



Talent Acquisition

Benefits Overview for Candidates

BENEFITS OVERVIEW

In order to solve complex business challenges successfully, it's important that our associates are able to give their best at work every day. This means feeling great in all aspects of their lives — physically, emotionally, socially and financially. We are committed to promoting and facilitating total well-being for our associates and their families.

We offer a variety of benefits for associates – select benefits may be extended to your eligible dependents, including your spouse/same-sex domestic partner and children. Our benefits are designed to promote security and peace of mind. We take a consumer-centric view of these programs. In the U.S., we share the costs of some of our services with you, but aim to provide you with as many choices as possible to ensure you and your family have the resources that you need.

We are proud of our benefits and wellness programs and our commitment to health education, preventive services and fitness activities that are designed to meet you where you are. Some of our U.S. benefits include:

- **Medical, vision and dental benefits**
- **Health Savings Accounts (HSAs)**
- **Wellness & wellness incentive program**
- **Tobacco cessation program**
- **401(k) and employee stock purchase plans**
- **Accident, life, accidental death & dismemberment, critical illness, and disability and long-term care insurance**
- **Adoption and tuition reimbursement assistance**
- **Commuter benefits**
- **Employee recognition program**
- **Fiserv affinity networks**
- **Flexible work arrangement program**
- **Flexible spending accounts**
- **Paid Time Away**
- **Legal plan**
- **Employee assistance program**
- **Employee discount program**

At Fiserv, we believe that medical benefits are much more than just coverage when you are ill or injured. Our medical benefits reflect our commitment to supporting and improving the health and well-being of you and your family, while also sharing the responsibility to control escalating health care costs. For medical coverage, Fiserv associates working 30 or more hours per week have a choice between:

- Bronze HSA Medical Plan
- Silver HSA Medical Plan
- Silver HRA Medical Plan*
- Gold Medical Plan

Our proactive approach to health care is designed to improve quality of life and reduce health care costs. When electing medical coverage through the Bronze and Silver HSA plans or the Silver HRA plan, select preventive care services, screenings and generic prescription medications are covered at 100 percent before you meet the deductible. When electing coverage through the Gold Medical Plan, select preventive care services and screenings are covered at 100 percent before you meet the deductible.

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Vision Benefits

Fiserv offers vision care benefits through VSP®, giving you personalized care focused on your eyes and overall wellness. There are two vision plans — Basic and Premier — allowing you to choose the vision coverage that works best for you and your family.

Dental Benefits

Studies show a connection between healthy teeth and overall health. Routine dental exams performed with coverage under the Cigna® Dental Plans can assist in keeping you healthy. Associates working 30 or more hours per week have a choice between two dental plans:

- Dental Preferred Provider Organization (DPPO)
- Dental Health Maintenance Organization (DHMO)

Health Savings Account (HSA)

Associates enrolled in the Bronze or Silver HSA plans may be eligible to open an HSA, with Optum Bank, which Fiserv helps fund with annual contributions. HSAs provide multiple tax benefits:

- Money may be deposited tax-free
- Money may be withdrawn tax-free to pay for eligible medical expenses
- Money grows tax-free
- Fiserv contributions to your HSA are excluded from your gross income

Flexible Spending Accounts

You can set aside pre-tax dollars for qualified health care and/or dependent care expenses through automatic payroll deductions, and use those funds to pay eligible expenses.

Wellness Program

Fiserv is committed to your total health and well-being. That means supporting and encouraging healthier lifestyles 365 days a year. To help, Fiserv offers a wide range of wellness benefits and resources that promote physical and mental health, good nutrition and a positive work environment.

Wellness Incentive Program

Fiserv is excited to offer a quarterly wellness incentive program with our wellness partner, RedBrick Health®. Our goal is to encourage small, yet sustainable changes that help you and your family actively focus on feeling and living your best year-round. Our program is open to all medically enrolled associates and their medically enrolled spouses/same-sex domestic partners. Participating in the program can earn you valuable wellness incentives which are applied to your paycheck in order to help offset medical premium costs.

Tobacco Cessation Program

Nicotine use is the leading cause of preventable death in America. If you use nicotine, Fiserv provides the tools and counseling to help you and your family members, 18 and older, quit — at no cost to you.

401(k) Savings Plan

Fiserv encourages associates to save for their future through a variety of retirement vehicles, including the company-sponsored 401(k) plan. Eligible associates may contribute on a pre-tax basis, or on a post-tax basis through the Roth 401(k) feature of the defined contribution plan. Fiserv provides a per-pay-period match up to 3 percent on your 6 percent pre-tax contribution.

Employee Stock Purchase Plan (ESPP)

The Fiserv ESPP allows associates to purchase shares of Fiserv common stock each quarter, through a payroll deduction, at a 15 percent discounted price.

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Life Insurance

Fiserv provides basic life insurance coverage at no cost to associates. You can also purchase supplemental life insurance and/or accidental death and dismemberment insurance for you and your family through payroll deduction.

Critical Illness Insurance

This voluntary benefit, administered through VOYA®, helps minimize financial risk to you and your family by paying a lump sum cash benefit when you are diagnosed with a critical illness.

Accident Insurance

Similar to the critical illness insurance, accident insurance minimizes your financial exposure by providing a lump sum benefit when you experience an accident. This voluntary plan is administered through VOYA.

Disability Insurance

You may not imagine yourself unable to work due to injury or illness, but it's best to be prepared. Fiserv provides basic short- and long-term disability insurance at no cost to associates. You can purchase additional long-term disability insurance through payroll deduction.

Long-Term Care (LTC) Insurance

This voluntary benefit, administered through UNUM®, can help protect you and your family from the high costs of long-term care for an aging family member or due to an unexpected illness or accident.

Adoption Reimbursement Assistance

This program provides reimbursement for expenses related to the adoption of a child.

Tuition Reimbursement Assistance

Fiserv provides tuition assistance to support your career development. This program provides reimbursement for tuition, fees and other job-related educational expenses.

Employee Assistance Program (EAP)

Funded by Fiserv, the EAP is available to you and your household members to help identify resources to solve both personal and work-related problems.

Paid Time Away

Having time to recharge and refuel is critical to your total well-being. Whether you need a day to run errands, are planning for a family vacation or are feeling under the weather, our R&R policy gives you the time you need to manage your personal needs. In addition, Fiserv observes eight company holidays in the U.S.

Pre-Paid Legal

This program provides access to a nationwide network of more than 12,500 experienced attorneys to help you and your family with everyday legal matters.

**The Silver HRA Medical Plan is available to associates who earn \$40,000 or less per year.*