

Alight U.S. Benefits Guide

For current and prospective colleagues

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alight

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Get started

Alight is committed to helping colleagues thrive at home and at work. That's why we provide a comprehensive benefit package to support your health, wealth and wellbeing. This guide is an overview of the benefits we offer and gives basic plan information for both current colleagues and prospective hires.

Our medical, dental, and vision plans, along with a few others, are available through a health care exchange where you can compare multiple plan options and carriers. Additional information, including a pricing modeler for the medical, dental and vision plans, can be found on the Make It Yours website. Applicants can obtain login details from their recruiter. Current colleagues can also use Make it Yours throughout the year, then refer to UPoint (Alight's HR Portal) for all other plan and policy details.



Make It Yours: <https://digital.alight.com/alight>
UPoint: <https://digital.alight.com/alight>

Enrollment

Log on to [UPoint](#) to enroll in your benefits. If you experience any difficulty, you can use the Chat function or call the HR4U Service Center at 833.444.HR4U (4748) for assistance.

Logging on for the first time? From UPoint, register as a new user and follow the prompts to provide requested information and set up your username and password.

Following your enrollment, you may still need to take action. If you do, the required follow-ups will appear on the confirmation page.

Choose your beneficiaries

Designate your beneficiaries (where applicable) when you enroll. You can update beneficiaries any time as needed, but we encourage you to review them annually at minimum. If your beneficiaries are not up to date, your loved ones could experience a significant delay in payment during an already challenging time.

- Health Savings Account
- Life insurance
- Accidental death and dismemberment insurance (AD&D)
- Voluntary Accident Insurance
- 401(k)

Health benefits

Alight makes a sizable contribution toward the cost of several benefits plans (including medical and dental coverage). You have options when you enroll through the exchange as mentioned above: you get to choose the medical, dental and vision coverage level, cost, and insurance carrier that are right for your situation. There are several factors that impact how much you pay for your coverage, including your annual salary, your location, and whether you're covering dependents.

You must make your **health and insurance** benefits elections within 31 days of your date of hire, or you will have no coverage. Mid-year changes must also be made within 31 days of your qualifying status change (QSC) such as birth, marriage, divorce, etc.

Eligibility

Colleagues* who work at least 20 hours per week, and their dependents as described below, are eligible to participate in Alight's health benefits. Some of these are provided to you and some require enrollment, so read on for details.

* Temporary colleagues may enroll in our medical, dental, vision and critical illness insurance only. If you enroll, you will pay the full cost of your coverage and be directly billed.

Eligible* dependents include the following:

- Spouse or domestic partner (same-or opposite-sex)
- Eligible children under age 26
- Eligible children who are totally disabled**

* Please refer to the Summary Plan Description (SPD) to confirm eligibility criteria.

** For a child to continue coverage past age 25, you must submit proof of your dependent's disability.

Medical coverage

. If you opt out of medical coverage, you can still elect other benefit options. You'll be able to confirm the cost of all options before making your elections.



Pay MORE now and LESS when you need care:

- Gold and Platinum options generally cost more per paycheck, but the deductibles are lower. Keep in mind that if your healthcare needs are usually minimal, you could spend money on benefits you won't use.



Pay LESS now and MORE when you need care

- Bronze, Bronze Plus, and Silver options cost less per paycheck, but you'll pay more when you seek care. Make sure you can afford the deductible for your selection.

Choose your coverage level

All medical options include prescription drug coverage.

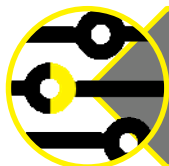
Active Health Exchange Medical Options*	Bronze	Bronze Plus	Silver	Gold	Gold II**	Platinum
*In Network Benefits	Individual/ Family	Individual/ Family	Individual/ Family	Individual/ Family	Individual/ Family	Individual/ Family
Plan Deductible (including Rx)*	\$3,300 / \$6,600	\$2,450 / \$4,900	\$1,500 / \$3,000	\$800 / \$1,600	None	\$250 / \$500
Coinsurance	25%	25%	25%	25%	30%	15%
Out-of-Pocket Max (including Rx)	\$6,400 / \$12,800	\$3,900 / \$7,800	\$3,800 / \$7,600	\$3,600 / \$7,200	\$5,400 / \$10,800	\$2,300 / \$4,600
Participant Cost Sharing						
Primary Care/Specialist	25%	25%	25%	\$25 / \$40 copay	\$25 / \$40 copay	\$25 / \$40 copay
Emergency Room	25%	25%	25%	25%	30%	15%
Hospital per Admission	25%	25%	25%	25%	30%	15%
Prescription Drugs (Rx)						
Retail (Mail Order 2.5x Retail)	25%	25%	25%	\$10 / \$40 / \$60 copays	\$10 / \$40 / \$60 copays	\$8 / \$30 / \$50 copays
Plan Type	PPO / HSA-Eligible	PPO / HSA-Eligible	PPO / HSA-Eligible	PPO	HMO-Style	PPO
Family Deductible / OOP Type	Traditional	True Family	True Family	Traditional	Traditional	Traditional

*For Bronze, Bronze Plus and Silver, Rx is subject to the annual deductible; for all other metallic options, Rx is not subject to plan deductible.

**In CA only: an alternative HMO-style Gold option (Gold II) is available to carriers; each metallic level can be offered as an HMO (no out-of-network component) or as a PPO.



The Bronze Plus and Silver coverage levels have a “true family deductible”. This means that the full deductible must be satisfied before your insurance will pay benefits for any covered family member.



The Bronze, Gold and Platinum coverage levels have a traditional deductible. Once a covered family member meets the *individual* deductible, your insurance will begin paying benefits for that family member.

Critical illness insurance

Critical illness insurance provides a limited cash benefit to you in the event you are diagnosed with certain specified diseases or have certain surgical procedures performed. This coverage supplements your medical coverage.

- If you are enrolled in the Bronze, Bronze Plus or Silver medical option, critical illness core coverage in the amount of \$3,000 is automatically included for you and your enrolled dependents at no cost to you.
- If you are enrolled in the Gold or Platinum medical option, or want additional coverage, you may purchase supplemental coverage for you and your eligible dependents.

Accident Insurance

Accident insurance provides benefits, in addition to your health insurance coverage, when injuries, medical treatment and/or services occur as the result of a covered accident. This may include x-rays, emergency services, ambulance services, bone fractures and more. You can use the payment in any way you choose - from expenses not covered by your major medical plan to day-to-day cost of living expenses such as your mortgage or your utility bills. If elected, you pay the cost of this coverage for yourself and/or your dependents.

Dental coverage

As with medical coverage, you'll have multiple carriers and coverage levels to choose from. You'll be able to confirm the cost of all options before making your elections, or you can opt out of coverage.

Aon Active Health Exchange Options	Bronze	Silver	Gold	Platinum
Deductible (Individual/Family)	\$100 / \$300	\$100 / \$300	\$50 / \$150	None
Participant Cost Sharing				
Preventive	0% (deductible waived)	0% (deductible waived)	0% (deductible waived)	\$0 copay
Minor Restorative	20%	20%	20%	Copay based on schedule
Major Restorative	Not Covered	40%	20%	Copay based on schedule
Annual Benefit Max (excludes orthodontia)	\$1,000 per individual	\$1,500 per individual	\$2,500 per individual	None
Orthodontia	Excludes orthodontia	Includes child orthodontia	Includes child & adult orthodontia	Includes child & adult orthodontia
Plan Type	PPO	PPO	PPO	DHMO

*Platinum level offers in-network coverage only.

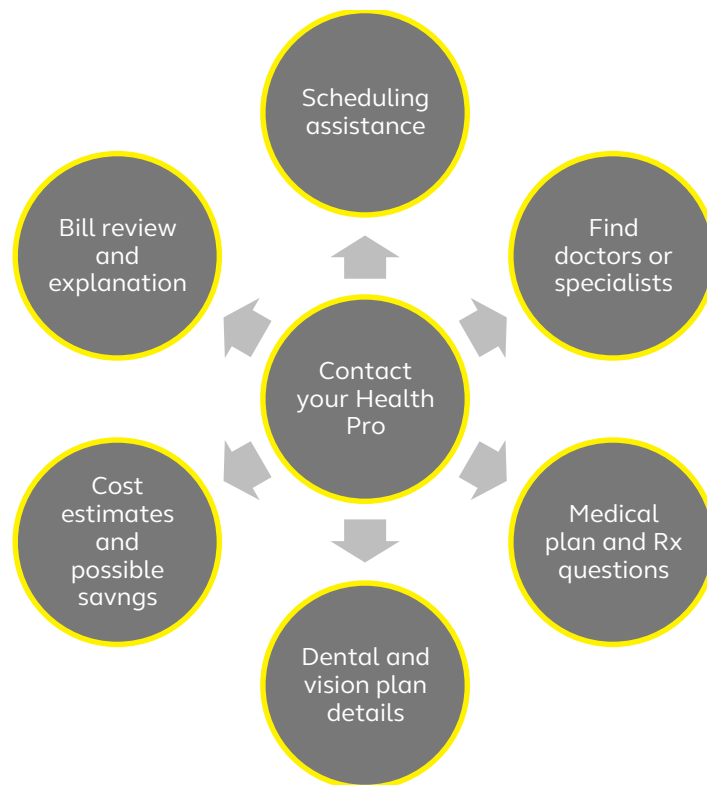
Vision coverage

You'll be able to confirm the cost of all options before making your elections, or you can opt out of coverage.

Active Health Exchange Vision Options	Bronze	Silver	Gold
	In-Network	In-Network	In-Network
Frame Benefit	None	\$130 Allowance	\$200 Allowance
Elective Contact Lens Benefit			
Participant Cost Sharing			
Routine Vision Exams	\$0 Copay	\$20 Copay	\$10 Copay
Lenses	Discounts may apply	\$20 Copay	\$10 Copay
Lens Options	Discounts may apply	\$15-\$45 copay	\$15-\$45 Copay
Exam-Lens-Frame Frequency Per Plan Year	Once per plan year - N/A - N/A	Once per plan year	Once per plan year

Alight Health Pros

Alight Health Pros are champions for simpler, smarter health care. From finding doctors to getting cost estimates to solving complex billing problems, your Health Pro is here to help you be in control of your health care. It's a service that's simple to use and free for you and your family (including your parents), whether or not you have health insurance through Alight. Below are just some of the areas in which your dedicated Health Pro can help you navigate health care plans and related topics.



Here are a few examples to illustrate how your Health Pro can help:

- Identify clinics that offer the best price for the procedure or test you need
- Provide a list of mental health practitioners in your area that take your insurance
- Recommend lower cost prescription options
- Resolve billing errors or questions
- Handle scheduling of appointments at times most convenient for you

As a current colleague, you'll receive a monthly informational email from your personal Health Pro with their direct contact information. The main email and phone number are also on UPoint.

Reimbursement accounts

If you enroll in one of Alight's high-deductible medical options (Bronze, Bronze Plus, and Silver), you're eligible to participate in a Health Savings Account (HSA). If you choose a Gold or Platinum plan, or decline medical coverage through Alight, you cannot contribute to an HSA through Alight. However, you can choose a Health Care Reimbursement Account (HCRA). Both accounts allow you to use pre-tax dollars to cover out-of-pocket expenses. Similarly, you can take advantage of a Dependent Care Reimbursement Account for child or adult care, if that's applicable to your family.

Health Savings Account (HSA)	Health Care Reimbursement Account*	Dependent Care Reimbursement Account
<ul style="list-style-type: none">•Contribute \$120-\$7,200 annually•Funds must be deposited before use•Bank account with no forfeiture - funds are yours to keep	<ul style="list-style-type: none">•Contribute \$120-\$2,750 annually•Funds available up front•Balances over \$550 are subject to forfeiture at year-end	<ul style="list-style-type: none">•Contribute \$120-\$5,000 annually•Funds must be deposited prior to reimbursement

*High-deductible health plans are typically paired with HSAs only. If you were to enroll in both a high-deductible health plan and an HCRA, use of the HCRA would be restricted. You'll find information about limited purpose HCRA's on UPoint.

Disability, life, and other insurance

Disability benefits

Disability benefits are designed to replace a portion of your pay if you are unable to work because of an illness, injury or pregnancy. Short-term disability (STD) coverage is automatically provided to eligible colleagues, but other plans must be elected during their respective enrollment windows.

Short-term Disability (STD)	Long-term Disability (LTD)	Supplemental Disability (SDIP)
<ul style="list-style-type: none"> • Alight-paid • 7-day waiting period • 100% base pay for up to 11 weeks, then 60% • Eligible from first day of employment 	<ul style="list-style-type: none"> • Colleague-paid • 60% base pay up to \$15,000/month once 26 weeks of STD exhaust • Automatic acceptance if elected as a new hire • EOI may be necessary if enrolling later 	<ul style="list-style-type: none"> • Colleague-paid • Available to colleagues with annual bonus incentive of \$30,000+ OR base salary \$300,000+ • 60% up to \$15,000 • Summer enrollment

Life, AD&D, and supplemental insurance

Alight provides basic life and AD&D insurance of two times your annual base pay subject to a maximum of \$1,000,000 at no cost to you. You also have the option to opt out of the maximum benefit and elect a flat \$50,000 benefit amount. The value of your life insurance coverage over \$50,000 is included in your income as “imputed income” and is taxed each pay period as required by IRS guidance.

In addition to the basic life and AD&D, you can purchase supplemental life and AD&D insurance for yourself and your dependents. You pay the full cost of these coverages.

- **Optional employee life:** You can purchase coverage up to six times your annual base pay subject to a maximum of \$2,000,000.
- **Optional spouse life:** You can purchase coverage between \$10,000 and \$100,000; Option 1 \$10,000, option 2 \$25,000, going up in increments of \$25,000 until you hit the maximum of \$100,000 .
- **Optional child life (live birth but under age 26):** You can purchase coverage in \$5,000 increments up to \$25,000.
- **Optional employee or Dependent AD&D:** You can purchase coverage between \$10,000 and \$750,000 in increments of \$10,000 but cannot exceed 10 times annual base pay. Dependent benefit will vary based on dependent enrollment and maximum employee benefit elected.

Evidence of Insurability

In order to buy certain levels of supplemental and dependent life insurance coverage, as well as LTD, you and/or your dependents may need to prove that you are in good physical health. This is called providing evidence of insurability (EOI).

If EOI is required, you will get instructions on how to access the form as you complete your enrollment online. Full coverage won't take effect until the carrier approves the coverage.

Survivor Support

In the event of your passing while actively employed with Alight, your family will receive support through a dedicated Support Specialist. A Support Specialist will provide continued support to a designated surviving family member regarding life insurance, health care coverage, and other benefits as applicable.

Alight Solutions 401(k) Plan

The Alight Solutions LLC 401(k) Plan is an important part of your financial security. Alight boosts your savings power through matching and an annual non-elective contribution referred to as the Retirement Account Contribution.

Eligibility

You are eligible to save as of your first day of work if you are a full-time colleague or a part-time colleague scheduled to work 20 or more hours per week. You will become eligible to receive company contributions on the first of the month after six months of service with the company.

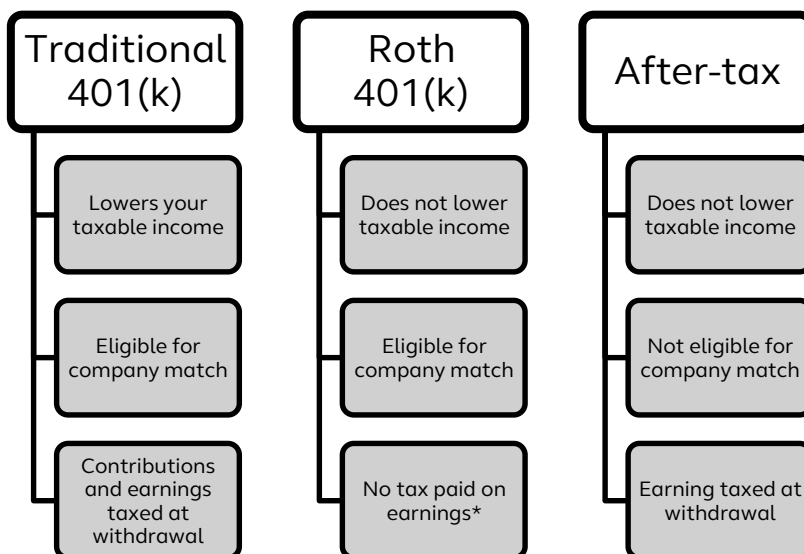
If you are a temporary colleague, or part-time colleague regularly scheduled to work less than 20 hours per week, you are eligible to save and receive company contributions on the first of the month after your six months of service with the company.

Enrollment

You are encouraged to make your initial retirement elections while completing your new hire enrollment. Otherwise, if you take no action within six weeks of your eligibility, you will be automatically enrolled at a before tax rate of 3% unless you elect otherwise. The contributions will be invested in the age-appropriate Target Date Portfolio (TDP) based on your birth year. In addition, the default rate of 3% will increase by 1% each year in April until it reaches 9%.

Saving for your future

The Alight 401(k) Plan offers up to three ways to save:



Participants may save up to 50% of eligible pay on a combined before-tax, Roth 401(k) and after-tax basis, subject to annual IRS limits. In addition, federal law limits your before tax and Roth 401(k) contributions to a specific dollar amount each year and participants age 50 or older may contribute additional amounts subject to IRS limits.

You can take advantage of the voluntary automatic escalation feature, which works like the same feature built into the automatic enrollment process. Except with this feature, you have a bit more flexibility in choosing the month for your chosen rate to increase. In addition, the increase will always occur on the 1st of the month chosen.

Contributions can be made as a percentage of your salary or a specified dollar amount. You can change your savings elections or stop saving at any time.

* Contributions and earnings are not taxed if the account is held for at least 5 years and aren't withdrawn until you are at least 59 ½. However, company matching contributions and associated earnings will be subject to any applicable taxes and penalties upon withdrawal.

Company matching and retirement account contributions

Once eligible, Alight matches 100% of the first 1% and 50% of the next 6% of eligible before-tax and/or Roth 401(k) savings each pay period. You must contribute at least 7% in before-tax and/or Roth 401(k) savings to receive the full company match.

Once you become match-eligible, you're also eligible for the company-provided Retirement Account Contribution (RAC), which is 2.5% of your eligible pay. The RAC "earned" for a given year is allocated to your account the following year. You'll receive your first RAC allocation the year after you become match-eligible. Generally, to receive the RAC for the year, you must be actively employed on the last day of the plan year. Your total possible company contributions (matching contributions plus RAC) equal 6.5% of eligible pay.



You will be vested in company contributions, plus related investment earnings, after two years of service. Vesting means you own the company's contributions.

Investing your account

The Alight 401(k) Plan offers a broad choice of investment funds for your savings and company contributions. An array of fund options, including Target Date Portfolios (TDPs) and a Self-directed Brokerage Account (SDBA), lets you tailor your investment strategy to meet your goals. You can choose to enroll in target date funds which are a diversified mix determined by your age and estimated retirement date, choose from a list of fund options, or for savvy users, open a brokerage account and pick your own stock funds.

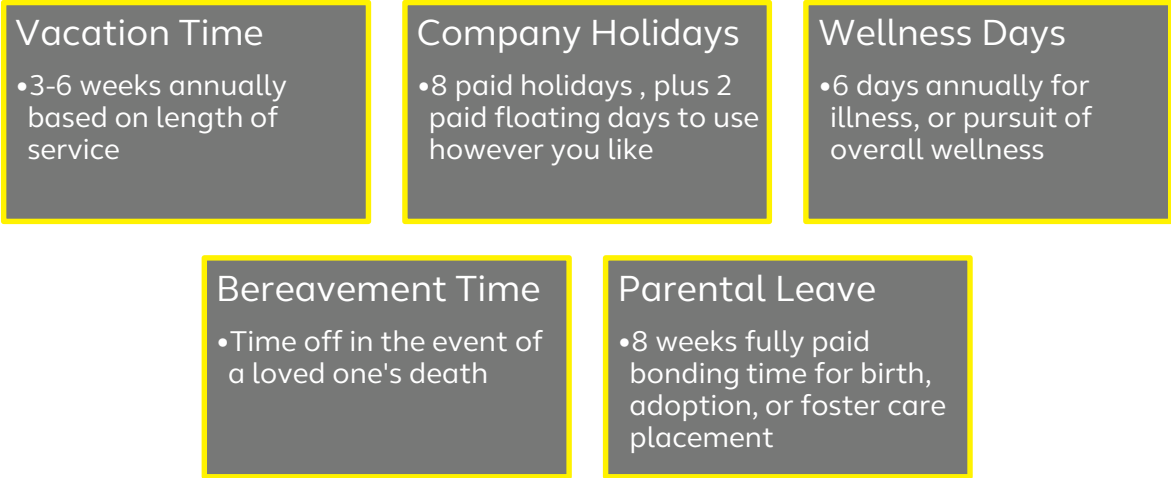
If you want assistance with choosing the right investment mix or savings strategy to help you meet your retirement goals, the Plan also offers investment advisory support through Alight Financial Advisors – Alight's own SEC-registered investment advisory firm.

Other benefit plans and policies

Alight wants you to thrive both at home and at work. The following benefits demonstrate our commitment to supporting you (and your family) at various stages of your life and your career. You can access all policies and vendor contact information on UPoint, or by calling the HR4U Service Center.

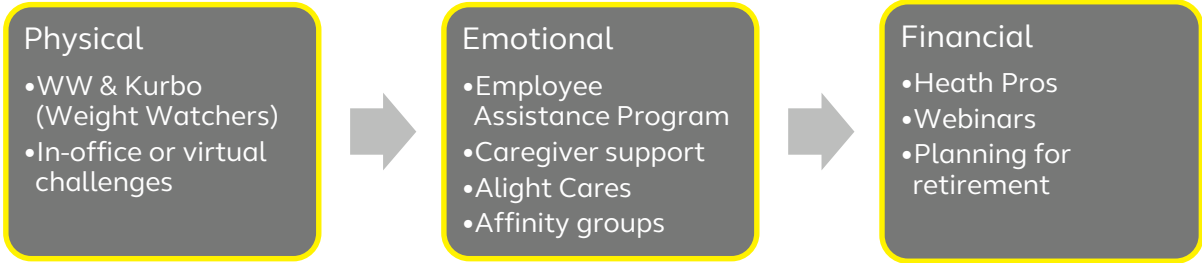
Time off

Alight recognizes your need to be your best self on and off the job. We have a variety of time off and absence programs to help you keep up your work/life balance.



Wellbeing at Alight

Alight shows our commitment to colleague wellness by both investing in a variety of programs (some at no cost to you) and encouraging local events and initiatives that build engagement. We believe that all aspects of wellness – physical, emotional, and financial – are equally important for you to be successful at work and at home, and we have offerings tied to each one.



Voluntary benefits

Alight offers a variety of other benefits for which the pricing might be better than what you'd find on your own. In fact, some of the benefits that don't require enrollment can be used as needed and are free to you. For others, as shown in the chart below for comparison, you'll formally enroll and have a monthly fee.

Use as needed	Enrollment required
<ul style="list-style-type: none">• Back-up child care• Childcare discounts• Medical bill negotiation• Adoption assistance• Perks at Work• Relocation assistance• Tuition reimbursement	<ul style="list-style-type: none">• Legal services• ID theft protection• Pet insurance• Home/Auto insurance• Long-term care insurance• Commuter benefits• Personal umbrella liability insurance

Appendix 1: Just for Californians

Your options will be different, depending on the medical insurance carrier you choose.

For starters, each insurance carrier in California can choose to offer each coverage level either as an option that offers in- and out-of-network benefits (e.g., a PPO) **or** an option that offers in-network benefits only (e.g., an HMO).

Review the table below to see which insurance carriers offer out-of-network benefits for the coverage levels you're considering:

Region/Metallic	Aetna	BCBS	Cigna	Health Net	Kaiser	United ³
Bronze Bronze Plus Silver						
No CA	IN / OON	IN / OON	IN / OON	IN ¹	IN ²	IN / OON
So CA	IN / OON	IN / OON	IN / OON	IN / OON	IN ²	IN / OON
Gold						
No CA	IN / OON	IN / OON	N/A			IN / OON
So CA	IN / OON	IN / OON	N/A			IN / OON
Gold II						
No CA			IN ⁴	IN ¹	IN ²	
So CA			IN ⁴	IN ²	IN ²	
Platinum						
No CA	IN / OON	IN / OON	IN ⁴	IN ¹	IN ²	IN / OON
So CA	IN / OON	IN / OON	IN ⁴	IN ²	IN ²	IN / OON

¹ Health Net Northern CA offers an HMO-style plan called an EPO (In Network benefits only but members have access to full PPO network and do not need to select a PCP or ask for specialist referrals). Health Net's brand name for this plan is Healthcare Services Plan (HSP)

² HMO Plan (In Network benefits only)

³ United – High performance network for 2020 ('Core') is a PPO, POS plan available for members outside Core service area

⁴ Cigna – Offers an EPO for Gold II and Platinum

Gold or Gold II?

Insurance carriers can choose to offer **either the standard Gold option or a Gold II option—not both**. The Gold II option **only** offers in-network benefits.

The Gold option is offered by Aetna, Blue Cross and Blue Shield of Illinois and UnitedHealthcare. The Gold II option is offered by Cigna, Health Net and Kaiser Permanente.

Choose your coverage level

Active (CA Only) Health Exchange Medical Options	Bronze	Bronze Plus	Silver	Gold	Gold II*	Platinum
Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network
Plan Deductible (including Rx) ¹	\$3,300 / \$6,600	\$2,450 / \$4,900 ¹	\$1,500 / \$3,000 ¹	\$800 / \$1,600	None	\$250 / \$500
Coinsurance	25%	25%	25%	25%	30%	15%
Out-of-Pocket Max (including Rx)	\$6,400 / \$12,800	\$3,900 / \$7,800	\$3,800 / \$7,600	\$3,600 / \$7,200	\$5,400 / \$10,800	\$2,300 / \$4,600
Participant Cost Sharing						
Primary Care / Specialist	25%	25%	25%	\$25 / \$40 copay	\$25 / \$40 copay	\$25 / \$40 copay
Emergency Room	25%	25%	25%	25%	30%	15%
Hospital per Admission	25%	25%	25%	25%	30%	15%
Plan Type	PPO / HSA- Eligible	PPO / HSA- Eligible ³	PPO / HSA- Eligible ³	PPO	HMO-Style	PPO
Family Deductible / OOP Type	Traditional	True Family ²	True Family ²	Traditional	Traditional	Traditional

* An alternative HMO-style Gold plan (Gold II) is available to carriers; each metallic level can be offered as an HMO (no out-of-network component) or as a PPO.

1. Under Health Net and Kaiser Permanente, if you cover dependents under the Bronze Plus and Silver coverage levels, no covered member pays more than \$2,800 toward the family deductible.

2. Under Health Net and Kaiser Permanente, these options feature a Traditional annual deductible and annual out-of-pocket maximum.

3. Under Kaiser Permanente, these options feature an HMO-Style plan type, HSA-Eligible

About this guide

This document serves two purposes:

- First, to be a convenient overview for US colleagues
- Second, to the extent it contains updates from the Summary Plan Description (SPD), it serves as a Summary of Material Modifications (SMM)

If there is a discrepancy between the information displayed in this guide and the official plan documents, the official plan documents will govern. Alight reserves the right to amend, suspend, or terminate the plan(s) or program(s) at any time. This overview does not constitute a contract of employment. Please also note that the information provided in this guide is intended to be a summary of the most common plan designs offered in the 401(k) plan and across insurance carriers. It does not take into account how each insurance carrier covers any state-mandated benefits, its plan administration capabilities, or the approval from the state Department of Insurance of the benefits offered by the insurance carrier. If you have questions about a topic that isn't covered, please contact the insurance carrier or plan administrator for additional information.

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