PUBLICIS BENEFITS

Health & Group Benefits Program



ELIGIBILITY



MEDICAL



HEALTH SAVINGS ACCOUNTS



LPFSA



HCFSA



PRESCRIPTION



DENTAL



VISION



DCFSA



LIFE & AD&D INSURANCE



DISABILITY



401K



FAMILY CARE



EMPLOYEE ASSISTANCE PROGRAM



LEGAL



COMMUTER BENEFITS



HEALTHY LIVING



VOLUNTARY BENEFITS



INTERNATIONAL SOS



HEALTH ADVOCATE



DEPENDENT CARE



MEDICAL

MEDICAL



You'll see this option when you start enrolling in benefits on bswift, our benefits enrollment portal.

MEDICAL

	Premier	Standard	HSA	Freelancer
Deductible	• In Network: $850 Individual; $1,700 Family • Out of Network: $1,700 Individual; $3,400 Family	• In Network: $1,100 Individual; $2,200 Family • Out of Network: $2,200 Individual; $4,400 Family	• In Network: $1,750 Individual; $3,500 Family • Out of Network: $3,500 Individual; $7,000 Family	• In Network: $3,500 Individual; $6,000 Family • Out of Network: $5,700 Individual; $11,400 Family
Coinsurance	• In Network: 20% • Out of Network: 40%	• In Network: 20% • Out of Network: 40%	• In Network: 20% • Out of Network: 40%	• In Network: 30% • Out of Network: 50%
Out of Pocket Maximum	• In Network: $3,900 Individual; $7,800 Family • Out of Network: $7,800 Individual; $15,600 Family	• In Network: $6,250 Individual; $12,500 Family • Out of Network: $12,500 Individual; $25,000 Family	• In Network: $8,700 Individual; $17,400 Family • Out of Network: $17,400 Individual; $34,800 Family	• In Network: $6,550 Individual; $13,100 Family • Out of Network: $13,100 Individual; $26,200 Family
Network	• California: California Select • Massachusetts, Rhode Island and New Hampshire: Harvard Pilgrim • Hawaii: Options; plan design differs from the above as well • All other states: Choice Plus			

MEDICAL

- **Personal Health Support (PHS)** – Proactive care management solution
- **Advocate4Me** – UHC Premier Advocates is a dedicated team to assist employees and their families throughout their healthcare journey.
- **Complex Care Concierge (C3)** – Support employees with complex health needs.
- **Maven Maternity** – A twelve (12) month digital platform designed to improve pregnancy outcomes
- **Calm Health** – Mental health support at your pace
- **One Pass Select** – Flexible options designed to make fitness fun
- **Teladoc through UHC** – Virtual care services

UHC Medical Plans and Participating Provider Networks

Premier Plan- Choice Plus Network

Standard Plan- Choice Plus Network

HSA Plan- Choice Plus Network

Freelancer HSA Plan- Choice Plus Network

Harvard Pilgrim (Premier, Standard, HSA)

California POS-Select Plan Network

Hawaii Fully Insured Plan

To check if the providers you see now are included in your plan:

1. Go to **uhc.com/providersearch**
2. Choose **Medical Directory**
3. Choose **Employer and Individual Plans**
4. Select the plan and add your location

whyuhc.com/publicisgroupe or 833-313-2025





Hinge Health: Virtual Physical Therapy at No Cost to You

You can find more information on

PublicisConnections.com

Or

1-800-933-3622

(Mon-Fri 8am-8pm EST)

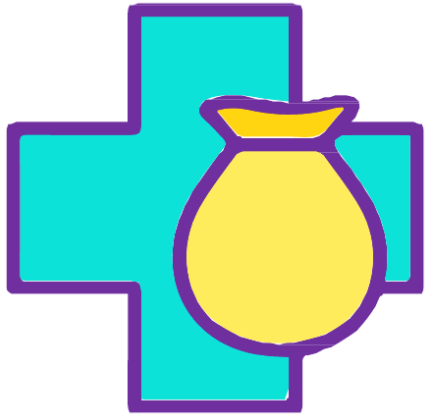
You will find your per pay premiums on bswift under the Library content tab

Enrolling a spouse or domestic partner who is eligible for coverage elsewhere:

$100 applied post-tax each month

The surcharge will be waived if your spouse or partner is:

- ✓ Eligible for coverage as a Publicis employee
- ✓ Eligible for Medicare
- ✓ Self-employed
- ✓ Benefits ineligible with their employer



HEALTH SAVINGS ACCOUNT

For a retired couple, the average medical expenses throughout retirement is $315,000.*

*Fidelity Retiree Health Care Cost Estimate

HSA



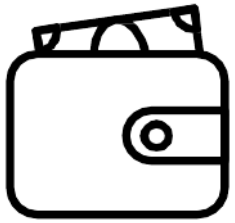
TAX-FREE CONTRIBUTIONS

You can contribute pre-tax dollars via payroll deductions



TAX-FREE GROWTH

Any interest or earnings from your account grow tax-free



TAX-FREE WITHDRAWALS

You can pay for qualified expense on a tax-free basis

Maximum contribution

(including employer contributions)

MAXIMUM

CONTRIBUTION

Individual contribution: **$4,500**

Family contribution: **$9,000**

Publicis contributions (annually): $250 for employee-only coverage and $500 for all other family coverage



HSA

GENERAL

- Prescriptions
- Doctor visits
- Doctors fees
- Crutches
- Hearing Aids
- Motorized wheelchair
- X-rays
- Acupuncture
- Therapy
- Physical therapy
- Chiropractor visits
- Alcoholism
- Long-term care expenses

DENTAL & VISION

- Braces
- Dental cleanings
- Denturist
- Orthodontia
- Eyeglasses
- Eye exams
- Eye surgery

MEDICATION

- Acne Medicine
- Allergy Medicines
- Ibuprofen



HCFSA



HCFSA

- Acne Medicine
- Ambulance
- Contact Lenses
- Dental Cleanings
- Disposable Face Masks
- Eyeglasses
- Eye Surgery
- Hearing Aids
- Motorized Wheelchair
- Prescriptions
- X-Rays
- Allergy Medicines
- Braces
- Crutches
- Denturist
- Doctor Fees
- Eye Exams
- Flu Shot
- Ibuprofen
- Orthodontia
- Sanitizing Wipes

Maximum contribution

(including employer contributions)

MAXIMUM

CONTRIBUTION

Maximum contribution: **$3,500**

Use by: December 31, 2027



LPFSA

Maximum contribution

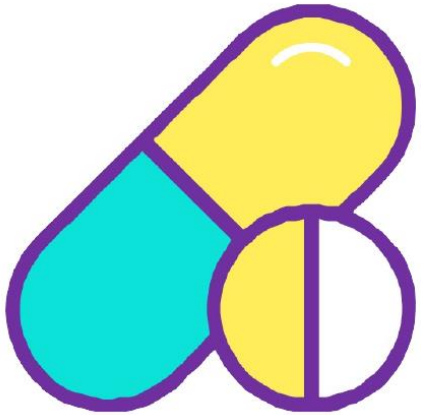
(including employer contributions)

MAXIMUM

CONTRIBUTION

Maximum contribution: **$3,500**

Use by: December 31, 2027



PRESCRIPTION

When you enroll in one of the Publicis medical plans, you are automatically enrolled in prescription coverage.

Ask for Generic Versions

Generics have the same active ingredients as the brand name drugs but generally costs **80% less.**

Prescription prices can also be very different from pharmacy to pharmacy, even within the same ZIP code.

Make sure you shop around for the best price to save even more money.

PRESCRIPTION



With mail order, you can get your 90-day maintenance medications delivered to your door at no extra cost.



PRESCRIPTION

We are partnering with CVS and PrudentRx so you pay $0 out-of-pocket for any specialty medications.

If you have a specialty medication that we can support you with, you will receive more information in the mail from PrudentRx



DENTAL



DENTAL

BASIC COVERAGE

COMPREHENSIVE COVERAGE

Dental Plans

Basic plan deductible:
$100 for individual / $300 for family

Comprehensive plan deductible:
$50 for individual / $150 for family

DENTAL

	Basic Plan	Comprehensive Plan
Calendar-Year Deductible	**$100** for individual / **$300** for family	**$50** for individual / **$150** for family
Calendar-Year Maximum	**$1,000** per covered member; diagnostic and preventive are exempt from maximum	**$2,000** per covered member; preventive and orthodontic are exempt from maximum
Preventive Care	**50%**	**20%**
Major Care	**Not Covered**	**50%** after deductible
Orthodontia Care	**Not Covered**	**50%** after deductible
Orthodontia Lifetime Maximum	**Not Covered**	**$2,000**



VISION

VISION

	LOW PLAN		HIGH PLAN	
	In-Network	Out-of-Network	In-Network	Out-of-Network
EYE EXAM	$15 copay	$50 allowance	$10 copay	$50 allowance
FRAMES	$25 copay; $120 retail allowance	$70 allowance	$10 copay; $200 allowance	$70 allowance
LENSES	$25 copay	$50 - $100 allowance	$10 copay	$50 - $100 allowance
CONTACT LENSES	$125 allowance	$125 allowance	$200 allowance	$125 allowance

VISION

VSP Extra Savings

Routine Retinal Screening: No more than a **$39** copay on routine retinal screening as an enhancement to a WellVision Exam

Glasses and Sunglasses

Extra **$20** to spend on featured frame brands.

Go to vsp.com/offers for details.

30% savings on additional glasses and sunglasses, including lens enhancements, from the same VSP provider on the same day as your WellVision Exam. Or get **20%** from any VSP provider within 12 months of your last WellVision Exam.



DCFSA

DCFSA Eligibility

DCFSA

Eligibility

- ✓ Care for your child who is under **age 13**
- ✓ Care for your spouse or a relative who is physically or mentally incapable of self-care and lives in your home

Maximum contribution

(including employer contributions)

MAXIMUM

CONTRIBUTION

Maximum contribution: **$7,500**

Married or filing separately: **$3,750 each**



LIFE AND AD&D

LIFE



BASIC LIFE



SUPPLEMENTAL LIFE



ACCIDENTAL DEATH & DISMEMBERMENT



BASIC LIFE

We offer two basic life insurance coverage options at no cost to you:

Option 1

✓ One-and-a-half times your base pay, *rounded to the next higher **$1000** to a maximum of **$750,000**

Option 2

✓ Flat dollar coverage of **$50,000** for employees who wish to avoid paying imputed income tax. This option is only available to employees earning more than **$33,333.34** per year



SUPPLEMENTAL LIFE

LIFE

WHO'S ELIGIBLE	COVERAGE CHOICES
Employees	1 to 8 times your base annual earnings up to a maximum of the lesser of 8 times base annual earning (post-tax) or $2,000,000 Coverage will reduce at ages 65-69 by 65% and ages 70+ by 50%
Spouse / Domestic Partner	Option 1: $50,000 Option 2: 1 to 5 times base annual earnings (post-tax) up to $300,000 **Not to exceed 100%** of your employee life benefit, combined Basic Life and Supplemental Life benefits Coverage will reduce age 65-69 by 65% and ages 70+ by 50%
Eligible dependent(s)	You can also purchase coverage of either $5,000, $10,000 or $25,000 for each dependent child with after-tax paycheck deduction. In order for dependent child to be eligible the following should be met: ✓ Must be under age 21 (or under age 25 if a full-time student) ✓ You must legally support the child, and the child must permanently live in the home in which you are the head of the household.

Here are a few things to note with supplemental life insurance coverage:

- ✓ The base pay used to determine your coverage is rounded to the next higher $1,000.
- ✓ The maximum amount of Supplemental Life Insurance coverage available is $2 million; the maximum coverage amount of Basic and Supplemental Life Insurance combined is $2.75 million.
- ✓ **Some evidence of insurability is required.**
- If you elect Supplemental Life Insurance as a new hire, you do not need to provide Evidence of Insurability (EOI) for coverage that is the lesser of three times your base pay or $750,000.
- EOI will be required any time you wish to enroll for Supplemental Life Insurance coverage by a multiple of greater than one times your base pay.
- During Open Enrollment, employees who are not currently enrolled in Supplemental Life Insurance will be required to provide EOI.

Two Publicis employees married to another may not be insured under Spouse Life.

Children of two Publicis employees may only have Dependent Life coverage under one parent.



AD&D

LIFE

WHO'S ELIGIBLE	COVERAGE CHOICES
Employees	1 to 8 times your base annual earnings up to **$2,000,000**
Employee and Family Plan	**Spouse/Domestic partner/Same sex domestic partner** Only 60% of your coverage amount up to $500,000. **Spouse/Domestic partner/Same sex domestic partner & Child(ren):** ✓ Spouse: 50% of your coverage amount up to $500,000 ✓ Child(ren): 10% of your coverage amount up to $50,000 **Child(ren)** Only 15% of your coverage amount up to $50,000 **At age 65** your optional AD&D coverage reduces to 65% of the coverage amount. **At age 70** it reduces to 50% of the coverage amount

Please note, effective April 1, 2026, we will be moving to a new Life Insurance and AD&D Administrator, Prudential/Sedgwick. Stay tuned for additional information



DISABILITY

Short-Term Disability (STD)

Long-Term Disability (LTD)

DISABILITY

Years of Service as of the Day Become Disabled	Publicis STD Coverage
	Elimination Period: 7 calendar days; may apply sick pay; included in the weeks at 100% of base pay
Less than 1 year	4 weeks at 100% of base pay; 22 weeks at 0% of base pay
1 to 2 years	8 weeks at 100% of base pay; 18 weeks at 0% of base pay
2 to 3 years	12 weeks at 100% of base pay; 14 weeks at 0% of base pay
3 to 4 years	16 weeks at 100% of base pay; 10 weeks at 0% of base pay
4 to 5 years	20 weeks at 100% of base pay; 6 weeks at 0% of base pay
Over 5 years	26 weeks at 100% of base pay; 0 weeks at 0% of base pay

Long-Term Disability

LONG-TERM

DISABILITY

Long-term disability insurance provides income replacement benefits if you are injured or ill for **180 days.**

DISABILITY

TYPE OF LTD COVERAGE	PUBLICIS LTD COVERAGE
Basic LTD Benefit (Company-paid)	40% of base pay, up to a maximum base pay of $300,000, with a maximum benefit of $10,000/month
Supplemental LTD Benefit (employee-paid)	**Level one:** Additional **20%** up to annual base pay of $300,000, with a maximum combined benefit of $15,000/month. **Level two:** Additional **20%** coverage of base pay above $300,000, with a maximum benefit of $25,000/month

Please note, effective April 1, 2026, we will be moving to a new Disability Administrator, Prudential/Sedgwick. Stay tuned for additional information and training



401(K)

Employee contributions

- ✓ You will be automatically enrolled in the plan within **45 days** of your hire date at a rate of **5%** of your eligible pay, and you can choose to opt out of this service within **30 days** of your hire date.
- ✓ You can change your contributions at any time from **1%-50%** of eligible compensation, or up to **15%** if you considered a highly compensated employee by IRS standards.
- ✓ You can contribute pre-tax a maximum of **$25,500** in 2027. If over 50, add an extra **$8,500** per year in “catch up” contributions can be elected.

You own all your contributions and any investment earnings on that money.

Company Match & Vesting

- ✓ Publicis matches **100%** of the first **3%** of compensation you contribute and **50%** of the next **2%** of compensation you contribute.
- ✓ You are **100%** vested in any contributions you make to the plan and Publicis contributions vest based on your years of service.

YEARS OF SERVICE	PERCENT VESTED
0 - 1	0%
1 - 2	25%
2 - 3	50%
3 - 4	75%
4 +	100%



FAMILY CARE

FAMILY CARE



GROWING FAMILY



RAISING CHILDREN



TEENS AND COLLEGE PREP



DEPENDENT CARE



GROWING FAMILY

Fertility Benefits

We are committed to assisting our employees looking to build their families through the use of various fertility treatment such as intrauterine insemination and in vitro insemination, up to a $25,000 lifetime maximum. We have enhanced fertility offering to cover elective services, including cryopreservation and it is inclusive.

Call **UHC Premier Advocate (833-313-2025)**, and ask your Advocate how you can get the most out of your fertility benefits.



RAISING CHILDREN

Find babysitters, nannies and housekeepers

Bright Horizons can take the guesswork out of finding the right ongoing care for your child.

- ✓ Jump on the waitlist at Bright Horizons centers
- ✓ Receive tuition discounts at network partner centers
- ✓ Source your own babysitter, nanny, pet sitter, housekeeper and more through Sittercity
- ✓ Find a caring nanny through a white-glove placement service

Care for your family's mental health

If you or a family member is feeling stressed, alone or just needs someone to talk to, our Employee Assistance Program (EAP) is here for you.

Workplace Solutions
1-800-327-5071
www.wseap.com
Access Code: Publicis

TEENS AND COLLEGE

Get school support

Get cost-saving discounts through Bright Horizons on highly-ranking tutoring services for your family.

Access classes on depression, anxiety and stress

Through our Publicis medical plan benefits, you and your dependents 13+ have access to free, virtual classes to improve challenging feelings like depression, anxiety and stress. Start your online assessment to find a program that is right for you and your family.

Get college admissions support

Access advice from the best - former college admissions experts and financial aid officers - who support you as you navigate the road to college with your child. This program offers free, one-on-one guidance from top college experts who can help you:

- ✓ Navigate the college admissions process
- ✓ Select high school courses and extracurriculars
- ✓ Choose the right college savings plan and analyze financial aid packages
- ✓ Review your child's college admissions essay

Care for your family's mental health

Get help from our Employee Assistance Program (EAP) to ride out the highs and lows with your teen.

Workplace Solutions 1-800-327-5071
www.wseap.com Access Code: Publicis

DEPENDENT CARE

Caregiver support

If your parent, spouse, partner or other loved one needs short-term help, find a qualified caregiver through Bright Horizons who can provide support and companionship when you cannot be there. Learn more at Publicis Connections.com

Care coordination

Health Advocate is a modern health concierge service that can help you navigate the ins and outs of the confusing healthcare system so you can focus more on you and your family.

If you are on our Publicis medical plan, you have access to additional personal health clinicians trained to help with your health care needs, including finding the right doctors, keeping up with appointments, reviewing doctors instructions and more. Learn more in the Health Advocate section.

Care for your family's mental health

With our resources for your mental health and wellbeing, you can get convenient help whenever and wherever.

Workplace Solutions
1-800-327-5071
www.wseap.com
Access Code: Publicis

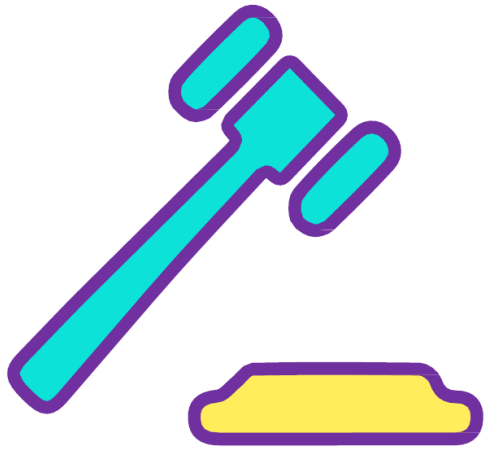


EMPLOYEE ASSISTANCE PROGRAM

- ✓ Counseling
- ✓ Emotional Wellbeing
- ✓ Stress
- ✓ Relationships
- ✓ Legal
- ✓ Substance Use
- ✓ Caregiving
- ✓ Financial
- ✓ Work related
- ✓ Managing current events

Workplace Solutions

1-800-327-5071
www.wseap.com
Access Code: Publicis



LEGAL

LEGAL

Money Matters	Debt Collection Defense Identity Theft Defense Negotiations with Creditors	Personal Bankruptcy Promissory Notes	Tax Audit Representation Tax Collection Defense
Home & Real Estate	Boundary or Title Disputes Deeds Eviction Defense Foreclosure	Home Equity Loans Mortgages Property Tax Assessments Refinancing of Home	Sale or Purchase of Home Security Deposit Assistance Tenant Negotiations Zoning Applications
Estate Planning	Codicils Complex Wills Healthcare Proxies Living Wills	Powers of Attorney (Healthcare, Financial, Childcare, Immigration)	Revocable & Irrevocable Trusts Simple Wills
Family & Personal	Adoption Affidavits Conservatorship Demand Letters Garnishment Defense Guardianship Immigration Assistance	Juvenile Court Defense, Including Criminal Matters Name Change Parental Responsibility Matters Personal Property Protection	Prenuptial Agreement Protection from Domestic Violence Review of ANY Personal Legal Document School Hearings
Civil Lawsuits	Administrative Hearings Civil Litigation Defense	Disputes Over Consumer Goods & Services Incompetency Defense	Pet Liabilities Small Claims Assistance
Elder-Care Issues	Consultation & Document Review for your parents: Deeds Leases	Medicaid Medicare Notes Nursing Home Agreements	Powers of Attorney Prescription Plans Wills
Traffic & Other Matters	Defense of Traffic Tickets Driving Privileges Restoration	License Suspension Due to DUI Repossession	



COMMUTER BENEFITS

COMMUTER BENEFITS

Transit/Vanpool Expenses:

$350/MONTH

Parking Expenses:

$350/MONTH



HEALTHY LIVING

Employee reward

$300

Employee + Spouse reward

$600

The Healthy Living Program year is from January 1 through November 30 each year.

Create an account at webmdhealth.com/pbchealthyliving to get started

To earn your $300 Healthy Living this program year:

Receive a $125 Healthy Reward for collecting 25 healthy points by completing your Personal Health Assessment (PHA).

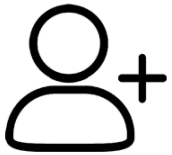
Receive a $175 Healthy Reward by collecting 60 additional healthy points.

You can find complete details, including annual deadlines, on PublicisConnections.com



VOLUNTARY BENEFITS

VOLUNTARY BENEFITS



Enroll during Benefits Open Enrollment

- ✓ Accident Insurance
- ✓ Critical Illness Insurance
- ✓ Hospital Indemnity



Enroll at any time at pbcvoluntarybenefits.com

- ✓ Auto Insurance
- ✓ Homeowners or Renters Insurance
- ✓ Pet Insurance

Aetna Accident Plan

Benefits for:

- Initial care treatment
- Ambulance
- X-rays & medical imaging
- Follow-up care treatment
- Therapy services
- Traumatic brain injury
- Fractures & dislocations
- Inpatient hospital treatment
- Surgical care
- Burns
- Paralysis
- **NEW:** Organized sports benefit – additional 25% benefit

… and more! See the plan summary for a full list of benefits and details.

*FOR ORGANIZED SPORTS BENEFIT: An additional benefit percentage is paid if a covered member is injured while participating as a registered member of an organized sporting activity. Some benefits are excluded from the additional benefit percentage.

How it works



- Designed to help cover out-of-pocket costs related to an accident that happens on or off the job — on or after the plan's effective date
- Cash benefits paid for a variety of accidental injuries and treatment
- Two plan options available
- Increased benefits for many services

Aetna Critical Illness Plan

Lump-sum cash benefits for:

- Heart attack
- Stroke
- Invasive cancer
- Organ failure
- Coronary bypass
- Non-invasive cancer & skin cancer
- Recurrence diagnosis (same illness)*
- Subsequent diagnosis (different illness) – no waiting period
- Type I Diabetes
- Lupus
- Parkinson's and Alzheimer's
- Multiple sclerosis
- Childhood illnesses – including autism
- Infectious diseases*
- Loss of speech, sight or hearing
- Coma
- Health screening – **$50**

… and more! See the plan summary for a full list of benefits and details.

*FOR RECURRENCE DIAGNOSIS BENEFIT: Recurrence illness diagnosis must occur at least 90 days after the initial diagnosis. Recurrence of cancer must be at least 90 treatment-free days after initial diagnosis.
*FOR INFECTIOUS DISEASES BENEFIT: Some infectious diseases including coronavirus require a hospital stay of at least five days for benefits to be paid.

How it works



- Five plan options available: $10K, $15K, $20K, $30K, or $40K maximum benefit per diagnosis.
- Total benefit payment is based on the condition diagnosis.
- Spouse benefits: 100% of employee's benefits
- Dependent benefits: 50% of employee's benefits
- Rates based on employee's age and tobacco user status

Aetna Hospital Indemnity Plan

Benefits for:

- Initial hospital admission*
- Daily inpatient hospital stays*
- Daily inpatient stays in substance abuse and mental disorder facilities*
- Observation room (one day per plan year)
- Health screening – **$50**
- **NEW!** Routine newborn care

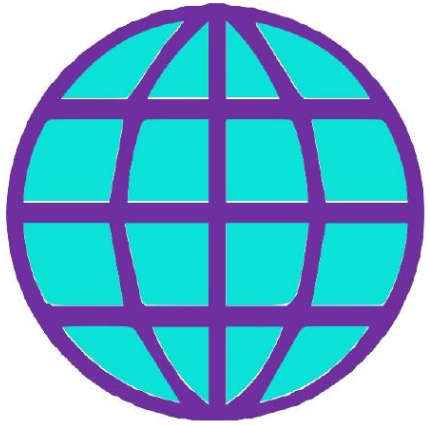
… and more! See the plan summary for a full list of benefits and details.

*FOR HOSPITAL ADMISSION BENEFIT: Hospital admission benefits are paid for the initial day of an inpatient stay and are limited to once per plan year, per member. ICU admission pays a higher benefit.
*FOR DAILY STAY BENEFIT: Daily stays start on day two of an inpatient stay and count toward a combined maximum of 30 days per plan year. ICU daily stays pay higher benefit.

How it works



- Designed to help cover out-of-pocket costs for a planned or unplanned hospitalization — including admissions for childbirth
- Cash benefits paid for a covered hospitalization and daily stays
- Two plan options available



INTERNATIONAL SOS

INTERNATIONAL SOS

Phone Number

1-800-523-6586

Group ID Number

15AMMS000126



HEALTH ADVOCATE

HEALTH ADVOCATE

Help you understand your benefits
We will answer questions about your benefits and coverage, including medical, prescription, dental and vision.

Confirm your doctors' network status
We can help locate in-network providers and explain your out-of-network benefits, if needed.

Clarify health conditions
We can answer questions about diagnoses and treatments and research the latest treatment options.

Explain Medicare, including enrollment details and deadlines
Turn to us for help understanding Medicare, Medicare Advantage and supplemental plans.

Arrange second opinions
We'll connect you with the right specialists and coordinate the transfer of medical records.

Provide special support for the LGBTQ+ community
We understand your unique needs and will help you get to the right care at the right time.

Help you explore new coverage options, including COBRA
We'll guide you to the right solutions in the event your employer-provided coverage ends.

Help on the go
Quickly reach us any time you like — by phone, email and secure messaging. Easy access to our website and mobile app for articles, tips, tools and more!

There are so many benefits that Publicis Groupe offers, and you can learn even more at

PUBLICISCONNECTIONS.COM

THANK YOU!

ANY QUESTIONS?