

Benefit Enrollment Guide **2025**



Note: If you (and/or your dependents) have Medicare or will become eligible for Medicare in the next 12 months, a federal law gives you more choices about your prescription drug coverage. Please see the Important Notices section for more information.





Table of Contents

Welcome

UHC Medical Plan Options.....	6
OptumRx Coverage.....	8
Kaiser Medical Plan Options.....	9
Dental Plan Options.....	10
Vision Plan	11
Health Savings Account.....	12
Flexible Spending Accounts.....	13
Company-Paid Income Protection.....	14
Life Insurance	15
Whole Life w/Long-Term Care.....	16
Hospital Indemnity Benefit.....	17
Critical Illness Benefit.....	17
Accident Benefit.....	18
Wellness Program.....	19
Identity Theft Protection.....	20
PrePaid Legal.....	20
Auto/Home Insurance.....	20
Pet Insurance.....	20
Family Formation Benefit.....	21
Medical Reimbursement Account (MRA).....	21
Workday Enrollment Instructions.....	22
2025 Employee Contribution & Rates.....	23
Important Notices.....	25
Contact Information.....	32



Our Benefits Program

2025 Benefits Program

At Exact Sciences, our purpose is clear: to eradicate cancer and the suffering it causes. This is the driving force behind our work, and it's why we strive to develop early detection tests and personalized treatments that can change lives. This same purpose extends to the benefits offered to our teammates. Our goal is to support your overall well-being so you can thrive both at work and in life.

As we introduce our 2025 benefits program, we encourage you to take a closer look at the personalized care options. These programs are designed with you in mind, offering enhanced care that can improve health outcomes for you and your family.

Benefits decisions are personal and important. Please take the time to review the details of the 2025 plan options with the changes highlighted below and consider how they may affect your family's healthcare needs.

2025 Benefit Updates

- **Vision Plan Change:** We're simplifying vision coverage by transitioning exclusively to VSP. This move streamlines our offerings and continues to provide consistent, high-quality care for all employees. (see page 11).
- **Pharmacy Plan Change:** A \$100 copay for specialty drugs has been added to the OptumRx prescription coverage under the UHC EPO and PPO plans. (see page 8).
- **Health Savings Account (HSA) Change:** Company contributions will decrease to \$1,000 for single coverage and \$2,000 for family coverage for 2025. This adjustment will continue to provide a competitive and sustainable contribution to savings for future qualified health care expenses. (see page 12).
- **Spousal Surcharge:** If you choose to cover a spouse or domestic partner under our Exact Sciences medical plan (UHC or Kaiser) who is eligible for coverage through their own employer, an additional contribution will now apply. (see pages 5 & 23).
- **Other Notable Changes**
 - IRS maximum allowances have changed for the Health Savings Account (see page 12) and Flexible Spending Accounts (see page 13).
 - Employee contributions will change for certain 2025 benefit plans. For example, contributions will decrease for our prepaid legal and identity theft plans, while contributions for our medical, dental and vision plans will increase (see page 23).



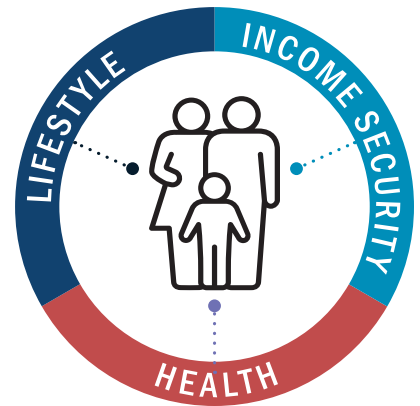
Open Enrollment is Oct. 28 - Nov. 11, 2024.

Now is the time to focus on you.

You are a vital part of our success. That's the reason we invest so much into our benefit plans that help protect your health, your income and so much more. It is important for you to learn about the options we offer and consider how they can help you build a secure future.

Just a few of the things your benefits help you with include:

- Managing your health and ensuring you have access to great medical care when you need it
- Maximizing the tax advantages of a Health Savings Account and Flexible Spending Accounts
- Protecting your income and reducing your financial exposure from a serious illness or injury



Take a few minutes to get familiar with the benefits we offer. Start by reviewing this enrollment guide. It's time well spent. For additional information on your 2025 benefits, visit our new benefits website at www.benefitsgo.com/exactsciences. This informative site features additional communications materials, benefits videos, benefits summaries, and FAQs.

Take Action!

The Open Enrollment event will open in Workday starting 10/28/2024. Employees are responsible for submitting their own elections and saving the confirmation page as proof of those elections by 11/11/2024. All benefits elected will become effective 1/1/2025.

Enrollment Support

Go to the 2025 Open Enrollment website to view all 2025 benefit plan details.

Visit www.benefitsgo.com/exactsciences.

This year, there will be three ways to connect with an Experienced Benefits Counselor:



1. **VIRTUAL BENEFITS COUNSELOR** — Are available Monday – Friday, 7:00 am – 10:00 pm (CST) to meet one-on-one by appointment to explain your 2025 options and answer your questions. To make an appointment, visit www.benefitsgo.com/exactscienceswebscheduler.



2. **ONSITE WITH A BENEFITS COUNSELOR** — Are available onsite at select locations to answer your questions and help with your benefit selections. Check the website www.benefitsgo.com/exactsciences for locations, times, and instructions on how to reserve an appointment.



3. **BENEFITS COUNSELOR BY PHONE** — Get immediate assistance by calling **1-855-874-0432**, Monday – Friday, 8:00 am – 5:00 pm (CST).



Benefits Eligibility

Who We Cover

Regular full- or part-time employees who are scheduled to work 30 hours per week or more are eligible for the benefits described in this guide. See the Summary Plan Description (SPD) for more details on eligibility and enrollment.

Your Dependents May Include:

- Your legal spouse/domestic partner
- Your children up to age 26 (children may include biological children, adopted children, step-children, foster children, and children for whom you have legal guardianship). Domestic partner's children may only be covered if they are a "qualifying child" under the internal revenue code section 152(d) - see IRS publication 501 at <https://www.irs.gov/publications/p501/index.html>.
- Your children over age 26 who are unmarried and unable to support themselves due to a physical or mental disability which began prior to age 26

Spousal Surcharge

Should an employee choose to enroll a spouse/domestic partner in Exact Sciences medical coverage (UHC or Kaiser), who is eligible for coverage through their own employer, an additional contribution will apply.

Action During Open Enrollment

Employees who elect an Exact Sciences medical plan will need to complete an acknowledgment tile within their Open Enrollment event before submitting their elections.

DEPENDENT ELIGIBILITY VERIFICATION: Exact Sciences conducts a health benefits compliance review to ensure that only eligible dependents are covered by our benefit plans. If you add a new dependent to our medical, dental and/or vision plans you will be required to complete this verification process.

Action During Open Enrollment

Employees planning to cover dependents in 2025 are encouraged to assess their eligibility during the 2025 Open Enrollment period. **Only new employees who add dependents and existing employees making benefit changes to add dependents during Open Enrollment will be included in this verification process. Dependents already verified as eligible during the initial verification process will not need to be reverified at this time.**

A helpful guide can be found on the Open Enrollment website www.benefitsgo.com/exactsciences with more information.

DOMESTIC PARTNER COVERAGE: If you enroll your domestic partner in any of the benefit plans, you are required to complete a "Domestic Partner Registration & Affidavit" form verifying the eligibility of your domestic partner. The form is available on the benefits website www.benefitsgo.com/exactsciences.

The IRS requires employers to tax employees on the cost of the coverage to add a domestic partner to insurance coverage. This is known as imputed income. This additional tax may add up to a considerable extra cost to you. See the form for more details.

MID-YEAR ELECTION CHANGES: The benefit choices you make remain in effect for an entire calendar year. You may only make certain changes to your benefit elections during the year if you experience a Qualifying Life Event (i.e marriage, birth/adoption of child, and loss of dependent child status, etc.) and request appropriate coverage changes within 30 days following the event. To request a mid-year election change or obtain more information, submit an "Other Benefits Question" through the Employee Center portal.



UnitedHealthcare (UHC) Medical Plan Options

Health care needs are different for everyone. That's why our medical plan offers multiple options so that you can choose the coverage best-suited to your needs and budget.

We offer three medical plan options that offer comprehensive health care benefits. With each medical plan option, you have different options when it comes to Savings Accounts and Spending Accounts. Please see more information on pages 12 and 13, as well as the graphics below.

HDHP OPTION

(High-Deductible Health Plan)

PPO COPAY OPTION

(Preferred Provider Organization)

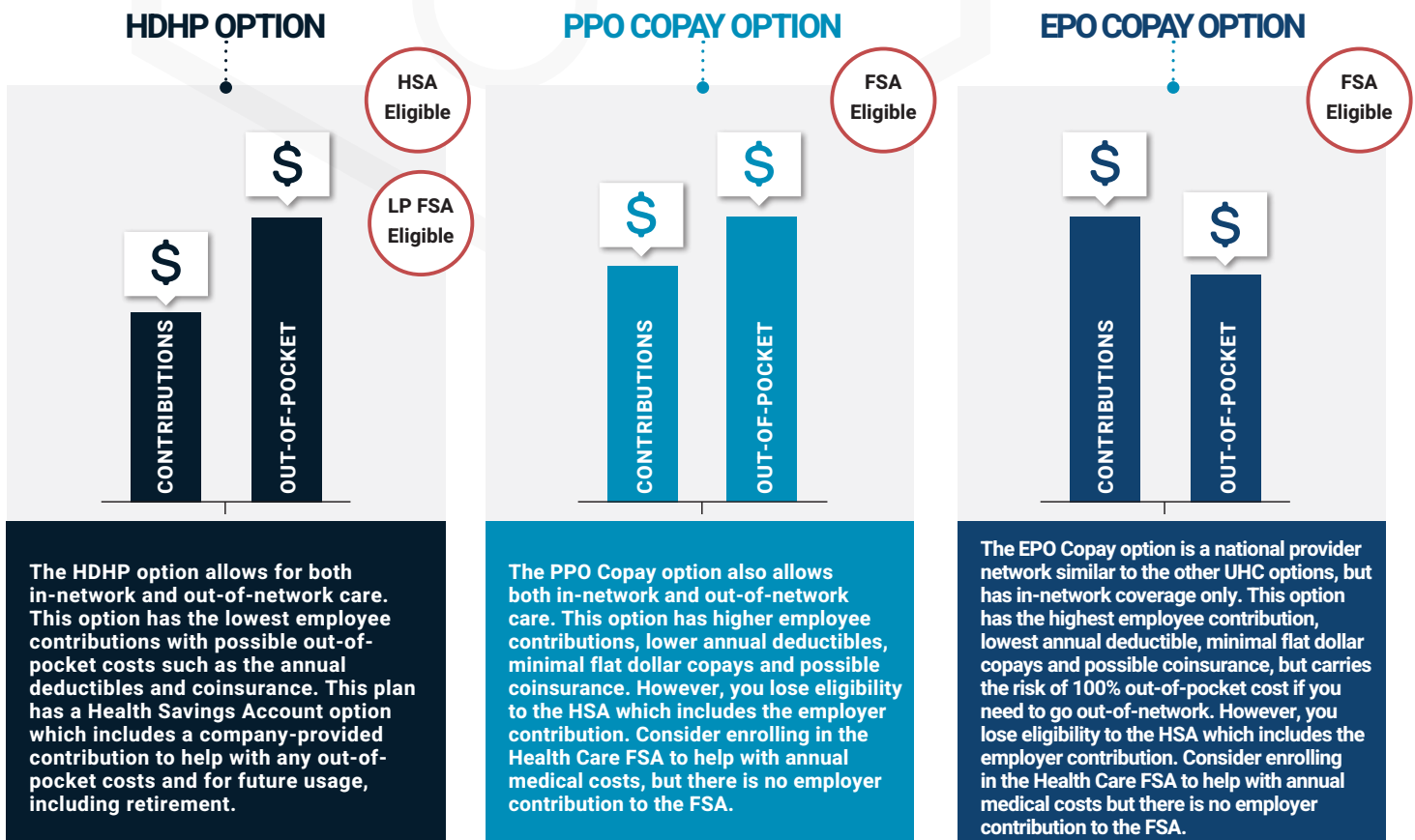
EPO COPAY OPTION

(Exclusive Provider Organization)

Each option gives you access to high-quality medical providers. The difference is that each option carries different employee contribution and out-of-pocket costs.

What's the Right Option for You?

When reviewing your choices, it's important to understand not only what your plan will cost you per paycheck, but what is your financial responsibility when you use the plan.



UHC offers several specific **programs** that provide you and your family enhanced services related to certain conditions, including Maternity, Neo-natal, Asthma, Cancer, 2nd MD (Opinion), Bariatric Resources, and more. Contact Advocate4Me for more details. See how participation in the annual **Wellness HRA Program** impacts your payroll deductions, page 19.



Your UHC 2025 Medical Plan Summary

Exact Sciences offers three medical plan options through UnitedHealthcare for you to choose from. For more information and participating providers, visit www.uhc.com.

	UHC HDHP		UHC PPO COPAY		UHC EPO COPAY
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network
Annual Deductible (Individual/Family)	\$2,500/\$5,000	\$3,000/\$6,000	\$750/\$1,500	\$1,500/\$3,000	\$500/\$1,000
Out-of-Pocket Maximum (Individual/Family)	\$3,000/\$6,000	\$4,000/\$8,000	\$3,000/\$6,000	\$5,000/\$10,000	\$3,000/\$6,000
Coinsurance	90%	70%	80%	60%	90%
Company HSA Contribution (Individual/Family)	\$1,000/\$2,000		N/A		N/A
Preventive Care	100%	70%	100%	60%	100%
Telemedicine: Virtual Visits	\$49**	Not covered	\$10	Not covered	\$10
Primary Care Physician	90%*	70%*	\$25	60%*	\$25
Convenience Care/ Walk-in Clinics	90%*	70%*	\$25	60%*	\$25
Specialist	90%*	70%*	\$40	60%*	\$40
Hospital Inpatient	90%*	70%*	80%*	60%*	90%*
Hospital Outpatient	90%*	70%*	80%*	60%*	90%*
Urgent Care	90%*	70%*	\$40	60%*	\$50
X-ray/Lab	90%*	70%*	80%*	60%*	90%*
Emergency Room	90%*	90%*	\$200	\$200	\$200

NOTES:

*Coinsurance for all plans and services (outside of preventive care) reflects what the plan pays after deductible is met.

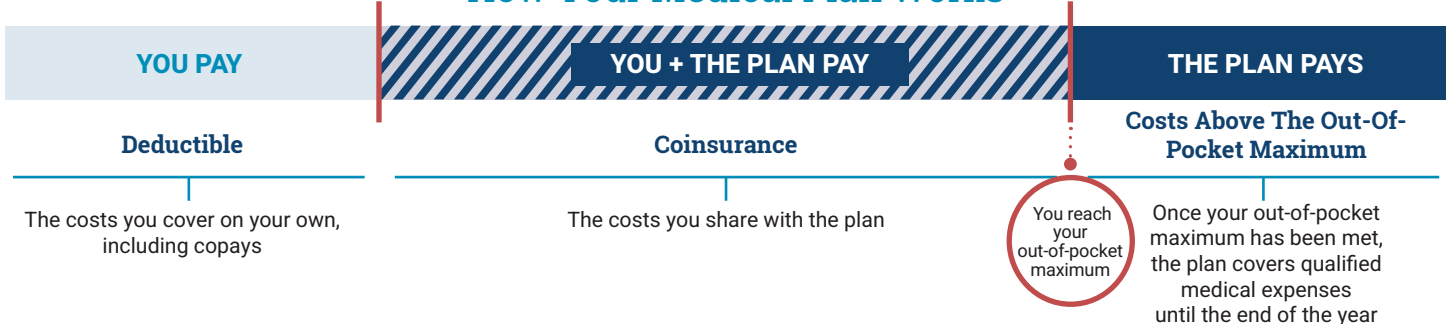
**The HDHP option's Virtual Visit: \$49 until deductible is met, then 90% coverage for virtual visits with Teladoc and Amwell until your out-of-pocket maximum is met.

A telehealth visit with your own medical provider has the same coverage as a regular office visit.

KEY NOTES:

- Preventive care, in-network, is covered 100% before deductible.
- PPO and EPO Copay options: deductibles are embedded.
 - With an embedded deductible, if you have family coverage, benefits will begin for an individual covered person once that covered person meets their individual deductible, and benefits will begin for the rest of the family when any combination of covered persons meets the family deductible. No one person will pay more toward the deductible than that person's individual embedded deductible amount.
- HDHP option: deductibles are not embedded.
 - With a non-embedded deductible, if you have family coverage, benefits will not begin for any covered person in the family until the family deductible is met by one covered person or a combination of several covered persons.
- The HDHP and PPO Copay options do not have comingled in-network and out-of-network benefits. Therefore, services that are received in-network will not go towards the out-of-network deductible/out-of-pocket maximum and vice versa.
- Puerto Rico employees will have the PPO Copay and EPO Copay options available.
- Beginning in 2025, Telemedicine benefits cannot be paid before the deductible under a high deductible health plan.
- Your medical plan options must offer certain preventive care benefits to you in-network without cost sharing and these preventive care benefits generally are updated annually. Under the Affordable Care Act, the medical plans generally may use reasonable medical management techniques to determine frequency, method, treatment or setting for a recommended preventive care service. Review the Summary Plan Description (SPD) for a list of preventive care services.

How Your Medical Plan Works



For a full list of medical terms you should know, go to <https://mybenefits.aon.com/Terms-to-Know/Resource/Home>



OptumRx Prescription Coverage

OptumRx prescription coverage is included in your UnitedHealthcare (UHC) medical plan option. Your prescription coverage details are as follows:

	UHC HDHP		UHC PPO		UHC EPO
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network
Rx Deductible	Combined with Medical		*N/A, see footnote		*N/A, see footnote
Rx OOPM Individual/Family	Combined with Medical		Combined with Medical		Combined with Medical
Retail Generic	90%	Not Covered	\$10	Not Covered	\$10
Retail Brand Formulary	90%		\$30		\$30
Retail Non-Formulary	90%		\$50		\$50
Rx Specialty	90%		\$100		\$100
Mail Order (90-day supply)					
Mail Generic	90%	Not Covered	\$20	Not Covered	\$20
Mail Brand Formulary	90%		\$70		\$70
Mail Non-Formulary	90%		\$125		\$125

NOTE: Coinsurance for the HDHP (outside of preventive care) reflects what the plan pays after deductible is met. Preventive care is covered 100% before deductible. *Copays apply prior to deductible on both the PPO and EPO options.

Controlling Health Care Costs

The rising cost of health care is a concern for all of us. Keeping costs to a minimum contributes to lower premiums in future years. Here are tips on how you can help lower the cost of health care:



Use network providers. You will generally receive more favorable coverage if you use providers who participate in the network.



Request generic rather than brand name prescription drugs. Generic medications, while just as effective, are considerably less expensive. Use the mail order option.



Consider seeing your family physician rather than a specialist. Family physicians can often provide the same level of care for a variety of illnesses and conditions.



Exercise and maintain a proper diet. Regularly schedule your preventive care visits. The healthier you are the less vulnerable you are to disease, reducing doctor's visits and prescription medicines.

If we become wiser health care consumers, we can each do our part to lower the cost of health care! To view the OptumRx formulary and covered preventive drugs, go to www.benefitso.com/exactsciences.

OptumRx offers certain programs that address specific needs including diabetes. View the carrier contact sheet on page 32 to connect with an OptumRx representative for additional details.



Kaiser Medical Plan Options

(Northern California Employees)

For Northern California employees, Exact Sciences provides two additional medical plan options through Kaiser Permanente. Kaiser offers programs and classes that provide you and your family enhanced services related to certain conditions including cancer, pregnancy, mental health, weight and more. For more information, and participating providers, visit www.kp.org.

	KAISER HDHP	KAISER HMO COPAY
	In-Network	In-Network
Annual Deductible (Individual/Family)	\$3,300/\$6,600	\$0
Out-of-Pocket Maximum (Individual/Family)	\$3,300/\$6,600	\$1,500/\$3,000
Coinsurance	100%	100%
Company HSA Contribution (Individual/Family)	\$1,000/\$2,000	N/A
Preventive Care	100%	100%
Telemedicine: Virtual Visits	\$20	\$20
Primary Care Physician	100%	\$20
Specialist	100%	\$20
Hospital Inpatient	100%	\$250
Hospital Outpatient	100%	\$20
Urgent Care	100%	\$20
Xray/Lab	100%	100%
Emergency Room	100%	\$150
Prescription Drug Services		
Generic Drugs	100%	\$10/prescription
Preferred Brand Drugs	100%	\$25/prescription
Non-Preferred Brand Drugs	100%	\$25/prescription
Specialty Drugs	100%	\$25/prescription

*** NOTE:** Coinsurance for all plans and services (outside of preventive care) reflects what the plan pays after deductible is met. Preventive care is covered 100% before deductible. Your medical plan options must offer certain preventive care benefits to you in-network without cost sharing and these preventive care benefits generally are updated annually. Under the Affordable Care Act, the medical plans generally may use reasonable medical management techniques to determine frequency, method, treatment or setting for a recommended preventive care service. Review the Summary Plan Description (SPD) for a list of preventive care services.

Kaiser offers programs and classes that provide you and your family enhanced services related to certain conditions including Cancer, Pregnancy, Mental Health, Weight and more. Go to kp.org for more details.



Dental Plan Options

Your dental health is an important part of your overall wellness. You may choose from two dental plan options through Delta Dental. Both plan options are similar to each other, however, the main difference is the Buy-Up option offers orthodontia coverage for both child and adults. For instructions on how to find a dentist, go to www.deltadentalwi.com.

When looking for a Provider in-network remember there are two national provider networks available with our dental plan options.

- The **Delta Dental PPO** network delivers the greatest savings, but has fewer dentists to choose from.
- The **Delta Dental Premier®** network is the largest dentist network, but the savings aren't as significant.

	CORE	BUY-UP
	In-Network	In-Network
Calendar Year Maximum Benefit	\$1,500	\$2,000
Annual Deductible (Individual/Family)	\$50/\$150	\$50/\$150
Preventive Services Exams, Cleanings, X-rays	100%	100%
Basic Services Fillings, Extractions, Oral Surgery	80%*	90%*
Major Restorative Services Crowns, Bridgework, Dentures	50%*	60%*
Oral Surgery Maximum	\$1,500**	\$2,000**
Orthodontia (children and adults)	Not Covered	50%*
Orthodontia Lifetime Maximum	Not Covered	\$2,000

*Coinsurance for all plans and services (outside of preventive care) reflects what the plan pays after deductible is met. Preventive care is covered 100% before deductible.

**The Oral Surgery Maximum will NOT count toward the Calendar Year Maximum Benefit.

What Does Preventive Dental Care Typically Cover?

Every dollar spent on preventive care can save you money later on procedures that are more urgent, complex, and costly.



Routine dental checkups and cleanings should be scheduled every six months. Your dentist may recommend more frequent or fewer visits, depending on your dental health history.



Professional fluoride treatments can be a key defense against cavities if you're at high risk for decay and is a great offering for children up to age 19 or for individuals with certain medical conditions.



Dental sealants go a step beyond fluoride by providing a thin, plastic coating to the chewing surface of your teeth. Both plan options cover sealants as preventive care for children under 18 on their first and second molars.



X-ray images of your mouth may be taken by your dentist or dental hygienist to better evaluate your oral health. These images go beneath the surface to provide a more detailed look inside your teeth and gums.



Vision Plan

Eye exams can detect serious health conditions, and it's important to have a routine checkup with an optometrist. For 2025, Exact Sciences provides a vision plan through VSP. For an up-to-date listing of providers in your area visit www.vsp.com. No ID cards mailed, but members can register with VSP online for electronic cards.

VSP		
	In-Network	Out-of-Network
Eye Examination Copay (every 12 months)	\$10	Up to \$50 reimbursement
Lenses (every 12 months)		
Single Vision Bifocal Trifocal	100%	Up to \$50 reimbursement Up to \$75 reimbursement Up to \$100 reimbursement
Frames (every 24 months)	\$260 allowance; 20% discount on balance	Up to \$75 reimbursement
Contact Lenses (every 12 months)		
Elective Medically Necessary	\$150 allowance, 15% discount on balance 100%	Up to \$120 reimbursement Up to \$200 reimbursement
Vision Plan Summary		
Plan Design	Choose between contacts or lenses each year	
Lens Options Copays (In-Network)	Anti-reflective: \$41 Polycarbonate: \$31 Standard Progressives: \$0 Photochromic: \$75 UV Coating: \$10	
Contact Lenses	Mail in rebates offered on eligible contact lenses	
Contact Lens Fit and Follow-up	Copay will never exceed \$50 for either Standard or Premium	
Sunglasses	20% savings on unlimited additional pairs of prescription or non-prescription sunglasses from a VSP provider within 12 months of your last WellVision exam.	
Special Programs	Essential Medical Eye Care: \$20 Copay for additional coverage for diabetics. Extra discount on some brand names including Nike and Calvin Klein. TruHearing - Hearing Aid Discount: Save 60% on the latest brand-name hearing aids.	

NOTE: Coinsurance reflects what the plan pays.



Health Savings Account (HSA)

Most people use their HSAs during their working years to pay for medical expenses that aren't covered by insurance, such as deductibles, copayments and non-covered items.

Another strategy is to treat your HSA like an additional Retirement Account.

- ✓ Fully fund the HSA during your working years and pay current medical expenses from non-HSA sources to the extent you can.
- ✓ Invest those HSA savings into optional investment funds offered by OptumBank.
- ✓ Remember to periodically monitor your HSA investment fund performance at OptumBank.

HSAs Deliver Triple Tax Savings

1. You don't pay income tax on the money you contribute
2. You don't pay taxes on the interest you earn in your account
3. You don't pay taxes when you use the money to pay for qualified health care expenses

CA & NJ are subject to state income tax

These three tax benefits in one vehicle is unique.

Additional benefits to the Health Savings Accounts:

- Unlike 401(k) or Roth IRAs, you aren't simply deferring taxes or paying taxes now to save later. **Money contributed to an HSA is never taxed as long as it is used for qualified medical expenses.**
- Beginning at age 65, a distribution from an HSA to pay non-medical expenses is taxed the same as a distribution from a traditional IRA.
- You can use it to manage your tax bracket during retirement and to reduce your lifetime income taxes.
- HSAs do not require minimum distributions during your lifetime.
- Your spouse can inherit your HSA and have the same benefits as you.

PER PAYCHECK CONTRIBUTION ELECTIONS: Exact Sciences provides an employer contribution in 2025 which must be elected/re-elected within Workday to receive. In addition to this, employees can make a pre-tax contribution election as part of their Open Enrollment event in Workday.

YOU MUST ELECT OR RE-ELECT TO CONTRIBUTE TO THE HSA EACH YEAR.
(You need to elect the HSA each year to receive the Employer Contribution.)

How much can you contribute?	2025 Annual IRS Contribution Limit	2025 Annual Exact Sciences Contribution	Your 2025 Maximum Contribution Amount
Individual Coverage	\$4,300*	\$1,000	\$3,300
Family Coverage	\$8,550*	\$2,000	\$6,550

*Total IRS contribution limits for 2025 are cumulative of Exact Sciences funding. Individuals age 55 or older in 2025 can contribute an additional \$1,000 in "catch-up" contributions. NOTE: Amounts change yearly per IRS guidelines.

To be eligible to contribute to an HSA, you must meet the following criteria:

1. You must be enrolled in either the UHC HDHP or Kaiser HDHP medical plan option.
2. You are not covered by a general purpose health care FSA (including your spouse's general purpose health care FSA), a health reimbursement arrangement or any other medical coverage that is not an HDHP.
3. You are not claimed or eligible to be claimed as a dependent on anyone else's tax return.

You are not eligible to contribute to or receive HSA contributions if you are enrolled in:

- Part A and/or Part B Medicare (in some cases, drawing Social Security benefits automatically enrolls you in Medicare Part A)
- TRICARE or TRICARE For Life
- Any VA benefits used within the previous three months, unless used for a service-connected disability

Go to www.benefitsgo.com/exactsciences for a list of qualified expenses.



Flexible Spending Accounts (FSAs)

Reduce your tax bill while putting aside money for health and dependent care needs.

Flexible Spending Accounts (FSAs) allow you to put aside money for important expenses and help you reduce your income taxes at the same time. Exact Sciences offers the following Flexible Spending Accounts — a Health Care Flexible Spending Account, Limited Purpose Health Care Flexible Spending Account (only for dental and vision expenses), Parking & Transit Flexible Spending Accounts (Commuter) and a Dependent Care Flexible Spending Account.



HEALTH CARE FSA

Deductibles, copays, prescription and over-the-counter drugs, medical equipment, etc.



LIMITED PURPOSE FSA

Works with HSA-eligible medical plans to cover dental and vision expenses.



COMMUTER

Transit/parking for work.



DEPENDENT CARE FSA

Babysitters, daycare, day camp, home nursing care, etc.

YOU MUST ELECT OR RE-ELECT TO CONTRIBUTE TO THE FSA EACH YEAR.

GO TO
[HTTPS://MYBENEFITS.AON.COM/FSA/RESOURCE/HOME](https://mybenefits.aon.com/fsa/resource/home)
FOR A COMPLETE LIST OF COVERED EXPENSES.

How Flexible Spending Accounts Work

- 1. You must elect or re-elect to contribute to the FSA plan(s) each year.**
- Your contributions are deducted from each paycheck on a pre-tax basis in equal installments throughout the calendar year.
- As you incur health care or dependent care expenses throughout the year, use your FSA card to pay for eligible expenses at the point of sale, or submit a claim for reimbursement. You have until 3/31/25 to file a claim for 2024.

2025 Annual Maximum Contribution Limits

Health Care Flexible Spending Account	\$3,300
Limited Purpose Health Care Flexible Spending Account	\$3,300
Dependent Care Flexible Spending Account	\$5,000 (\$2,500 if married and filing separate tax returns)
Commuter Benefits: Transit/Parking** Expenses	\$325 per month per plan

**You can only participate in one pre-tax parking benefit and one pre-tax transit benefit at a time in any given year.

NOTE: Per IRS regulations, annual FSA elections may need to be reduced based on the level of employee participation. If this becomes necessary, all impacted employees will be notified about necessary adjustments.

2024 & 2025 FSA Participant Information

2024 Participants: The deadline for submitting claims incurred in 2024 for reimbursement is March 31, 2025. Carryover of your 2024 balances into 2025 (up to the IRS limit of \$640) is only permitted for Health Care & Limited Purpose FSAs. The Dependent Care FSA is not eligible for any carryover.

2025 Participants: The deadline for submitting claims incurred in 2025 for reimbursement is March 31, 2026. Carryover of your 2025 balances into 2026 (up to the IRS limit of \$660) is only permitted for Health Care & Limited Purpose FSA.



Company-Paid Income Protection

Company-paid Income Protection Benefits

Your ability to bring home a paycheck is your most valuable asset. We help you protect it.

Business Travel Accident Insurance

This company-paid benefit protects you while traveling on company business at least 100 miles away from your primary residence. The coverage is equal to two times your eligible annual earnings up to a maximum of \$500,000.

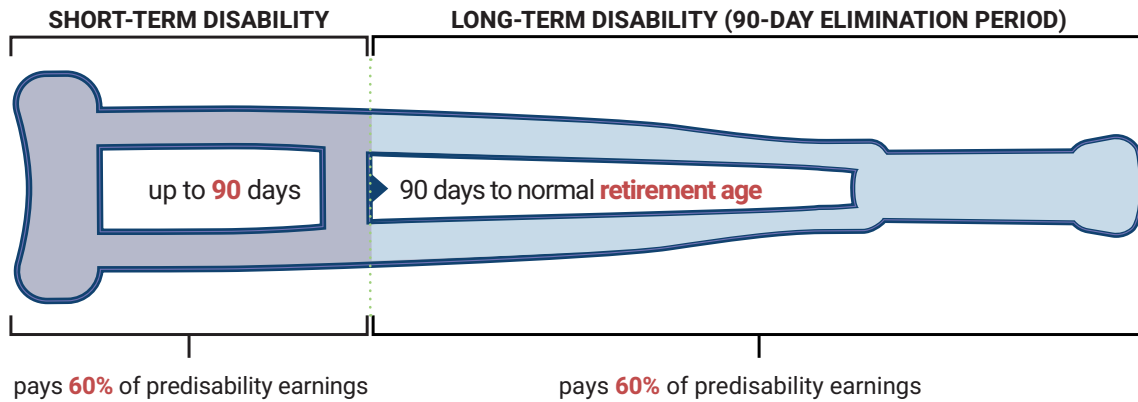
In addition to the insurance protection provided by this plan, employees have access to 24/7 medical, travel and security assistance.

Disability Insurance*

Exact Sciences provides short-term and long-term disability at no cost to you and enrollment is automatic.

- **Short-term disability (STD)** benefit pays 60% of the first \$7,692 of weekly predisability earnings as of the date of disability; weekly maximum benefit of \$4,615. The benefit duration period is 90 days or the date your long-term disability benefit begins.
- **Long-term disability (LTD)** benefit pays 60% of the first \$25,000 of monthly predisability earnings; maximum monthly benefit of \$15,000. Benefits are effective on date of hire and LTD benefits begin after 90 days of disability.

The cost for this insurance is paid by Exact Sciences. The premiums will be added to your gross monthly income and taxed accordingly in order to receive disability benefits tax-free. If premium payments are made with after-tax dollars, **benefits are federally tax-free under current federal tax law.*



Basic Term Life and Accidental Death and Dismemberment Insurance*

Exact Sciences provides eligible employees with Basic Term Life and Accidental Death and Dismemberment (AD&D) coverage at no cost to you and enrollment is automatic.

BASIC TERM LIFE	The benefit is equal to two times your base annual earnings to a maximum of \$600,000 of coverage.
AD&D	If you are seriously injured or lose your life in an accident, you may be eligible for a benefit up to your basic term life coverage.

**Employees have the option to opt-out of the maximum benefit and elect a flat \$50,000 coverage. 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.*



Life Insurance

Always be there financially for your loved ones.

Your family depends on your income for a comfortable lifestyle and for the resources necessary to maintain their lifestyle and make their dreams a reality. You likely don't think of a scenario where you're no longer there for your family, but you need to ensure their future is financially secure.

Exact Sciences knows how difficult it can be to provide this peace of mind on your own, which is why we have made it a priority to give you the ability to assemble a complete Life Insurance portfolio.

Voluntary Term Life and AD&D Insurance

You may also choose to purchase Voluntary Term Life and AD&D Insurance coverage in addition to the company-paid benefit. You pay the total cost of this benefit through convenient payroll deductions.

<p>VOLUNTARY TERM LIFE</p> <p>In addition to Basic Life, employees can pay to have additional employee coverage which then allows you to elect coverage for the rest of your family as well.</p>	<p>Employee Coverage</p> <ul style="list-style-type: none"> • \$10,000 increments up to six times annual earnings up to a maximum of \$1,000,000 • Employees must elect voluntary coverage in order to elect spouse and/or child coverage • Increases in coverage up to \$20,000 are guaranteed. Any increases above \$20K or that exceed the Guaranteed Issue Amount (\$250,000) are subject to EOI**.
	<p>Spouse/Domestic Partner Coverage*</p> <ul style="list-style-type: none"> • \$5,000 increments up to \$500,000 • Increases in coverage up to \$10,000 are guaranteed. Any increases above \$10K or that exceed the Guaranteed Issue Amount (\$50,000) are subject to EOI**.
	<p>Child(ren) Coverage*</p> <ul style="list-style-type: none"> • \$5,000 increments up to \$20,000
<p>AD&D</p> <p>If you are seriously injured or lose your life in an accident, you may be eligible for a benefit of up to your elected amount of coverage.</p>	<p>Employee Coverage</p> <ul style="list-style-type: none"> • \$10,000 increments up to six times annual earnings up to a maximum of \$1,000,000
	<p>Spouse/Domestic Partner Coverage*</p> <ul style="list-style-type: none"> • \$5,000 increments up to \$500,000
	<p>Child(ren) Coverage*</p> <ul style="list-style-type: none"> • \$5,000 increments up to \$20,000

* Cannot elect more than 100% of employee coverage.

**Evidence of Insurability (EOI) Requirement:

Completion of an EOI form is required if employee/spouse coverage increases from 2024 by more than two increments and/or goes above the guaranteed issue amounts. **Employees will receive a "To-do Task" in their Workday inbox after submitting their 2025 OE event if EOI is required with a link to the provider website where you can complete the EOI form. You have 60 days to complete the form.**



Whole Life Insurance with Long-Term Care

Whole Life Insurance with Long-Term Care

Whole Life Insurance with Long-Term Care is one policy with two benefits.

While the Whole Life portion of the policy provides a sum of money to a beneficiary if you die, there is also a Long-Term Care feature of the policy that pays for services to care for you when you can no longer perform activities of daily living on your own.

Group Whole Life Insurance not only provides a death benefit to the designated beneficiary, if the insured passes away, but also builds cash value the longer the policy coverage continues and premiums are paid. Term Life Insurance only provides coverage for a certain time period and only protects your family should you pass away within that period.

Group Whole Life Insurance in addition to Term Life Insurance can provide wraparound coverage, helping to protect yourself and your loved ones throughout the various stages of life.

<p>Lifetime Level Death Benefit</p> <p>Provides a fixed benefit amount for the duration of the policy.</p>	<p>Employee Coverage*</p> <ul style="list-style-type: none"> • \$25,000 increments up to \$200,000 • Coverage available for employees who are between the ages of 18-70
	<p>Spouse/Domestic Partner Coverage*</p> <ul style="list-style-type: none"> • \$10,000 increments up to \$30,000 • Spouse/Domestic Partner coverage can be elected without enrolling in employee coverage. • Coverage available for spouses/domestic partners who are between the ages of 18-70
	<p>Child(ren) Coverage*</p> <ul style="list-style-type: none"> • \$10,000 increments up to \$20,000 • Employee and/or Spouse/Domestic Partner coverage must be elected to elect child coverage • Coverage available for children up to age 25

*Coverage amounts cannot be increased after initial election.

**Evidence of Insurability (EOI) not required for coverage.

Plan Features

- ✓ **Guaranteed Level Premiums:** Affordable rates are locked in and are guaranteed for the life of the enrolled coverage.
- ✓ **Accelerated Death Benefit for Terminal Illness or Condition:** If the insured is certified by a physician as terminally ill as defined by the policy, they can receive up to 75% of the certificate face amount.
- ✓ **Accelerated Death Benefit for Long-Term Care:** If the insured is certified by a physical as chronically ill as defined by the policy and is receiving qualified long-term services, they can receive up to 6% of the death benefit for up to 34 months.
- ✓ **Restoration of Benefits:** This feature replenishes the death benefit amount to the level it was at the time the Accelerated Death Benefit for Long-Term Care claim was submitted.
- 💰 **Accumulated Cash Value:** Cash value builds the longer the policy coverage continues and premiums are paid.
- ➔ **Portable Coverage:** Coverage can continue if the insured changes jobs or retires.







Hospital Indemnity & Critical Illness Benefits


Hospital Indemnity Benefit

Receive payments to help cover the cost of a hospital stay.

If you are admitted into a hospital, it doesn't take long for the out-of-pocket costs to add up. The Hospital Indemnity benefit provides a lump sum amount directly to you if you are admitted into a hospital for care, such as childbirth, surgery and illness. The lump sum benefit is paid even if you have other coverage.

Plan Features

-  **Guaranteed Acceptance:** There are no health questions or physical exams required.
-  **Family Coverage:** You can elect to cover your spouse and children.*
-  **Payroll Deduction:** Premiums are paid through convenient payroll deductions.
-  **Portable Coverage:** You can take your policy with you if you change jobs or retire.



Voya's Wellness Benefit

Complete an eligible health screening test, and you will receive a benefit payment to use however you'd like. Employees, spouses, domestic partners and children can receive \$75 each annually (up to a maximum of \$150 for all covered children).

**If you elect coverage for your dependent children, you must provide notification to your employer when all of your dependent children exceed the dependent child age limit or no longer otherwise meet the definition of a dependent child. If you elect coverage for your spouse, you must provide notification to your employer if your spouse no longer meets the definition of a spouse.*








This plan is not a replacement for medical insurance.

Critical Illness Benefit




You can protect yourself from the unexpected costs of a serious illness.

Even the most generous medical plan does not cover all of the expenses of a serious medical condition like a heart attack or cancer. This Critical Illness benefit pays a full lump sum amount directly to you if you are diagnosed with a covered illness. The benefit is paid in addition to any other insurance coverage you may have.

Some covered illnesses include:

-  Heart Attack
-  Stroke
-  Cancer
-  Major Organ Transplant
-  End Stage Renal (Kidney) Failure
-  Coronary Artery Bypass Surgery*
-  Carcinoma In Situ*


Plan Features

-  **Guaranteed Acceptance:** There are no health questions or physical exams required.
-  **Family Coverage:** Coverage options are available for your eligible spouse, domestic partner, and children.**
-  **Portable Coverage:** You can take your policy with you if you change jobs or retire.

**The coverage pays 100% of the face amount of the policy once per lifetime for coronary bypass surgery and 25% for carcinoma in situ.*

The policy/certificate of coverage or its provisions, as well as covered illnesses, may vary or be unavailable in some states. The policy/certificate of coverage has exclusions and limitations which may affect any benefits payable.

***If you elect coverage for your dependent children, you must provide notification to your employer when all of your dependent children exceed the dependent child age limit or no longer otherwise meet the definition of a dependent child. If you elect coverage for your spouse, you must provide notification to your employer if your spouse no longer meets the definition of a spouse.*



Voya's Wellness Benefit

Complete an eligible health screening test, and you will receive a benefit payment to use however you'd like. Employees, spouses and domestic partners can receive an annual benefit payment of \$100, while children can receive \$50 each annually (up to a maximum of \$200 for all covered children).

This plan is not a replacement for medical insurance.



Accident Benefit

Major injuries are painful. But the financial impact of the medical treatment doesn't have to be.

This Accident benefit pays lump sum amounts directly to you if you suffer a range of covered injuries. The plan covers a wide variety of injuries and accident-related expenses. Benefits are paid even if you have other coverage.

The benefit amount is calculated based on the type of injury, its severity, and what medical services are required in treatment and recovery.

Some covered expenses include:

- ✓ Hospitalization
- ✓ Physical Therapy
- ✓ Emergency Room Treatment
- ✓ Transportation
- ✓ Injury Treatment (fractures, dislocations, concussions, burns, lacerations, etc.)

Plan Features

- ✓ **Guaranteed Acceptance:** There are no health questions or physical exams required.
- 👤 **Family Coverage:** You can elect to cover your eligible spouse, domestic partner, and children.*
- 🕒 **24/7 Coverage:** Benefits are paid for accidents that happen on and off the job.
- ➔ **Portable Coverage:** You can take your policy with you if you change jobs or retire.



How the Accident Benefit Works

Sam tears a knee ligament that requires extensive treatment and rehab. Even with medical insurance, this will cost Sam **\$2,000 out-of-pocket** in deductibles and coinsurance.

Fortunately, Sam has the Accident benefit. **This coverage paid Sam a total benefit of \$1,920.**

Rather than \$2,000 out of his savings, the injury only costs Sam \$80 ... much better.

How Sam's Accident Benefit Was Calculated:

Medical Service	Benefit
Ground Ambulance	\$ 360
Emergency Room	\$ 225
Ligament Surgery Repair	\$ 825
Major Diagnostic Exam	\$ 240
Physical Therapy	\$ 270
	(\$45 per visit for six visits)
TOTAL BENEFIT	\$1,920

This scenario does not reflect the benefits of a specific accident insurance plan schedule. The benefits are generic benefits for the purposes of this example to show how the benefit total of an accident insurance plan is calculated. The plan offered to you may provide different benefit amounts and may not cover all services. See the plan details for the benefit schedule for the plan offered to you.



Voya's Wellness Benefit

Complete an eligible health screening test, and you will receive a benefit payment to use however you'd like. Employees, spouses and domestic partners can receive an annual benefit payment of \$75, while children can receive \$37.50 each annually (up to a maximum of \$150 for all covered children).

This plan is not a replacement for medical insurance.

**If you elect coverage for your dependent children, you must provide notification to your employer when all of your dependent children exceed the dependent child age limit or no longer otherwise meet the definition of a dependent child.*

If you elect coverage for your spouse, you must provide notification to your employer if your spouse no longer meets the definition of a spouse.



Exact Sciences Wellness Program

Health Risk Assessment Program

As a partner in the healthcare industry, it is important for our employees and their spouses/domestic partners to be informed about their health and potential health risks and seek care. For this reason, we offer a confidential Health Risk Assessment (HRA) Program.

The HRA Program is a tool to educate individuals on personal health risks through encouraging completion of a health assessment questionnaire and biometric screening plus one of the following: annual preventive medical care visit, cancer screening, or two 1:1 wellbeing coaching sessions.

Eligibility

All U.S.-based regular full-time and part-time employees of Exact Sciences hired or rehired before April 30, 2024, and their spouses/domestic partners are eligible to participate. Contract workers, independent contractors, temporary employees, seasonal employees and interns are not eligible. Participation in Exact Sciences medical coverage is not required.

For employees experiencing a qualified life event which adds a non-employee spouse/domestic partner to medical coverage on or after April 30, 2024, the spouse/domestic partner will receive the same benefit credit as the employee for 2024 and 2025. As an example, an employee gets married on August 5, 2024. The spouse is not eligible to participate in the HRA program in 2024. The spouse's benefit credit will be the same as the employee's benefit credit for 2024 and 2025.

Financial Incentive

Employees and their spouses/domestic partners who participated in the 2024 HRA Program may be provided a reduction in their employee contributions for medical coverage in 2025.¹

A benefit credit (on a per pay period basis) will be given to all employees and spouses/domestic partners who fully completed the requirements of the 2024 HRA Program by the required deadline and enroll in Exact Sciences medical coverage in 2025.²

Here is how the benefit credit works:

- **Full Incentive.** The full benefit credit incentive is offered to employees and spouses/domestic partners who fully completed the requirements of the HRA Program and enroll in Exact Sciences medical coverage the following year.
- **Partial Incentive.** Fifty percent of the benefit credit incentive is offered to employees if either the employee or the employee's spouse/domestic partner, but not both, fully completed the requirements of the HRA Program and enroll in Exact Sciences medical coverage in the Employee + Spouse or Family Tier the following year.
- **No incentive.** No benefit credit incentive is offered to employees if they and their spouse/domestic partner did not fully meet the requirements of the HRA Program.

¹Exact Sciences reviews the health benefit credit incentive annually. Medical plan employer contribution savings vary from year to year and are not guaranteed.

²Employees hired on or after April 30, 2024, will automatically receive the full benefit credit incentive for 2024 and 2025.





Lifestyle Benefits

We offer a variety of other benefits that give you options beyond health care and income protection.

Identity Theft Protection

Digital thieves constantly discover new ways to extract your personal information, open credit accounts in your name, sell your sensitive data on the dark web, and take over your financial accounts.

Norton LifeLock provides Identity Theft Protection that monitors multiple gateways into your identity and credit and alerts you of fraudulent activity. To learn more, visit www.nortonlifelock.com.

Prepaid Legal

This prepaid legal plan from LegalEASE can ease the biggest stresses – finding and paying for legal expertise when you need it most. Life events can lead to unexpected legal concerns that are difficult to handle alone. Enrolling in a legal insurance plan reduces the stress of finding and paying for an attorney when it matters most.

LegalEASE offers a prepaid legal plan that provides support and protection for unexpected personal legal issues.

You can use your LegalEASE prepaid legal plan for:

- Establish will and/or trust
- Child custody
- Divorce
- Much much more

For 2025, LegalEASE added a new feature, **TurnSignl**, which provides live legal guidance on-demand during traffic stops and auto accidents. At the press of a button, the mobile app connects drivers to trained attorneys over video chat to safely navigate any roadside interaction.

As a member, you have access to a national network of over 20,300 attorneys who are matched to your specific legal needs. Being a LegalEASE member also saves you time and costly legal fees. But most importantly, it gives you confidence. To learn more, visit www.legaleaseplan.com/exactsciences or call **1-800-248-9000**.

Auto/Home Insurance

This voluntary program is offered through an arrangement with Farmer's Insurance to employees. Depending on your individual circumstances, automobile and homeowners insurance may be **discounted up to 10%**.

For personalized service from a licensed representative, call Farmers at **1-800-438-6381**. You are eligible to enroll in Auto and Homeowners Insurance at any time throughout the year; visit www.myautohome.farmers.com.

Pet Insurance

A voluntary pet insurance plan through Nationwide is available to Exact Sciences employees for dogs, cats, birds, and a variety of exotic pets **at a discounted rate**.

Visit <https://benefits.petinsurance.com/exactsciences> to enroll online or call **1-888-899-4874** to enroll through a customer service representative. You are eligible to enroll in Pet Insurance at any time throughout the year.





Lifestyle Benefits

Employees may enroll in one of the Lifestyle Benefits (see compliance notice below) at any time throughout the year. If you enroll during the Open Enrollment event, coverage will be effective 1/1/2025.

All claims for reimbursement must have dates of service after enrollment in these benefits.

Family Formation Benefit

Exact Sciences offers up to a \$20,000 lifetime benefit (taxes may apply) to assist you in exploring your parenting options.

Family Formation provides access to a full range of support for family building goals:

- ✓ Infertility/fertility treatments
- ✓ Pregnancy support
- ✓ Adoption assistance
- ✓ Surrogacy
- ✓ Egg Freezing

Additional Resources Include:

- ✓ Access to a dedicated Care Team
- ✓ A customized plan to guide you through every step of your family-forming journey
- ✓ Free virtual visits with family-forming experts, including reproductive endocrinologists, urologists, adoption experts, doulas, midwives, and LGBTQ+ family-forming experts
- ✓ Mental health and emotional support resources
- ✓ Access to Carrot's provider network
- ✓ Referrals to adoption agencies
- ✓ Home delivery of fertility medication and Rx administration guidance

Medical Reimbursement Account (MRA)

We believe our mission to provide easier answers and life-changing cancer treatment guidance should extend to our employees.

To make access to screenings easier, we are proud to offer the Medical Reimbursement Account (MRA) to our employees:

The MRA allows eligible employees to receive reimbursement annually for certain Cologuard and related virtual visit costs not covered on your medical plan as well as one colonoscopy per year.

The annual reimbursement maximum under the MRA is \$3,600 (\$1,800 annual and up to \$1,800 carry over from prior plan year, if enrolled).



Important Internal Revenue Service (IRS) Compliance Notice:

Before enrolling in either plan, it's important to note that due to IRS regulations, you can only elect one of these plans in any given benefit plan year (January 1 – December 31). Both plans require compliance with regulations governing Health Reimbursement Arrangement maximums, so your election into either the Family Formation benefit or the Medical Reimbursement Account is an acknowledgment you understand the other benefit is not available to you for the rest of the current plan year.



Workday Enrollment Instructions

Enroll Online via Workday

Enrollment will be managed online in **Workday** which offers a secure online source for you to manage your personal information and benefit elections.

Workday is accessible through eConnect which is our company's default homepage that has all our single sign-on applications. This landing page will have Workday as one of the applications you can choose. Go to your Workday [Inbox](#) to complete your Open Enrollment event by November 11, 2024.

Important Things You Need to Know and Do

During this year's Open Enrollment, please make sure you review your benefits for 2025 to ensure you select the plans that fit you and your family's needs. The Open Enrollment period is October 28 - November 11.

- ✓ **Review Open Enrollment Materials:** www.benefitsgo.com/exactsciences.
- ✓ **Schedule a meeting with a Benefits Counselor (Optional):** www.benefitsgo.com/exactscienceswebscheduler.
- ✓ **Elect or re-elect FSA/HSA:** An active election is required for these plans each year.
- ✓ **Elect vision coverage:** If you waived or elected EyeMed coverage for 2024, you must elect VSP to have coverage in 2025.
- ✓ **Verify your dependents:** Ensure all your desired and eligible dependents are enrolled in the correct benefit plans.
- ✓ **Complete the spousal surcharge acknowledgment:** If you enroll in a medical plan, complete the spousal surcharge acknowledgment before submitting your elections.
- ✓ **Review beneficiaries:** Check and if necessary, update your beneficiaries for your income protection benefits.
- ✓ **Submit your elections:** By November 11, 2024.
- ✓ **Save the confirmation statement:** Keep proof of your elections for your records.
- ✓ **Complete additional Workday tasks:** Go to your Workday Inbox and ensure all additional tasks are completed.

REMEMBER: If you live in a Community Property State (AZ, CA, ID, LA, NV, NM, TX, WA, WI, or AK) and you are married, you must designate your spouse as a primary beneficiary (at least 50%) unless you complete a beneficiary designation form which is notarized and includes your spouse's signature.



Virtual Benefits Counselors

Monday – Friday, 7:00 am – 10:00 pm (CST).
To make an appointment, visit www.benefitsgo.com/exactscienceswebscheduler.



Onsite Benefits Counselors

Go to www.benefitsgo.com/exactsciences "Enrollment Support" for a list of locations, times, and instructions on how to reserve an appointment.



Enrollment Center

Call **1-855-874-0432**,
Monday – Friday, 8:00 am – 5:00 pm (CST).



Open Enrollment Website

To view all 2025 benefit plan details, visit www.benefitsgo.com/exactsciences.



2025 Employee Contributions

As a healthcare organization, we are committed to offering quality healthcare at an affordable price. To help keep coverage accessible for all employees, a tiered approach to medical plan contributions has been implemented. Under this structure, employees at the vice president level and above will contribute more toward the cost of their coverage than other employees.

For 2025 employee contributions, we have also continued to subsidize the cost more significantly for those who took proactive steps to complete the Health Risk Assessment program this year.

Spousal Surcharge

Those who choose to enroll their spouse/domestic partner in Exact Sciences medical plan coverage (UHC or Kaiser), who is eligible for coverage through their own employer, an additional contribution of \$57.69/paycheck will apply. For more information, view the Spousal Surcharge FAQ on the Open Enrollment website.

Below are the employee contribution amounts for benefits effective January 1, 2025 - December 31, 2025.

UnitedHealthcare (UHC) Medical Plan

Bi-Weekly Non VP+ Employee Contributions	HDHP			PPO			EPO		
	FHRA	PHRA	NHRA	FHRA	PHRA	NHRA	FHRA	PHRA	NHRA
Employee Only	\$0	\$26.50	\$53.00	\$48.47	\$65.70	\$82.92	\$73.69	\$90.92	\$108.14
Employee + Spouse/DP	\$0	\$60.66	\$121.32	\$107.78	\$147.20	\$186.63	\$165.71	\$205.13	\$244.56
Employee + Child(ren)	\$0	\$50.05	\$100.11	\$89.59	\$122.12	\$154.66	\$137.87	\$170.40	\$202.94
Family	\$0	\$80.38	\$160.77	\$140.00	\$192.25	\$244.50	\$216.72	\$268.97	\$321.22

Bi-Weekly VP+ Employee Contributions	HDHP			PPO			EPO		
	FHRA	PHRA	NHRA	FHRA	PHRA	NHRA	FHRA	PHRA	NHRA
Employee Only	\$65.71	\$92.21	\$118.71	\$151.30	\$168.53	\$185.75	\$207.78	\$225.01	\$242.23
Employee + Spouse/DP	\$150.42	\$211.08	\$271.74	\$339.20	\$378.62	\$418.05	\$468.95	\$508.37	\$547.80
Employee + Child(ren)	\$124.14	\$174.19	\$224.25	\$281.37	\$313.90	\$346.44	\$389.52	\$422.05	\$454.59
Family	\$199.35	\$279.73	\$360.12	\$443.18	\$495.43	\$547.68	\$615.03	\$667.28	\$719.53

Kaiser Medical Plan (Northern CA Only)

Bi-Weekly Non VP+ Employee Contributions	HDHP			HMO		
	FHRA	PHRA	NHRA	FHRA	PHRA	NHRA
Employee Only	\$0	\$26.50	\$53.00	\$45.28	\$62.51	\$79.73
Employee + Spouse/DP	\$0	\$60.66	\$121.32	\$111.78	\$147.20	\$182.62
Employee + Child(ren)	\$0	\$50.05	\$100.11	\$78.99	\$111.52	\$144.06
Family	\$0	\$80.38	\$160.77	\$192.59	\$239.53	\$286.47

Bi-Weekly VP+ Employee Contributions	HDHP			HMO		
	FHRA	PHRA	NHRA	FHRA	PHRA	FHRA
Employee Only	\$65.71	\$92.21	\$118.71	\$144.14	\$161.37	\$178.59
Employee + Spouse/DP	\$150.42	\$211.08	\$271.74	\$338.22	\$373.64	\$409.06
Employee + Child(ren)	\$124.14	\$174.19	\$224.25	\$257.63	\$290.16	\$322.70
Family	\$199.35	\$279.73	\$360.12	\$547.81	\$594.75	\$641.69

IRS regulations mandate that the value of healthcare benefits for domestic partners be considered taxable income (also called imputed income) to the employee. This means that if you elect coverage for your Domestic Partner and/or Domestic Partner's child(ren) under the benefit plans, you will pay income taxes on the value of your Domestic Partner's coverage (both employee and employer contributions), as applicable. **NOTE:** Employees with Domestic Partner coverage will see imputed income on each pay check.



2025 Employee Contributions

Dental Plans

BI-WEEKLY EMPLOYEE CONTRIBUTIONS	CORE	BUY-UP
Employee Only	\$3.44	\$6.26
Employee + Spouse/DP	\$6.88	\$12.51
Employee + Child(ren)	\$7.40	\$13.45
Family	\$12.56	\$22.84

Vision Plan

BI-WEEKLY EMPLOYEE CONTRIBUTIONS	VSP
Employee Only	\$0.64
Employee + Spouse/DP	\$1.16
Employee + Child(ren)	\$1.22
Family	\$1.89

Voluntary Term Life

EMPLOYEE & SPOUSE/DP BI-WEEKLY RATES PER \$1,000 OF COVERAGE													
Age	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80+
Employee Rates	\$0.023	\$0.028	\$0.037	\$0.042	\$0.048	\$0.078	\$0.125	\$0.198	\$0.323	\$0.600	\$1.038	\$1.154	\$1.770
Tobacco Employee Rates	\$0.043	\$0.052	\$0.064	\$0.064	\$0.086	\$0.130	\$0.190	\$0.371	\$0.489	\$0.701	\$1.207	\$1.726	\$1.770
Spouse/DP Rates	\$0.028	\$0.032	\$0.037	\$0.055	\$0.083	\$0.143	\$0.235	\$0.369	\$0.577	\$1.029	\$1.846	\$3.046	\$3.046

CHILD(REN) BI-WEEKLY RATES	
Child(ren) Rates	\$0.078 per \$1,000, no matter how many children you're covering

Voluntary AD&D

EMPLOYEE, SPOUSE/DP AND CHILD BI-WEEKLY RATES PER \$1,000 OF COVERAGE	
Employee, Spouse/DP, Child	\$0.0115 per \$1,000

Critical Illness Benefit & Whole Life with Long-Term Care

RATES
Rates are calculated based on age, tobacco use, amount of coverage elected, and other such factors, and will be provided within Workday at the time of enrollment.

Accident Benefit

BI-WEEKLY RATES	
Employee Only	\$3.86
Employee + Spouse/DP	\$8.56
Employee + Child(ren)	\$8.88
Family	\$13.58

Hospital Indemnity Benefit

BI-WEEKLY RATES	
Employee Only	\$7.80
Employee + Spouse/DP	\$16.11
Employee + Child(ren)	\$16.45
Family	\$24.77

Identity Theft Protection

BI-WEEKLY RATES	
Employee Only	\$3.69
Family	\$6.91

Prepaid Legal

BI-WEEKLY RATES	
Family	\$7.27

Important Notices

About This Guide

This guide highlights your benefits. Official plan and insurance documents govern your rights and benefits under each plan. For more details about your benefits, including covered expenses, exclusions, and limitations, please refer to the individual Summary Plan Descriptions (SPDs), plan document, and/or certificate of coverage for each plan.

If any discrepancy exists between this guide and the official documents, the official documents will prevail. Exact Sciences reserves the right to amend or terminate any of its plans or policies, make changes to the benefits, costs, and other provisions relative to benefits at any time with or without notice, subject to applicable law.

Reminder of Availability of Privacy Notice

This is to remind plan participants and beneficiaries of the Exact Sciences Corporation Employee Benefits Plans (the "Plan") that the Plan has issued a Health Plan Privacy Notice that describes how the Plan uses and discloses protected health information (PHI). You can obtain a copy of the Exact Sciences Corporation Employee Benefits Plans Privacy Notice upon your written request to the Human Resources Department, at the following address:

Exact Sciences, Human Resources
1 Exact Lane
Madison, WI 53719

If you have any questions, contact your plan administrator by submitting a request via the ServiceNow Employee Center portal.

Patient Protection Notice

The Kaiser Permanente medical plans generally allow the designation of a primary care provider. You have the right to designate any primary care provider who participates in our network and who is available to accept you or your family members. For information on how to

select a primary care provider, and for a list of the participating primary care providers, visit kp.org or call the Kaiser Member Service Contact Center.

For children, you may designate a pediatrician as the primary care provider.

You do not need prior authorization from Kaiser or from any other person (including a primary care provider) in order to obtain access to obstetrical or gynecological care from a health care professional in our network who specializes in obstetrics or gynecology. The health care professional, however, may be required to comply with certain procedures, including obtaining prior authorization for certain services, following a pre-approved treatment plan, or procedures for making referrals. For a list of participating health care professionals who specialize in obstetrics or gynecology, visit kp.org or call the Kaiser Member Service Contact Center.

Women's Health and Cancer Rights Act

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses; and
- Treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under this plan. If you would like more information on WHCRA benefits, contact your plan administrator by submitting a case via the ServiceNow Employee Center portal.

Newborns' and Mothers' Health Protection Act Disclosure

Group health plans and health insurance issuers generally may not, under Federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, Federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under Federal law, require that a provider obtain authorization from the plan or the issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours).

Medicare Part D Notice of Creditable Coverage

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Exact Sciences and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. Exact Sciences has determined that the prescription drug coverage offered by the Exact Sciences Corporation Employee Benefits Plans is, on average, for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

When Can You Join a Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th through December 7th.

However, if you lose (or are losing) your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

What Happens to Your Current Coverage If You Decide to Join a Medicare Drug Plan?

If you decide to join a Medicare drug plan, your current Exact Sciences coverage will not be affected.

Your Exact Sciences coverage pays for other medical expenses in addition to prescription drugs. This coverage provides benefits before Medicare coverage does (i.e., the plan pays primary). You and your covered family members who join a Medicare prescription drug plan will be eligible to continue receiving prescription drug coverage and these other medical benefits. Medicare prescription drug coverage will be secondary for you or the covered family members who join a Medicare prescription drug plan.

If you do decide to join a Medicare drug plan and voluntarily drop your current medical and prescription drug coverage from the plan, be aware that you and your dependents may not be able to get this coverage back until the next annual enrollment or you experience a qualifying life event.

When Will You Pay a Higher Premium (Penalty) to Join a Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with Exact Sciences and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go 19 months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

For More Information About This Notice or Your Current Prescription Drug Coverage:

Contact the person listed below for further information. NOTE: You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through Exact Sciences changes. You also may request a copy of this notice at any time.

For More Information About Your Options Under Medicare Prescription Drug Coverage:

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans. For more information about Medicare prescription drug coverage:

- Visit www.medicare.gov
- Call your State Health Insurance Assistance Program for personalized help. See the inside back cover of your copy of the "Medicare & You" handbook for their telephone number.
- Call **1-800-MEDICARE (1-800-633-4227)**. TTY users should call **1-877-486-2048**.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help:

- Visit Social Security on the web at www.ssa.gov, or
- Call **1-800-772-1213**. TTY users should call **1-800-325-0778**.

Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).

Date: 09/25/2024

Name of Entity/Sender: Exact Sciences

Contact: hr@exactsciences.com

Notice Regarding Wellness Program

EEOC Notice Regarding Wellness Program

Exact Sciences HRA Program is a voluntary wellness program available to all employees. The program is administered according to federal rules permitting employer-sponsored wellness programs that seek to improve employee health or prevent disease, including the Americans with Disabilities Act of 1990, the Genetic Information Nondiscrimination Act of 2008, and the Health Insurance Portability and Accountability Act, as applicable, among others.

If you choose to participate in the wellness program you will be asked to complete a voluntary health risk assessment or "HRA" that asks a series of questions about your health-related activities and behaviors and whether you have or had certain medical conditions (e.g., cancer, diabetes, or heart disease). You will also be asked to complete a biometric screening, which will include a blood test for glucose or A1C, triglycerides, total cholesterol, LDL, cholesterol and HDL cholesterol. You are not required to complete the HRA or to participate in the blood test or other medical examinations.

However, employees who choose to participate in the wellness program will receive an incentive of a benefit credit on a per pay period basis that reduces the

required employee contributions for medical coverage if they enroll in medical coverage offered by Exact Science. Although you are not required to complete the HRA or participate in the biometric screening, only employees who do so will receive the benefit credit.

Additional incentives of Wellness Points may be available for employees who participate in certain health-related activities. If you are unable to participate in any of the health-related activities or achieve any of the health outcomes required to earn an incentive, you may be entitled to a reasonable accommodation or an alternative standard. You may request a reasonable accommodation or an alternative standard by contacting wellness@exactsciences.com.

The information from your HRA and the results from your biometric screening will be used to provide you with information to help you understand your current health and potential risks and may also be used to offer you services through the wellness program, such as an appointment with a health coach who can discuss risks and opportunities to improve and answer questions. You also are encouraged to share your results or concerns with your own doctor.

Protections From Disclosure of Medical Information

We are required by law to maintain the privacy and security of your personally identifiable health information. Although the wellness program and Exact Sciences may use aggregate information it collects to design a program based on identified health risks in the workplace, Exact Sciences HRA Program will never disclose any of your personal information either publicly or to the employer, except as necessary to respond to a request from you for a reasonable accommodation needed to participate in the wellness program, or as expressly permitted by law. Medical information that personally identifies you that is provided in connection with the wellness program will not be provided to your supervisors or managers and may never be used to make decisions regarding your employment.

Your health information will not be sold, exchanged, transferred, or otherwise disclosed except to the extent permitted by law to carry out specific activities related to the wellness program, and you will not be asked or required to waive the confidentiality of your health information as a condition of participating in the wellness program or receiving an incentive. Anyone who receives your information for purposes of providing you services as part of the wellness program will abide by the same confidentiality requirements. The only individual(s) who will receive your personally identifiable health information is a health coach in order to provide you with services under the wellness program.

In addition, all medical information obtained through the wellness program will be maintained separate from your personnel records, information stored electronically will be encrypted, and no information you provide as part of the wellness program will be used in making any employment decision. Appropriate precautions will be taken to avoid any data breach, and in the event a data breach occurs involving information you provide in connection with the wellness program, we will notify you immediately.

You may not be discriminated against in employment because of the medical information you provide as part of participating in the wellness program, nor may you be subjected to retaliation if you choose not to participate.

If you have questions or concerns regarding this notice, or about protections against discrimination and retaliation, please contact wellness@exactsciences.com.

HIPAA Special Enrollment Rights

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in the Exact Sciences group health plan if you or your

dependents lose eligibility for that other coverage (or if the employer stops contributing toward your or your dependents' other coverage). However, you must request enrollment within 30 days after your or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage). In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you

may be able to enroll yourself and your dependents. However, you must request enrollment within 30 days after the marriage, and 60 days after birth, adoption, or placement for adoption. To request special enrollment or obtain more information, submit an inquiry through the ServiceNow Employee Center portal.

Premium Assistance Under Medicaid and the Children’s Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you’re eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren’t eligible for Medicaid or CHIP, you won’t be eligible for these premium assistance programs, but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit www.healthcare.gov.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial **1-877-KIDS NOW** or www.insurekidsnow.gov to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren’t already enrolled. This is called a “special enrollment” opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance**. If you have questions about enrolling in your employer plan, contact the Department of Labor at www.askebsa.dol.gov or call **1-866-444-EBSA (3272)**.

If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of July 31, 2024. Contact your State for more information on eligibility –

- ALABAMA** – Medicaid Website: <http://myalhipp.com/>
Phone: 1-855-692-5447
- ALASKA** – Medicaid The AK Health Insurance Premium Payment Program
Website: <http://myakhipp.com/>
Phone: 1-866-251-4861
Email: CustomerService@MyAKHIPP.com
Medicaid Eligibility: <https://health.alaska.gov/dpa/Pages/default.aspx>
- ARKANSAS** – Medicaid Website: <http://myarhipp.com/>
Phone: 1-855-MyARHIPP (855-692-7447)
- CALIFORNIA** – Medicaid Health Insurance Premium Payment (HIPP) Program
Website: <http://dhcs.ca.gov/hipp>
Phone: 916-445-8322
Fax: 916-440-5676
Email: hipp@dhcs.ca.gov
- COLORADO** – Health First Colorado (Colorado’s Medicaid Program) & Child Health Plan Plus (CHP+) Health First Colorado Website: <https://www.healthfirstcolorado.com/>
Health First Colorado Member Contact Center: 1-800-221-3943/State Relay 711
CHP+: <https://hcpf.colorado.gov/child-health-plan-plus>
CHP+ Customer Service: 1-800-359-1991/State Relay 711 Health Insurance Buy-In Program (HIBI): <https://www.mycohibi.com/HIBI> Customer Service: 1-855-692-6442
- FLORIDA** – Medicaid Website: <https://www.flmedicaidtprecovery.com/medicaidtprecovery.com/hipp/index.html>
Phone: 1-877-357-3268
- GEORGIA** – Medicaid GA HIPP Website: <https://medicaid.georgia.gov/healthinsurance-premium-payment-program-hipp>
Phone: 678-564-1162, Press 1
GA CHIPRA Website: <https://medicaid.georgia.gov/programs/third-partyliability/childrens-health-insurance-program-reauthorization-act-2009-chipra>
Phone: 678-564-1162, Press 2
- INDIANA** – Medicaid Health Insurance Premium Payment Program
All other Medicaid
Website: <https://www.in.gov/medicaid/>
<http://www.in.gov/fssa/df/>
Family and Social Services Administration
Phone: 1-800-403-0864
Member Services Phone: 1-800-457-4584
- IOWA** – Medicaid and CHIP (Hawki) Medicaid Website: <https://hhs.iowa.gov/programs/welcome-iowa-medicaid/> Phone: 1-800-338-8366
Hawki Website: <https://hhs.iowa.gov/programs/welcome-iowa-medicaid/iowa-health-link/hawki>
Hawki Phone: 1-800-257-8563
HIPP Website: <https://hhs.iowa.gov/programs/welcome-iowa-medicaid/fee-service/hipp>
HIPP Phone: 1-888-346-9562
- KANSAS** – Medicaid Website: <https://www.kancare.ks.gov/>
- Phone: 1-800-792-4884
HIPP Phone: 1-800-967-4660
- KENTUCKY** – Medicaid Kentucky Integrated Health Insurance Premium Payment Program (KI-HIPP) Website: <https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx>
Phone: 1-855-459-6328
Email: KIHIP.PPROGRAM@ky.gov
KCHIP Website: <https://kynect.ky.gov>
Phone: 1-877-524-4718
Kentucky Medicaid Website: <https://chfs.ky.gov/agencies/dms>
- LOUISIANA** – Medicaid Website: www.medicicaid.la.gov or www.ldh.la.gov/lahipp
Phone: 1-888-342-6207 (Medicaid hotline) or 1-855-618-5488 (LaHIPP)
- MAINE** – Medicaid Enrollment Website: https://www.mymaineconnection.gov/benefits/s/?language=en_US
Phone: 1-800-442-6003
TTY: Maine relay 711
Private Health Insurance Premium Webpage: <https://www.maine.gov/dhhs/ofi/applications-forms>
Phone: 1-800-977-6740
TTY: Maine relay 711
- MASSACHUSETTS** – Medicaid and CHIP Website: <https://www.mass.gov/masshealth/pa>
Phone: 1-800-862-4840
TTY: 711 Email: masspreassistance@accenture.com

15. **MINNESOTA** – Medicaid Website:
<https://mn.gov/dhs/health-care-coverage/>
 Phone: 1-800-657-3672
16. **MISSOURI** – Medicaid Website:
<http://www.dss.mo.gov/mhd/participants/pages/hipp.htm>
 Phone: 573-751-2005
17. **MONTANA** – Medicaid Website:
<http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP>
 Phone: 1-800-694-3084
 Email: HSHIPPProgram@mt.gov
18. **NEBRASKA** – Medicaid Website:
<http://www.ACCESSNebraska.ne.gov>
 Phone: 1-855-632-7633
 Lincoln: 402-473-7000
 Omaha: 402-595-1178
19. **NEVADA** – Medicaid Website:
<http://dhcnp.nv.gov>
 Medicaid Phone: 1-800-992-0900
20. **NEW HAMPSHIRE** – Medicaid Website:
<https://www.dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-program>
 Phone: 603-271-5218
 Toll free number for the HIPP program:
 1-800-852-3345, ext. 15218
 Email:
 DHHS.ThirdPartyLiabi@dhhs.nh.gov
21. **NEW JERSEY** – Medicaid and CHIP
 Medicaid Website:
<http://www.state.nj.us/humanservices/dmahs/clients/medicaid/>
 Phone: 1-800-356-1561
 CHIP Premium Assistance Phone:
 609-631-2392
 CHIP Website:
<http://www.njfamilycare.org/index.html>
 CHIP Phone: 1-800-701-0710 (TTY: 711)
22. **NEW YORK** – Medicaid Website:
https://www.health.ny.gov/health_care/medicaid/
 Phone: 1-800-541-2831
23. **NORTH CAROLINA** – Medicaid Website:
<https://medicaid.ncdhhs.gov/>
 Phone: 919-855-4100
24. **NORTH DAKOTA** – Medicaid Website:
<https://www.hhs.nd.gov/healthcare>
 Phone: 1-844-854-4825
25. **OKLAHOMA** – Medicaid and CHIP
 Website: <http://www.insureoklahoma.org>
 Phone: 1-888-365-3742
26. **OREGON** – Medicaid Website:
<http://healthcare.oregon.gov/Pages/index.aspx>
 Phone: 1-800-699-9075
27. **PENNSYLVANIA** – Medicaid and CHIP
 Website:
<https://www.pa.gov/en/services/dhs/apply-formedicaid-health-insurance-premium-payment-program-hipp.html>
 Phone: 1-800-692-7462
 CHIP Website:
<https://www.dhs.pa.gov/CHIP/Pages/CHIP.aspx>
 CHIP Phone: 1-800-986-KIDS (5437)
28. **RHODE ISLAND** – Medicaid and CHIP
 Website: <http://www.eohhs.ri.gov/>
 Phone: 1-855-697-4347, or
 401-462-0311 (Direct Rlte Share Line)
29. **SOUTH CAROLINA** – Medicaid Website:
<https://www.scdhhs.gov> Phone: 1-888-549-0820
30. **SOUTH DAKOTA** – Medicaid Website:
<http://dss.sd.gov>
 Phone: 1-888-828-0059
31. **TEXAS** – Medicaid Website: Health Insurance Premium Payment (HIPP) Program | Texas Health and Human Services
 Phone: 1-800-440-0493
32. **UTAH** – Medicaid and CHIP Medicaid Utah's Premium Partnership for Health Insurance (UPP) Website:
<https://medicaid.utah.gov/upp/>
 Email: upp@utah.gov
 Phone: 1-888-222-2542
 Adult Expansion Website:
<https://medicaid.utah.gov/expansion/>
 Utah Medicaid Buyout Program Website:
<https://medicaid.utah.gov/buyout-program/>
 CHIP Website: <https://chip.utah.gov/>
33. **VERMONT** – Medicaid Website: Health Insurance Premium Payment (HIPP) Program | Department of Vermont Health Access
 Phone: 1-800-250-8427
34. **VIRGINIA** – Medicaid and CHIP Website:
<https://coverva.dmas.virginia.gov/learn/premiumassistance/famis-select>
<https://coverva.dmas.virginia.gov/learn/premium-assistance/health-insurance-premium-payment-hipp-programs>
 Medicaid/CHIP Phone:
 1-800-432-5924
35. **WASHINGTON** – Medicaid Website:
<https://www.hca.wa.gov/>
 Phone: 1-800-562-3022
36. **WEST VIRGINIA** – Medicaid and CHIP
 Website: <https://dhhr.wv.gov/bms/>
<http://mywvhipp.com/>
 Medicaid Phone: 304-558-1700
 CHIP Toll-free phone:
 1-855-MyWVHIPP (1-855-699-8447)
37. **WISCONSIN** – Medicaid and CHIP Website:
<https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm>
 Phone: 1-800-362-3002
38. **WYOMING** – Medicaid Website:
<https://health.wyo.gov/healthcarefin/medicaid/programs-and-eligibility/>
 Phone: 1-800-251-1269

To see if any other states have added a premium assistance program since July 31, 2024, or for more information on special enrollment rights, contact either:

U.S. Department of Labor
 Employee Benefits Security Administration
www.dol.gov/agencies/ebsa
 1-866-444-EBSA (3272)

U.S. Department of Health and Human Services Centers for
 Medicare & Medicaid Services
www.cms.hhs.gov
 1-877-267-2323, Menu Option 4, Ext. 61565



Contact Information

BENEFIT	CONTACT	PHONE NUMBER	WEBSITE
Medical	UnitedHealthcare Group #921825	1-833-822-7419	www.uhc.com App: United Healthcare
Rx	OptumRx Group #EXACTSC	1-844-579-7790	www.optumrx.com App: OptumRx mobile app
Medical/Rx	Kaiser Group #600885	1-800-464-4000	www.kp.org
Dental	Delta Dental Group #50121 (Base Plan) Group #50221 (Buy-Up)	1-800-236-3712	www.deltadentalwi.com App: Delta Dental Mobile
Vision	VSP Group #30100211	1-800- 877-7195	www.vsp.com App: VSP Vision Care On the Go
Health Saving Account	Optum Bank Employer #78229	1-866-234-8913	www.optumbank.com App: Optum Bank
Flexible Spending Accounts	WEX Group #38327	1-866-451-3399	www.wexinc.com
Critical Illness	Voya Group #716782	1-877-236-7564	www.voya.com
Accident	Voya Group #716782	1-877-236-7564	www.voya.com
Hospital Indemnity	Voya Group #716782	1-877-236-7564	www.voya.com
Basic and Voluntary Life/AD&D	Prudential Contract number: 71615	1-800-524-0542	www.prudential.com/mybenefits.com
Whole Life Insurance with Long-Term Care	Allstate Group #82725	1-800-521-3535	www.allstate.com
STD & LTD	Prudential Contract number: 71615	1-877-367-7781	www.prudential.com/mybenefits
Identity Theft Protection	Norton LifeLock	1-800-607-9174	www.nortonlifelock.com
Prepaid Legal	LegalEASE	1-800-248-9000	www.legaleaseplan.com/exactsciences
Auto/Home	Farmer's Insurance Code: E1L	1-800-438-6381	www.myautohome.farmers.com
Pet	Nationwide Code: Exact Sciences Corporation	1-888-899-4874	https://benefits.petinsurance.com/exactsciences
Business Travel Accident Travel Assistance Services/ AXA Assistance	Chubb Policy #N05661110	1-855-327-1414	www.acetravelassistance.net
Family Formation	Carrot	1-888-817-9040	Email: support@get-carrot.com
Medical Reimbursement Account (MRA)	WEX	1-866-451-3399	www.wexinc.com