



**Your  
Total  
Health  
Benefits**

 **CVS**Health<sup>®</sup>

# Your Total Health Benefits Overview

Each and every day, in moments big and small, CVS Health® is shaping the future of health care. As a colleague, you'll receive a competitive benefits package that connects you with affordable, flexible and personalized programs for managing your overall wellbeing.

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You'll also be part of a company that's passionate about giving back to our colleagues and the communities we serve. During the past five years, we've provided \$1.5 million in grants to colleagues experiencing unforeseen hardships. And over the next five years, we've committed \$50 million to help people lead tobacco-free lives. Learn more about all of the ways we're involved at: [cvshealth.com/social-responsibility](https://cvshealth.com/social-responsibility).

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Enclosed you'll find a summary of CVS Health benefits, helping you understand how the company supports your physical, financial and professional health. We hope you'll join our team as we continue our purpose of helping people on their path to better health.



## Who is Eligible?

CVS Health colleagues who work an average of at least 30 hours per week are eligible for medical and retirement benefits after completing 90 days of continuous employment, unless otherwise noted. You may elect one of these coverage levels for each benefit:

**Individual | Individual + spouse | Individual + child/children | Family**





# Physical Health

From basic care like medical, dental and vision coverage to wellness programs and better-health incentives, CVS Health® offers a variety of programs to ensure that you and your family live well and stay well.

## Medical Coverage

Want flexibility in choosing a health plan? You got it! Select from three High Deductible Health Plan (HDHP) options, each with a different deductible, paycheck contribution and out-of-pocket maximum. All three offer a nationwide network\* of physicians and hospitals, and all qualify for a tax-advantaged Health Savings Account (HSA).

### In-Network Preventive Care Covered at 100%

You'll receive comprehensive medical and prescription coverage with fully covered in-network preventive care.

### No Copays for Office Visits or Prescriptions

Instead, you'll pay the discounted cost for non-preventive office visits, drugs, lab tests and other health expenses until you meet the plan's deductible.

### Combined Medical and Prescription Deductible

This feature allows you to meet your deductible sooner, and benefit from the CVS Health cost share even faster.

### Save for Expenses with a Health Savings Account (HSA)

HSAs encourage you to save for health care expenses while benefiting from tax advantages. And, each pay period, CVS Health takes it a step further and makes tax-free contributions to your HSA.

### Supplemental Medical Plans

You can pay for these supplemental medical plans, which provide cash benefits for covered events:

- Accident Insurance
- Critical Illness Insurance
- Hospital Indemnity Insurance

## Prescription Coverage

### Health Savings Plan (HSP)

#### Preventive Therapy Drug List

Preventive generic drugs and brand-name insulin are covered at 100%. For brand-name drugs on the list, you'll pay 20% of the discounted cost without having to satisfy the deductible first.

### For Drugs Not Included on the HSP Preventive Therapy Drug List

For generic drugs and brands for which there are no generic alternatives, you pay the full discounted cost until you meet your combined medical/prescription deductible. After that, you pay only 20% of the cost and CVS Health pays 80%.

### For Specialty Drugs

You pay a \$100 copay after you meet the deductible.



## HSA On Demand

Need help covering your qualified health care expenses, but don't have enough money in your HSA? Meet HSA On Demand, which allows you to borrow against future company contributions within the plan year.

## Flexible Spending Accounts (FSAs)\*\*

To help manage health- or dependent-care expenses, you can choose from several FSAs.

### Health Care FSA\*\*\*

Help pay for eligible expenses such as deductibles, copays, coinsurance and certain over-the-counter medicines and products. If you're eligible, you can contribute to this account through convenient, pretax payroll deductions.

\*Accountable Care Organizations (ACOs), which offer narrower networks, are available in Phoenix and Dallas. Please visit [mbspot2.com](http://mbspot2.com) for more details.

\*\*Unused funds at the end of the plan year do not roll over to the next plan year.

\*\*\*You are only eligible for a Health Care FSA if you are not enrolled in a high deductible health plan.

### Limited Purpose FSA

Works in addition to your HSA. Helps pay for eligible expenses such as dental and vision before you meet the medical plan deductible, or any eligible expense after you've met the deductible. Contribute to this account through convenient payroll deductions.

### Dependent Care FSA

Make pretax payroll contributions to pay for eligible dependent day care expenses that allow you (and your legal spouse) to work.

### Dental Plans

This benefit is available to all colleagues, regardless of the number of hours you work per week. Depending on where you live, you can choose between three dental plans:

#### Delta Dental PPO Basic

This option covers basic restorative and preventive dental services only. Use any dentist you want; you'll pay less when you choose a network provider.

#### Delta Dental PPO Enhanced

This option provides a higher level of coverage than the Basic option. Use any dentist you want; you'll pay less when you choose a network provider.

### The Aetna DMO®

This option generally covers similar services as the Enhanced option, but offers additional coverage such as adult orthodontia. Use DMO network dentists only. Important: You must select a primary care dentist if you're enrolling in this plan for the first time. Confirm that your dentist is in-network before selecting this plan.

### Vision Plans

This benefit is available to all colleagues, regardless of the number of hours you work per week. Through VSP, you can choose between two vision-care options – the Basic and Premier Plan. Both include:

- Contact lens exams and materials covered up to a set allowance
- Choose between the eyeglass (frame and lens) benefit or the contact lens benefit for the plan year

### Get Healthy and Stay Healthy with MinuteClinic®

All CVS Health colleagues have access to select wellness services at no cost through MinuteClinic:

- Comprehensive health screenings
- A weight-loss program
- Personalized smoking cessation programs
- Annual flu shots

Plus, colleagues and family members enrolled in a CVS Health medical plan pay only \$45 for MinuteClinic sick visits before meeting the deductible. Once the deductible is met, all future visits are free. Examples include:

- Allergy symptoms
- Bronchitis and coughs
- Earaches and ear infections
- Sore and strep throat
- Upper respiratory infections

### Your Wellness

The Strive wellbeing program offers a host of wellness programs to support your health, including health coaching, activity challenges, weight management, tobacco cessation/ Tobacco-free Pledge, health screenings, flu shots and more.

### HealthConnect, powered by Jiff

If you're enrolled in a CVS Health medical plan, then HealthConnect (powered by Jiff) is your digital hub for health and wellness information. Get customized health and wellness information anytime, anywhere. Use HealthConnect to take the CVS Health Tobacco-free Pledge to earn incentives.



# Financial Health

**CVS Health cares about your long-term financial health and offers a suite of benefits and programs that allow you to plan for the future with peace of mind.**

## Saving for Your Future

### Future Fund 401(k) Plan

You can contribute up to 85% of your eligible pay on a pretax and/or Roth after-tax basis pending eligibility requirements – employees scheduled to work less than 30 hours are eligible after 12 months of service with 1,000 hours – up to the annual IRS limit. You will be mailed enrollment materials approximately 45 days before your eligibility date for Future Fund.\*

### Matching Contributions

After one year of service in which you work at least 1,000 hours, CVS Health matches 100% of your contributions during the plan year, up to 5% of eligible pay, subject to the annual IRS limit. Employer match is funded quarterly. Use the Future Fund Auto-Save feature to increase your contribution rate automatically each year to help grow your account over time.

### Financial Engines Advisors, L.L.C.

Offers investment advice to help manage your Future Fund 401(k) account. You can choose free online advice or professional management for a quarterly fee.

### Employee Stock Purchase Program

Following six months of continuous

employment, you can purchase CVS Health common stock at a discount.

## Protecting Your Income\*\*

Your income protection benefits begin the first of the month following 90 days of continuous full-time employment.

### Short-term Disability

Company-paid short-term disability pays 60% of base pay for up to 26 weeks. Benefits begin on the eighth consecutive day of disability.

### Long-term Disability

Colleague-paid long-term disability pays 60% of base salary after satisfaction of a waiting period. Choose from two options: Limited Duration coverage (pays benefit for up to 24 months) or Maximum Age 65 coverage (pays benefits until age 65). Pre-existing condition limitations may apply.

### Basic Life and Basic Accidental Death and Dismemberment (AD&D) Coverage

Company-paid coverage equal to one times annual salary is available.

### Supplemental Term Life

Colleague-paid coverage up to eight times annual salary is available. If you

enroll in coverage for yourself, you may also elect coverage for a spouse and child/children.

### Supplemental AD&D Insurance and Family AD&D Insurance

Colleague-paid coverage up to eight times annual salary is available for colleagues and their families.

### Business Travel and Accident Plan

Company-paid coverage five times annual salary is available immediately upon hire.

## Financial Savings

### Employee Discount Program

As soon as you receive our discount card, you'll benefit from:

- 30% discount on CVS Pharmacy® Brands and Exclusive Brands
- 20% discount on all other purchases
- 20% discount on all CVS.com over-the-counter purchases
- 2% back in Extra Bucks on all purchases

### Student Loan Refinancing

Through a partnership with Darien Rowayton Bank, you can refinance your high interest rate student loans to a lower rate, save money and reduce the life of the loan.

\*Eligible full-time colleagues who are at least 21 years of age can begin contributing with their first paycheck of the month following 90 days of employment.

\*\*Minimum and maximum coverage applies to most income protection plans. Proof of good health is required for some plans. Contact your recruiter for additional information.



# Professional Health

**A successful career depends on a healthy work/life balance and a supportive work environment. CVS Health provides many benefits – including time away from work and other support services – to meet your needs.**

## Time Away from Work

### Vacation/Paid Time Off

You'll receive vacation/paid time off based on your role with CVS Health.

### Bereavement

In the unfortunate event of death in your immediate family, you'll receive up to three days off with pay. An additional travel day may be paid, if needed.

### Jury Duty

If you are called to serve on a jury, you'll receive pay equal to the difference between what you earn while serving and what you would normally have earned at CVS Health.

### Temporary Military Duty

You'll receive pay equal to the difference between what you earn while serving and what you would normally earn at CVS Health. Colleagues in Temporary Reserve or National Guard training will receive up to two weeks of supplemental pay. Active emergency military duty is limited to 12 months.

## Contributing to Your Wellbeing

Balancing priorities at work and at home can be challenging. That's why CVS Health offers the following benefits.

### Employee Assistance Program (EAP)

You and your family can receive free, confidential assistance to support your everyday needs, in addition to counseling for mental health and substance abuse disorders. If you are enrolled in a CVS Health medical plan, you will receive six free, private counseling sessions per issue, per plan year.

### Colleague Resource Groups

You'll have the opportunity to meet, network and collaborate with fellow colleagues who share your passion, values and common interests in a variety of areas.

### On-the-job Training

The most effective learning combines the right mix of training, coaching and on-the-job experiences. At CVS Health, you'll have access to each of these components, contributing to your personal and professional growth.

### Educational Assistance

Interested in returning to school? As a full-time colleague, you can be reimbursed for a portion of approved education expenses related to your present or future position at CVS Health.

### Adoption Benefits

You may be reimbursed up to \$5,000 for expenses related to adopting a child.

### Transportation Benefit

Pay for parking and transit pass expenses with pretax and post-tax payroll deductions. You can enroll, change or stop contributions at any time.

## Benefit Extras

Through the Benefits Extras website, CVS Health offers colleagues an array of voluntary benefits to support their overall wellbeing.

### Legal Services Plan

Colleague-paid benefit from Hyatt Legal Plans provides a full range of legal services.

### Identity Theft Protection Plan

Colleague-paid benefit from InfoArmor provides services to monitor and detect identity theft.

### Auto and Home Insurance

Full-time colleagues can purchase auto, home or other personal property protection through payroll deductions at group rates.

### Pet Health Insurance

Prepare for unexpected veterinary costs. This benefit covers services at any vet, specialist or emergency provider and offers reimbursement for 90% of eligible expenses.

# Health is everything.™

This summary is for informational purposes only. CVS Health Summary Plan Descriptions and legal plan documents govern each plan. If there is a discrepancy between this publication and the plan documents, the plan documents will govern. CVS Health reserves the right to amend, modify or terminate all or part of its benefit plans at any time.

Colleague contributions are not used to pay plan expenses for vendors or other service providers that are subsidiaries of CVS Health, except as may be permitted by ERISA.

*Base – Stores, Corporate and Distribution Centers*