Appendix I

First American Financial Corporation

Employee Assistance Program

This Appendix I provides an overview of your benefits under the employee assistance program portion ("EAP") of the First American Financial Corporation Group Life, Medical, Dental, Disability Benefit Plan (the "Master Plan"). However, because it is only a summary, it does not contain all of the details included in the legal documents governing the EAP. This Appendix I and the First American Financial Corporation Group Life, Medical, Dental, Disability Benefit Plan Insured Welfare Plan Summary Plan Description ("Insured Plan SPD") combine to serve as the summary plan description for the EAP for the purposes of ERISA.

In case of a conflict between the information in the Insured Plan SPD and/or this Appendix I, the Insured Plan SPD shall govern. In case of a conflict between the information in the summary plan description and the Master Plan, the Master Plan shall govern.

If you have questions about the EAP that are not answered here, you can contact the plan's medical management program administrator, Accolade, to speak with an Accolade Health Assistant. Accolade can be reached through its online portal available at member.accolade.com or by calling Accolade toll-free at 1-877-684-4612. You can also contact your EAP administrator, Aetna, using the information provided below, or visit First American's myFA intranet site at www.myfaportal.com.

DATED JANUARY 1, 2023

TABLE OF CONTENTS

YOUR EMPLOYEE ASSISTANCE PROGRAM 3

HOW TO OBTAIN BENEFITS 4

DESCRIPTION OF BENEFITS 4

Short-term Counseling Services *4*

CRISIS INTERVENTION AND EMERGENCY SERVICES 5

What To Do When You Require Emergency Services *5*

CHOICE AND LOCATION OF EAP PROVIDERS 6

BENEFITS, LIMITATIONS, AND EXCLUSIONS 6

Employee Assistance Program *6*

A. Benefits 6

B. Limitations 7

C. Exclusions 7

SECOND OPINION POLICY 8

CONTINUITY OF CARE 8

New Members *8*

A. Eligibility 8

B. Access 9

Terminated EAP Providers *9*

YOUR EMPLOYEE ASSISTANCE PROGRAM

The EAP is sponsored by First American and is offered by your Company to provide you and your eligible dependents with confidential assistance from licensed mental health professionals and other qualified professionals who have contracted with Aetna Resources for Living to provide EAP services ("EAP Providers"). These professionals can help with problems affecting your life at work as well as at home. Such problems include marital issues, family relationships, depression and anxiety, alcohol and drug issues, and/or problems within the workplace. The EAP Providers will conduct an assessment of your problem and together with you will decide on an action plan that will either address the issue within the EAP sessions or will refer you to appropriate providers and/or community resources that have been reviewed by the EAP.

Your EAP is fully-insured with Aetna and benefits are provided through insurance contracts. For legal reasons, the insurance contract for California participants and the insurance contract for non-California participants are through separate Aetna legal entities, but both do business as Aetna Resources for Living which administers the EAP. You may contact Aetna Resources for Living at:

Aetna Resources for Living
7676 Hazard Center Drive, Suite 1100
San Diego, CA 92108
(888) 803-1872
www.resourcesforliving.com
User Name: "FIRSTAM1"
Password: "EAP"

In this summary, references to "First American" refer to First American Financial Corporation and references to the "Company" refer to First American Financial Corporation and/or its affiliates who have adopted the Master Plan.

HOW TO OBTAIN BENEFITS

To obtain EAP benefits, contact Aetna Resources for Living by calling 1-888-803-1872. Aetna Resources for Living will determine your eligibility for benefits and help arrange them for you. All benefits under the EAP must be provided through Aetna Resources for Living.

During or after business hours, you may access a licensed mental health professional through Aetna Resources for Living at 1-888-803-1872 for a telephone assessment. The telephone assessor may provide crisis intervention over the telephone, arrange a same-day appointment with an EAP Provider in your area, or assist you in obtaining more intensive, acute care services.

DESCRIPTION OF BENEFITS

This Description of Benefits is only a summary of the EAP benefits available to you. More information is provided under *Benefits, Limitations, and Exclusions* below. Please also contact Aetna Resources for Living at 1-888-803-1872 for specific details about your benefits including any limitations and/or exclusions that may apply.

Short-term Counseling Services

You and your dependents can confidentially address personal and workplace challenges through the EAP. Each calendar year, the EAP offers five (5) counseling sessions per incident[1] for any of the following at no cost to you:

- Relationship difficult
- Emotional/psychological concerns
- Work or family stress and anxiety
- Alcohol and drug abuse
- Personal and life improvement
- Legal or financial topics
- Depression
- Childcare
- Eldercare issues
- Grief issues

Legal/Financial Services

You can receive legal and financial guidance from qualified professionals, including a free initial consultation for each issue.[2] Typical financial matters include credit counseling, debt and budgeting assistance, tax planning, retirement and college planning. These include the following:

- Free online will
- Telephonic tax consultation
- Reduced rate for continued services[2]
- Detailed wills and trust preparation
- Identity theft consultation
- Mediation services
- Website forms and information
- Legal and financial library

Telephonic and Online Worklife Resources

With worklife services, employees and their households can receive assistance with a variety of concerns including childcare, eldercare, adoption, daily living issues and other issues they may encounter.

- Monthly webinars on various topics
- Childcare and eldercare searches
- Public and private school searches
- Adoption resources
- Health assessments and tools
- Health and wellness resources
- Household services
- College search and financing tools
- Veterinarian and pet care searches
- Over one million worklife providers

[1] Please see *Benefits, Limitations, and Exclusions* below for a description of counseling sessions and incidents.
[2] Legal services beyond the initial consultation are provided at a reduced rate.

The counseling sessions with an EAP Provider described in this *Description of Benefits* are provided at no cost to you. Additional mental health services may be available to you through your medical plan, but you may be required to pay for any services you receive. For example, you may be able to continue counseling sessions with your EAP Provider through your medical plan once you have exhausted the five (5) counseling sessions available through the EAP, but you may be required to pay for the additional counseling sessions in accordance with the terms of your medical plan.

You should review your medical plan summary plan description for more information. You may also contact the medical plan's medical management program administrator, Accolade, to speak with an Accolade Health Assistant for more information about mental health benefits available through your Company medical plans. Accolade can be reached through its online portal available at member.accolade.com or by calling Accolade toll-free at 1-877-684-4612. You can also visit the myFA intranet site at www.myfaportal.com for more information.

CRISIS INTERVENTION AND EMERGENCY SERVICES

If you need crisis intervention or problem solving, call Aetna Resources for Living at 1-888-803-1872. Aetna Resources for Living provides crisis intervention both during and after business hours at this number. Crisis intervention services are available even if you are temporarily outside the EAP service area which can include being scheduled for an appointment with a licensed mental health professional following an assessment by an Aetna Resources for Living clinician over the telephone.

What To Do When You Require Emergency Services

You should use the 9-1-1 emergency response system, or alternative emergency system in your area, for assistance in an emergency situation when you reasonably believe that your condition is immediate and serious and presents a risk to yourself or others.

Emergency services are medically necessary ambulance and ambulance transport services provided through the 9-1-1 emergency response system and medical screening, examination, and evaluation by a physician, or other personnel to determine if an emergency medical condition or psychiatric emergency medical condition exists as well as any care, treatment, and/or surgery by a physician necessary to relieve or eliminate the emergency medical condition or psychiatric emergency medical condition within the capabilities of the facility. The EAP does not cover emergency medical services, but these may be covered under your medical plan.

CHOICE AND LOCATION OF EAP PROVIDERS

Aetna Resources for Living will assist you with scheduling a counseling session with an EAP Provider. EAP Providers include licensed psychologists, licensed clinical social workers, and licensed marriage and family therapists. Psychiatrists are not provided through the EAP. If you have exhausted your counseling session EAP benefit for your current incident for the plan year, additional counseling services may be available through your medical plan.

Appointments with EAP Providers are readily available in general and, depending on your clinical needs and the issue, preferred appointment time, and location needs, most appointments are offered within forty-eight (48) hours of contacting Aetna Resources for Living at 1-888-803-1872. You will be given the names of EAP Providers with experience addressing your issue in your specified geographic area.

Aetna Resources for Living does not directly provide specialty services beyond assessment, brief counseling (which may include crisis intervention services) and/or referral to an EAP Provider. Aetna Resources for Living's role in the referral process is to function as an advocate for you to obtain necessary and appropriate levels of care. Your EAP Provider will assist you by providing referral resources if additional services beyond those available under the EAP are necessary and appropriate. These additional services may be covered under your medical plan, and you may be required to pay for any services you receive.

BENEFITS, LIMITATIONS, AND EXCLUSIONS

EAP services include and are subject to the following:

Employee Assistance Program

A. Benefits

1) Individual, couple, or family assessment and brief counseling for personal, marital, family, relationship, work-related, and alcohol or substance abuse problems. Brief counseling is provided when, in the judgment of the EAP Provider, the issues meet community standards of practice for brief counseling within five (5) private counseling sessions per separate incident per year. A "session" is defined as either an in-person, televideo, or telephone consultation with a participant, of approximately one hour in duration. If selecting chat therapy (currently, Talkspace), your counselor will generally respond within one (1) working day up to five (5) days per week. One (1) week of chat therapy texting will equal one (1) session towards your five (5) session per issue counseling benefit. Sessions are used to identify or work on resolving the issues or conditions that the participant is experiencing. A new incident for the same participant would involve different issues or conditions. Benefits will be consistent with professionally recognized standards of practice. A separate incident involves a single underlying issue or condition, regardless of the number of same or different events involving the issue or condition. Aetna Resources for Living shall make the clinical determination as to what constitutes a separate incident.

2) Referrals are offered to participants whose problem cannot be resolved within the scope of the five (5) sessions per separate incident per year. The EAP Provider works with the participant to identify resources of an appropriate type and level of care beyond the benefit.

3) Referrals to other resources may be offered to participants if the type of care is outside of the scope of practice of this benefit.

B. Limitations

1) The EAP benefits provided to participants by Aetna Resources for Living are limited in nature as described in A. above.

2) Aetna Resources for Living may not be able to provide or arrange for the provision of benefits to participants in the event of certain circumstances, such as major disaster, epidemic, riot or civil insurrection, but will make a good faith effort to do so.

C. Exclusions

1) Inpatient treatment of any kind, or outpatient treatment for any medically treated illness.

2) Psychiatrist services.

3) Prescription drugs.

4) Counseling services beyond the number of sessions covered by the benefit.

5) Services by counselors who are not EAP Providers.

6) Court ordered treatment or therapy, or any treatment or therapy ordered as a condition of parole, probation, custody, or visitation evaluations, or paid for by Workers' Compensation.

7) Formal psychological evaluations which normally involve psychological testing and result in a written report.

8) Fitness for duty evaluations which are used to evaluate whether an employee is safely able to perform his or her duties. This typically includes psychological testing and a written report.

9) Investment advice (nor does Aetna Resources for Living loan money or pay bills).

10) Legal representation in court, preparation of legal documents, or advice in the areas of taxes, patents, or immigration.

Please contact Aetna Resources for Living at 1-888-803-1872 for more information about your EAP benefits as well as any limitations and/or exclusions that may apply. You may also contact Accolade at member.accolade.com or 1-877-684-4612 for additional information.

SECOND OPINION POLICY

You may request a second opinion regarding both treatment recommended by the treating EAP Provider and treatment desired by you. Aetna Resources for Living will authorize second opinions where the second opinion is consistent with professionally recognized standards of practice. The second opinion request may result in a determination that your treatment is covered by the EAP, but it will not result in a modification of the benefits covered under the EAP. Aetna Resources for Living may deny coverage for second opinion requests for services not covered under the EAP. If Aetna Resources for Living denies such a request, you will bear the financial responsibility for any self-directed second opinion. There will be no cost to you if the second opinion is received from an EAP Provider. If you request a second opinion from a non-EAP Provider, you must provide an explanation as to why an EAP Provider cannot render such an opinion. The Aetna Resources for Living Medical Director shall review the request to determine whether there is an EAP Provider qualified to render a second opinion.

Requests for second opinions may be made by contacting:

Director, Clinical Quality Improvement
7676 Hazard Center Drive, Suite 1100
San Diego, CA 92108
(888) 803-1872

All requests for second opinions shall be processed and approved or disapproved by Aetna Resources for Living within five (5) business days of receipt. Requests related to urgent care or crisis intervention shall be processed and approved or disapproved within forty-eight (48) hours of receipt.

CONTINUITY OF CARE

New Members

A. Eligibility

Any newly covered participant with an acute, serious, chronic, or other mental health condition who has been receiving services from a licensed mental health provider who is not an EAP Provider is eligible for continuation of care. This does not include the services of psychiatrists, as the EAP benefit does not include psychiatric care. If you are newly covered under the EAP, you will be offered the option of continued care with your non-EAP Provider through the EAP. The Manager of Provider Relations or the Director of Clinical Services for Aetna Resources for Living will review all requests for continued care with a non-EAP Provider. Consideration will be given to the potential clinical effect that a change of provider would have on your treatment for the condition. Notification of the referral acceptance is by telephone and a referral confirmation to the provider. If the provider declines to provide services, you will be notified in writing.

B. Access

You may access the services of the non-EAP Provider by calling Aetna Resources for Living at 1-888-803-1872 and indicating to the intake person that you have an ongoing client-patient relationship with the non-EAP Provider. You then should ask the non-EAP Provider to call and provide information to Provider Relations to be covered under the EAP for you. The non-EAP Provider must agree to continue until one of the following occurs:

a. The episode of care is completed.

b. Your benefit is exhausted, in which case you will be transitioned to other ongoing care.

c. A reasonable transition period is determined on a case-by-case basis, during which time you would continue to see the non-EAP provider. The decision as to how long this time will be takes into consideration the severity of your condition and the amount of time reasonably necessary to effect a safe transfer. This will be determined on a case-by-case basis with input from you and the therapist as to when it is safe to transition you to another provider, or into the full service health plan. The Aetna Resources for Living Medical Director will be consulted on these decisions.

The following conditions must be met to receive continuing care services from a licensed mental health provider who is not an EAP Provider:

a. Aetna Resources for Living must authorize the continuing care.

b. The requested treatment must be a covered benefit.

c. The non-EAP Provider must agree in writing to the same contractual terms as an EAP Provider, which includes payment rates.

d. The participant must be newly covered under the EAP. This generally means an individual who has been covered under the EAP for thirty (30) days or less.

Terminated EAP Providers

Should Aetna Resources for Living terminate an EAP Provider for reasons other than a disciplinary cause, fraud, or other criminal activity, you may be able to continue receiving benefits from the terminated provider following the termination, if the provider agrees in writing to continue to provide benefits under the terms and conditions of his/her agreement with Aetna Resources for Living. To inquire about continued care, you should contact the Member Services Department.