

Benefit
Enrollment
Guide
2024





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Our Benefit Programs

Our Exact Sciences Benefit Programs

Exact Sciences continuously strives to enhance our benefit offerings based on your valuable insights. With this in mind, we have outlined our key goals for the 2024 benefits plan year:

- **Enhanced Employee Care:** Within our medical plans, we have chosen a range of specialized programs that are designed to enhance the health outcomes for both you and your family. We are also introducing a new partnership for our life and disability carrier that not only enhances the employee experience but also contributes to overall efficiency and cost savings for our organization.
- **Health & Financial Security:** We understand that financial well-being is a critical aspect of overall health and satisfaction. That's why we're expanding our income protection programs, introducing a new voluntary option to safeguard you and your loved ones through different stages of life. This addition, combined with our company-paid and other voluntary programs, highlights our commitment to fulfilling your evolving needs.
- **Affordable Healthcare:** As healthcare costs continue to rise across the country, access to affordable healthcare remains a core focus for Exact Sciences. To this end, we will maintain our tiered approach for medical plan employee contributions with Vice President-level employees and above receiving a greater increase in their cost of coverage compared to other employees. We also continue to assume a significant portion of the cost of the medical plan coverage for all employees.

Your hard work and commitment are at the heart of our success, and we are committed to reciprocating that dedication by providing you with the best possible benefits and support. In the coming year, we look forward to your continued feedback and engagement as we work together to create a brighter, healthier future for all Exact Sciences employees and their families.

2024 Benefit Updates

- **OptumRx – New Diabetes Program:** as a proactive step to improve the health and quality of life for our employees, we have added a diabetes program to our pharmacy benefit through OptumRx designed to assist members in managing their diabetes medications through outreach, education, counseling and medication adherence assistance. View our carrier contact sheet on page 28 to contact an Optum Rx representative for additional details.
- **Prudential – New Vendor:** Our disability, life insurance and leave administration will be transitioning from the Standard to Prudential, effective January 1, 2024. Prudential's expertise in these areas will help us provide support and resources to our employees. For transition details, view the Open Enrollment FAQ Guide on the open enrollment website.
- **Allstate – New Voluntary Benefit:** Our new Whole Life Insurance with Long-Term Care coverage provides our employees with an additional option to address their coverage needs at different stages of life (see page 16).
- **UnitedHealthcare and Kaiser Medical Plan Changes:** this includes out-of-network coinsurance changes on the UHC High Deductible Health Plan (HDHP) and Preferred Provider Organization (PPO) plans (see page 7). Additionally, there are adjustments to the deductible for the Kaiser High Deductible Health Plan (see page 9).
- **Other Notable Changes**
 - IRS maximum allowances have changed for our Health Savings Account (see page 12).
 - Employee contributions have changed for some benefit plans such as our medical and dental plans (see page 23).



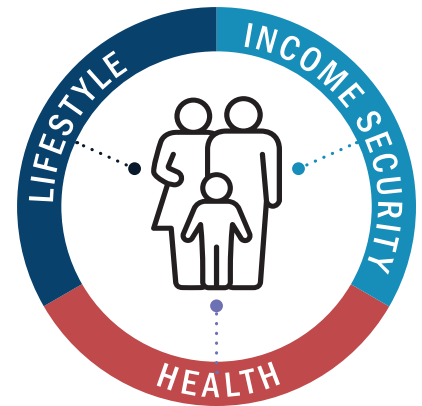
Open Enrollment is Oct. 30 - Nov. 13, 2023.

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 helps 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 Health Savings Accounts 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 2024 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 2024 Open Enrollment event will open in Workday starting 10/30/2023. Employees are responsible for submitting their own elections and saving the confirmation page as proof of those elections by 11/13/2023. All benefits elected will become effective 1/1/2024.

How To Enroll

Go to the 2024 Open Enrollment website to view all 2024 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 2024 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 location, 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.

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

Dependent Eligibility Verification Coming in 2024

Next year, Exact Sciences will conduct a health benefits compliance review to ensure that only eligible dependents are covered by our benefit plans.

As part of this process, employees who include dependents on their benefit plans will be asked to provide proof of their dependents' eligible status with documentation such as, but not limited to:

- Marriage certificate
- Birth certificate
- Adoption papers
- Court order
- Tax returns

Action during Open Enrollment

Employees planning to cover dependents in 2024 are encouraged to assess their eligibility during the 2024 Open Enrollment period.

If they find that their dependents do not meet the criteria for eligible dependents, they will have the opportunity to voluntarily remove these ineligible dependents and explore alternative coverage options.

Why is this important now?

If a dependent is deemed to be ineligible during the dependent verification process, that individual will be removed from coverage effective immediately, resulting in a mid-year loss of coverage for that individual.

Termination of an ineligible dependent from coverage would not typically be a special enrollment event to allow mid-year enrollment.

Since other group or Marketplace plans have open enrollments around this time for the 2024 plan year, reviewing dependents now allows greater flexibility in finding them coverage elsewhere.

By adding a dependent verification, we will:

- ✓ **Verify that only those qualified dependents who are intended to be covered by our plans are covered.**
- ✓ **Help control our health care costs for all plan participants.**

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, contact Human Resources at hr@exactsciences.com.



United Healthcare (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 11 and 12, as well as the graphics below.

HDHP OPTION

(High-Deductible Health Plan)

PPO COPAY OPTION

(Preferred Provider Organization)

EPO COPAY OPTION

(Exclusive Provider Organization)

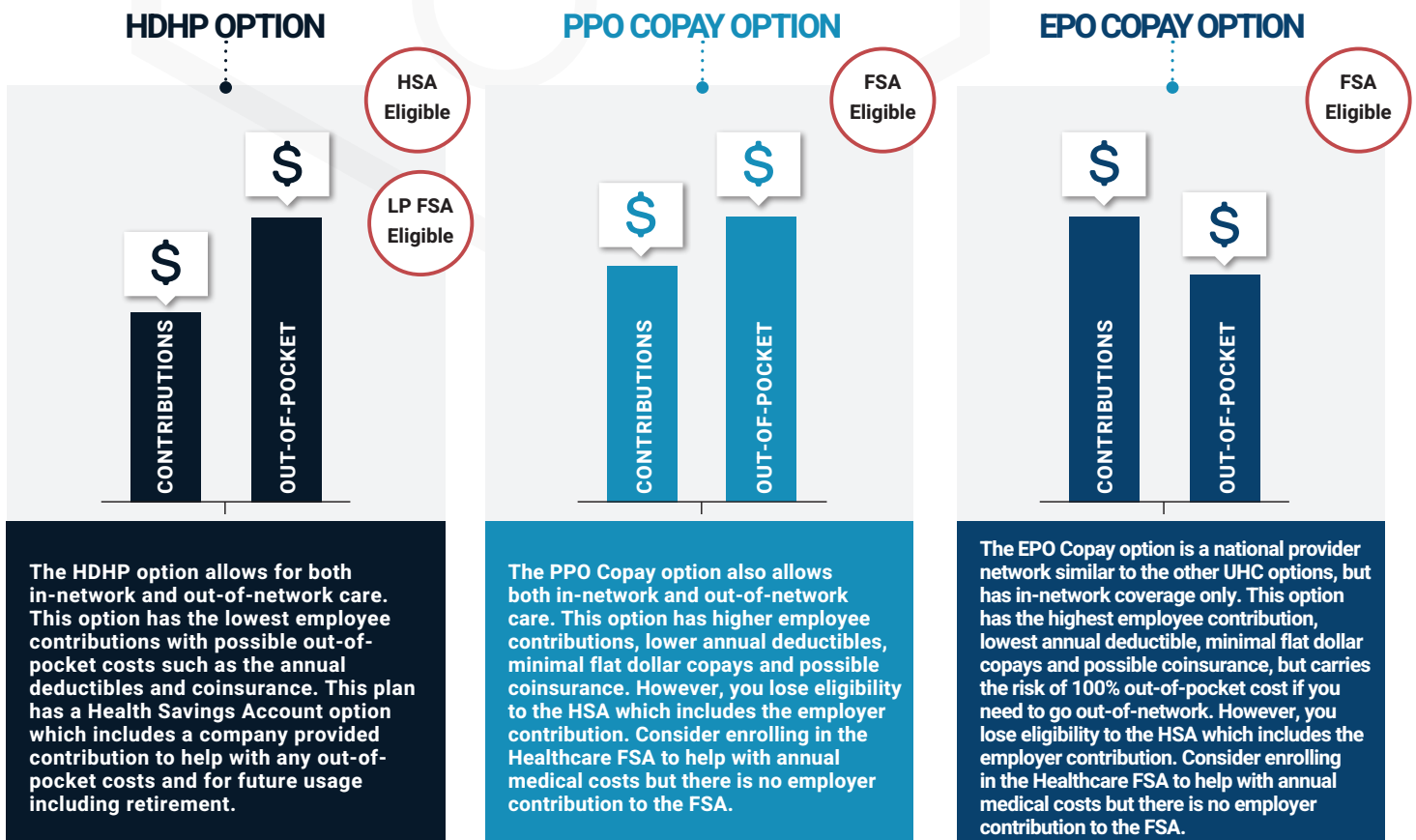
Each option gives you access to high-quality medical providers. The difference is that each option carries different employee contribution and out-of-pocket costs.

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.

When comparing medical plan options:

- Employee contributions and the HSA employer contribution are made whether you need care or not.
- While deductibles, co-pays, and co-insurance only apply when and if you need care.



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 2024 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) | \$1,250/\$2,500 | | 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 |
| Xray/Lab | 90%* | 70%* | 80%* | 60%* | 90%* |
| Emergency Room | 90%* | 90%* | \$200 | \$200 | \$200 |

NOTES:

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

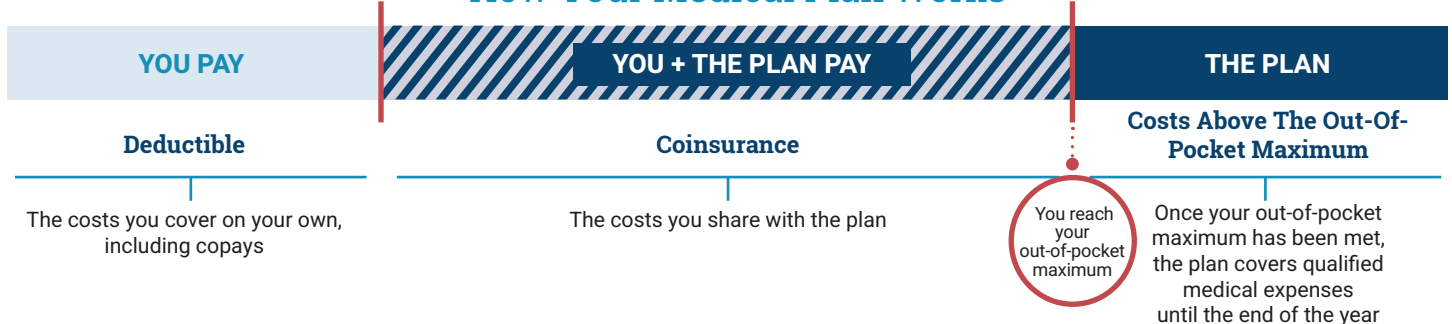
**The HDHP option's Virtual Visit: \$49 until deductible is met, then 90% coverage for virtual visits with Teldoc and Amwell until your Out-of-Pocket Maximum is met.

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

KEY NOTES:

- Preventative care, in-network, is covered 100% before deductible.
- PPO Copay option: 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.

How Your Medical Plan Works



For a full list of medical terms you should know, go to www.benefitsquest.com/terms-to-know.



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% | | \$10 | | \$10 |
| Retail Brand Formulary | 90% | Not Covered | \$30 | Not Covered | \$30 |
| Retail Non-Formulary | 90% | | \$50 | | \$50 |
| Mail Order (90-day supply) | | | | | |
| Mail Generic | 90% | | \$20 | | \$20 |
| Mail Brand Formulary | 90% | Not Covered | \$70 | Not Covered | \$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 receive a higher level of benefits 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 preventative drugs, go to www.benefitsgo.com/exactsciences.

Optum Rx offers certain programs that address specific needs including diabetes. View the carrier contact sheet on page 28 to connect with an Optum Rx 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) | \$3,200/\$6,400 | \$0 |
| Out-of-Pocket Maximum (Individual/Family) | \$3,200/\$6,400 | \$1,500/\$3,000 |
| Coinsurance | 100% | 100% |
| Company HSA Contribution (Individual/Family) | \$1,250/\$2,500 | 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.*

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 that 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 have 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 Options

Employees have the option to choose between two vision vendors, EyeMed and VSP. The coverage and cost of the plans are similar with the main difference between these two plans being the network of providers. The EyeMed network includes Target and Lens Crafters while VSP includes many smaller optical providers. For an up-to-date listing of providers in your area visit www.eyemed.com for EyeMed and www.vsp.com for VSP.

| EyeMed/VSP | | |
|--|--|---|
| | In-Network | Out-of-Network |
| Eye Examination Copay (every 12 months) | \$10 | Up to \$50 reimbursement |
| Lenses (every 12 months) | | |
| Single Vision | 100% | Up to \$50 reimbursement |
| Bifocal | 100% | Up to \$75 reimbursement |
| Trifocal | 100% | Up to \$100 reimbursement |
| Frames (every 24 months) | \$260 allowance; 20% discount on balance | Up to \$75 reimbursement |
| Contact Lenses (every 12 months) | | |
| Elective | \$150 allowance, 15% discount off balance | Up to \$120 reimbursement |
| Medically Necessary | 100% | Up to \$200 reimbursement |
| Key Vision Plan Differences | | |
| Network | VSP | EyeMed |
| Provider Network Link | https://www.vsp.com/eye-doctor | https://eyemed.com/en-us |
| Plan Design | Choose between contacts or lenses each year | Frame and contact benefit allowance can be used in the same benefit year |
| Lens Options Copays (In Network) | Anti reflective: \$41 Polycarbonate: \$31 Standard Progressives: \$0 Photochromic: \$75 UV Coating: \$10 | Anti reflective: \$45 Polycarbonate: \$40 Standard Progressives: \$0 Photochromic: \$75 UV Coating: \$15 |
| Contact Lenses | Mail in rebates offered on eligible contact lenses | 15% off conventional lenses once funded benefit is used |
| Contact Lens Fit and Follow-up | Copay will never exceed \$50 for either Standard or Premium | Copay is \$40 for Standard 10% off retail price for Premium |
| Sunglasses | 20% off unlimited additional pairs of sunglasses when purchased from any VSP provider within 12 months of your last WellVision exam Members can use funded benefits to get prescription sunglasses | 20% off non-prescription sunglasses \$50 off non-prescription sunglasses at Sunglass Hut Members can use funded benefits to get prescription sunglasses or they can use their 40% off a complete 2nd pair discount to get a pair of prescription sunglasses |
| 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 | Ampliphon: 40% off hearing exams and low price guarantee on hearing aids |
| ID Cards | No ID Card | ID Cards and Welcome Kit |

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 noncovered 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.



Did You Know?

In 2022 **only 12% of Exact Sciences HSA plan participants were using the investment fund portfolio** within their HSA account.

Based on Optum Financial data from May 2023

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 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.

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)

PER PAYCHECK CONTRIBUTION ELECTIONS: There is an employer contribution to the elected HSA for 2024. In addition to this, employees can make a pre-tax contribution election as part of their open enrollment event in Workday.

| How much can you contribute? | 2024 Annual IRS Contribution Limit | 2024 Annual Exact Sciences Contribution | Your 2024 Maximum Contribution Amount |
|------------------------------|------------------------------------|---|---------------------------------------|
| Individual Coverage | \$4,150* | \$1,250 | \$2,900 |
| Family Coverage | \$8,300* | \$2,500 | \$5,800 |

*Total IRS contribution limits for 2024 are cumulative of Exact Sciences funding. Individuals age 55 or older in 2024 can contribute an additional \$1,000 in "catch-up" contributions.

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.

Other insurance or accounts not allowed with an HSA:

- 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 previous three months, unless used for a service-connected disability

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



Flexible Spending Accounts (FSAs)

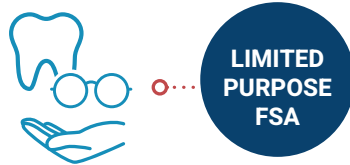
Reduce your tax bill while putting aside money for health and dependent care needs.

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.



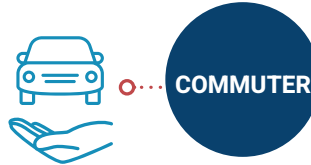
HEALTH CARE FSA

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



LIMITED PURPOSE FSA

Dental and vision expenses



COMMUTER

Transit/parking for work



DEPENDENT CARE FSA

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

Go to www.benefitsquest.com/fsa 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.
2. Your contributions are deducted from each paycheck on a pre-tax basis in equal installments throughout the calendar year.
3. 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.

| 2024 Annual Maximum Contribution Limits | |
|---|---|
| Health Care Flexible Spending Account | \$3,200 |
| Limited Purpose Health Care Flexible Spending Account | \$3,200 |
| Dependent Care Flexible Spending Account | \$5,000 (\$2,500 if married and filing separate tax returns) |
| Commuter Benefits: Transit/Parking* Expenses | \$315 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.

2023 & 2024 FSA Participant Information

2023 Participants: The deadline for submitting claims incurred in 2023 for reimbursement is March 31, 2024. Carryover of your 2023 balances into 2024 (up to the IRS limit of \$610) is only permitted for Healthcare & Limited Purpose FSAs. The Dependent Care FSA is not eligible for any carryover.

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 Healthcare & 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.

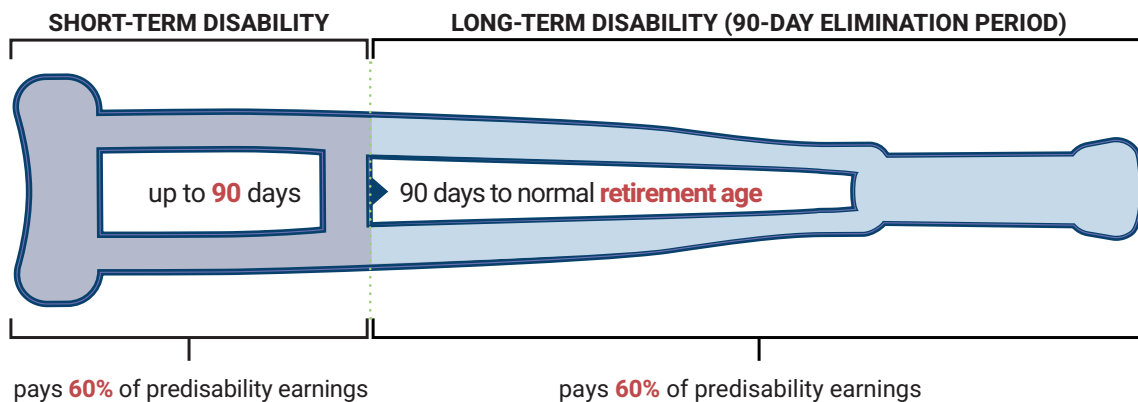
In addition to the insurance protection provided by this plan, employees have access to 24/7 medical, travel and security assistance.

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 2023 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 2024 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

NEW! 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.

Whole Life Insurance

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.

| | |
|---|---|
| Lifetime Level Death Benefit Provides a fixed benefit amount for the duration of the policy. | Employee Coverage* <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 |
| | Spouse/Domestic Partner Coverage* <ul style="list-style-type: none"> • \$10,000 increments 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 |
| | Child(ren) Coverage* <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 Feature - Accelerated Death Benefit for Long-Term Care

You or a covered family member can claim an advance of the death benefit after a 90-day elimination period if you meet the below requirements:

1. Are certified by a physician as chronically ill, as defined in the policy
2. Receiving qualified long-term care services

This long-term care benefit pays the recipient a monthly benefit of 6% of the death benefit for up to 34 months.

For example, if you enroll in \$100,000 of Whole Life Insurance with Long-Term Care coverage, upon qualifying for the Long-Term care benefit payout, you would receive 6% or \$6,000 monthly for up to 34 months.

Additional Plan Features

- ✓ **Guaranteed Level Premiums:** Affordable rates are locked in and are guaranteed for the life of 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.
- ✓ **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:** 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.

You are eligible for a lump sum benefit amount as soon as you are admitted and the dollar amount can increase depending on how long you stay.

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).

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.*



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).



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 such as a fracture, burn, ligament damage or major concussion. 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. The plan covers a wide variety of injuries and accident-related expenses, including:

- ✓ 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).

The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable.



Exact Sciences Wellness Program

Exact Sciences believes in offering opportunities for employees to be well and live well. Both onsite and virtual offerings are promoted throughout the year to support employee wellbeing.

To learn more about all components of the Wellness Program visit:

<https://nucleus.exactsciences.com/a/nucleus/home/nav-employee-resources/wellness>

Below we focus on one Wellness Program component, the Health Risk Assessment (HRA) Program. Those who participated in the 2023 program are offered an incentive in the form of a benefit credit on employee contributions for medical coverage in 2024*.

Health Risk Assessment Program

The HRA Program consists of three components: a health assessment questionnaire, a biometric screening, and a wellbeing coaching session. This free, confidential, and voluntary program is offered to help participants gain a deeper insight into their health risks.

All U.S.-based regular full-time and part-time employees of Exact Sciences hired or rehired before May 2, 2023, 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 after May 2, 2023, the spouse/domestic partner will receive the same benefit credit as the employee for 2023 and 2024. As an example, an employee gets married on August 5, 2023. The spouse is not eligible to participate in the HRA program in 2023. The spouse's benefit credit will be the same as the employee's benefit credit for 2023 and 2024.

Financial Incentive

Employees and their spouses/domestic partners who participated in the 2023 HRA Program may be provided with a reduction in their employee contributions for medical coverage in 2024.

**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 2023 HRA Program by the required deadline and enroll in Exact Sciences medical coverage in 2024.

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.

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

***Employees hired on or after May 2, 2023, will automatically receive the full benefit credit incentive for 2023 and 2024. In addition to this, all employees under the Exact Sciences subsidiary of Resolution Bioscience will also be defaulted on a one-time basis to the full benefit credit incentive.*





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 Protections 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

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. The LegalEASE prepaid legal plan is \$7.38 bi-weekly via payroll deductions. 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 1/1/2024.

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.

Important Things You Need to Know and Do

During this year's Open Enrollment, please make sure you review your benefits for 2024 to ensure you select the plans that fit you and your family's needs. The Open Enrollment period is October 30 - November 13.

- ✓ **2024 Open Enrollment Materials:** Review benefit plan details at www.benefitsgo.com/exactsciences.
- ✓ **Benefit Counselors:** Onsite at select locations. Schedule your virtual appointment at www.benefitsgo.com/exactscienceswebscheduler.
- ✓ **Eligible Dependents:** Double check that all desired dependents are enrolled and eligible for benefit plan options that you have elected.
- ✓ **Contributions:** Elect or re-elect the FSAs and HSA each year. (Need to elect the HSA each year to receive the Employer Contribution.)
- ✓ **Beneficiaries:** Review your beneficiaries for your income protection benefits.
- ✓ **Submit:** Your elections by November 13, 2023.
- ✓ **Print/Save:** Print a confirmation statement as proof of your elections.
- ✓ **EOI:** Look for a "to-do" task from Workday if you need to complete the Evidence of Insurability (EOI) Form. (Must be completed within 60 days.)

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.

NOTE: 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 13, 2023.



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 2024 benefit plan details, visit www.benefitsgo.com/exactsciences.



2024 Employee Contributions

As a healthcare organization, we strongly believe in providing access to quality healthcare at an affordable price for our employees.

For nearly a decade, we've taken a one-size-fits-all approach to our medical plan rates, meaning no matter what level of pay, employees participating in the same health plan paid the same amount for their health coverage. As a result, the amount paid as a percentage of base pay is vastly different for a front-line employee compared to those at the vice president level or above.

Our goal is to keep access to health coverage affordable for all employees. Therefore, we have moved to a tiered approach to employee contributions for our medical plans and employees who are vice president level and above will pay more towards the cost of coverage than other employees.

For 2024 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.

Below are the employee contribution amounts for benefits effective January 1, 2024 - December 31, 2024.

FHRA stands for Full HRA Participant, PHRA stands for Partial HRA Participant, and NHRA stands for Non-HRA Participant. See how participation in the annual Wellness HRA Program impacts your payroll deductions, page 19.

United Healthcare (UHC) Medical Plan

| Bi-Weekly Non VP+ Employee Contributions | HDHP | | | PPO | | | EPO | | |
|--|------|---------|----------|----------|----------|----------|----------|----------|----------|
| | FHRA | PHRA | NHRA | FHRA | PHRA | NHRA | FHRA | PHRA | NHRA |
| Employee Only | \$0 | N/A | \$48.76 | \$44.60 | N/A | \$76.29 | \$67.79 | N/A | \$99.48 |
| Employee + Spouse/DP | \$0 | \$55.80 | \$111.60 | \$99.15 | \$135.42 | \$171.69 | \$152.44 | \$188.71 | \$224.98 |
| Employee + Child(ren) | \$0 | N/A | \$92.10 | \$82.41 | N/A | \$142.28 | \$126.83 | N/A | \$186.70 |
| Family | \$0 | \$73.95 | \$147.90 | \$128.80 | \$176.86 | \$224.93 | \$199.38 | \$247.44 | \$295.51 |

| Bi-Weekly VP+ Employee Contributions | HDHP | | | PPO | | | EPO | | |
|--------------------------------------|---------|----------|----------|----------|----------|----------|----------|----------|----------|
| | FHRA | PHRA | NHRA | FHRA | PHRA | NHRA | FHRA | PHRA | NHRA |
| Employee Only | \$29.25 | N/A | \$78.01 | \$90.37 | N/A | \$122.06 | \$127.49 | N/A | \$159.18 |
| Employee + Spouse/DP | \$66.97 | \$122.77 | \$178.57 | \$202.17 | \$238.44 | \$274.71 | \$287.43 | \$323.70 | \$359.97 |
| Employee + Child(ren) | \$55.26 | N/A | \$147.36 | \$167.78 | N/A | \$227.65 | \$238.85 | N/A | \$298.72 |
| Family | \$88.74 | \$162.69 | \$236.64 | \$263.76 | \$311.82 | \$359.89 | \$376.68 | \$424.74 | \$472.81 |

Kaiser Medical Plan (Northern CA Only)

| Bi-Weekly Non VP+ Employee Contributions | HDHP | | | HMO | | |
|--|------|---------|----------|----------|----------|----------|
| | FHRA | PHRA | NHRA | FHRA | PHRA | NHRA |
| Employee Only | \$0 | N/A | \$48.76 | \$41.66 | N/A | \$73.35 |
| Employee + Spouse/ DP | \$0 | \$55.80 | \$111.60 | \$102.83 | \$135.42 | \$168.00 |
| Employee + Child(ren) | \$0 | N/A | \$92.10 | \$72.66 | N/A | \$132.53 |
| Family | \$0 | \$73.95 | \$147.90 | \$177.17 | \$220.35 | \$263.54 |

| Bi-Weekly VP+ Employee Contributions | HDHP | | | HMO | | |
|--------------------------------------|---------|----------|----------|----------|----------|----------|
| | FHRA | PHRA | NHRA | FHRA | PHRA | NHRA |
| Employee Only | \$29.25 | N/A | \$78.01 | \$85.67 | N/A | \$117.36 |
| Employee + Spouse/ DP | \$66.97 | \$122.77 | \$178.57 | \$196.26 | \$232.53 | \$268.80 |
| Employee + Child(ren) | \$55.26 | N/A | \$147.36 | \$152.18 | N/A | \$212.05 |
| Family | \$88.74 | \$162.69 | \$236.64 | \$325.53 | \$373.59 | \$421.66 |

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.



2024 Employee Contributions

Dental Plan

| BI-WEEKLY EMPLOYEE CONTRIBUTIONS | CORE | BUY-UP |
|----------------------------------|---------|---------|
| Employee Only | \$3.31 | \$6.02 |
| Employee + Spouse/DP | \$6.62 | \$12.03 |
| Employee + Child(ren) | \$7.11 | \$12.94 |
| Family | \$12.08 | \$21.96 |

Vision Plans

| BI-WEEKLY EMPLOYEE CONTRIBUTIONS | EYEMED | VSP |
|----------------------------------|--------|--------|
| Employee Only | \$0.55 | \$0.55 |
| Employee + Spouse /DP | \$1.00 | \$1.00 |
| Employee + Child(ren) | \$1.06 | \$1.05 |
| Family | \$1.63 | \$1.62 |

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 | \$4.38 |
| Family | \$7.84 |

Prepaid Legal

| BI-WEEKLY RATES | |
|-----------------|--------|
| Family | \$7.38 |



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, 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 make changes at any time to the benefits, costs, and other provisions relative to benefits.

REMINDER OF AVAILABILITY OF HIPAA PRIVACY NOTICE

This is to remind plan participants and beneficiaries of the Exact Sciences Corporation Employee Benefits Plan (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 Plan Privacy Notice upon your written request to the Human Resources Department, at the following address: Exact Sciences, Human Resources 5505 Endeavor Lane Madison, WI 53719 If you have any questions, please contact hr@exactsciences.com.

HIPAA NOTICE OF 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 this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing towards 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).

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.

If you decline enrollment for yourself or for an eligible dependent (including your spouse) while Medicaid coverage or coverage under a state children's health insurance program is in effect, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage. However, you must request enrollment within 60 days after your or your dependents' coverage ends under Medicaid or a state children's health insurance program.

If you or your dependents (including your spouse) become eligible for a state premium assistance subsidy from Medicaid or through a state children's health insurance program with respect to coverage under this plan, you may be able to enroll yourself and your dependents in this plan. However, you must request enrollment within 60 days after your or your dependents' determination of eligibility for such assistance.

To request special enrollment or obtain more information, contact hr@exactsciences.com.

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 information on WHCRA benefits, contact your plan administrator at hr@exactsciences.com.

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).

HRA PROGRAM NOTICE

The Exact Sciences HRA Program is a voluntary program available to all eligible employees of Exact Sciences and subsidiaries. The HRA 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 HRA Program, you will be asked to complete a voluntary health assessment questionnaire 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 may include a test for nicotine use and a blood test for glucose or A1C, triglycerides, total cholesterol, LDL cholesterol and HDL cholesterol. You are not required to complete the health assessment questionnaire or to participate in the blood test or other medical examinations.

However, employees and spouses/domestic partners who complete the requirements of the HRA Program will receive 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 Sciences. Although you are not required to complete the HRA Program, only employees and spouses/domestic partners who do so will receive this incentive. Employees who choose to participate in the HRA Program will also receive Exact Sciences Wellness Points for completing the required items. 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 by June 30, 2023. The information from your health assessment questionnaire 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 HRA 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 HRA Program and Exact Sciences may use aggregate information collected to design a program based on identified health risks in the workplace, the HRA Program will never disclose any of your personal information either publicly or to your employer, except as necessary to respond to a request from you for a reasonable accommodation needed to participate in the HRA Program, or as expressly permitted by law. Medical information that personally identifies you that is provided in connection with the HRA 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 HRA Program and you will not be asked or required to waive the confidentiality of your health information as a condition of participating in the HRA Program or receiving an incentive. Anyone who receives your information for purposes of providing you services as part of the HRA Program will abide by the same confidentiality requirements. The only individual(s) who will receive your personally identifiable health information is (are) the biometrics screening and HRA vendor, the nurse drawing the blood and the health coach in order to provide you with services under the HRA Program. In addition, all medical information obtained through the HRA Program will be maintained separate from your personnel records, information stored electronically will be encrypted and no information you provide as part of the HRA Program will be used in making any employment decisions. 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 HRA 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 HRA Program, nor may you be subjected to retaliation if you choose not to participate. If you have questions or concerns regarding this notice, please contact wellness@exactsciences.com.

IMPORTANT NOTICE FROM EXACT SCIENCES ABOUT YOUR PRESCRIPTION DRUG COVERAGE AND MEDICARE

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.



Important Notices

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 provided through the Exact Sciences Medical Plan (HDHP, PPO, EPO, and Kaiser HDHP and Kaiser HMO options) 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 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. You can keep this coverage if you elect Medicare Part D and your current Exact Sciences coverage will coordinate with Part D coverage. If you do decide to join a Medicare drug plan and drop your current Exact Sciences coverage, you and your dependents will be able to get this coverage back.

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 nineteen 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 number 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 (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help
- 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.socialsecurity.gov, or call them at 1-800-772-1213 (TTY 1-800-325-0778).

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, 2023. Contact your State for more information on eligibility –



Important Notices

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: <http://dhss.alaska.gov/dpa/Pages/medicaid/default.aspx>

ARKANSAS – Medicaid

Website: <http://myarhipp.com/>
Phone: 1-855-MyARHIPP (855-692-7447)

CALIFORNIA – Medicaid

Website: Health Insurance Premium Payment (HIPP) Program <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://www.colorado.gov/pacific/hcpf/child-healthplan-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.flmedicaidprecovery.com/flmedicaidprecovery.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-reauthorizationact-2009-chipra>
Phone: (678) 564-1162, Press 2

INDIANA – Medicaid

Healthy Indiana Plan for low-income adults 19-64
Website: <http://www.in.gov/tssa/hip/>
Phone: 1-877-438-4479
All other Medicaid
Website: <https://www.in.gov/medicaid/>
Phone: 1-800-457-4584

IOWA – Medicaid and CHIP (Hawki)

Medicaid Website: <https://dhs.iowa.gov/ime/members>
Medicaid Phone: 1-800-338-8366
Hawki Website: <http://dhs.iowa.gov/Hawki>
Hawki Phone: 1-800-257-8563
HIPP Website: <https://dhs.iowa.gov/ime/members/medicaid-a-to-z/hipp>
HIPP Phone: 1-888-346-9562

KANSAS – Medicaid

Website: <https://www.kancare.ks.gov/>
Phone: 1-800-792-4884
HIPP Phone: 1-800-766-9012

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: KIHIPPPROGRAM@ky.gov
KCHIP Website: <https://kidshealth.ky.gov/Pages/index.aspx>

Phone: 1-877-524-4718
Kentucky Medicaid Website: <https://chfs.ky.gov>

LOUISIANA – Medicaid

Website: www.medicaid.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: (617) 886-8102

MINNESOTA – Medicaid

Website: <https://mn.gov/dhs/people-we-serve/children-and-families/health-care/health-care-programs/programs-and-services/other-insurance.jsp>
Phone: 1-800-657-3739

MISSOURI – Medicaid

Website: <http://www.dss.mo.gov/mhd/participants/pages/hipp.htm>
Phone: 573-751-2005

MONTANA – Medicaid

Website: <http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP>
Phone: 1-800-694-3084
Email: HSHIPPProgram@mt.gov

NEBRASKA – Medicaid

Website: <http://www.ACCESSNebraska.ne.gov>
Phone: 1-855-632-7633
Lincoln: 402-473-7000
Omaha: 402-595-1178

NEVADA – Medicaid

Medicaid Website: <http://www.dhcfp.nv.gov>
Medicaid Phone: 1-800-992-0900

NEW HAMPSHIRE – Medicaid

Website: <https://www.dhhs.nh.gov/programsservices/medicaid/health-insurance-premium-program>
Phone: 603-271-5218
Toll free number for the HIPP program: 1-800-852-3345, ext. 5218

NEW JERSEY – Medicaid and CHIP

Medicaid Website: <https://www.state.nj.us/humanservices/dmahs/clients/medicaid/>
Medicaid Phone: 609-631-2392
CHIP Website: <http://www.njfamilycare.org/index.html>
CHIP Phone: 1-800-701-0710

NEW YORK – Medicaid

Website: https://www.health.ny.gov/health_care/medicaid/
Phone: 1-800-541-2831

NORTH CAROLINA – Medicaid

Website: <https://medicaid.ncdhhs.gov/>
Phone: 919-855-4100

NORTH DAKOTA – Medicaid

Website: <http://www.nd.gov/dhs/services/medicalsev/medicaid/>
Phone: 1-844-854-4825

OKLAHOMA – Medicaid and CHIP

Website: <http://www.insureoklahoma.org>
Phone: 1-888-365-3742

OREGON – Medicaid

Website: <http://www.healthcare.oregon.gov/Pages/index.aspx>
<http://www.oregonhealthcare.gov/index-es.html>
Phone: 1-800-699-9075

PENNSYLVANIA – Medicaid

Website: <https://www.dhs.pa.gov/Services/Assistance/Pages/HIPPProgram.aspx>
Phone: 1-800-692-7462
CHIP Website: <https://www.dhs.pa.gov/CHIP/Pages/CHIP.aspx>
CHIP Phone: 1-800-986-KIDS (5437)

RHODE ISLAND – Medicaid and CHIP

Website: <https://www.eohhs.ri.gov/>
Phone: 1-855-697-4347, or 401-462-0311 (Direct Rlte Share Line)

SOUTH CAROLINA – Medicaid

Website: <https://www.scdhhs.gov>
Phone: 1-888-549-0820

SOUTH DAKOTA - Medicaid

Website: <http://dss.sd.gov>
Phone: 1-888-828-0059

TEXAS – Medicaid

Website: <http://gethipptexas.com/>
Phone: 1-800-440-0493

UTAH – Medicaid and CHIP

Medicaid Website: <https://medicaid.utah.gov/>
CHIP Website: <http://health.utah.gov/chip>
Phone: 1-877-543-7669

VERMONT– Medicaid

Website: <https://dvha.vermont.gov/members/medicaid/hipp-program>
Phone: 1-800-250-8427

VIRGINIA – Medicaid and CHIP

Website: <https://www.coverva.org/en/famis-select>
<https://www.coverva.org/en/hipp>
Medicaid/CHIP Phone: 1-800-432-5924

WASHINGTON – Medicaid

Website: <https://www.hca.wa.gov/>
Phone: 1-800-562-3022

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)

WISCONSIN – Medicaid and CHIP

Website: <https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm>
Phone: 1-800-362-3002

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, 2023, 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 | United Healthcare Group #921825 | 1-833-822-7419 | www.uhc.com App: United Healthcare |
| Rx | Optum Rx 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 | EyeMed Group #1030237 VSP Group #30100211 | 1-866-800-5457 1-800- 877-7195 | www.eyemed.com App: EyeMed Members 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 |
| Whole Life Insurance with Long-Term Care | Allstate Group #82725 | 1-800-521-3535 | www.allstate.com |
| STD & LTD Disability | Prudential Contract number: 71615 | 1-877-367-7781 | www.prudential.com |
| Identity Theft Protection | NortonLifeLock | 1-800-607-9174 | www.nortonlifelock.com |
| Prepaid Legal | LegalEASE | 1-800-248-9000 | www.legaleaseplan.com/exactsciences |
| Auto/Home | Farmers 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 +44 2039 015895 (UK/FOS) | www.acetravelassistance.net |
| Family Formation | Carrot | | Email: support@get-carrot.com |
| Medical Reimbursement Account (MRA) | WEX | 1-866-451-3399 | www.wexinc.com |