

CVS Health® offers lifelong learning support for you — plus support for your family's education, too. From planning to helping you reach your goals, we have programs to help.

Physical wellness

Emotional wellness

✓ Financial wellness



For colleagues

- Tuition assistance program
- Tuition assistance program partnerships
- Student loan support (and for family)
- · Career development via CVS Health courses



For family members

- College planning
- Tutoring and test prep
- Higher education scholarships

Education support for colleagues

Tuition assistance program

To help make education more affordable, you can receive annual reimbursement up to \$3,000 for job-related degree-based programs or up to \$1,500 for approved job-related courses, including the career online high school program. Coverage includes tuition, fees, textbooks and other eligible expenses. If you are regularly scheduled to work 30 or more hours per week, you're eligible the first day of the month following your hire date. If you are regularly scheduled to work less than 30 hours per week, you're eligible after 90 days of service. Note: You must meet program requirements to participate in the program and to receive reimbursement.

More resources from Bright Horizons EdAssist Solutions®, the program administrator, include:

- No-cost one-on-one coaching: Get help choosing a program to match your learning preferences, career objectives and schedule and/or help with all aspects of saving and paying for school.
- Education network discounts: Access tuition discounts and other special benefits for you and immediate family (spouse/partner and dependent children) from 230+ colleges and universities in the EdAssist network.

 Easy online tools: Submit applications, grades and receipts, check status, find programs and courses tailored to working adults, check out online resources, and coordinate direct reimbursement with partner schools.

Learn more on <u>Colleague Zone</u> > My apps or My applications > View all > Tuition Assistance Program.

Tuition assistance program partnerships: Including ways to earn a degree at no cost to you

CVS Health partners with select educational institutions to offer discounted degrees and courses.

Many degree programs from Capella University, Strayer University, Colorado Technical University and University of Phoenix allow you to **get a degree at no cost to you** using your \$3,000 annual tuition benefit. Save time and out-of-pocket expenses by having EdAssist pay your annual tuition to these schools directly.

Learn more on <u>Colleague Zone</u> > My apps or My applications > View all > Tuition Assistance Program.



Student loan support

Speak with a Financial Coach from Financial Finesse, at no cost, to understand whether refinancing or consolidating your student loans would benefit your financial wellness. These unbiased coaches can help you understand the pros and cons of each type of student loan and help you develop a plan to pay for your education goals and/or pay off your student loan debt without sacrificing your financial security. Visit the Financial Finesse Hub from Colleague Zone or FFhub.com/CVSHealth. Or, call Financial Finesse at 1-866-291-7134, Monday through Friday, 9 a.m. – 8 p.m. ET.

Career development via CVS Health courses

Grow in your career with no-cost resources.

- developU: Participate in live, instructor-led workshops via WebEx. Build key professional and/or leadership skills for your career at CVS Health. Learn more and register on Heartbeat > Career Development page.
- LearningHub: Take video and recorded courses on a wide range of topics. Access from <u>Heartbeat</u>.



Financial Finesse online education planning resources

Find resources, articles and calculators to help you set goals and stay on track for your and/or your family's education. Visit the Financial Finesse Hub from Colleague Zone or FFhub.com/CVSHealth. Go to Guidance Tools & Resources > Education Planning and Life Events > Going Back to School OR Sending Kids to College. You also can speak to an unbiased financial coach, at no cost. Call 1-866-291-7134 Monday through Friday, 9 a.m. – 8 p.m. ET.

Education support for family

Get support for your children's education: To learn more, visit **Colleague Zone** or see the websites below.

- College planning: Speak to an unbiased financial coach, at no cost, about saving for your child's education. Visit the Financial Finesse Hub from Colleague Zone or FFhub.com/CVSHealth. Or, call Financial Finesse at 1-866-291-7134, Monday through Friday, 9 a.m. 8 p.m. ET.
- Tutoring and test prep: Get virtual tutoring and test prep through Bright Horizons Back-Up Care™. Learn more on BenefitMoments.com > My Work/Life.
- Higher education scholarships: Children of full-time
 (30+ hours) colleagues can apply for scholarships for
 a two- or four-year college or university program from
 the CVS Health Scholarships for Children of Colleagues
 Program. Applications are reviewed by an independent
 committee. Learn more on Heartbeat > CVS Health
 Foundation page.

Save on school supplies

Don't forget about your colleague discount at CVS stores and cvs.com. Plus, save on clothing and accessories, computers and electronics, books and media, dorm room essentials, and more with the Discount Center from **Benefit Extras**. And, while not a discount program, **Purchasing Power** can help you more quickly get items you need, such as computers, electronics or furniture, when paying with cash or credit is challenging.

This summary provides a brief overview and is for informational purposes only. If there's any difference between this and plan documents, official plan documents govern. CVS Health reserves the right to amend, modify or terminate all or part of its benefit plans at any time. This description isn't an employment contract or guarantee. Colleagues may need to meet certain eligibility requirements to participate. Colleague contributions are not used to pay plan expenses for vendors or other service providers that are subsidiaries of CVS Health, except as may be permitted by ERISA. Union colleagues aren't covered unless their collective bargaining agreement specifically provides for a benefit.

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