PUBLICIS BENEFITS

Health & Group Benefits Program











HFSA











DCFSA



LIFE & AD&D INSURANCE







401K





FAMILY CARE EMPLOYEE
ASSISTANCE
PROGRAM













ADVOCATE



DEPENDENT CARE







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	 In Network: \$1,100 Individual; \$2,200 Family 	 In Network: \$1,650 Individual; \$3,300 Family 	 In Network: \$3,300 Individual; \$6,000 Family
	 Out of Network: \$1,700 Individual; \$3,400 Family 	 Out of Network: \$2,200 Individual; \$4,400 Family 	 Out of Network: \$3,300 Individual; \$6,600 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

• All other states: Choice Plus

Massachusetts, Rhode Island and New Hampshire: Harvard Pilgrim

Hawaii: Options; plan design differs from the above as well



- Blue Access for Members[™] (BAM) connects you instantly to your health information, including explanation of benefits, claims history and finding doctors near you.
- Blue365 offers premier health and wellness discounts.
- Blue Care Connection connects you with a Personal Health Clinician (PHC) to help you manage a medical condition, answer questions about your diagnosis and help you take steps to improve your overall health.

- The Member Rewards Program is a health-shopping program designed to reduce member out-of-pocket health care costs for eligible services, while providing cash rewards for selecting quality, cost-effective health care providers.
- The BlueCard Program provides you medical coverage when traveling internationally.



- 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

MEDICAL

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

- Go to uhc.com/providersearch
- Choose Medical Directory
- Choose Employer and Individual Plans
- Select the plan and add your location

whyuhc.com/publicisgroupe or 833-313-2025





You can find more information on PublicisConnections.com



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





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

*Fidelity Retiree Health Care Cost Estimate







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
- Octor visits
- Octors 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





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



Maximum contribution

(including employer contributions)

MAXIMUM CONTRIBUTION

Maximum contribution: \$3,300

Use by: December 31, 2025



LPFSA



Maximum contribution

(including employer contributions)

MAXIMUM CONTRIBUTION

Maximum contribution: \$3,300

Use by: December 31, 2025





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.



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





BASIC COVERAGE

COMPREHENSIVE COVERAGE



Dental Plans

Basic plan deductible:

\$100 for individual / \$300 for family

Comprehensive plan deductible:

\$50 for individual / \$150 for family



	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		





	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 <u>vsp.com/offers</u> 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 Eligibility

DCFSA Eligibility

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



Maximum contribution

MAXIMUM CONTRIBUTION

Maximum contribution: \$5,000

Married or filing separately: \$2,500 each



LIFE AND AD&D









BASIC LIFE

SUPPLEMENTAL LIFE

ACCIDENTAL DEATH & DISMEMBERMENT





BASIC LIFE



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

Option 1

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

Option 2

✓ Flat dollar coverage of \$50,000 for employees who wish to avoid paying imputed income tax. This option is only available to employees earning more than \$33,333,34 per year





SUPPLEMENTAL LIFE



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

You can also purchase coverage of either \$5,000, \$10,000 or \$25,000 for

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

each dependent child with after-tax paycheck deduction.

la andantan dan dan arada

Eligible dependent(s)

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

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



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

- ✓ The base pay used to determine your coverage is rounded to the next higher \$1,000.
- ✓ The maximum amount of Supplemental Life Insurance coverage available is \$2 million; the maximum coverage amount of Basic and Supplemental Life Insurance combined is \$2.75 million.

✓ Some evidence of insurability is required.

- ✓ If you elect Supplemental Life Insurance as a new hire, you do not need to provide Evidence of Insurability (EOI) for coverage that is the lesser of three times your base pay or \$750,000.
- EOI will be required any time you wish to enroll for Supplemental Life Insurance coverage by a multiple of greater than one times your base pay.
- During Open Enrollment, employees who are not currently enrolled in Supplemental Life Insurance will be required to provide EOI.



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

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





AD&D



WHO'S ELIGIBLE

COVERAGE CHOICES

Employees

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

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

Employee and Family Plan

✓ 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)



Years of Service as of the Day Become Disabled

Publicis STD Coverage

Elimination Period:

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

Less than 1 year	4 weeks at 100% of base pay; 22 weeks at 0% of base pay	
1 to 2 years	8 weeks at 100% of base pay; 18 weeks at 0% of base pay	
2 to 3 years	12 weeks at 100% of base pay; 14 weeks at 0% of base pay	
3 to 4 years	16 weeks at 100% of base pay; 10 weeks at 0% of base pay	
4 to 5 years	20 weeks at 100% of base pay; 6 weeks at 0% of base pay	
Over 5 years	26 weeks at 100% of base pay; 0 weeks at 0% of base pay	



Long-Term Disability

LONG-TERM DISABILITY

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



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)



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 of out this service within 30 days of your hire date.
- ✓ You can change your contributions at any time from 1%-50% of eligible compensation, or up to 15% if you considered a highly compensated employee by IRS standards.
- ✓ You can contribute pre-tax a maximum of \$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.



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









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.





RAISING CHILDREN

Find babysitters, nannies and housekeepers

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

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

Care for your family's mental health

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

Workplace Solutions

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





TEENS AND COLLEGE

Get school support

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

Access classes on depression, anxiety and stress

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

Get college admissions support

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

Navigate the college admissions process

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

✓

Care for your family's mental health

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

Workplace Solutions 1-800-327-5071

www.wseap.com Access

Code: Publicis





DEPENDENT CARE

Caregiver support

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

Care coordination

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

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

Care for your family's mental health

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

Workplace Solutions1-800-327-5071www.wseap.com

Access Code: Publicis



EMPLOYEE ASSISTANCE PROGRAM



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

Workplace Solutions

1-800-327-5071

www.wseap.com

Access Code: Publicis



LEGAL



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



Transit/Vanpool Expenses:

\$325/MONTH

Parking Expenses:

\$325/MONTH



Employee reward

\$300

Employee Spouse reward

\$600



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

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

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

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

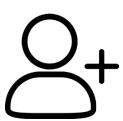
Receive a \$175 Healthy Reward by collecting 60 additional healthy points.

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



VOLUNTARY BENEFITS





Enroll during Benefits Open Enrollment

- ✓ Accident Insurance
- Critical Illness Insurance
- Hospital Indemnity



Enroll at any time at pbcvoluntarybenefits.com

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

VOLUNTARY BENEFITS

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.

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

^{*}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.

VOLUNTARY BENEFITS

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.

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 tobaccouser status

^{*}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.

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.

How it works

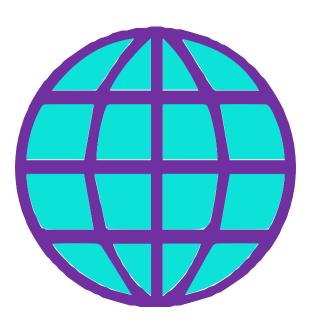


- Designed to help cover out-of-pocket costs for a planned or unplanned hospitalization

 including admissions for childbirth
- Cash benefits paid for a covered hospitalization and daily stays
- Two plan options available

^{*}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.



INTERNATIONAL SOS











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?