

# PUBLICIS BENEFITS

Health & Group Benefits Program



ELIGIBILITY



MEDICAL



HEALTH SAVINGS  
ACCOUNTS



LPFSA



HFSA



PRESCRIPTION



DENTAL



VISION



DCFSA



LIFE & AD&D  
INSURANCE



DISABILITY



401K



FAMILY CARE



EMPLOYEE  
ASSISTANCE  
PROGRAM



LEGAL



COMMUTER  
BENEFITS



HEALTHY  
LIVING



VOLUNTARY  
BENFITS



INTERNATIONAL  
SOS



HEALTH  
ADVOCATE



DEPENDENT  
CARE



**MEDICAL**



MEDICAL



Find the benefits that  
fit you best with  
**Ask Emma**

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

MEDICAL

Premier

Standard

HSA

Freelancer

Deductible

- In Network: \$850 Individual; \$1,700 Family
- Out of Network: \$1,700 Individual; \$3,400 Family

- In Network: \$1,100 Individual; \$2,200 Family
- Out of Network: \$2,200 Individual; \$4,400 Family

- In Network: \$1,650 Individual; \$3,300 Family
- Out of Network: \$3,300 Individual; \$6,600 Family

- In Network: \$3,300 Individual; \$6,000 Family
- Out of Network: \$5,700 Individual; \$11,400 Family

Coinsurance

- In Network: 20%
- Out of Network: 40%

- In Network: 20%
- Out of Network: 40%

- In Network: 20%
- Out of Network: 40%

- In Network: 30%
- Out of Network: 50%

Out of Pocket  
Maximum

- In Network: \$3,900 Individual; \$7,800 Family
- Out of Network: \$7,800 Individual; \$15,600 Family

- In Network: \$6,250 Individual; \$12,500 Family
- Out of Network: \$12,500 Individual; \$25,000 Family

- In Network: \$6,650 Individual; \$13,300 Family
- Out of Network: \$13,300 Individual; \$26,600 Family

- In Network: \$6,550 Individual; \$13,100 Family
- Out of Network: \$13,100 Individual; \$26,200 Family

Network

- California: California Select
- Massachusetts, Rhode Island and New Hampshire: Harvard Pilgrim
- Hawaii: Options; plan design differs from the above as well
- All other states: Choice Plus



## MEDICAL

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

## **UHC Medical Plans and Participating Provider Networks**

**Premier Plan- Choice Plus Network**

**Standard Plan- Choice Plus Network**

**HSA Plan- Choice Plus Network**

**Freelancer HSA Plan- Choice Plus Network**

**Harvard Pilgrim (Premier, Standard, HSA)**

**California POS-Select Plan Network**

**Hawaii Fully Insured Plan**



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

- 1** Go to [uhc.com/providersearch](https://uhc.com/providersearch)
- 2** Choose **Medical Directory**
- 3** Choose **Employer and Individual Plans**
- 4** Select the plan and add your location

[whyuhc.com/publicisgroupe](https://whyuhc.com/publicisgroupe) or 833-313-2025







MEDICAL

**You can find more  
information on  
PublicisConnections.com**



MEDICAL

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

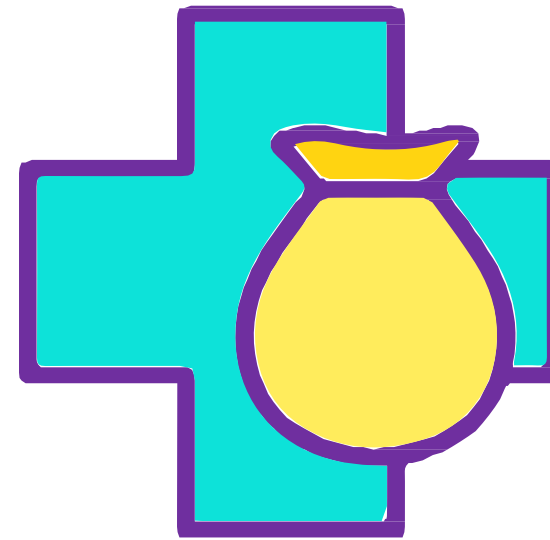


**Enrolling a spouse or domestic partner who is eligible for coverage elsewhere:**

**\$100 applied post-tax each month**

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

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



# **HEALTH SAVINGS ACCOUNT**



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

**\*Fidelity Retiree Health Care Cost Estimate**



HSA



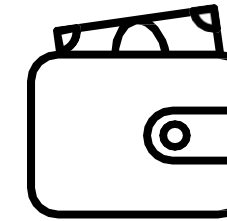
### TAX-FREE CONTRIBUTIONS

You can contribute pre-tax dollars via payroll deductions



### TAX-FREE GROWTH

Any interest or earnings from your account grow tax-free



### TAX-FREE WITHDRAWALS

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



# Maximum contribution

(including employer contributions)

## MAXIMUM CONTRIBUTION

**Individual contribution:** \$4,050

**Family contribution:** \$8,050

**Publicis contributions:** \$250 for employee-only coverage and \$500 for all other family coverage





## GENERAL

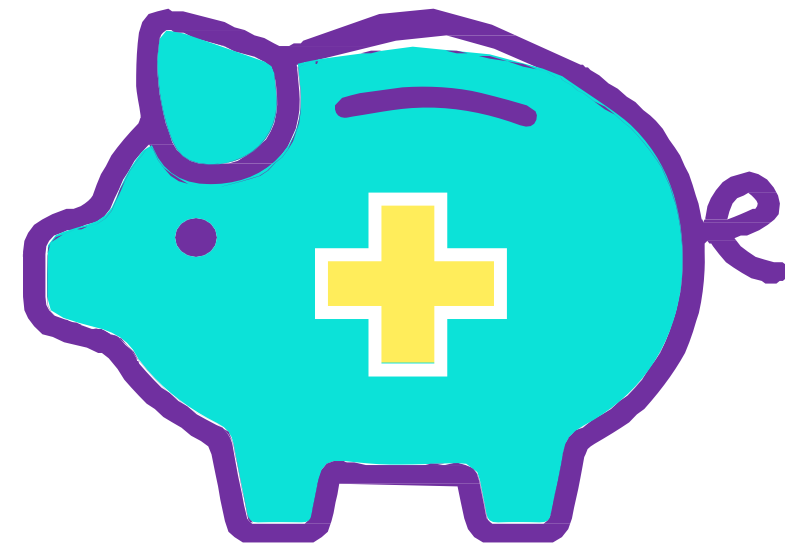
- ☐ Prescriptions
- ☐ Doctor visits
- ☐ Doctors fees
- ☐ Crutches
- ☐ Hearing Aids
- ☐ Motorized wheelchair
- ☐ X-rays
- ☐ Acupuncture
- ☐ Therapy
- ☐ Physical therapy
- ☐ Chiropractor visits
- ☐ Alcoholism
- ☐ Long-term care expenses

## DENTAL & VISION

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

## MEDICATION

- ☐ Acne Medicine
- ☐ Allergy Medicines
- ☐ Ibuprofen



**HCFSA**



HCFSA

- |   |  |  |
|---|--|--|
| <input type="radio"/> Acne Medicine         | <input type="radio"/> Hearing Aids         | <input type="radio"/> Denturist        |
| <input type="radio"/> Ambulance             | <input type="radio"/> Motorized Wheelchair | <input type="radio"/> Doctor Fees      |
| <input type="radio"/> Contact Lenses        | <input type="radio"/> Prescriptions        | <input type="radio"/> Eye Exams        |
| <input type="radio"/> Dental Cleanings      | <input type="radio"/> X-Rays               | <input type="radio"/> Flu Shot         |
| <input type="radio"/> Disposable Face Masks | <input type="radio"/> Allergy Medicines    | <input type="radio"/> Ibuprofen        |
| <input type="radio"/> Eyeglasses            | <input type="radio"/> Braces               | <input type="radio"/> Orthodontia      |
| <input type="radio"/> Eye Surgery           | <input type="radio"/> Crutches             | <input type="radio"/> Sanitizing Wipes |



HCFSA

# Maximum contribution

(including employer contributions)

## MAXIMUM CONTRIBUTION

**Maximum contribution:** \$3,300

**Use by:** December 31, 2025



**LPFSA**



LPFSA

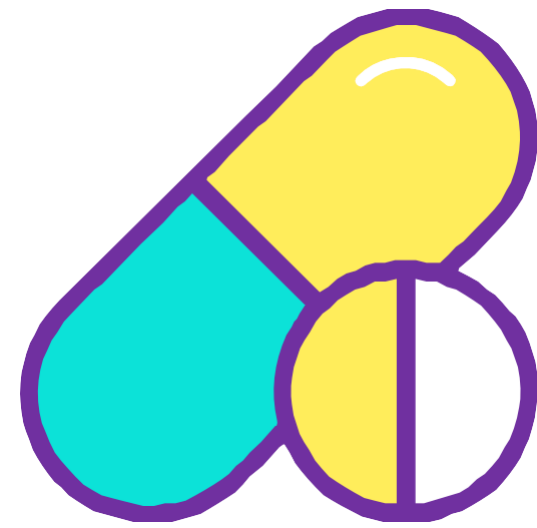
# Maximum contribution

(including employer contributions)

## MAXIMUM CONTRIBUTION

**Maximum contribution:** \$3,300

**Use by:** December 31, 2025



**PRESCRIPTION**





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



# Ask for Generic Versions

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

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

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



PRESCRIPTION



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

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

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



**DENTAL**



DENTAL

**BASIC  
COVERAGE**

**COMPREHENSIVE  
COVERAGE**





DENTAL

# Dental Plans

**Basic plan deductible:**

\$100 for individual / \$300 for family

**Comprehensive plan deductible:**

\$50 for individual / \$150 for family



DENTAL

Basic Plan

Comprehensive Plan

Calendar-Year  
Deductible

**\$100** for individual /  
**\$300** for family

**\$50** for individual /  
**\$150** for family

Calendar-Year  
Maximum

**\$1,000** per covered member; diagnostic and  
preventive are exempt from maximum

**\$2,000** per covered member; preventive  
and orthodontic are exempt from maximum

Preventive Care

**50%**

**20%**

Major Care

**Not Covered**

**50%** after deductible

Orthodontia Care

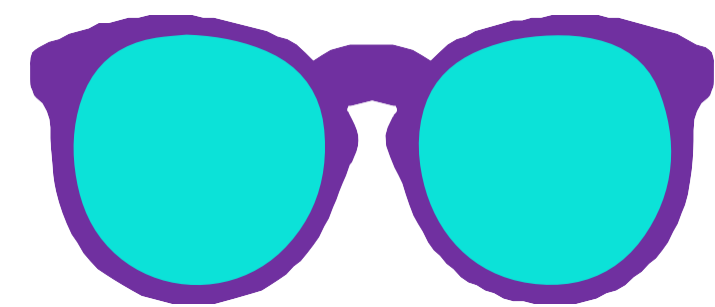
**Not Covered**

**50%** after deductible

Orthodontia  
Lifetime Maximum

**Not Covered**

**\$2,000**



**VISION**



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



### VSP Extra Savings

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



### Glasses and Sunglasses

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

Go to [vsp.com/offers](https://vsp.com/offers) for details.

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



**DCFSA**



DCFSA

# DCFSA Eligibility

## DCFSA Eligibility

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





DCFSA

# Maximum contribution

## MAXIMUM CONTRIBUTION

Maximum contribution: **\$5,000**

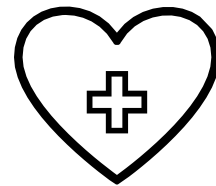
Married or filing separately: **\$2,500 each**



**LIFE AND AD&D**



LIFE



**BASIC LIFE**



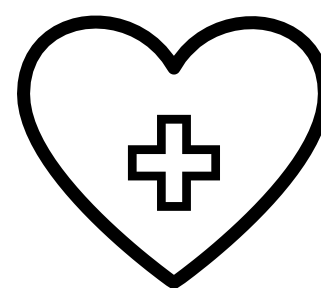
**SUPPLEMENTAL LIFE**



**ACCIDENTAL DEATH &  
DISMEMBERMENT**



LIFE



**BASIC LIFE**



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

**Option 1**

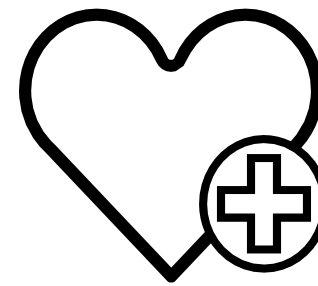
- ✓ One-and-a-half times your base pay, \*rounded to the next higher **\$1000** to a maximum of **\$750,000**

**Option 2**

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



LIFE



**SUPPLEMENTAL LIFE**



LIFE

## WHO'S ELIGIBLE

## COVERAGE CHOICES

### Employees

1 to 8 times your base annual earnings up to a maximum of the lesser of 8 times base annual earning (post-tax) or \$2,000,000

Coverage will reduce at ages 65-69 by 65% and ages 70+ by 50%

### Spouse / Domestic Partner

**Option 1:** \$50,000

**Option 2:** 1 to 5 times base annual earnings (post-tax) up to \$300,000

**Not to exceed 100%** of your employee life benefit, combined Basic Life and Supplemental Life benefits

**Coverage** will reduce age 65-69 by 65% and ages 70+ by 50%

### Eligible dependent(s)

You can also purchase coverage of either \$5,000, \$10,000 or \$25,000 for each dependent child with after-tax paycheck deduction.

In order for dependent child to be eligible the following should be met:

- ✓ Must be under age 21 (or under age 25 if a full-time student)
- ✓ You must legally support the child, and the child must permanently live in the home in which you are the head of the household.



LIFE

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

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





LIFE

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

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



LIFE



AD&D



LIFE

## WHO'S ELIGIBLE

## COVERAGE CHOICES

### Employees

1 to 8 times your base annual earnings up to **\$2,000,000**

### Employee and Family Plan

**Spouse/Domestic partner/Same sex domestic partner** Only 60% of your coverage amount up to \$500,000.

**Spouse/Domestic partner/Same sex domestic partner & Child(ren):**

✓ Spouse: 50% of your coverage amount up to \$500,000

✓ Child(ren): 10% of your coverage amount up to \$50,000

**Child(ren)** Only 15% of your coverage amount up to \$50,000

**At age 65** your optional AD&D coverage reduces to 65% of the coverage amount.

**At age 70** it reduces to 50% of the coverage amount



**DISABILITY**



**Short-Term Disability (STD)**

**Long-Term Disability (LTD)**



# DISABILITY

## Years of Service as of the Day Become Disabled

## Publicis STD Coverage

**Elimination Period:**

7 calendar days; may apply sick pay; included in the weeks at 100% of base pay

Less than 1 year

4 weeks at 100% of base pay; 22 weeks at 0% of base pay

1 to 2 years

8 weeks at 100% of base pay; 18 weeks at 0% of base pay

2 to 3 years

12 weeks at 100% of base pay; 14 weeks at 0% of base pay

3 to 4 years

16 weeks at 100% of base pay; 10 weeks at 0% of base pay

4 to 5 years

20 weeks at 100% of base pay; 6 weeks at 0% of base pay

Over 5 years

26 weeks at 100% of base pay; 0 weeks at 0% of base pay



DISABILITY

# Long-Term Disability

## LONG-TERM DISABILITY

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



# DISABILITY

## TYPE OF LTD COVERAGE

## PUBLICIS LTD COVERAGE

**Basic LTD Benefit (Company-paid)**

40% of base pay, up to a maximum base pay of \$300,000, with a maximum benefit of \$10,000/month

**Supplemental LTD Benefit (employee-paid)**

**Level one:** Additional **20%** up to annual base pay of \$300,000, with a maximum combined benefit of \$15,000/month.

**Level two:** Additional **20%** coverage of base pay above \$300,000, with a maximum benefit of \$25,000/month





**401(K)**



401(K)

# Employee contributions

- ✓ You will be automatically enrolled in the plan within **45 days** of your hire date at a rate of **5%** of your eligible pay, and you can choose to opt out of this service within **30 days** of your hire date.
- ✓ You can change your contributions at any time from **1%-50%** of eligible compensation, or up to **15%** if you are considered a highly compensated employee by IRS standards.
- ✓ You can contribute pre-tax a maximum of **\$23,500** in 2025. If over 50, add an extra **\$7,500** per year in “catch up” contributions.

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



401(K)

## Company Match & Vesting

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

### YEARS OF SERVICE

### PERCENT VESTED

0 - 1

0%

1 - 2

25%

2 - 3

50%

3 - 4

75%

4 +

100%



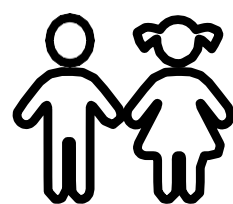
**FAMILY  
CARE**



## FAMILY CARE



GROWING FAMILY



RAISING CHILDREN



TEENS AND  
COLLEGE PREP



DEPENDENT CARE



### GROWING FAMILY

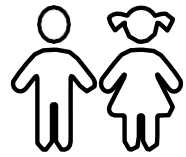
#### **Fertility Benefits**

We are committed to assisting our employees looking to build their families through the use of various fertility treatment such as intrauterine insemination and in vitro insemination, up to a \$15,000 lifetime maximum.

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



## FAMILY CARE



### RAISING CHILDREN

#### **Find babysitters, nannies and housekeepers**

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

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

#### **Care for your family's mental health**

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

- ✓ Workplace Solutions  
1-800-327-5071  
[www.wseap.com](http://www.wseap.com)  
Access Code: Publicis



## FAMILY CARE



### TEENS AND COLLEGE

#### **Get school support**

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

#### **Access classes on depression, anxiety and stress**

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

#### **Get college admissions support**

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

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

#### **Care for your family's mental health**

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

- Workplace Solutions 1-800-327-5071
- ✓ [www.wseap.com](http://www.wseap.com) Access Code: Publicis





## FAMILY CARE



### DEPENDENT CARE

#### Caregiver support

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

#### Care coordination

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

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

#### Care for your family's mental health

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

- ✓ Workplace Solutions  
1-800-327-5071  
[www.wseap.com](https://www.wseap.com)  
Access Code: Publicis



## **EMPLOYEE ASSISTANCE PROGRAM**



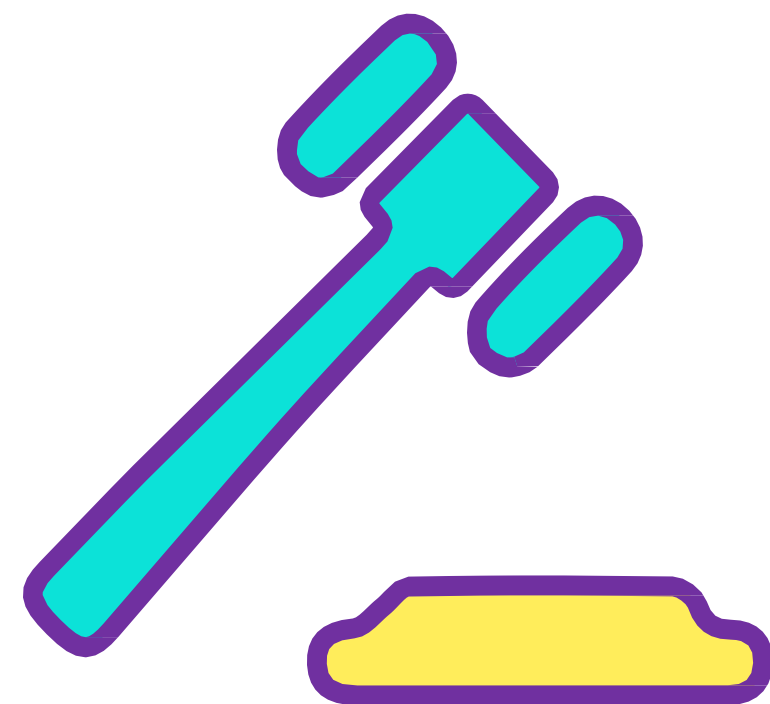
- ✓ Counseling
- ✓ Emotional Wellbeing
- ✓ Stress
- ✓ Relationships
- ✓ Legal
- ✓ Substance Use
- ✓ Caregiving
- ✓ Financial
- ✓ Work related
- ✓ Managing current events

## **Workplace Solutions**

1-800-327-5071

[www.wseap.com](http://www.wseap.com)

Access Code: Publicis



**LEGAL**



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



# COMMUTER BENEFITS



## COMMUTER BENEFITS

Transit/Vanpool Expenses:  
**\$325/MONTH**

Parking Expenses:  
**\$325/MONTH**



**HEALTHY  
LIVING**





HEALTHY LIVING

Employee reward

**\$300**

Employee Spouse reward

**\$600**



HEALTHY LIVING

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

Create an account at [webmdhealth.com/pbchealthyliving](https://webmdhealth.com/pbchealthyliving)  
to get started

To earn your \$300 Healthy Living this program year:

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

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

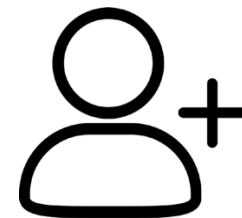
You can find complete details, including annual deadlines, on [PublicisConnections.com](https://PublicisConnections.com)



# **VOLUNTARY BENEFITS**



## VOLUNTARY BENEFITS



Enroll during Benefits Open Enrollment

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



Enroll at any time at [pbcvoluntarybenefits.com](https://pbcvoluntarybenefits.com)

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

# Aetna Accident Plan

## Benefits for:

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

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

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

## How it works



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

# Aetna Critical Illness Plan

Lump-sum cash benefits for:

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

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

\*FOR RECURRENCE DIAGNOSIS BENEFIT: Recurrence illness diagnosis must occur at least 90 days after the initial diagnosis. Recurrence of cancer must be at least 90 treatment-free days after initial diagnosis.

\*FOR INFECTIOUS DISEASES BENEFIT: Some infectious diseases including coronavirus require a hospital stay of at least five days for benefits to be paid.

## How it works



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

# Aetna Hospital Indemnity Plan

## Benefits for:

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

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

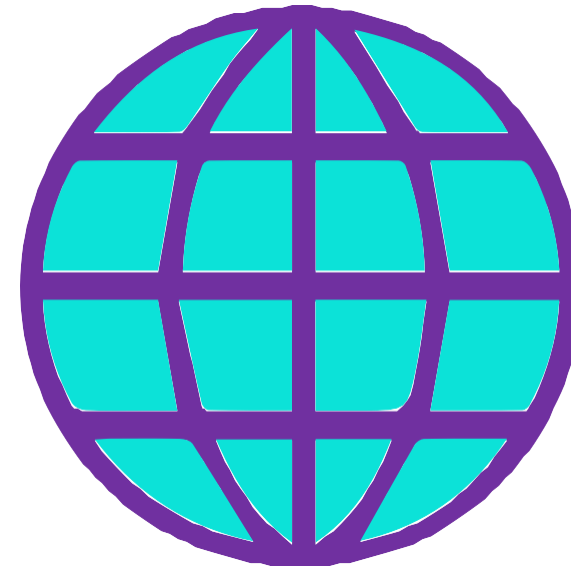
\*FOR HOSPITAL ADMISSION BENEFIT: Hospital admission benefits are paid for the initial day of an inpatient stay and are limited to once per plan year, per member. ICU admission pays a higher benefit.

\*FOR DAILY STAY BENEFIT: Daily stays start on day two of an inpatient stay and count toward a combined maximum of 30 days per plan year. ICU daily stays pay higher benefits.

## How it works



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



**INTERNATIONAL  
SOS**



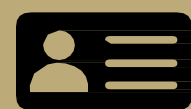


INTERNATIONAL SOS



**Phone Number**

**1-800-523-6586**



**Group ID Number**

**15AMMS000126**



**HEALTH  
ADVOCATE**



## **Help you understand your benefits**

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



## **Confirm your doctors' network status**

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



## **Clarify health conditions**

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



## **Explain Medicare, including enrollment details and deadlines**

Turn to us for help understanding Medicare, Medicare Advantage and supplemental plans.



## **Arrange second opinions**

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



## **Provide special support for the LGBTQ+ community**

We understand your unique needs and will help you get to the right care at the right time.



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



## **Help on the go**

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

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



**THANK YOU!**

**ANY QUESTIONS?**