



---

# Your FY23 Benefits eGuide

**July 1, 2022 – June 30, 2023**

Welcome to PwC! As part of our strategy, The New Equation, and our new people experience centered around choice and flexibility, My+, we are committed to providing you with an experience unlike any other, tailor-made to support your well-being, development, sense of purpose and ambitions. We offer an array of benefits that are competitive and flexible, and provide you with choices so that we can meet your needs at every stage of your life. The medical, dental, vision and legal plans as well as the Health Savings Account and Flexible Spending Accounts are an important part of your Total Rewards at PwC. In addition, our comprehensive benefits package includes retirement plans, life insurance plans, parental leave, vacation, a student loan payback program and much more.<sup>1</sup>

We encourage you to review your options and consider your needs for the coming year. This benefits guide includes an overview of some of your key benefit options that may require action as a new hire and directs you to resources so you can be confident you're making the right choices for you and your family.

For personalized benefit details and information about all the benefits PwC offers, log on to Benefits Connect (PwC's benefits plan administrator) at [benefitsconnect.pwc.com](https://benefitsconnect.pwc.com) and visit PwC's My benefits page on HQ.

**LET'S GO**

<sup>1</sup>The information in this booklet does not apply to staff deployed on international assignment.



# Enrolling in your benefits

PwC is committed to providing a comprehensive benefits program that offers flexibility, choice and the tools and resources necessary to help guide you in making the right decisions for your personal needs. Take the time to think about your options carefully. Then, enroll yourself and your eligible family members in the coverage you want by visiting Benefits Connect at [benefitsconnect.pwc.com](https://benefitsconnect.pwc.com). Benefits Connect is the firm's tech-enabled benefits platform that will make it easy for you to find providers, manage your costs and connect with one-on-one support at moments that matter to you.

You must enroll within 30 days of your first day of employment with PwC or you will not have medical/prescription drug, dental, vision or Flexible Spending Account coverage through PwC. And to contribute to a tax-advantaged Health Savings Account (HSA), you must make an election.

If you enroll within 30 days, the benefits you choose will be effective on your first day of employment with PwC, through June 30, 2023. You cannot make changes to your coverage during the year unless you take action within 30 days of a qualified status change, such as marriage or the birth of a child.



## Who can I cover?

Your eligible dependents include your:

- Spouse or domestic partner
- Children up to the end of the month of their 26th birthday
- Domestic partner's children up to the end of the month of their 26th birthday

The amount you pay for your coverage will be based on the option(s) you elect and whom you choose to cover. For more information on eligibility, log on to Benefits Connect at [benefitsconnect.pwc.com](https://benefitsconnect.pwc.com).

## Important information for new hires

On your first or second day at PwC, you will receive your PwC laptop and access to HQ, PwC's intranet. You can also download the Me@PwC app from PwC's App Store. From HQ and Me@PwC, you can learn more about your personal benefit options. As soon as you have access to HQ or Me@PwC, you can make your benefits enrollment elections. **Learn more about the enrollment process.**

## How to enroll

When you're ready to learn more and enroll, log on to Benefits Connect.

- From a PwC-issued device, go to Benefits Connect for streamlined registration. You can get there via HQ. If you're not using a firm-issued device, log on to the site directly at [benefitsconnect.pwc.com](https://benefitsconnect.pwc.com).
- The first time you're logging on to Benefits Connect, you'll need to complete the registration process. You'll select a password in order to gain access to your online Benefits Connect account. The PIN you establish will be used when calling Benefits Connect via phone.
- While you're on the site, confirm your communication preferences and add your mobile phone number so that you can receive a password reminder, if you ever need one.
- For help and support, call **1-833-PwC-0101 (1-833-792-0101)** Monday through Friday, from 8am to 6pm, ET. Before you call, register as a new user at [benefitsconnect.pwc.com](https://benefitsconnect.pwc.com).

Once you're registered, you'll be able to:

- Find detailed benefits information
- Access tools that can help you estimate medical expenses
- View your benefit options and make your elections.
- Enroll in the medical, dental, vision and legal plan as well as Flexible Spending Accounts within 30 days of your first day of employment with PwC. And consider your life insurance options as well as long-term care coverage now, when you may be able to get coverage without providing proof of good health.



### Need to make changes during the FY23 plan year?

Your benefits are generally in effect through the end of the plan year (July 1 – June 30), as long as you remain eligible. However, certain life events can change your need for benefits. Life events include things like marriage, divorce, birth or adoption of a child, and gaining or losing access to other coverage (e.g., losing eligibility under a parent's plan at age 26).

If you experience a life event during the year, call Benefits Connect at **1-833-PwC-0101 (1-833-792-0101)** within 30 days to report your status change and talk through your options. Changes must be made within 30 days of the life event.

continued...

## Need help deciding?

Uncertain about what benefits to choose? We've got you covered!

Go to the Benefits Connect site at [benefitsconnect.pwc.com](https://benefitsconnect.pwc.com) and check out these resources to learn more about your options and make informed, confident decisions.

- **Medical Comparison**—Get a side-by-side comparison of your medical plan options that shows the plan details.<sup>2</sup>
- **Find Your Provider**—Find out if your providers are in the network. If your doctor isn't in the network, you can get information about other doctors within the network.
- **Medical Expense Estimator**—You can project total out-of-pocket costs using your usage and plan design. Estimating and comparing your expected costs this way could give you a better idea which option will be the best total value for your family.

## Get personalized help and support

Benefits Connect representatives are available through online chat on the Benefits Connect site at [benefitsconnect.pwc.com](https://benefitsconnect.pwc.com) or by calling **1-833-PwC-0101 (1-833-792-0101)** Monday through Friday, from 8am to 6pm, ET.

If you don't connect with a representative right away, you will be given the option to save your place in line and be called back once a representative is available.



## Have questions? Your personal Benefit Pro can help.

Make the most of your benefits with the help of a personal Benefit Pro, who is available to assist you in navigating your PwC benefits.

Watch for an email from your personal Benefit Pro with their direct contact information. Your Benefit Pro can help you:

- Understand your PwC health and retirement plan benefits
- Use your health care more cost-effectively
- Access the benefits you need when you need them
- Locate health care providers in your area
- Answer questions about plan provisions and eligibility

In the meantime, you can reach a Benefit Pro by emailing [pwcbenefitpro@alight.com](mailto:pwcbenefitpro@alight.com) or by calling **1-833-PwC-0101 (1-833-792-0101)** and selecting "Benefit Pro."

<sup>2</sup>Available in the US only.

# Get to know your medical plan<sup>3</sup>

At PwC, we offer a choice of medical plan options that provide you with flexibility to manage your health—and your costs. Each of our medical plans includes preventive care and prescription drug coverage through Express Scripts. You pay less for most services when you use network providers, but you have a choice each time you seek care.

**Refer to the summary at the end of this guide for an overview of benefits offered under the UnitedHealthcare (UHC) medical plans.** You can also visit Benefits Connect to learn more about your medical plan options.

## Glossary

**Premium (or semi-monthly cost)**—Your share of the cost of coverage, which is deducted automatically from your pay each pay period on a pre-tax basis. This means that the amount you contribute is deducted from your pay before federal income and Social Security taxes—and, in most cases, state taxes—are withheld. The amount is based upon whom you elect to cover: yourself only, you and your spouse/domestic partner, you and your child(ren) or you and your family.

**Coinsurance**—A percentage of costs you pay out of pocket for covered expenses after you meet the deductible.

**Deductible**—The amount you pay for your medical and pharmacy care in a plan year (July 1 – June 30) before the plan starts paying benefits that are subject to coinsurance.

**Eligible expenses**—The amount that UHC determines the plan will pay for covered health care.

- When you use network providers, except for your cost sharing obligations (annual deductible and coinsurance), you are not responsible for any difference between the eligible expense and the amount a provider may bill.
- If you use a non-network provider, in addition to your cost sharing obligation, you are responsible for any difference between the eligible expense and the amount the provider bills. Plus, the amounts in excess of eligible expenses do not apply to your deductible or your out-of-pocket maximum.

**Network provider**—UHC has contracted with providers, such as physicians, hospitals and labs throughout the US that have agreed to accept negotiated rates for their services. You also have the option of using providers who are not in the network, but your cost is higher for this care. However, it's important to note that virtual visits (health care via interactive audio and video modalities) are only available when provided through UHC's Designated Virtual Network.

**Out-of-pocket maximum**—The most you pay in a plan year out of pocket for covered expenses. Once you've reached the out-of-pocket maximum, the health plan pays 100% of the eligible expenses for the remainder of the plan year.

**Preventive care**—Services like your annual physicals, wellness screenings and well-baby care that are covered 100% and not subject to the deductible when network providers are used.

continued...

<sup>3</sup>In order to provide access to a wide network of doctors and meet the needs of our Puerto Rico employees, PwC provides a separate medical plan option for our employees who reside in Puerto Rico, the Triple-S Plan. The High, Middle and Low Deductible Plans are not available to Puerto Rico residents. Visit Benefits Connect for details.



### Look at the big picture—consider your *total* costs

When you think about your medical costs, the first thing that comes to mind is probably your premiums—the amount that comes out of every paycheck for coverage each month. But you also have to consider what you’re likely to pay out of pocket.

You can use Benefits Connect resources to help you estimate what you could pay out of pocket under each option. Estimating and comparing your expected costs this way could give you a better idea which option will be the best total value for your family.

Remember that the estimated overall cost is made up of 2 numbers.



continued...

## Benefits of using network providers

When you receive covered health services from a health care provider participating in the UHC network, you generally pay less than you would if you received the same care from a non-network provider. As a result, in most cases your out-of-pocket expenses will be less if you use a network provider. Plus, network providers file your claims on your behalf. Benefits Connect has tools to help you find network doctors in your area.<sup>4</sup>

The following programs are available at no cost when you're enrolled in the UHC High, Middle or Low Deductible Plan:

- **EHE Health.** EHE Health is a premier preventive health care provider that offers exams in their own facilities and through their participating network providers in locations across the country.
  - If you/your spouse or domestic partner are at least 30 years of age, you may elect to receive either a comprehensive annual preventive exam or a virtual exam through EHE once per plan year (July 1 through June 30) (10 months must elapse between EHE exams).
  - Those under age 30 may use EHE at no cost for their comprehensive exam once every three years, while taking advantage of a virtual exam each plan year between their next eligible comprehensive exams.
- **Hinge Health program for musculoskeletal pain.** Hinge Health offers digital support for eligible plan participants 18 years of age and over to help overcome musculoskeletal conditions (such as back, knee, shoulder, hip and neck) without surgery or drugs. They deliver education, exercise therapy and coaching services through a digital program. To apply, go to [hingehealth.com/pwc](https://hingehealth.com/pwc).

- **Real Appeal weight loss support.** Real Appeal provides virtual support and tools to help eligible plan participants 18 years of age and over with a BMI of 23 or higher maintain or reach a healthy weight. This multi-component behavioral intervention provides 26 weekly and six monthly online group sessions. The program includes virtual support and self-help tools, education and training materials focused on goal setting, and more. To apply, go to [pwc.realappeal.com](https://pwc.realappeal.com).

## Your prescription drug coverage through Express Scripts

PwC's UHC medical plan options include prescription drug coverage through Express Scripts. It's a good idea to make sure your prescription drugs are covered on the Express Scripts formulary.<sup>5</sup> You can do this by visiting [express-scripts.com](https://express-scripts.com).<sup>6</sup>

## Don't forget ID cards

Keep an eye out for your medical, prescription drug and/or vision ID cards. Note that our dental plan does not issue ID cards.

<sup>4</sup>Residents of Puerto Rico are eligible for the Triple-S Plan.

<sup>5</sup>The prescription drug formulary is updated four times per plan year.

<sup>6</sup>Residents of Puerto Rico are eligible for the Triple-S Plan.

# Savings and spending accounts<sup>7</sup>

## Health Savings Account (HSA) basics for UHC participants

An HSA—or Health Savings Account—is an individually owned account for UHC High, Middle and Low Deductible plan participants. It's designed to help you save and pay for current and future qualified health care expenses for you, your spouse and your eligible dependents on a tax-advantaged basis.

Just set aside dollars from each paycheck now (you decide how much), and you'll have funds to help cover costs, like medical, dental and vision copays, deductibles and coinsurance, that come up later. Plus, your contribution is tax-deferred and potentially tax-free.

- During 2022, you may contribute up to a maximum of \$3,650 annually for staff only coverage/\$7,300 annually for all other coverage levels (i.e., staff and spouse/domestic partner, staff and children, staff and family) to your HSA via semi-monthly payroll deductions.
- These maximums include firm contributions for High and Middle Deductible Plan participants.
  - For High Deductible Plan participants only: The firm will contribute to your HSA each pay period (\$700 annually for staff only coverage and \$1,400 annually for all other coverage levels).
  - For Middle Deductible Plan participants only: The firm will contribute to your HSA each pay period (\$300 annually for staff only coverage and \$600 annually for all other coverage levels).

- If you're age 55 or older, you are eligible to contribute an additional \$1,000.
- You have flexibility to start, stop or change your contribution amount at any time during the year.
- If you enroll in the High, Middle or Low Deductible Plan, an HSA will be opened automatically for you with HealthEquity. In accordance with the USA Patriot Act, you may be asked by HealthEquity to provide additional information or documentation in order to make your account fully functional. You will not be eligible to contribute to your HSA nor receive firm contributions to your HSA until you've completed this process. If you are unable to comply with the verification requirements, call HealthEquity at **1-888-462-1896** to close your HSA.
- Once you have more than \$1,000 in your HSA, you can invest in a variety of funds that have been cleared through PwC's Independence Office. HealthEquity's Advisor GPS tool, located on the HealthEquity site, can help make investing simple.

continued...

<sup>7</sup>Available in the US only..





## Triple tax advantage of an HSA

**It's always your money.** You can carry over your unused HSA balance from year to year. Just like a bank account, you own your HSA, so it's yours to keep and use even if you change medical options, leave PwC or retire.

**It's tax-free when it goes in.** You can put money into your HSA on a pre-tax basis through convenient payroll contributions. You'll save money on qualified health care expenses and lower your taxable income.

**It's tax-free as it grows.** You earn tax-free interest on your money.

**It's tax-free when you spend it.** When you spend your HSA on qualified health care expenses, you don't pay any taxes. That means you're saving money on your qualified medical, dental and vision expenses.

**Important!** Make sure you use money in your HSA only for qualified health care expenses. Otherwise, you'll pay income taxes on that distribution. You'll also pay an additional 20% penalty tax if you're under age 65.

## Flexible Spending Account basics<sup>8</sup>

Flexible Spending Accounts (FSAs) are another way to save tax dollars on eligible expenses. With an FSA, unused dollars don't roll over from year to year, so it's important that you carefully estimate your anticipated eligible expenses for the coming plan year. You'll need to enroll in these accounts every year—FSA elections do not carry over to the next plan year.

### PwC offers two types of FSAs:

**The Dental and Vision Flexible Spending Account (D&VFSA)** allows you to set aside dollars from your pay on a pre-tax basis to reimburse yourself for qualified dental and vision expenses.

The D&VFSA contribution limit is \$2,832 per plan year/\$118 per pay period for FY23. Once you enroll and set your contribution, you cannot change that amount during the year (except in the case of certain qualified life events).

**The Dependent Care Flexible Spending Account (DCFSA)** may be used to reimburse yourself for qualified child and dependent care expenses.

The DCFSA contribution limit is \$4,992 per plan year/\$208 per pay period (or \$2,496 per plan year/\$104 per pay period if you are married and filing taxes separately) for FY23. Once you set your contribution when you enroll, you cannot change that amount during the year (except in the case of certain qualified life events).

**Special note:** Tax regulations governing the FSAs require that the average contributions of "non-highly compensated" participants (as defined in the Internal Revenue Code) must be at least a certain percentage of the average contributions of highly compensated participants. If you are considered a highly compensated employee, your contributions will be limited.

continued...



## Why would I use an HSA or D&VFSA?

### Health Savings Account (HSA)

- You must be enrolled in PwC’s High, Middle or Low Deductible Plan to contribute.
- You and the firm can contribute a maximum of \$3,650 for individual coverage or \$7,300 for all other coverage levels (plus \$1,000 if 55 or over by year end).
- Funds can be used to pay for eligible medical, prescription drug, dental and vision expenses.
- You own the account.
- You can take it with you.
- You can roll it over year after year.

### Dental and Vision Flexible Spending Account (D&VFSA)

- You can contribute a maximum of \$2,832.
- You don’t own the funds in your account.
- “Use it or lose it”—you must use D&VFSA money by the end of the plan year.

continued...

# Additional benefits and programs

PwC offers a comprehensive lineup of additional benefits and services. Log on to PwC’s intranet, HQ, and Benefits Connect to learn more about the benefits listed here as well as additional benefits available to you, like discounted pet insurance, help with a new or existing mortgage through a number of different vendors, a pre-tax commuter benefits program and discounted gym membership options.

## MetLife Dental Plan

Everyone wants a nice smile, but your dental health is more important than that. Your mouth is a window into your overall health. Getting routine cleanings and exams is an important part of staying healthy and is 100% covered in network. You’re eligible for three cleanings and two exams each plan year. This plan also offers coverage for restorative and major care, as well as orthodontia services, subject to the annual deductible and coinsurance and plan maximums.

### Dental coverage—you pay

Semi-monthly payroll cost	
Staff-only	\$6.00
Staff and Spouse/Domestic Partner	\$11.50
Staff and Child(ren)	\$14.50
Staff and Family	\$19.50



### Don't forget about retirement savings

PwC offers valuable retirement savings benefits to help you prepare for your financial future. Learn more in the **“Retirement savings section”** of this guide.

continued...



## EyeMed Vision Care Plan

Like your dental health, it's important to take care of your vision as well. Benefits include a routine eye examination, contact lenses or lenses for your eyeglasses, eyeglass frames, occupational computer glasses for you and more. Plus, blue-light filtering technology options are available in your prescription glasses.

Copays vary based upon the covered option and provider that you choose. You receive in-network or out-of-network benefits depending on your choice of provider. However, the most significant benefits are available in network.

### Vision coverage—you pay

Semi-monthly payroll cost	
Staff-only	\$1.00
Staff and Spouse/Domestic Partner	\$2.50
Staff and Child(ren)	\$2.50
Staff and Family	\$4.00

continued...

## Employee assistance

### Ginger Emotional Support app<sup>9</sup>

The Ginger Emotional Support app provides on-demand confidential emotional health support for you and your family members (age 13+) at no cost. You have unlimited access to coaching via text-based chats with live coaches through the app anytime, anywhere—and confidentially. You do not need to be enrolled in a PwC medical plan to use Ginger.

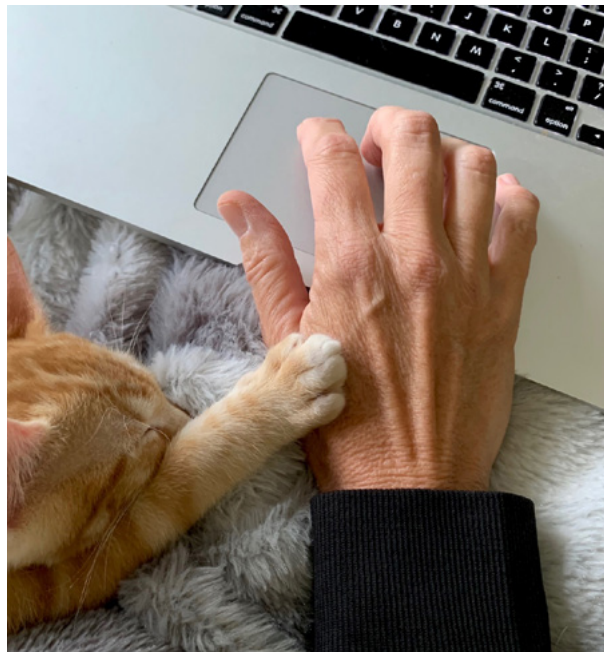
Coaches can help you set and reach goals, improve communication skills, build self-esteem or simply help you get through a difficult day. If you need more support than the coach can provide, the coach can arrange an appointment for an elevated level of care with a Ginger licensed clinician that qualifies for the 12 free mental health visits per issue per plan year (July 1 – June 30) through LiveWell Resources (see below).

To get started:

1. Download the Ginger Emotional Support app from PwC's App Store (Android and iOS available).
2. In the app, tap "My Organization," and follow the instructions.

More information is available on HQ. Or email the Ginger team at [help@ginger.io](mailto:help@ginger.io). For other online support resources, visit <https://www.ginger.io/roots>.

**Note:** As a new hire, it may take 10 to 14 days before you can register with Ginger due to file transmission timing.



## LiveWell Resources

From dealing with everyday stressors to more in-depth emotional concerns, help is just a phone call away at **no cost**. Consultants in the LiveWell Resources program provide confidential services including assessment resources, referrals and crisis intervention for many reasons (e.g., legal matters, financial issues, emotional well-being, parenting and child care, education and schooling, resources for elders, etc.). The program also includes 12 free in-person or virtual mental health visits per issue each plan year.

LiveWell Resources can also help streamline your search for mental health appointments. LiveWell Resources specialists can search for an available provider for you. Once a provider is identified—generally within three to five days—the specialist will share the contact information with you so you can schedule your appointment.

Access LiveWell Resources' benefits and tools and learn more about the program by visiting [liveandworkwell.com](https://liveandworkwell.com) (access code: pwc), or call **1-877-PwC-4You (1-877-792-4968)**.

<sup>9</sup>Available in the US only.

continued...



## Headspace for Work

Get free access to Headspace Health—an evidence-based, digital meditation, mindfulness and sleep program. Self-service content is available via the Headspace app (available from PwC’s App Store) or web browser, covering a range of well-being areas and personalized for users:

- Meditations for every need
- Sleepcasts and sleep music
- Focus music and breathwork
- Mindful movements/at-home workouts
- Daily curated recommendations

continued...

## MSK Direct

MSK Direct provides PwC employees and their eligible family members direct access to a team of dedicated professionals who specialize in cancer care, in the event the need arises. These MSK Care Advisors can:

- Coordinate a timely appointment with an appropriate specialist
- Answer questions, coordinate services and help you navigate critical steps throughout your cancer care experience
- Help you gather necessary medical records in advance of your first appointment
- Facilitate an MSK Remote Second Opinion, without having to leave your home
- And more

If you participate in one of PwC's UHC medical plan options, you have access to Memorial Sloan Kettering as an in-network provider. It's important to note that you are responsible for travel and lodging expenses and that they are not reimbursable. If you're not participating in a UHC plan, you'll need to contact MSK Direct to verify your health plan's coverage. Care provided by Memorial Sloan Kettering doctors and facilities will be subject to the standard deductibles and coinsurance of each individual's insurance plan.

Memorial Sloan Kettering care is available in the New York area. For a listing of locations or other questions, call PwC's dedicated access line at **1-844-303-2122**. Details are also available at <https://www.mskcc.org/direct/pwc>. Note that the program is not available to residents of Puerto Rico.

## Nursing Parent Program

The Nursing Parent Program is designed to assist new mothers with relevant prenatal and postnatal breastfeeding counseling by a team of experts in the field of lactation. The program is available at no cost to all (US firm) PwC women as well as PwC spouses and domestic partners.

Upon enrollment, participants receive an educational packet (including a breastfeeding book and breastfeeding tip sheets), prenatal education with a board-certified lactation consultant and more.

Plus, if you're enrolled in a PwC medical plan, you can choose from several models of breast pumps ordered through the program at no cost. Those not enrolled in a PwC medical plan should be eligible to obtain a breast pump through their medical plans; check with your medical insurance carrier at the number on your ID card.

## MetLife Group Legal Plan

You don't want to spend a fortune to get legal advice when you need it. For a low monthly cost of \$15, this plan offers you and your family a network of attorneys who can help with creating or updating a will, real estate matters, document preparation and more, and you don't pay any fees, deductibles or copays. You also have the option to select the Plus Parents Legal Plan for \$21 per month, which also includes coverage for your parents and parents-in-law. For more information, visit MetLife Legal's site at [members.legalplans.com](https://members.legalplans.com).

continued...

## Life insurance

Life insurance protects your family financially in the event of a death.

- **Basic life insurance.** PwC automatically provides basic life insurance in the amount of \$50,000 for you free of charge.
- **Supplemental life insurance for you.** You may elect supplemental life insurance coverage for yourself from one to 10 times your annual salary, rounded to the next higher \$1,000, to the lesser of 10 times your salary or \$2,500,000.

When you enroll within 30 days of the date you first become eligible for participation (e.g., your first day of employment), supplemental life insurance coverage of **up to five times your annual pay will not require evidence of your good health**. If, however, your coverage election is greater than \$500,000 or five times your annual salary, you will be required to submit a Statement of Health (SOH) to MetLife in order to provide acceptable evidence of your good health before coverage will go into effect.

If you do not take any action to enroll in or to decline coverage under the Supplemental Life Insurance Plan within 30 days of the date you first become eligible, you automatically will be enrolled in the plan for coverage of two times your annual salary. If two times your annual salary is greater than \$500,000, you automatically will be enrolled in the plan for coverage of one times your annual salary.<sup>10</sup>

- If you elect supplemental coverage for yourself, you can also elect **supplemental coverage for your spouse/domestic partner and your children**.

Life insurance coverage for your spouse/domestic partner (DP) is available in increments of \$25,000—up to a maximum of \$300,000. If you elect coverage within 30 days of your eligibility and enroll in the Staff Supplemental Life Insurance Plan, you may elect up to \$50,000 of insurance for your spouse/DP without submitting evidence of their good health.

The cost of coverage is based on age, smoker/non-smoker status and the amount of coverage you elect—and is available on Benefits Connect.

You can choose life insurance coverage for your eligible children in the amount of either \$5,000 per child or \$10,000 per child. The monthly premium for children is \$0.50 for \$5,000 of coverage and \$1.00 for \$10,000 of coverage. (This premium covers all your eligible children.)



### Beneficiary designations

Remember to enter your beneficiary designation election(s) at Benefits Connect. Make your HSA beneficiary designation election at HealthEquity.

continued...

<sup>10</sup>Staff with salary in excess of \$500,000 will have no coverage until an election is made and satisfactory evidence of insurability is provided in your Statement of Health.



## Accidental Death and Dismemberment (AD&D)

Accidents happen, but you can soften the financial impact of an accidental death or injury. AD&D benefits protect your family financially in the event of an accident. If you decide your family needs protection, you can elect AD&D coverage.

## Business Travel Accident Insurance

The Business Travel Accident Insurance Plan covers you for death, dismemberment, loss of sight or disability resulting from an accident while you are traveling on firm-authorized business or during daily commuting. Managing directors, directors and senior managers are automatically covered in the amount of \$1,000,000. All other employees are automatically covered in the amount of \$400,000. This benefit is provided by the firm at no cost to you starting on your first day of employment.

## Short- and Long-Term Disability Plans<sup>11</sup>

Could you pay your bills if an illness or injury prevented you from working? Short- and Long-Term Disability coverage can provide you with income if you are unable to work for more than five consecutive business days due to an illness or accident.

### Short-Term Disability Plan

The firm's Short-Term Disability (STD) Plan benefits can replace some or all of your salary for the first 26 weeks of your disability. Benefits are determined by the duration of your medically certified inability to work and your length of service. You automatically become a participant in the STD Plan after three completed months of employment, at no cost to you. (For rehires, prior service with the firm is recognized after one year of re-employment.)

### Long-Term Disability Plan

Long-Term Disability (LTD) Plan benefits for eligible covered employees may begin to provide 60% of salary (untaxed) after 26 weeks of approved Short-Term Disability, and in some cases, benefits may continue as long as you're determined to be disabled (generally up to age 65). You are automatically enrolled in the LTD Plan on your first day of employment at a small cost to you.

## Identity Guard

PwC offers free identity theft protection services through the Identity Guard Gold Plus individual plan. Identity theft protection could help you catch fraud in its early stages through 24/7 monitoring of your personal and financial information. It can also help you act quickly to limit damage if your personal or financial information is stolen.

Register at <https://app.identityguard.com/eligibility/pwc> to get the most out of the program. You can complete your registration at any time. You can also purchase additional coverage for yourself and your family members for a nominal monthly charge. (Note that you will need your Employee ID number when registering. Your Employee ID number is your nine-digit Workday Employee ID. Visit Workday (Personal Information > About Me > Personal > IDs section) to find your nine-digit PwC Workday Employee ID.

continued...

<sup>11</sup>LTD is not available to Flexibility<sup>2</sup> Talent Network™ staff.



## Long-term care + life insurance

Unlike traditional health insurance, long-term care is designed to cover long-term services and support, including personal and custodial care in a variety of settings such as your home, assisted living facility or nursing home. Long-term care insurance policies reimburse policyholders a daily amount (up to a preselected limit) for services to assist them with activities of daily living such as bathing, dressing or eating.

PwC offers you the opportunity to purchase a hybrid long-term care + life insurance policy through Trustmark for yourself and your spouse/domestic partner. The policy offers the best of both types of insurance. It covers eligible long-term care costs for daily living and personal care and pays a benefit to your beneficiary upon your death. One way or another, you'll get a benefit from the policy for the premiums you pay.

If you're interested in enrolling, go to Trustmark's site at [www.getitci.com/pwc](http://www.getitci.com/pwc) or call **1-855-863-2528** for more details, to chat with a representative, request a rate quote and enroll. Representatives are available from 9am to 6pm, ET. Note that you need to be actively at work for 30 days before enrolling.

- You have a 30-day enrollment window to elect coverage up to the Guaranteed Issue (GI) limit without having to provide evidence of insurability. Evidence of insurability is required if you elect the coverage after the 30-day election period, if you are age 65 to 70, or if you are electing more than the GI amount.
- Your eligible spouse/domestic partner may also elect this coverage, but will need to provide information about their health status before their application can be approved.

continued...

## Family-building programs

PwC offers special benefits and programs to help you build your family and support your loved ones.

- The **PwC Adoption and Surrogacy Reimbursement Program** provides reimbursement of up to \$25,000 per child for certain costs associated with adoption and surrogacy agreements, up to a \$75,000 lifetime maximum. (One year of service required.)
- The **Donor Benefit Reimbursement Program** provides reimbursement to employees of up to a lifetime maximum of \$25,000 for the purchase of donor eggs and a lifetime maximum of \$10,000 for the purchase of donor sperm. (One year of service required.)
- The **elective Cryopreservation Reimbursement Program** provides reimbursement for certain costs associated with one elective egg and sperm freezing and storage. (One year of service required.)
- PwC's High, Middle and Low Deductible Plans include coverage for medical and prescription drug expenses associated with **infertility treatment**, up to a lifetime maximum of \$30,000 for medical services and \$20,000 for prescription medications. In addition, plan participants have 24/7 access to a **WINFertility Nurse Care Manager**, who can answer questions, provide education, and help employees understand their options and navigate care.

## Well-Being Rewards Program

The Well-Being Rewards Program, powered by Virgin Pulse, is designed to motivate each of us to focus on well-being by developing, maintaining and tracking healthy activities. By completing actions like reviewing daily messages, accessing resources, and completing and tracking activities in areas that align with our well-being strategy, we energize ourselves to be our best at work, at home and at life. And, you can earn rewards for doing things that are good for you.

To register for Well-Being Rewards, go to

[http://join.virginpulse.com/PwCWellBeingRewards\\_US](http://join.virginpulse.com/PwCWellBeingRewards_US).

## PwC Envision

PwC Envision via Well-Being Rewards is a free digital financial platform to help you take the first step in your financial planning journey—or support what you're already doing. You can also talk to financial coaches for confidential, objective guidance. They can:

- Educate you about the basics of personal finance
- Help you develop healthy money habits from cash/debt management to retirement planning to preparing for unexpected expenses
- Work with you to create a financial plan that reflects your goals.

Sign in to Virgin Pulse to gain access to Envision.

continued...



## Savings—planning for the future

PwC offers two retirement plans to help support your financial well-being—the Retirement Wealth Builder Plan (Business Services Wealth Builder, if applicable) (Wealth Builder) and the 401(k) Savings Plan. At PwC, we view financial well-being as a shared responsibility. To that end, the firm will contribute on your behalf to the Wealth Builder Plan. In addition, if you contribute to the 401(k) Savings Plan, the firm will make matching contributions for you.

This section includes an overview of your options for investing your accounts under the Wealth Builder and the 401(k) Savings Plans, tells you how to make your elections and explains how your Wealth Builder and/or 401(k) Savings Plan accounts will be invested if you do not complete your election(s) at Benefits Connect—a default investment election (or qualified default investment alternative (QDIA)). It also describes the automatic enrollment feature of the 401(k) Savings Plan, which will apply if you do not complete an election.

The information in this section is provided to help you understand your investment options so you can make informed elections for your accounts under PwC's Retirement Plans; it is not investment advice. It is your personal responsibility to make investment elections for your accounts, and you should consult with your personal advisor(s) for guidance. You'll find the Summary Plan Descriptions for the Wealth Builder and 401(k) Savings Plans on the Benefits Connect site. In addition, PwC offers tools and resources such as financial calculators and webcasts to help you take control of your financial well-being.

continued...

## How the plans work

**Retirement Wealth Builder Plan (Wealth Builder)**—Wealth Builder is funded completely by PwC, and you are immediately eligible upon hire. The firm supports your financial well-being by contributing a percentage of your eligible compensation each pay period to Wealth Builder based on your job level and, in some cases, your years of service with the firm. In addition, since PwC believes that saving for your future is so important, the firm will make a one-time Wealth Builder bonus contribution equal to 1% of your annual base pay rate (up to the IRS compensation limit) to your Wealth Builder account upon hire.

Specific information about eligibility and the firm's contributions to Wealth Builder, and its other features, can be found in the Summary Plan Description (SPD), which is available at Benefits Connect via the link from HQ or at [benefitsconnect.pwc.com](https://benefitsconnect.pwc.com). You can also view the Retirement Wealth Builder benefits video available via HQ.

**401(k) Savings Plan**—In addition to Wealth Builder, PwC offers a 401(k) Savings Plan that provides a simple and convenient way to help you achieve your financial goals through a combination of your pre-tax, Roth 401(k) and traditional post-tax contributions, and matching contributions from the firm. If you are at least age 21, you are eligible to participate beginning the first day of the second month following your date of hire.

- **Firm match**—PwC makes matching contributions to your account equal to 25% of up to the first 6% of your eligible compensation (up to the IRS maximum compensation limit) saved per payroll period. So, for every \$4 you save in a pay period, the firm adds \$1 to your Plan savings.

## More reasons to save in the 401(k) Savings Plan

- Payroll deductions for convenient, automatic saving
- Tax savings when you make pre-tax contributions
- Diverse investment options to suit your style and needs
- Online modeling tools and education to provide help when you need it

Read on to learn more about the Plan, its features and, most important, how to enroll!

### Automatic enrollment in the 401(k) Savings Plan

If you do not make contribution or investment elections in the 401(k) Savings Plan by the last day of the second month following your date of hire, you will be enrolled at a 4% pre-tax contribution rate, and your contributions will be invested in a target date fund based on the date of your birth. You will receive firm matching contributions based on your 4% pre-tax contribution. Your pre-tax contribution rate will increase automatically by 1% each year in July until you reach a 6% contribution rate.

continued...



## Features to build your retirement wealth

**Wealth Builder.** The firm's contributions to your Wealth Builder account serve as the foundation of your retirement savings. You will receive a special, one-time Wealth Builder bonus equal to 1% of annual base pay (up to the IRS maximum compensation limit). It will be deposited into your account on the 15th of the month following the month of your hire date (e.g., if your date of hire is October 7, your Wealth Builder bonus would be deposited to your Wealth Builder account on November 15).

In addition, the firm will contribute a percentage of your eligible compensation each pay period into your individual account. The Wealth Builder contribution formula is linked to job level and, in some cases, years of service with the US firm.

**401(k) contributions.** You can contribute to the 401(k) Savings Plan on either a pre-tax or post-tax basis, or a combination of the two. You can change your contribution rate, contribution type and investment elections at any time.

- **Pre-tax contributions** provide you with a tax benefit now by reducing your taxable income in the year contributions are made. But when you retire, your contributions and earnings will be taxed based on your tax bracket at retirement, which may be lower or higher than your current tax bracket.
- **Roth contributions** are withheld from your pay after taxes are deducted, but you can withdraw your earnings tax-free at retirement. That's provided you keep your money in the 401(k) Savings Plan at least five years from the date of your first Roth contribution and withdrawals occur after age 59½ or upon your disability or death.
- **Post-tax contributions** don't reduce your taxable income during the year in which your contributions are made. However, your investment earnings on these contributions are tax-deferred and will be taxed when you withdraw money at the tax bracket you're in at that time.
- **Catch-up contributions** let you save more than the annual maximum limit for regular 401(k) Plan contributions if you're age 50 or older. When the annual maximum contribution limit is reached, your "catch-up" contributions will automatically continue up to the annual catch-up limit. Catch-up contributions can be made on a pre-tax or Roth post-tax basis, or a combination of the two.

continued...

**401(k) contribution limits.** You can save from 1% to 100% of your eligible compensation per pay period (in whole percentages), up to IRS annual limits. Your eligible compensation (up to the IRS maximum compensation limit) includes salary, bonuses and other incentive compensation excluding signing and referral bonuses. Log in to your account on Benefits Connect at [benefitsconnect.pwc.com](https://benefitsconnect.pwc.com) to see this year's contribution limits.

**Post-tax spillover elections.** If you reach the IRS limit on pre-tax contributions before the end of the year, those contributions will stop. By choosing post-tax spillover, you can switch your pre-tax contributions to post-tax for the rest of the year, up to the plan limit. This won't impact any post-tax contributions you already made. Alternatively, you may continue on a 6% post-tax basis to maximize firm matching contributions.

**Investment choices.** The 401(k) Savings and Wealth Builder Plans offer a choice of professionally managed investment funds and target date funds that you can tailor to fit your savings goals, time horizon and risk tolerance. For more information about investing, refer to the **"Start saving"** section of this guide.

**401(k) match.** PwC matches 25% of up to the first 6% of your eligible compensation (up to the IRS maximum compensation limit) saved per payroll period. So, for every \$4 you save in a pay period, the firm adds \$1 to your Plan savings, helping your savings grow faster. Regardless of whether you make contributions on a pre-tax, post-tax or Roth 401(k) basis, firm-matching contributions will continue to be made with before-tax dollars and will be taxable (along with the associated earnings) when they're paid to you.

**Vesting—Wealth Builder and 401(k) contributions.** You are 100% vested in your own contributions to your 401(k) account. That means the money is yours to keep, even if you leave the company. The firm's contributions to your Wealth Builder and 401(k) accounts vest (become yours) according to the following graded vesting schedule:

- 20% after two years of vesting service
- 40% after three years of vesting service
- 60% after four years of vesting service
- 100% after five years of vesting service

You are credited for one year of vesting service for every vesting computation period (October 1 – September 30) in which you work a minimum of 1,000 hours.

## The power of compounding

When it comes to saving for your future, time is one of your most powerful assets because it allows your savings to grow through the power of compound interest. In simple terms, compound interest is when your investments and their earnings both earn interest. The sooner you start saving—even if it's just a small amount—the more your savings will be able to grow over time.

continued...

# Get started

## Online

Access your account and financial planning tools through the Benefits Connect site.

Need to register on Benefits Connect? Follow the registration instructions in the **“How to enroll”** section of this guide.

Once you’re registered, you’ll be able to:

- Update your account information
- Learn about and choose investment options
- Change your contribution rate, contribution type and investments
- See how your account is performing
- Get a personalized retirement forecast
- Access tools, calculators and education to help keep you on track

## By phone

Call Benefits Connect at **1-833-PwC-0101 (1-833-792-0101)** Monday through Friday, from 8am to 6pm, ET to access account information, ask questions and get help with enrollment. To access your account information over the phone, you will need the PIN you created when you registered for the Benefits Connect site.



## Get the app

Download the Alight Mobile app from the Apple App Store, Google Play or PwC App Store to access your plan balance and make real-time changes to your savings strategy—anytime, anywhere. Log on to the app using the same user name and password you create for the Benefits Connect site.

**Tip:** You’ll need to create your user name and password on the Benefits Connect site first. You cannot create your login credentials on the app.

continued...



## Security matters

Maintaining the privacy and security of your account is a top priority, and Benefits Connect uses the most up-to-date technology to keep your information safe. You can do your part to help secure your information by taking the following steps:

- Keep your contact information current
- Add your mobile phone number under My Profile (choose the profile icon in the upper right-hand corner of any page) > Manage Communications to opt in to receiving texts and alerts (your mobile phone number will also be needed for future password resets)
- Create a strong password
- Add security questions for an added layer of protection

On top of that, the Aight Protection Program™ helps protect against unauthorized access and fraud. This program will reimburse your retirement plan account for any amount taken due to unauthorized activity through no fault of your own. This coverage is provided at no cost to you.

Learn more by accessing the “Security Center” link at the bottom of the home page on Benefits Connect.



### Opt in and stay connected

Getting benefit updates has never been easier (or faster). Add your mobile phone number to your online profile so you never miss an important message. Log on to the Benefits Connect site, then choose “Manage Communications” from the My Profile menu to add your number and opt in to text message notifications. With text messaging enabled, you’ll receive notifications faster regarding activity on your accounts, allowing you to act more quickly in the event your account is accessed fraudulently. And, if you forget your Benefits Connect password, you’ll receive a text with a temporary code for logging in.

continued...



# Making your Wealth Builder investment elections

You must make an investment election for contributions to your Wealth Builder account.

If you do not make an investment election, the Benefits Connect recordkeeping system will default your contribution investment election to a target date fund based on your year of birth and a projected retirement age of 65 (Wealth Builder's default investment). Once created, the default investment will remain in effect until you make a contribution investment election.

Make your election at Benefits Connect via the link on HQ, or directly at [benefitsconnect.pwc.com](https://benefitsconnect.pwc.com). Or you can call Benefits Connect at **1-833-PwC-0101 (1-833-792-0101)** Monday through Friday, from 8am to 6pm, ET.

## Changing your Wealth Builder investments in the future

You can change your Wealth Builder contribution investment election through Benefits Connect. You can also reallocate your account balances or transfer between funds. Access Benefits Connect via the link on HQ or directly at [benefitsconnect.pwc.com](https://benefitsconnect.pwc.com). You may also speak to a Benefits Connect representative by calling **1-833-PwC-0101 (1-833-792-0101)** Monday through Friday, from 8am to 6pm, ET.

continued...

# Start saving in the 401(k) Savings Plan

Rather than relying on automatic enrollment as described on page 21, you can enroll yourself through Benefits Connect by 4pm, ET on the last business day of the second calendar month following the calendar month during which you were hired.

When you make your own contribution election, you also select the investments for the contributions to your account from among many funds and target date funds that are available.

Once you've set up your account, follow these three steps to start saving in the 401(k) Savings Plan:

**1. Decide how much to save** by selecting the percentage of your eligible compensation you'd like to contribute each payroll period (from 1% to 100%, in whole percentages), up to the IRS annual limit.

- **Contribution types:** Contribute on a pre-tax, Roth 401(k) or traditional post-tax basis, or a combination of up to all three.
- **Automatic contribution escalation feature:** Use the escalation feature to automatically help your savings grow. Select the date you want the annual contribution escalation to occur and the targeted percentage increment up to 100% of your pay.

**2. Choose your investment funds** and allocate your contributions among multiple investments. You will elect the investment options where your contributions into your account and any firm-matching contributions will be invested. To learn more about the investment options available to you, see the **"Your investment options"** section of this guide.

- **Automatic portfolio rebalancing feature:** Use the rebalancing feature to automatically adjust your investments to the mix you choose. You can have your portfolio automatically rebalanced to restore your original investment mix every 90 days, every 180 days or annually, based on the frequency you choose.

**3. Review and submit.** Double-check your elections and contribution rate(s). When you're ready, click "Submit." You will receive a confirmation email, which you should save for your records



continued...

## Choose your beneficiaries

It's important to assign a beneficiary, because that is the person (or people) who, or other entity (such as a charity or a qualified trust) that, will receive your account balance in the event of your death. On the Benefits Connect site, navigate to the person icon (👤) and choose “Beneficiaries” under My Profile to designate your beneficiary(ies).

## Your investment options

The Wealth Builder and PwC 401(k) Savings Plan offer a choice of professionally managed investment funds and target date funds covering a broad range of potential risks and returns. The investment options are organized into three tiers.

- **Tier 1** is designed to offer funds with pre-set asset allocations (target date funds) tied to expected retirement dates.
- **Tier 2** offers funds in an asset category such as stocks, bonds and inflation-responsive funds.
- **Tier 3** offers a variety of options in various asset classes and asset class blends:
  - Short-term investments
  - Bond funds
  - Blends of asset classes
  - Stock funds

This selection of funds allows you to create a portfolio tailored to your personal investment style.

The company regularly reviews and updates the investment offerings to make sure they are competitive, appropriate and reflect our participants' needs and preferences.

## Investing with investment profile tiers

You have the flexibility to select investments based on your personal investment approach. The three investment profile tiers allow you to invest based on your investment knowledge and your desire to be engaged in monitoring your investment allocations over time. You will have the option of using any and all of the offerings across the tiers to create your own portfolio.

You'll find more detailed information about these investment options, along with fund fact sheets, performance history, ratings and fees, on the Benefits Connect site through HQ or directly at [benefitsconnect.pwc.com](https://benefitsconnect.pwc.com). Paper copies of this information can also be requested at no charge.

## Target date fund option

In addition to individual investment fund options, the plan gives you a choice of State Street Target Retirement Funds. Each of these funds is a pre-mixed portfolio made up mostly of stocks and bonds that lets you take a hands-off approach to investing. The allocation between asset classes (e.g., generally stocks and bonds) automatically becomes more conservative over time as you get closer to retirement age, which is assumed to be age 65. While you can choose any target date fund you would like, most people choose the fund whose target date most closely matches the year they expect to retire, based on their age.

**Tip:** Target date funds are particularly attractive to first-time investors, investors uncomfortable with customizing their portfolios or investors who simply want to spend less time reviewing their investments.

continued...

## Are Roth 401(k) contributions right for you?

In addition to traditional post-tax contributions, the 401(k) Savings Plan offers the ability for you to make post-tax Roth 401(k) contributions. Consider your individual situation to determine if Roth is right for you. Roth may be a good strategy if:

- You will be in a higher tax bracket when you retire. Roth contributions are withheld from your pay **after** taxes are deducted, but you can withdraw your earnings tax-free at retirement—a significant break if you're in a higher income tax bracket when you retire.
- You can keep the money in your Roth account for at least five years. The longer your money is in the Roth account, the larger the non-taxable earnings might be when you retire.

To learn more about post-tax Roth 401(k) contributions, visit Benefits Connect via HQ or directly at [benefitsconnect.pwc.com](https://benefitsconnect.pwc.com). Learning more about this savings feature will help you determine whether this type of contribution is right for your retirement saving goals.

Review the table below for a comparison of pre-tax, Roth 401(k) and traditional post-tax contributions.

### Summary of pre-tax, Roth and post-tax contribution features<sup>12</sup>

Feature	Pre-tax contributions	Roth contributions	Post-tax contributions
<b>Contributions</b>	Traditional, pre-tax contributions are made with before-tax dollars.	Designated Roth contributions are made with after-tax dollars.	Traditional, post-tax contributions are made with after-tax dollars.
<b>Taxes on contributions at time of contribution</b>	You don't pay income taxes on contributions you make on a pre-tax basis.	You pay income taxes on the Roth contributions before they are withheld from your pay.	You pay income taxes on the post-tax contributions before they are withheld from your pay.
<b>Firm match for employees</b>	Contributions are eligible for firm match. Match and associated earnings are taxable upon distribution.	Contributions are eligible for firm match. Match and associated earnings are taxable upon distribution.	Contributions are eligible for firm match. Match and associated earnings are taxable upon distribution.

<sup>12</sup>The information is not tax advice; consult with a financial planner or tax advisor regarding any potential tax considerations.

Summary of pre-tax, Roth and post-tax contribution features<sup>12</sup>

Feature	Pre-tax contributions	Roth contributions	Post-tax contributions
<b>Contribution limits</b>	\$22,500 in 2023 (\$30,000 for individuals who are age 50 and older by the end of the tax year) (combined with Roth contributions).	\$22,500 in 2023 (\$30,000 for individuals who are age 50 and older by the end of the tax year) (combined with pre-tax contributions).	\$66,000 in 2023 (\$73,500 for individuals who are age 50 and older by the end of the tax year), including all types of contributions as well as PwC's matching and Wealth Builder contributions.
<b>Loans</b>	Loans are available.	Loans are available.	Loans are available.
<b>In-service withdrawals</b>	In-service withdrawals are permitted after attaining age 59½. In-service hardship withdrawals are permitted prior to age 59½.	In-service withdrawals are permitted after attaining age 59½. In-service hardship withdrawals are permitted prior to age 59½.	In-service withdrawals are available at any time.
<b>Taxation of withdrawals and earnings<sup>13</sup></b>	Contributions and earnings are subject to federal and most state and local income taxes and will be based on your tax bracket at the time you make the withdrawal(s).	Withdrawals of contributions and earnings are not taxed: <ul style="list-style-type: none"> <li>• Provided the account is at least five years old and</li> <li>• Provided you are over age 59½ or disabled when you receive a payment or</li> <li>• In the event of your death at any age.</li> </ul>	Withdrawals of contributions are not subject to federal and most state and local income taxes. Withdrawals of earnings are subject to federal and most state and local income taxes.

<sup>12</sup>The information is not tax advice; consult with a financial planner or tax advisor regarding any potential tax considerations.<sup>13</sup>Non-qualified distributions/earnings are subject to taxes and to a 10% early withdrawal penalty if withdrawn prior to age 59½.

Summary of pre-tax, Roth and post-tax contribution features<sup>12</sup>

Feature	Pre-tax contributions	Roth contributions	Post-tax contributions
<b>In the event of your death</b>	Assets left to beneficiaries will be taxable when they take withdrawals.	Assets left to beneficiaries will not be subject to income tax.	Account earnings left to beneficiaries will be taxable when they take withdrawals; after-tax contributions will not be taxed.
<b>Required minimum distribution</b>	You generally have to start taking withdrawals from your account when you reach age 72.	Required at age 72. But, Roth 401(k) funds can be rolled into a Roth IRA, which is not subject to required minimum distributions. (Note that any amounts rolled into a Roth IRA have their own five-year clock, so this strategy only works if you won't need to use these assets for at least five years.) Roth IRAs do not require withdrawals until after the death of the owner.	You generally have to start taking withdrawals from your account when you reach age 72.

<sup>12</sup>The information is not tax advice; consult with a financial planner or tax advisor regarding any potential tax considerations.



## Other plan features

### Rollovers

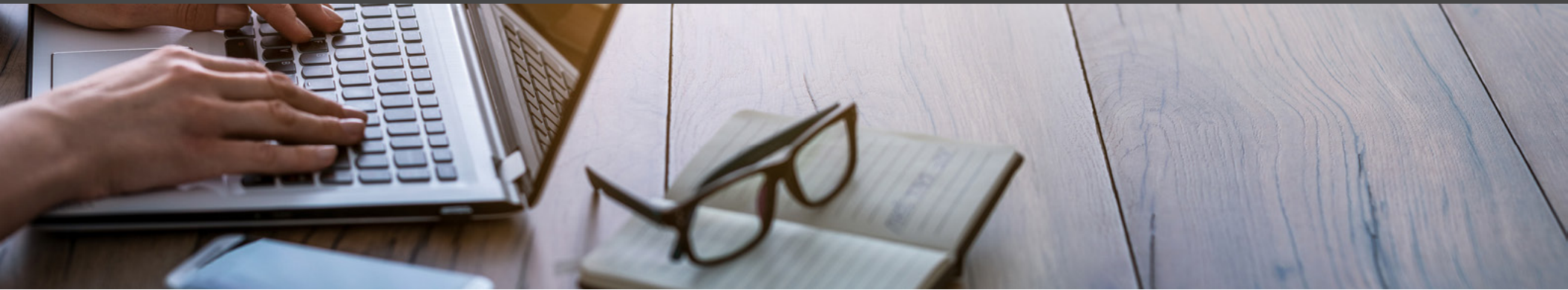
You can roll over balances from your previous employer's 401(k) or other qualified plans into the 401(k) Savings Plan immediately, beginning on your date of hire, and you are eligible for loans on those balances according to the terms of the plan. However, payments from other retirement plans may not be rolled over into Wealth Builder.

#### Notes:

- Before you roll over any previous qualified plan balance into the 401(k) Savings Plan, be sure that you have made investment elections on Benefits Connect for future contributions. If you don't, your rollover will be automatically invested in a target date fund based on the date of your birth, which may not be how you want to invest these balances.
- Also be sure to complete the Rollover Contribution form and submit it along with your rollover check. You can request the form by clicking the "Request Materials" link on the Savings Account Summary page of the Benefits Connect site or by calling Benefits Connect at **1-833-PwC-0101 (1-833-792-0101)** Monday through Friday, from 8am to 6pm, ET.

continued...





## Making changes

Once enrolled, the 401(k) Savings Plan gives you the flexibility to change your contribution rate(s), contribution type and/or investment funds at any time online on the Benefits Connect site. Please note that refunds of contributions already made to the plan are not allowed (except in connection with certain corrective actions under IRS rules).

## Loans

The 401(k) has a loan provision that allows you to borrow up to 50% of your vested balance. The minimum loan is \$500 and the maximum is \$50,000. And two outstanding loans are allowed at one time.

## Withdrawals

The 401(k) allows you to take in-service withdrawals from your account depending on your circumstances, age and the type of contributions you make to the plan. Even though withdrawals are permitted, withdrawing money from your account before you retire means you'll miss out on the power of compounding earnings and may not have the money you need to live comfortably in retirement. Consider using other resources first.

## Accessing your savings at termination or retirement

- **Leave it.** If your Wealth Builder or 401(k) Savings Plan account balance(s) is more than \$1,000 when you retire or leave PwC, you can generally choose to leave your money in the plan until some future date that you choose, or as may be required by IRS or plan rules.
- **Withdraw it.** You have the option of taking your Wealth Builder and 401(k) Savings Plan in a lump sum or rolling over some or all of your savings into an IRA or another employer's qualified retirement plan. Your pre-tax savings may be subject to taxes unless you roll it into an IRA or another employer's qualified retirement plan. You also may be subject to an additional 10% penalty for withdrawals taken prior to age 59½. For more details, see the Plan's Summary Plan Description, available on the Benefits Connect site. Note that the 401(k) Savings Plan also allows partial distributions after termination or retirement.

continued...

# Balancing work and life

We take pride in investing in programs and policies that support a broad range of family needs. As a result, PwC offers our people a range of programs to help support their work/life balance. In addition to the programs described here, you have access to even more benefits and resources to help you balance your work and life. Check HQ for details.

## Holidays and vacation

The firm designates generally up to 12 paid holidays each year for full-time employees. Plus, if you are scheduled to work at least 1,000 hours per year, you are granted paid vacation of either three weeks (15 workdays) or one month (22 workdays) per year, based on staff classification and length of service with PwC. One-twelfth of your annual vacation is earned and accrued each month. The maximum accrued vacation balance permitted at any time is 22 days (176 hours).



continued...

## Periodic illness, disability and leaves of absence

The leave of absence policies—as well as the Short-Term and Long-Term Disability Plans—which are part of the PwC comprehensive benefits program, are briefly described on the following pages.

- **Family and individual sick days**—Under this policy, you will normally be paid full salary when you must be absent from work for each occasional absence of five or fewer consecutive work days due to your own or a family member's illness, injury, medical treatment or need for preventive care. Family members include your child, parent, spouse, domestic partner, grandchild, grandparent, sibling, or parent or child of your spouse/domestic partner.
- **Paid disability leave**—The firm offers Short-Term Disability (STD) and Long-Term Disability (LTD) Plans to eligible employees, which can provide you with financial support (equivalent to full or partial salary) when you are unable to work for extended periods of time due to your own illness, injury or pregnancy. See page 17 for more details.
- **Family and Medical Leave (FML)**—Generally, after one year of service, the firm will provide up to an aggregate of 12 weeks of job-protected leave in a 12-month period for Family and Medical Leave (including time for birth, adoption placement, foster placement, or your own serious health condition and caring for your spouse/domestic partner, child or parent who has a serious health condition). Family and Medical Leave may be paid or unpaid as determined by other firm programs. This may run concurrently with other types of leaves. Additional firm-provided job-protected leave may be available to eligible new parents following FML-protected parental leave.

- **Parental leave**—Eligible new parents can receive up to 12 weeks of paid leave, completed within the first year from your child(ren)'s birth or placement. This is in addition to any maternity disability benefits. An additional four weeks of phased return to work is also available, allowing you to work a reduced schedule of 60% of full-time hours and be paid your normal pay. Plus, an additional six weeks of paid parental leave is available if you consider yourself to be the primary caregiver of a child newly placed for adoption or born via surrogate. If you have more than one new child as the result of the same pregnancy or placement, you are entitled to an additional two weeks of paid leave.
- **Extended job-protected leave**—For eligible new parents on parental leave, the firm will provide a single, continuous period of up to 14 weeks of job-protected leave beyond FMLA, which currently allows 12 weeks of job-protected leave. Job-protected leave runs concurrently with applicable paid or unpaid leave falling within this period of time.
- **Unpaid leave**—Personal unpaid leaves of absence may be granted for up to six months at the firm's discretion. Your job will generally not be protected during your absence. Employees on unpaid leave are not eligible for paid time off (e.g., sick days, holidays, STD).
- **Paid family caregiver leave**—Eligible employees can receive their regular pay during an approved Family and Medical Leave for up to four weeks per 12-month rolling year. Leave can be to care for a family member with a serious health condition, care for a covered service member with a serious illness or injury, or for military leave due to a qualifying exigency.

continued...

## 20% pay Leave of Absence (LOA) policy

This leave allows eligible employees to take a break from work (zero workload) for a period of four to 26 weeks. While generally maintaining your benefits at a reduced salary, you create a leave plan and return to PwC after the agreed-upon time period. Once you deplete 80% of your vacation balance, during your leave the firm pays you 20% of your regular monthly base salary that was in effect immediately prior to your leave.

## Back-up care

School closed? Sitter on vacation? Traveling for business and need care in another city? Bright Horizons® can help you manage your many work, family and personal responsibilities. A few of the benefits available include:

- **In-home and center-based back-up child and elder care** provides up to 12 days of back-up care each fiscal year at a Bright Horizons network center or in your home with a small copay when your regular day care is not available. And, to even better support you and your newest family member, you have an additional 10 days of back-up care to use until your baby is 12 months old.

Reserve care at [backup.brighthouse.com/pwc](https://backup.brighthouse.com/pwc). To register, click “SIGN UP” (employer user name: pwc; password: pwc4backup), set up an account and create a care profile. Or, call **1-877-BH CARES (1-877-242-2737)**.

- **The PwC Back-up Dependent Reimbursement Program** provides reimbursement of up to \$1,000 per fiscal year (FY) (\$2,000 during FY23) to help offset the cost of emergency back-up care for a child, spouse or adult/elder care when your normal care is not available. Care can be provided by an agency, in-home caregiver, friend, relative or neighbor.

- **Access to Sittercity and Years Ahead** for a comprehensive database of sitters, pet caregivers, elder care resources and more.

Details are available on the Bright Horizons website <https://clients.brighthouse.com/pwc>. Learn more about caregiver benefits on the “Family-building, parenting and caregiving” section of HQ.

## Educational resources for you and your family

- **Virtual tutoring**—You can use your Bright Horizons Back-Up Care benefit (described at left) to reserve virtual tutoring for your children ages 5 to 18 from Varsity Tutors. (Every four hours of online tutoring can be exchanged for one day of back-up care use with a small copay.)
- **Bright Horizons academic support**—You have online access to academic supports, tutoring and test prep for your children, including:
  - 20% discount for most online individual and small group tutoring and academic enrichment programs through Varsity Tutors
  - 20% discount for academic and test prep for children ages 5 to 18 through Revolution Prep
- **Bright Horizons College Coach**—Access one-on-one guidance from former college admissions and financial aid officers for your children as well as advice on college lists and admissions essays, online resources and tools targeted to your student’s academic level, and more.

Learn more about caregiver benefits on the “Family-building, parenting and caregiving” section of HQ.

continued...

# Our Rewards Strategy

Our Rewards Strategy is about the firm's investment in you and the value you bring to the firm. It's designed to provide you with a comprehensive, market-based pay package, which includes base salary, annual performance bonus and other rewards and benefits (e.g., recognition, financial and health and well-being). Our strategy supports you throughout your career at PwC, recognizing the growth you've achieved and the impact you've had. As part of My+, we will more regularly review compensation and, if warranted, we will make necessary base compensation adjustments, where appropriate.



# Your professional development and affiliations

## Professional certification expenses

Client service employees are expected to obtain the professional designation(s) appropriate to their disciplines as early in their career as is reasonable. While achieving formally recognized professional status is your responsibility, the firm will assist you by providing study support and/or paying for all or a portion of the cost of preparation courses for professional examinations. In general, the reimbursement policy covering professional certification expenses includes application, examination and renewal fees. The policy varies slightly by each Segment, reflecting the different professional requirements in our diverse businesses.

## Educational Support Program

The firm provides eligible US employees with tuition assistance to further their education through the pursuit of a graduate degree, initial undergraduate degree or to improve their skills by pursuing educational courses that are directly related to their current position. Pre-approval is required, and you must be employed for the duration of the course(s) and when requesting reimbursement. Educational Support Program information can be found on the My benefits page on HQ. If you have questions, contact the Employee Contact Center at **1-877-PwC-Help (1-877-792-4357)**. The policy varies slightly by Segment, reflecting the different professional requirements in our diverse businesses.

## Employee Referral Program

As the demands of our business continue to expand, we will continue to seek talented individuals to become part of our outstanding team. The intent of this program is to encourage our employees to refer external, experienced candidates for client service and internal firm service positions. We believe our employees are the best source of identifying qualified talent, and we want to reward them for helping us achieve our strategic growth objectives. If you do refer a qualified individual and that person is hired, you become eligible for one of several significant rewards.

Referring someone is easy. To learn about the PwC Employee Referral Program, select PwC Careers from the Link Index on HQ.



continued...



## Badge Programme

Our Badge Programme represents the next generation of learning recognition for PwC professionals. PwC badges provide you an opportunity to learn, apply and gain recognition for the knowledge and skills that our clients and our business demand.

Everyone at PwC is an Infinite Learner™, continuously learning alongside colleagues and clients to develop the skills needed to be future-ready. PwC badges are one way we're investing in your development, providing the knowledge, skills and experience you need to thrive in today's changing world.

## Student Loan Paydown

The Student Loan Paydown (SLP) benefit provides eligible PwC US exempt associates and senior associates with \$100 per month (\$1,200 per year) paid directly to their student loan servicer for up to six years (up to 72 payments), or until promotion to manager (whichever comes first). The SLP benefit can help eligible employees reduce their student loan principal and interest obligation by as much as \$10,000 and shorten their loan payoff period by up to three years. You can access more information and the SLP enrollment site via the Student Loan Paydown benefit.

**Note:** Employees are responsible for their own individual taxes.

# Contacts and resources

Benefits Connect is available to answer your questions and help you with enrolling in benefits, plan questions and/or qualified changes in status (e.g., marriage, birth of a child or loss of coverage) within 30 days of the event.

- **Online:** Go to Benefits Connect at [benefitsconnect.pwc.com](https://benefitsconnect.pwc.com).
- **By phone:** Call **1-833-PwC-0101 (1-833-792-0101)**. You can even schedule an appointment with a representative to talk through your questions and get answers. From an international location, call Benefits Connect at **1-669-288-7062**. Representatives are available Monday through Friday, from 8am to 6pm, ET.

Or contact the providers shown here directly once you are enrolled. PwC offers a wide range of benefits. Visit Benefits Connect and PwC's HQ for a full listing of the programs available to you.

Benefit	Provider	Phone	Online
Enrollment and Benefit Pro	Benefits Connect	<b>1-833-PwC-0101 (1-833-792-0101)</b>	Via HQ or <a href="https://benefitsconnect.pwc.com">benefitsconnect.pwc.com</a>
Wealth Builder and 401(k) Savings Plans	Benefits Connect	<b>1-833-PwC-0101 (1-833-792-0101)</b>	Via HQ or <a href="https://benefitsconnect.pwc.com">benefitsconnect.pwc.com</a>
Medical	UnitedHealthcare	<b>1-888-PwC-1545 (1-888-792-1545)</b>	Via HQ or <a href="https://whyuhc.com/pwc">whyuhc.com/pwc</a>
Medical Triple S	Triple S	<b>1-787-774-6060</b>	<a href="https://www.ssspr.com">www.ssspr.com</a> or <a href="mailto:customerservice@ssspr.com">customerservice@ssspr.com</a>
Prescription drugs for UHC participants	Express Scripts	<b>1-800-PwC-9501 (1-800-792-9501)</b>	Via HQ or <a href="https://express-scripts.com">express-scripts.com</a>
Dental	MetLife Dental	<b>1-888-231-2941</b>	Via HQ or <a href="https://metlife.com">metlife.com</a>

continued...



Benefit	Provider	Phone	Online
Vision	EyeMed Vision Care	<b>1-877-PwC-1863</b> <b>(1-877-792-1863)</b>	Via HQ or <a href="https://eyemedvisioncare.com/pwc">eyemedvisioncare.com/pwc</a>
Health Savings Account (HSA)	HealthEquity	<b>1-888-462-1896</b>	<a href="https://pwc.healthequity.com">pwc.healthequity.com</a>
Group legal plan	MetLife Legal Plan	<b>1-800-821-6400</b>	Via HQ or <a href="https://members.legalplans.com">members.legalplans.com</a>
Flexible Spending Accounts (FSAs) and Commuter Benefits Program	HealthEquity/WageWorks	<b>1-877-Wage Works</b> <b>(1-877-924-3967)</b>	Via HQ
Basic and supplemental life insurance	MetLife Life Insurance	<b>1-833-PwC-0101</b> <b>(1-833-792-0101)</b>	Via HQ
Disabilities and leave of absence	ReedGroup	<b>1-866-329-9070</b>	<a href="https://pwc.myleaveproservice.com">pwc.myleaveproservice.com</a>
Identity theft protection	Identity Guard	<b>1-866-324-3159</b>	Registration site: <a href="https://app.identityguard.com/eligibility/pwc">https://app.identityguard.com/eligibility/pwc</a>
Long-term care + life insurance	Trustmark	<b>1-855-863-2528</b>	<a href="https://www.getltci.com/pwc">www.getltci.com/pwc</a>
Employee Assistance Plan	LiveWell Resources	<b>1-877-PwC 4YOU</b> <b>(1-877-792 4968)</b>	Via HQ or <a href="https://liveandworkwell.com">liveandworkwell.com</a> (enter access code: pwc)
Nursing Parent Program	MCH	<b>1-800-822-6688</b>	Via HQ or <a href="http://managed.winfertility.com/pwc/">http://managed.winfertility.com/pwc/</a>
Student Loan Paydown (SLP) Benefit		<b>1-877-792-4357</b> <b>(select option 4)</b>	Via HQ

continued...

Benefit	Provider	Phone	Online
Well-Being Rewards	Virgin Pulse	N/A	Register at <a href="http://join.virginpulse.com/PwCWellBeingRewards_US">http://join.virginpulse.com/PwCWellBeingRewards_US</a>
Family-building resources	WINFertility	1-877-528-0300	<a href="http://managed.winfertility.com/pwc/">http://managed.winfertility.com/pwc/</a> OR download the WINFertility Companion Mobile App and employer code PWC18.
Caregiver programs	Bright Horizons	1-877-BH-CARES (1-877-242-2737)	Via HQ and <a href="https://clients.brighthorizons.com/pwc#Family-Solutions">https://clients.brighthorizons.com/pwc#Family-Solutions</a>

Generally, unless otherwise noted, the policies and plans described in this brochure are available to US staff members of PwC scheduled to work a minimum of 20 hours per week on or after July 1, 2022. You may be eligible to receive additional or greater benefits based on the law applicable to your work location. As of the publication date, PwC means PricewaterhouseCoopers LLP and generally its affiliated companies: PricewaterhouseCoopers LLP, a Puerto Rico limited liability partnership (the PwC Network firm in Puerto Rico), PricewaterhouseCoopers Terrain Insights LLC, PricewaterhouseCoopers Advisory Product Sales LLC, PricewaterhouseCoopers Advisory Services LLC and PricewaterhouseCoopers Corporate Finance LLC.

The information in this guide is presented in summary fashion for your convenience and it does not contain all the details of the policies, plans, eligibility provisions, and procedures. Any conflict between these descriptions and the provisions detailed in the legal plan documents will be governed by the provisions of the legal plan documents. The firm has the right to change, modify or terminate any of the plans or policies discussed in the document at any time, with or without prior notice.

PwC is committed to the principles of equal employment opportunity and affirmative action. Candidates will be given equal consideration regardless of race; color; sex; religion; national origin; disability; sexual orientation; gender identity or expression; genetic information; veteran, marital or citizenship status; or other legally proscribed criteria. This policy applies to training, promotions, terminations, working conditions, compensation, and all other terms, conditions, and privileges of employment.

Nothing in this document constitutes, and may not be construed as, a commitment to employment for any specific duration. The duration and terms of any employment relationship with PwC is at will, which means that PwC may change the terms and conditions of the employment relationship, and that you may leave PwC, or PwC may require you to leave its employ, for any or no reason, at any time.

The Aight Protection Program is a trademark of Aight Solutions LLC. Aight can change or terminate the program at any time in its sole discretion. All rights reserved.

# Medical Plan Options 2022–2023

Effective July 1, 2022

If the amount a non-network provider charges exceeds the amount allowed by UnitedHealthcare (Eligible Expenses), you are responsible for 100% of the amount in excess of Eligible Expenses. The amounts in excess of Eligible Expenses do not apply to your Deductible or your Out-of-Pocket Maximum.

	High Deductible Plan You Pay	Middle Deductible Plan You Pay	Low Deductible Plan You Pay			
<b>Semi-Monthly Payroll Cost</b>						
Staff-Only Coverage	\$43.50	\$82.00	\$107.50			
Staff and Spouse/Domestic Partner	\$109.00	\$200.00	\$268.50			
Staff and Child(ren)	\$95.50	\$179.50	\$240.00			
Staff and Family	\$161.50	\$298.00	\$399.00			
<b>Semi-Monthly Firm HSA Contribution</b>						
Individual/Other Coverage Levels*	\$29.16/\$58.33	\$12.50/\$25.00	N/A			
<b>Medical 1-888-792-1545   whyuhc.com/pwc   myuhc.com®</b>						
	Network	Non-Network	Network	Non-Network	Network	Non-Network
<b>Annual Deductible<sup>1</sup></b>						
Staff-Only Coverage	\$3,650	\$3,650	\$2,525	\$2,525	\$1,400	\$1,400
All Other Coverage Levels*	\$7,300	\$7,300	\$5,050	\$5,050	\$2,800	\$2,800
<b>Annual Coinsurance Maximum<sup>2</sup></b>						
Staff-Only Coverage	\$2,000	\$3,500	\$2,000	\$3,500	\$2,000	\$3,500
All Other Coverage Levels*	\$4,000	\$7,000	\$4,000	\$7,000	\$4,000	\$7,000
<b>Annual Out-of-Pocket Maximum<sup>3</sup></b>						
Staff-Only Coverage	\$5,650	\$7,150	\$4,525	\$6,025	\$3,400	\$4,900
All Other Coverage Levels*	\$11,300**	\$14,300	\$9,050**	\$12,050	\$6,800	\$9,800
<b>Doctors' Office Visits</b>						
Primary Care Visits						
Specialist Visits	Deductible, then 10% coinsurance	Deductible, then 30% coinsurance	Deductible, then 10% coinsurance	Deductible, then 30% coinsurance	Deductible, then 10% coinsurance	Deductible, then 30% coinsurance
Telehealth <sup>4</sup>						
<b>Preventive Care<sup>5</sup></b>						
Preventive Physical Exam						
Well-Baby/Well-Child Care	No deductible; Plan pays 100%	No deductible; 30% coinsurance	No deductible; Plan pays 100%	No deductible; 30% coinsurance	No deductible; Plan pays 100%	No deductible; 30% coinsurance
Gynecological Exam						
<b>Lab, X-ray and Diagnostics (Outpatient)</b>						
	Deductible, then 10% coinsurance	Deductible, then 30% coinsurance	Deductible, then 10% coinsurance	Deductible, then 30% coinsurance	Deductible, then 10% coinsurance	Deductible, then 30% coinsurance
<b>Maternity Care</b>						
Routine Prenatal Care	No deductible; Plan pays 100%	No deductible; 30% coinsurance	No deductible; Plan pays 100%	No deductible; 30% coinsurance	No deductible; Plan pays 100%	No deductible; 30% coinsurance
Hospital, Lab, Radiology/Imaging/ Ultrasound, Anesthesia, Ancillary Charges and Obstetrician Delivery Fees	Deductible, then 10% coinsurance	Deductible, then 30% coinsurance	Deductible, then 10% coinsurance	Deductible, then 30% coinsurance	Deductible, then 10% coinsurance	Deductible, then 30% coinsurance

	High Deductible Plan You Pay		Middle Deductible Plan You Pay		Low Deductible Plan You Pay	
	Network	Non-Network	Network	Non-Network	Network	Non-Network
<b>24/7 Virtual Urgent Care<sup>4,6</sup></b>	Deductible, then 10% coinsurance	Not covered	Deductible, then 10% coinsurance	Not covered	Deductible, then 10% coinsurance	Not covered
<b>Urgent Care</b>	Deductible, then 10% coinsurance	Deductible, then 10% coinsurance	Deductible, then 10% coinsurance	Deductible, then 10% coinsurance	Deductible, then 10% coinsurance	Deductible, then 10% coinsurance
<b>Emergency Room</b>	Deductible, then 10% coinsurance	Deductible, then 10% coinsurance	Deductible, then 10% coinsurance	Deductible, then 10% coinsurance	Deductible, then 10% coinsurance	Deductible, then 10% coinsurance
<b>Hospital Care</b>						
Inpatient (includes maternity admission)	Deductible, then 10% coinsurance	Deductible, then 30% coinsurance	Deductible, then 10% coinsurance	Deductible, then 30% coinsurance	Deductible, then 10% coinsurance	Deductible, then 30% coinsurance
Outpatient Surgery/Services						
<b>Mental Health and Substance Abuse (Inpatient and Outpatient)</b>	Deductible, then 10% coinsurance	Deductible, then 10% coinsurance	Deductible, then 10% coinsurance	Deductible, then 10% coinsurance	Deductible, then 10% coinsurance	Deductible, then 10% coinsurance
<b>Prescription Drugs (administered by Express Scripts<sup>®7</sup>)</b> 1-800-792-9501 / <a href="http://express-scripts.com">express-scripts.com</a>						
<b>Retail (up to 30-day supply)</b>						
Generic	Deductible, then Plan pays 100%	Deductible, then Plan pays 100%	Deductible, then Plan pays 100%	Deductible, then Plan pays 100%	Deductible, then Plan pays 100%	Deductible, then Plan pays 100%
Preferred Brand	Deductible, then 10% coinsurance	Deductible, then 10% coinsurance	Deductible, then 10% coinsurance	Deductible, then 10% coinsurance	Deductible, then 10% coinsurance	Deductible, then 10% coinsurance
Non-preferred Brand	Deductible, then 30% coinsurance	Deductible, then 30% coinsurance	Deductible, then 30% coinsurance	Deductible, then 30% coinsurance	Deductible, then 30% coinsurance	Deductible, then 30% coinsurance
<b>Mail-Order (up to 90-day supply)</b>						
Generic	Deductible, then Plan pays 100%	Not available	Deductible, then Plan pays 100%	Not available	Deductible, then Plan pays 100%	Not available
Preferred Brand	Deductible, then 10% coinsurance		Deductible, then 10% coinsurance		Deductible, then 10% coinsurance	
Non-preferred Brand	Deductible, then 30% coinsurance		Deductible, then 30% coinsurance		Deductible, then 30% coinsurance	
<b>Specialty Medication (up to a 90-day supply by mail)</b> Contact Accredo <sup>®</sup> , Express Scripts <sup>1</sup> specialty pharmacy at 1-855-849-6651	Deductible, then 10% coinsurance of discounted cost for approved medication	Not available	Deductible, then 10% coinsurance of discounted cost for approved medication	Not available	Deductible, then 10% coinsurance of discounted cost for approved medication	Not available

\* Other Coverage levels means: Staff and Spouse/Domestic Partner, Staff and Child(ren), Staff and Family.

\*\* A per individual network Out-of-Pocket Maximum of \$8,700 applies to each individual within the family.

<sup>1</sup> The Annual Deductible is combined for network and non-network.

<sup>2</sup> Eligible Expenses charged by both network and non-network apply toward both the network Out-of-Pocket Maximum and the non-network Out-of-Pocket Maximum.

<sup>3</sup> The Annual Out-of-Pocket Maximum reflected includes Deductible and Coinsurance amounts you pay for Covered Health Services. It does not include charges exceeding Eligible Expenses as determined by UnitedHealthcare.

<sup>4</sup> The federal CARES Act provision that allows virtual and telehealth visits with \$0 member cost share for high deductible health plans has been extended through December 31, 2022. As a result, UnitedHealthcare members may be eligible to receive virtual and telehealth visits from a network provider with \$0 member cost share until that time.

<sup>5</sup> Limitations apply; please see the section of the Medical Plan SPD entitled "Preventive Care Services" for details.

<sup>6</sup> Benefits are available only when services are delivered through a Designated Virtual Network Provider. 24/7 Virtual Urgent Care is not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times or in all locations.

<sup>7</sup> Non-network reimbursement percentages are based on the lesser of the purchase price or the price that would have been charged for the drug by a network pharmacy.

The company does not discriminate on the basis of race, color, national origin, sex, age, or disability in health programs and activities.

We provide free services to help you communicate with us, such as letters in other languages or large print. Or, you can ask for an interpreter. To ask for help, please call the member toll-free phone number listed on your ID card.

ATENCIÓN: Si habla español (Spanish), hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al número de teléfono gratuito que aparece en su tarjeta de identificación.

請注意：如果您說中文(Chinese)，我們免費為您提供語言協助服務。請撥打會員卡所列的免付費會員電話號碼。

This summary contains a brief overview of the schedule of benefits. Be sure to read the applicable sections of the Medical Plan Summary Plan Description (SPD) for limits, exclusions, prior notification requirements and procedures for obtaining benefits under the medical plan options. Administrative services provided by United HealthCare Services, Inc. or their affiliates.

