



Supporting our LGBTQ+ colleagues

We support our LGBTQ+ community both culturally for inclusion and belonging, and in tangible ways with many benefits and resources available from CVS Health® or MinuteClinic®.



December 2024

We are committed to providing a safe, judgment-free work environment in which all colleagues are respected, including those in the Lesbian, Gay, Bisexual, Transgender and Queer (LGBTQ+) community. CVS Health provides many resources to support you and to promote all colleagues' wellness.



This guide highlights key benefit and wellness resources:

- [Leadership and cultural support](#)
- [PRIDE+ Colleague Resource Group](#)
- [Mental/emotional health support](#)
- [Medical benefits](#)
- [Help with financial considerations](#)
- [Starting a family](#)
- [Time off and leave](#)

Learn more about the programs and benefits in this guide

[Benefit Moments \(BenefitMoments.com\)](#) — This is where you'll find an overview of all your health and wellness benefits. No login or password needed, so your spouse/partner can check out all the resources too.

[Colleague Zone \(ColleagueZone.CVS.com\)](#) — Visit our self-service portal to take action on your personalized HR and benefit enrollment information. You can use Webchat or submit a ticket to the HR Service Center for additional assistance.

HR Service Center — Call **1-888-694-7287 (TTY: 711)**. Representatives are available Monday through Friday from 8:00 a.m. – 8:00 p.m. ET and 7:00 a.m. – 4:00 p.m. ET on Sundays and certain holidays.

This guide provides a brief overview of company benefits and is for informational purposes only. If there's any difference between this guide and plan documents, official plan documents govern. CVS Health and MinuteClinic reserve 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.

Leadership and cultural support

Support of diversity, inclusion and belonging

We provide a best-in-class workplace by focusing on attracting and retaining talented colleagues, who are representative of the communities we serve. We continue to build from the influence of our dedicated leaders to create inclusive teams and are committed to fostering an inclusive culture where every voice is heard, respected, and valued.

We are also committed to serving our communities. We offer internal training to our customer- and patient-facing colleagues to help them meet the health care needs of the LGBTQ+ community with respect, kindness and dignity.



Did you know?

Your identity matters. You can:

- Update your personal profile information in Workday on Colleague Zone to cite your preferred name and pronoun.
- Add gender pronouns to your email signature. See the email signature generator in the CVS Health Brand Center or here is an example:

Your Name (She. Her. Hers) or (He. Him. His) or (They. Them. Theirs)
Title
Phone
Address [as applicable]
[CVS Health or MinuteClinic logo]

If you're a member of the **PRIDE+ Colleague Resource Group** (see next page), you can add the PRIDE heart to your email signature identity.

PRIDE+ Colleague Resource Group

Our Colleague Resource Groups (CRGs) are associations for colleagues with common interests and concerns.

PRIDE+ is our CRG for LGBTQ+ colleagues and their allies — with a goal of helping to foster a sense of community and pride for our members and colleagues across the business enterprise.

PRIDE+ strives to be the leader in delivering everyday LGBTQ+ health solutions through an unwavering commitment to our colleagues, proactive engagement in communities and a consistent voice on the national stage.

All colleagues who support our mission of achieving equality, inclusion and visibility for the LGBTQ+ community are invited to join to:

- Foster relationships with likeminded colleagues and gain a sense of community.
- Network with multiple business areas and leaders that you do not work with on a regular basis.
- Gain personal and professional development.

To learn more about PRIDE+ and other CRGs, visit [Colleague Zone \(ColleagueZone.CVS.com\)](https://ColleagueZone.CVS.com) and search Colleague Resource Groups.



Mental/emotional health support

Identifying as LGBTQ+ in today's society can bring unique life experiences and sometimes, related concerns for mental and emotional wellness. A critical factor is family and community support — believing one's identity is validated and feeling accepted by others. Our resources can help, including culturally appropriate care.

No-cost, confidential counseling

No-cost, confidential counseling is available through Resources For Living®, for you and your household members. You don't need to be enrolled in a medical plan to participate.

For one-on-one counseling support, you and your household members, including children up to age 26 who live outside your home, can each get **up to 20 no--cost confidential counseling sessions** (in-person, phone, video or chat therapy) per issue, per plan year from Resources For Living providers. (Additional sessions are treated as office visits under your medical plan, subject to applicable copayments or deductibles and coinsurance — see next page.)

You and your household members ages 13 and up also have access to **Talkspace**, an online therapy platform that makes it easy and convenient to connect securely with a licensed behavioral therapist who has experience working with the LGBTQ+ community. One week of unlimited texts or one tele-video session equals one confidential counseling session.

As part of the 20-counseling session benefit, you also can speak with a licensed therapist at select **MinuteClinic**® locations at no cost to you.

A Resources For Living **Care Partner** can help you learn more about your benefits and find local resources or a counselor. Connect with a Care Partner anytime, 24/7, by phone or through live online chat.

- Call **1-800-789-8990** (TTY: 711)
- Online, visit:
 - CVS Health colleagues: [Resourcesforliving.com/CVSHealth](https://resourcesforliving.com/CVSHealth)
 - MinuteClinic colleagues: [Resourcesforliving.com/MinuteClinic](https://resourcesforliving.com/MinuteClinic)



Online Resources

In addition to in-the-moment support and no-cost confidential counseling, find resources and articles on the Resources For Living website (see links below).

Find support specific to LGBTQ+ topics and broader concerns such as stress, anxiety and depression, relationship issues, and substance use and addiction.

Medical plan coverage for mental health

All CVS Health and MinuteClinic medical plans cover the diagnosis and treatment of mental health issues, including outpatient care, inpatient care, partial hospitalization, Applied Behavioral Analysis and prescription drugs.

Deductibles and fees apply, up to the out-of-pocket maximum. The Hybrid Plans (CVS Health only) cover outpatient mental health visits at a \$0 copay.

If you're enrolled in an Aetna medical plan through CVS Health or MinuteClinic, additional resources include:

- **CVS Virtual Care™** offers convenient scheduled, virtual support from licensed mental health providers. In-person care also can be coordinated. Get started at [CVS.com/virtual-care](https://www.cvs.com/virtual-care).
- **Aetna Behavioral Health Condition Management** provides telephonic advocacy and navigation support to connect you to many mental health treatment support services. Call Aetna One® Advocate for help at **1-800-558-0860** (CVS Health) or the Aetna Concierge for MinuteClinic at **1-866-267-7073** or visit [Aetna.com](https://www.aetna.com).

Provider access

Resources For Living is a key no-cost resource. In addition, to help ensure access to culturally appropriate care, your medical plan can help you find in-network participating providers as well as relevant resources.

Use Aetna provider search resources including finding providers with competency badges for Culturally Responsive Care, LGBTQ+ Responsive Care and Culturally Responsive Behavioral Health Care. Call Aetna One® Advocate for help at **1-800-558-0860** (CVS Health) or the Aetna Concierge for MinuteClinic at **1-866-267-7073** or visit [Aetna.com](https://www.aetna.com).

You also may explore options through Aetna's national partnership with [Folx Health](https://www.folxhealth.com), an LGBTQ-led virtual health/care delivery platform. This is a membership-based platform with a small out-of-pocket monthly fee. Participation can expand your resources. Note: Folx Health participates in our Health Savings Plan (HSP)/MyChoice HSP network, Aetna Choice® POS II, which is our broadest Aetna national network.

Outside of our medical plan and EAP resources

CVS Health has made a commitment to address health disparities that impact historically marginalized communities, including the LGBTQ+ community. We proudly collaborate with [The Trevor Project](https://www.thetrevorproject.org) and the [Human Rights Campaign](https://www.humanrights.org) to make strides toward health equity.

You or your loved ones may find these additional resources helpful:

- For LGBTQ+ young people, [The Trevor Project](https://www.thetrevorproject.org) focuses on support if you or someone is thinking about self-harm. Connect with a crisis counselor 24/7, 365 days a year, via text, chat or phone. It's 100% confidential and no cost to you. Text **START** to **678-678**, call **1-866-488-7386**, or chat at chat.trvr.org. Access [resources](#) for allyship, sexual orientation, gender identity, mental health and more.
- [Mental Health Resources in the LGBTQ+Community](#) from Human Rights Campaign.
- A list of local LGBTQ+ community centers and other resources from [CenterLink](https://www.centerlink.org), another organization devoted to mental health and suicide prevention in the LGBTQ+ youth communities.

Medical benefits

CVS Health and MinuteClinic benefit plans support many of the needs of the LGBTQ+ community.

Medical plan coverage

Colleagues and spouses/partners enrolled in an Aetna medical plan through CVS Health or MinuteClinic have access to benefits. Here are highlights.

Human Immunodeficiency Virus (HIV) Pre-Exposure Prophylaxis

While HIV can impact anyone, it continues to disproportionately impact the LGBTQ+ community. Virtual PrEP Care provides convenient, stigma-free care along with savings on your medications, labs and virtual visits with providers experienced in HIV and HIV prevention.

If you or your spouse/partner are enrolled in Medicare Part D: As of September 30, 2024, the Centers for Medicare & Medicaid Services (CMS) covers pre-exposure prophylaxis (PrEP) for HIV prevention as a preventive service under Medicare Part B, instead of Part D. This change means that PrEP is covered without cost-sharing for Medicare enrollees. Previously, PrEP was covered under Part D, which includes deductibles, coinsurance and copayments.

Gender affirming care

Coverage for medically necessary gender affirming surgery and related services is provided under our medical plans, subject to plan deductible and coinsurance with no lifetime maximum. Benefits also may include facial reconstruction, breast removal/augmentation, genital reconstruction, certain hair removal procedures deemed medically necessary and voice modification therapy among others. Our prescription benefits cover hormone replacement therapy (HRT).

Travel and lodging benefits are provided if you must travel more than 100 miles from your home to receive gender affirming care from an in-network provider in a location where the services are permitted by law.

All of the above are subject to your medical plan's deductible and coinsurance, up to the annual out-of-pocket maximum. Surgery is subject to medical necessity guidelines and criteria.

Note: Short-term medical leave also is available. See **Time off and leave** on page 15.

Fertility coverage

All CVS Health and MinuteClinic medical plans provide coverage for fertility services without a diagnosis of infertility to access care. Other coverage limitations and exclusions apply.

A note on inclusivity

We recognize there is a full spectrum of health needs experienced not only by cisgender men or women, but also transgender and non-binary people who have related health needs.

No-cost surgical support: My Medical Ally

Available if you are **enrolled in a CVS Health medical plan through Aetna**, My Medical Ally can help you:

- Find the best doctors and hospitals for your needs
- Verify any doctor's credentials, skills, and experience treating your condition
- Confirm your diagnosis to ensure you're on the right treatment path

Call **1-855-478-8991**, Monday – Friday, 8:00 a.m. – 8:00 p.m. CT. Or visit mymedicalally.alight.com, and register using company code CVS Health.

Navigating your medical plan and care

If you're a CVS Health colleague enrolled in a medical plan through Aetna, call Aetna One® Advocate at **1-800-558-0860**. At no added cost, a dedicated advocate can help you and your caregiver navigate the complexities of the health care system.



Your advocate can:

- Answer insurance questions
- Help with prior authorizations and appeals
- Connect you with care management
- Assist with finding local resources
- Set up provider consultations

If you're a MinuteClinic colleague enrolled in a medical plan through Aetna, call the Aetna Concierge at **1-866-267-7073** (TTY: 711) for assistance with benefit or claims questions, choosing providers, and support for complex health issues.

If you're enrolled in a non-Aetna medical plan, see the back of your medical plan ID card for the member services number to request help in identifying specific resources.

Using your HSA and/or FSA

In addition to medical plan benefits, you can use a Health Savings Account and/or Health Care Flexible Spending Account to set aside pretax dollars for medical care.

Health Savings Account (HSA)

If you're enrolled in the HSP/MyChoice HSP, remember it comes with a Health Savings Account (HSA). You receive company contributions to your HSA and can contribute pretax dollars to cover eligible out-of-pocket expenses.

You can change your HSA contribution amount any time on [Colleague Zone \(ColleagueZone.CVS.com\)](https://www.colleaguezone.com), up to the annual Internal Revenue Service (IRS) maximum combined contribution from you and the company. Go to My applications > View all > Benefits – Your Benefit Coverage. Unspent money in your HSA carries over from year to year.

Flexible Spending Account (FSA)

If you're participating in a Health Care FSA or Limited Purpose FSA (available if enrolled in an HSP), remember that you can use this pretax account to help pay for eligible health care expenses. Find benefit information and review eligible expenses on the Inspira Financial website: [cvshealth.inspirafinancial.com](https://www.cvshealth.inspirafinancial.com) (for CVS Health colleagues) or [minuteclinic.inspirafinancial.com](https://www.minuteclinic.inspirafinancial.com) (for MinuteClinic colleagues).

Eligible HSA and FSA expenses

HSAs and FSAs can save you money in covering the following types of costs, deemed eligible by the IRS:

- Counseling
- Hormone replacement therapy (HRT)
- Surgery — including breast-reduction and other trans-focused surgeries, hot/cold packs and other recovery items
- Fertility monitors and treatments, including infertility medications, up to a \$25,000 lifetime maximum
- Sperm bank storage (note that [givelegacy.com](https://www.givelegacy.com) accepts HSA and FSA reimbursement); the medical plan covers storage for up to 24 months if associated with iatrogenic fertility concerns caused unintentionally by a physician or surgeon, or due to medical treatment or diagnostic procedures (such as cancer treatments)
- Travel and transportation for medical care, including highway tolls
- Syringes
- Speech therapy — including voice modification
- Travel/lodging and car rentals — including for you and a companion



Find additional details on eligible expenses on the Inspira Financial website: cvshealth.inspirafinancial.com (for CVS Health colleagues) or minuteclinic.inspirafinancial.com (for MinuteClinic colleagues).

Hospital Indemnity Plan

If you elected to enroll in the Hospital Indemnity Plan and are hospitalized, this additional coverage provides you with a lump-sum benefit that can help with your hospital admission and daily stays. You can use the payment as you wish. You'll need to file a claim through the Aetna Health® app or [Aetna Supplemental member portal \(MyAetnaSupplemental.com\)](https://myaetnasupplemental.com) to get reimbursed by check or direct deposit. For more information, call Aetna Voluntary at **1-800-607-3366 (TTY: 711)**.

Help with financial considerations

We all can benefit from financial guidance for our current and long-term financial needs. Studies show that some members of the LGBTQ+ community can have greater financial needs in planning for retirement. This can be true for long-term care, especially if there is minimal family support.



No-cost financial coaching from Financial Finesse

Get no-cost information and confidential one-on-one support from a financial coach to help you plan for today's needs, and the future. Learn how to improve your financial wellness and move toward your financial goals.

Visit [Colleague Zone \(ColleagueZone.CVS.com\)](https://www.colleaguezone.cvs.com) > My applications > View all > Financial Finesse to review online resources or call **1-866-291-7134**, Monday-Friday, 9:00 a.m. – 8:00 p.m. ET, to speak with a coach.

No-cost financial resources from Resources For Living

Review no-cost online resources on financial topics such as retirement, investing, budgeting, debt, credit and more. Or schedule a no-cost 30-minute phone consultation with a money coach.

- If you're a CVS Health colleague, visit [ResourcesForLiving.com/CVSHealth](https://www.ResourcesForLiving.com/CVSHealth)
- If you're a MinuteClinic colleague, visit [ResourcesForLiving.com/MinuteClinic](https://www.ResourcesForLiving.com/MinuteClinic)

All colleagues and household members can call Resources For Living at **1-800-789-8990** (TTY: 711), 24 hours a day, seven days a week.

Other financial supports and resources

Don't forget additional resources available to you, such as:

- **Family Planning and Essentials Discount** — As part of your Employee Discount Card benefit, you can purchase the following items for \$5 each per quarter: condoms (3-pack Trojan™, myONE® or Durex®), pregnancy test kit (2-pack non-digital CVS Health brand), emergency contraception (1 tablet Aftera® Levonorgestrel), and prenatal vitamins (100-count tablets CVS Health brand). You do not need to be enrolled in our medical plans, nor do you need a prescription to purchase any of these items under this discount program. These offers are automatically loaded quarterly to your ExtraCare card under Deals & Rewards and are valid at a CVS Pharmacy store or at [cvs.com](https://www.cvs.com).
- **Benefit Extras (CVSHealthbenefitextras.com) website** — In the Discount Center, find ways to save on apparel, beauty and spa services that may help support you in presenting as your gender identity. In addition, purchase financing allows you to save on needed purchases, by paying overtime. And because pets are family too, find the Total Pet Plan or Pet Health Insurance to keep your pet healthy.

Planning to protect your loved ones

Wills/legal assistance through Resources For Living

No-cost legal services, including a 30-minute, in-person or telephonic consultation, are available to all colleagues and all household members, from Resources For Living. Get assistance with wills, estate planning and more.

- If you're a CVS Health colleague, visit ResourcesForLiving.com/CVSHealth
- If you're a MinuteClinic colleague, visit ResourcesForLiving.com/MinuteClinic



Or call **1-800-789-8990** (TTY: 711), 24 hours a day, seven days a week.

Find web-based resources and legal form templates on the Resources For Living website by going to Life & Relationships > Legal Services > Legal Forms and Documents > Personal Documents. You also will find forms such as a HIPAA Authorization and a Care Agreement (Personal and Elder Care).

Life insurance coverage

Your basic and supplemental life insurance can help provide financial support for your beneficiaries.

If you're a full-time colleague regularly scheduled to work 30 or more hours per week, your company-paid basic life insurance coverage includes EstateGuidance® Will Services through The Hartford. Create a simple will online, backed by online support from licensed attorneys. Visit estateguidance.com and use code **WILLHLF**. Follow the instructions to create a will that's customized and legally binding.

Voluntary legal services plan

If you're enrolled in the legal services plan through **LegalEASE**, you get fully covered in-network assistance with legal issues including estate planning, wills and living wills, and health care power of attorney. For more information, visit [LegalEASE](https://LegalEASEplan.com/CVS) (LegalEASEplan.com/CVS) or call **1-866-458-7147** and reference "CVS Health".

Starting a family

We offer a variety of programs and resources to give you peace of mind, whether you or your spouse/partner are expecting a child or just beginning your family building journey. Here are highlights; also see the [Expectant parents guide](#) on [Benefit Moments](#) ([BenefitMoments.com](#)).



Family building benefit through Maven

If you work 30 or more hours per week and are eligible for CVS Health or MinuteClinic benefits (regardless of whether you enroll in CVS Health or MinuteClinic benefits), you and your spouse/partner have virtual 24/7 access to quality specialists across 35+ specialties. This includes topics like family building, pregnancy, miscarriage/loss and postpartum support through the Maven digital health platform — all from the comfort of home.

Here's the support you'll receive with your Family Building Benefit:

- A **personal Care Advocate** to help you navigate the Maven digital health platform and connect you with specialists
- **Unlimited video chat** appointments and messaging with doctors, nurses and coaches across 35+ specialties, including fertility, mental health, OB-GYNs, midwives, high-risk obstetricians, nutritionists, lactation consultants and pediatrics
- Provider-led **virtual classes and related articles** — tailored to your journey
- Financial reimbursement up to a **\$25,000 lifetime maximum** for eligible expenses related to adoption, acquisition of donor material (egg, sperm or embryos), surrogacy and doula services. Note: The \$25,000 lifetime maximum applies to expenses incurred beginning June 1, 2024. Colleagues hired June 1, 2024, and later have a one-year waiting period before becoming eligible to incur and submit expenses for financial reimbursement.

You'll receive free **consultative support** for every step of your journey **related to these topics** including fertility and family building, and maternity and newborn care.

To learn more, visit [Maven Clinic](#) ([MavenClinic.com/join/CVSHealth](#)).

Doula services

A doula is a trained professional who provides you with physical and emotional support to navigate the health care system and ensure your needs and preferences are heard in your journey. While doulas don't deliver babies or give medical care, studies show they play a key role in achieving healthy pregnancy outcomes. This support can be especially helpful for addressing challenges such as limited access to pregnancy and reproductive health care services and coordinating culturally sensitive care.

Aetna Enhanced Maternity Program®

If you're enrolled in an Aetna medical plan through CVS Health or MinuteClinic, you can join the **Aetna Enhanced Maternity Program** at no cost. You'll get access to genetic counseling, screening and cost-effective genetic testing if you're struggling with infertility — no referral required.

Join the Aetna Enhanced Maternity Program for access to:

- Pre-pregnancy checklists, coverage details, breastfeeding and postpartum support, and baby-care tips
- 24/7 virtual care support from experienced maternity nurses
- Additional support from a doula, midwife, nutritionist and more
- A survey to help determine your risk for certain complications
- A personal nurse if you have health conditions that may affect your pregnancy
- Guidance and support to help stop smoking
- Phone-based genetic counseling and screenings, as well as convenient, confidential and cost-effective genetic testing
- A fertility advocate to help you navigate your fertility journey

Here's how to join:

- Text **BABY** to **66902** (message and data rates may apply)
- Enroll on [Aetna.com](https://www.aetna.com)
- Call **1-800-272-3531 (TTY: 711)** weekdays from 8 a.m. to 7 p.m. ET



Visit the Maternity Support Center

This personalized, no-cost resource is available through your Aetna member website and offers helpful information about the maternity journey. Whether you're planning for baby, already pregnant or post-delivery, it's where you can find:

- Pre-pregnancy checklists
- Coverage details, like ultrasound costs
- Breastfeeding and postpartum support
- Baby-care tips

Questions? Aetna medical plan guidance can help.

Get personalized help with benefit or claims questions, choosing providers, or support for complex health issues or big life changes. If you're enrolled in a CVS Health medical plan through Aetna, call Aetna One® Advocate at **1-800-558-0860 (TTY: 711)**. If you're a MinuteClinic colleague enrolled in a medical plan through Aetna, call the Aetna Concierge at **1-866-267-7073 (TTY: 711)** for assistance.

Get the most from your benefits

Financial resource reminders

Remember, as noted earlier in this guide:

- If enrolled, the **Hospital Indemnity Plan** (supplemental health plan) provides you with a lump-sum benefit for your hospital admission and daily stays after the birth of your newborn. See page 9.
- If enrolled in the Health Savings Plan (HSP)/MyChoice HSP, your HSP comes with a **Health Savings Account (HSA)**, which lets you contribute pretax dollars to cover eligible out-of-pocket expenses. See page 8.
- A **Flexible Spending Account (FSA)** for health care or dependent (day) care also can help you save through pretax dollars, for medical or for day care needs. Note in the HSP, the Limited-Purpose Health Care FSA can help you cover expenses above the deductible. See page 8.



Emotional support from Resources For Living

Preparing for baby isn't just about physical health. In addition to in-the-moment support and no cost confidential counseling, find resources and articles to help you plan for baby and ease into parenthood. Get support for topics such as starting a family, pregnancy preparation, breastfeeding and postpartum depression or pregnancy loss.

- If you're a CVS Health colleague, visit ResourcesForLiving.com/CVSHealth
- If you're a MinuteClinic colleague, visit ResourcesForLiving.com/MinuteClinic

Or call **1-800-789-8990** (TTY: 711), 24 hours a day, seven days a week.

Concierge-style service helps you find the right care to meet your needs. You and your household members can access up to 20 free confidential counseling sessions per issue, per plan year. See **No-cost confidential counseling** on page 5.

Paid Parental Leave

See the next section for benefits to support bonding time with your new child.

Time off and leave

We recognize the importance of having time to recover from gender affirming surgery, to welcome a child or due to an illness. This is a brief overview of different supports and how they work.

Find more information on our time off and leave policies on [Colleague Zone \(ColleagueZone.CVS.com\)](#) > Popular Topics > Leaves and Disability or visit [Benefit Moments \(BenefitMoments.com\)](#) > My Work/Life > Family and Leave.

Preparing for a leave

Contact the myLeave team to connect with a Case Manager as soon as you can. Visit [Colleague Zone \(ColleagueZone.CVS.com\)](#), search “Initiating a Leave of Absence” or call the HR Service Center at **1-888-694-7287** (TTY: 711).

Company-paid Parental Leave (PPL)

Welcoming a child? You’re eligible for paid parental leave if you’re a full-time colleague regularly scheduled to work 30 or more hours per week and have 12 continuous months of service. If your spouse/partner also works for the company, you can use this leave benefit at the same time or separately.

A birthing parent can use paid parental leave after short-term disability (STD) has ended (see next page for details on STD). A non-birthing parent can take any time during the first 12 months of welcoming a child for bonding with a newborn, adoption or foster placement. You get up to four weeks of paid leave at 100% of your base salary. You also have the option to take your leave all at once or in one-week increments.

If you live in a state that offers paid parental benefits, you must apply for the state benefits and the company will make up the difference to bring you to 100%.

Paid parental leave runs concurrent with Family and Medical Leave Act (FMLA), state and company leave plans.

Paid time off (PTO)

You may have the option to use accrued, available company-paid time off at 100% of your base pay. Your myLeave Case Manager will let you know about any state-specific rules. Know the company policy on carrying over time off and plan accordingly. Find time off policies on [Colleague Zone \(ColleagueZone.CVS.com\)](#) > Popular Topics > Time Away.

myLeave

myLeave is a self-service tool where you can initiate a Leave of Absence (LOA). You also can use it to extend or check the status of your leave and request a reasonable accommodation, if needed.

myLeave has a variety of resources for planning your time off and leave, including:

- Videos to help you learn about the LOA process and benefits that might be available to you.
- A colleague checklist outlining the steps to prepare for your leave.

Find more information on our time off and leave policies on [Colleague Zone \(ColleagueZone.CVS.com\)](#) > Popular Topics > Leaves and Disability.

Short-term disability (STD)

Your short-term disability (STD) benefits begin after a one-week elimination (waiting) period. You'll receive 80% of your Annual Benefits Base Rate (ABBR) for up to six weeks, then 60% of your ABBR for up to an additional 19 weeks, based on medical necessity and eligibility. Your ABBR is equal to your base pay, plus an average of the last two years' paid bonus or commissions, if applicable. You can view your ABBR in the benefits enrollment system from [Colleague Zone \(ColleagueZone.CVS.com\)](https://ColleagueZone.CVS.com) > My applications > View all > Benefits – Your Benefit Coverage. During the elimination period, the myLeave team will automatically pay up to five days of accrued, unused PTO/vacation time unless prohibited by state regulations. Be sure to discuss this with your myLeave Case Manager.

Long-term disability (LTD)

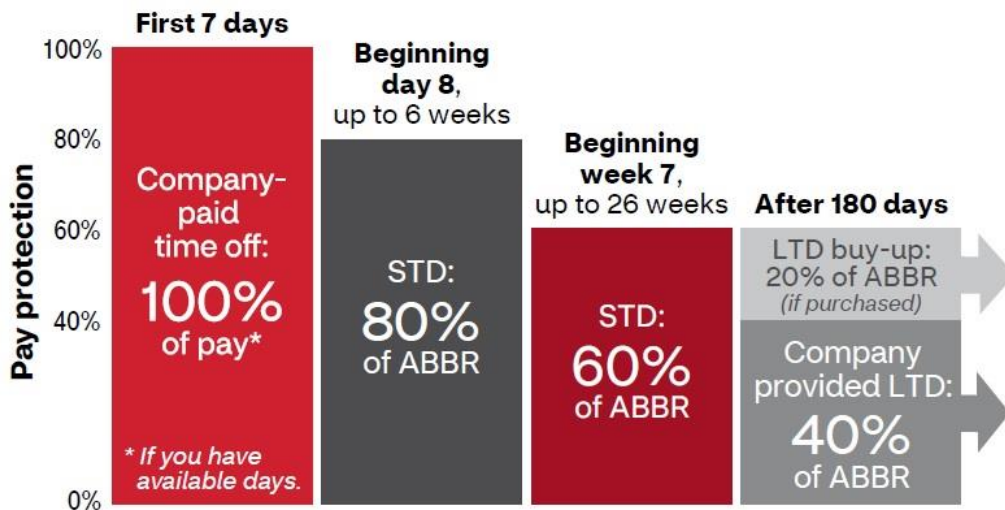
Once STD benefits are exhausted, long-term disability (LTD) benefits may begin.

- Company-paid LTD provides 40% of your ABBR, up to \$10,000 per month.
- If you purchased optional buy-up LTD coverage, you'll receive an additional 20% of your ABBR. Combined, company-paid and buy-up LTD would pay 60% of your ABBR, up to \$15,000 per month.

All LTD benefits are taxed when paid.

Example: Summary of time off and leave options

Here's how your integrated benefits work, if you are regularly scheduled to work 30 hours or more per week. Remember that leave under the FMLA, as outlined on the next page, runs concurrently for up to 12 weeks.



Reminder: ABBR is your Annual Benefits Base Rate.

Family and Medical Leave Act (FMLA), State and Company Leaves

FMLA: Whether for your own serious health condition (including birth of a newborn) or an immediate family member (spouse, child under age 18 or parent) with a serious health condition, FMLA lets eligible colleagues take up to 12 weeks of unpaid, job-protected leave in a rolling 12-month period. This leave runs concurrent with STD, along with applicable company leave time and most state leave (see below). You're also eligible to use paid time off during periods of unpaid time. To be eligible for FMLA, you need 12 months of service and 1,250 hours worked in the 12 months before your leave start date.

Company Medical Leave: If you are disabled due to an illness or disability, you can take up to 12 months within a given 12-month period, as long as you have at least 60 days of continuous service with the company. Medical leave runs concurrent with applicable FMLA and state laws that may provide certain job protections. Unless otherwise protected under federal or state law, job protection status during these types of leaves may vary and may even change at any time during the leave for a variety of reasons, including a change in business needs. We'll notify you if there are any anticipated changes to your job protection status.

Additional leaves may be available if your absence is due to a pregnancy-related condition or childbirth, as outlined in the [Expectant parents guide](#) on [Benefit Moments \(BenefitMoments.com\)](#).

To learn more, visit [Colleague Zone \(ColleagueZone.CVS.com\)](#) > Popular Topics > Leaves and Disability or call the HR Service Center at **1-888-694-7287** (TTY: 711).

If you need a reasonable accommodation

If you need a reasonable accommodation to help you perform the essential duties of your position (e.g., no lifting, change in schedule, etc.), contact the Colleague Relations Reasonable Accommodations team as soon as possible before returning to work to ensure there is time to make accommodations before your return. Call the HR Service Center at **1-888-694-7287** (TTY: 711) and select Colleague Relations.