



Cancer support guide

What you need to know about the benefits, resources and support available to you.

If you or a loved one is diagnosed as having cancer, it may feel overwhelming. Getting support shouldn't be.



September 2024

Where to start if you or a loved one are diagnosed with cancer

A cancer diagnosis for you, your spouse/partner or family member can seem overwhelming. You may not be sure where to start to find resources. This guide highlights sources of support throughout the journey, including many available to all colleagues. Some resources apply if you (and your covered dependent) are enrolled in a company-sponsored medical plan. Yet many resources also can help with the social, emotional and financial concerns that cancer may bring, regardless of your enrollment in a medical plan.



Whatever the status of diagnosis and treatment, you can take actions that may be helpful along the way. Having a plan can sometimes be a relief, especially when there may be many unknowns. Know that you don't have to walk alone. To get started:

- Information at [Aetna.com/health-guide/coping-cancer-diagnosis.html](https://www.aetna.com/health-guide/coping-cancer-diagnosis.html) is available to everyone — you or your loved one don't have to be enrolled in a company medical plan. It may be a starting point to help you manage what may be a flood of thoughts and new information.
- If enrolled in an **Aetna medical plan option**, call **Aetna One® Advocate** at **1-800-558-0860** (CVS Health® colleagues) for dedicated navigation support. Learn more on page 5.
- If enrolled in another one of our company-sponsored medical plans, including the Aetna medical plan offered to MinuteClinic® colleagues, call the number on the back of your ID card.

Regardless of your medical coverage, you have access to a variety of resources. And remember, to learn more about the programs and benefits in this guide, visit:

Benefit Moments (BenefitMoments.com) — Find an overview of all your health and wellness benefits. No login or password needed, so your spouse/partner can check out all the resources, too.

Colleague Zone (ColleagueZone.CVS.com) — Take action on your personalized HR and benefit enrollment information. You can Webchat or submit a ticket to the HR Service Center for assistance.

HR Service Center — Call **1-888-694-7287 (TTY: 711)**. Representatives are available Monday through Friday from 8:00 a.m. – 8:00 p.m. ET and 7:00 a.m. – 4:00 p.m. ET on Sundays and certain holidays.

Find many resources for eligible colleagues, at no additional cost. For diagnosis and treatment, if you or your loved one are enrolled in a company-sponsored medical plan, annual deductibles, copayments, coinsurance and out-of-pocket maximums will apply.

This guide provides a brief overview of company benefits and is for informational purposes only. If there's any difference between this guide and plan documents, official plan documents govern. CVS Health and MinuteClinic reserve the right to amend, modify or terminate all or part of its benefit plans at any time. This description isn't an employment contract or guarantee. Colleagues may need to meet certain eligibility requirements to participate. Colleague contributions are not used to pay plan expenses for vendors or other service providers that are subsidiaries of CVS Health, except as may be permitted by ERISA. Union colleagues aren't covered unless their collective bargaining agreement specifically provides for a benefit.

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Benefits for colleagues enrolled in a company medical plan

Medical plan coverage

Diagnosis and treatment

All of our medical plans provide no-cost recommended preventive screenings such as mammograms, colonoscopy and prostate-specific antigen (PSA) checks, as well as skin checks when completed as part of an annual preventive exam.

All plans also cover the medically accepted means of diagnosis and treatment of cancer. This includes surgeries, chemotherapy, immunotherapy, radiation treatment and medications. Coverage details vary according to your plan.

Although you share in the cost of care, you're protected from very high costs through your plan's out-of-pocket maximum. This caps the amount you're required to pay out of pocket in a plan year. Once you reach this maximum, your plan pays 100% of eligible costs through the end of the plan year. The amount of the out-of-pocket maximum varies according to your plan.



Wigs and breast reconstruction

Medical insurance plans typically do not cover wigs or breast implants for cosmetic reasons. However, in all of our medical plan options, coverage is provided for wigs or hairpieces prescribed by a physician for chemotherapy and radiation therapy causing hair loss.

As required under the Women's Health and Cancer Rights Act of 1998, the plans cover breast reconstruction and implants (prosthesis) needed to produce a symmetrical appearance in connection with a mastectomy. Coverage details vary according to your plan.

Mental/emotional support resources

In addition to treatment of your physical condition, all of our medical plan benefits cover the diagnosis and treatment of mental health issues, including outpatient care, inpatient care, partial hospitalization and treatment.

If you're enrolled in an **Aetna medical plan** through the company, additional resources as part of your medical coverage include:

- **Aetna Behavioral Health Condition Management** provides telephonic advocacy and navigation support to connect you to many mental health treatment support services. Visit [Aetna.com](https://www.aetna.com) or call Aetna One® Advocate at **1-800-558-0860** (for CVS Health colleagues) or the Aetna Service Center **1-866-267-7073** (for MinuteClinic colleagues).
- **CVS Virtual Care™** offers convenient scheduled, virtual support from licensed mental health providers for anxiety and mood disorders, depression screenings, medication management, stress management, life adjustments and conflict resolution, and sleep and related health behaviors. Deductibles and fees apply. In-person care also can be coordinated. Get started at [CVS.com/virtual-care](https://www.cvs.com/virtual-care).

Navigating your medical plan and care

Whether you suspect you or your loved one have cancer due to symptoms or have been diagnosed, or have any questions at all, your health plan can help.

If you're a CVS Health colleague enrolled in a medical plan through Aetna, call Aetna One® Advocate at **1-800-558-0860**.

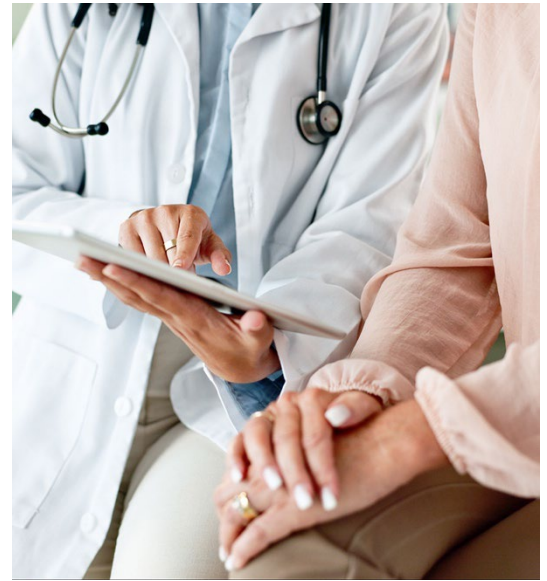
At no added cost, a dedicated advocate with experience in cancer diagnosis and treatments can help you and your caregiver navigate the complexities of the healthcare system. Your advocate can:

- Answer insurance questions
- Help with prior authorizations and appeals
- Connect you with care management
- Assist with finding local resources
- Set up provider consultations

You can continue to speak with the same representative for continuity through cancer treatment.

If you're a MinuteClinic colleague enrolled in a medical plan through Aetna, call the Aetna Concierge at **1-866-267-7073** (TTY: 711) for assistance with benefit or claims questions, choosing providers, and support for complex health issues.

If you're enrolled in a non-Aetna medical plan, see the back of your medical plan ID card for the member services number, to request help in identifying specific resources.



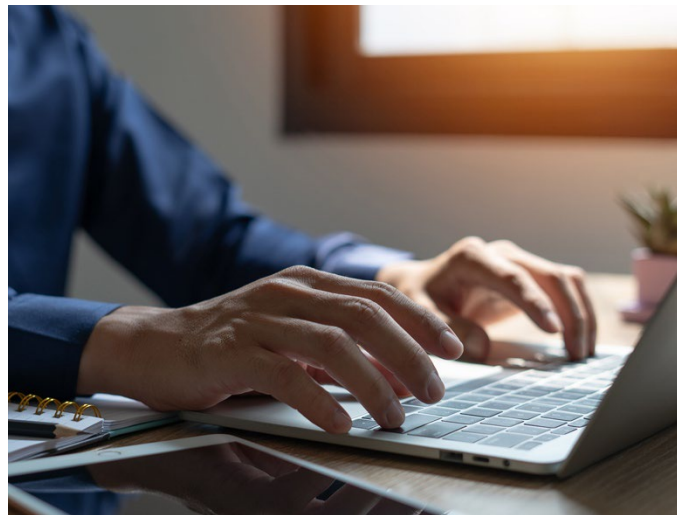
No-cost Aetna medical plan resources

If enrolled in an **Aetna medical plan through CVS Health or MinuteClinic**, the following resources are available at no added cost.

Aetna Cancer Support Center (online)

This online hub can be a trusted source for information and guidance on what to expect while managing cancer treatment and care, including:

- Details about diagnostic tests, treatments and benefits specific to your coverage, and
- Self-service support for breast, colorectal, lung, ovarian, prostate, uterine and other cancers.



Three ways to log in:

1. Visit [Aetna.com](https://www.aetna.com) and navigate to your member website
2. Visit [Aetna.com/cancersupport](https://www.aetna.com/cancersupport)
3. Text “**cancercare**” to **66902** and receive a link to log in to the support center (standard text messaging and other rates from your wireless carrier will apply)

Aetna Compassionate Care ProgramSM

Compassionate Care nurse case managers understand the physical, emotional, spiritual and cultural needs of individuals facing tough decisions due to a critical illness. They are available by phone to offer support and information to you and your family and discuss any concerns you may have. They can:

- Arrange for care and help you manage benefits, including hospice coordination
- Make it easier to plan for advanced care
- Promote coordination among doctors
- Help you and your family find resources in your community or elsewhere
- Help doctors and other caregivers manage pain and symptoms, to make you as comfortable as possible
- Provide support to you and your family, and any caregivers, including hospice if necessary

Find more information: [Aetna.com/individuals-families/member-rights-resources/compassionate-care-program.html](https://www.aetna.com/individuals-families/member-rights-resources/compassionate-care-program.html).

AccordantCare Rare Oncology

Depending on your prescribed chemotherapy treatment, you may be invited to participate in the AccordantCare Rare Oncology program. You receive 24/7 no-cost support from a nurse or other expert specializing in caring for cancer patients. This program can help to improve clinical outcomes, reduce the likelihood of emergency room visits or special hospital admissions, and prevent or manage chemotherapy side-effects that may affect some patients.

To learn more or enroll, call **1-866-637-6339** (TTY: **1-800-735-2962**) Monday – Friday, 8:00 a.m. – 9:00 p.m., ET.

Additional no-cost resources for Aetna medical plans through CVS Health (not available for MinuteClinic plans)

The following resources are available to colleagues and dependents **enrolled in a CVS Health medical plan through Aetna.**

No-cost expert second opinion, surgical support and finding providers: My Medical Ally

When facing a serious medical condition, it is important to find a highly qualified healthcare team you can trust. At no added cost, My Medical Ally through your Aetna health plan helps ensure you receive the best possible care, so you can focus on managing your health. My Medical Ally can help you:

- Get a second opinion from top specialists in person or virtually
- Find the best doctors and hospitals for your needs
- Verify any doctor's credentials, skills, and experience treating your condition
- Confirm your diagnosis to ensure you're on the right treatment path

Connect with My Medical Ally:

- Call **1-855-478-8991**, Monday – Friday, 8:00 a.m. – 8:00 p.m. CT
- Visit mymedicalally.alight.com, and register using company code **CVS Health**

Transform Oncology

The Transform Oncology program monitors where you are in your journey and proactively reaches out to offer increasing levels of support as appropriate. Program services include:

- **Personal navigator.** A supportive patient advocate (the same specific person who is familiar with your case will contact you each time) helps you work through any insurance questions and prior authorization requirements, connect to care management and local resources, and set up consultations with providers.
- **Guided Genetic Health.** Genetic counseling and testing can help guide your treatment and assess your risk of developing other forms of cancer. With this program, you can:
 - Access a free online questionnaire in the Aetna Cancer Support Center (see access information in the section below) to determine if genetic counseling and testing are right for you
 - Participate in convenient, at-home genetic testing and counseling
 - Receive personalized health recommendations that you can follow, from experts

No personal data from the online questionnaire, counseling or testing is shared with the company.

- **Precision Medicine.** This program helps improve the quality of care and speeds up the prior authorization process by ensuring that proposed treatment adheres to the guidelines of the National Comprehensive Cancer Network (NCCN), a non-profit alliance of leading cancer centers devoted to patient care, research and education.
- **Site of Care.** For patients receiving specialized infusion treatment, this transitions the location of care from hospital outpatient settings to alternative sites, offering lower costs and more convenient access.

Resources available to all colleagues

You don't need to be enrolled in a company-sponsored medical plan for the following benefits and resources. Programs may have requirements relating to your regularly scheduled hours, as noted.

Mental/emotional health support

No-cost, confidential counseling

Your mental health is as important as your physical health, especially in times of great stress or life-changing events. No-cost, confidential counseling is available through Resources For Living®, for all colleagues and your household. You do not need to be enrolled in a medical plan to participate.



For one-on-one counseling support, you and your household members, including children up to age 26 who live outside your home, can each get **up to 20 no-cost confidential counseling sessions** (in-person, phone, video or chat therapy) per issue, per plan year from Resources For Living providers. (Additional sessions are treated as office visits under your medical plan, subject to applicable copayments or deductibles and coinsurance.)

You and your household members ages 13 and up also have access to **Talkspace**, an online therapy platform that makes it easy and convenient to connect securely with a licensed behavioral therapist. One week of unlimited texts or one tele-video session equals one confidential counseling session.

You can also speak with a licensed therapist clinician at MinuteClinic locations in select HealthHUB™ stores at no cost to you as part of the 20-counseling session benefit.

A Resources For Living Care Partner can help you learn more about your benefits, help find local resources or a counselor. Connect with a Care Partner anytime, 24/7, on the phone or through live online chat.

- Call **1-800-789-8990** (TTY: 711)
- Online, visit:
 - CVS Health colleagues: resourcesforliving.com/CVSHealth
 - MinuteClinic colleagues: resourcesforliving.com/MinuteClinic

Support from colleagues

Our Colleague Resources Groups (CRGs) are associations for colleagues with common interests and concerns. You can connect with other people who may be in situations like yours. They know what you're going through and may have advice and tips to share.

CRGs of particular interest may include:

- **Family & Caregivers CRG.** You may find support and information for you and for family members who are helping to care for you.
- **CapAbilities CRG.** Your abilities may change as a result of your cancer. This CRG supports colleagues with disabilities and works to help build an inclusive, supportive and empowering environment for all individuals with differing abilities and their allies.

To find other CRGs of interest, visit [Colleague Zone \(ColleagueZone.CVS.com\)](https://ColleagueZone.CVS.com) and search Colleague Resource Groups.

Outside the company, you may also be able to find relevant support groups to meet with in your local community.

Get the most from your other benefits, if enrolled

Health Savings Account (HSA)

If you're enrolled in the Health Savings Plan (HSP)/MyChoice HSP, remember it comes with a Health Savings Account (HSA). You receive company contributions to your HSA and can contribute pretax dollars to cover eligible out-of-pocket expenses.

You can change your HSA contribution amount any time on [Colleague Zone \(ColleagueZone.CVS.com\)](https://colleaguezone.cvs.com), up to the annual Internal Revenue Service (IRS) maximum combined contribution from you and the company. Go to My applications > View all > Benefits – Your Benefit Coverage. Unspent money in your HSA carries over from year to year.



Flexible Spending Account (FSA)

If you're participating in a Health Care FSA or Limited Purpose FSA, remember that you can use this pretax account to help pay for eligible healthcare expenses. Find benefit information and review eligible expenses on the Inspira Financial website: cvshealth.inspirafinancial.com (for CVS Health colleagues) or minuteclinic.inspirafinancial.com (for MinuteClinic colleagues).

Supplemental health plans

If you're enrolled in the **Critical Illness Plan** and diagnosed with a qualifying cancer, this additional coverage pays you a lump-sum benefit. You can use the payment for any purpose you wish. It's meant to ease the various financial burdens that can accompany a serious illness or health condition.

If you're enrolled in the **Hospital Indemnity Plan** and are hospitalized, this additional coverage provides you with a lump-sum benefit that can help with your hospital admission and daily stays. You can use the payment as you wish.

For either of these supplemental health plans, you'll need to file a claim through the Aetna Health® app or [Aetna Supplemental member portal \(MyAetnaSupplemental.com\)](https://myaetnasupplemental.com) to get reimbursed by check or direct deposit. For more information, call Aetna Voluntary at **1-800-607-3366 (TTY: 711)**.

Universal life insurance with living benefits

If you're enrolled in universal life insurance with living benefits and diagnosed with a debilitating condition, you can accelerate receiving cash to help cover unexpected costs. Examples include paying household bills or reimbursing caregiver expenses, even for family members taking care of you. This is in exchange for a reduction of the death benefit eventually paid. For questions about your policy or to begin a claim, contact Transamerica at **1-888-763-7474**.

401(k) retirement savings plan

While designed for long-term savings and investment, your 401(k) retirement savings plan provides for certain withdrawals while you're employed:

- If you have an "immediate and heavy financial need," including eligible medical care expenses as defined by the IRS, you can take a hardship withdrawal.
- If you are age 59½ or older, you may take an in-service withdrawal for any reason.

Withdrawals have tax consequences and penalties. You also may consider requesting a loan from your 401(k) account. Review all of your options carefully and consider speaking with a financial advisor or financial coach from Financial Finesse before taking a withdrawal or plan loan.

For more information and to access your 401(k) account, visit **Colleague Zone (ColleagueZone.CVS.com)** > My applications > View all > and then select either the CVS Health or MinuteClinic 401(k) plan name or go to **ownyourfuture.vanguard.com/en/home/publogin**.

More help with financial considerations

Remember that your cost for your care is limited by your medical plan's out-of-pocket maximum, which caps the amount you pay out of pocket in a plan year. Once you reach this maximum, your plan pays 100% of eligible costs through the end of the plan year. The maximum may be updated, from year to year.

Even with limits on what you're required to pay, your share of the cost of medical care could be considerable versus what you might expect to spend in a typical year. You may also encounter added expenses in addition to direct medical care: childcare expenses, travel for treatment, expenses related to disability, etc. Your income may also be affected if you are unable to work.



Here are resources that can reduce your costs or provide financial assistance if needed at this time.

No-cost financial coaching from Financial Finesse

Get no-cost information and confidential one-on-one support from a financial coach to understand your benefits from the company and determine whether adjustments to your regular budget may be necessary. Coaches can provide financial strategies to ensure you can focus on your health throughout your journey.

Visit [Colleague Zone \(ColleagueZone.CVS.com\)](https://ColleagueZone.CVS.com) > My applications > View all > Financial Finesse to review online resources or call **1-866-291-7134**, Monday-Friday, 9:00 a.m. – 8:00 p.m. ET, to speak with a coach.

No-cost financial resources from Resources For Living

Review no-cost online resources on financial topics such as retirement, investing, budgeting, debt, credit and more. Or schedule a no-cost 30-minute phone consultation with a money coach.

- If you're a **CVS Health** colleague, visit Resourcesforliving.com/CVSHealth
- If you're a **MinuteClinic** colleague, visit Resourcesforliving.com/MinuteClinic

All colleagues and household members can call Resources For Living at **1-800-789-8990** (TTY: 711), 24 hours a day, seven days a week.

Support through basic life insurance coverage

If you're a full-time colleague regularly scheduled to work 30 or more hours per week, your company-paid basic life insurance, provided through The Hartford, offers special resources at no cost to you, if you are diagnosed with a critical illness:

- With **Beneficiary Assist**[®] counseling, compassionate professionals can help you or your beneficiaries cope with emotional, financial and legal issues that can arise after a loss. Includes unlimited phone contact for legal advice, financial planning and emotional counseling, and five face-to-face sessions for up to a year from the date a claim is filed.
- With **HealthChampion**SM support, receive guidance on care options, helpful resources, and help with timely and fair resolution of issues.

These resources may be especially useful if you're not enrolled in an Aetna medical plan and do not have access to similar resources. To learn more, call **1-800-411-7239**.

Employee Relief Fund

This fund offers grants up to \$3,000 (tax-exempt) to help you meet a sudden and unexpected financial responsibility for which you don't have sufficient resources. Grant applications must demonstrate financial need and must be for a recent event (within a calendar year).

To request assistance, contact the Colleague Relations Team for an application at colleaguerelations@cvshealth.com. Or visit [Heartbeat](#) for more information.

Payment plan tip

If needed, you may work with your healthcare provider on a payment plan over time, for the amounts you owe, to help reduce the burden on you. Contact your provider directly to inquire about your options.

Time off and leave

You may need some time off for your treatment, as well as rest and recovery. The company offers different leave options for you to consider. This is a brief overview of different types and how they work. Find more information on our time off and leave policies on [Colleague Zone \(ColleagueZone.CVS.com\)](https://www.colleaguezone.com) > Popular Topics > Leaves and Disability or visit [BenefitMoments.com](https://www.benefitmoments.com) > My Work/Life > Family and Leave.

Forms of leave and related accommodations, available to all colleagues, may include:

- **Continuous leave of absence.** You are out for a block of time, perhaps weeks or months, consecutively.
- **Intermittent leave of absence.** You have periodic absences that may or may not be predictable.
- **Reduced schedule leave of absence.** You can work, but not your regular full schedule. For example, you normally work eight hours a day, but for a period of time you can only work six hours a day.
- **Accommodation.** You need an accommodation to help you perform the essential duties of your position. For example, no lifting, change in schedule, special equipment, etc.

You may take leave options available under various company programs (including paid time off, short-term and long-term disability leave, and company medical leave), as well as the Family and Medical Leave Act (FMLA). Provisions of the Americans With Disabilities Act (ADA) and various state leave programs may also apply.

Preparing for a leave

Contact the myLeave team to connect with a Case Manager as soon as you can. Visit [Colleague Zone \(ColleagueZone.CVS.com\)](https://www.colleaguezone.com), search “Initiating a Leave of Absence” or call the HR Service Center at **1-888-694-7287** (TTY: 711).

Paid time off (PTO)

You may have the option to use accrued, available company-paid time off at 100% of your base pay. Your myLeave Case Manager will let you know about any state-specific rules. Know the company policy on carrying over time off and plan accordingly. Find time off policies on [Colleague Zone \(ColleagueZone.CVS.com\)](https://www.colleaguezone.com) > Popular Topics > Time Away.



myLeave

myLeave is a self-service tool where you can initiate a Leave of Absence (LOA). You can also use it to extend or check the status of your leave and request a reasonable accommodation, if needed.

myLeave has a variety of resources for planning your time off and leave, including:

- Videos to help you learn about the LOA process and benefits that might be available to you.
- A colleague checklist outlining the steps to prepare for your leave.

Find more information on our time off and leave policies on [Colleague Zone \(ColleagueZone.CVS.com\)](https://www.colleaguezone.com) > Popular Topics > Leaves and Disability.

Short-term disability (STD)

Your short-term disability (STD) benefits begin after a one-week elimination (waiting) period. You'll receive 80% of your Annual Benefits Base Rate (ABBR) for up to six weeks, then 60% of your ABBR for up to an additional 19 weeks, based on medical necessity and eligibility. Your ABBR is equal to your base pay, plus an average of the last two years' paid bonus or commissions, if applicable. You can view your ABBR in the benefits enrollment system from [Colleague Zone \(ColleagueZone.CVS.com\)](https://colleaguezone.cvs.com) > My applications > View all > Benefits – Your Benefit Coverage. During the elimination period, the myLeave team will automatically pay up to five days of accrued, unused PTO/vacation time unless prohibited by state regulations. Be sure to discuss this with your myLeave Case Manager.

Long-term disability (LTD)

Once STD benefits are exhausted, long-term disability (LTD) benefits may begin.

- Company-paid LTD provides 40% of your ABBR, up to \$10,000 per month.
- If you purchased optional buy-up LTD coverage, you'll receive an additional 20% of your ABBR. Combined, company-paid and buy-up LTD would pay 60% of your ABBR, up to \$15,000 per month.

All LTD benefits are taxed when paid.

Family and Medical Leave Act (FMLA), State and Company Leaves

FMLA: Whether for an immediate family member (spouse, child under age 18 or parent) with a serious health condition, or due to your own serious condition, FMLA lets eligible colleagues take up to 12 weeks of unpaid, job-protected leave in a rolling 12-month period. This leave runs concurrent with STD, along with applicable company leave time and most state leave (see below). You're also eligible to use paid time off during periods of unpaid time. To be eligible for FMLA, you need 12 months of service and 1,250 hours worked in the 12 months before your leave start date.

Company Medical Leave: If you are disabled due to an illness or disability, you can take up to 12 months within a given 12-month period, as long as you have at least 60 days of continuous service with the company. Medical leave runs concurrent with applicable FMLA and state laws that may provide certain job protections. Unless otherwise protected under federal or state law, job protection status during these types of leaves may vary and may even change at any time during the leave for a variety of reasons, including a change in business needs. We'll notify you if there are any anticipated changes to your job protection status.

To learn more, visit [Colleague Zone \(ColleagueZone.CVS.com\)](https://colleaguezone.cvs.com) > Popular Topics > Leaves and Disability or call the HR Service Center at **1-888-694-7287** (TTY: 711).

If you need a reasonable accommodation

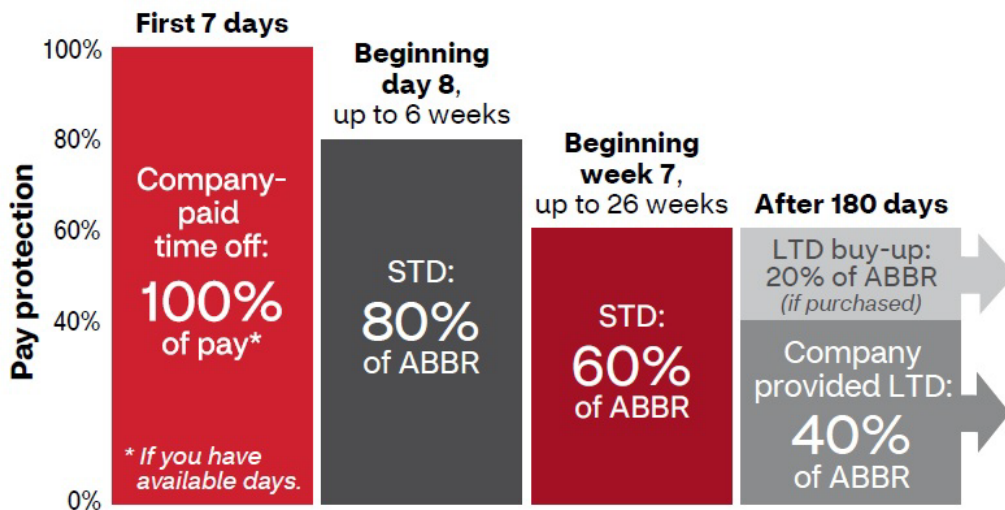
If you need a **reasonable accommodation** for your condition or disabilities, contact the Colleague Relations Reasonable Accommodations team as soon as possible before returning to work to ensure there is time to make accommodations before your return. Call **1-877-805-9511 (TTY: 711)** and select Option 1 for Reasonable Accommodations.

If you'd like to retire

If eligible to do so, you may be considering retiring to concentrate on your cancer journey and other aspects of your life. Be sure to check out your options for needs such as medical coverage, life insurance policy conversion (if you have purchased supplemental coverage) and retirement savings. And remember no-cost confidential financial coaching through Financial Finesse, for additional support in looking ahead. If you're a CVS Health colleague, visit [BenefitMoments.com](https://www.benefitmoments.com) > Learning Library > [Retiring from CVS Health](#) for highlights of key considerations.

Example: Summary of time off and leave options

Here's how your integrated benefits work, if you are regularly scheduled to work 30 hours or more per week. Remember that leave under the FMLA, as previously cited, runs concurrently for up to 12 weeks.



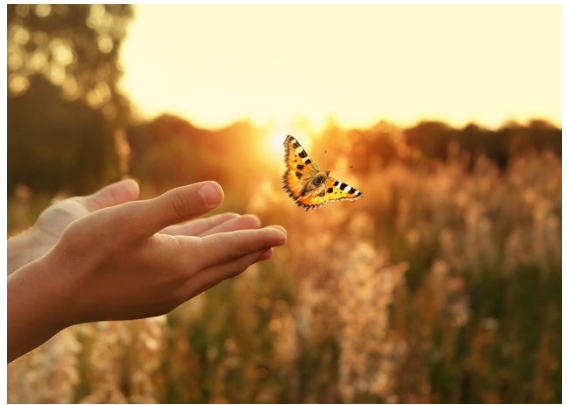
Reminder: ABBR is your Annual Benefits Base Rate.

Planning to protect your loved ones

Everyone needs a plan for what we leave behind, and how to take care of loved ones and dependents who survive us. While this is a universal need and duty, a cancer diagnosis may bring a special urgency.

Update your beneficiary information

Be sure to update your beneficiaries for your life insurance, your 401(k) retirement savings plan and any other policies, as necessary:



- Company-paid, optional life insurance and universal life with living benefits: Call the HR Service Center at **1-888-694-7287** (TTY: 711) or visit [Colleague Zone \(ColleagueZone.CVS.com\)](https://www.colleaguezone.com) > Your Benefit Coverage > My Profile > Beneficiaries.
- 401(k) retirement savings plan: Visit [Colleague Zone \(ColleagueZone.CVS.com\)](https://www.colleaguezone.com) > My applications > View all > and then select either the CVS Health or MinuteClinic 401(k) plan name or go to ownyourfuture.vanguard.com/en/home/publogin.

Advance directives

Legal documents can help ensure that your wishes regarding medical care are known if you're no longer able to make medical decisions due to serious illness or injury. An advance directive can authorize a designated person – such as a spouse/partner, other relative, or friend – to make medical decisions when you're no longer able to do so. Advance directives can include a living will, durable power of attorney for health care, and orders known as “do not resuscitate.” Laws or guidance may vary by state.

For an overview, see the National Institutes of Health (NIH) National Cancer Institute at this site: [cancer.gov/publications/dictionaries/cancer-terms/def/advance-directive](https://www.cancer.gov/publications/dictionaries/cancer-terms/def/advance-directive)

Your no-cost resources for support include Financial Finesse. Visit [Colleague Zone \(ColleagueZone.CVS.com\)](https://www.colleaguezone.com) > My applications > View all > Financial Finesse or call **1-866-291-7134**, Monday – Friday, 9:00 a.m. – 8:00 p.m. ET, to speak with a financial coach.

Find additional no-cost support, as cited below, through **Resources For Living** and if you work full-time, through our basic life insurance provider, **The Hartford**. Also as cited on the following page, our legal services voluntary benefit provider, **LegalEase**, can assist at no added cost to you if you enrolled.

Wills/legal assistance through Resources For Living

No-cost legal services, including a 30-minute, in-person or telephonic consultation, are available to all colleagues from Resources For Living. Get assistance with wills, estate planning and more.

- If you're a CVS Health colleague, visit [Resourcesforliving.com/CVSHealth](https://resourcesforliving.com/CVSHealth)
- If you're a MinuteClinic colleague, visit [Resourcesforliving.com/MinuteClinic](https://resourcesforliving.com/MinuteClinic)

All colleagues and household members can call **Resources For Living** at **1-800-789-8990** (TTY: 711), 24 hours a day, seven days a week. You can find web-based resources and legal form templates on their website by going to Services > Legal and Financial > Legal Forms > Personal Documents > Health care. Next to Advance Directive, select your state and then “Get Started.” You also will find forms such as a HIPAA Authorization and a Care Agreement (Personal and Elder Care).

No-cost services for wills and funeral planning through life insurance coverage

If you're a full-time colleague regularly scheduled to work 30 or more hours per week, your company-paid basic life insurance coverage includes these no-cost services through The Hartford.

EstateGuidance® Will Services

Create a simple will from the convenience of your home. Through **The Hartford**, you have access to this service that helps you protect your family's future by creating a will online, backed by online support from licensed attorneys. Follow the instructions to create a will that's customized and legally binding.

Visit estateguidance.com and use code **WILLHLF**.

Funeral Concierge funeral planning services

The Hartford's Funeral Concierge offers a suite of online tools to help guide you through key decisions. Eligibility includes you and any dependents you enrolled in supplemental life insurance. The benefit allows for pre-planning, documentation of wishes, and even offers cost comparisons of funeral-related expenses. After a loss, the service includes family advocacy and professional negotiation of funeral prices with local providers, often resulting in significant savings. And Express Pay guarantees beneficiaries can receive payment in as little as 48 hours.

Call **1-866-854-5429** or visit everestfuneral.com/hartford and use code **HFEVLC**.

Voluntary legal services plan

If you're enrolled in the legal services plan through **LegalEASE**, you get fully covered in-network assistance with legal issues including estate planning, wills and living wills, and health care power of attorney.

For more information, visit [LegalEASE \(LegalEASEplan.com/CVS\)](https://Legalease.com/CVS) or call **1-866-458-7147** and reference "CVS Health".

More considerations on the journey

Know you're not alone

Cancer is common. According to the National Institute of Health's National Cancer Institute, about 40% of Americans will be diagnosed with cancer at some point in their lives. Each year in the United States, about 2 million people are newly diagnosed with cancer. The likely outcome depends on many factors. The type of cancer matters; some are easier to treat than others. Early detection and treatment make a difference, which is why we encourage regular screenings and awareness of cancer symptoms.



The number of cancer survivors in the United States is projected to be 22.5 million by 2032, up from 18.1 million in January 2022.

But you are not a statistic, and every journey is different. With the resources in this guide, you have help.

Stay active

During your cancer journey, it's helpful to live as healthy a lifestyle as possible, including managing stress, eating right, getting enough sleep, and being both physically and socially active.

Fighting cancer and undergoing treatment can be very tiring. In the past, patients were mostly urged to "get rest." However, being active can help keep your body strong and raise your spirits and energy levels. Exercised muscles even appear to produce substances that help fight cancers directly. All this is discussed in an encouraging 20-minute video from the American College of Sports Medicine, **Moving Through Cancer**, viewable at [youtube.com/watch?v=8SSmybNyN-c](https://www.youtube.com/watch?v=8SSmybNyN-c).

American Cancer Society

Find an abundance of information at [cancer.org](https://www.cancer.org), including:

- The short publication **After Diagnosis: A Guide for Patients and Families:** [cancer.org/content/dam/cancer-org/cancer-control/en/booklets-flyers/after-diagnosis-a-guide-for-patients-and-families.pdf](https://www.cancer.org/content/dam/cancer-org/cancer-control/en/booklets-flyers/after-diagnosis-a-guide-for-patients-and-families.pdf)
- Background on cancer in general, and different types: [cancer.org/cancer.html](https://www.cancer.org/cancer.html)
- Insights on how cancer is managed and treated: [cancer.org/cancer/managing-cancer.html](https://www.cancer.org/cancer/managing-cancer.html)
- Help finding support programs and services near your community: [cancer.org/support-programs-and-services.html](https://www.cancer.org/support-programs-and-services.html)

Supporting a loved one with cancer

Supporting a loved one through a life challenge is often a matter of following your instincts. That's not the case when someone close to you is diagnosed with cancer. After the initial shock wears off, friends and family can wonder what they should be doing to help. These expert tips can help you provide the right practical and emotional assistance: [Aetna.com/health-guide/supporting-loved-one-cancer-practical-emotional-tips.html](https://www.aetna.com/health-guide/supporting-loved-one-cancer-practical-emotional-tips.html).

Key contacts

Find contact information within each of the specific resources in this guide. Here is a quick reminder of the top points of contact to keep handy.

Benefit Moments

No login; overview of all your health and wellness benefits. Also see “Contact Us” at upper right for a Contact List on many major benefits and wellness supports.

BenefitMoments.com



Colleague Zone

Personalized; take benefit action here.

ColleagueZone.CVS.com



HR Service Center

1-888-694-7287 (TTY: 711)

Representatives are available Monday through Friday from 8:00 a.m. – 8:00 p.m. ET and 7:00 a.m. – 4:00 p.m. ET on Sundays and certain holidays.

Aetna One® Advocate

1-800-558-0860

(for Aetna plan participants)

Resources For Living

1-800-789-8990 (TTY: 711)

CVS Health colleagues:

resourcesforliving.com/CVSHealth



MinuteClinic colleagues:

resourcesforliving.com/MinuteClinic

