

Your Benefits & Wellness 2022

Benefitfocus Associate Benefits & Wellness Guide

Benefitfocus for *life*[™]

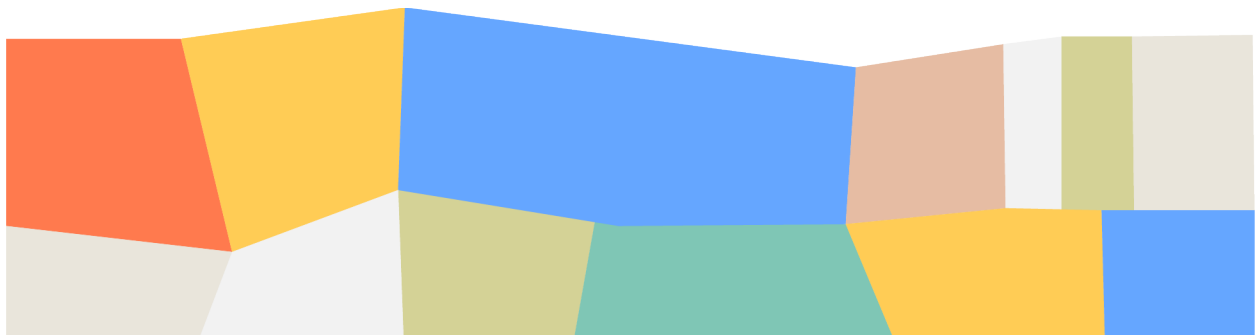


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For personalized support with questions related to enrolling and/or utilizing you benefits and total wellbeing programs, please contact a Benefits Navigator at BenefitsNavigator@benefitfocus.com.

For assistance accessing our benefits platform, qualifying life events, and/or dependent verification documents, please contact our Benefit Service Center at 1-855-736-1569. Available Monday – Friday, 8 AM to 8 PM EST.

Health Care

Medical Plans

Benefitfocus offers our associates multiple options for group health insurance with pharmacy coverage through Blue Cross Blue Shield of South Carolina (BCBSSC). Our carrier provides both the Preferred Blue Plan (PPO Plans) and the Blue Health Fund (HDHP Plans) options. Learn more about PPO and HDHP plans below. It is important to note that even though our medical carrier is BCBS of SC, they utilize all the Blues networks throughout the country and in-network providers can be found in every state.



Our pharmacy benefits manager (also known as a PBM is OptumRx and their specialty pharmacy division is BriovaRx. Your BCBS of SC insurance card will cover both your medical and pharmacy benefits. For more information, please see your BCBS of SC My Health Toolkit, found under Quick Links in your Benefitplace.



PPO Plans, also known as Preferred Provider Organizations, allow you to visit any in-network physician or healthcare provider you wish without requiring a referral from a primary care physician. When you are enrolled in a PPO plan, you will pay copay amounts for services and prescription medications and can enroll in a Flexible Spending Account (FSA). Typically, PPO plans have a higher biweekly premium, however, they provide more benefit coverage upfront, and associates pay less for health care services prior to meeting their deductible.

HDHP Plans, also known as High Deductible Health Plans, are health plans that combine a Health Savings Account (HSA) with traditional medical coverage with a higher deductible. This means that all services and prescription medications are out-of-pocket until you meet the plan's deductible.

In the Benefitfocus HDHP options, we are above industry standards and provide 100 percent coinsurance after our associates meet their deductible. This means we cover 100 percent of your eligible in-network medical costs after the deductible is met for the year. Our organization also provides an associate only coverage with our HDHP Standard plan at \$0 premium cost – an impressive offering when compared to all other industries. Additionally, we contribute to associate's HSAs at an individual level or at a family level depending on your enrollment.

Our BCBS of SC medical plan options have an embedded deductible benefit. This means that once a member meets the individual deductible, their claims will be paid at the coinsurance rate. Once the family deductible is met, all claims will be paid at the coinsurance rate. This is a great benefit to our associates that are covering family members because you do not have to meet the total family deductible before health insurance starts paying for a member that has already reached their individual deductible through incurred services.

All preventive care, based on Health Care Reform, is covered 100 percent in-network for all plan options. The BCBS of SC Preventive Wellness Guidelines for adults and children can be found under Resources on the Medical page in Benefitplace.

Medical Plan Highlights

In-network costs:

	PPO Premier	PPO Standard	HDHP Premier	HDHP Standard
Deductible <i>("Family" refers to two or more people)</i>	\$500 – Individual \$1,000 – Family	\$1,000 – Individual \$2,000 – Family	\$2,800 – Individual \$5,600 – Family	\$5,000 – Individual \$10,000 – Family
Coinsurance <i>(After deductible has been met)</i>	You pay 20% Plan pays 80%	You pay 30% Plan pays 70%	You pay 0% Plan pays 100%	You pay 0% Plan pays 100%
Doctor's Office Visit	\$25 – Primary copay \$45 – Specialist copay	\$25 – Primary copay \$45 – Specialist copay	<i>After deductible:</i> You pay 0% Plan pays 100%	<i>After deductible:</i> You pay 0% Plan pays 100%
Preventative Exams <i>(such as routine physicals, immunizations, annual ob-gyn exams, etc.)</i>	You pay 0% Plan pays 100%	You pay 0% Plan pays 100%	You pay 0% Plan pays 100%	You pay 0% Plan pays 100%
Out-of-Pocket Maximum	\$7,350 – Individual \$14,700 – Family	\$7,350 – Individual \$14,700 – Family	Same as deductible	Same as deductible
Prescription Drugs	\$15 – Generic copay \$40 – Brand-name copay	\$20 – Generic copay \$40 – Brand-name copay	<i>After deductible:</i> You pay 0% Plan pays 100%	<i>After deductible:</i> You pay 0% Plan pays 100%

Associate portion of premium per pay period:

	PPO Premier	PPO Standard	HDHP Premier	HDHP Standard
Associate Only	\$80	\$43	\$29	\$0
Associate + Spouse*	\$300	\$212	\$160	\$92
Associate + Children	\$241	\$169	\$127	\$72
Associate + Family*	\$359	\$253	\$190	\$109

*You pay a spousal surcharge of \$34 per paycheck if you cover a spouse who has access to medical coverage through his or her job. There is a place for you to indicate this when you enroll. The surcharge does not apply if your spouse also works at Benefitfocus.

Benefitfocus' spousal surcharge is well below the industry standard median of \$100 per paycheck.

Medical Plan Programs & Perks

My Health Toolkit

You can single-sign-on into your My Health Toolkit directly from Quick Links in your Benefitplace. Through this portal you can download digital insurance cards, view eligibility and benefits, check on claims, track your deductible and discover new wellness tools! Spouses that are being covered under our medical plans are encouraged to also register for their access to My Health Toolkit by going to www.SouthCarolinaBlues.com and selecting 'Register Now.'

Blue CareOnDemand™

Telehealth – you can consult with physicians 24/7/365 from the comfort of your home through video visits. Register at www.BlueCareOnDemandSC.com and download the Blue CareOnDemand™ app!

Members can use Blue CareOnDemand™ to connect with a behavioral health specialist and get the support you deserve. Through a virtual visit, you can chat with a licensed counselor, therapist, psychologist or psychiatrist and appointments are available seven days a week. These licensed specialists can discuss topics like anxiety, depression, stress management, family counseling, post-traumatic stress disorder and so much more. You are also able to continue follow-up visits if you need to. Visit the website or download the app to schedule your first appointment.



Chronic Health Coaching Benefits

Receive health coaching on a variety of conditions including asthma, heart disease, diabetes, and hypertension. Brochures for each condition can be found on the Medical page in your Benefitplace.

Blue Member Discounts with Blue365

On top of your medical plan benefits, you have access to on a variety of products and services to enhance your quality of life. These special perks include discounts on hearing aids, Lasik, weight loss programs and alternative health like, acupuncture, massage and chiropractic services. For more information visit www.SouthCarolinaBlues.com.



Blue Cross Blue Shield Global Core

Our BCBS of SC plans include healthcare coverage when traveling or living abroad! Visit <https://www.bcbsglobalcore.com/> or call 1-800-810-2583 for more information.

Ways to Save

There are many ways to save on health care—here are just a few that are good for you and your wallet!

Use In-Network Providers

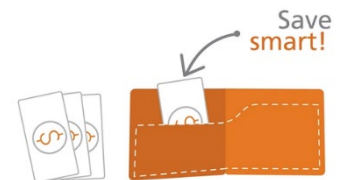
First, let's define a network. It's a group of doctors, labs, hospitals and other health care providers or facilities that BCBS of SC has contracted with at set payment rates—often called “eligible expenses,” “payment allowances” or “negotiated rates.”

You'll pay less when you get care in-network, because your deductibles, copays and coinsurance are lower than if you visit out-of-network providers.

To find in-network providers, visit BCBS of SC's online [medical care finder](#). Already enrolled? Single sign-on into My Health Toolkit from Benefitplace to find an in-network provider near you.

Enroll in a Health Savings Account (HSA)

Health Savings Accounts, also known as HSAs, are available for associates enrolled in one of the HDHP options. HSAs allow you to make pre-tax contributions to fund eligible medical expenses.



Benefitfocus contributes to our associates' HSA each pay period towards an annual amount of \$650 for associate only plans and \$1250 for associates with covered dependents (spouse/children/family).

Consumers are encouraged to contribute as much as they can towards the max limit each year to take full advantage of the triple tax benefits. What does triple tax savings mean? There are three tax benefits built into the HSA structure:

- Making pre-tax contributions reduces your taxable income and every dollar you contribute is a tax-free dollar.
- Any interest earned on funds in your account is tax-free and can grow over time.
- Unlike a 401(k), you are not taxed on the money you withdraw from the account for eligible medical expenses.

And this gives you the triple tax savings!

Optum Financial (formerly ConnectYourCare) is the administrator of our HSAs. When you enroll in an HSA, you will receive a welcome email from Optum Financial and a debit card in the mail to use to pay for your medical expenses.

Enroll in a Flexible Spending Account (FSA)

Flexible Spending Accounts, also known as FSAs, allow you to make pre-tax contributions to fund eligible medical expenses as determined by the [IRS Publication 502](#).



If you are enrolled in one of the HDHP medical plans, you will only have access to the Limited Purpose FSA (LP-FSA). An LP-FSA allows you to make pre-tax contributions to fund eligible dental and vision services only.

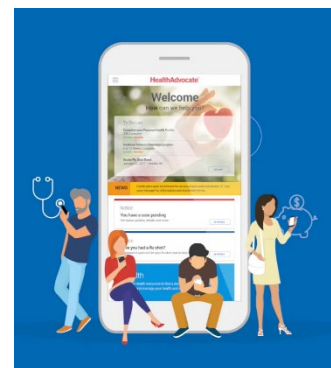
Benefitfocus does not make an employer contribution into FSAs and the funds contributed by the associate are considered “use it or lose it”. Benefitfocus does allow associates to roll over a maximum amount of \$570 of remaining FSA funds each year. The IRS annual maximum contribution to an FSA is \$2,850.

Optum Financial (formerly ConnectYourCare) is the administrator of our FSA and LP-FSA plans. When you enroll in one of these plans, you will receive a welcome email from Optum Financial and a debit card in the mail to use to pay for your medical expenses.

Connect with a Personal Health Advocate

Healthcare is complex and rarely limited to medical issues – often there are also billing, claims and other components. Our Health Advocacy program through Health Advocate provides you with unlimited, confidential access to a Personal Health Advocate, typically a registered nurse supported by medical directors and benefits and claims specialist, who can get to the bottom of a variety of healthcare and insurance-related issues, no matter how long it takes!

Health Advocate experts work seamlessly to help our associates and their families cut through the red tape and assist with complex conditions, find specialists, assist in seeking a second opinion, address eldercare issues, clarify insurance coverage, work on claim denials, help negotiate fees for non-covered services and get to the heart of your issue! Associates can simply call the toll-free number 24/7 to connect with an experienced Personal Health Advocate at 866-695-8622.



Dental & Vision Plans

Benefitfocus offers our benefit eligible associates comprehensive dental and vision insurance with MetLife. We offer Premier and Standard options with both benefit plans. MetLife does not issue insurance cards for dental and vision because providers can access your coverage using your social security number. However, we make a generic insurance card available in your Benefitplace for download.



Dental

Plan highlights:

	Dental Premier	Dental Standard
Annual Deductible	\$50 – Individual \$150 – Family	\$50 – Individual \$150 – Family
Annual Maximum Coverage	\$2,000 per person*	\$1,000 per person
Plan Coverage	100% – Preventive Services 80% – Basic Services 50% – Major Services	100% – Preventive Services 80% – Basic Services 50% – Major Services
Orthodontic Care**	\$2,000 Lifetime Maximum	\$500 Lifetime Maximum

*Out-of-network annual maximum is \$1,500 per person.

**Orthodontic Care includes adult orthodontia for associates, spouses, and dependent children up to age 19.

Preventative services are covered 100 percent when using an in-network primary care dentist and are not subject to the deductible. To find an in-network dentist, visit Metlife's [Find a Dentist](#) directory and select the PDP network.

Associate portion of premium per pay period:

	Dental Premier	Dental Standard
Associate Only	\$18.64	\$14.86
Associate + Spouse	\$35.42	\$28.22
Associate + Children	\$42.88	\$34.18
Associate + Family	\$52.19	\$41.60

Vision

Plan highlights:

	Vision Premier	Vision Standard
Annual Eye Exam Copay	\$20	\$20
Corrective Lens Copay	\$20	\$20
Frames Allowance	\$180 every 12 months	\$130 every 24 months
Contact Lens Allowance	\$180 every 12 months	\$130 every 12 months

Every covered family member is eligible for the allowances stated above. The plan allowance is for either frames or contact lens within a given plan year.

Associate portion of premium per pay period:

	Vision Premier	Vision Standard
Associate Only	\$3.76	\$2.82
Associate + Spouse	\$7.53	\$5.65
Associate + Children	\$6.37	\$4.77
Associate + Family	\$10.51	\$7.88

Dependent Verification



For any newly added dependents to be covered on your medical, dental or vision plan, you must upload verification documentation to your document center directly in your Benefitplace profile. The Benefitfocus Service Center approves all documentation that is uploaded to verify eligibility for all dependents covered by our core benefits, which includes our medical, dental and vision plans. Once your dependent is verified in the Benefitfocus system, they will remain verified year over year.

At Benefitfocus, eligible dependents are defined in our carriers' contracts as: a) a legal spouse, b) a child younger than 26 years of age and/or c) a disabled child older than 26 years of age. Below is a chart that provides acceptable documentation for each dependent type.

For Eligible Dependents

Option 1: Upload all documents as noted in the chart below. All documents must be valid and current.

Option 2: If Option 1 is unavailable, submit the first page of 1040 tax return.

	Option 1 (Submit check documentation)			Option 2
	Marriage Certificate/ Common Law Documentation*	Birth Certificate	Adoption or Legal Guardianship Papers	Most Recent 1040 Tax Return**
Spouse	X			X
Child - Biological		X		X
Child – Stepchild	X	X		X
Child – Adopted/Placed for Adoption/Legal Guardianship			X	X

*Common Law Marriage is only valid if the associate resides in a state that currently recognizes Common Law Marriage as a legal civil union and the union was established in that state.

**When submitting your 1040 Tax return form, please blackout any financial information, as well as the first five digits of social security numbers.

Financial Wellbeing

Company-Sponsored Basic Group Life with AD&D Insurance

Benefitfocus provides company-sponsored group basic life with AD&D insurance through MetLife for all full-time benefit eligible associates. The insurance policy is equal to one-time your base annual salary with a minimum of \$50,000 coverage and a maximum of \$250,000 of coverage. Our company pays 100 percent of the premium for your basic MetLife Group Life and AD&D Insurance.

Voluntary/Supplemental Life Insurance

Benefitfocus offers the opportunity for associates to enroll in voluntary supplemental life insurance policies with AD&D through MetLife for themselves, their spouses and their dependents. The maximum coverage amount for associates is \$500,000, or seven times annual salary, whichever is less, with a Guaranteed Issue (GI) amount of \$100,000.



Associates can purchase spousal coverage in an amount up to 50 percent of the employee's coverage, capped at \$250,000, with a GI amount of \$25,000. Dependent Child Life Insurance can also be purchased and is available up to a maximum amount of \$10,000.

Guaranteed Issue refers to the amount of coverage available to you when elected upon initial eligibility, without a need for medical questions. If you request coverage greater than the GI, or at any time after your initial eligibility period, you will be required to submit a Statement of Health form and subject to underwriting.

Accident Insurance

Group Accident Insurance can help you cover your out-of-pocket expenses associated with an accidental injury and help protect your savings. No one plans to have an accident but having the right insurance coverage can help ease the financial pain through a lump sum payment issued directly to you. The lump sum amount can be applied towards your deductible and/or other medical expenses, such as hospital admission and transportation.



Associates are offered High- and Low-Options in Accident plans through Aflac. We have plan summary details posted in your Benefitplace. The High- and Low-Options provide different payments for major and specific injuries such as fractures, dislocations, burns, lacerations and much more.

If you have specific questions regarding Group Accident Insurance, you can contact Aflac's Service Center directly at 1-800-433-3036.

Critical Illness Insurance

The diagnosis of a critical illness can be emotionally devastating, along with financially draining for you and your family. Group Critical Illness Insurance can help you be financially prepared by providing a lump sum cash payment for covered critical illnesses. Benefits are paid directly to you, unless assigned, when

you or a family member is diagnosed with the following illnesses: heart attack, stroke, coronary artery bypass surgery, cancer, major organ transplant or end-stage renal failure.

Associates are offered High-and Low-Options in Critical Illness plans through Aflac. The rates will be influenced if you currently use nicotine products and are based on age range. We have plan summary details posted in your Benefitplace and you can also visit the Aflac site directly for more information at Aflac Group Insurance.

Hospital Indemnity Insurance

Hospital Indemnity plans can provide some extra coverage related to hospital admissions/confinements, intensive care unit, and intermediate intensive step-down unit stays. Aflac offers High- and Low-Options in Hospital Indemnity plans. The plans provide different cash payments per day during hospital stays. We have plan summary details posted in your Benefitplace.

This benefit can also help cover expenses related to transportation and meals for family members, help with childcare or time away from work. As a best practice, please refer to Aflac plan summaries for complete details, definitions, limitations and exclusions.

Financial Wellness with BrightDime

Being financially informed and empowered can lower your stress and increase productivity. With BrightDime, each associate can have their own personal platform and coach to assist them with making informed, smart financial decisions and feeling confident about a more secure future. This financial wellness program is available at our Benefits Catalog preferred pricing of \$12 per month.



A BrightDime financial coach can help you improve spending habits, set budgets, and tackle debt reduction. After enrolling in the discount program, associates will receive a personal email directly from BrightDime with instructions to complete their account registration.

For information about our SAVVI Financial wellness program, including the SAVVI Getting Started Guide and financial wellness fact sheets, visit the SAVVI Financial page under the Wealth tab in your Benefitplace.

Short-Term Loan Program with Kashable



Kashable is a benefit offering that can create a financial safety net for our associates to tackle costly debt and unexpected expenses. These short-term loans are a great alternative to taking out a loan against your 401(k), getting credit card advances or other high interest loans. Benefitfocus associates must be employed by our organization as a full-time associate for at least six months to be eligible to apply for a Kashable loan.

These personal loans can be used for any purpose and are a great resource for those looking to tackle high-interest debt or unexpected expenses during financial hardships.

Kashable Loans Highlights:

- Loan amounts up to \$20,000
- Interest rates starting as low as six percent APR
- Repayment terms of six to 24 months
- Repayment through direct payroll deduction

When associates become eligible to apply for a Kashable loan, the application process is completed directly in the enrollment workflow in your Benefitplace. To kick off the loan process, click the “Edit Your Benefits” button on your Benefitplace homepage and go to the short-term loan offer. For more information and FAQs, visit the Kashable page under the Financial Wellbeing tab in Benefitplace.

Student Loan Support

Navigating student debt is tough — but you don’t have to go it alone.

FutureFuel.io takes the guesswork out of student debt. Whether you want to lower your monthly student loan bill, find debt forgiveness programs, pay your debt off faster, turn spare change and cash back rewards into loan payments, or need help building a paydown plan, FutureFuel.io offers intuitive, personalized solutions designed to help you reach your goals. The best part, this is offered to you completely free as a member of the Benefitfocus team.

Visit our Student Loan Support page in Benefitplace for more information about FutureFuel.io and how to get started.

Voluntary MetLife Legal Program



MetLife Legal is a voluntary legal benefit offered to our associates through our partners at MetLife. This program can cover you, your spouse and your dependents for just \$8.31 per pay period.

MetLife Legal provides unlimited telephonic and office consultations for several personal legal matters with an attorney of your choice. MetLife Legal e-Services provides attorney locator services, law firm e-panel, free downloadable legal documents, financial planning and many other work/life resources.

Examples of legal matters MetLife Legal can assist with include estate planning, family law, traffic offenses, juvenile matters, immigration assistance and child custody cases. For a complete list of services and the plan summary document, visit the MetLife Legal page in Benefitplace.

If you have any specific questions on the MetLife Legal Voluntary Legal program, you can contact their client service center directly at 1-800-821-6400.

Identity Theft Protection Coverage with Allstate or LifeLock

Benefitfocus partners with two different providers in identity theft protection. Studies show that every two seconds an identity is stolen and that two in three data breach victims became an identity fraud victim in the same year. Our associates have options with the different levels of protection offered by Allstate and LifeLock. That protection can go far beyond just credit monitoring and free breach solutions.



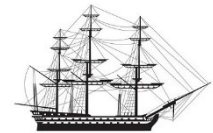
For more information about each of these partners and to see a quick comparison guide, visit Identity Theft Protection page under the Financial Wellbeing tab in Benefitplace. Associate portion of premium per pay period:



	Allstate	LifeLock Premier	LifeLock Standard
Associate Only	\$4.59	\$6.87	\$2.75
Associate + Spouse	\$8.28	\$13.74	\$5.49
Associate + Children	\$8.28	\$9.95	\$4.82
Associate + Family	\$8.28	\$16.82	\$7.56

401(k) Retirement Savings Program with Employer Matching

This benefit is a company-sponsored, tax deferred retirement savings plan offered through Vanguard. New associates are auto-enrolled in the 401(k) plan at a default deferral rate of six percent and offered a 30-day opt out window after enrollment.



Benefitfocus matches 50 percent of an associate's contribution on the first six percent of eligible wages contributed each quarter. Eligible wages do not include bonuses or stock compensation. Employer matching contributions are subject to a five-year vesting scheduling.

Our plan also includes a Roth 401(k) option. In a Roth 401(k), deferrals are made with post-tax dollars, but the earnings and distributions are never subject to tax, provided certain provisions are met. Roth 401(k) contributions are matched in the same manner as the traditional 401(k) with the employer match going into a pre-tax account. There is an annual combined contribution set by the IRS each year. Currently the limit is \$19,500, but employees age 50+ are eligible to defer an additional \$6,500 in catch-up contributions.

Our 401(k) plan is managed directly in the Vanguard online portal. Benefitfocus Associates must first register on the Vanguard site before they will have access to their personal account. To register, go to www.vanguard.com/register and complete the required information (name, SSN#, Date of Birth, and Zip Code). You will need the Benefitfocus plan number – 094768. The Vanguard portal allows you to view your balances, change contributions, update auto-increase amount or investments and update beneficiaries.

Vanguard Advice Services

Vanguard Advice Services focus on you and your unique financial goals—however big or small. Whether you're looking for online money management or a partner to help you get what you want out of your financial life, there's an option for you.

- **Vanguard Digital Advisor®.** Get a highly customized financial planning service offered 24/7, entirely online. Digital Advisor will replace your plan's current advice service, the Vanguard Managed Account Program.
- **Vanguard Personal Advisor Services®.** With this service, get ongoing access to advisors from Vanguard who will manage your money and help tackle your most complex financial issues.
- **Vanguard Situational Advisor.** Set up a one-time chat with a Vanguard advisor to discuss any financial situation that pops up.

Get ready to be a better saver and a better investor—and give yourself a better chance of reaching your goals. You can sign up for advice from Vanguard within the Vanguard online portal.

Benefitfocus Associate Stock Awards

Shareworks

by Morgan Stanley

Benefitfocus is committed to our purpose – to be a world-class company where our associates flourish and our customers prosper. To celebrate our organization's core value – OWN IT! – we provide the Associate Stock Award Program to put true ownership into the hands of all current and future Benefitfocus associates!

We give every full-time associate below the Director level a grant of Restricted Stock Units (RSUs) valued at \$2,000 when they join the company! Grants are given on a monthly basis and vest over a four-year time period. Ownership rights in Benefitfocus give our associates a financial investment in Benefitfocus and our ongoing performance.

Employee Stock Purchase Plan (ESPP)

Benefitfocus' Employee Stock Purchase Plan is a qualified Section 423 broad-based plan that allows associates to use post-tax payroll deductions to acquire their company's stock at a discount. Associates contribute each pay period during a six-month offering period and at the end of that period these contributions are used to purchase "BNFT" shares at a five percent discount. The shares are placed in your brokerage account with Shareworks – every associate has an account automatically created for them. There is no vesting period with your shares purchased through our ESPP. Associates are eligible to participate if they are not a Vice President or above, if they do not own five percent or more of the company and work more than 20 hours a week. For more information about our ESPP and to review Shareworks Activation guides, visit the Associate Stock page in your Benefitplace.

Physical & Emotional Wellbeing

Health Advocate

To help bring our total wellbeing strategy to life, we have engaged with Health Advocate to provide an inclusive, well-organized total wellbeing program with an online portal, option to address all areas of wellbeing, the ability to track activity and points, and the opportunity to organize company challenges and competitions. Health Advocate will be providing two main services for our Benefitfocus associates at no extra cost to you: Health Advocacy and our Benefitfocus Associate Wellness program!



Health Advocacy

Health care is complex and rarely limited to medical issues – often there are also billing, claims and other components. Our Health Advocacy program provides you with unlimited, confidential access to a personal health advocate, typically a registered nurse supported by medical directors and benefits and claims specialist, who can get to the bottom of a wide variety of health care and insurance-related issues, no matter how long it takes!

Health Advocate experts work seamlessly to help our associates and their families cut through the red tape and assist with complex conditions, find specialists, address eldercare issues, clarify insurance coverage, work on claim denials, help negotiate fees for non-covered services and get to the heart of your issue! Associates can simply call the toll-free number 24/7 to connect with an experienced personal health advocate at 866-695-8622.

Associate Wellness Program

The Benefitfocus Wellness Program offers an online portal and member website. Associates have unlimited access to the online resources and telephonic wellness coaching with Health Advocate experts. Our program can help you lose weight, eat healthier, stop smoking and reach many other total wellbeing goals in physical, mental and financial wellness.

Our associates can integrate their activity trackers, such as Fitbit and Garmin watches, to the site to log their workouts and earn incentive points. We have a large variety of self-led workshops and seminars available, ranging from *Financial Wellness Budgeting 101* to *Healthy Cooking to Improving Your Sleep*. Associates can access this benefit via single sign-on from Benefitplace. Look for “Health Advocate SSO” under the Quick Links section of the Benefitplace homepage.

We are striving to build a program that works for everyone – no matter where you are located or what your wellbeing goals are. This program can be customized to support your path to a healthier total wellbeing!

Employee Assistance Program (EAP)

Life doesn't always go as planned. And while you can't always avoid the twists and turns, you can get help to keep moving



forward. We can help you and your family get professional support and guidance to make life a little easier – at **no additional cost to you**. Our Employee Assistance Program (EAP) is completely confidential and is available to you through our MetLife partner, Lifeworks. **Our program includes up to five in-person, phone or video consultations with licensed counselors for you and your family members, per issue, per calendar year.**

The program's experienced counselors provided through LifeWorks – one of the nation's premier providers of Employee Assistance Program services – can talk to you about anything going on in your life, including:

- Family: Going through a divorce, caring for an elderly family member, or returning to work after having a baby
- Work: Job relocation, building relationships with coworkers and managers, or navigating through reorganization
- Money: Budgeting, financial guidance, retirement planning, buying or selling a home, or tax issues
- Legal Services: Issues relating to civil, personal and family law, financial matters, real estate, and estate planning
- Identity Theft Recovery: ID theft prevention tips and help from a financial counselor if you are victimized
- Health: Coping with anxiety or depression, getting the proper amount of sleep, or how to kick a bad habit
- Everyday Life: Moving and adjusting to a new community, grieving over the loss of a loved one, military family matters, or training a new pet

You can call 1-888-319-7819 to speak with a counselor or schedule an appointment, 24/7/365.

Access online resources by going to metliffeap.lifeworks.com with:

User name: metliffeap

Password: eap

MetLife Grief Counseling Services

Facing a major loss is never easy, and how you cope and grieve is very personal. No matter the circumstances, whether it's a death, an illness, a divorce, or even a child leaving home, there are valuable resources available that can help. Work/life counselors can help provide some comfort, support and guidance following a loss at no extra cost to you or your dependents.

You can call a dedicated toll-free number 24/7 at 1-855-609-9989 to speak with a licensed professional experienced in helping individuals who have suffered a loss.

Access online grief and loss resources by visiting metliffeapgc.lifeworks.com with:

User name: metliffeassist

Password: support

Company-Sponsored Fitness Benefit with Wellbeats



As our Customer #1, you get free exclusive access to Wellbeats and the opportunity to make screen time a good habit! This on-demand fitness platform offers more than 600 workouts, and nutrition and mindfulness classes for all ages, levels and interests. You can play on your personal devices at home or on-the-go and find recommended challenges to keep you motivated! No matter where you are in your fitness journey or where you sit in our organization, Wellbeats has a starting place for you!

New Benefitfocus associates receive a “welcome email” from the Wellbeats team to their work email address with their username and password. After creating your account, you can download the Wellbeats app on your preferred device or visit their website portal via the “Shop & Offers” in Benefitplace to play classes directly on your computer. They offer a huge variety of classes such as cycling, yoga, pilates, walking/running, HIIT, strength training, kickboxing, dancing, office breaks, stretching and so much more!

For more information about your Wellbeats benefit, including videos, FAQs, fitness channel catalogs and their how-to streaming guide, visit the Wellbeats Virtual Workouts section in your Benefitplace.

Family Support

Dependent Care Flexible Spending Account (DC-FSA)

Dependent Care Flexible Spending Accounts, also known as DC-FSAs, are available for associates who would like to make pre-tax contributions to fund [eligible dependent care services](#) such as preschool, summer day camps and afterschool care.

DC-FSAs can also be used to cover qualifying custodial care for dependent adults, such as adult day care facilities.

The IRS treats married couples as a single tax unit, which means they must share one household DC-FSA contribution limit of \$5,000 each year. These funds do not roll over each year. You do not have to be enrolled in one of our medical plans to participate in the DC-FSA.

College Savings Planning Program

Through our partnership with Gradvisor, Benefitfocus offers our associates the opportunity to start saving for their children's future. For only \$2.31 per pay period, our associates get full access to the Gradvisor Digital Platform.



Gradvisor helps with every step:

- Projection tools to help estimate future college costs
- More than 90 529-plans across 49 states
- Personal advisors to show you which plans and investment options will maximize your college savings, and to answer complex questions
- Instant account opening – when you decide on a plan and investment, they assist in getting your account set up within minutes

Payroll deduction for 529-plan contributions is not available at Benefitfocus, however, Gradvisor assists in setting up your account working directly with the 529-plan provider. For more information and FAQs, visit the Gradvisor page under Financial Wellbeing within Benefitplace.

Cariloop Caregiving Support Benefits

To best support you and your family, Benefitfocus offers Cariloop as a caregiver support benefit to all of our associates at no extra cost to you!

Just as we ask you to be fully present at work, we want you to have the resources you need to be fully present at home, and care for the people who matter most in your life.



We've partnered with Cariloop as a company-sponsored benefit because they walk with families through the challenges of caregiving and help you feel confident you are providing the best care possible for your loved one. Whether you're managing a loved one's finances, coordinating his or her medical care, offering long-distance support or simply worried about your loved one's future wellbeing, a Cariloop Care Coach will walk with you through the whole process and make sure you don't face the challenges of caregiving alone.

To connect with a Care Coach and learn more, just visit our [Benefitfocus Cariloop portal](#).

Cariloop's Care Coaches are licensed/certified health care professionals and are equipped to support you as you care for a loved one of any age, from pediatrics to elder care. They are available to speak with you about challenges such as:

- Understanding diagnoses such as ADHD, Alzheimer's, anxiety, autism, cancer, down syndrome, Parkinson's, etc.
- Finding the right type of doctor or specialist for a loved one
- Understanding how to pay for a loved one's care
- Filling out legal caregiving documents such as wills, POAs, DNRs, etc
- Understanding a loved one's Medicare, Medicaid or VA benefits
- Finding appropriate care providers such as skilled nursing, behavioral health programs, rehab, home health, hospice, etc.
- Managing family dynamics related to your loved one's care
- And so much more!

Visit the Cariloop Caregiving Benefits page in your Benefitplace to access more information about this caregiver support, including member testimonials, the Cariloop blog, the Caregiver assessment tool and more caregiving tips.

Nationwide Pet Insurance

Benefitfocus provides opportunities for our associates to care for their beloved fur-babies by enrolling them in their own insurance policy. This voluntary pet insurance is offered through VPI, a Nationwide Company. Your pet insurance rate is personalized, so underwriting will depend upon animal, breed, age, etc. After enrolling in the benefit coverage, associates are able to see the premium cost.



Nationwide Pet offers enhanced plans that include *My Pet Protection with Wellness* options. These plan details can be found in your Benefitplace under the Family Support tab on the Pet Insurance page, along with a great Benefitfocus associate testimonial video! All plans include access to the 24/7 vet helpline!

If associates have specific questions about the Nationwide VPI pet insurance, they can contact Nationwide directly at 1-800-540-2016.

Pet Benefit Solutions Discount Programs

Families with pets typically spend more than \$2,000 annually on each pet's health care expenses. Benefitfocus has partnered with Pet Benefit Solutions in our Benefits Catalog to offer our associates some new pet discount plans for next year! We are offering the Total Pet Plan (TPP) and the PetPlus Plan to help pet owners save on pet care every day!



The Total Pet Plan offers the comprehensive bundle of their veterinarian care services and the PetPlus prescription savings to provide everything your pet needs for one low price. The TPP has no exclusions based on breed, age or pre-existing conditions and can be used along with other pet insurance coverage

at the vet office. Benefitfocus associates can get the TPP single-pet plan for \$11.75 a month or the TPP unlimited-pet plan for \$18.50 a month.

You can also enroll in the PetPlus Product Prescription Savings Plan as a stand-alone offer. This plan provides you with wholesale prices on brand-name prescriptions and products.

You can enroll any dog or cat with no exclusions! Shipping is always free, and most prescriptions are available for same-day pickup at more than 60,000 Caremark pharmacies such as CVS, Target or Walmart. You can shop for products online or through the PetPlus app. Benefitfocus associates can enroll in the PetPlus single-pet plan for \$3.75 a month or the PetPlus unlimited-pet plan for \$7.50 a month!

Natalist Fertility Support

NĀTALIST

Natalist is the first company to graduate from our Benefitfocus Innovation Place and we are excited to announce that our associates, our Customer #1, will be the first employees of any company in the world to offer the opportunity to purchase their products with an employer subsidy!

Benefitfocus will be subsidizing all Natalist Fertility Products by 50 percent for our associates! Products are purchased directly on the Natalist website and you can use the discount code: BenefitfocusCustomer#1 to save.

Natalist empowers and supports people who want to get pregnant. They are a content-driven, trusted source for fertility products and resources. They connect with consumers through education, inspiration and support during this life-changing journey. Their products are medically validated, consumer-friendly and authentic. For more information, visit the Natalist Fertility Support page in your Benefitplace.

Community Support

Our Social Responsibility

Our social responsibility program is called BenefitfocusCares and through this program we offer a charitable giving match program for our associates. Every Benefitfocus associate is eligible to request a match of up to \$250 a year to a 501(c)(3) organization of their choice. The associate's \$250 donation may be made to one organization or split amongst multiple organizations.

Our BenefitfocusCares platform is available via single-sign-on using the heart icon from your Access Panel and it is your one-stop-shop for matching donations, searching for and logging volunteer opportunities, sharing your "Purpose Behind the Passion" stories and requesting a sports team sponsorship. Our Benefitfocus associate match guidelines and FAQ document can be found in the BenefitfocusCares platform.

Community Sports Team Sponsorship Program

If you or your child(ren) play on a sports team, or if you coach a team, consider requesting a team sponsorship from Benefitfocus! The sports team may be school-based, club-based or community-based. Associates may request one \$250 team sponsorship each year.

Benefitfocus Associate Perks and Discounts

Benefitfocus has a wide variety of company perks and community discounts that can be explored under the Resources tab in your Benefitplace. Associates can take advantage of personal discounts with Verizon, AT&T, Apple, local wellness centers and many other opportunities with amusement parks, museums and sporting events!

Check out all of the Benefitfocus [associate discounts](#) available to everyone in our Benefitfocus family!

Join and follow our new ExchangePlace page on Yammer to access your place to buy, sell, trade or advertise goods and services with your Benefitfocus teammates!

Time Away

Benefitfocus recognizes that time away from work to relax, recover from illness and pursue personal interests is extremely important to supporting our associates' total wellbeing. Our company offers paid time off (PTO) to all associates. PTO may be used for vacation, illness, appointments, emergencies or any other personal situation. Associates are presented with their full annual PTO allotment based on their years of service, as shown in the service schedule below. Our annual PTO calendar is May 1 – April 31. PTO will not accrue or rollover to the following year unless required by law.

Paid Time Off

Years of Completed Service	PTO Days
0–1 Years	Proration of 15 days
1–4 Years	20 Days
5–14 Years	25 Days
15+ Years	30 days

New Hires are eligible for the following PTO in their first year based on the proration schedule below:

Starting Month	Number of PTO Days	Starting Month	Number of PTO Days
May	15	November	7.5
June	14	December	6.5
July	12.5	January	5
August	11.5	February	4
September	10	March	2.5
October	9	April	1.5

Company Holidays

In addition to the company-recognized holidays listed below, associates also receive two “floating” holidays to observe per calendar year. Whether it’s Arbor Day, President’s Day or even your birthday, associates can choose whichever day they’d like! If hired between the dates July 1 – December 31, you will receive one floating holiday. Our company-recognized holidays are listed below:

New Year’s Day	Thanksgiving Day
Martin Luther King Day	Friday after Thanksgiving Day
Memorial Day	Christmas Eve
Independence Day	Christmas Day
Labor Day	Floating Holidays (2)

Company-Sponsored Parental Leave Benefit

Primary and Secondary Caregiver Leave

Benefitfocus is dedicated to fostering our total wellbeing strategy and offering a variety of programs that support the health and wellbeing of our associates and their families. Our organization offers primary and secondary caregiver leave benefits, also known as our paid parental leave benefit. The purpose of this policy and benefit is to support parents who work for Benefitfocus, by providing a company-sponsored leave event that allows time to bond with their new child and a salary continuance to alleviate financial strain as they adjust to their new family situation.

- Primary caregiver leave is available for up to eight consecutive weeks of 100 percent paid leave or 12 consecutive weeks of 70 percent paid leave after the birth of a child or adoption of a child
- Secondary caregiver leave is available for up to two consecutive weeks of 100% paid leave or three consecutive weeks of 70% paid leave after the birth of a child or adoption of a child.

Additional leave is available under the Family Medical Leave Act (FMLA). It is company policy to use PTO to supplement any remaining requested leave, and unpaid leave may be granted after all PTO has been exhausted. All leave of absence policies, procedures, and request forms can be found in your Benefitplace.

Company-Sponsored Disability Insurance

If you are unable to work because of a non-work-related injury or illness, Benefitfocus’ short-term and long-term disability plans help protect you financially by replacing a portion of your income. This coverage can help protect you from severe financial hardships if you are not able to work. Benefitfocus provides above industry-standard short-term and long-term disability insurance for all full-time benefit-eligible associates, and our company pays 100 percent of the premium cost.






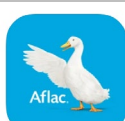
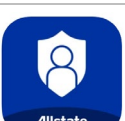


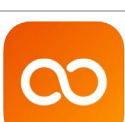
Our **short-term disability** (STD) benefit covers 70 percent of your base pay, up to a maximum of \$1,000 per week for 26 weeks. STD benefits have a waiting period of zero days after an accident and seven days after an illness. Associates may use PTO during their waiting period.




Our **long-term disability** (LTD) benefit covers 50 percent of your base pay, up to a maximum of \$8,000 per month. LTD benefits begin on the 181st day of disability and covers the individual up until age 65.

Associates are eligible for disability insurance on the first day of the first month following their date of hire. All disability claims are filed telephonically by the associate. There is a *How-To File Your STD Claim* document in your Benefitplace.

For information on all our leave policies, please see our [associate handbook located in Confluence](#).

Mobile Access

	<p>Benefitplace <i>Company ID: Benefitfocus</i> <i>Azure button and log in with your BFI (computer) credentials</i></p>
	<p>My Health Toolkit® for BCBS <i>Medical</i></p>
	<p>MetLife US App <i>Dental, Vision, Life Insurance, Supplemental Life Insurance, Short-Term Disability, Long-Term Disability</i></p>
	<p>Optum Financial <i>HSA, FSA, DCFSA</i></p>
	<p>Health Advocate <i>Wellness, Health Advocacy</i></p>
	<p>MyAflac <i>Critical Illness, Accident, Hospital Indemnity</i></p>
	<p>Allstate Identity Protection <i>Identity Theft Protection</i></p>
	<p>LifeLock ID Theft Protection <i>Identity Theft Protection</i></p>
	<p>Wellbeats <i>Virtual Fitness and Wellness</i></p>
	<p>Cariloop <i>Caregiver Support</i></p>

	<p>Nationwide Mobile <i>Nationwide Pet Insurance</i></p>
	<p>Pets Best Pet Health Insurance <i>Pet Discount Program</i></p>
	<p>Vanguard <i>401(k)</i></p>