



Grief support guide

Learn how CVS Health® supports you and your family.

Whether you experienced the loss of a loved one or want to understand the resources available to be a more supportive colleague, CVS Health can help guide you through the process.



Experiencing loss can be difficult and overwhelming, and you don't have to navigate on your own. This guide can help you understand the support, time off and benefits available to you through CVS Health®, and offers gentle guidance on potential next steps you *may* want to consider at your own pace. There is no “right” way to grieve. Take what feels helpful now and know that many of these resources will still be here when you're ready to use them.

What this guide covers:

- [Grief and loss support](#)
- [Action steps you may need to take](#)
- [Time off and leave](#)
- [Financial support](#)



Learn more about your programs and benefits

[Colleague Zone](#) ([ColleagueZone.CVS.com](#)) — Access Human Resources (HR) information, policies and resources and complete HR-related tasks and transactions. You can start a Webchat or submit a ticket to the HR Service Center for assistance.

[Benefit Moments](#) ([BenefitMoments.com](#)) — Find an overview of all your health and wellness benefits, from health care, life insurance and legal benefits to emotional support. No login or password needed, so your spouse/partner can check out all the resources too.

HR Service Center — Call **1-888-694-7287 (TTY: 711)**. Representatives are available Monday through Friday from 8 a.m. – 8 p.m. ET.

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 or your employer 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. Colleagues who are subject to a collective bargaining agreement (CBA) should refer to their CBA for the benefits that it specifically provides.

Grief and loss support

No-cost, confidential counseling

It's okay to not be okay and seek support. No-cost confidential counseling, available through Resources for Living®, can provide valuable support as you navigate the grieving process.

All colleagues, household members and dependents living away from home (up to age 26) get up to 20 no-cost confidential counseling sessions (in-person, phone, video or chat therapy) per person, per issue, per plan year.

Connect with a Care Partner for help finding local resources, counselors and more, 24/7, 365 days a year on the phone or through live online chat.

- Call **1-800-789-8990 (TTY: 711)**
- Or, search for topics such as “grief” online:
 - CVS Health colleagues: [Resourcesforliving.com/CVSHealth](https://resourcesforliving.com/CVSHealth)
 - CVS Health Care Delivery colleagues: [Resourcesforliving.com/CVSHCD](https://resourcesforliving.com/CVSHCD)

As an alternative to in-person counseling, you can text or video chat with a dedicated licensed therapist through [Talkspace \(BenefitMoments.com > My Wellness > Emotional Wellness\)](https://benefitmoments.com). You can receive up to 20 weeks of unlimited texts (one week counts as one no-cost counseling session) or 20 video chats (each video chat counts as one no-cost counseling session).

You can also explore [Mind Companion \(BenefitMoments.com > My Wellness > Emotional Wellness\)](https://benefitmoments.com), a digital, no-cost self-guided mental well-being tool that can help you create a care plan — including finding your way through healing.

Find therapy with MinuteClinic®

You can use your 20 no-cost counseling sessions to see a licensed therapist virtually through MinuteClinic nationwide (except MA). To find care, once on the Resources for Living website (see above), select > Resources > View your services > Counseling options > Find Therapy with MinuteClinic.

Mindfulness

Find peaceful moments and calm your mind with mindfulness practice. Mindfulness can help reduce stress, increase resilience, improve focus, lower blood pressure, improve sleep, and much more. Discover valuable tools and resources as well as Mindfulness sessions led by trained CVS Health Mindfulness Advocates. For more information, visit [Discover Mindfulness \(https://aetnao365.sharepoint.com/sites/DiscoverMindfulness\)](https://aetnao365.sharepoint.com/sites/DiscoverMindfulness).

Maven support for loss during the family building journey

If you've experienced miscarriage, stillbirth, embryo loss, or any other kind of loss on your family building journey, Maven provides colleagues who work 30 hours or more per week, plus their spouses/partners, 24/7 free virtual clinic support to navigate loss at your own pace. Visit [Maven](http://mavenclinic.com/join/CVSHealth) (<http://mavenclinic.com/join/CVSHealth>) or download the Maven Clinic app from the [App Store](#) or [Google Play](#).

Mental Well-being Colleague Resource Group

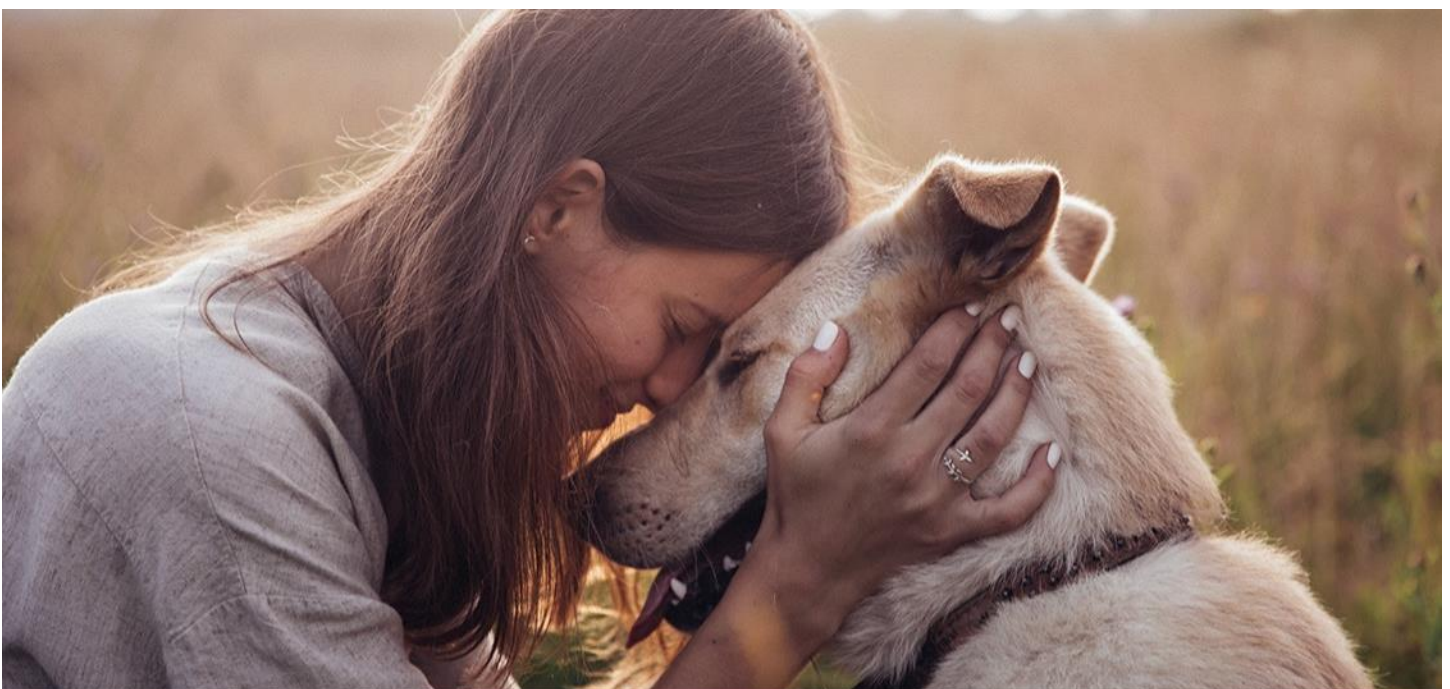
Connect with others who are facing similar situations by joining a Colleague Resource Group (CRG), such as the Mental Well-being CRG. Visit [Colleague Zone](https://colleaguezone.cvs.com) ([ColleagueZone.CVS.com](https://colleaguezone.cvs.com)) and search "Colleague Resource Groups (CRGs)."

Grief support group

The Grief Group Network is a colleague-initiated and managed network that fosters a sense of community, allowing members to share their experiences and support each other emotionally. Monthly sessions offer practical strategies and emotional support, helping participants manage their grief more effectively. If you are interested in joining, reach out to GriefGroup@cvshealth.com.

Navigating your medical plan and care

All of our company-sponsored medical plans cover mental health diagnosis and treatment, in- and outpatient care, partial hospitalization, and prescription drugs. The **Hybrid Plans** cover outpatient mental health visits (psychiatrist, psychologist) and generic drugs at a \$0 copay. In the **Health Savings Plan (HSP) options**, deductibles and fees apply.



Action steps you may need to take

Notification of a colleague or dependent's passing

When the company is made aware of a colleague, dependent or retiree who has passed away, the Survivor Support process ensures all applicable benefits and pay are processed with care.

To report a death, call the HR Service Center at **1-888-694-7287**, say Report a Death or press 6. This call can be initiated by a colleague, surviving family member, leader or Human Resources Business Partner (HRBP) — whoever feels most comfortable notifying us on behalf of the family. The CVS Health colleague ID number will be needed.

Beneficiary and emergency contact updates

If you need to update your beneficiaries for benefits in which you're enrolled, such as your life insurance, 401(k) retirement savings plan or other accounts, here's how to navigate those transactions:

- **Company-paid, optional life insurance and universal life with living benefits:** Call the HR Service Center at **1-888-694-7287 (TTY: 711)** and say Health Care or press 1, or visit [Colleague Zone \(ColleagueZone.CVS.com\)](https://ColleagueZone.CVS.com) > My apps > View all > Benefits - Your Benefit Coverage > Manage Profile > Beneficiaries.
- **401(k) retirement savings plan:** Visit [Colleague Zone \(ColleagueZone.CVS.com\)](https://ColleagueZone.CVS.com) > My apps > View all > and then select either the CVS Health or CVS Health Care Delivery 401(k) plan name or go to ownyourfuture.vanguard.com/en/home/publogin.
- **Employee stock purchase plan (ESPP) or equity awards:** Visit [Colleague Zone \(ColleagueZone.CVS.com\)](https://ColleagueZone.CVS.com) > My apps > View all > E-trade, or go to Etrade.com.
- **Emergency contact – Visit [Workday \(MyWorkday.com/cvshealth\)](https://MyWorkday.com/cvshealth)** > Menu > Personal Information > Change > Emergency Contacts.

Wills and estate planning document updates

No-cost legal services, including a 30-minute, in-person or telephonic consultation, are available through Resources for Living. Get assistance with wills, estate planning and more.

You, your household members and dependents up to age 26 living away from home can call **Resources for Living** at **1-800-789-8990 (TTY: 711)**, 24/7, 365 days a year.

You also can find web-based resources and legal form templates:

- CVS Health colleagues: Resourcesforliving.com/CVSHealth
- CVS Health Care Delivery colleagues: Resourcesforliving.com/CVSHCD

Once on the site, go to Life & Relationships > Legal Services > Legal Forms and Documents > Personal Documents. Select your state to get started.

Life insurance benefit options

If you're a full-time colleague regularly scheduled to work 30 or more hours per week, your company-paid basic life insurance, provided through The Hartford, offers special resources at no cost to you:

- **Empathy® Estate & Legal support** is available to any beneficiary at the time of the loss of a covered loved one, including will preparation, estate administration and probate guidance.
- **Empathy® Funeral Planning and other at time of need services** are available to any beneficiary at the time of the loss of a covered loved one. Services include:
 - Step-by-step funeral planning guidance
 - Vendor shortlist and price negotiation assistance
 - Obituary and eulogy writing assistance
 - Account deactivation and subscription closure
 - Dedicated Care Manager support via phone, app, text or email
- **Empathy® Emotional & Grief support** is available to any beneficiary at the time of the loss of a covered loved one. Services include licensed grief counseling and emotional support, guided meditation and self-care tools, and journaling tools and reflection workflows.



Visit empathy.com/partner/hartford to access these services; call **720-573-0848** if you need assistance or have questions.

In addition to your Basic Life Insurance benefit, you also may wish to consider enhancing your protection with **Supplemental Life insurance** (BenefitMoments.com > My Financial Wellness > Life Insurance and AD&D).

Voluntary legal services plan

If you're enrolled in the legal services plan through **MetLife**, you can tap into a nationwide network of attorneys with a range of specialties. You also have access to digital estate planning to create wills, living wills, and powers of attorney, plus more than 1,700 online self-help documents and resources. Visit **MetLife Legal Plans** (members.legalplans.com) or call **1-800-821-6400** (Monday - Friday, 8:00 a.m. - 8:00 p.m. ET) for assistance.

Time off and Leave

When you need time off to mourn and heal, you can consider different options.

Bereavement leave

We recognize that you may need time off when a death occurs in your family. The bereavement policy is designed to provide you with paid time off upon the death of a family member. For details visit [Colleague Zone HR – Bereavement policy \(ColleagueZone.CVS.com\)](#) and search “bereavement policy”.

Paid time off (PTO)

In addition to paid bereavement leave, you may have the option to use other time off plans such as myTime or vacation. To view your Time Off balance, go to [View My Time Off Balance \(myworkday.com/cvshealth > Time Off > Time Off Balance\)](#). To view your time off balance for the full year, enter 12/31 in the “As Of” calendar field and select **OK**.

- Salaried colleagues: To request Time Off, go to [Workday \(myworkday.com/cvshealth > Time Off > Request time off\)](#).
- Hourly colleagues, including exempt hourly colleagues (e.g. pharmacists): Report time off in Workbrain.
- Salaried DDAT colleagues using Clarity: Enter time off only in the Clarity system.

Leave of absence

If you need to take a leave of absence, you have options under a variety of supportive leave programs, based on your eligibility. For detailed information on the types of leaves and the leave process, as well as preparing to return to work, refer to the [Leave of Absence Guide on Benefit Moments \(BenefitMoments.com\)](#) > Resource Library.



Financial support

No-cost financial guidance

Loss can bring unexpected financial stress. Free, confidential financial support is available to help you think through next steps, with no pressure or judgment. A Financial Finesse coach can help you:

- Understand benefit options
- Plan for short-term expenses
- Explore 401(k) loans or withdrawals (if appropriate)

This financial support is available at **no cost** to colleagues whether you need basic guidance or more in-depth help. Coaches can provide financial strategies so you can focus on what's most important.



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

Employee Relief Fund

This fund provides grants to colleagues to help reimburse costs related to specific, unexpected events such as acute medical emergencies, natural disasters, military expenses, domestic violence, and funeral expenses. Grant applications must demonstrate financial need and must be for a recent event (within 90 days). For more information, visit [Heartbeat \(Heartbeat.cvs.com\)](https://Heartbeat.cvs.com) > Communities > Community Crew > Employee Relief Fund.

401(k) retirement savings plan options

While designed for long-term savings and investment, depending on your situation, your 401(k) retirement savings plan may allow for the following means to access funds you need to navigate the financial strain of your loss:

- Hardship withdrawals
- In-service withdrawals (age 59½+)
- Loans

Before taking action, please consider speaking with a financial coach as any action with the 401(k) plan can have significant tax consequences.

For more information and to access your 401(k) account, visit [Colleague Zone \(ColleagueZone.CVS.com\)](https://ColleagueZone.CVS.com) > My apps > View all > and then select either the CVS Health or CVS Health Care Delivery 401(k) plan name or go to ownyourfuture.vanguard.com/en/home/publogin.