

Diageo Benefits Handbook

Diageo North America offers you a generous benefits program to help meet the needs of you and your family throughout your career and in the future. These benefits are described in this ***2014 Employee Benefits Handbook***.

Benefits Program Overview

The program has been designed to:

- Help with health-related expenses through the Medical, Prescription Drug, Dental, and Vision Plans.
- Protect your income through the Life Insurance, Accidental Death and Dismemberment (AD&D), Business Travel Accident, Short and Long-term Disability Plans, and Long-term Care Insurance.
- Provide tax advantages through pre-tax payroll deductions, the Health Care and Dependent Care Flexible Spending Accounts, and the Commuter Expense Reimbursement Account (CERA).
- Provide future retirement security through the 401(k) and Cash Balance Plans.
- Balance your work and personal life through the Employee Assistance Program (EAP), College Coach, Bright Horizons, My Diageo Assistant, Quorum Credit Union, Vacation Buy Plan, Legal Assistance Plan, Long-term Care Insurance, and offering group rates and policy discounts for auto, home, and pet insurance.



New Hires

If you're a new employee, be sure to review Diageo's New Hire Information 2014.



CONTENTS	SEE PAGE
About this Summary Plan Description	1
Participating in the Benefit Plans.....	3
Eligibility.....	4
When Coverage Begins	5
Enrolling.....	6
Paying for Coverage.....	7
Life Events and Your Benefit Plans	9
If You Get Married, Attain Domestic Partnership Status, or Enter into a Civil Union	11
If You Move	13
If You Become a Parent	15
If You Become Legally Separated or Divorced, Your Marriage is Annulled, or You Dissolve a Domestic Partnership or a Civil Union	17
If You Take an Approved Leave of Absence (LOA).....	19
If You Become Disabled.....	21
If You Become Terminally Ill.....	23
If You Die While Actively Employed	24
If a Dependent Dies.....	25
If You Leave the Company.....	27
If You Retire.....	30
If a Dependent Child Is No Longer Eligible for Coverage	32
If Your Spouse/Partner Has a Change in Employment.....	33
Medical Plans	37
Preferred Provider Organization (PPO) Plans	39
How the Preferred Provider Organization (PPO) Plans Work.....	39
Care Coordination—Medical Plan Management.....	43
Benefits Covered by the Preferred Provider Organizations (PPOs)	44
Medical Benefits Not Covered by Preferred Provider Organizations (PPOs)	53
Filing Out-of-Network Medical and Prescription Claims.....	54
Health Management Organizations (HMOs).....	55
Consumer-Driven Health Plan (CDHP).....	61
How the Consumer-Driven Health Plan (CDHP) Plan Works	61
Prescription Drug Program.....	67
Prescription Drug Program.....	68
Dental Plan	73
How the Delta Dental Plans Works	74
Benefits Covered by the Delta Dental Plans	76
Benefits Not Covered by the Delta Dental Plans	78
Filing an Out-of-Network Dental Claim.....	79
Vision Service Plan.....	81
How the Vision Service Plan Works.....	83
Benefits Covered by the Vision Service Plan.....	84
Benefits Not Covered by the Vision Service Plan	85
Health and Dependent Care Flexible Spending Accounts (FSAs).....	87
How Flexible Spending Accounts (FSAs) Work	88
The Health Care Account.....	88
The Dependent Care Account.....	92
Other Important Information	94



Tax Matters	95
Commuter Expense Reimbursement Account (CERA)	97
How Commuter Expense Reimbursement Account (CERA) Works	98
Paying for Your Expenses	100
Life Insurance and Accidental Death & Dismemberment (AD&D).....	103
How Life Insurance and AD&D Plans Work	104
Benefits Covered by Life Insurance	106
Benefits Covered by AD&D	108
Filing a Claim for Benefits	110
Converting Your Coverage.....	111
Disability Plans	113
Disability Plans	114
How the Disability Plans Works	114
Additional LTD Information.....	116
If You Receive Benefits from Other Sources	118
Disabilities Not Covered by the Plans	119
How to File a Claim for Benefits.....	119
Converting Your Coverage to an Individual Policy.....	120
401(k) Plan	121
How the Plan Works	122
Your Contributions.....	124
The Investment Funds.....	126
Access to Your Account Balance While Employed.....	128
Distributions When You Leave the Company	130
Taxes on Distributions When You Leave the Company	132
Things That Can Affect Your Benefit.....	134
Other Plan Information	134
Cash Balance Pension Plan.....	139
How the Cash Balance Pension Plan Works	140
Your Cash Balance Account	141
Vesting Service	143
When Your Cash Balance Benefit Is Payable.....	145
Distribution of Your Account.....	146
Social Security Benefits.....	150
Plan History	150
If You Were a Participant in a Previous Plan	150
Work/Life Benefits	153
Employee Assistance Program (EAP).....	156
Vacation Buy Plan	157
Additional Insurance Coverage	158
Legal Assistance Plan	159
MetLife® Auto & Home Insurance.....	161
Veterinary Pet Insurance.....	162
Discounts and Reimbursement Programs.....	165
Chrysler Affiliates Program.....	165
Tuition Reimbursement Program	166
Fitness Center Reimbursement	168
Nissan Vehicle Purchase Program	169
Financial and Family Programs.....	170



Adoption Assistance	170
Bright Horizons	171
College Coach	172
My Diageo Assistant.....	173
Quorum Credit Union	174
Other Benefits.....	175
Global Employee Referral Program	175
Matching Gifts Program.....	176
Service Awards.....	178
Administration.....	179
General Plan Information	180
Your ERISA Rights	182
Legal Plan Documents	184
Benefit Plans Are Not a Contract of Employment	184
Interpretation of Plan Provisions Are Not Binding	184
Assignment of Benefits.....	184
Modification, Amendment, or Termination of the Plans	184
Request for Review	185
Health Care Plans	186
Health Insurance Portability and Accountability Act of 1996 (HIPAA)	190
Qualified Medical Child Support Orders (QMCSO).....	191
Coordination of Benefits (COB).....	191
Continuing Coverage through COBRA	194
Military Leaves of Absence	196
Short-term Disability Plan.....	196
Long-term Disability Plan	198
Life Insurance/AD&D/Business Travel Accident Plans	198
401(k) Plan	199
Cash Balance Plan	200
Contact Information.....	203

