



# 2023 U.S. Employee Benefits

Teladoc Health is committed to embracing the diversity of our workforce by offering benefits programs that support you and your family's needs. We continually evaluate our benefit offerings to ensure we're providing options to help support your total wellbeing.

## Who is Eligible and When Are Benefits Effective?

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.

### Teladoc Health Services (Think Virtual First!)

As a Teladoc Health employee you will have access to FREE virtual care services for you and your eligible dependents on your first day of employment regardless of whether you choose to participate in our medical plan. For most Teladoc Services, eligible dependents are defined as spouse, children, domestic partner, and children of your domestic partner.

- Primary Care (Primary360) age 18+
- 24/7 Care
- Mental Health age 13+
- Ongoing Health Conditions – must meet program criteria
- Expert Medical Opinion
- Dermatology
- Nutrition
- Tobacco Cessation
- Back & Joint Care
- Sexual Health
- Transgender & Intersex Medical Advocacy Program

### BetterHelp & BetterSleep

BetterHelp provides convenient and confidential online mental health services. Text, talk, or video chat with a licensed, professional therapist, anytime, anywhere. Individual counseling is available to you and a spouse or domestic partner. Teen Counseling is also available for dependents ages 13-19.

BetterSleep is an app that helps you unwind and fall asleep easily by giving you free reign to a mix of soothing sounds, meditations and shelves of bedtime stories. Teladoc Health employees enjoy free premium access.

### Medical / Prescription Benefits (Aetna)\*

Teladoc Health offers two medical plan options.

**PPO Plan:** An annual deductible applies first to some medical services such as ER or hospital services. Once the annual deductible has been met, there is a 20% coinsurance that will apply. Other services, such as a doctor's visit, will incur a copay. The deductible, coinsurance and copays will go towards the out-of-pocket maximum.

**HDHP (High Deductible)** 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.

*Note: because Teladoc Health services are provided to you at no cost, our medical plans are not HSA compatible per IRS rules.*

### Preventive Chronic Medicine (Aetna)\*

Preventive chronic medications and diabetic supplies included on Aetna's current [Chronic Medicine List](#) will be available to employees enrolled on either medical plan at no cost under the pharmacy benefit.

### Family Planning Benefits (Aetna)\*

Teladoc Health is committed to providing equity-based family planning benefits to our employees. Employees enrolled in Aetna plans have access to 3 cycles of Advanced Reproductive Technology (ART) per lifetime. To ensure that all couples have access to fertility benefits, Teladoc Health has waived the definition of infertility and removed the requirement for time trying to conceive. Teladoc Health's plan also cover egg freezing (Cryopreservation) and storage for one year.

### Maven for Women & Families (Aetna)\*

Maven is a digital health platform providing 24/7/365 support for pregnancy and postpartum, fertility treatments like IVF, IUI, and egg freezing, and adoption and surrogacy. Aetna enrolled members can book unlimited coaching and educational appointments with 30+ provider types (doulas, midwives, nutritionists and lactation consultants) as well as access Maven's library of virtual classes, content, and community at no cost.

### Dental Benefits (Delta Dental)\*

Teladoc Health offers two dental plan options.

**Dental Only Plan:** Includes dental work and cleanings only.

**Dental + Orthodontia Plan:** Includes dental work, cleanings, and orthodontia for employees and eligible dependents.

### Vision Benefits (VSP)\*

Teladoc Health two vision plan options.

**Core Plan:** Includes eye exams, frames, and contact lenses.

**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.

*\* These benefits do not apply to employees residing in Hawaii*

## Flexible Spending Accounts (FSA) (Payflex)

Teladoc Health 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 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 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 Health's Voluntary Life program.

## Employee Assistance Program (EAP) (The Hartford)

Teladoc Health's 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 401(k) (Fidelity Investments)

Teladoc Health 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. Employees who are at least 18 years old are eligible to participate in the Plan. After completing 12 months of service, Teladoc Health matches employee contributions at 100% up to the first 4% contributed. Employee and employer contributions are 100% vested immediately.

*Employees are not eligible to participate in the program if they are covered by a collective bargaining agreement or if they 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, 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 Health stock at discount of at least 15%.

## HomeThrive Caregiver Support

Free access to a dedicated care coach and online resources to help you support you and your loved ones including aging parents, grandparents, relatives or children with special needs.

## Parental Leave

Teladoc Health is committed to helping employees thrive professionally without sacrificing essential time with their family when it is expanding. The Paid Parental Leave Program provides supplemental pay for eligible birthing parents and paid time off for both parents following the birth, adoption or foster care placement of a child.

Employees are eligible for Parental Leave after 6 consecutive months of employment and must be a full-time employee scheduled to work 30 hours or more a week.

**Birthing Parents** are eligible for 6-8 weeks of Recovery from Childbirth Leave + 12 weeks of Bonding Leave.

**Non-Birthing Parents** are eligible for 12 weeks of Bonding Leave.

## TelaFit Fitness Reimbursement

TelaFit offers employees \$25 per month towards eligible fitness and wellness related expenses.

## 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!

## Career Growth and Development

Teladoc Health offers a wide array of development opportunities for employees at all levels. All employees have access to LinkedIn Learning, an award-winning industry leader in online training, with a digital library of over 6,000 courses covering a wide range of technical, business, software and creative topics.