

Your Benefits Open Enrollment Guide 2025



About Your Open Enrollment Materials: The changes described in this guide serve as a summary of certain amendments to the Broadridge Financial Solutions Inc. Health and Welfare Benefits Plan (the “Plan”), also known as a Summary of Material Modifications (“SMM”). It is intended to provide you with an easy-to-understand explanation of the amendments to the Plan as of January 1, 2025. In addition, the content in this guide amends the Summary Plan Description (“SPD”) for the Plan. Keep this guide with your SPD so that you have current information about your benefits. Neither this guide nor the SPD contains complete Plan details. Those details are included in the official Plan documents, which may be amended from time to time. The official Plan documents legally govern the terms and administration of the Plan and your rights and responsibilities under the Plan. Reasonable efforts have been made to ensure the accuracy of the information contained in this guide. However, if there is a difference between what is written here and the Plan documents, the Plan documents will always prevail. Broadridge Financial Solutions, Inc. (“Broadridge”) intends to continue its health and welfare plans; however, Broadridge reserves the right to amend, suspend, discontinue contributions to and/or terminate any plan or benefit at any time for any reason (and each participating company in the Plan likewise reserves the right to suspend its participation, discontinue contributions to, and/or terminate its participation in the Plan). This guide is not an offer or contract of continued employment with Broadridge (or any participating company of any plan Broadridge sponsors).

Welcome to Open Enrollment for your 2025 benefits.

This is the time of year to review your benefits options and make any changes for 2025. It's also a great time to explore the programs offered to support your overall well-being.

This guide is designed to help you determine which plans will best fit your individual and family needs. It also details the resources available to help you make wise benefit decisions. By reading it thoroughly and sharing it with your family, you'll be ready to make the most of the benefits and programs offered by Broadridge.

Open Enrollment 2025 – October 14 – 25, 2024

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An Overview of What's New and Changing for 2025

Benefit / Program	2025 Overview			
Cost of Coverage				
Cost of Coverage	There will be increases to your cost of coverage for 2025 for the medical and dental plans. The cost of voluntary life insurance coverage for associates and spouses/domestic partners will be decreasing. You will see your costs when you enroll.			
Health				
Basic Plus Medical Plan Option				
New Network of Providers	Aetna's Premier Care Network Plus (APCN+) will replace the current network of providers. You will receive the highest level of benefits and have the lowest out-of-pocket cost when you use providers in this network, referred to as Tier 1. You will still have access to the broader Aetna network, which will be called Tier 2. There will continue to be no coverage when you use providers outside of the Aetna network.			
Changes to Plan Design	Medical	Current	2025: Tier 1	2025: Tier 2
	Deductible (Individual/Family)	\$4,000 / \$8,000	\$2,000 / \$4,000	\$4,000 / \$8,000
	Out-of-Pocket Maximum (Individual/Family)	\$4,000 / \$8,000	\$6,000 / \$12,000	\$9,000 / \$18,000
	Coinsurance	You pay 0%	You pay 30%	You pay 50%
	ER	You pay \$0	You pay \$250 after deductible	You pay \$250 after deductible
	Outpatient / Inpatient Hospital	You pay nothing after deductible	You pay 30% after deductible	You pay 50% after deductible
	Rx	Current	2025	
	Deductible / Out-of-Pocket Maximum	Combined with medical	No Rx deductible Out-of-pocket maximum combined with medical	
	Retail Pharmacies	Generic: \$10 copay (no deductible) Brand: 0% after deductible	Generic: \$10 copay Brand Preferred: 30% (min: \$45, max \$120) Brand Non-Preferred: 50% (min: \$70, max: \$180)	
	Mail-Order or CVS Retail Pharmacies	Generic: \$25 copay (no deductible) Brand: 0% after deductible	Generic: \$25 copay Brand Preferred: 30% (min: \$90, max: \$240) Brand Non-Preferred: 50% (min: \$175, max: \$450)	
Hospital Indemnity Insurance*	You will no longer be required to enroll in Hospital Indemnity insurance if you enroll in the Basic Plus medical plan option. You will be defaulted into coverage in the standalone Hospital Indemnity plan at an additional cost, unless you take action to waive this coverage.			
All Medical Plan Options				
Fertility Benefits	Artificial Insemination will now be covered with no cycle limit, an enhancement of the previous 6-cycle lifetime maximum.			
Blood Benefits	Aetna is enhancing the standard blood benefit to include coverage for blood and blood products when purchased by a facility or provider.			
Prescription				
New Cost Saver Program	The Cost Saver Program will be available through CVS which provides additional savings on eligible non-specialty generic drugs.			

continued



An Overview of What's New and Changing for 2025 continued

Benefit / Program	2025 Overview
Health <i>continued</i>	
Wellness	
New Program for Expert Medical Second Opinion	2nd.MD will replace Medical Ally as our expert medical second opinion service provider.
ComPsych EAP	ComPsych is now offering free coaching (via telephonic or video sessions) for a wide variety of issues that may affect your well-being. Personalized programs and modules are centered around things like coping with stress, time management, chronic disease prevention, healthy pregnancy, sleep, weight management and more.
Dental	
PPO Option	Deductible – \$50 per individual and \$150 per family will be added for in-network services. Annual Maximum – An annual maximum benefit of \$1,500 will be added for in-network services. Orthodontics – Adult orthodontics will now be covered up to the Plan maximum.
Indemnity Option	Adult orthodontics will now be covered up to the Plan maximum.
Financial	
Health Care and Limited Purpose Flexible Spending Accounts (FSAs)	The contribution limit will increase from \$3,050 to \$3,200.
Health Savings Account (HSA)	IRS maximum contribution limits will increase from \$4,150 to \$4,300 for associate only coverage and \$8,300 to \$8,550 for associate plus one or more coverage.
Financial Counseling	Fidelity will replace Ayco for financial education and counseling.
Chase Corporate Employees Benefits Program	Broadridge is partnering with Chase to offer associates home purchase and refinancing support and guidance.
Family Support	
Maven (available now)	Maven offers eligible associates and their partners family building support, including: <ul style="list-style-type: none"> • Up to \$20,000 in adoption assistance and up to \$20,000 in surrogacy support. • Access to specialists, care advocates and resources to help with topics such as treatment guidance, fertility education, lactation consultation and sleep coaching at no cost to you.

**IMPORTANT: This is a fixed indemnity policy, NOT health insurance. See [page 18](#) for more details.*



Important Enrollment Information

The elections you make during Open Enrollment will be effective from January 1, 2025, through December 31, 2025. Once Open Enrollment ends, you cannot make changes during 2025 unless you experience a qualifying life event.

Be sure to take the following action:

Consider Your Needs and Learn More About Your Options

- **Understand the personal needs of your family.**

If your family status has changed, such as through marriage or a new child, your benefit needs may have changed. Carefully review your options to see if you need to make adjustments or add coverage. If you or a family member are facing a health concern, you may want extra coverage. Check out some of the voluntary programs that offer you an added layer of protection.

And it's always a good idea to think about your budget. That's where participating in some of our money-saving plans, like the Health Savings Account (HSA) and Flexible Spending Accounts (FSAs), can add value.

- **Review and understand your options and what's new for 2025.** This guide provides an overview of your choices for 2025. Read it carefully and share it with your family so you're prepared to enroll.

- **Use ALEX.** ALEX, the online benefits counselor, is a simple-to-use tool that walks you through your anticipated needs for 2025 to help you choose the best plans for you. Take the time to access the tool by visiting [ALEX](#).

You are eligible for most benefits if you are a regular associate scheduled to work at least 20 hours per week.



Introducing the bswift Mobile App

The bswift mobile app offers a streamlined, intuitive mobile experience for all your benefits management needs. Make smart and timely benefit decisions quickly and easily no matter where you are. Here you can learn more about your benefits, enroll and make changes and more. Download it today to get more out of your benefits experience.



Google Play



App Store

Decide If You Need to Take Action

You should take action during Open Enrollment if you want to:

- **Enroll in or change your current medical, dental or vision elections for 2025.*** This includes adding or updating the dependents you want to cover in 2025.
- **You will no longer be required to enroll in Hospital Indemnity when enrolled in the Basic Plus medical option.** If you are currently enrolled in the Basic Plus medical plan option, you will be defaulted into coverage in the standalone Hospital Indemnity plan unless you take action to waive this coverage.
- **Contribute to the Health Care, Limited Purpose or Dependent Care Flexible Spending Accounts (FSAs).** Your 2024 election amounts will not automatically carry forward to 2025.
- **Elect to participate in the Health Savings Account (HSA) or change your contribution rate if you are currently participating.***
- **Evaluate your life insurance and AD&D needs and elect or change your coverage.***
- **Designate or update your life and AD&D insurance beneficiaries.** Designate your beneficiaries at BroadridgeBenefits.com.
- **Enroll in any of the other voluntary plans available to you, if not already enrolled.***
- **Make a Vacation Flex election (non-exempt/hourly employees only).** Your 2024 elections will not carry forward.

** If you take no action, your 2024 elections will automatically carry forward.*

How to Enroll

Enroll in all benefits (except for auto and home insurance) and check and designate your beneficiaries by visiting BroadridgeBenefits.com or by downloading the bswift mobile app.

To get started, log in to BroadridgeBenefits.com.

- If you don't have regular access to your Broadridge e-mail, contact the Benefits Service Center at **+1 877 631 0059** and they can assist you with adding an alternate email address to your profile so that you can proceed with logging in online. Representatives are available Monday through Friday, from 8:00 a.m. to 8:00 p.m. ET. If you're not comfortable enrolling online and prefer to enroll by phone, contact the Benefits Service Center. If you need help with translation, that's available as well. Keep in mind, you must complete the online enrollment to make your Health Savings Account election.
- When you log in to the site, be sure to set your preferences of how you want to receive communications (online or print), as well as provide a personal/alternate email address in your user profile, if desired.



If You Don't Enroll

If you don't enroll during the Open Enrollment period, you will have the following coverages:

Benefit	2025 Default Coverage
Broadridge-Provided Coverages – Basic Life, AD&D, STD and Basic LTD	Automatic
Medical Dental Vision Life and AD&D Group Accident Group Critical Illness Hospital Indemnity Buy-up LTD Group Legal ID Theft Pet Discount	Same coverage as 2024
Health Savings Account (HSA)	Same contribution rate as 2024 <i>Note: You can start, stop or change your contribution rate at any time</i>
Flexible Spending Accounts (FSAs) Vacation Flex	No coverage

You can enroll in or drop your coverage in Auto and Home at any time by visiting [VoluntaryBenefits.Broadridge.com](https://www.voluntarybenefits.broadridge.com).

Starting January 1, 2025, if you leave Broadridge, your medical, dental, and vision coverage will terminate at the end of the month in which your employment at Broadridge ends.

If You Are a New Hire

If you are a new hire and have not made your benefit elections for 2024, you'll need to make your elections for both 2024 and 2025 when you enroll:

- Your new hire elections for 2024 will be effective through December 31, 2024.
- Your Open Enrollment elections for 2025 will be effective from January 1, 2025, through December 31, 2025.





Medical Coverage

Your medical coverage is essential for keeping you healthy today, as well as protecting you if you are ill or injured. Broadridge offers you three medical plan options administered by Aetna: Traditional Choice Plus, SavingsPlus HSA and Basic Plus.

All of the medical plan options have the following features:

- Access to the same network of Aetna providers. **New for 2025** – the Basic Plus medical plan option features a new Tier 1 network – ACPN+. Although you have access to the current, wider network of Aetna providers, you will pay more if you use providers outside of the Tier 1 network.
- Preventive care services covered at 100% when received from an in-network provider.
- Prescription drug coverage automatically through CVS Caremark®.
- The availability of other programs and resources to help you meet your needs and manage your care, including:
 - Cancer care through **MSK Direct**.
 - Telehealth for general, dermatology and behavioral health needs through **Teladoc**.
 - Diabetes management through **Livongo**.
 - Access to **2nd.MD** for second opinion services, health education and claims advocacy.
 - Family planning through **Maven**.

Enrollment Tip – Choosing Your Medical Plan Option

When you're deciding which medical plan option is right for you, be sure to consider both what you'll pay in premiums each year, as well as what you are expecting to pay for care you may need throughout the year. Be sure to visit **ALEX**, your online benefits counselor, who can walk you through your expected costs step by step.

Finding Aetna In-Network Providers

For **Basic Plus**:

- To find an in-network provider, [click here](#).
- Enter your zip code and continue as a guest to search for providers. Providers with “**maximum savings**” banners are Tier 1 providers and will offer the greatest savings. All others listed will be Tier 2 providers.

For **Traditional Choice Plus** and **SavingsPlus HSA**:

- To find an in-network provider, go to [Aetna.com](https://www.aetna.com) and at the top of the screen, choose **Find a doctor**.
- Under Guests, choose **Plan from an employer**.
- Under **Continue as guest**, enter your zip code and click **Search**.
- Under **Select a Plan**, scroll down and select **Aetna Choice® POS II (Open Access)**.
- Click on the radio button for the plan option that you want to see, then click **Continue**.
- From there you can search for a specific doctor or type of practice. You can also scroll down further to **Find what you need by category** and choose from there.

Here's an overview of how the three medical plan options differ:

	Traditional Choice Plus	SavingsPlus HSA	Basic Plus
Where you can go for care	Any provider. However, the amount you pay is generally lower when you use in-network providers.	Any provider. However, the amount you pay is generally lower when you use in-network providers.	In-network only – greatest savings with Tier 1 providers.
Deductible – The amount you must pay out of your pocket before the plan pays a share of the cost	<ul style="list-style-type: none"> • Doctor and specialist visits are not subject to the deductible (you pay a flat copay per visit). • If you cover dependents, each covered dependent must meet their own deductible unless two or more family members reach the family deductible first. • The deductible applies to medical expenses only. 	<ul style="list-style-type: none"> • All services are subject to the deductible. • If you cover dependents, you must meet the family deductible. • The deductible applies to both medical and prescription drug expenses. 	<ul style="list-style-type: none"> • Most services are subject to the deductible. • If you cover dependents, each covered dependent must meet their own deductible unless two or more family members reach the family deductible first. • The deductible applies to most medical expenses.
Coinsurance – Your portion of the cost of services once you meet your deductible	You pay 20% of in-network services (40% out-of-network*) once you meet your deductible.	You pay 20% of in-network services (40% out-of-network*) once you meet your deductible.	You pay 30% after deductible when you use providers in the Tier 1 – ACPN+ network and 50% after deductible when you use other Aetna in-network providers.
Out-of-Pocket Maximum – The most you will pay out of your pocket in a year for eligible expenses	If you cover dependents, each covered dependent must meet their own out-of-pocket maximum unless two or more family members reach the family out-of-pocket maximum first.	If you cover dependents, you must meet the family out-of-pocket maximum.	If you cover dependents, each covered dependent must meet their own out-of-pocket maximum unless two or more family members reach the family out-of-pocket maximum first.
Broadridge HSA Contribution	Not Applicable	\$500 individual / \$1,000 family	Not Applicable

*If you reside outside of the Aetna Choice Plus managed care service areas, out-of-network benefits are paid at a higher level than the standard managed plan benefits (you will pay 20% coinsurance vs. 40%). The deductible and out-of-pocket maximums are the same as the in-network benefit levels.



Prescription Drug Coverage

When you enroll in a Broadridge medical plan option, you automatically receive prescription drug coverage through CVS Caremark® (CVS). You can use any pharmacy in the network, including CVS retail pharmacies, to fill up to a 30-day supply of non-maintenance medications. Under the CVS Caremark Maintenance Choice® Program, your 90-day supply of maintenance medications (a medication you take on a regular basis) can be filled at either a CVS retail pharmacy or through CVS's mail order pharmacy.

Prescription Drug Formulary

Prescription drug coverage under the Aetna medical plan options is subject to the CVS Caremark Formulary. A formulary is a list of commonly prescribed medications that have been shown to be clinically effective and affordable. You can see the CVS formulary by visiting the [CVS microsite](#).

Generic Drugs

When you fill your prescription, a generic drug will automatically be dispensed, if available. If you request a brand-name drug (preferred or non-preferred) when a generic equivalent is available, you will pay the generic coinsurance amount plus a penalty – the difference between the brand cost and the generic cost. The difference in cost will not count toward your out-of-pocket maximum.

Maintenance Medications

If you are taking a maintenance medication, the first three prescriptions (of a 30-day supply each) that you fill at a retail pharmacy will be charged at the 30-day supply coinsurance percentage.

Thereafter, if you choose to continue to refill your 30-day supply at a retail pharmacy every month instead of opting for a 90-day supply through the CVS Caremark Maintenance Choice® Program (CVS mail order pharmacy or at a participating CVS retail pharmacy), you will have a higher cost share that will not count toward your out-of-pocket maximum.

SavingsPlus HSA Medical Plan Option – Preventive Prescription Drugs

Preventive medications help prevent disease and help you manage existing conditions to avoid future complications. If you enroll in the SavingsPlus HSA medical plan option, certain preventive drugs are not subject to your annual deductible and are covered at 100%.

To view a complete list of preventive medications covered by this program, visit the [CVS microsite](#).

Contact CVS Caremark®

Customer Care: +1 855 695 2093 (TTY: 711)

CVS Specialty: +1 800 237 2767 (TTY: 711)

Language assistance is available.



Specialty Medications

CVS Specialty® dispenses oral and injectable specialty medication for the treatment of complex chronic diseases. Specialty medications must be filled via CVS Specialty exclusively.

- **PrudentRx** – If you are taking a specialty medication, you need to enroll in the PrudentRx Copay Program and PrudentRx will work with you to obtain third-party copay assistance for your medication. For members with HSAs: (i) for drugs listed on the plan’s HDHP Preventive Drug List, you will have a \$0 out-of-pocket responsibility for your prescriptions covered under the PrudentRx Solution; and (ii) for all other drugs, you will have a \$0 out-of-pocket responsibility for your prescriptions covered under the PrudentRx Solution *after* your deductible has been satisfied. When using this assistance, plan members may pay nothing out of pocket for medications on the specialty drug list dispensed by CVS Specialty. If you choose not to enroll in the PrudentRx program, medications in the specialty tier that are eligible for the PrudentRx program will be subject to a 30% coinsurance and the amount you pay out of pocket may not apply to your deductible and/or out-of-pocket maximum. Also, payments made by you for a medication that does not qualify as an “essential health benefit” under the Affordable Care Act (ACA), will not count toward your ACA out-of-pocket maximum (if any), unless otherwise required by law.

If you currently take one or more medications included in the **PrudentRx Program Drug List**, you will receive a welcome letter and phone call from PrudentRx that provides specific information about the program as it pertains to your medication, including how to enroll.

If you or a covered family member are not currently taking, but will start a new medication covered under the PrudentRx Copay Program, you can reach out to PrudentRx or they will proactively contact you so that you can take full advantage of the PrudentRx Copay Program. Call **+1 800 578 4403** with any questions.

- **True Accumulation Program** (*applies to all medical plan options*) – If you are eligible for and use a third-party copay assistance program – commonly known as a “manufacturer copay card” – when you fill your prescription through CVS Specialty, your out-of-pocket costs may be reduced for a 30-day supply of your specialty medication. Any savings or rebates you receive from the drug manufacturer will not count toward the annual deductible and/or out-of-pocket maximum. Only the amount you pay out of your pocket will apply to the deductible and/or out-of-pocket maximum.

Cost Saver (powered by GoodRx) – Save Money on Generic Prescriptions

Cost Saver, when available, helps you pay less on eligible generic prescriptions. Just present your CVS member ID card when you pick up your prescription and the program will manage the rest for you. The program chooses the lowest cost automatically – no other action is required.



Comparing the Medical Plan Options

Plan Feature	Traditional Choice Plus		SavingsPlus HSA		Basic Plus – In-Network Only	
	In-Network	Out-of-Network	In-Network	Out-of-Network	Tier 1 (ACPN+)	Tier 2
Deductible*						
Individual	\$900	\$1,400	\$1,800	\$3,000	\$2,000	\$4,000
Family	\$2,000	\$3,000	\$4,200	\$6,500	\$4,000	\$8,000
Coinsurance (after deductible)	You pay 20%	You pay 40%	You pay 20%	You pay 40%	You pay 30%	You pay 50%
Preventive Care	Covered at 100%	You pay 40% after deductible	Covered at 100%	You pay 40% after deductible	Covered at 100%	
Office Visit PCP / Specialist	\$25 / \$45 No deductible	You pay 40% after deductible	You pay 20% after deductible	You pay 40% after deductible	\$25 office visits / \$50 specialist visits No deductible	You pay 50% after deductible
Urgent Care Centers	\$45 copay No deductible	You pay 40% after deductible	You pay 20% after deductible	You pay 40% after deductible	You pay 30% after deductible	You pay 50% after deductible
Out-of-Pocket Maximum**						
Individual	\$3,000	\$6,000	\$3,900	\$7,800	\$6,000	\$9,000
Family	\$6,000	\$12,000	\$7,050	\$15,600	\$12,000	\$18,000
Prescription Drugs Purchased at In-Network Pharmacies						
Deductible / Out-of-Pocket Maximum	No Rx Deductible / Separate Rx Out-of-Pocket Maximum \$3,750 Individual / \$7,500 Family		Combined with Medical Deductible and Out-of-Pocket Maximum		No Rx deductible Out-of-pocket maximum combined with medical	
Retail Pharmacies (up to a 30-day supply)	Generic: 30% (minimum: \$15, maximum: \$60) Brand Preferred: 30% (minimum: \$45, maximum: \$120) Brand Non-Preferred: 50% (minimum: \$70, maximum: \$180)				Generic: \$10 copay Brand Preferred: 30% (minimum: \$45, maximum: \$120) Brand Non-Preferred: 50% (minimum: \$70, maximum: \$180)	
Mail-Order or CVS Retail Pharmacies (up to a 90-day supply)	Generic: 30% (minimum: \$30, maximum: \$120) Brand Preferred: 30% (minimum: \$90, maximum: \$240) Brand Non-Preferred: 50% (minimum: \$175, maximum: \$450)				Generic: \$25 copay Brand Preferred: 30% (minimum: \$90, maximum: \$240) Brand Non-Preferred: 50% (minimum: \$175, maximum: \$450)	
Exclusive Specialty	\$0 copay if enrolled in PrudentRx, otherwise 30%***		\$0 copay if enrolled in PrudentRx, otherwise 30% after deductible has been met***		\$0 copay if enrolled in PrudentRx, otherwise 30%***	

* Traditional Choice and Basic Plus: Individual deductible applies to each family member unless two or more family members reach the family deductible first. SavingsPlus HSA: Family unit must meet the family deductible before coinsurance applies.

** Traditional Choice and Basic Plus: Individual out-of-pocket maximum applies to each family member unless two or more family members reach the family out-of-pocket maximum first. SavingsPlus HSA: Family unit must meet the family out-of-pocket maximum.

*** Coinsurance for specialty medications will equal 30%, unless you enroll in PrudentRx. The 30% coinsurance may not apply to the deductible and/or out-of-pocket maximum. If you enroll in the PrudentRx program, there is a \$0 copay for Specialty drugs on PrudentRx's Specialty Drug List.

Your Medical and Prescription Drug Cost of Coverage

The following chart shows your cost of coverage for each medical plan option for 2025:

Coverage Tier	Traditional Choice Plus		SavingsPlus HSA		Basic Plus	
	Bi-Weekly	Monthly	Bi-Weekly	Monthly	Bi-Weekly	Monthly
Associate Only	\$99.36	\$215.28	\$56.85	\$123.17	\$33.10	\$71.71
Associate + Spouse/Partner	\$264.15	\$572.32	\$148.40	\$321.54	\$87.90	\$190.46
Associate + Child(ren)	\$220.41	\$477.55	\$125.25	\$271.37	\$74.88	\$162.24
Family	\$397.03	\$860.24	\$245.21	\$531.28	\$138.72	\$300.56

Medical Plan Surcharges

If you are newly enrolling in a Broadridge medical plan option, you will be prompted to complete the Working Spouse/ Domestic Partner and Tobacco Use Attestations, as applicable. If you add a spouse or domestic partner on a Broadridge medical plan who otherwise has access to health insurance through their own employer, you will be charged an additional fee every pay period, based on the medical plan option you choose. Similarly, if you or a covered person uses tobacco, you will be charged the Tobacco Surcharge each pay period. If you have not used tobacco and/or nicotine products within the past 6 months, you are eligible to waive the tobacco surcharge.

	Traditional Choice Plus	SavingsPlus HSA or Basic Plus
Working Spouse Surcharge	\$1,000 annually (\$38.46 bi-weekly)	\$500 annually (\$19.23 biweekly)
Tobacco Use Surcharge	\$600 annually (\$23.08 bi-weekly)	



If you're currently enrolled in medical coverage, your working spouse and tobacco use attestations will automatically carry forward to 2025. We encourage you to review your attestations to be sure they are up to date.

Other Programs Available if You're Enrolled in a Broadridge Medical Plan Option

Cancer Care through MSK Direct

Broadridge partners with Memorial Sloan Kettering (MSK) Cancer Center to offer you and your family valuable support through MSK Direct. MSK Direct is your resource for prevention, diagnosis and ongoing treatment of cancer care, providing practical and emotional support. It doesn't matter where you live, MSK Direct is there for you.

- **On-Site Care at MSK** – You'll get help scheduling and receiving expedited appointments through a dedicated team of Care Advisors, assistance gathering necessary medical records in advance of the initial appointment and you'll receive personalized treatment planning and care.
- **Virtual Care, Close to Home** – You'll have access to a proprietary tool to identify the best local hospital, you'll receive accurate and comprehensive diagnoses and treatment plans and you can count on ongoing collaboration between MSK and your local treating physician.
- **Health and Wellness Resources Wherever You Are** – MSK Direct offers industry-leading cancer prevention education and wellness resources, personalized risk assessments, care and support resources, health equity education and more.

Care delivered through MSK Direct will be submitted through your Aetna insurance and you will be responsible for the applicable in-network deductible and coinsurance for any care you receive.

Learn more by visiting mskcc.org/broadridge or by calling +1 888 642 2251.

Teladoc – Affordable and Convenient Care

Teladoc offers 24/7, on-demand access to board-certified doctors from the comfort and convenience of your home. You can access providers via phone, mobile device or video. Doctors can diagnose, treat and prescribe medications for common health issues, including:

- Common colds and the flu
- Headaches
- Sore throat
- Nausea
- Allergies
- Pink eye
- Earaches
- Vomiting
- Mental health concerns – both for adults and adolescents (available to members ages 13 and older)
- Dermatology – upload images and get a response within two days
- Caregiver services

Teladoc is not designed to replace your primary care doctor, however, it can save you money by providing affordable, quality care when you need it. To set up your account, download the Teladoc app, visit Teladoc.com/Aetna or call +1 855 835 2362.





Diabetes Management through Livongo

If you are enrolled in a Broadridge medical plan option, you and your covered dependents have access to Livongo. Livongo supports people diagnosed with type 1 or type 2 diabetes and helps make living with diabetes easier. Broadridge provides this program at no cost to you.

Through Livongo you get:

- **Connected Meter** – The Livongo meter is connected, providing real-time personalized tips and automatic uploads of your blood glucose readings to your secure online account.
- **Coaching Support** – The Livongo coaches are Certified Diabetes Educators who are available anytime via phone, text and the mobile app to give you guidance on your nutrition and lifestyle questions.
- **Free Unlimited Strips** – Get as many strips and lancets as you need with no hidden costs. Simply notify Livongo when you need more and they will be shipped right to your door.

To enroll, visit join.livongo.com/broadridge/register or call +1 800 945 4355 and use registration code: BROADRIDGE.

Second Opinion Support through 2nd.MD

If you are enrolled in a Broadridge medical plan option, 2nd.Md can help you understand your medical condition and treatment options and get a second opinion. Broadridge offers this program at no cost to you. Once registered, 2nd.MD provides elite access to specialists for questions about:

- Diseases, cancer or chronic conditions
- Surgeries or procedures
- Medications and treatment plans

To register, visit 2nd.MD/aetna, download the app, or call +1 866 410 8449. Consultations are available at a time that works best for you, including evenings and weekends.



New and Available Now – Maven

Maven, a program that supports you through all the phases of pregnancy and beyond, **is available to all U.S. benefits-eligible associates now.** With Maven you can:

- Book unlimited virtual appointments and access 24/7 messaging with providers. Maven has providers from more than 35 specialties, including mental health, fertility education (for help navigating IUI, IVF and egg freezing), reproductive endocrinology and adoption and surrogacy coaching.
- Have access to a dedicated Care Advocate to help you find the right provider for your unique needs, refer you to the best in-person care in your area, and be a source of support throughout your journey.
- Have access to hundreds of expert articles so you can learn all about your options for building your family. You can also take on-demand classes – like Fertility 101 or IUI and IVF 101 – if you prefer a more guided approach to understanding your journey.
- Use virtual support groups to connect with others going through similar experiences and build community with other families.

You'll also have Maven Wallet, which provides up to \$20,000 in adoption financial assistance and \$20,000 in surrogacy financial assistance. Join today by clicking [here](#), or download the Maven Clinic app.

Additional Voluntary Health Coverages

IMPORTANT: The Hospital Indemnity Plan is a fixed indemnity policy, NOT health insurance

This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.

- The payment you get isn't based on the size of your medical bill.
- There might be a limit on how much this policy will pay each year.
- This policy isn't a substitute for comprehensive health insurance.
- Since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance.

Looking for comprehensive health insurance?

- Visit [HealthCare.gov](https://www.healthcare.gov) or call +1 800 318 2596 (TTY: +1 855 889 4325) to find health coverage options.
- To find out if you can get health insurance through your job, or a family member's job, contact the employer.

Questions about this policy?

- For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website ([naic.org](https://www.naic.org)) under "Insurance Departments."
- If you have this policy through your job, or a family member's job, contact the employer.

Hospital Indemnity Plan

The Hospital Indemnity plan, administered by Aetna, pays benefits when you have a planned or unplanned hospital stay for an illness, injury, surgery, or if you are having a baby. The plan pays a lump-sum benefit for admission and a daily benefit for a covered hospital stay. Benefits are paid regardless of any other medical insurance you have.

Important – The Hospital Indemnity plan is being **unbundled** from the Basic Plus medical plan option for 2025. If you are currently enrolled in the Basic Plus medical plan option and plan on electing the same plan for 2025, you will automatically be enrolled in Hospital Indemnity for next year unless you actively waive coverage during Open Enrollment. You will see the cost as a separate deduction on your paycheck.

Group Critical Illness

Having a major health event or diagnosis can bring a variety of physical and emotional reactions. Financial worries can just exacerbate what you're going through. Group Critical Illness, administered by Aetna, provides a lump-sum payment when you receive a diagnosis of a specific covered illness, such as cancer, or if a specific event occurs, such as a heart attack or stroke. The coverage pays a lump sum depending on the coverage level you elect, \$15,000 or \$30,000, and the type of illness or event. You can enroll your dependents at 50% of your coverage amount.

Group Accident

You can't plan for accidents, but you can protect yourself financially if you have one. Group Accident Insurance, administered by Aetna, provides a benefit payable directly to you for the treatment of accidental injuries that may occur on or off the job. You can elect coverage for yourself and any eligible dependents and use these funds to help pay out-of-pocket medical or personal expenses while you focus on your recovery. Group Accident Insurance will pay:

- A specified dollar amount for a variety of minor injuries, like a broken tooth or finger, or more serious injuries, like a broken leg or torn ligament that are the result of an accidental injury.
- Additional benefit amounts for services, such as emergency room visits, hospitalization, physical therapy, lodging and transportation needed during your treatment.

Hospital Indemnity, Group Critical Illness and Group Accident

Benefits are paid directly to you, giving you extra cash when you need it most. The amount you receive can be used in any way you choose, including:

- Expenses the health plan doesn't cover, such as your out-of-pocket medical expenses.
- Day-to-day cost of living, such as rent or mortgage payments, groceries, childcare and utility bills.
- Helps to replace income lost while not working.

You can enroll eligible dependents up to age 31 in all plans.





Your Dental Options

Did you know that a healthy mouth is essential to your overall health? Poor oral health can lead to periodontal disease, which has been linked to illnesses such as heart disease, diabetes and respiratory infection.

You have the option of enrolling in three dental plans, offered through Aetna. You don't have to enroll in Broadridge's medical plan to elect dental coverage. All three options offer 100% coverage for in-network preventive care. The indemnity plan provides the same level of coverage for any provider, regardless of network. The PPO plan provides a higher level of benefit when you use in-network providers, and a lower benefit level if you go out of the network. The DMO plan offers coverage when you use in-network providers only, which means you pay the full cost if you go out of the Aetna network. The annual maximum is the most the plan will pay for covered services each year.

Plan Detail	Indemnity Plan	PPO Plan		DMO Plan
		In-Network	Out-of-Network	In-Network Only
Annual Deductible				
Individual	\$25	\$50	\$50	None
Family	\$75	\$150	\$150	
Annual Maximum	\$1,500 per person	\$1,500 per person	\$1,000 per person	Unlimited
Preventive Services	100%	100%	100%	100%
Basic Services	80%	85%	50%	100%
Major Services	80%	60%	50%	60%
Orthodontics (Adults & Children)	50%	50%	50%	50%
Orthodontic Lifetime Maximum	\$1,500 per person	\$1,500 per person	\$1,000 per person	Unlimited

Your Dental Cost of Coverage

The following chart shows your cost of coverage for each dental option for 2025:

Coverage Tier	Indemnity Plan		PPO Plan		DMO Plan	
	Bi-Weekly	Monthly	Bi-Weekly	Monthly	Bi-Weekly	Monthly
Associate Only	\$19.99	\$43.31	\$9.57	\$20.72	\$5.04	\$10.91
Associate + Spouse/Partner	\$44.28	\$95.93	\$22.67	\$49.11	\$11.30	\$24.48
Associate + Child(ren)	\$39.85	\$86.34	\$20.78	\$45.02	\$10.88	\$23.46
Family	\$63.69	\$137.99	\$31.20	\$67.61	\$17.29	\$37.46

Finding Aetna Dental Providers

- To find dental providers, go to [Aetna.com](https://www.aetna.com).
- At the top of the screen, choose **Find a doctor**.
- Under the box **Don't have a member account?**, choose **Plan from an employer**.
- Under **Continue as guest**, enter your zip code and click **Search**.
- Under **Select a Plan**, type **Dental PPO/PDN with PPO II** or **DMO/DNO**.
- Click **Enter** and click on the radio button for the plan that you want to see, then click **Continue**.
- Scroll down to click on **Dental Care**, then continue searching for Dentists, Dental Specialist, Pediatric Dentist, etc. and continue with the prompts.



Vision Coverage

Taking care of your eyes is important to your overall well-being. You have the option of enrolling in vision coverage through Aetna. Vision coverage helps pay for eye exams, frames, lenses and contact lenses for you and your dependents. You also receive discounted services for Laser Vision Correction through contracted laser centers.

Benefits are available once every 12 months when you use Aetna in-network providers:

Benefit	You Pay
Exams	\$10 copay
Lenses	\$10 copay*
Frames	\$0 Copay; \$175 Allowance**
Contacts (when chosen instead of lenses and a frame)	\$10 copay + \$175 allowance

* Not all lenses are covered with a \$10 copay (premium progressive lens).

** 20% off balance over allowance.

If you get services through a provider that is not in the Aetna network, you will be reimbursed only up to the allowable amount, which is the maximum reimbursement Aetna will pay through the plan.

Your Vision Cost of Coverage

The following chart shows your cost of coverage for vision for 2025:

Coverage Tier	Vision Plan	
	Bi-Weekly	Monthly
Associate Only	\$4.20	\$9.11
Associate + Spouse/Partner	\$7.44	\$16.11
Associate + Child(ren)	\$7.14	\$15.47
Family	\$10.26	\$22.23

Finding Aetna Vision Providers To find an in-network Aetna vision provider, click [here](#).



Employee Assistance Program – Work/Life Support Through ComPsych

The Employee Assistance Program (EAP), administered by ComPsych, provides confidential off-site counseling (up to 5 sessions per issue at no cost) to you and your dependents for issues such as substance abuse, marital difficulties, parent/child conflicts and many other areas of concern. Broadridge offers this benefit at no cost to you.

Guidance Resources Online offers other services and discounts:

- **Legal Guidance** – Talk to our attorneys for practical assistance with your most pressing legal issues, including divorce, adoption, family law, wills, trusts and more. If you need representation, get a free 30-minute consultation and a 25% reduction in fees.
- **FinancialConnect** – Unlimited access to financial information, including budgeting tips, credit and mortgage issues, income tax questions and financial planning.
- **FamilySource** – Addresses work/life balance issues and provides information and referrals for childcare, educational options, community information, event planning, home improvement, buying/selling a home, relocation and assistance with shipping and locating items.

To enroll, visit guidanceresources.com (web ID: EAPBFS), or call +1 888 936 7327.



New and Available Now FREE Well-Being Coaching

The ComPsych Well-Being Coaching program is designed to meet you where you are in your personal well-being journey, helping you discover and reflect on the aspects of well-being that are most important to you. Their robust coaching services offer holistic, one-on-one support (via telephonic or video sessions) for a wide variety of issues. Get motivated, educated and ready to modify behaviors where needed. Personalized programs and modules are centered around issues such as coping with stress, healthy families, resiliency, physical health, nutrition, sleep and more. Unlimited sessions are offered at no cost to you. Call ComPsych to get started.



Health Savings Account (HSA) – Save Money Today and for the Future

If you enroll in the SavingsPlus HSA, you have the option of making pre-tax contributions to a Health Savings Account (HSA). The HSA has a number of features that make it a valuable tool to save on expenses today, as well as help you save for the future.

There are “triple tax” advantages to contributing to an HSA. Contributions are taken out of your paycheck before taxes. Once in your account, they grow tax free* with interest or investment earnings. When they’re withdrawn to pay for eligible health care expenses, they are free of federal, and in many cases, state taxes. If you use your HSA to pay for ineligible expenses before age 65, you will be taxed on those amounts and will be subject to an additional 20% penalty.

* All references to “tax free” refer to federal income tax. State tax laws vary. You should consult with a professional tax advisor about your personal tax situation.

Annual Contributions to Your Account

Broadridge makes automatic contributions at the beginning of each quarter to your HSA based on the coverage tier you elect when you enroll in the SavingsPlus HSA medical plan option. You will receive the contribution the calendar quarter after you enroll. It’s important to remember, Broadridge will only make this contribution if you elect to participate in the Inspira HSA. If you do not want to make your own contributions to the HSA, but still want to receive the Broadridge contribution, then simply set your contribution rate to \$0.

Each year you decide how much to save in your HSA, up to IRS limits. You can start, stop or change your contribution at any time. The annual contribution limits and Broadridge contributions are:

Annual 2025 Contributions and IRS Limits			
Medical Coverage Tier	Broadridge Contribution	Your Maximum Contribution	Maximum IRS Contribution Limit*
Associate Only	\$500	\$3,800	\$4,300
Associate + Spouse/ Partner	\$1,000	\$7,550	\$8,550
Associate + Child(ren)	\$1,000	\$7,550	\$8,550
Family	\$1,000	\$7,550	\$8,550

* If you are age 55 or older by the end of the tax year you can contribute an additional \$1,000.

Use Your Money When You Need It

When you have an eligible health care expense during the year, you can use your Inspira HSA debit card and the money comes right out of your account. Eligible expenses include medical, prescription drugs, dental and vision costs. You can find a complete list by logging in to your Inspira account at [inspirafinancial.com](https://www.inspirafinancial.com).

Watch Your Balance Grow if You Don’t Use It

One of the best features of the HSA is that the money is yours to keep and carries forward each year, even if you leave Broadridge. That makes it a valuable tool to help you save for future health care expenses. Not only are your contributions and qualified withdrawals from your account free of federal taxes, but your investment earnings are as well.

Making Your HSA Elections

If you are currently contributing to your HSA, your election will automatically carry forward to 2025 and you will not have to make a new election unless you are changing coverage tiers or would like to change the amount you contribute. We encourage you to review your contribution election to be sure it’s still right for you.

HSA Eligibility

You can establish an HSA if you:

- Enroll in the SavingsPlus HSA medical plan option.
- Are not enrolled in any part of Medicare.
- Are not claimed as a dependent on someone else’s tax return.
- Do not have coverage under any non-high deductible health plan that provides coverage for any benefit covered by the SavingsPlus HSA (e.g., through a spouse/partner), or participate in a general purpose health care FSA.

Using Your HSA to Save for Future Medical Expenses

Consider this...Fidelity estimates that the average 65-year-old couple retiring in 2024 will need approximately \$330,000* to cover future medical costs. If you do not use your HSA dollars now, your account can grow year after year with your contributions. Use your money for things like Medicare premiums, deductibles and coinsurance, qualified long-term care premiums, hearing aids and more.

Broadridge helps you save by contributing to your account. And remember, your contributions decrease your taxable income, so you're also saving on taxes today.

* Estimate based on a hypothetical couple retiring in 2024, 65-years-old, with life expectancies that align with Society of Actuaries RP-2014 Mortality Table Healthy Annuitants rates projected with Mortality Improvement Scale MP-2020 as of 2024.



Health Care and Limited Purpose Flexible Spending Accounts (FSAs) – Save Money on Health Care Expenses

The Health Care and Limited Purpose FSAs let you set aside money on a pre-tax basis to pay for eligible health care expenses. The current limit for both plans is \$3,200.

If you elect to contribute, payroll contributions will be taken out of your paycheck in equal amounts.

The Health Care and Limited Purpose FSAs are administered by Inspira.

- **Health Care FSA** – You can contribute to the Health Care FSA if you waive medical coverage or if you enroll in the Traditional Choice Plus or Basic Plus medical plan options. You can use funds in your Health Care FSA for medical, prescription drug, dental and vision expenses. If you contribute, Broadridge makes a \$100 contribution to your account. This amount is factored into the annual contribution maximum.
- **Limited Purpose FSA** – Due to IRS regulations, if you enroll in the SavingsPlus HSA medical plan option and participate in a Health Savings Account (HSA), your Health Care FSA will be designated as a Limited Purpose FSA and can only be used for dental and vision expenses. Because Broadridge makes an annual contribution to your HSA, there is no Broadridge contribution to the Limited Purpose FSA.

Getting Reimbursed for Your Expenses

Your full annual Health Care and Limited Purpose FSA balance is available to use at the beginning of the year. There are three ways to get reimbursed for eligible expenses:

- **FSA Debit Card** – When you enroll in the Health Care or Limited Purpose FSA, you will receive an FSA debit card. You can use your debit card to pay for eligible health care expenses when you incur them.
- **Connected Claims** – Visit the Inspira website and select the “Connected Claims” feature which allows your eligible Aetna claims to be applied toward your FSA balance automatically.
- **Inspira Website** – Pay for your expenses out of your pocket and submit your claims on inspirafinancial.com. You have the option to send payments directly to your provider or send the funds to yourself if you already paid for these expenses out of your own pocket.

In all cases, you may be required to show proof of an eligible expense, so be sure to save all of your receipts. A helpful list of health care expenses that the IRS considers eligible for reimbursement are described in [IRS Publication 502](#).



It's Important to Plan Carefully

You must use all the money in your account to pay for expenses incurred through December 31, 2025, and file all 2025 claims by March 30, 2026. Any money in your Health Care or Limited Purpose FSA not used for 2025 claims, and not submitted for reimbursement by the filing deadline, will be forfeited.

Dependent Care FSA – Save Money on Day Care Expenses

If you and your spouse work, are looking for work, or are in school full time, the Dependent Care FSA lets you set aside pre-tax money for eligible day care, summer day camp, after school or home care expenses for qualified dependents, including children under age 13 (or older, if disabled). Other qualified tax dependents include your spouse and your parents if they live with you and are mentally or physically incapable of caring for themselves.

If you elect to contribute, deductions will be taken out of your paychecks in equal amounts throughout the year. The Dependent Care FSA is administered by Inspira.

For 2025, you can contribute from \$500 to \$5,000 to the Dependent Care FSA, or up to \$2,500 if you and your spouse both work and file taxes separately.

Getting Reimbursed for Your Expenses

Your Dependent Care FSA dollars are available for reimbursement as they are deposited into your account through payroll deductions. When you enroll in the Dependent Care FSA, you will not receive an FSA debit card. You must submit your claims for reimbursement in order to receive payment for you or your provider. You may be required to provide additional detail of your eligible expenses, so be sure to save your receipts.

It's Important to Plan Carefully

It's important to estimate how much money to contribute to your Dependent Care FSA carefully. You must use all the money in your account to pay for expenses incurred through December 31, 2025, and file all 2025 claims by March 30, 2026. Any money in your Dependent Care FSA not used for 2025 claims, and not submitted for reimbursement by the filing deadline, will be forfeited.

Commuter Benefits

The Commuter Benefits program, administered by Inspira, lets you set aside pre-tax dollars to pay for eligible mass transit and parking expenses to get to and from work. You can contribute up to \$315 in pre-tax dollars toward your eligible mass transit and parking expenses each month. Broadridge provides a monthly subsidy of up to \$60 towards transit orders (for months in which you place a transit order). If you are located in the Gateway Center Newark, NJ office only, the subsidy may be applied for parking or transit monthly orders (for months in which you place an order), but not both.

Commuter orders may be placed, stopped, and changed on a month-to-month basis at any time during the year at inspirafinancial.com. New orders, stops, and changes must be entered by the 10th of any month on the Inspira site to be effective for the 1st of the following month (e.g., by January 10 for February 1).



Is Your Family Growing?

If you've recently added a child to your family, or you plan on adding a child in 2025, consider contributing to the Dependent Care FSA if you expect to have daycare expenses. The Dependent Care FSA can save you money by using pre-tax dollars to pay for that care.

Comparing the Tax-Advantaged Accounts

Take the time during Open Enrollment to see if a tax-advantaged account might be right for you and your family. Here's a high-level look at what's available to you:

Plan Feature	Health Care FSA	Limited Purpose FSA	Health Savings Account (HSA)	Dependent Care FSA	Commuter Benefits
Who can contribute?	Associates enrolled in the Traditional Choice Plus or Basic Plus medical plan options; or if you have waived Broadridge medical coverage	Associates enrolled in the SavingsPlus HSA	Associates enrolled in the SavingsPlus HSA	All benefits-eligible associates	All benefits-eligible associates
Broadridge Contribution	\$100 annually	None	Annually \$500 Associate Only \$1,000 Family	None	\$60 monthly for certain orders
Your 2025 Maximum Annual Contribution* (including Broadridge contribution)	\$3,200	\$3,200	\$4,300 Associate Only \$8,550 Family	\$5,000	\$315 (monthly)
What expenses can I use it for?	Eligible medical, prescription drug, dental and vision expenses that you and your tax dependents incur	Eligible dental and vision expenses that you and your tax dependents incur	Eligible medical, prescription drug, dental and vision expenses that you and your tax dependents incur	Eligible dependent daycare expenses	Eligible commuter-related mass transit and/or parking expenses
How long can I access my funds?	This account is "use it or lose it" – funds do not roll over year to year	This account is "use it or lose it" – funds do not roll over year to year	Funds roll over year to year and remain yours even if you leave Broadridge	This account is "use it or lose it" – funds do not roll over year to year	Unused funds roll over month to month
What happens to your account if you leave Broadridge?	You forfeit unused funds	You forfeit unused funds	Unused funds are yours to keep	You forfeit unused funds	You forfeit unused funds

* If you are age 55 or older by the end of the tax year you can contribute an additional \$1,000 to your HSA.



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

It's always a good idea to plan for the unexpected, no matter what your age or stage in life. Broadridge provides you with company-provided basic life and AD&D coverage, and you have the option of enrolling in additional coverage for more protection. Securian is the administrator of our life and AD&D plans.

Basic Life and AD&D Insurance

You are automatically enrolled in basic life and AD&D insurance on your date of hire. These plans provide a benefit of one-and-a-half times your annual base salary, up to a maximum of \$1 million. Please note that the IRS requires employers to calculate imputed income tax on group term life (GTL) insurance valued above \$50,000. You will see the GTL imputed income added to your gross pay for tax withholding purposes only. If you do not want to be charged imputed income, you have the option to waive the full amount of coverage and elect coverage up to \$50,000 only.

Voluntary Term Life

If you need more coverage than the basic life coverage provided by Broadridge, you have the option of enrolling in voluntary term life insurance. Coverage is available for you and your eligible dependents.

- **For Yourself** – You can elect one-and-a-half to eight times your annual base salary, up to \$3 million.
- **For Your Dependents** – You can elect coverage for your spouse/partner in increments of \$25,000, up to \$100,000 or increments of \$50,000, up to a maximum of \$250,000 (not to exceed your term life election). You can elect coverage of \$10,000 for your children. You must elect coverage for yourself to elect coverage for your spouse/partner or children.

Voluntary AD&D Insurance

AD&D Insurance provides additional financial protection if you suffer the catastrophic loss of limb, sight, speech, hearing or die from an accident. You can elect coverage for yourself and eligible dependents at variable benefit amounts to help provide added financial security in the event you or a loved one pass away or are unable to return to work following an accident.



Learn More About Securian

To learn more about Securian, and to access helpful tools and resources to help you determine your life insurance needs, visit securian.com/broadridge-life.

Has Your Family Status Changed?

It's important to have enough life insurance to protect your loved ones if something unfortunate were to occur. If your family status has changed, your life insurance needs have likely changed. Take the time to review your life coverage and decide if you want to add protection that's in addition to what Broadridge offers at no cost to you.

Benefit Scout®

Not sure what coverage is right for you and your family? Securian offers Benefit Scout, an online decision-support experience to help you decide what insurance options make sense for you and your family. You have 24/7 access to Scout, an automated chat assistant, plus a dedicated Enterprise Contact Center. Visit LifeBenefits.com/broadridge to get started.

Review and Designate Your Beneficiaries

Take the time to review your beneficiaries during Open Enrollment. You can view and designate your beneficiaries on BroadridgeBenefits.com. Even if you have basic coverage only, it's always a great idea to review your beneficiaries to be sure they are up to date, especially if you've experienced a life event.



Disability Insurance

Short-Term Disability (STD)

Broadridge provides you with an STD benefit that offers pay continuation for up to 25 weeks after a 7-calendar-day elimination period. Once you are out for seven consecutive calendar days, you may be eligible for STD benefits:

Weeks on STD	Percentage of Pay
First 9 weeks*	100%
Next 8 weeks	80%
Final 8 weeks	60%

* There is a 7-calendar-day elimination period before STD benefits begin. If you are an exempt/salaried associate, you can use Flex Paid Time Off during the elimination period. If you are a non-exempt/hourly associate, you can use accrued vacation or sick time during the elimination period.

STD benefits will be reduced by any state or statutory benefits you receive while you are on STD. Prudential is the administrator of the STD plan.

Long-Term Disability (LTD)

If you are ill or injured for more than 180 days, you may be eligible for long-term disability (LTD) benefits. Broadridge provides you with basic coverage automatically, and you have the option of purchasing additional coverage. Prudential is the administrator of the LTD plan.

Basic LTD provides a benefit of 40% of your covered monthly base salary, up to \$15,000 per month. You may buy up an additional 20% of coverage, for a benefit of 60% of your covered monthly base salary, up to \$22,500 per month.

You must provide evidence of insurability (EOI) if you enroll in Buy-up LTD outside of the 31-day new hire/newly-eligible grace period.

New for 2025

Financial Counseling through Fidelity

Whether you're just starting out or nearing retirement, having a clear picture of where you are and where you hope to be can help you reach your financial goals. Fidelity Workplace Financial Consultants are available to help with a variety of concerns, including:

- Creating a budget and emergency fund
- Understanding debt
- Learning about how pre-tax savings accounts can help you save money
- Creating a will, trust or estate plan
- Tackling taxes

You'll also have access to tools, such as FidSafe, where you can upload and keep your important documents in one place, information about tackling taxes and more. Choose from general information, informative webinars or 1:1 consultations. Simply call **+1 800 343 0860**, visit netbenefits.com or download the NetBenefits mobile app to get started today!

New for 2025

Chase Mortgage Counseling

If you're buying or refinancing a home, this program can help with your mortgage goals from start through closing. You'll receive a \$1,000 closing credit on any refinance or home purchase. They also promise an on-time closing in as soon as three weeks or you'll receive \$5,000 on a new home purchase. To learn more about the available options and mortgage tools, as well as find additional homebuying resources click [here](#).



Group Legal

When life happens and you need legal help, it's reassuring to know you don't have to pay legal fees. Group legal, provided by ARAG®, offers easy access to legal advice and professional legal representation at an affordable price. The plan can provide assistance on subjects such as:

- Creating a will
- Real estate closings and refinancing
- Driver's License Suspension and Restoration
- Minor Traffic Ticket – Non-Moving (not including parking tickets or equipment violations)
- Domestic Partnership Agreements
- Funeral Directive
- Gender Identifier Change
- Hospital Visitation Authorization
- Postnuptial Agreements
- Egg/Sperm/Embryo Donation Agreement
- Surrogacy Agreements
- Pre-Birth/Post-Birth Parentage Order

You can enroll in group legal during Open Enrollment at BroadridgeBenefits.com.

Pet Assure Veterinary Discount Plan

If you have a pet, you understand how quickly they can become part of the family. The Pet Assure Veterinary Discount Plan lets you save money on medical services for your pet.

The program includes:

- 25% off at participating veterinarians on all in-house medical services, including office visits, vaccinations, surgery, dental cleaning, spay and neuter surgery, x-rays, emergency visits and any other procedures the vet performs. Even procedures related to pre-existing conditions are discounted.
- 24/7/365 lost pet recovery service.

You will receive your Pet Assure membership card in the mail. When you visit a participating veterinarian, present your Pet Assure card at checkout, and the veterinary staff will apply your discount to all in-house medical services. There is no paperwork or forms to fill out. You can use your savings immediately upon enrollment in the program.



ID Theft Protection

Your identity is not just your Social Security Number. It's your full online activity, from financial transactions to what you share on social media. Provided through Allstate, ID theft protection helps you protect the trail of data you leave behind. When you elect coverage, you get comprehensive, proactive defense against identity theft.

- Identity protection for everyone under your plan, including senior family coverage (parents, grandparents, and in-laws 65+).
- Personal computer security protection, including mobile device security and safety VPN.
- Monitor social media accounts for questionable content and signs of account takeover.
- Check your identity health score.
- Catch fraud at its earliest sign with tri-bureau monitoring and an annual tri-bureau credit report and score.
- Lock your TransUnion credit report in a click and get credit freeze assistance.
- Get help disputing errors on your credit report.
- Receive alerts for cash withdrawals, balance transfers, and large purchases.
- Get reimbursed for fraud-related losses like stolen 401(k) and HSA funds or fraudulent tax returns with a \$1 million identity theft insurance policy (family plans only).

ID Theft protection provides protection from a wide range of identity threats, so you can keep loving what technology adds to your life.

Auto and Home Insurance Discounts

If you're shopping for auto or home insurance, you can also check out prices and get a no-obligation quote through voluntary auto and home insurance offered through top-rated carriers: Farmers GroupSelectSM, Travelers, Liberty Mutual Insurance, and Progressive[®]. Others are saving an average of \$748.49 a year through this insurance program! Associates can pay with convenient payroll deductions or be direct billed. To receive a quote visit [VoluntaryBenefits.Broadridge.com](https://www.voluntarybenefits.broadridge.com) or call +1 800 638 6854.

Vacation Flex

If you are a non-exempt associate, Vacation Flex lets you elect an additional week of vacation time in lieu of one week of pay (divided and deducted from your pay across all pay periods in the following year). You must actively make an election to participate in 2025, as your 2024 election will not automatically carry forward.

If you elected Vacation Flex in 2024 and have a balance at the end of the year, any election you make for 2025 will be cancelled. You cannot make a Vacation Flex election if you have a balance from the previous year.



Contacts

Benefit	Provider	Website / Email / Phone	Other Plan Info
Benefit Service Center • Enrollment • Beneficiary Designation	bswift	www.broadridgebenefits.com +1 877 631 0059	M – F, 8 a.m. to 8 p.m. ET (Translation services available)
Financial Counseling	Fidelity	www.netbenefits.com +1 800 835 5095	M – F, 8:30 a.m. to 8:30 p.m. ET
Medical, Dental, and Vision	Aetna	www.aetna.com +1 800 663 0911	M – F, 9 a.m. to 6 p.m. Medical Plan # 868559 Dental Plan # 818938
Medical Care While at Work	On-site Medical Department	Edgewood and Lake Success: MedicalDepartmentEdge1@broadridge.com call x57380 or +1 631 254 7380 El Dorado Hills: WellnessCenterEDH@broadridge.com call x85956 or +1 916 939 5956	Preventive care, vaccinations, general medical care, lab services, vision and hearing, nutrition services, behavioral health and more
Prescription	CVS	https://info.caremark.com/oe/broadridge General Customer Care: +1 855 695 2093 (TTY: 711) Specialty Customer Care: +1 800 237 2767 (TTY: 711)	
Cancer Care	MSK Direct	www.mskcc.org/broadridge +1 888 642 2251	M – F, 8 a.m. to 6 p.m. ET
Teladoc	Teladoc	https://www.teladoc.com/Aetna +1 855 835 2362	Available 24/7
Diabetes Management	Livongo	https://welcome.livongo.com/BROADRIDGE#/ +1 800 945 4355	Available 24/7 Registration code: BROADRIDGE
Second Opinion Support	2nd.MD	www.2nd.MD/aetna +1 866 410 8649	M – F, 8 a.m. to 8 p.m. CT
Maternity Support and Beyond	Maven	https://www.mavenclinic.com/	
Hospital Indemnity, Group Critical Illness, and Group Accident	Aetna	www.myaetnasupplemental.com +1 800 607 3366	M – F, 8 a.m. to 9 p.m. ET Plan # 802498
Employee Assistance Program (EAP)	ComPsych	www.guidanceresources.com +1 888 936 7327	Available 24/7 Web ID: EAPBFS
401(k) Retirement Savings	Fidelity	www.netbenefits.com +1 800 835 5095 Call (888) 822-9238 if you have questions about your prior 401(k) account through ADP	M – F, 8:30 a.m. to 8:30 p.m. ET Plan # 99969
Health Savings Account (HSA), Flexible Spending Accounts (FSAs), and Commuter Benefits	Inspira	www.inspirafinancial.com (or SSO through www.aetna.com) +1 888 678 8242	M – F, 7 a.m. to 7 p.m. and Saturday, 9 a.m. to 2 p.m. CT Plan # 137920

Benefit	Provider	Website / Email / Phone	Other Plan Info
Life Insurance	Securian	Securian Customer Service: +1 866 293 6047 Claims Services: +1 800 328 9442 Claims Web: securian.com/benefits Information Web: securian.com/broadridge-life	M – F, 7 a.m. to 6 p.m. CT Policy # 70668
Accidental Death and Dismemberment (AD&D) (Basic and Personal)	Securian	Securian Customer Service: +1 866 293 6047 Claims Services: +1 800 328 9442 Claims Web: securian.com/benefits Information Web: securian.com/broadridge-life	M – F, 7 a.m. to 6 p.m. CT Policy # 70669
Long-Term and Short-Term Disability	Prudential	www.prudential.com/mybenefits +1 844 950 1377 (Translation services available)	M – F, 8 a.m. to 8 p.m. ET Web Access Code (or company control #): 45034
Business Travel Accident	AIG	Claims Services: +1 800 551 0824	M – F, 7 a.m. to 7 p.m. CT Policy #: GTP.9132749
Restricted Stock Units (RSUs)	Morgan Stanley	www.stockplanconnect.com +1 866 227 2737	M – F, 8 a.m. to 8 p.m. ET
Mortgage Counseling	Chase	https://www.chase.com/personal/mortgage/	
Group Legal	ARAG	ARAGlegal.com/myinfo Access Code: 16822bfs +1 800 247 4184	M – F, 7 a.m. to 7 p.m. CT
Pet Assure Discount Program	Pet Assure	www.petbenefits.com +1 800 891 2565	M – F, 8 a.m. to 6 p.m. ET
ID Theft Protection	Allstate	www.myaip.com/signup +1 800 789 2720	Available 24/7
Auto, and Home Insurance	Mercer Voluntary Benefits	www.voluntarybenefits.broadridge.com +1 800 638 6854	M – F, 9 a.m. to 6 p.m. ET
Vacation Flex Program	HR Connect	HR Connect +1 888 237 7769	M – F, 10 a.m. to 4 p.m. ET
Back-Up Child Care and Family Support	Bright Horizons	www.careadvantage.com/broadridge	Username: Broadridge Password: backup
Fitness	Husk	marketplace.huskwellness.com +1 800 294 1500	M – F, 8:30 a.m. to 5 p.m. ET
Student Loan Assistance	Peanut Butter	https://sso.net.broadridge.com/peanutbutter (Note it may take up to two pay periods before you can access this website)	
Tuition Reimbursement	EdAssist	https://broadridge.edassist.com/broadridgetuition@edassist.com	
Matching Gifts	Bridges Portal	Broadridge Giving	