

# U.S. Associate Guide



At Broadridge, our goal is to be the best place to work for the industry's most talented professionals—and we invest regularly in our people and our business to create new opportunities and pathways to success for all our associates. Our strong workplace culture is focused on ensuring you have the tools and resources you need to thrive at Broadridge and reach your personal and professional goals. We offer competitive compensation and benefit programs, as well as learning and development opportunities to support your needs at every stage of your career.

**Read on to learn more about how we're investing in you!**

# What's Inside

<b>Broadridge Culture 4.0</b>		<b>3</b>
Our Purpose	4	Our Philosophy
Our Promise	4	Our Values
<b>Compensation</b>		<b>7</b>
Our Compensation Philosophy and Principles	8	Compensation Elements
<b>Job Leveling Structure – Broadridge Global Career Framework (GCF)</b>		<b>11</b>
<b>Our Benefits</b>		<b>12</b>
Our Benefits – At a Glance	13	Pet Assure Veterinary Discount Plan
<b>Health</b>	14	Group Legal
Medical Coverage	15	ID Theft Protection
Comparing the Medical Plan Options	16	Auto and Home Insurance Discounts
Prescription Drug Coverage	17	HUSK Marketplace
Medical and Prescription Cost of Coverage	19	Supporting our Communities
Other Programs Included with Medical	21	<b>Education &amp; Career</b>
Additional Voluntary Health Coverages	25	Our Global Career Framework
On-Site Wellness Centers	26	Leadership Development
Dental Options	27	Tuition Reimbursement
Vision Coverage	28	Education Pathway Programs
Employee Assistance Program	29	Peanut Butter – Student Loan Resources
<b>Financial</b>	30	Working at Broadridge
401(k) Plan	31	ACE Awards
Health Savings Account (HSA)	33	Service Awards
Health Care and Limited Purpose FSA	35	<b>Enrolling in Your Benefits</b>
Dependent Care FSA	36	Important Enrollment Information
Commuter Benefits	37	Eligible Dependents
Comparing the Tax-Advantaged Accounts	38	How to Enroll
Life and AD&D Insurance	39	ALEX
<b>Support</b>	40	If You Don't Enroll
Time Away From Work	41	Qualifying Life Events – Making Changes
Bright Horizons	43	
<b>Contacts</b>		<b>56</b>
HR Connect	56	Contacts & Resources
Broadridge Benefits Website	56	

# Broadridge Culture 4.0

Our workplace culture is the shared values, beliefs, and behaviors that define how we operate. It's how we work together with engagement, respect, trust, and accountability. It's about innovation and putting clients first. It's being part of the Broadridge community. Essentially it describes our organizational character, which shapes how we approach our work, serve our clients, and celebrate and reward success.





# Our Values

Our **Values** are the guiding principles that help us achieve our purpose. They are the essence of who we are as a company and as Broadridge associates. These values guide us in how we make business decisions, how we interact with our clients, and how we work together as a team. They are also supported by a series of actions that represent the expectations we have of our associates, who we are as a company, and in some cases, who we aspire to be.

## Our Values (CREATE)

**Client-Centric | Respectful | Engaged | Accountable | Trustworthy | Entrepreneurial**

### Client-Centric

#### We empower clients to make informed decisions

We are subject matter experts and problem solvers who actively seek feedback and are thoughtful in the guidance we provide

#### We develop solutions to address our clients' complex challenges

We are strategic partners who work diligently to help our clients address their most complex challenges, meet their business needs, and succeed in the marketplace

### Respectful

#### We foster a diverse culture of respect and inclusivity

We are a supportive community, where every individual is valued, understood, and respected for their unique perspective

#### We support flexibility and balance for our associates

We are a caring employer, recognizing the importance of the well-being of our associates and respecting balance in their lives

### Engaged

#### We encourage engagement, collaboration and teamwork

We are respectful of opposing points of view and seek out diverse perspectives, as we work together towards common goals

#### We promote continuous learning and career growth

We are a supportive and nurturing organization that is committed to the career aspirations of our associates, enabling them learn, grow, and reach their full potential

### Accountable

#### We hold ourselves and our teams accountable

We are a responsible organization with a well-earned reputation for meeting our commitments and delivering the highest quality work

#### We are results-oriented and deliver value for our shareholders

We are a reliable business partner who takes pride in consistently delivering on our promises and commitments to ensure fair returns to our investors

### Trustworthy

#### We lead by example with ethics and integrity

We are loyal and principled business leaders who earn the trust of our stakeholders by setting the standard for ethical behavior, integrity, and corporate citizenship

#### We promote open communication and transparency at all levels

We are a transparent organization, where information flows freely—and where everyone has a voice and feels connected to their fellow associates and leaders

### Entrepreneurial

#### We encourage entrepreneurial thinking and innovation

We are a dynamic and forward-thinking company that embraces new ideas and prepares our clients and the industry for what's next

#### We embrace change as an opportunity to evolve and grow

We are adaptable and resourceful, embracing a mindset of sustainability, creativity, and forward thinking to drive long term growth and success for ourselves, our clients, and our communities

## Our Purpose

We enable better financial lives by powering investing, governance, and communications.

## Our Promise

We help our clients and our industry to operate, innovate, and grow by delivering for our clients every day while driving transformation for the future.

## Our Philosophy

We believe engaged associates create satisfied clients, which enables fair returns for shareholders and more opportunities for associates.

## Our Values

Client-Centric	Respectful	Engaged	Accountable	Trustworthy	Entrepreneurial
<ul style="list-style-type: none"><li>We empower clients</li><li>We address complex challenges</li></ul>	<ul style="list-style-type: none"><li>We foster respect and inclusivity</li><li>We support flexibility and balance</li></ul>	<ul style="list-style-type: none"><li>We encourage collaboration</li><li>We promote continuous learning</li></ul>	<ul style="list-style-type: none"><li>We hold ourselves accountable</li><li>We deliver value for shareholders</li></ul>	<ul style="list-style-type: none"><li>We lead with ethics and integrity</li><li>We promote transparency</li></ul>	<ul style="list-style-type: none"><li>We encourage innovation</li><li>We embrace change</li></ul>



# Compensation



# Our Compensation Philosophy and Principles

Our compensation philosophy is to offer a market-based, performance-driven program that emphasizes fairness and flexibility. Our objective is to attract, retain, and motivate top caliber executives and associates to deliver sustained high performance. Within this framework, we observe the following principles:

- **Hire and motivate talented individuals** – Base pay and target incentive opportunities are designed to be market competitive to attract, inspire, and retain top talent across all levels of the organization who will help ensure our future success.
- **Pay for performance** – Our program is designed to provide a clear “line of sight” and connection between performance, both individual and organizational, and compensation. Depending on position, a portion of pay varies based on organizational, individual and, when appropriate, business unit performance.
- **Align compensation with stockholder value** – We align the interests of all associates with stockholders by ensuring that at more senior career levels compensation is heavily weighted towards variable, performance-based compensation. We use a combination of incentives to meet annual goals in a manner that supports our longer-term strategic objectives.
- **Equal pay for equal work** – Our program is designed to provide equal pay for equal work, which is essential to attract, retain, motivate, and engage a diverse workforce. We further this goal through periodic testing driven by rigorous, repeatable processes, utilizing consistent data that is audited and pulled on a regular basis, employing third party professionals to perform recognized statistical modeling focused on meaningful workforce segmentation, and assessing results with a pay equity focus.
- **Total rewards approach** – Our philosophy encompasses more than just base pay; it includes benefits, incentives, and career development opportunities to create a holistic package that meets diverse employee needs.



# Compensation Elements

## Base pay or salary

Base pay or salary is the fixed amount of compensation you receive for your work, excluding bonuses, benefits, and other incentives. It is typically expressed as an annual, monthly, or hourly rate and serves as the foundation for your total compensation package. Typically, merit is reviewed annually and adjusted based on performance, market changes, and company budget.

## Merit pay increases

Merit pay increases reward exceptional performance, providing a balanced approach to compensation that addresses both external economic factors and internal achievements. In the U.S., you must be hired by March 31st of the Fiscal Year to be eligible for merit. All job levels are eligible, with the exception of certain trainees and contingent workers. Merit target is prorated by day based on your hire date, similar to bonus. The target merit amount is the budget rate times proration times salary as of last day of the Fiscal Year (June 30th). Managers are given a pool of merit to distribute based on the total of their associates' targets. Managers can give more or less than target while keeping in mind their overall pool spend.

## Short-Term Incentive (STI) Programs

STIs are cash bonuses or other rewards offered for meeting short-term goals, generally tied to a fiscal year. STI plan objectives include tying plan payouts with individual, team and organizational performance and aligning business goals with shareholder interests, both key components of the Service Profit Chain. Broadridge offers the following STI plans: **The World Class Service (WCS) Bonus Plan**, **Management by Objectives (MBO) Bonus Plan**, **Executive Leadership Team MBO**, and **Executive Officer Bonus Plan**. Each STI plan is governed by respective documents of the same name. Please reference the official plan documents for specific information on administration and communication.

In addition, Broadridge offers targeted STI plans to our sales associates. Sales compensation plans are designed with a pay-for-performance strategy that ties employee compensation directly to sales and retention goals, thereby linking their contributions to Broadridge's success. Collectively, the sales compensation plans are governed by the Sales Compensation Policy and specific sales plan documents in effect for a given Fiscal Year. Please reference the official sales plan documents for specific information on administration and communication.

## Long Term Incentive (LTI) Programs

Broadridge offers equity grants to encourage and reward long-term high performance and align associates' goals with the success of the company. Equity grants are awarded based on an associate's job level and grade within the Global Career Framework and performance. Grant types include RSUs, PRSUs and Stock Options.

- **Restricted Stock Units (RSUs)** – RSUs are a promise to pay Broadridge shares to an associate upon attainment of a pre-established vesting date.
- **Performance-Based Restricted Stock Units (PRSUs)** – PRSUs are restricted stock units that are earned based on the achievement of performance goals.
- **Stock Options** – Stock options are granted to select senior executives to promote stock ownership in the company and provide the opportunity to share in the company's success. Stock options provide participants with the right to buy a specific number of shares at a specified price (an exercise price) within a specified period of time.

All of Broadridge's long term incentives are governed by the 2018 Omnibus Plan document as well as the underlying grant documents.



### **Broadridge Total Rewards Statement**

Log on to [BroadridgeBenefits.com](https://BroadridgeBenefits.com) and scroll down on the **main landing page to view your personalized total rewards statement**, which summarizes your annualized cash compensation, your benefit elections and Broadridge's contribution towards these benefits, your equity awards (if eligible) and Broadridge's contributions to your retirement plan account(s). Please note that this statement is updated twice each year—in the spring after your benefit elections have taken place for the calendar year and in the fall after the fiscal year end performance and compensation process has concluded.



# Our Benefits



# Our Benefits – At a Glance

Broadridge offers a variety of benefits and programs. Some are voluntary, where you and the Company may share a portion of the cost, and some are offered at no cost to you. The following chart is an overview of the benefits available to you.

Benefit	Options	Enrollment*
<b>Health</b>		
<b>Medical &amp; Prescription Drugs</b>	<ul style="list-style-type: none"> <li>• Traditional Choice Plus</li> <li>• SavingsPlus HSA</li> <li>• Basic Plus</li> </ul>	New hire and Open Enrollment
<b>Hospital Indemnity Plan</b>	Cash benefits for hospitalizations	New hire and Open Enrollment
<b>Group Critical Illness</b>	Cash benefits for diagnosis of covered illness	New hire and Open Enrollment
<b>Group Accident</b>	Cash benefits for covered accidental injuries	New hire and Open Enrollment
<b>Dental</b>	<ul style="list-style-type: none"> <li>• Indemnity Plan</li> <li>• PPO Plan</li> <li>• DMO</li> </ul>	New hire and Open Enrollment
<b>Vision</b>	Vision Plan	New hire and Open Enrollment
<b>Company-provided Employee Assistance Program</b>	Confidential counseling, online resources and discounts	None required
<b>Financial</b>		
<b>401(k) Plan</b>	Retirement savings plan	At any time
<b>Executive Retirement and Savings Plan (ERSP)</b>	Non-qualified Retirement and savings plan for eligible executive associates	New hire and Open Enrollment
<b>Health Savings Account</b>	Available if you enroll in the SavingsPlus HSA medical plan option	At any time
<b>Flexible Spending Accounts</b>	<ul style="list-style-type: none"> <li>• Health Care FSA</li> <li>• Limited Purpose Health Care FSA (dental and vision expenses only)</li> <li>• Dependent Care FSA</li> </ul>	New hire and Open Enrollment
<b>Commuter Benefits</b>	Available for eligible mass transit and parking expenses	At any time
<b>Company-provided Basic Life and AD&amp;D</b>	1.5x base salary, up to \$1 million	None required
<b>Company-provided Business Travel Accident</b>	Up to 4x base salary, up to a maximum of \$2.5 million	None required
<b>Voluntary Term Life Insurance</b>	<ul style="list-style-type: none"> <li>• You – 1.5x to 8x base pay, up to \$3 million</li> <li>• Spouse – \$25,000 increments up to \$100,000, or \$50,000 increments up to \$250,000</li> <li>• Child – \$10,000</li> </ul>	At any time. EOI required for any elections above the guaranteed issue amount if elected after initial eligibility.
<b>Voluntary Accidental Death and Dismemberment (AD&amp;D) Insurance</b>	Coverage for you and your eligible dependents at variable amounts	New hire and Open Enrollment
<b>Support</b>		
<b>Company-provided Basic Disability</b>	<ul style="list-style-type: none"> <li>• Short-Term Disability</li> <li>• Basic Long-Term Disability – 40% base pay up to \$15,000 per month</li> </ul>	None required
<b>Buy-up Long-Term Disability</b>	Provides an additional 20% of base pay up to \$22,500 per month	New hire and Open Enrollment. EOI is required if you do not enroll when first eligible.
<b>Other Voluntary Benefits</b>	Group Legal, Pet Assure Veterinary Discount, ID Theft	New hire and Open Enrollment
	Auto and Home Discounts	At any time

\* You may be eligible to make a change during the year if you have a qualified change in status. See [page 55](#) for more information.

# Health

The wide array of benefit options at Broadridge are thoughtfully designed to support our associates' holistic well-being, including physical and emotional.



## Medical Coverage

Your medical coverage is essential for keeping you healthy today, as well as protecting you if you are ill or injured. Broadridge offers you three medical plan options administered by Aetna: Traditional Choice Plus, SavingsPlus HSA, and Basic Plus.

### All of the medical plan options have the following features:

- Access to the same network of Aetna providers. The Basic Plus medical plan option features a Tier 1 network—Aetna Premier Care Network Plus (APCN+). Although you also have access to the wider network of Aetna providers in the Basic Plus medical plan option, you pay more if you use providers outside of the Tier 1 network.
- Preventive care covered at 100% when received from an in-network provider.
- Prescription drug coverage automatically through CVS Caremark®.
- The availability of other programs and resources to help you meet your needs and manage your care, including:
  - Telehealth for general, dermatology, and behavioral health needs through **Teladoc**.
  - Behavioral health support programs for adults, pediatrics, and families, programs such as **Alma Health** and **Talkiatry**.
  - Access to **2nd.MD** for second opinion services and health education.
  - Virtual physical therapy through **Hinge Health**.
  - Diabetes management through **Livongo**.
  - Cancer care through **MSK Direct**.
  - Family planning through **Maven**.



### Travel-Related Health Expenses

To ensure all associates and dependents have the ability to get the care they need, our medical plan covers certain travel-related expenses necessary for plan participants to receive covered health services if access to such in-network care is not available within 100 miles of the plan participant's home. See the Medical Plan Summary Plan Description in the Broadridge Benefits Resources Library for details.

## Comparing the Medical Plan Options

Plan Feature	Traditional Choice Plus		SavingsPlus HSA		Basic Plus – In-Network Only	
	In-Network	Out-of-Network	In-Network	Out-of-Network	Tier 1 (APCN+)	Tier 2
<b>Deductible*</b>						
Individual	\$900	\$1,400	\$1,800	\$3,000	\$2,000	\$4,000
Family	\$2,000	\$3,000	\$4,200	\$6,500	\$4,000	\$8,000
<b>Coinsurance</b> (after deductible)	You pay 20%	You pay 40%	You pay 20%	You pay 40%	You pay 30%	You pay 50%
<b>Preventive Care</b>	Covered at 100%	You pay 40% after deductible	Covered at 100%	You pay 40% after deductible	Covered at 100%	
<b>Office Visit</b> <b>PCP / Specialist</b>	\$25 / \$45 No deductible	You pay 40% after deductible	You pay 20% after deductible	You pay 40% after deductible	\$25 office visits / \$50 specialist visits No deductible	You pay 50% after deductible
<b>Urgent Care Centers</b>	\$45 copay No deductible	You pay 40% after deductible	You pay 20% after deductible	You pay 40% after deductible	You pay 30% after deductible	You pay 50% after deductible
<b>Out-of-Pocket Maximum**</b>						
Individual	\$3,000	\$6,000	\$3,900	\$7,800	\$6,000	\$9,000
Family	\$6,000	\$12,000	\$7,050	\$15,600	\$12,000	\$18,000

### Prescription Drugs Purchased at In-Network Pharmacies

Deductible / Out-of-Pocket Maximum	No Rx Deductible / Separate Rx Out-of-Pocket Maximum \$3,750 Individual / \$7,500 Family	Combined with Medical Deductible and Out-of-Pocket Maximum	No Rx deductible Out-of-pocket maximum combined with medical
<b>Retail Pharmacies</b> (up to a 30-day supply)	Generic: 30% (minimum: \$15, maximum: \$60) Brand Preferred: 30% (minimum: \$45, maximum: \$120) Brand Non-Preferred: 50% (minimum: \$70, maximum: \$180)		Generic: \$10 copay Brand Preferred: 30% (minimum: \$45, maximum: \$120) Brand Non-Preferred: 50% (minimum: \$70, maximum: \$180)
<b>Mail-Order or CVS Retail Pharmacies</b> (up to a 90-day supply)	Generic: 30% (minimum: \$30, maximum: \$120) Brand Preferred: 30% (minimum: \$90, maximum: \$240) Brand Non-Preferred: 50% (minimum: \$175, maximum: \$450)		Generic: \$25 copay Brand Preferred: 30% (minimum: \$90, maximum: \$240) Brand Non-Preferred: 50% (minimum: \$175, maximum: \$450)
<b>Exclusive Specialty</b>	\$0 copay if enrolled in PrudentRx, otherwise 30%***	\$0 copay if enrolled in PrudentRx, otherwise 30% after deductible has been met***	\$0 copay if enrolled in PrudentRx, otherwise 30%***

\* Traditional Choice and Basic Plus: Individual deductible applies to each family member unless two or more family members reach the family deductible first. SavingsPlus HSA: Family unit must meet the family deductible before coinsurance applies.

\*\* Traditional Choice and Basic Plus: Individual out-of-pocket maximum applies to each family member unless two or more family members reach the family out-of-pocket maximum first. SavingsPlus HSA: Family unit must meet the family out-of-pocket maximum.

\*\*\* Coinsurance for specialty medications will equal 30%, unless you enroll in PrudentRx. The 30% coinsurance may not apply to the deductible and/or out-of-pocket maximum. If you enroll in the PrudentRx program, there is a \$0 copay for Specialty drugs on PrudentRx's Specialty Drug List.

## Prescription Drug Coverage

When you enroll in a Broadridge medical plan option, you automatically receive prescription drug coverage through CVS Caremark® (CVS). You can use any pharmacy in the network, including CVS retail pharmacies, to fill up to a 30-day supply of non-maintenance medications.

### Prescription Drug Plan Features

<b>Prescription Drug Formulary</b>	<p><b>Prescription drug coverage is subject to the CVS Caremark Formulary.</b> A formulary is a list of commonly prescribed medications that have been shown to be clinically effective and affordable. To find out if your drug is on the CVS Caremark Formulary, visit <a href="https://info.caremark.com/oe/broadridge">https://info.caremark.com/oe/broadridge</a> or call Customer Care +1 855 695 2093 (TTY: 711).</p>
<b>Generic Drugs</b>	<p><b>When you fill your prescription, a generic drug will automatically be dispensed, if available.</b> If you request a brand-name drug (preferred or non-preferred) when a generic equivalent is available, you will pay the generic coinsurance amount plus a penalty—the difference between the brand cost and the generic cost. The difference in cost will not count toward your out-of-pocket maximum.</p>
<b>Maintenance Medications*</b>	<p><b>If you are taking a maintenance medication, the first three prescriptions (of a 30-day supply each) that you fill at a retail pharmacy will be charged at the 30-day supply coinsurance percentage.</b> Thereafter, if you choose to continue to refill your 30-day supply at a retail pharmacy every month instead of opting for a 90-day supply through the CVS Caremark Maintenance Choice® Program (CVS mail order pharmacy or at a participating CVS or Costco Pharmacy), you will have a higher cost share that will not count toward your out-of-pocket maximum.</p> <p>With Maintenance Choice, you have the option to pick up or get delivery of 90-day supplies of the medication you take regularly (for things like diabetes, high blood pressure, asthma, etc.) at select participating pharmacies. Sign in to <a href="https://caremark.com/PharmacyLocator">Caremark.com/PharmacyLocator</a> to find a participating pharmacy.</p>
<b>SavingsPlus HSA Medical Plan Option – Preventive Prescription Drugs</b>	<p><b>Preventive medications help prevent disease and help you manage existing conditions to avoid future complications.</b> If you enroll in the SavingsPlus HSA medical plan option, certain preventive drugs are not subject to your annual deductible and are covered at 100%. To view a complete list of preventive medications covered by this program, visit <a href="https://info.caremark.com/oe/broadridge">https://info.caremark.com/oe/broadridge</a>.</p>
<b>Preventive Medications</b>	<p><b>ACA preventive medications are covered at 100%</b>, regardless of whether the applicable deductible has been met, in all of the medical plan options.</p>
<b>Specialty Medications</b>	<p><b>CVS Specialty® dispenses oral and injectable specialty medication for the treatment of complex chronic diseases. Specialty medications must be filled via CVS Specialty exclusively.</b> For more information or if you need help, call CVS Specialty at +1 800 237 2767 (TTY: 711).</p> <ul style="list-style-type: none"> <li>• <b>PrudentRx</b> – If you are taking a specialty medication, you need to enroll in the PrudentRx Copay Program and PrudentRx will work with you to obtain third-party copay assistance for your medication. <b>For members with HSAs:</b> (i) for drugs listed on the plan’s HDHP Preventive Drug List, you will have a \$0 out-of-pocket responsibility for your prescriptions covered under the PrudentRx Solution; and (ii) for all other drugs, you will have a \$0 out-of-pocket responsibility for your prescriptions covered under the PrudentRx Solution after your deductible has been satisfied. When using this assistance, plan members may pay nothing out of pocket for medications on the specialty drug list dispensed by CVS Specialty. <b>If you choose not to enroll in the PrudentRx program</b>, medications in the specialty tier that are eligible for the PrudentRx program will be subject to a 30% coinsurance and the amount you pay out of pocket may not apply to your deductible and/or out-of-pocket maximum. Also, payments made by you for a medication that does not qualify as an “essential health benefit” under the Affordable Care Act (ACA), will not count toward your ACA out-of-pocket maximum (if any), unless otherwise required by law.</li> </ul>

\* Program may not apply to employees in OK and WV.



## Know on the Go!

Download the CVS Caremark mobile app to quickly and easily order refills, check drug prices, access your Rx list, and more.



App Store



Google Play

## Cost Saver (powered by GoodRx) – Save Money on Generic Prescriptions

Cost Saver, when available, helps you pay less on eligible generic prescriptions. Just present your CVS member ID card when you pick up your prescription and the program will manage the rest for you. The program chooses the lowest cost automatically—no other action is required.

## Your Medical and Prescription Drug Cost of Coverage

The following chart shows your cost of coverage for each medical plan option:

Coverage Tier	Traditional Choice Plus		SavingsPlus HSA		Basic Plus	
	Weekly	Semi-Monthly	Weekly	Semi-Monthly	Weekly	Semi-Monthly
Associate Only	\$52.66	\$114.10	\$30.13	\$65.28	\$17.54	\$38.00
Associate + Spouse/Partner	\$140.00	\$303.33	\$78.65	\$170.42	\$46.59	\$100.95
Associate + Child(ren)	\$116.82	\$253.10	\$66.38	\$143.83	\$39.69	\$85.98
Family	\$210.43	\$455.93	\$129.96	\$281.58	\$73.52	\$159.29

### Medical Plan Surcharges

When you enroll in a Broadridge medical plan option, you will be prompted to complete the Working Spouse/Domestic Partner and Tobacco Use Attestations, as applicable. If you add a spouse or domestic partner on a Broadridge medical plan who otherwise has access to health insurance through their own employer, you will be charged an additional fee every pay period, based on the medical plan option you choose. The surcharge applies regardless of whether or not your spouse is enrolled in their employer's health plan. Similarly, if you or a covered person uses tobacco, you will be charged the Tobacco Surcharge each pay period.

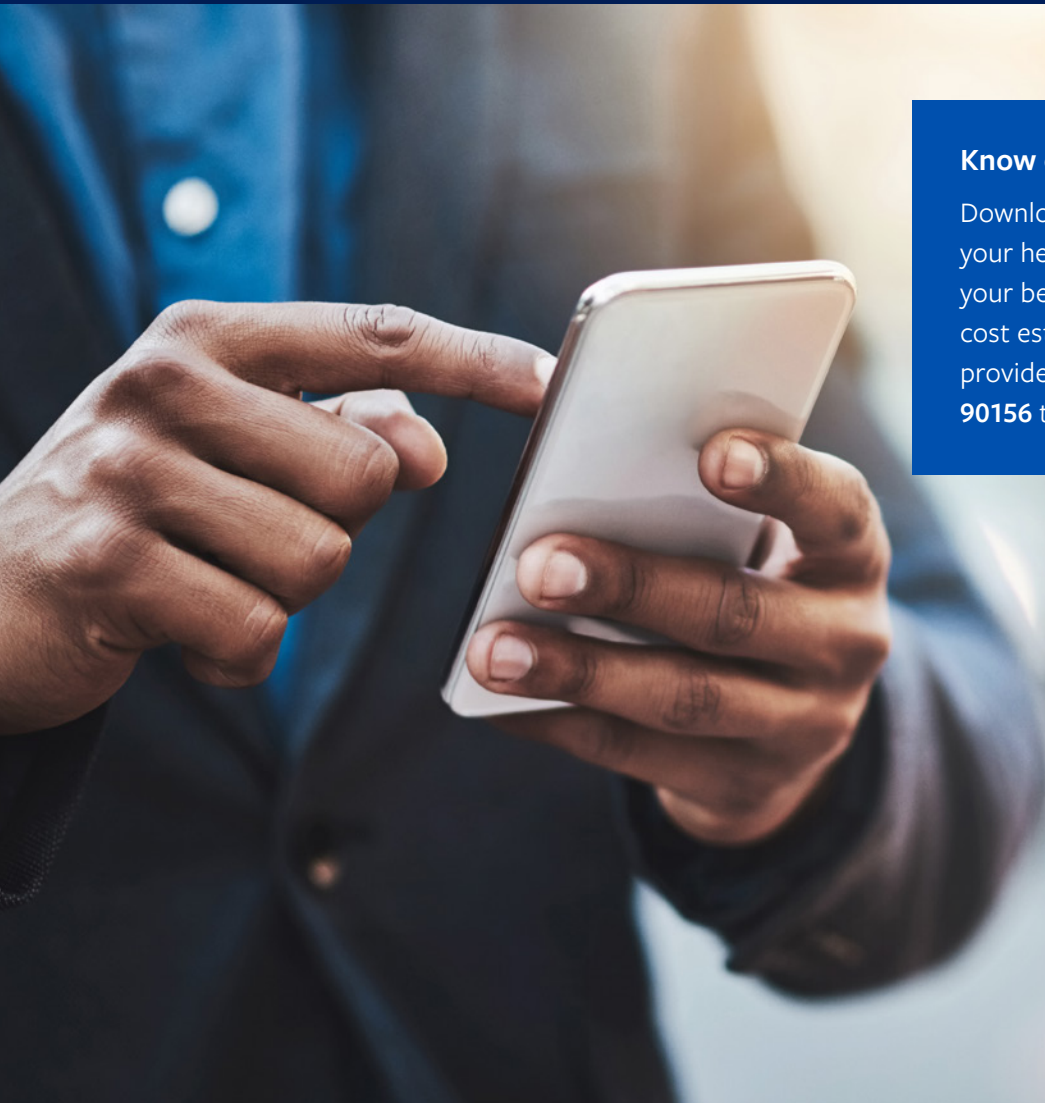
	Traditional Choice Plus	SavingsPlus HSA or Basic Plus
Working Spouse Surcharge	\$1,000 annually	\$500 annually
Tobacco Use Surcharge	\$600 annually	



### Are You a Family with Children?

We understand that families with children may need additional support, and Broadridge provides resources to help you navigate challenges from birth through your child heading to college. Be sure to check out:

- **Bright Horizons** – provides back-up childcare, college admissions assistance, tutoring resources, and more.
- **Dependent Care FSA** – save money by using pre-tax dollars on childcare and summer camp.
- **Financial Counseling through Fidelity** – get help planning a budget, saving for college, and more.
- **New Parent Pay** – get paid time off to bond with your new child.
- **Maven** – a program that supports you through all the phases of pregnancy and beyond.



## Know on the Go!

Download the Aetna Health app to manage your health care wherever you are. Review your benefits, view and pay claims, get cost estimates for care, find in-network providers, and more. Text **“AETNA”** to **90156** to receive a download link.



App Store



Google Play

## Finding Aetna In-Network Providers

### For **Basic Plus**:

- To find an in-network provider, [click here](#).
- Enter your zip code and continue as a guest to search for providers. Providers with **“maximum savings”** banners are Tier 1 providers and will offer the greatest savings. All others listed will be Tier 2 providers.

### For **Traditional Choice Plus** and **SavingsPlus HSA**:

- To find an in-network provider, go to [Aetna.com](https://www.aetna.com) and at the top of the screen, choose **Find a doctor**.
- Under Guests, choose **Plan from an employer**.
- Under **Continue as guest**, enter your zip code and click **Search**.
- Under **Select a Plan**, scroll down and select **Aetna Choice® POS II (Open Access)**.
- Click on the radio button for the plan option that you want to see, then click **Continue**.
- From there you can search for a specific doctor or type of practice. You can also scroll down further to **Find what you need by category** and choose from there.

## Other Programs Available if You're Enrolled in a Broadridge Medical Plan Option

### Teladoc – Affordable and Convenient Care

Teladoc offers 24/7, on-demand access to board-certified doctors from the comfort and convenience of your home. You can access providers via phone, mobile device or video. Doctors can diagnose, treat, and prescribe medications for common health issues, including:

- Common colds and the flu
- Sore throat
- Allergies
- Earaches
- Headaches
- Nausea
- Pink eye
- Vomiting
- Mental health concerns (available to members ages 13 and older)
- Dermatology (upload images and get a response within two days)
- Caregiver services

Teladoc is not designed to replace your primary care doctor, however, it can save you money by providing affordable, quality care when you need it. To set up your account, download the Teladoc app, visit [Teladoc.com/Aetna](https://www.teladoc.com/Aetna) or call +1 855 835 2362.

### Behavioral Health Support

When you enroll in an Aetna medical plan option, you not only have access to behavioral health services through network providers, but also additional support through digital and online programs.

Aetna offers a wide range of national and regional partners who provide online counseling and medication management, substance use counseling services, and specialized support. To learn more about your benefits or if you have any questions, call the number on the back of your medical ID card or visit [www.aetna.com](https://www.aetna.com) and log in to your member website. To connect directly with Aetna Behavioral Health, call +1 800 424 4047.



### Other Behavior Health Resources

These additional behavioral health resources are available to those enrolled in an Aetna medical plan:

- **Meru Health** – 12-week digital therapy program, including a biofeedback device to track and improve your physical response to stress.
- **Talkspace** – Virtual therapy (age 13+) & medication management (age 18+) for those struggling with mental well-being concerns.
- **Equip Health** – Specialty treatment for eating disorders for children and adolescents.
- **Array Behavioral Care** – Virtual psychiatry and therapy for members age 5+.
- **Telemynd** – Support for depression and anxiety for members age 5+.
- **Alma Health** – Find a therapist through a personalized search that meets your needs (<https://helloalma.com>).
- **Talkiatry** – Virtual mental health care (ages 5+) with psychiatrists that specialize in anxiety, depression, stress, serious mental illness and substance/alcohol use (<https://www.talkiatry.com>).

Please visit [www.aetna.com](https://www.aetna.com) for more information on these resources.

## Have a Chronic Condition?

More than 140 million people in the US deal with chronic conditions each year, and it can make dealing with life's everyday challenges hard. Did you know that Broadridge offers resources to help you manage your chronic condition?

- **Diabetes** – [Livongo](#)
- **Weight management** – [On-site Wellness Centers](#)
- **Billing support and education resources** – [2nd.MD](#) (described below)
- **No cost virtual therapy program** – [Hinge Health](#) (described below)



## Second Opinion Support through 2nd.MD

If you are enrolled in a Broadridge medical plan option, 2nd.MD can help you understand your medical condition and treatment options and get a second opinion. Broadridge offers this program at no cost to you. Once registered, 2nd.MD provides elite access to specialists for questions about:

- Diseases, cancer or chronic conditions
- Surgeries or procedures
- Medications and treatment plans

To register, visit [2nd.MD/aetna](#), download the app, or call **+1 866 410 8449**. Consultations are available at a time that works best for you, including evenings and weekends.

## Hinge Health

Hinge Health is a no-cost virtual physical therapy program that is convenient, easy to use, and tailored to your needs. You have access to:

- Virtual exercise therapy from the comfort of your own home
- A technology-driven personalized plan built just for you
- 1-on-1 support from a licensed physical therapist and health coach—including video visits—for evaluation and custom plan development, with tailored sessions as needed to help you reach your goals
- Real-time feedback during exercises through the Hinge Health app

Hinge Health can benefit anyone with:

- Back, knee, shoulder, or other joint/muscle pain
- Everyday aches (from gardening, working out, or just daily life)
- Goals such as climbing stairs, staying active, or preventing pain from slowing you down

Those 18 or over who are enrolled in a Broadridge medical plan are eligible for the plan. Visit [hinge.health/broadridge-oe](#) to get started today!

## Diabetes Management through Livongo

If you are enrolled in a Broadridge medical plan option, you and your covered dependents have access to Livongo. Livongo supports people diagnosed with type 1 or type 2 diabetes and helps make living with diabetes easier. Broadridge provides this program at no cost to you.

Through Livongo you get:

- **Connected Meter** – The Livongo meter provides real-time personalized tips and automatic uploads of your blood glucose readings to your secure online account.
- **Coaching Support** – Certified Diabetes Educators who are available anytime via phone, text and the mobile app to give you guidance on your nutrition and lifestyle questions.
- **Free Unlimited Strips** – Get as many strips and lancets as you need with no hidden costs. Simply notify Livongo when you need more and they will be shipped right to your door.

To enroll, visit [join.livongo.com/broadridge/register](https://join.livongo.com/broadridge/register) or call +1 800 945 4355 and use registration code: BROADRIDGE.



## Cancer Care through MSK Direct

Broadridge partners with Memorial Sloan Kettering (MSK) Cancer Center to offer you and your family valuable support through MSK Direct. MSK Direct is your resource for prevention, diagnosis, and ongoing treatment of cancer care, providing practical and emotional support. It doesn't matter where you live, MSK Direct is there for you.

- **On-Site Care at MSK** – You'll get help scheduling and receiving expedited appointments through a dedicated team of Care Advisors, assistance gathering necessary medical records in advance of the initial appointment and you'll receive personalized treatment planning and care.
- **Virtual Care, Close to Home** – You'll have access to a proprietary tool to identify the best local hospital, you'll receive accurate and comprehensive diagnoses and treatment plans and you can count on ongoing collaboration between MSK and your local treating physician.
- **Health and Wellness Resources Wherever You Are** – MSK Direct offers industry-leading cancer prevention education and wellness resources, personalized risk assessments, care and support resources, health equity education, and more.

Care delivered through MSK Direct is submitted through your Aetna insurance and you are responsible for the applicable in-network deductible and coinsurance for any care you receive. To get started, call +1 888 642 2251 or visit [www.mskcc.org/broadridge](https://www.mskcc.org/broadridge).





## **Maven – Available to All Benefits-Eligible Associates**

Maven, a program that supports you through all the phases of pregnancy and beyond, is available to all U.S. benefits-eligible associates. With Maven you can:

- Book unlimited virtual appointments and access 24/7 messaging with providers. Maven has providers from more than 35 specialties, including mental health, fertility education (for help navigating IUI, IVF and egg freezing), reproductive endocrinology and adoption and surrogacy coaching.
- Have access to a dedicated Care Advocate to help you find the right provider for your unique needs, refer you to the best in-person care in your area, and be a source of support throughout your journey.
- Have access to hundreds of expert articles so you can learn all about your options for building your family. You can also take on-demand classes—like Fertility 101 or IUI and IVF 101—if you prefer a more guided approach to understanding your journey.
- Use virtual support groups to connect with others going through similar experiences and build community with other families.

**You'll also have Maven Wallet, which provides up to \$20,000 in adoption financial assistance and \$20,000 in surrogacy financial assistance.** Join today by clicking [here](#), or download the Maven Clinic app.

## Additional Voluntary Health Coverages

### Hospital Indemnity Plan

The Hospital Indemnity plan, administered by Aetna, pays benefits when you have a planned or unplanned hospital stay for an illness, injury, surgery, or if you are having a baby. The plan pays a lump-sum benefit for admission and a daily benefit for a covered hospital stay. Benefits are paid regardless of any other medical insurance you have.

### Group Critical Illness

Having a major health event or diagnosis can bring a variety of physical and emotional reactions. Financial worries can just exacerbate what you're going through. Group Critical Illness, administered by Aetna, provides a lump-sum payment when you receive a diagnosis of a specific covered illness, such as cancer, or if a specific event occurs, such as a heart attack or stroke. The coverage pays a lump sum depending on the coverage level you elect, \$15,000 or \$30,000, and the type of illness or event. You can enroll your dependents at 50% of your coverage amount.

### Group Accident

You can't plan for accidents, but you can protect yourself financially if you have one. Group Accident Insurance, administered by Aetna, provides a benefit payable directly to you for the treatment of accidental injuries that may occur on or off the job. You can elect coverage for yourself and any eligible dependents and use these funds to help pay out-of-pocket medical or personal expenses while you focus on your recovery. Group Accident Insurance will pay:

- A specified dollar amount for a variety of minor injuries, like a broken tooth or finger, or more serious injuries, like a broken leg or torn ligament that are the result of an accidental injury.
- Additional benefit amounts for services, such as emergency room visits, hospitalization, physical therapy, lodging and transportation needed during your treatment.



### Hospital Indemnity, Group Critical Illness and Group Accident

Benefits are paid directly to you, giving you extra cash when you need it most. The amount you receive can be used in any way you choose, including:

- Expenses the health plan doesn't cover, such as your out-of-pocket medical expenses.
- Day-to-day cost of living, such as rent or mortgage payments, groceries, childcare and utility bills.
- Helps to replace income lost while not working.

You can enroll eligible dependents up to age 31 in all plans.

## On-Site Wellness Centers

On-site Wellness Centers are located at Edgewood 1 and 2 and have highly trained medical personnel available to assist you. Our healthcare team consists of medical professionals, including a physician, physician assistant, registered nurse, and a registered dietician/certified diabetes educator. We provide acute medical care and preventive care. All services are confidential.

Our facilities have many advantages including state of the art diagnostic equipment, the convenience of on-site medical care, and we accommodate your busy schedule—all with no fees billed to you or your medical insurance for services provided on-site. The following services are available:

- Medical care for acute illnesses and injuries and management of chronic diseases.
- Preventive care, including annual physical exams and health screenings, vision and hearing tests, Electrocardiogram (EKG) to detect heart abnormalities, body fat analysis, and certain vaccinations.
- Medication prescriptions.
- Laboratory services, including blood and urine tests as ordered by both on-site and outside providers. Rapid tests are also available for influenza, COVID-19 mononucleosis, strep throat, pregnancy, and blood sugar.
- Travel Consultations, including destination-specific vaccine recommendations and preventive guidance.
- Ergonomic evaluations for prevention and treatment of chronic neck, shoulder, or back pain, and assistance with making your desk ergonomically friendly.
- Virtual nutritional services with a registered dietitian are available to associates located in most states.

Learn more by visiting HR Connect and searching **My Onsite Wellness Center**.



### On-Site Wellness Centers

**Edgewood 1** – Monday – Friday, 9:00 a.m. – 4:00 p.m.

**Edgewood 2** – Tuesday, 9:00 a.m. – 12:00 p.m.

Extended Hours on Wednesdays until 6:00 p.m. ET  
(nutritionist only)

Virtual appointments for certain acute conditions are also available to associates located in NY and NJ.

*Hours by appointment only*

**[MedicalDepartmentEdge1@broadridge.com](mailto:MedicalDepartmentEdge1@broadridge.com)**

**+1 631 254 7380, ext 57380**

## Your Dental Options

Did you know that a healthy mouth is essential to your overall health? Poor oral health can lead to periodontal disease, which has been linked to illnesses such as heart disease, diabetes, and respiratory infection.

You have the option of enrolling in three dental plans, offered through Aetna. You don't have to enroll in Broadridge's medical plan to elect dental coverage. All three options offer 100% coverage for in-network preventive care.

Plan Detail	Indemnity Plan In- and Out-of-Network	PPO Plan		DMO Plan
		In-Network	Out-of-Network	In-Network Only
<b>Annual Deductible</b>				
Individual	\$25	\$50	\$50	None
Family	\$75	\$150	\$150	
<b>Annual Maximum*</b>	\$1,500 per person	\$1,500 per person	\$1,000 per person	Unlimited
<b>Preventive Services</b>	100%	100%	100%	100%
<b>Basic Services</b>	80%	85%	50%	100%
<b>Major Services</b>	80%	60%	50%	60%
<b>Orthodontics – Child and Adult</b>	50%	50%	50%	50%
<b>Orthodontic Lifetime Maximum</b>	\$1,500 per person	\$1,500 per person	\$1,000 per person	Unlimited

\* The annual maximum is the most the plan will pay for covered services each year.

## Your Dental Cost of Coverage

The following chart shows your cost of coverage for each dental option:

Coverage Tier	Indemnity Plan		PPO Plan		DMO Plan	
	Weekly	Semi-Monthly	Weekly	Semi-Monthly	Weekly	Semi-Monthly
<b>Associate Only</b>	\$10.58	\$22.92	\$5.06	\$10.96	\$2.57	\$5.57
<b>Associate + Spouse/Partner</b>	\$23.42	\$50.75	\$11.99	\$25.98	\$5.76	\$12.49
<b>Associate + Child(ren)</b>	\$21.08	\$45.68	\$10.99	\$23.82	\$5.52	\$11.97
<b>Family</b>	\$33.69	\$73.01	\$16.51	\$35.77	\$8.82	\$19.11



### Finding Aetna Dental Providers

- To find dental providers, go to [Aetna.com](https://www.aetna.com).
- At the top of the screen, choose **Find a doctor**.
- Under the box **Don't have a member account?**, choose **Plan from an employer**.
- Under **Continue as guest**, enter your zip code and click **Search**.
- Under **Select a Plan**:
  - **Dental PPO/PDN with PPO II and Extend<sup>SM</sup>** (PPO or Indemnity option)
  - **DMO/DNO** (DMO option)
- Click **Enter** and click on the radio button for the plan that you want to see, then click **Continue**.
- Scroll down to click on **Dental Care**, then continue searching for Dentists, Dental Specialist, Pediatric Dentist, etc. and continue with the prompts.

## Vision Coverage

Taking care of your eyes is important to your overall well-being. You have the option of enrolling in vision coverage through Aetna. Vision coverage helps pay for eye exams, frames, lenses, and contact lenses for you and your dependents. You also receive discounted services for Laser Vision Correction through contracted laser centers.

Benefits are available once every 12 months when you use Aetna in-network providers:

Benefit	You Pay
Exams	\$10 copay
Lenses	\$10 copay*
Frames	\$0 Copay; \$175 Allowance**
Contacts (when chosen instead of lenses and a frame)	\$10 copay + \$175 allowance

\* Not all lenses are covered with a \$10 copay (for example, premium progressive lenses).

\*\* 20% off balance over allowance.

If you get services through a provider that is not in the Aetna network, you will be reimbursed only up to the allowable amount, which is the maximum reimbursement Aetna will pay through the plan.

### Your Vision Cost of Coverage

The following chart shows your cost of coverage for vision:

Coverage Tier	Vision Plan	
	Weekly	Semi-Monthly
Associate Only	\$2.10	\$4.56
Associate + Spouse/Partner	\$3.72	\$8.06
Associate + Child(ren)	\$3.57	\$7.74
Family	\$5.13	\$11.12

### Finding Aetna Vision Providers

To find an in-network Aetna vision provider, visit <https://eyedoclocator.aetnavision.com/aetna/en>.

If you've been diagnosed with diabetes, the vision plan offers 100% in-network coverage for various services.

Visit [BroadridgeBenefits.com](https://BroadridgeBenefits.com) ► [Vision](#) ► [Vision Plan Details](#) to learn more.

## Employee Assistance Program – Work/Life Support Through ComPsych

The Employee Assistance Program (EAP), administered by ComPsych, provides confidential off-site counseling (up to five sessions per issue at no cost) to you and your dependents for issues such as substance abuse, marital difficulties, parent/child conflicts, and many other areas of concern. Broadridge offers this benefit to all associates at no cost to you and is not dependent on your enrollment in the Broadridge medical plan.

Guidance Resources Online offers other services and discounts:

- **Legal Guidance** – Talk to our attorneys for practical assistance with your most pressing legal issues, including divorce, adoption, family law, wills, trusts, and more. If you need representation, get a free 30-minute consultation and a 25% reduction in fees.
- **FinancialConnect** – Unlimited access to financial information, including budgeting tips, credit and mortgage issues, income tax questions, and financial planning.
- **FamilySource** – Addresses work/life balance issues and provides information and referrals for childcare, educational options, community information, event planning, home improvement, buying/selling a home, relocation, and assistance with shipping and locating items.

To enroll, visit [www.guidanceresources.com](http://www.guidanceresources.com) (web ID: EAPBFS), or call +1 888 936 7327.

### Know on the Go!

Download the GuidanceResources® Now mobile app to access EAP tools.



App Store



Google Play



### FREE Well-Being Coaching

The ComPsych Well-Being Coaching program is designed to meet you where you are in your personal well-being journey, helping you discover and reflect on the aspects of well-being that are most important to you. Their robust coaching services offer holistic, one-on-one support (via telephonic or video sessions) for a wide variety of issues. Get motivated, educated and ready to modify behaviors where needed. Personalized programs and modules are centered around issues such as coping with stress, healthy families, resiliency, physical health, nutrition, sleep and more. Unlimited sessions are offered at no cost to you. Call ComPsych to get started.

# Financial

In addition to competitive pay and incentive plans, Broadridge programs help you save money today, build a sound financial future, and prepare for the unexpected.



## 401(k) Plan

Whether you're just getting started in your career or you're an experienced professional, prepare now for the life you want to lead when you retire. The Broadridge 401(k) plan can help you plan for retirement and proactively save for the future. The Broadridge 401(k) plan is administered by Fidelity. Contribute from 1% to 35% (up to 15% if you are a highly compensated employee) of your eligible compensation in pre-tax or after-tax dollars (through the Roth 401(k) option) to the 401(k) plan. You can enroll in the Plan or increase or decrease your contributions at any time by accessing Fidelity NetBenefits at [netbenefits.com](https://netbenefits.com) or calling the Fidelity Service Center at +1 800 835 5095.

### Automatic Enrollment

You will be automatically enrolled in the Plan within 60 days of your hire date if you don't submit a contribution election to Fidelity. If you are automatically enrolled, a pre-tax contribution rate of 3% of your eligible compensation will be deducted from each paycheck and invested in the target date fund based on your date of birth. This deduction begins with the first full payroll period that starts 60 days after the date you become eligible. During this 60-day period, you may stop the automatic enrollment feature and make your own enrollment and investment decisions, or you may elect not to be enrolled. If you do not make changes to your contribution rate, it will increase by 1% each year until you reach a 6% contribution rate.

### Executive Retirement and Savings Plan (ERSP)

The ERSP is a non-qualified retirement plan available to active Executive Level E executives or those who have previously held a letter-graded executive position (levels D-H) as of October 31, 2024. It is designed to complement Broadridge's 401(k) plan by providing tax-deferred savings and growth opportunities for compensation above Internal Revenue Code 401(k) compensation limits. For more information about the Plan, speak with a Fidelity representative at +1 800 835 5095 weekdays from 8:30 a.m. to 8:30 p.m. Eastern Time.

### Company Contributions

Once you complete six months of service, the Company helps you save through the Basic Company Contribution and the Company Match. Your years of service for purposes of calculating these contributions is calculated on January 1 of each year.

- **Basic Company Contribution** – The Basic contribution is made to your account regardless of whether or not you contribute. Your Basic contribution is based on years of service with Broadridge and ranges from 1% to 6.25% of eligible compensation. Contributions start at 1% of total compensation and increase by 0.75% every five years of service.
- **Company Match** – Broadridge will match 70 cents for every dollar you save up to 6% of pay. After five years of service, the match will increase to 80 cents on the dollar up to 6% of your pay. Basic Company Contributions and Matching Contributions are deposited annually after the end of the plan year. Your years of service, for purposes of calculating the Basic Company and Company Match, is calculated on January 1 of each year.

### Vesting

You are always 100% vested in your own contributions, as well as any earnings. You are 50% vested in all Broadridge contributions after two years of service and 100% vested after three years of service.

**Important Note** – Any contributions you made to a 401(k) plan at another employer during the year in which you join Broadridge will be included in your annual IRS maximum contribution.



App Store

### Know on the Go!

Download the Fidelity NetBenefits app today to view your account, change your contributions, update your beneficiaries, and more.



Google Play

## Financial Counseling through Fidelity

Whether you're just starting out or nearing retirement, having a clear picture of where you are and where you hope to be can help you reach your financial goals. Fidelity Workplace Financial Consultants are available to help with a variety of concerns, including:

- Creating a budget and emergency fund
- Understanding debt
- Learning about how pre-tax savings accounts can help you save money
- Creating a will, trust, or estate plan
- Tackling taxes

You'll also have access to tools, such as FidSafe, where you can upload and keep your important documents in one place, information about tackling taxes and more. Choose from general information, informative webinars, or 1:1 consultations. Simply call **+1 800 835 5095**, visit [netbenefits.com](https://netbenefits.com), or download the NetBenefits mobile app to get started today!



## Chase Mortgage Counseling

If you're buying or refinancing a home, this program can help with your mortgage goals from start through closing. You'll receive a \$1,000 closing credit on any refinance or home purchase. They also promise an on-time closing in as soon as three weeks or you'll receive \$5,000 on a new home purchase. To learn more about the available options and mortgage tools, as well as to find additional homebuying resources click [here](#).

## Just Starting in Your Career?

If you're new to the workforce, your benefits may not be your focus. But, getting to know what's offered early and taking advantage of some of the plans available may set you up for a successful financial future.

- **401(k) Plan** – Start saving now to watch your account grow in the future. Contribute pre-tax and Roth after-tax dollars and get a valuable Company match.
- **Health Savings Account** – Discover the benefits of contributing pre-tax dollars today to help you save for your healthcare expenses in the future. Remember, when you contribute you can also leverage the Limited Purpose FSA for dental and vision expenses.
- **Financial Counseling through Fidelity** (see above) – Get expert advice on planning for a solid financial future.
- **Peanut Butter** – Receive support and tools to help you pay off your student loan debt.

## Health Savings Account (HSA) – Save Money Today and for the Future

If you enroll in the SavingsPlus HSA, you have the option of making pre-tax contributions to a Health Savings Account (HSA). The HSA has a number of features that make it a valuable tool to save on expenses today, as well as help you save for the future.

There are “triple tax” advantages to contributing to an HSA. Contributions are taken out of your paycheck before taxes. Once in your account, they grow tax free\* with interest or investment earnings. When they’re withdrawn to pay for eligible health care expenses, they are free of federal, and in many cases, state taxes. If you use your HSA to pay for ineligible expenses before age 65, you will be taxed on those amounts and will be subject to an additional 20% penalty.

One of the best features of the HSA is that the money is yours to keep and carries forward each year, even if you leave Broadridge. That makes it a valuable tool to help you save for future health care expenses.

*\* All references to “tax free” refer to federal income tax. State tax laws vary. You should consult with a professional tax advisor about your personal tax situation.*

### Important Note

Any contributions you made to a Health Savings Account at another employer during the year in which you join Broadridge will be included in your annual IRS maximum contribution. Be sure to take that into account when making your elections for this year.

### Annual Contributions to Your Account

Broadridge makes automatic contributions to your HSA at the beginning of each quarter that you are enrolled in the HSA. These contributions are based on the coverage tier you elect when you enroll in the SavingsPlus HSA medical plan option. Upon your initial enrollment, you must be enrolled in the SavingsPlus plan and have opened your HSA account before the funding date of the quarter to be eligible for the funding.

It’s important to remember, Broadridge will only make this contribution if you elect to participate in the Inspira HSA. If you do not want to make your own contributions to the HSA, but still want to receive the Broadridge contribution, then simply set your contribution rate to \$0.

Each year you decide how much to save in your HSA, up to IRS limits. You can start, stop, or change your contribution at any time. The annual contribution limits and Broadridge contributions are:

Annual 2026 Contributions and IRS Limits			
Medical Coverage Tier	Broadridge Contribution	Your Maximum Contribution	Maximum IRS Contribution Limit*
Associate Only	\$500	\$3,900	\$4,400
Associate + Spouse/ Partner	\$1,000	\$7,750	\$8,750
Associate + Child(ren)	\$1,000	\$7,750	\$8,750
Family	\$1,000	\$7,750	\$8,750

*\* If you are age 55 or older by the end of the tax year you can contribute an additional \$1,000.*

### Use Your Money When You Need It

When you have an eligible health care expense during the year, you can use your Inspira HSA debit card and the money comes right out of your account. Eligible expenses include medical, prescription drugs, dental, and vision costs. You can find a complete list by logging in to your Inspira account at [inspirafinancial.com](https://inspirafinancial.com).

### HSA Eligibility

You can establish an HSA if you:

- Enroll in the SavingsPlus HSA medical plan option.
- Are not enrolled in any part of Medicare.
- Are not claimed as a dependent on someone else’s tax return.
- Do not have coverage under any non-high deductible health plan that provides coverage for any benefit covered by the SavingsPlus HSA (e.g., through a spouse/partner), or participate in a general purpose health care FSA.



## Using Your HSA to Save for Future Medical Expenses

Consider this... Fidelity estimates that the average 65-year-old couple retiring will need approximately \$344,000\* to cover future medical costs. If you do not use your HSA dollars now, your account can grow year after year with your contributions. Use your money for things like Medicare premiums, deductibles and coinsurance, qualified long-term care premiums, hearing aids, and more.

Broadridge helps you save by contributing to your account. And remember, your contributions decrease your taxable income, so you're also saving on taxes today.

\* Estimate based on a hypothetical couple retiring in 2025, 65-years-old, with life expectancies that align with Society of Actuaries RP-2014 Mortality Table Healthy Annuitants rates projected with Mortality Improvement Scale MP-2020 as of 2024.

Visit the **Health Savings Account Calculator** on [inspirafinancial.com](https://www.inspirafinancial.com) to see how much you can save on taxes each year, as well as how your balance could grow in the future.

## See Retirement on the Horizon?

Retirement may still be years away, but it's never too early to start planning. Check out these resources to help you start planning for tomorrow... today:

- **401(k) Plan** – contribute pre-tax dollars and get a valuable Company Match.
- **Health Savings Account** – discover the benefits of contributing pre-tax dollars today to help you save for your healthcare expenses in the future. Remember, when you contribute you can also leverage the Limited Purpose FSA for dental and vision expenses.
- **Financial Counseling through Fidelity** – get expert advice on planning for a solid financial future.

## Health Care and Limited Purpose Flexible Spending Accounts (FSAs)

The Health Care and Limited Purpose FSAs let you set aside money on a pre-tax basis to pay for eligible health care expenses. The 2026 limit for both plans is \$3,400 (including the Broadridge contribution). If you contribute to an FSA, payroll contributions will be taken out of your paycheck in equal amounts for the remaining pay periods in the year. The Health Care and Limited Purpose FSAs are administered by Inspira.

- **Health Care FSA** – You can contribute to the Health Care FSA if you waive medical coverage or if you enroll in the Traditional Choice Plus or Basic Plus medical plan options. You can use funds in your Health Care FSA for eligible medical, prescription drug, dental, and vision expenses. If you contribute, Broadridge makes a \$100 contribution to your account. This amount is included in the annual contribution maximum.
- **Limited Purpose FSA** – Due to IRS regulations, if you enroll in the SavingsPlus HSA, your Health Care FSA will be designated as a Limited Purpose FSA and can only be used for eligible dental and vision expenses. Because Broadridge makes an annual contribution to your HSA, there is no Broadridge contribution to the Limited Purpose FSA.

### Getting Reimbursed for Your Expenses

Your full annual Health Care and Limited Purpose FSA balance is available to use when you enroll. There are three ways to get reimbursed for eligible expenses:

- **FSA Debit Card** – When you enroll in the Health Care or Limited Purpose FSA, you will receive an FSA debit card. You can use your debit card to pay for eligible health care expenses when you incur them.
- **Connected Claims** – Visit the Inspira website and select the “Connected Claims” feature, which allows your eligible Broadridge medical plan claims to be applied toward your FSA balance automatically.
- **Inspira Website** – Pay for your expenses out of your pocket and submit your claims on [inspirafinancial.com](https://www.inspirafinancial.com). You have the option to send payments directly to your provider or send the funds to yourself if you already paid for these expenses out of your own pocket.

In all cases, you may be required to show proof of an eligible expense, so be sure to save all of your receipts. A helpful list of health care expenses that the IRS considers eligible for reimbursement are described in [IRS Publication 502](#).



### It's Important to Plan Carefully

You must use all the money in your account to pay for expenses incurred through December 31, 2026, and file all 2026 claims by March 30, 2027. Any money in your Health Care or Limited Purpose FSA not used for 2026 claims, and not submitted for reimbursement by the filing deadline, will be forfeited.

## Dependent Care FSA – Save Money on Day Care Expenses

If you and your spouse work, are looking for work, or are in school full time, the Dependent Care FSA lets you set aside pre-tax money for eligible day care, summer day camp, after school, or home care expenses for qualified dependents, including children under age 13 (or older, if disabled). Other qualified tax dependents include your spouse and your parents if they live with you and are mentally or physically incapable of caring for themselves.

If you elect to contribute, deductions will be taken out of your paycheck in equal amounts throughout the year. The Dependent Care FSA is administered by Inspira. For 2026, you can contribute from \$500 to \$7,500 to the Dependent Care FSA or up to \$3,750 if you and your spouse both work and file taxes separately.

### Getting Reimbursed for Your Expenses

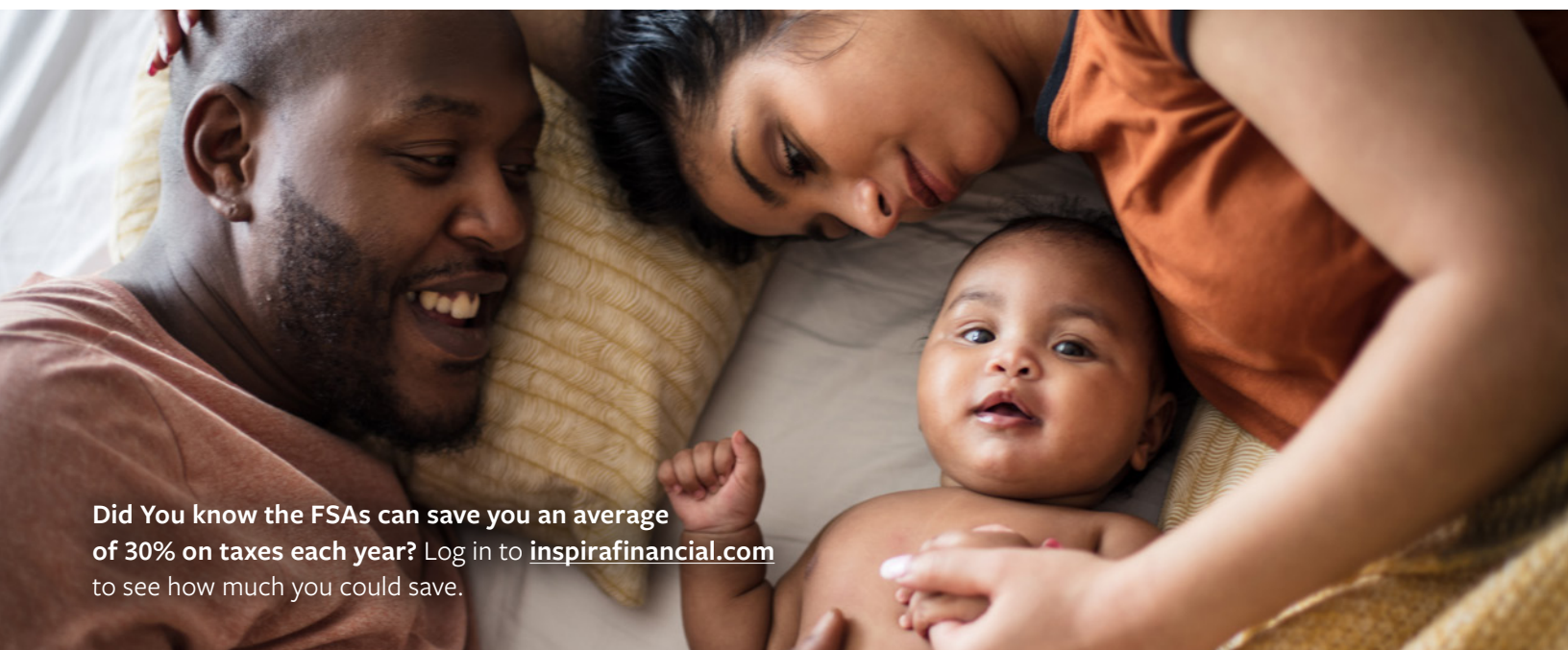
Your Dependent Care FSA dollars are available for reimbursement as they are deposited into your account through payroll deductions. When you enroll in the Dependent Care FSA, you will not receive an FSA debit card. You must submit your claims for reimbursement in order to receive payment for you or your provider. You may be required to provide additional detail of your eligible expenses, so be sure to save your receipts.

### It's Important to Plan Carefully

It's important to estimate how much money to contribute to your Dependent Care FSA carefully. You must use all the money in your account to pay for expenses incurred through December 31, 2026, and file all 2026 claims by March 30, 2027. Any money in your Dependent Care FSA not used for 2026 claims, and not submitted for reimbursement by the filing deadline, will be forfeited.

### Is Your Family Growing?

If you've recently added a child to your family, or you plan on adding a child in 2026, consider contributing to the Dependent Care FSA if you expect to have daycare expenses. The Dependent Care FSA can save you money by using pre-tax dollars to pay for that care.



Did You know the FSAs can save you an average of 30% on taxes each year? Log in to [inspirafinancial.com](https://inspirafinancial.com) to see how much you could save.



## Commuter Benefits

The Commuter Benefits program, administered by Inspira, lets you set aside pre-tax dollars to pay for eligible mass transit and parking expenses to get to and from work. You can contribute up to \$340 in pre-tax dollars toward your eligible mass transit and parking expenses each month. Broadridge provides a monthly subsidy of up to \$60 towards transit orders (for months in which you place a transit order). If you are located in the Gateway Center Newark, NJ office only, the subsidy may be applied for parking or transit monthly orders (for months in which you place an order), but not both.

Commuter orders may be placed, stopped, and changed on a month-to-month basis at any time during the year at [inspirafinancial.com](https://www.inspirafinancial.com). New orders, stops, and changes must be entered by the 10th of any month on the Inspira site to be effective for the 1st of the following month (e.g., by January 10 for February 1).

Please note, although unused commuter balances roll forward from month to month, any unused balance will be forfeited if you leave Broadridge.

## Comparing the Tax-Advantaged Accounts

See if a tax-advantaged account might be right for you and your family. Here's a high-level look at what's available to you:

Plan Feature	Health Care FSA	Limited Purpose FSA	Health Savings Account (HSA)	Dependent Care FSA	Commuter Benefits
<b>Who can contribute?</b>	Associates enrolled in the Traditional Choice Plus or Basic Plus medical plan options; or if you have waived Broadridge medical coverage	Associates enrolled in the SavingsPlus HSA	Associates enrolled in the SavingsPlus HSA	All benefits-eligible associates	All benefits-eligible associates
<b>Broadridge Contribution</b>	\$100 annually	None	Annually \$500 Associate Only \$1,000 Family	None	\$60 monthly for certain orders
<b>Your 2026 Maximum Annual Contribution</b> (including Broadridge contribution)	\$3,400	\$3,400	\$4,400* Associate Only \$8,750* Family	\$7,500	\$340 (monthly)
<b>What expenses can I use it for?</b>	Eligible medical, prescription drug, dental, and vision expenses that you and your tax dependents incur	Eligible dental and vision expenses that you and your tax dependents incur	Eligible medical, prescription drug, dental, and vision expenses that you and your tax dependents incur	Eligible dependent daycare expenses	Eligible commuter-related mass transit and/or parking expenses
<b>How long can I access my funds?</b>	This account is "use it or lose it"—funds do not roll over year to year	This account is "use it or lose it"—funds do not roll over year to year	Funds roll over year to year	This account is "use it or lose it"—funds do not roll over year to year	Unused funds roll over month to month
<b>What happens to your account if you leave Broadridge?</b>	You forfeit unused funds	You forfeit unused funds	Unused funds are yours to keep	You forfeit unused funds	You forfeit unused funds

\* If you are age 55 or older by the end of the tax year you can contribute an additional \$1,000 to your HSA.



### Know on the Go!

Download the Inspira mobile app to manage all of your pre-tax spending accounts. Check your account balances, submit claims, transfer funds, and more.



App Store



Google Play

## Life and Accidental Death and Dismemberment (AD&D) Insurance

It's always a good idea to plan for the unexpected, no matter what your age or stage in life. Broadridge provides you with company-provided basic life and AD&D coverage, and you have the option of enrolling in additional coverage for more protection. Life and AD&D coverages are provided through Securian.

### Basic Life, AD&D and Business Travel Accident Insurance (BTA)

You are automatically enrolled in basic life and AD&D insurance on your date of hire. These plans provide a benefit of one-and-a-half times your annual base salary, up to a maximum of \$1 million. If your basic life benefit is valued above \$50,000, the IRS requires Broadridge to calculate the value of that coverage and you will be required to pay imputed income tax on that value. You will see the GTL imputed income added to your gross pay for tax withholding purposes only. If you do not want to be charged imputed income, you have the option to waive the full amount of coverage and elect coverage up to \$50,000. If you later decide to increase your coverage, you will be required to provide evidence of insurability.

Broadridge also automatically provides you with business travel accident insurance of up to four times your annual base pay, to a maximum of \$2.5 million, if you suffer a covered injury while traveling on business.

### Don't Forget to Designate Your Beneficiaries!

Visit [BroadridgeBenefits.com](https://BroadridgeBenefits.com) to designate your life, AD&D, and BTA beneficiaries.

### Benefit Scout

Not sure what coverage is right for you and your family? Securian offers Benefit Scout, an online decision-support experience to help you decide what insurance options make sense for you and your family. You have 24/7 access to Scout, an automated chat assistant, plus a dedicated Enterprise Contact Center. Visit [LifeBenefits.com/broadridge](https://LifeBenefits.com/broadridge) to get started.

### Voluntary Term Life Insurance

If you need more coverage than the basic life coverage provided by Broadridge, you have the option of enrolling in voluntary term life insurance. Coverage is available for you and your eligible dependents.

- **For Yourself** – You can elect one-and-a-half to eight times your annual base salary, up to \$3 million.
- **For Your Dependents** – You can elect coverage for your spouse in increments of \$25,000, up to \$100,000 or increments of \$50,000, up to a maximum of \$250,000 (not to exceed your Voluntary Term Life election). You can elect coverage of \$10,000 for your children. You must elect coverage for yourself to elect coverage for your dependents.

You can enroll in or make changes to your coverage at any time by visiting [BroadridgeBenefits.com](https://BroadridgeBenefits.com). However, you have 60 days to enroll in guaranteed issued coverage up to 1.5 times your base salary (not to exceed \$500,000) and \$25,000 for your spouse, without submitting evidence of insurability (subject to maximum election limitations). If you enroll in coverage that exceeds the guaranteed issue amount or if you enroll any time after your initial eligibility window, you will need to submit evidence of insurability.

### Voluntary AD&D Insurance

Voluntary AD&D insurance provides additional financial protection if you suffer a catastrophic loss of limb, sight, speech, hearing, or die as a result of an accident. You can elect coverage for yourself from \$25,000 up to \$1 million and coverage for your dependents as a percentage of your coverage. This benefit can help provide added financial security in the event you or a loved one pass away or are unable to return to work following an accident.

# Support

Broadridge offers a variety of supplemental plans and programs to help with those “extras” in life, address the evolving needs of our associates, support the communities where we live and work, and make a difference across the globe.



## Time Away From Work

### Flexible Paid Time Off

Exempt associates can manage time away from work through Flexible Paid Time Off (FPTO), which offers the opportunity to take time off during the year as needed without accruals or limits.

### Vacation Time

If you are a non-exempt associate, you accrue vacation days each year based on your length of service with Broadridge:

Years of Service	Eligible Vacation Days*
9 years or less	15
10 years or more	20

\* Based on the calendar year in which your employment anniversary occurs; prorated based on your hire date.

### Vacation Flex

If you are a non-exempt associate, Vacation Flex lets you elect up to an additional week of vacation time in lieu of one week of pay (divided and deducted from your pay across all pay periods in the following year). You must actively make an election during Open Enrollment each year to participate.

### Other Time Away From Work

Broadridge also offers other opportunities for paid time away from work, for example:

- **Company Holidays** – Broadridge provides paid time off for ten U.S. national holidays.
- **Personal Floating Holidays**<sup>†</sup> – Up to three paid floating holidays per year prorated based on hire date.
- **Sick Time**\*\*<sup>†</sup> – Up to 40 paid hours per year.
- **Volunteer Time Off** – Up to three days annually of paid time off for eligible volunteer activities.
- **Bereavement**<sup>†</sup> – Up to five paid days away from work when an immediate family member passes away. Bereavement includes pregnancy loss.
- **Jury Duty**<sup>†</sup> – Up to 30 days in a 12-month period.
- **Disaster Leave** – Time off to assist those in need after a natural disaster.

\*\* May vary in certain states by laws governing sick time.

<sup>†</sup> Exempt employees may use Flexible Paid Time Off for certain leaves and time away.

### New Parent Pay

We understand how important it is to bond with a new child. That's why Broadridge offers New Parent Pay of up to nine weeks at 100% after the birth, adoption, surrogacy, or foster placement of a new child. New parents have up to 12 months from the birth or adoption of a child to take this time off.



MetLife

[mybenefits.metlife.com](https://mybenefits.metlife.com)

You can visit the microsite by clicking [here](#) or scanning the QR code:



## Short-Term Disability (STD)

Broadridge provides you with an STD benefit that offers pay continuation for up to 26 weeks. Once you have been out on a leave for your own condition for seven consecutive calendar days, your one-week elimination period will be retroactively covered and you will receive one week of leave pay going back to the start of your leave. If eligible, STD benefits pay:

Weeks on STD	Percentage of Pay
Weeks one through 10	100%
Weeks 11 through 26	80%

STD benefits will be reduced by any state or statutory benefits you are entitled to while you are on STD. MetLife is the administrator of the STD plan.

## Long-Term Disability (LTD)

If you are ill or injured for more than 180 days, you may be eligible for long-term disability (LTD) benefits. Broadridge provides you with basic coverage automatically, and you have the option of purchasing additional coverage. MetLife is the administrator of the LTD plan.

Basic LTD provides a benefit of 40% of your covered monthly base salary, up to \$15,000 per month. You may buy an additional 20% of coverage, for a benefit of 60% of your covered monthly base salary, up to \$22,500 per month.

If you enroll in Buy-up LTD within 30 days of hire, you will not need to provide evidence of insurability. If you enroll any time after your initial eligibility window, you will need to submit evidence of insurability.

### Learn More

Learn more about our Time Off policies by visiting **HR Connect** and searching for **“Time Away.”**



## Bright Horizons

Bright Horizons offers a variety of resources to support your family, from back-up childcare to preparing for college.

### Back-Up Care

Sometimes your regular child or eldercare services can fall through. Did you know that you can schedule back-up care for your child or adult/elder loved ones when you experience a gap with your regular caregiver? You can even plan ahead and book care up to 90 days in advance. Eligible associates can access 20 annual days of back-up care per family member at subsidized rates. New parents have an extra 15 days during the first year following birth or adoption. Use your Bright Horizons Back-Up Care™ benefit when you need it most:

- Reserve convenient childcare in centers or your own home
- Schedule in-home care for adult and elder loved ones
- Fill care gaps including school breaks, caregiver cancellations, when your child is mildly ill, and more
- Book easily, last-minute or in advance

### Full-Time Care & Family Support

Get preferred enrollment and waived registration fees for ongoing childcare at Bright Horizons centers, tuition discounts at network partner childcare centers, free membership to Sittercity's marketplace of sitters, and discounts on personalized assistance from a nanny placement service.

### Academic Support

Set your child up for success throughout the school year with exclusive discounts on tutoring and test prep through Sylvan Learning Centers, Varsity Tutors, and Revolution Prep. Associates can also exchange a back-up care day and receive four hours of virtual tutoring for each day that is exchanged through Varsity Tutors or Revolution Prep.

### College Coach

Take the worry out of your child's education and get the help you need from Bright Horizons College Coach®. This free benefit provides access to a team of former college admissions and financial aid officers who offer personalized guidance, including live events and online resources.

### Learn More

For more information about support provided through Bright Horizons and to register, visit <https://clients.brighthouse.com/broadridge> or call +1 877 BH CARES (+1 877 242 2737). Use employer username: Broadridge and password: Benefits4You.





## Pet Assure Veterinary Discount Plan

If you have a pet, you understand how quickly they can become part of the family. The Pet Assure Veterinary Discount Plan lets you save money on medical services for your pet.

The program includes:

- 25% off at participating veterinarians on all in-house medical services, including office visits, vaccinations, surgery, dental cleaning, spay and neuter surgery, x-rays, emergency visits, and any other procedures the vet performs. Even procedures related to pre-existing conditions are discounted.
- 24/7/365 lost pet recovery service.

If you enroll, you will receive your Pet Assure membership card in the mail. When you visit a participating veterinarian, present your Pet Assure card at checkout and the veterinary staff will apply your discount to all in-house medical services.

## Group Legal

When life happens and you need legal help, it's reassuring to know you don't have to pay legal fees. Group Legal, provided by ARAG®, offers easy access to legal advice and professional legal representation at an affordable price. The plan can provide assistance on subjects such as creating a will, real estate closings, refinancing, and more.

You must enroll in Group Legal within 30 days of hire or during Open Enrollment by visiting [BroadridgeBenefits.com](https://BroadridgeBenefits.com).

## ID Theft Protection

Your identity is not just your Social Security Number. It's your full online activity, from financial transactions to what you share on social media. Provided through Allstate, Identity Protection Pro+ delivers comprehensive financial and identity monitoring designed to help you protect yourself, your family, and your finances from emerging threats. Coverage includes:

- Financial transaction monitoring.
- Dark web monitoring for personal data and passwords.
- Tri-bureau credit monitoring.
- Up to \$1 million reimbursement for identity theft expenses and stolen funds.
- Full-service remediation support.

The family plan includes coverage for your whole household, plus coverage for parents, in-laws, and grandparents age 65+.

Check out the "ID Theft Overview" flyer in the Library on [BroadridgeBenefits.com](https://BroadridgeBenefits.com) for full coverage details, exclusions, and other terms that may apply.

## Auto and Home Insurance Discounts

If you're shopping for auto or home insurance, you can also check out prices and get a no-obligation quote through voluntary auto and home insurance offered through top-rated carriers: Farmers GroupSelect<sup>SM</sup>, Travelers, Liberty Mutual Insurance, and Progressive®. To receive a quote or enroll, visit [VoluntaryBenefits.Broadridge.com](https://VoluntaryBenefits.Broadridge.com) or call +1 800 638 6854.

## HUSK Marketplace

Through our HUSK Marketplace discount program, you and your dependents have access to discounts from regional chains and local favorites—try gyms before joining and get a variety of membership options. You also can receive special pricing on nutrition and healthy eating programs and fitness and wellness products. For more information, visit [marketplace.huskwellness.com](https://marketplace.huskwellness.com) or call +1 800 294 1500.

## Supporting our Communities

Through meaningful partnerships, community engagement, and the commitment of our associates, we support at-risk youth with education and volunteer-driven initiatives that pave the way for a brighter future. Through the Broadridge Foundation, we put our core values into action to identify meaningful ways to engage with our communities, drive local impact, and effect lasting change.

We empower Broadridge associates to lead and participate in projects that matter to them and their communities.

We believe that every child should have the opportunity to learn, grow, and thrive. Yet, for far too many young people worldwide, even basic education remains out of reach. That's why we focus our efforts on supporting education for at-risk youth—committing to removing barriers to learning and dedicating our time, talents, and resources to supporting educational programs that help young people around the world reach their full potential.



### Matching Gift Program

Giving back is woven into the fabric of our culture, empowering associates to make a meaningful impact in the communities where we live and work. Broadridge's Matching Gift program helps associates leverage their personal contributions to qualified non-profits that resonate with them. An inspiring number of associates use the program each year to deepen their community investments.

For our U.S. broad-based employee population, Broadridge matches employee donations to eligible 501(c)(3) organizations dollar for dollar up to \$5,000 per associate per calendar year.

### Volunteer Time Off

Around the world, on any given day, you're likely to find Broadridge associates, teams, and businesses building bridges in our communities. From youth shelters to classrooms, we roll-up our sleeves to help make Broadridge an indispensable community partner. To support your volunteer work, Broadridge offers 24 hours (3 days) of additional time off per calendar year for you to utilize on eligible volunteer activities.

### Disaster Service Volunteer Leave

Sometimes disaster strikes. Broadridge is committed to supporting our associates who have special skills, abilities or just a general desire to help those in need. Broadridge associates are eligible for up to 10 days of leave to volunteer in disaster relief services.



# Education & Career

In addition to a wide range of benefits, you also have access to resources that can accelerate your career growth and programs to recognize and reward your contributions.



Broadridge is committed to investing in our greatest asset—our associates—and to promoting a workplace culture that provides meaningful opportunities for people to grow and thrive in their careers. Through Broadridge University, you can supplement on-the-job learning with development opportunities spanning leadership, technical, and personal development, to ensure that you are motivated and able to make lasting contributions to Broadridge, our clients and, most importantly, yourself.

## Our Global Career Framework

The Broadridge Global Career Framework (GCF) provides a clear, competency-based roadmap to help associates understand and grow in their careers. It defines the skills, behaviors, and performance expectations needed for success across all roles and levels. By outlining career paths and development opportunities, the framework empowers associates to take ownership of their growth and mobility within Broadridge. Together, it fosters transparent, meaningful career conversations that align personal goals with organizational success.

## Leadership Development

Broadridge University offers structured leadership learning pathways designed to meet associates where they are in their career journeys.

### Individual Leadership Program

For individual contributors, this program focuses on self-awareness, communication, and influence. Associates participate in instructor-led sessions and team-based assignments that help them strengthen presentation, collaboration, and critical thinking skills.

### The Path to Thought Leadership

Designed for associates who have completed the Individual Leadership Program, this experience helps participants deepen expertise and build visibility as subject matter experts across Broadridge and within the industry.

### Leading People: Advanced

Geared toward front-line people leaders with two to four years of experience, this program supports leaders in developing high-performing, inclusive teams aligned with Broadridge's strategy. Participants engage in courses on change management, coaching for performance, and fostering engagement.

### Talent Acceleration Program

The Talent Acceleration Program is designed to offer cross-functional team projects, developmental experiences, and cross-business networking. The curriculum allows learners to develop comprehensive business knowledge, advanced leadership, strategic planning, and cross-functional teamwork skills.

### eCornell Certificate Programs

Executives can strengthen strategic, leadership, and functional expertise through online certificate programs delivered by Cornell University. Course categories include Strategy and Innovation Execution, Leadership, Business and Finance, Data Science, Human Resources, Marketing, and Technology.



## Applied Experiences

Broadridge also provides hands-on programs for associates who want to learn by doing. These experiences help expand networks and sharpen leadership skills while making direct contributions to our business.

- **Guest Auditor Program** – Associates work alongside internal audit professionals to deliver risk-based consulting projects that improve operations.
- **Associate Network and Volunteer Council Leadership** – Opportunities to serve as leaders within Broadridge’s associate networks or volunteer councils, supporting community and culture while growing leadership and communication skills.
- **Leaders as Teachers** – Senior and mid-level leaders share their expertise by co-facilitating learning modules, strengthening presentation and facilitation capabilities.
- **Vision Team Facilitators** – High-performing senior directors and above guide leadership dialogues that support the Broadridge strategy and development of people leaders.

## Independent and On-Demand Learning

For associates who prefer flexible, self-paced development, Broadridge offers several digital learning tools available anytime, anywhere:

- **Academies** – E-learning collections to support strategic enterprise initiatives. Academy offerings include AI Academy, helping associates to understand and apply artificial intelligence concepts in day-to-day work, and Agile Academy, providing insights into the Agile methodology and how it’s applied at Broadridge.
- **LinkedIn Learning** – Thousands of courses on business, technology, and creative skills, enabling continuous learning at every level.
- **Learning Links** – Curated multi-media playlists focused on key topics, like career development, leadership, and professional skills to support targeted individual growth.

## Peer Learning

- **Vision Team and Peer Groups** – Peer learning circles lead by Broadridge’s Vision Team encourage people leaders to share challenges, exchange best practices, and build leadership capability in a collaborative setting.
- **Global Mentorship Program** – The Broadridge Global Mentorship Program offers one-on-one, traditional soft-skill mentoring that helps participants enhance their communication, build stronger relationships, and develop leadership capabilities in the workplace. Through meaningful mentor-mentee relationships, the program aims to engage talent, support professional development, and help associates cultivate essential soft skills for career success.

## Lifelong Learning Culture

Whether you are growing as an individual contributor, building your leadership toolkit, or leading enterprise-level teams, Broadridge’s integrated development ecosystem helps you learn, connect, and thrive. With programs that combine experiential learning, digital access, and global community, Broadridge empowers every associate to take ownership of their career journey—driving both personal success and the future of our organization.

Find all this—and more—on the Broadridge [MyCareer](#) page. And check out our Career Navigator Chatbot to get customized guidance and recommendations.



## Tuition Reimbursement

Tuition reimbursement is available if you work 32 or more hours per week and are eligible for regular benefits. For all approved courses, tuition, eligible fees, and books may be approved for reimbursement up to a maximum of \$5,250, subject to the formal program policy. To learn more, please review the Tuition Assistance Program Policy on HR Connect.

## Education Pathway Programs

The following Education Pathway Programs continuing education resources are available through Bright Horizons as part of the annual Tuition Assistance Program. These programs are offered to eligible associates on a subscription basis, which means that Broadridge will pay the Bright Horizons Education provider directly on your behalf and the subscription amount will be deducted from your Broadridge Tuition Assistance Program annual cap limit of \$5,250, as defined by the IRS.

### Fast Track

Provides an affordable path to a bachelor's degree starting from any education level. It offers deeply discounted education programs from high-quality institutions, with support from student success coaches to ensure you have all the help you need to earn your bachelor's degree.

### Master's Cap

A degree program that provides you with an accelerated pathway to obtaining a master's degree. The program offers deeply discounted education options from high-quality, accredited university partners, as well as guidance from a team of student success coaches.

### Career Online High School

Provides a route for completing a high school diploma along with workforce certificates.

### mytime English

Provides you with access to a language learning program for advancing your English skills and the opportunity to prepare for the TOEFL (Test of English as a Foreign Language) exam.

## Peanut Butter – Student Loan Resources

Peanut Butter is a unique platform that can serve as a guide no matter where you are in your student loan repayment journey. Associates can check out repayment solutions, find free (or paid) help from experts, access a refinancing marketplace, and find other tools to save money on student loans.

For more information, visit

<https://sso.net.broadridge.com/peanutbutter>.



To learn more, log on to Bright Horizons at <https://broadridge.edassist.com/> and go to **Benefits & Support**.



## Working at Broadridge

Broadridge is committed to creating an engaging workplace for the most talented associates in our industry. We are dedicated to fostering a collaborative, inclusive, and healthy environment that promotes flexibility and accountability. As a leading provider of technology, communications, and data and analytics solutions to businesses around the world, it is critical that we understand, embrace, and operate in a multicultural environment. Every associate has unique strengths, which, when fully appreciated and embraced, allow individuals to perform at their best, leading to our success.

### Associate Networks

Broadridge supports associate-led networks where associates can find peer support and community, shape company policy and culture, receive mentorship from senior members, and develop their careers. While associate networks each have a specific focus, membership is open to everyone at Broadridge. Our growing list of networks includes:

- **BeGreen** engages all Broadridge associates that care about the environment to incorporate sustainability and a green mindset into their lives. We aim to provide a forum for all associates to educate, encourage, and empower one another and provide practical steps we can take as individuals and within our communities to improve our sustainability.
- **B.Pride** is a support network for the entire spectrum of our LGBTQ+ associates and their allies. We foster a safe and inclusive work environment for all, while supporting initiatives focused on education and awareness, personal and professional development, and community outreach through fundraising and volunteer work.
- The **Disability Equity Associate Network (DEAN)** raises awareness of workplace barriers that affect associates or their loved ones with disabilities—both visible and non-visible—and creates a safe and compassionate space where people with disabilities and their allies can openly discuss these barriers. DEAN recognizes the strengths, innovation, and benefits that people with disabilities bring to Broadridge’s success. We will strive to make Broadridge a workplace where every associate can participate, contribute, and succeed.

*Continued on page 51.*

- The **Family Care Network (FCN)** fosters an inclusive workplace that recognizes, supports, and empowers associates balancing work and caregiving responsibilities. Founded on the belief that community helps all associates thrive personally and professionally, FCN offers support, resources, and connections through advocacy and education. We strive to build a culture that not only acknowledges caregiving but actively embraces and accommodates the diverse needs of our caregivers.
- **Lead for Next (LFN)** is open to associates of all levels with a passion to Learn, Engage, Accelerate, and Disrupt (LEAD), leading our associates to the next step in their career journey. LFN is a community where early career professionals can grow professionally and build bridges across generational divides.
- The **MultiCultural Associate Network (MCAN)** champions the various cultures at Broadridge and works to ensure that associates at every level better represent the diverse communities in which we live and work. This is achieved through several initiatives, including professional development, education and awareness, networking opportunities, and community outreach.
- The **Veteran + First Responder Network (VFN)** acknowledges, supports, and embraces our proud community of associates who have answered the call of duty and served their nation or community, putting the safety of others before their own well-being. VFN supports and encourages shared experiences, recruitment efforts, career development, community partnerships, professional growth, and retention for all.
- The **Women's Leadership Forum (WLF)** works to highlight and support women's perspectives, advance the careers of our associates, and address existing barriers to achievement in the workplace. By better understanding women's experiences, we can champion their advancement, elevate our reputation as an employer of choice, and ensure women's voices are represented internally and externally.



## ACE Awards

Our ACE Award program is designed to recognize and reward you when you go above and beyond in demonstrating Broadridge's values. Going above and beyond daily expectations means more than just doing a good job; it means providing superior levels of performance to our internal and external clients while demonstrating our values.

ACE Awards are redeemable for a Visa Gift Card or Broadridge swag. If you need help, log in to the website from the Broadridge network or contact Engage2Excel at **+1 800 557 3218**, 24/7 or email at [Awardsuite@engage2excel.com](mailto:Awardsuite@engage2excel.com).

## Service Awards

Broadridge is dedicated to recognizing important milestones in your service to Broadridge. Service Anniversary awards provide an opportunity for us to thank you for your career achievements and for the important role that you play in Broadridge's success.

Broadridge's Service Award Program recognizes the milestone anniversaries (5,10,15, etc.) of regular full-time and part-time associates, which includes a tax-free catalog-based award. If you have any questions about the Service Awards program or about your award, contact Engage2Excel at **+1 800 557 3218**, 24/7 or email at [Awardsuite@engage2excel.com](mailto:Awardsuite@engage2excel.com).



# Enrolling in Your Benefits



## Important Enrollment Information

You are eligible for most benefits if you are a regular associate scheduled to work at least 20 hours per week. You have 30 days from your date of hire to make your elections for most benefits. Once you enroll, your coverage will be effective retroactive back to your date of hire. For most benefits, if you do not enroll within 30 days, you will not be able to enroll in coverage until the next Open Enrollment period, unless you have a [qualifying life event](#).

## Eligible Dependents

If you're eligible for benefits, your eligible dependents may include:

- Your same or opposite sex spouse or domestic partner.
- Your child(ren) and your domestic partner's child(ren) up to the end of the month in which the child reaches the age of 26, regardless of marital status.

Your dependent's Social Security number will be required to enroll them in coverage. In addition, you will be required to submit proof for each of your dependent relationships within 30 days of completing your enrollment. You will receive more information on the required documentation during the enrollment process, as well as reminders after you enroll.

## How to Enroll

You must enroll in most benefits within 30 days of hire. To enroll and designate your life, AD&D, and BTA beneficiaries, log in to [BroadridgeBenefits.com](#), click on the "Log In" button, and set up your "First Time User Access" to create an account. Your username will always be your six-digit employee ID, and your password will be uniquely set-up for this site. There will be a multi-factor authentication step when you are setting up your password that will send a code to your email. The default email in the dropdown will be your Broadridge email address.

If you don't have regular access to a Broadridge e-mail account, contact the Benefits Service Center at **+1 877 631 0059**, and they can assist you with adding an alternate email address to your profile so that you can proceed with logging in online. Once registered, click on "Enroll Now" and follow the prompts to make your elections.

You can enroll in the [401\(k\) plan](#) at any time. If you do not enroll within 60 days, you will be enrolled automatically. To make your 401(k) elections, visit [www.netbenefits.com](#). Contact Fidelity at **+1 800 835 5095** if you have questions.

## ALEX

Before you enroll, take the time to use ALEX, your online benefits counselor. ALEX is a simple-to-use tool that walks you through your anticipated health care needs to help you choose the best plans for you. To access the tool, visit [ALEX](#).

### If Both You and Your Spouse/Partner Work at Broadridge

If you and your spouse or partner both work for Broadridge, you can each only be covered once under a Broadridge health plan option (either as an employee or as a dependent). For example, if you both elect medical coverage, you cannot add one another as a dependent. Additionally, only one of you can add your eligible dependent children to your medical, dental, and/or vision plans.





### bswift Mobile App

The bswift mobile app offers a streamlined, intuitive mobile experience for all your benefits management needs. Make smart and timely benefit decisions quickly and easily no matter where you are. Here you can learn more about your benefits, enroll and make changes, and more. Download it today to get more out of your benefits experience.



App Store



Google Play

### Need Help or Want to Enroll by Phone?

If you need help or prefer to enroll by phone, contact the Benefits Service Center at **+1 877 631 0059**. Representatives are available Monday through Friday, from 8:00 a.m. until 8:00 p.m. Eastern time. If you need help with translation, that's available as well. Keep in mind, you must complete the online enrollment to make your Health Savings Account election.

## Qualifying Life Events – Making Changes During the Year

In most instances, you can make changes to your benefits only during Open Enrollment. However, if you have a qualifying life event, you may be eligible to make changes to one or more of your benefit options. Some examples of qualified changes in status include:

- You get married, divorced, or legally separated
- You add a new child through birth or adoption
- Your dependent no longer meets the definition of an eligible dependent (for example, your child turns age 26)
- Your dependent loses or gains coverage elsewhere

Depending on the plan, other life events also may allow you to make a change. In general, changes you make to your benefits must be consistent with your change in status. You must notify the Broadridge Benefits Center within 30 days of your qualifying change date, or you cannot make changes until the next Open Enrollment period.

## If You Don't Enroll

If you don't enroll within 30 days of your date of hire, you'll be automatically enrolled in Company-provided coverages only:

- Basic Life and AD&D
- Basic Short-Term Disability
- Basic Long-Term Disability
- Business Travel Accident

# Contacts

Information shown below and on the following pages directs associates where to go for more information.

## HR Connect

HR Connect is a personalized portal for immediate answers to your HR questions. The portal contains information such as HR policies, knowledge articles, job aids, and videos to help you understand important areas related to pay, your career, and total rewards.

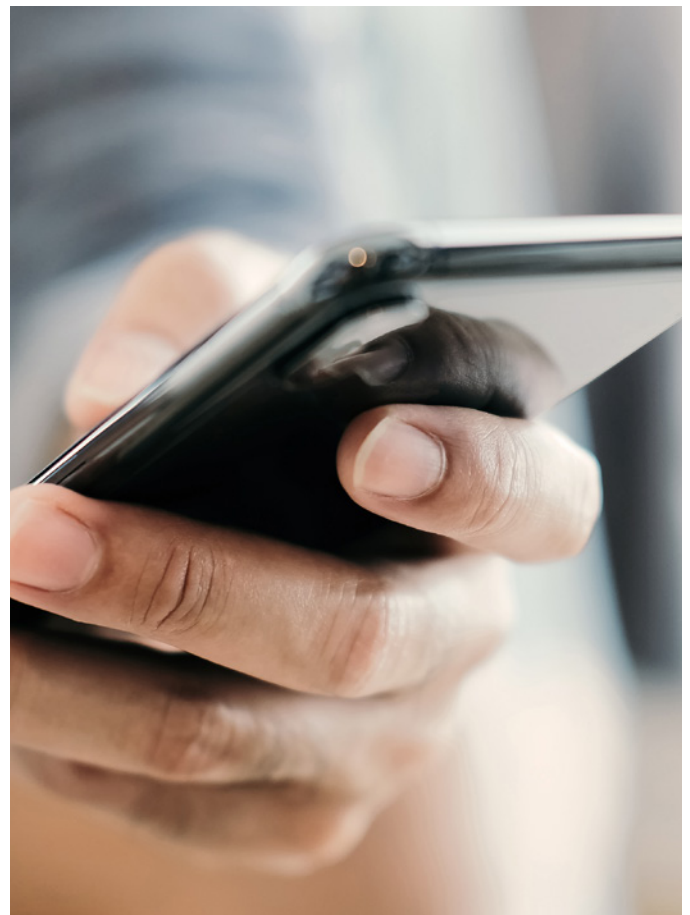
Features include:

- AI enhanced search bar to help you locate information or submit cases
- Menus across the top for quick navigation to specific areas of interest
- Key announcements pinned to the top of the portal to keep all associates up to date
- Case management, recommended content, and a survey to help improve the HR experience

If you didn't find what you need in your search or require additional assistance, you have the ability to submit an HR Connect case, which the HR Solutions team will research. We also have a call center **+1 201 714 3864** (in the U.S.) or **+1 888 237 7769** (outside the U.S.) that is open from 10 a.m. to 4 p.m. EST, Monday through Friday should you need to speak with an HR Solutions representative.

## Broadridge Benefits Website

Information on Broadridge's U.S. health and welfare and retirement plans can be found on [BroadridgeBenefits.com](https://www.broadridgebenefits.com). This site contains formal plan summaries, rate sheets, links to vendor websites, and is also used as the platform for the annual benefits open enrollment, as well as new hire enrollments and associates changing their benefit elections due to a qualified life event. In addition, a personalized total rewards statement is displayed for each associate on this site (this statement is updated twice each year for compensation and benefit changes).



Benefit	Provider	Website / Email / Phone	Other Plan Info
<b>Benefit Service Center</b> • Enrollment • Beneficiary Designation	bswift	<a href="http://www.broadridgebenefits.com">www.broadridgebenefits.com</a> +1 877 631 0059	M – F, 8 a.m. to 8 p.m. ET (Translation services available)
<b>Medical, Dental, and Vision</b>	Aetna	<a href="http://www.aetna.com">www.aetna.com</a> +1 800 663 0911	M – F, 9 a.m. to 6 p.m. ET Medical Plan # 868559 Dental Plan # 818938
<b>Medical Care While at Work</b>	On-site Medical Department	Edgewood: <a href="mailto:MedicalDepartmentEdge1@broadridge.com">MedicalDepartmentEdge1@broadridge.com</a> call x57380 or +1 631 254 7380	Onsite preventive care, vaccinations, general medical care, lab services, vision and hearing, nutrition services, and more in the Edgewood location. Virtual nutrition and health coaching in AZ, CA, CO, CT, ID, IN, IA, KS, KY, ME, MI, MO, NY, NJ, NC, OH, PA, TN, TX, VA, and WA.
<b>Prescription</b>	CVS	<a href="https://info.caremark.com/oe/broadridge">https://info.caremark.com/oe/broadridge</a> General Customer Care: +1 855 695 2093 (TTY: 711) Specialty Customer Care: +1 800 237 2767 (TTY: 711)	
<b>Cancer Care</b>	MSK Direct	<a href="http://www.mskcc.org/broadridge">www.mskcc.org/broadridge</a> +1 888 642 2251	M – F, 8 a.m. to 6 p.m. ET
<b>Teladoc</b>	Teladoc	<a href="https://www.teladoc.com/Aetna">https://www.teladoc.com/Aetna</a> +1 855 835 2362	Available 24/7
<b>Diabetes Management</b>	Livongo	<a href="https://welcome.livongo.com/BROADRIDGE#/">https://welcome.livongo.com/BROADRIDGE#/</a> +1 800 945 4355	Available 24/7 Registration code: BROADRIDGE
<b>Second Opinion Support</b>	2nd.MD	<a href="https://2nd.MD/aetna">2nd.MD/aetna</a> +1 866 410 8449	
<b>Virtual Physical Therapy</b>	Hinge Health	<a href="https://hinge.health/broadridge-oe">hinge.health/broadridge-oe</a>	
<b>Maternity Support and Beyond</b>	Maven	<a href="https://www.mavenclinic.com/">https://www.mavenclinic.com/</a>	
<b>Hospital Indemnity, Group Critical Illness, and Group Accident</b>	Aetna	<a href="http://www.myaetnasupplemental.com">www.myaetnasupplemental.com</a> +1 800 607 3366	M – F, 8 a.m. to 9 p.m. ET Plan # 802498
<b>Employee Assistance Program (EAP)</b>	ComPsych	<a href="http://www.guidanceresources.com">www.guidanceresources.com</a> +1 888 936 7327	Available 24/7 Web ID: EAPBFS
<b>Mortgage Counseling</b>	Chase	<a href="https://chase.com/personal/mortgage">chase.com/personal/mortgage</a>	
<b>401(k) Retirement Savings</b>	Fidelity	<a href="http://www.netbenefits.com">www.netbenefits.com</a> +1 800 835 5095 Call (888) 822-9238 if you have questions about your prior 401(k) account through ADP	M – F, 8:30 a.m. to 8:30 p.m. ET Plan # 99969
<b>Financial Counseling</b>	Fidelity	<a href="http://www.netbenefits.com">www.netbenefits.com</a> +1 800 835 5095	M – F, 8:30 a.m. to 8:30 p.m. ET

Benefit	Provider	Website / Email / Phone	Other Plan Info
Health Savings Account (HSA), Flexible Spending Accounts (FSAs), and Commuter Benefits	Inspira	<a href="http://www.inspirafinancial.com">www.inspirafinancial.com</a> (or SSO through <a href="http://www.aetna.com">www.aetna.com</a> ) +1 888 678 8242	M – F, 7 a.m. to 7 p.m. and Saturday, 9 a.m. to 2 p.m. CT Plan # 818938
Basic and Voluntary Life Insurance	Securian	Securian Customer Service: +1 866 293 6047 Claims Services: +1 800 328 9442 Claims Web: <a href="http://securian.com/benefits">securian.com/benefits</a> Information Web: <a href="http://securian.com/broadridge-life">securian.com/broadridge-life</a>	M – F, 7 a.m. to 6 p.m. CT Policy # 70668
Accidental Death and Dismemberment (AD&D) (Basic and Voluntary)	Securian	Securian Customer Service: +1 866 293 6047 Claims Services: +1 800 328 9442 Claims Web: <a href="http://securian.com/benefits">securian.com/benefits</a> Information Web: <a href="http://securian.com/broadridge-life">securian.com/broadridge-life</a>	M – F, 7 a.m. to 6 p.m. CT Policy # 70669
Long-Term and Short-Term Disability	MetLife	<a href="http://mybenefits.metlife.com">mybenefits.metlife.com</a> +1 833 622 0135	
Business Travel Accident	AIG	Claims Services: +1 800 551 0824	M – F, 7 a.m. to 7 p.m. CT Policy #: GTP.9132749
Restricted Stock Units (RSUs)	Morgan Stanley	<a href="http://www.stockplanconnect.com">www.stockplanconnect.com</a> +1 866 227 2737	M – F, 8 a.m. to 8 p.m. ET
Group Legal	ARAG	<a href="http://ARAGlegal.com/myinfo">ARAGlegal.com/myinfo</a> Access Code: 16822bfs +1 800 247 4184	M – F, 7 a.m. to 7 p.m. CT
Pet Assure Discount Program	Pet Assure	<a href="http://www.petbenefits.com">www.petbenefits.com</a> +1 800 891 2565	M – F, 8 a.m. to 6 p.m. ET
ID Theft Protection	Allstate	<a href="http://www.myaip.com/signup">www.myaip.com/signup</a> +1 800 789 2720	Available 24/7
Auto and Home Insurance	Mercer Voluntary Benefits	<a href="http://www.voluntarybenefits.broadridge.com">www.voluntarybenefits.broadridge.com</a> +1 800 638 6854	M – F, 9 a.m. to 6 p.m. ET
Vacation Flex Program	HR Connect	<b>HR Connect</b> +1 888 237 7769	M – F, 10 a.m. to 4 p.m. ET
Back-Up Childcare and Family Support	Bright Horizons	<a href="http://www.careadvantage.com/broadridge">www.careadvantage.com/broadridge</a>	Username: Broadridge Password: backup
Fitness	HUSK Marketplace	<a href="http://marketplace.huskwellness.com">marketplace.huskwellness.com</a> +1 800 294 1500	M – F, 8:30 a.m. to 5 p.m. ET
Student Loan Assistance	Peanut Butter	<a href="https://sso.net.broadridge.com/peanutbutter">https://sso.net.broadridge.com/peanutbutter</a> (Note it may take up to two pay periods before you can access this website)	
Tuition Reimbursement	EdAssist	<a href="https://broadridge.edassist.com/broadridgetuition@edassist.com">https://broadridge.edassist.com/broadridgetuition@edassist.com</a>	
Matching Gifts	Bridges Portal	<b>Broadridge Giving</b>	