

Total Rewards from CVS Health®: Focus on Your Benefits

Find resources beyond your paycheck with something for everyone, at every stage of your life and career. Explore offerings *for all, at left*. If you are regularly scheduled to work 30 or more hours per week, you are considered a full-time colleague for benefits eligibility; also see offerings *at right*. New hires: See your offer letter for details on benefits eligibility.

FINANCIAL resources for today and your future

All colleagues (a few have eligibility specifics)

- ✓ **No-cost colleague discount card:** 30% off CVS Pharmacy store brands and 20% off other non-sale purchases in store and cvs.com
- ✓ **No-cost financial coaching, webcasts and other resources:** Manage finances or debt; save for the future; plan for your or your child's education
- **401(k) savings plan** and after one year of service with at least 1,000 hours, get a dollar-for-dollar match on up to 5% of pay, per pay period
- **Employee Stock Purchase Plan** to buy CVS stock at a 10% discount¹
- **rapid! OnDemand pay** program for early access to earned wages
- **Bank at work** programs, including emergency savings + bonus, discounted services and loans with partner banks and credit unions
- **Supplemental life insurance** options² to buy coverage for yourself
- **Universal life insurance with living benefits²** – life insurance plus ability to receive advance payments
- ✓ **Business travel accident insurance**
- **Back-up child and elder care** and virtual learning options through Bright Horizons® – **five** uses each plan year with low copays³
- **Legal services plan**
- **Identity and financial protection**
- Account that saves on taxes if you take **public transportation** to work³
- **Benefit Extras options:** Auto and home/renters insurance, pet health plans, purchase financing³, plus Discount Center with great deals on phones, cars, travel, entertainment, electronics, appliances and more
- **Challenge grants** up to \$1,500 for a non-profit for whom you volunteer
- **Disaster and hardship support** through the Employee Relief Fund

Full-time colleagues (regularly scheduled to work 30+ hours per week)

All benefits at left, plus:

- **Flexible Spending Accounts (FSAs):** health care, limited purpose health care, dependent (day) care – can help reduce your income taxes³
- ✓ **No-cost basic life and accidental death & dismemberment** insurance equal to one times your Annual Benefits Base Rate (ABBR)
- **Supplemental life** insurance for you, spouse/partner and/or children
- **Short- and long-term disability insurance** for income if you become disabled
- Annual **college scholarship** opportunity for children of colleagues

More no-cost benefits:

- ✓ **Paid Time Off:** vacation, sick time, and holidays
- ✓ **Family Building Benefit:** Virtual 24/7 access to quality specialists. Get consultative support on fertility, preconception, pregnancy, postpartum, miscarriage/loss, adoption, surrogacy and more. Get reimbursed for eligible expenses related to adoption, acquisition of donor material, surrogacy and doula services (\$25,000 lifetime max; one-year waiting period to incur and submit expenses).
- ✓ **Paid Parental Leave** of 100% of pay for four weeks of bonding with a newborn, newly adopted child or newly placed foster child; available to parents regardless of gender, after one year of service

Notes:

✓ = **Automatically available, at no charge to you.**

¹ Eligible to participate in next offering period following 90 days of service.

² Available to colleagues regularly scheduled to work 12+ hours per week.

³ Not available in Puerto Rico.

WELLNESS resources to support your total health

All colleagues (a few have eligibility specifics)

Opportunity to enroll in:

- **Dental** benefits
- **Vision** benefits
- **Supplemental health plans:** accident, critical illness and/or hospital indemnity¹
- **Fixed indemnity plan:** cash benefits for doctor visits, medical imaging, prescriptions, surgeries and hospital stays²
- **RxSavingsPlus** discounts: save 80% on generics, 40% on brand-name medications at CVS Pharmacies; also save 15% at MinuteClinic[®]
- **Access to retiree medical/dental**, unsubsidized³

No-cost wellness program resources:

- ✓ **No-cost confidential counseling** by Resources for Living[®] – up to 20 private sessions (in-person, phone, video or chat therapy) per issue, per person, per plan year plus everyday support by phone and online resources; available for all colleagues, household members and dependents living away from home up to age 26
- ✓ **No-cost MinuteClinic health screening and wellness services** including flu shots, smoking cessation and weight management
- ✓ **Online live fitness classes** with the CVS Health Fitness Team
- **Wellness apps, gym discounts, personal training and more** through Wellhub, Active&Fit Direct[™] and the CVS Health Fitness Team
- ✓ **Stress management/resilience** self-help – Mind Companion Self-care (via Resources for Living) and Mindfulness
- ✓ **Virtual counseling** through Talkspace, via Resources for Living
- ✓ **Stamp Out Stigma** campaign to talk openly about mental health
- ✓ **Volunteer and giving** opportunities through Community Crew

¹ Available to colleagues regularly scheduled to work 12 or more hours per week.

² Available to colleagues regularly scheduled to work 12-29 hours per week.

³ If age 50+ with a full year of continuous service, and your age + service = at least 55.

Full-time colleagues (regularly scheduled to work 30+ hours per week)

All benefits at left, plus if enrolled in any of our medical plans:

- **Comprehensive medical and prescription benefits;** in line with our mission to make health care more affordable, premiums are based on income, with up to 95% of your premium company-paid⁴
- Benefits **with no member cost share (no cost to you)** include:
 - **Preventive care:** physical exams, screenings such as mammograms and colonoscopies, preventive generic medications, brand insulin and supplies, childhood immunizations, eye exams, hearing exams, vaccines, prenatal care, contraceptives and more
 - **Lifestyle and condition coaching** to help you take charge of your health
- If enrolled in a Health Savings Plan option and Annual Benefit Base Rate (ABBR) is \$250,000 or less, annual **HSA** contributions from CVS Health
- **Diabetes support** program to navigate your care and live better

Programs available if enrolled in an Aetna medical plan option:⁵

- **Autism ABA therapy coverage** to help you and your family member
- **Compassionate Care support** for serious illnesses
- **CVS Virtual Care[™]**, including mental health counseling
- **Expert medical opinion program** for peace of mind on health decisions, through 2nd.MD
- Plus, automatic enrollment in a **company-paid critical illness plan** if your ABBR is \$85,000 or less

⁴ The percent of premium paid by the company is lower for higher-paid colleagues.

⁵ Our other medical plans also offer resources on several topics

CAREER resources to help you grow

All colleagues (a few have eligibility specifics)

- **Up to \$3,000 per year reimbursement** for a job-related degree-based program or \$1,500 for approved job-related courses
 - A path to an accredited high school diploma through **Career Online High School at no cost to you**
 - Options to **earn a degree at no cost to you** from University of Phoenix, Capella University, Strayer University and Colorado Technical University using your \$3,000 per year tuition assistance benefit
 - **Discounts** to save on degrees from **230+ colleges** in the EdAssist network
 - No-cost support from professional **education coaches** to help you select the best school and program to meet your career goals
- **Virtual tutoring and test prep support** for colleagues and their families
- **Values in Action** and **myServiceAward**
- ✓ **Peer networking opportunities**, such as Colleague Resource Groups, Well-being Champion Network and CVS Health Ambassadors
- ✓ **Culture- and purpose-building opportunities**, such as community service, volunteerism, colleague giving and company matching

CVS Health career opportunities and training tailored to all:

- ✓ Find **career opportunities** within the company on **Colleague Zone**; use the search bar, type “Job openings,” and you can input your desired job category and request alerts
- ✓ No-cost **online learning** to grow in your role and career
- ✓ No-cost access to **business, leadership and development courses**

Visit Benefit Moments

BenefitMoments.com
(or scan code at right)

Helpful benefits and wellness information for you and your spouse/partner; no login needed.



Learn more on Colleague Zone

ColleagueZone.CVS.com after hire date (or scan at right)
Log in for personalized info.

Or call the HR Service Center at
1-888-694-7287 for benefits help.



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