Publicis Benefits Summary

Medical and Rx ***Medical:*** *UnitedHealthcare* ***Rx:*** *CVS Caremark*	• You can choose from three plan options that cover preventive care at 100% in-network and includes prescription drug benefits. All three plans provide access to the entire UHC network of participating healthcare providers and physicians:
Personal Health Advocate *Health Advocate*	• Get a free, personal Health Advocates to assist with your medical needs. • Health Advocate can take a lot of weight off your shoulders and get you the help you need, including finding the right doctor, explaining diagnosis, resolving medical claims and answering questions about your benefits.
Employee Assistance Program (EAP) *Workplace Solutions*	• Get expert advice on health, wellness and professional development. Counselors can help you or anyone in your family with a range of free and confidential assessments, short-term counseling, legal and financial advice and much more.
Child and Adult/Elder Care *Bright Horizons*	• Get free and discounted family support, including with primary care, back-up care and education assistance. • Bright Horizons can help mitigate the challenges of balancing work and family obligations.
Healthy Living Program *WebMD*	• Our Healthy Living program rewards you for taking small steps that help you live a happier, healthier life. • As you continue to take care of yourself, we will too. Our focus is helping you protect what is most important – your health and wellness. That's why we're offering up to $300 healthy rewards this year to support you on your wellness journey. • Also eligible for spouses who are enrolled in your medical plan.
Teladoc *through UHC*	• If you or your dependents are enrolled in a Publicis medical plan, you get access to a national network of board-certified doctors all day, every day online or by phone—available at no cost to most employees. • Doctors can diagnose and treat your condition as well as write prescriptions to manage common health problems.
Vision *Vision Services Plan (VSP)*	• You can choose from two plan options (low or high), which corresponds to lower/higher costs per paycheck and out-of-pocket (OOP) expenses.
Dental *Delta Dental of New York*	• You can choose from two plan options (basic or comprehensive), which will cover less or more dental services, respectively.
Health Savings Account (HSA) and Flexible Spending Account (FSA) *HealthEquity*	• You have the option to contribute to an HSA or to one of three FSAs. The benefits for contributing to either account varies by personal need. • HSA: You can use to pay for eligible healthcare expenses, and keep the funds even if you leave the company or retire. Publicis will also contribute annually $250 for employee-only coverage and $500 for family coverage annually. • Health Care FSA (HCFSA): You can use to pay for eligible healthcare expenses. • Dependent Care FSA (DCFSA): You can use to pay for eligible dependent care expenses (e.g., childcare, afterschool, adult daycare). • Limited Purpose FSA (LPFSA): You can use to pay for eligible dental and vision expenses.
Transportation Reimbursement (TRIP) *HealthEquity*	• You can set aside tax-free dollars to pay for expenses to commute to/from work, including parking and public transit.
401(k) *Fidelity*	• A convenient, tax-advantaged way to take care of your future self. We will automatically enroll our regular or full-time salaried employees to defer 5% of their wages to a 401(k) Plan—within 35 days from the hire date. • Publicis Groupe will match up to a total of 4% of your eligible pay.
Voluntary Accident, Critical Illness or Hospital Indemnity Insurance *Aetna*	• You may choose affordable group rates for voluntary accident, critical illness or hospital indemnity insurance.
Voluntary Auto, Home, Renters Pet or Personal Liability Insurance *Mercer*	• You may choose affordable group rates from a variety of insurance programs, including: Auto, Homeowners/Renters, Pet, Personal Liability and Personal Accident.
Group Legal *MetLife*	• If you enroll during Open Enrollment, most legal services are at no cost to you when you use an attorney from the MetLife Legal Plans network.
Life and Accidental Death & Dismemberment Insurance *MetLife*	• You'll receive Basic Life Insurance coverage automatically, at no cost to you. You may also elect from three additional life insurance plans. • Open Enrollment is your one opportunity to increase optional life insurance without Evidence of Insurability.
Short- and Long-term Disability *Prudential*	• You'll receive short-term disability (STD) coverage automatically, at no cost to you. The coverage is up to 26 weeks, based on your years of service. • You'll receive a core amount of long-term disability (LTD) insurance automatically at no cost to you. You may also purchase additional LTD, if desired.

This summary is not intended to replace the respective Summary Plan Descriptions (SPDs). If there are any conflicting statements or discrepancies between this summary and the SPD, the SPD prevails. SPDs are available online for review at PublicisConnections.com.