



# 2022 Benefits Overview

Teladoc Health, Inc. is pleased to offer a robust benefits package for eligible employees and their families. We offer benefit programs that embrace the needs of our diverse workforce by supporting your financial security, building wealth for your future and assisting with health care expenses for you and your family.

## When Are Benefits Effective?

All employees who are regularly scheduled to work 30 hours or more per week are eligible for most benefits on the first day of the month following date of hire.

### Think Virtual First! Teladoc Health, Inc.

As a Teladoc Health, Inc. employee you will have access to FREE virtual care services for you and your dependents on your first day of employment regardless if you choose to participate in our medical plan.

Available services include:

- General Medicine
- Dermatology
- Primary Care
- Livongo Chronic Condition Management
- Mental Healthcare\*
- Caregiving Program
- Tobacco Cessation
- Nutrition
- Global Care
- Neck & Back Care
- Sexual Health
- Expert Medical Opinion

\*Adolescent Mental Health is available to ages 13+

### BetterHelp

In addition to Teladoc Behavioral Health services, employees have access to on-line counseling through BetterHelp at no cost. Unlimited text, video or phone counseling is available to employees only.

### Medical / Rx Benefits AETNA

Teladoc Health, Inc. offers two medical plans through Aetna. Both plans offer in and out-of-network services; however, your costs will be lower if you stay in-network as you will be paying the in-network contracted provider rates.

**Med PPO:** The Med PPO Plan has an annual deductible that applies to some medical services such as emergency room, prescriptions, or hospital services. Once the annual deductible is met those services will have a coinsurance apply. Other services, such as a doctor's visit, will incur a copay. The annual deductible, coinsurance and copays will go towards the out-of-pocket maximum.

**Med HDHP:** The Med HDHP features a deductible for individuals and families. Once the deductible is met, there will be a coinsurance applied to medical services and copays applied to all prescriptions until you meet the annual out-of-pocket maximum.

**Because Teladoc services are provided to you at NO COST, the HDHP medical plan option is not HSA compatible per the IRS rules.**

### Chronic Conditions RX program AETNA

Certain eligible chronic medications will be available to employees at no cost, regardless of plan selected. Some of the drug classes covered include Antidiabetic, Antihyperlipidemic, Antihypertensive

### Dental Benefits Delta Dental

There are two Dental plan options through Delta Dental.

- Dental Only Plan: The Dental Only plan includes dental work and cleanings only.
- Dental + Orthodontia Plan: The Dental + Orthodontia plan includes dental work, cleanings, and orthodontia for employees and eligible dependents.

### Vision Benefits VSP

There are two Vision plan options through VSP.

- Core Plan: The Core plan includes eye exams, frames, and contact lenses.
- Buy Up Plan: The Buy Up plan includes the same benefit coverage as the core plan with the added benefit option of a 2nd pair of lenses or contacts.

### Flexible Spending Accounts (FSA) PAYFLEX

Teladoc Health, Inc. offers a Healthcare FSA, a Dependent Care FSA, and a Commuter FSA through Payflex. These plans allow you to set aside pre-tax dollars for eligible out-of-pocket expenses.

### Disability Insurance THE HARTFORD

Meeting your basic living expenses can be a real challenge if you become disabled. Disability insurance provides protection for your most valuable asset – your ability to earn an income. Teladoc Health, Inc. provides short-term and long-term disability coverage for employees at no cost.

### Life and Accidental Death & Dismemberment (AD&D) Insurance

THE HARTFORD

Life insurance provides financial security for the people who depend on you. Teladoc Health, Inc. pays for all employees to have a basic life and AD&D benefit. Employees have the option to purchase additional life coverage for themselves and their eligible dependents through Teladoc's voluntary life program with The Hartford.

## Employee Assistance Program (EAP)

### THE HARTFORD

Teladoc Health, Inc. partners with The Hartford to offer the Employee Assistance Program. The EAP offers counseling and referrals to help you through stressful times. This program includes up to three free face-to-face emotional or work-life counseling sessions per occurrence per year for you and your family members.

## Travel Assistance and Identity Theft Protection Services

### THE HARTFORD

Travel Assistance provides an additional sense of security when you or your eligible family members (spouses or domestic partners and/or children through age 26) travel more than 100 miles from home or internationally for trips of up to 90 days. Travel Assistance is accessible 24 hours a day, 7 days a week, at no cost to you.

## Retirement

### FIDELITY INVESTMENTS

Teladoc Health, Inc. supports its employee's retirement goals by providing a robust and flexible 401(k) program through Fidelity Investments which allows for pre-tax deferral contributions as well as post tax Roth IRA contributions immediately upon hire. Employees who are at least 18 years old are eligible to participate in the Plan.\* After completing 12 months of service, Teladoc Health, Inc. matches employee contributions at 100% up to the first 4% contributed. You are 100% vested in your contribution as well as the Company contribution when you participate in the program.

*\*Employees are not eligible to participate in the program if you are covered by a collective bargaining agreement or if you are a nonresident alien who does not receive any U.S. source earned income from your Employer. The Plan does not cover employees who are residents of Puerto Rico.*

## Employee Stock Purchase Program (ESPP)

At Teladoc Health, Inc. we believe in offering you the opportunity to have an ownership stake in the company. Ownership provides you with the ability to share in any potential future growth of the company and may also provide a valuable opportunity to save for your future. The ESPP offers you the opportunity to acquire shares of Teladoc stock at discount of at least 15%. Enrollment opportunities are offered twice a year.

## 529 College Savings Plan

### J.P. Morgan

The Advisor-Guided 529 College Savings plan through J.P. Morgan can help you give the people you love the future they deserve. Funds can be used towards tuition/fees, room & board, books and supplies. There are no taxes on your investments and no restrictions on who can be a beneficiary.

## Tuition Reimbursement

Teladoc Health, Inc. encourages employees to pursue additional formal education to enhance knowledge and skills; thus, improving potential for future opportunities. To further these objectives, the company offers an education benefit to full-time employees in good performance standing.

## Employee Perks & Discounts

### Plum Benefits

Access exclusive savings on movie tickets, theme parks, hotels, tours, Broadway and Vegas shows and so much more just by being an employee of Teladoc Health!

## HomeThrive Elder Care

Get access to a dedicated elder care coach and resources to help you support you and your aging loved ones – from simple questions to crisis situations.

## Aetna Family Planning

Fertility Benefits including ART and egg freezing.

## Parental Leave

Teladoc Health, Inc. is committed to helping employees thrive professionally without sacrificing essential family obligations. Full Time Employees are eligible for Parental Leave after 12 consecutive months of employment. For births that take place on or after January 1, 2022, birth givers are eligible for up to 16-18 weeks depending on the type of birth while non birth givers are eligible for up to 10 weeks. Please refer to the full 2022 Parental Leave Policy for details.