant at the worksite.

Note: This material is for the sole purpose of providing general information and does not under any circumstances constitute legal advice. You should seek the advice of counsel when applying the requirements to your plans.