

Total Rewards from CVS Health®: Focus on Your Benefits

We are proud of our **great benefits for great people**. Find resources beyond your paycheck with something for everyone, at every stage of your life and career. Explore offerings *for all, at left*. If you are regularly scheduled to work 30 or more hours per week, you are considered a full-time colleague for benefits eligibility; also see offerings *at right*. New hires: See your offer letter for details on benefits eligibility.

FINANCIAL resources for today and your future

All colleagues (a few have eligibility specifics)

- ✓ **No-cost Colleague Discount Card:** 30% off CVS Pharmacy store brands and 20% off other non-sale purchases in store and cvs.com
- ✓ **No-cost financial coaching, webcasts and other resources:** Manage finances or debt; save for the future; plan for your or your child's education
- **401(k) savings plan** and after one year of service with at least 1,000 hours, get a dollar-for-dollar match, on your savings up to 5% of pay
- **Employee Stock Purchase Plan** to buy CVS stock at a 10% discount¹
- **rapid! OnDemand pay** program for early access to earned wages
- **Bank at work** programs, including emergency savings + bonus, discounted services and loans with partner banks and credit unions
- **Supplemental life insurance** options² to buy coverage for yourself
- **Universal life insurance with living benefits²** – life insurance plus ability to receive advance payments
- ✓ **Business travel accident insurance**
- **Back-up child and elder care** and virtual learning options through Bright Horizons® – **five** uses each plan year with low copays³
- **Identity theft protection**
- **Legal services plan**
- Account that saves on taxes if you take **public transportation** to work³
- **Benefit Extras options:** Auto and home/renters insurance, pet health plans, purchase financing³, plus Discount Center with great deals on phones, cars, travel, entertainment, electronics, appliances and more
- **Challenge grants** up to \$1,500 for a non-profit for whom you volunteer
- **Disaster and hardship support** through the Employee Relief Fund

Full-time colleagues (regularly scheduled to work 30+ hours per week)

All benefits at left, plus:

- **Flexible Spending Accounts (FSAs):** health care, limited purpose health care, dependent (day) care – can help reduce your income taxes³
- ✓ **No-cost basic life and Accidental Death & Dismemberment** insurance equal to one times your Annual Benefits Base Rate (ABBR)
- **Supplemental life** insurance for you, spouse/partner and/or children
- ✓ **No-cost short- and long-term disability insurance** for income if you become disabled
- Annual **college scholarship** opportunity for children of colleagues

More no-cost benefits:

- ✓ **Paid Time Off:** vacation, sick time, and holidays
- ✓ **Family Building Benefit:** Virtual 24/7 access to quality specialists. Get consultative support on fertility, preconception, pregnancy, postpartum, miscarriage/loss, adoption, surrogacy and more. Get reimbursed for eligible expenses related to adoption, acquisition of donor material, surrogacy and doula services (\$25,000 lifetime max).⁴
- ✓ **Paid Parental Leave** of 100% of pay for 4 weeks of bonding with a newborn, newly adopted child or newly placed foster child; available to parents regardless of gender, after one year of service

Notes:

✓ = **Automatically available, at no charge to you.**

¹ Eligible to participate in next offering period following 90 days of service.

² Available to colleagues regularly scheduled to work 12+ hours per week.

³ Not available in Puerto Rico.

⁴ If hired June 1, 2024, or later, you have a one-year waiting period to incur and submit expenses for reimbursement.

WELLNESS resources to support your total health

All colleagues (a few have eligibility specifics)

Opportunity to enroll in:

- **Dental** benefits
- **Vision** benefits
- **Supplemental health plans:** accident, critical illness and/or hospital indemnity¹
- **Fixed indemnity plan:** cash benefits for doctor visits, medical imaging, prescriptions, surgeries and hospital stays²
- **RxSavingsPlus** discounts: save 80% on generics, 40% on brand-name medications at CVS Pharmacies; also save 15% at MinuteClinic[®]
- **Access to retiree medical/dental**, unsubsidized³

No-cost wellness program resources:

- ✓ **No-cost confidential counseling** by Resources For Living[®] – up to 20 private sessions (in-person, phone, video or chat therapy) per person in your household, plus everyday support by phone and online resources
- ✓ **No-cost MinuteClinic preventive visit** and wellness services including flu shots, smoking cessation and weight management
- ✓ **Online live fitness classes** and personal training
- **Wellness apps, gym discounts and more** through Wellhub and Active&Fit Direct[™]
- ✓ **Stress management/resilience** self-help – Mind Companion Self-care (via Resources For Living) and Mindfulness
- ✓ **Virtual counseling** through Talkspace, via Resources For Living
- ✓ **Stamp Out Stigma** and **Faces of Mental Health** programs to talk openly about mental health
- ✓ **Volunteer and giving** opportunities through Community Crew

¹ Available to colleagues regularly scheduled to work 12 or more hours per week.

² Available to colleagues regularly scheduled to work 12-29 hours per week.

³ If age 50+ with a full year of continuous service, and your age + service = at least 55.

Full-time colleagues (regularly scheduled to work 30+ hours per week)

All benefits at left, plus if enrolled in any of our medical plans:

- **Comprehensive medical and prescription benefits;** in line with our mission to make health care more affordable, premiums are based on income, with up to 95% of your premium company-paid⁴
- Benefits with **no member cost share (no cost to you)** include:
 - **Preventive care:** physical exams, screenings such as mammograms and colonoscopies, preventive generic medications, brand insulin and supplies, childhood immunizations, eye exams, hearing exams, vaccines, prenatal care, contraceptives and more
 - **Lifestyle and condition coaching** to help you take charge of your health
- If enrolled in a Health Savings Plan option and Annual Benefit Base Rate (ABBR) is \$250,000 or less, annual **HSA** contributions from CVS Health of \$500 for single or \$1,000 for family coverage
- **Diabetes support** program to navigate your care and live better

Programs available if enrolled in an Aetna medical plan option:⁵

- **Aetna One[®] Advocate** – no-cost for concierge-level health support
- **Autism ABA therapy coverage** to help you and your family member
- **Compassionate Care support** for serious illnesses
- **CVS Virtual Care[™]**, including mental health counseling
- **Expert medical opinion program** for peace of mind on health decisions, through 2nd.MD

⁴ The percent of premium paid by the company is lower for higher-paid colleagues.

⁵ Our other medical plans also offer resources on several topics.

CAREER resources to help you grow

All colleagues (a few have eligibility specifics)

- **Up to \$3,000 per year reimbursement** for a job-related degree-based program or \$1,500 for approved job-related courses
 - A path to an accredited high school diploma through **Career Online High School at no cost to you**
 - Options to **earn a degree at no cost to you** from University of Phoenix, Capella University, Strayer University and Colorado Technical University using your \$3,000 per year tuition assistance benefit
 - **Discounts** to save on degrees from **230+ colleges** in the EdAssist network
 - No-cost support from professional **education coaches** to help you select the best school and program to meet your career goals
- **Virtual tutoring and test prep support** for colleagues and their families
- **Heart At Work® Recognition** and **myService Award**
- ✓ **Peer networking opportunities**, such as Colleague Resource Groups, Well-being Champion Network and CVS Health Ambassadors
- ✓ **Culture- and purpose-building opportunities**, such as community service, volunteerism, colleague giving and company matching

CVS Health career opportunities and training tailored to all:

- ✓ Find **career opportunities** within the company on **Colleague Zone**; use the search bar, type “Job openings,” and you can input your desired job category and request alerts
- ✓ No-cost **online learning** to grow in your role and career
- ✓ No-cost access to **business, leadership and development courses**

Visit Benefit Moments

BenefitMoments.com
(or scan code at right)

Helpful benefits and wellness information for you and your spouse/partner; no login needed.



Learn more on Colleague Zone

ColleagueZone.CVS.com after hire date (or scan at right)
Log in for personalized info.

Or call the HR Service Center at
1-888-694-7287 for benefits help.



If enrolled in a CVS Health medical plan through Aetna, **Aetna One® Advocate** for concierge-level support on almost any health need. Call **1-800-558-0860** (on back of your ID card). If enrolled in other medical plans, see the number on your ID card.

This is a summary for informational purposes only. See details online, including eligibility specifics and effective dates for some benefits. If there is any difference between this publication and plan documents, the official plan documents govern. CVS Health reserves the right to amend, modify or terminate all or part of its benefit plans at any time. This description is not an employment contract or guarantee. Colleague contributions are not used to pay plan expenses for vendors or other service providers that are subsidiaries of CVS Health, except as may be permitted by ERISA. Union colleagues are not covered unless their collective bargaining agreement specifically provides for a benefit.