



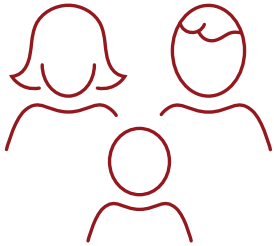
Total 
Wellbeing

Benefits Guide  2024

serco

Physical. Emotional. Financial. Social. Career. Community.

A place you can count on



At Serco, the health, wellbeing and safety of you and your family are a top priority. Whether it's supporting physical health, finding balance or planning for the future, we're all taking steps to focus on the needs of today and tomorrow. Throughout your adventures, Serco is committed to providing resources to nurture your evolving needs and priorities.

Serco is proud to be a place for you.

Open Enrollment is November 1 - November 21, 2023.

Review the enclosed information for more details on the benefits, tools and resources available. When you are ready to enroll, use the checklist on page 8 to guide you through the process.



New for 2024

As you review options for 2024, be sure to consider your anticipated care needs. Explore Serco's plan options and ways to save and invest.

A place you can count on

Managing cost increases

Health care costs continue to increase nationwide, and Serco recognizes how important managing any increases remains for employees. While you'll see minor increases in premiums across plans, we are proud to continue to cover a majority of those costs for you. You'll also find several enhancements we are able to provide in our offerings.

Mental health support

Serco cares about your mental health. To help eliminate cost barriers, we are excited to announce that under our Cigna medical plans you will only pay your primary care visit costs. For those on the Gold Plus HSA plan, you must first meet your deductible.

Family-building options through Maven

New for 2024, Maven is a support resource offering access to a care team focused on your specific needs, including:

- fertility and family building,
- maternity and newborn care,
- parenting and pediatrics, and
- menopause and as-needed care.

Medical and dental plan design changes

The Gold HRA and Bronze plans will now offer a \$45 copay for specialist visits (deductible and coinsurance do not apply). The annual deductible and out-of-pocket maximum are increasing slightly in all Cigna medical plans: Platinum, Gold Plus HSA, Gold HRA and Bronze plans. Dental plan coverage is enhanced for specialty consultations and child preventive care sealants.

myVoyage

Through Serco's myVoyage™ tool, you can access personalized insight to support your benefit decisions.

Coming soon: Long-term care planning

Through a special enrollment in 2024, Serco employees will have access to Chubb, a new long-term care plan — for both life insurance coverage for your family and long-term care support for you.

Serco is committed to nurturing an environment where you can grow and thrive, and where you are heard and valued. Our offerings are designed to enable you to meet your physical, emotional, financial, social, career and community goals.

It's time to take a look at your Serco benefit options and consider what works best for you, your family and your lifestyle.

Learn More

Attend one of the 2024 Benefit Briefings to learn more about our offerings and get your questions answered by the Serco Benefits team. Find the Benefit Briefings schedule with links to attend on the [2024 Benefits SercoConnect Site](#).



Read This First

Enroll Now

Enrollment Information

Employer-Paid Benefits

Eligibility for Benefits

Voluntary Benefits

Free Money

Wellbeing Benefits

Pre-Tax Benefits

Key Contact Information

This benefits guide contains highlights of the benefit plans offered by Serco Inc. Serco has made every effort to ensure this guide accurately reflects the plan documents and contracts. If there is a discrepancy between this guide and those documents or contracts, then the document, contract or summary plan descriptions will take precedence.



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Enrollment Information

Key Questions to Consider

Take time to learn about your Serco 2024 benefit options and ask yourself these questions to prepare for enrollment.

- Did my coverage meet my needs last year? Was I able to choose providers I liked?
- How much did I spend on health care last year? Are there opportunities to save money in 2024?
- Have I reviewed the advantages of the Gold Plus HSA Plan and considered what it offers to my family and me?
- Do I anticipate any major changes or events in 2024, such as dependent updates, major medical procedures, pregnancies or surgeries?
- Can I lower my out-of-pocket health care or dependent care costs by using a Flexible Spending Account (FSA)?
- What is my share of medical costs? Do I understand what my share of the costs will be in 2024?
- Do I have the appropriate amount of life insurance to protect my family?
- Would other benefits offered by Serco be useful for my family and me?
- Do I have other coverage available through my spouse/domestic partner or elsewhere? (You may find coverage on healthcaremarketplace.com or through other providers.)



SIGNING UP FOR THE GOLD PLUS HSA PLAN?

When you enroll, you can elect how much you want to contribute to your HSA out of your paycheck (and you can make changes at any time). Shortly after you enroll, you'll receive a welcome kit with more information about how to use your HSA.

Note: If you have a balance in an HRA and you waive medical coverage or if you elect the Gold Plus HSA plan, your HRA balance as of December 31, 2023, will be forfeited.

DIGITAL SUPPORT TOOL AVAILABLE

myVoyage offers personalized digital guidance during enrollment that can help you make optimal spending and saving decisions across health, emergency savings and retirement. To learn more, visit sercobenefits.com.



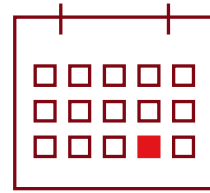
Enrollment Decisions and Deadlines

If you are enrolling during the 2024 Open Enrollment period, you must enroll between **Wednesday, November 1 and Tuesday, November 21, 2023.**

You may enroll in, drop or make changes to the following plans:

- Medical (includes prescription drug benefits)
- Dental
- Vision
- Health Savings Account (HSA)*
- Flexible Spending Accounts (FSAs)
- Purchased Paid Time Off (PPTO)
- Supplemental Life* and Accidental Death & Dismemberment Insurance*
- Voluntary Benefits* (e.g., pre-paid legal, pet programs, commuter benefits)
- Enhance your medical coverage with offerings such as Critical Illness, Accidental Injury and Hospital Care Coverage

*These benefits can be added or changed at any point during the year.



IF YOU DO NOT TAKE ACTION DURING OPEN ENROLLMENT:

You will automatically continue in the same plans for 2024, with the exception of the FSAs and PPTO, as these benefits require an active election each year. If your hire date is between November 1 and December 1, 2023, **you must enroll for each year (2023 and 2024) separately.** Please be aware that 2023 elections made on or after November 1, 2023 are not passive, therefore will not automatically continue to 2024.

NEW HIRE ENROLLMENT

If you are an eligible new hire, you must enroll within 30 days of your hire date. If you are eligible for benefits in 2023, you must complete an enrollment election for each year — 2023 and 2024 — separately. After you submit your 2023 elections, click on Begin Guided Enrollment (sercobenefits.com) and proceed with your elections for 2024.

If you are a new hire enrolling for the first time, and you do not actively make a medical, dental and vision plan election within 30 days of your start date, you will be covered only for Basic Life and Accidental Death & Dismemberment Insurance, Short- and Long-Term Disability benefits and the Employee Assistance Program. You will not be enrolled in any medical, dental and vision insurance plans offered by Serco for 2024 unless you have a qualifying event and make a new election for coverage.

Enrollment Checklist

1. Learn about your options by reviewing this guide and the information available through the **2024 Benefits SercoConnect Site**. To log in, use your network username and password. If you have additional questions, you can contact the providers listed on page 43.

2. Go to **sercobenefits.com** to make your elections by November 21, 2023, at 6 p.m. ET or within 30 days of your start date if you are a new hire. Your Serco employee ID number is your username. Your password will be the last six digits of your Social Security number. You will be asked to change your password once you log in. Here, you can also access the benefits-decision support tool through **myVoyage** for personalized digital guidance. This can help you make optimal spending and saving decisions across health, emergency savings and retirement as you enroll.

3. Review all of your dependent information carefully. Serco requires that you provide documentation for all of your newly covered dependents. If you cover a dependent who does not qualify, you will be required to repay any expenses Serco has incurred on behalf of that dependent.

4. Review and/or update your beneficiary designation for your life insurance, 401(k) and HSA, if applicable.

5. Click the *Confirm All Choices* button to finalize your enrollment. You will receive an email to your Serco email account when your benefits have been submitted. If you do not receive an email, you have not completed your enrollment.

6. Print the confirmation of your elections for your records. Please note that your final premium cost will be updated once your dependents have been verified.

7. If you are unable to enroll via the internet, call the Benefits Helpline at (866) 534-8963 and enroll by phone before Tuesday, November 21, 2023, at 6 p.m. ET or within 30 days of your start date if you are a new hire.

After you make your choices, your medical, dental, vision, FSA, HSA and PPTO elections will be effective from January 1, 2024, or the first of the month following your start date, until the end of the plan year (December 31, 2024), unless you experience a qualifying event.

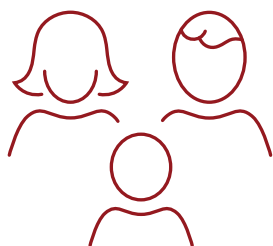
Eligibility for Benefits



Employees who work 30 or more hours per week and are employed in an eligible Benefit Class can enroll in the Serco Benefits Program. If you are a new hire, you must enroll within 30 days of your start date. Benefits become effective on the first of the month following your date of hire and/or on January 1, 2024, if you are enrolling during Open Enrollment.

Covering Your Dependents





You may enroll your eligible dependents for medical, dental, vision, life and Accidental Death & Dismemberment benefits and some voluntary benefits. Eligible dependents include your same-sex or opposite-sex spouse or domestic partner, and children under age 26 (unless classified as disabled).



If you are newly enrolling an eligible dependent(s) for 2024, you will be required to provide documentation to support that they are your eligible dependent(s). Documentation must be submitted no later than November 30, 2023, for newly enrolled dependents added during Open Enrollment in order for your dependent(s) to have coverage for 2024. New hires must submit documentation within 30 days of their start date. Learn more about how to complete the Dependent Eligibility Verification process on the following pages.

Dependent Eligibility Verification: Four Ways to Complete

- Log on to sercobenefits.com to make your benefit elections.
- When you make your benefit elections and add a dependent to coverage, you will be notified that the transaction is pending approval.
- Submit dependent verification in one of the following ways:

	ONLINE	BY MAIL	
	<ul style="list-style-type: none"> • Follow the online instructions to upload the acceptable electronic documents for each eligible dependent. 	<ul style="list-style-type: none"> • Mail copies of acceptable documents to the following address: Serco Inc. Attn: Benefits Department 12930 Worldgate Drive, Suite 600 Herndon, VA 20170 	
	BY FAX	BY EMAIL	
	<ul style="list-style-type: none"> • Fax copies of acceptable documents to (703) 234-6881. 	<ul style="list-style-type: none"> • Email your acceptable electronic documents for each eligible dependent to: benefits.help@serco-na.com 	

Dependent	Definition	Acceptable Documentation
Spouse	Legally married spouse (as defined by federal law)	One of the following: <ul style="list-style-type: none"> • Marriage certificate <hr/> <ul style="list-style-type: none"> • Domestic Partner Affidavit
Domestic Partner	Recognized as valid under the state law where the relationship was established	AND Any one of the following: <ul style="list-style-type: none"> • Driver's license or other state issued identification of spouse or domestic partner with matching addresses <hr/> <ul style="list-style-type: none"> • Current mortgage statement or other proof of joint ownership of the homeⁱ <hr/> <ul style="list-style-type: none"> • Current rent/lease agreementⁱ <hr/> <ul style="list-style-type: none"> • Page 1 of most recent federal or state tax return (1040, 4506, 4506-T, 8879 or M8453) listing spouse, same-sex/opposite-sex domestic partnerⁱ <hr/> <ul style="list-style-type: none"> • Auto/homeowner insurance currently in effectⁱⁱ <hr/> <ul style="list-style-type: none"> • Immigration papers (if marital status is listed) <hr/> <ul style="list-style-type: none"> • Utility bills, with same address currently in effectⁱ

ⁱ You may submit one document displaying both names or one in the employee's and one in the spouse's with matching addresses.

ⁱⁱ To protect your privacy, black out Social Security numbers and all financial information or monetary amounts appearing on any documents submitted.

QUESTIONS?

Contact the Serco Benefits Department at (866) 534-8963 Monday through Friday between 9 a.m. and 6 p.m. ET.

Dependent	Definition
Eligible Child up to Age 26 or over Age 26 if Certified Disabled^{iv}	<p>An eligible child is a child who is your:</p> <ul style="list-style-type: none"> • Biological child <hr/> • Step-child <hr/> • Legally adopted child, including a child placed in your home for the purpose of adoption <hr/> • Child for whom you have legal guardianship <hr/> • Child for whom you are required to provide coverage under a Qualified Medical Child Support Order (QMCSO), as long as the child meets the definition of an eligible dependent <hr/> • Child of any age who meets the guidelines for mental or physical incapacitation before age 26 <hr/> • Child of your domestic partner, same-sex/opposite-sex civil union partner or qualified domestic partner

Acceptable Documentation

<p>Child — Biological</p> <hr/> <p>One of the following:</p> <ul style="list-style-type: none"> • Long-form birth certificate (copy of original)ⁱⁱⁱ <hr/> • Paternity/maternity test (notarized) <hr/> • Report of birth abroad of a U.S. citizen <hr/> • Court-approved child support order <p>OR</p> <p>Any two of the following:</p> <ul style="list-style-type: none"> • Baptismal certificate <hr/> • Hospital record of birth <hr/> • Page 1 of 2020 or 2021 federal or state tax return (1040, 4506, 4506-T, 8879 or M8453) listing eligible dependentⁱⁱ <hr/> • Family registry (foreign births only) 	<p>Child — Legal Guardianship</p> <hr/> <p>One of the following:</p> <ul style="list-style-type: none"> • Adoption papers <hr/> • Court-approved child support order <hr/> • Court-approved guardianship papers <hr/> <p>Child — Adopted</p> <hr/> <p>One of the following:</p> <ul style="list-style-type: none"> • Reissued birth certificate (listing adoptive parent names)
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<p>Child & Step-child — Domestic Partner</p> <hr/> <p>One of the following:</p> <ul style="list-style-type: none"> • Long-form birth certificate (copy of original)ⁱⁱⁱ <hr/> • Reissued birth certificate (listing adoptive parent names) <hr/> • Paternity/maternity test (notarized) <hr/> • Adoption papers <hr/> • Report of birth abroad of a U.S. citizen <hr/> • Divorce decree showing children born to the marriage <hr/> • Court-approved child support order <hr/> • Court-approved guardianship papers 	<p>OR</p> <p>Any two of the following:</p> <ul style="list-style-type: none"> • Baptismal certificate <hr/> • Hospital record of birth <hr/> • Page 1 of 2020 or 2021 federal or state tax return (1040, 4506, 4506-T, 8879 or M8453) listing eligible dependentⁱⁱ <hr/> • Family registry (foreign births only) <p>AND</p> <p>One of the following:</p> <ul style="list-style-type: none"> • Marriage certificate of parents <hr/> • Domestic partner affidavit <hr/> • Common-law affidavit
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ⁱⁱ To protect your privacy, black out Social Security numbers and all financial information or monetary amounts appearing on any documents submitted.

ⁱⁱⁱ A long-form birth certificate includes the name of at least one parent covered under Serco's medical, dental and/or vision plans.

^{iv} If your dependent is over the age of 26 and disabled, you may receive communication directly from Serco Inc. requesting additional documentation regarding your dependent's disability.

Covering a Domestic Partner

Premiums paid on behalf of a domestic partner and his or her children who do not qualify as your dependents under IRS guidelines must be imputed as income for federal income tax purposes. In most cases, domestic partner premiums will be subject to state income tax as well. Be sure to consult your tax advisor for additional information about taxes if you have domestic partner coverage.

After Open Enrollment, you may only make changes to your benefits during a qualifying event, including:

- Marriage or divorce
- The start or end of a qualified domestic partnership
- The birth, adoption, legal custody or death of a dependent
- A change in your employment status or your spouse's/domestic partner's employment status that affects eligibility for coverage
- A child no longer qualifies as a dependent
- Gain or lose coverage through Marketplace Insurance Exchange or other insurer

Any benefit changes you request must coincide directly with your change in family status. To report a change, go to sercobenefits.com and provide Serco Benefits with supporting documentation within 30 days of the qualifying event.

Terms to Know

Coinsurance

Your share of the cost of your care. It's usually a percent of the allowed amount (for example, 20%).

Copay

A fixed amount you pay for a covered service. Usually, you pay it when you get the service. How much you pay depends on the type of service.

Deductible

The amount you pay in a calendar year before your health plan begins to pay.

FSA

Flexible Spending Account (Healthcare FSA, Limited Purpose Healthcare FSA, Dependent Day Care FSA)

HDHP

High Deductible Health Plan

HRA

Health Reimbursement Account

HSA

Health Savings Account

Out-of-Pocket Maximum

The maximum amount you may have to pay for medical and pharmacy care in a plan or calendar year. Once you reach this limit, your plan will pay the full amount of any covered service. (Note: The out-of-pocket maximum is aggregate in the Cigna Gold Plus HSA Plan and embedded in the other Cigna medical plans.)

Free Money

Serco HSA and HRA Annual Deposits

If you elect the Cigna Gold Plus HSA, Gold HRA or Bronze medical plan, Serco will make an automatic annual deposit to your Health Savings Account (HSA) or Health Reimbursement Account (HRA), as outlined in the table below. These funds are available on January 1, 2024, to be used for eligible health care expenses now or in the future. The amount you receive depends on your medical plan and the tier of coverage you choose. Please note: the annual deposit for the HRA is prorated based on coverage effective date.

Annual Deposits from Serco				
Coverage Level	Platinum Plan	Gold Plus HSA Plan	Gold HRA Plan*	Bronze Plan*
Individual	\$0	\$0	\$750	\$250
Family	\$0	\$200	\$1,500	\$500

If you have funds in your HRA, they'll be used automatically to cover claims filed by Cigna or CVS Caremark. Keep in mind, claims processed with the HRA are automatic and will be processed before FSA funds. Serco HRAs cover only expenses that are eligible under the Cigna medical plans.

Serco Incentive Dollars**

All employees can earn wellbeing incentive dollars by participating in the wellbeing activities outlined on the following page. If your spouse/partner is covered in your medical plan, he/she can help you earn incentive dollars by participating in the same wellbeing activities.

Earning Serco Incentive Dollars:

- Enrolled in one of the Cigna medical plans: incentive dollars are contributed to your HSA or HRA.
- Not enrolled for Serco medical coverage: you are eligible to earn up to \$100 in gift cards.

How to Access

1. Log into your mycigna.com account. All benefits-eligible employees have access to MyCigna.
 - If you have not registered, select the 'Register' button and use your Social Security number to create an account.
2. Select the Wellness tab at the top of the homepage.
3. Select Wellness & Incentives to report your participation.

Maximum Wellbeing Incentives from Serco				
Platinum Plan	Gold Plus HSA Plan	Gold HRA Plan	Bronze Plan	Non-Enrolled Serco Employees
\$300	\$300	\$800	\$800	\$100

* These amounts are prorated for new hires throughout the year.

** Serco wellbeing incentives are for employees enrolled in Cigna Platinum, Gold Plus HSA, Gold HRA or Bronze medical plans (excluding Puerto Rico) and are also available to non-enrolled employees.

Sercos 2024 Wellbeing Incentive Amounts

Wellbeing Incentive Amount by Employee Plan*					
Activity	Platinum Plan	Gold Plus HSA Plan	Gold HRA Plan	Bronze Plan	Non-Enrolled Sercos Employees
Annual Physical*	\$100	\$100	\$100	\$100	n/a
Annual OB/GYN*	\$100	\$100	\$100	\$100	n/a
Mammogram screening*	\$100	\$100	\$100	\$100	n/a
Dental preventive visit**	\$100	\$100	\$100	\$100	\$25
Vision screening**	\$100	\$100	\$100	\$100	\$25
Flu shot*	\$100	\$100	\$100	\$100	n/a
Colon cancer screening*	\$100	\$100	\$100	\$100	n/a
Cervical cancer screening*	\$100	\$100	\$100	\$100	n/a
Prostate cancer screening*	\$100	\$100	\$100	\$100	n/a
Nicotine-free life	\$100	\$100	\$100	\$100	n/a
Employee Assistance Program seminar/webinar (up to \$400 or plan maximum for enrolled employees)**	\$50	\$50	\$50	\$50	\$25
Personalized health assessment	\$100	\$100	\$100	\$100	\$25
CCMU nurse coaching	\$50	\$50	\$50	\$50	n/a
Sercos quarterly challenge participation (up to \$200 for enrolled employees)**	\$50	\$50	\$50	\$50	\$25
Maternity program***	Speak with a maternity nurse starting in 1 st trimester and after your baby is born: \$250 gift card Speak with a maternity nurse starting in 2 nd trimester and after your baby is born: \$125 card				n/a
Maximum Incentives****	\$300 (per employee or employee/spouse combined)	\$300 (per employee or employee/spouse combined)	\$800 (per employee or employee/spouse combined)	\$800 (per employee or employee/spouse combined)	\$100 (per employee via gift cards)

* Sercos wellbeing incentives are for employees enrolled in Cigna Platinum, Gold Plus HSA, Gold HRA or Bronze medical plans (excluding Puerto Rico) and are also available to non-enrolled employees. All preventive activities are up to \$500 or plan maximum.

** Activities will be self-reported.

*** Maternity incentives do not count toward the annual maximum of \$800/\$300.

**** Incentives do not apply to the tobacco cessation online coaching program.

Note: For those participating in Employee+ Spouse/Domestic Partner or Family plans, your spouse/partner helps you earn incentive dollars by participating in the same incentive activities. For each activity, your spouse/partner will receive half of the allotted incentive dollars and you will receive the other half. Regardless of who earns the incentive dollars, all eligible claims incurred by covered family members can be paid using any earned incentive dollars.

Serco 401(k) Matching Funds

Tax breaks, matching funds and investment opportunities: Investing in your 401(k) is a smart way to save for your future. Every dollar you contribute to your Serco 401(k) earns you additional retirement funding in the following ways:

1. Every pre-tax dollar you contribute reduces your taxable income by a dollar. You pay less in taxes today as your dollars accumulate.
2. Serco matches your contributions. For every dollar you contribute each pay period, Serco contributes **\$.50 up to the first 6%** of your pay. That is free money for you. You're always 100% vested in your contributions and related earnings. As for the company matching contributions and their earnings, your vested amount follows this schedule:
3. Your 401(k) dollars don't just sit. They work for you while you pursue your career. You have a wide variety of investment options through Voya based upon your age and risk tolerance.
4. If you are a new hire, **you will be automatically enrolled in the 401(k) plan at a 6% pre-tax contribution rate of your pay after 30 days of hire.** You may opt out or elect a different rate and type of contribution at any time.
5. The 401(k) plan has an **auto-escalation feature** that will increase your pre-tax contribution by 1% at the beginning of each calendar year up to the rate cap of 12%. You may opt out of auto escalation.

Years of Service	Vesting %
1	33%
2	66%
3	100%

You must work at least 1,000 hours in a calendar year to receive the vesting credit.

Voya Retirement Advisors are available to help. Choose from the following options to get advice on how to better reach your retirement goals:

- **Online Advice:** You do the work online using Financial Engines' easy-to-use planning tool.
- **Professional Management:** You can have a Voya Retirement Advisor do the work for you. Program fees apply.



For more details, reference the 401(k) Plan Highlights document available in the retirement section on the [2024 Benefits SercoConnect Site](#).

To contact Voya Retirement Advisors:

- **Web** — serco.voya.com. Login: Username = SSN. Password = Date of Birth in MMDDYYYY format.
- **Phone** — Call (877) 732-0320 or +1 904 791-2024 (outside the United States).
- **Mobile App** — search Voya Retire in your preferred mobile app store.

Tuition Assistance, Higher Education Discount Program and Pre-Payment Program

Tuition Assistance Program

Employees are encouraged to enhance their knowledge, skills and abilities through formal education. If you are a regular full-time (30+ hours/week) employee, you are eligible to apply for Tuition Reimbursement.

Benefit-eligible employees will be able to participate immediately. Tuition Reimbursement will be available for all employees effective on their date of hire. The maximum reimbursable amount is \$5,250 per calendar year. For more information, please reference HR-59 Tuition Assistance Program Policy located in the Tuition section on the [2024 Benefits SercoConnect Site](#).

Higher Education Discount Program

Serco partners with several vendors that offer our employees the opportunity to earn a degree or professional certificate with tuition reduction. Visit the Tuition section on the [2024 Benefits SercoConnect Site](#) to learn more about the programs below and other alternative tuition options.

Pre-Payment Program

Employees who earn less than \$60,000 annually will be eligible to receive 50% of tuition reimbursement for their classes upfront, and 100% for employees who partner with one of our Higher Education programs. Visit [SercoConnect](#) to view the HR-59 Tuition Assistance Program Policy.

Higher Education Partnerships 2024

Program	Overview
Colorado Technical University	Tuition is capped at \$5,250 for select online degree programs
University of Redlands	15% discount offered by the school of business
University of Phoenix	Tuition is capped at \$5,250 per year for online classes as well as \$0 in resource fees
Rasmussen University	Tuition is capped at \$5,250 per year for select online classes
Southern New Hampshire University	15% discount for employees and family members
University of Arizona Global Campus	Tuition is capped at \$5,250 per year for online classes
American Military University	15% discount to employees
Workforce Edge	Online portal offering various tuition discounts for dozens of schools including Strayer and Capella University
Marymount University	Fixed cost of \$5,250 per year for up to 2 full courses. Employees taking more than 2 courses will receive a 20% discount.

Pre-Tax Benefits



Medical Benefits

Serco sponsors four health care plans through Cigna — the Platinum, Gold Plus HSA, Gold HRA and Bronze plans — that are available to most Serco U.S. employees. The Cigna network is Open Access Plus (OAP). Employees who live and work in Hawaii have access to the HMSA medical plan.

Regardless of which plan you choose, Serco's medical plans encourage you to take an active role in your health and in the way health care dollars are spent.

All of our medical plan options provide coverage for many preventive care services at no cost (i.e., no copays or coinsurance and costs are not subject to a deductible). Staying on top of preventive care can help you avoid a major illness or health condition down the road. It's an important way for you to take responsibility for your health.

Please note: Cigna will no longer mail ID cards; employees can access their digital ID cards online. Visit mycigna.com (medical), ucci.com (dental) and/or vsp.com (vision) to access ID cards.

PRE-CERTIFICATION REQUIREMENTS (PHS+)

PHS+ requires that certain outpatient procedures get a pre-certification before services are performed. If you go to an in-network doctor, Cigna will take care of getting the certification. If you go out-of-network, then you and your doctor must make sure the certification is obtained before services are rendered. To find out what procedures require certification or to obtain the certification, contact Cigna at (800) 244-6224.

Health Accounts

Our Cigna medical plans come with an account that you can use to cover out-of-pocket health care expenses, like deductibles, coinsurance and prescription drug expenses. If you enroll in the Gold Plus HSA Plan, you have access to a Health Savings Account (HSA). Our other Cigna medical plans feature a Health Reimbursement Account (HRA). You can also sign up for a Healthcare Flexible Spending Account. See page 27 for more information on how these accounts work.

2024 Cigna Medical Plan Highlights — All U.S. states except Hawaii

Plan Feature	Platinum		Gold Plus HSA		Gold HRA		Bronze	
	In-Network	Out-of-Network ¹	In-Network	Out-of-Network ¹	In-Network	Out-of-Network ¹	In-Network	Out-of-Network ¹
Copay/Coinsurance								
Primary Care Provider Copay/Coinsurance	\$25	30%	10%	30%	\$30	40%	\$30	60%
Mental Health Copay/Coinsurance	\$25	30%	10%	30%	\$30	40%	\$30	60%
Specialist Copay/Coinsurance	\$40	30%	10%	30%	\$45	40%	\$45	60%
ER Copay/Coinsurance	10%	10%	10%	10%	\$300**	\$300**	\$300**	\$300**
MDLive Copay	\$0	N/A	\$0	N/A	\$0	N/A	\$0	N/A
Urgent Care Copay/Coinsurance**	\$50	\$50	10%	10%	\$50	\$50	\$50	\$50
Deductible								
Individual	\$725	\$1,450	\$1,700	\$3,400	\$2,600	\$5,200	\$3,600	\$7,200
Family	\$2,075	\$4,150	\$3,400	\$6,800	\$5,200	\$10,400	\$7,350	\$14,700
Coinsurance (% of negotiated cost of care paid by the plan after deductible is met)	Plan pays 90%. You pay 10%.	Plan pays 70%. You pay 30%.	Plan pays 90%. You pay 10%.	Plan pays 70%. You pay 30%.	Plan pays 80%. You pay 20%.	Plan pays 60%. You pay 40%.	Plan pays 60%. You pay 40%.	Plan pays 40%. You pay 60%.
Out-of-Pocket Maximum								
Individual	\$2,700	\$5,400	\$3,200 (includes deductible)****	\$6,400 (includes deductible)****	\$5,200	\$10,400	\$7,350	\$14,700
Family	\$7,900	\$15,800	\$6,400 (includes deductible)****	\$12,800 (includes deductible)****	\$10,400	\$20,800	\$14,700	\$29,400
Health Savings or Reimbursement Account Deposit***				HSA		HRA		HRA
Individual	N/A	N/A		\$0		\$750		\$250
Family	N/A	N/A		\$200		\$1,500		\$500
Preventive Care (Check with Cigna for details on what services are covered under preventive care guidelines.)	Plan pays 100%							
Prescription Drug Coverage								
Plan Deductible applies?	No		Yes		Yes		Yes	
Retail — 30 day supply								
Generic	\$10 copay	N/A	You pay 10%	N/A	You pay 20%*	N/A	You pay 40%*	N/A
Brand Preferred	\$35 copay	N/A	You pay 10%	N/A	You pay 20%	N/A	You pay 40%	N/A
Brand Non-Preferred	\$60 copay	N/A	You pay 10%	N/A	You pay 20%	N/A	You pay 40%	N/A
Mail Order or CVS Caremark Retail — 90 day supply								
Generic	\$20 copay	N/A	You pay 10%	N/A	You pay 20%*	N/A	You pay 40%*	N/A
Brand Preferred	\$70 copay	N/A	You pay 10%	N/A	You pay 20%	N/A	You pay 40%	N/A
Brand Non-Preferred	\$120 copay	N/A	You pay 10%	N/A	You pay 20%	N/A	You pay 40%	N/A

¹Coinurance on services and prescriptions received from out-of-network providers or facilities is generally paid based upon usual and customary rates. When using out-of-network providers or facilities, participants may also be subject to balance billing for charges above the usual and customary rates for a given service, treatment or prescription.

*In order to help alleviate some of your expenses associated with the applicable plan deductible in the Gold Plus HSA, Gold HRA and Bronze plans, some generic maintenance medications may be covered at 100%. Please check with CVS Caremark to see if this applies to your generic medication, as not all generic medications in the Gold Plus HSA, Gold HRA and Bronze plans are covered at 100%.

**All remaining emergency room charges are subject to plan deductible and/or coinsurance.

***Amount to the HRA is prorated based on the effective date of coverage.

**** Once you reach this limit (through the expenses of either one family member or a combination of covered family members), your plan will pay the full amount of any covered service.

Note: Alaska & Puerto Rico employees enrolled in the Cigna Gold Plus HSA, Gold HRA or Bronze plan receive benefits at in-network only. Puerto Rico employees do not have access to the HRA or HSA.

Prescription Drug Benefits

If you are enrolled in a Cigna medical plan, CVS Caremark is your partner for prescription drugs.

Generally, prescription drugs are treated the same as most other covered expenses, meaning you and the plan share the cost through coinsurance once you meet your annual medical plan deductible. The comparison chart on page 18 includes details on coinsurance for prescription drugs under the four medical plans.

Savings on Specialty Medications with PrudentRx

PrudentRx, a cost-savings program offered through CVS Caremark, offers coupons to reduce the cost of specialty prescription drugs. After you enroll in the program, PrudentRx will automatically find and help you apply any relevant manufacturer copay assistance to help you reduce or eliminate your cost-share of the medication. The pharmacy formulary and utilization management requirements and programs will apply. To learn more, call (800) 237-2767 or visit [caremark.com](https://www.caremark.com).

Introducing Caremark Cost Saver

Caremark Cost Saver is a new solution to lower out-of-pocket drug costs. Powered by GoodRx, this program provides automatic access to GoodRx's prescription pricing to receive lower prices, when available and the member is paying the full cost of the prescription, on non-specialty generic medications at retail pharmacies. This does not apply for brand medications or at mail order. This is a seamless experience; just show your CVS Caremark ID Card at an in-network pharmacy.

TIPS FOR USING YOUR PRESCRIPTION DRUG COVERAGE

- Ask for generic drugs, which are less expensive versions of brand-name medicines, and produced according to the same U.S. Food and Drug Administration (FDA) standards as their brand-name counterparts with similar effectiveness.
- Shop around for the best deal on medicines.
- If you take a maintenance medication for a chronic health condition, you can save money by using mail order, or have your supply filled at a CVS retail pharmacy.
- Consider lifestyle changes that may help reduce the need for medicines.
- If you have a chronic condition that requires regular medications, adhere to the schedule and dosages recommended by your physician.



Additional Cigna Benefits For Those Enrolled in Cigna Coverage

Program	Overview	Contact Information
Maven - NEW FOR 2024	From fertility to pregnancy through postpartum, parenting to menopause support, Maven is with you. Get free access to top-rated providers via virtual appointments, messaging, classes and education — anytime you need it as a medical plan participant.	mavenclinic.com/join/getstarted
Omada Health	Omada Health® is a personalized program designed to help you reach your health goals, one step at a time — whether that's losing weight, lowering your blood pressure or staying on top of your type 2 diabetes. Once you are accepted into the program, you'll receive the following at no additional cost: <ul style="list-style-type: none"> • A professional health coach • A connected scale to track progress • An online community • Weekly interactive lessons • Insightful health metrics 	omadahealth.com/serco
Hinge Health	Digital programs available at no cost to help you and your eligible dependents get moving again from the comfort of your home. <ul style="list-style-type: none"> • Get a personal care team, including a physical therapist and health coach • Schedule as many personal physical therapy sessions as needed • Receive wearable sensors that give live feedback on your form in the app • Get a second opinion on your recommended surgery and treatment plan If you don't have pain and are just looking to stay healthy, you can sign up for their free app. Recommended exercises will be tailored to you based on your job and lifestyle.	(855) 902-2777 hingehealth.com/serco
Cigna Care Management Unit	A custom plan to help you get and stay healthy, at no additional cost to you.	(800) 589-2987
Cigna Telehealth Connection	Care you need — including most prescriptions — for a wide range of minor conditions from a board-certified doctor via video chat or phone. Visit the 2024 Benefits SercoConnect Site for more information.	MDLIVE (888) 726-3171 MDLIVEforCigna.com
Cigna Healthy Pregnancies, Healthy Babies SM	Gives you the personal support you need to help you have a healthy pregnancy and baby — and if you complete the program, you'll be eligible for a rebate of up to \$250.	(800) 244-6224 mycigna.com
Lifestyle Management Programs	Personalized coach to help you make lasting lifestyle changes — and completion of some of these activities will help you earn incentive dollars if you are enrolled in a Cigna medical plan. Visit mycigna.com for more information. <ul style="list-style-type: none"> • Strength and ResilienceSM — to help you manage stress • Cigna Healthy Steps to Weight Loss[®] — to help you lose weight • Cigna Quit Today[®] — to help you quit tobacco 	(800) 244-6224 mycigna.com
Cigna One Guide [®]	Personal support to help you understand and use your health plan. Visit the 2024 Benefits SercoConnect Site for more information.	(800) 244-6224 mycigna.com

Additional Medical Coverage

International Medical Coverage

The Cigna International Medical Plan provides coverage for eligible Serco employees who work outside the U.S. The plan pays 90% of expenses incurred outside the U.S. after a \$250 individual/\$500 family deductible. The out-of-pocket maximum is \$2,000 individual/\$4,000 family.

Care received within the U.S. is covered at 90% in-network after a \$300 individual/\$600 family deductible. The out-of-network care will be covered at 70% with a \$400 individual/\$800 family deductible. The maximum out-of-pocket expenses for care received within the U.S. is \$4,000 individual/\$8,000 family.

The plan includes a routine vision benefit of up to \$200 a year. Visit the Medical section of the [2024 Benefits SercoConnect Site](#) for more information.



Medical Coverage for Hawaii Residents — 2024 Plan Highlights

The HMSA medical plan provides coverage for eligible Serco employees who live and work in Hawaii. You have an option to elect an HMO or PPO plan with HMSA. Review the plan highlights in the table below.

	PPO In-Network – Member Cost	HMO Network – Member Cost
Annual Deductible	Single: \$200 Family: \$600	\$0
Medical Maximum Out-of-Pocket	Single: \$2,200 Family: \$6,600	Single: \$2,500 Family: \$7,500
Prescription Maximum Out-of-Pocket	\$4,200	\$3,600
To help maintain your health		
Preventive Care	\$0	\$0
If you need immediate medical attention		
HMSA Online Care	\$0	\$0
Urgent Care	\$12 copay	\$20 copay
Emergency Room	20% coinsurance after deductible	20% coinsurance
Ambulance (ground or interisland air)	20% coinsurance after deductible	20% coinsurance
If you visit a doctor's office or clinic (outpatient)		
Doctor Visit/Specialist Visit/Physical Therapy	\$12 copay	\$20 copay
Radiology - Other (e.g., MRI, CT scan, Ultrasound)	20% coinsurance after deductible	20% coinsurance
Lab Tests (e.g., bloodwork)	\$0	\$10 copay
If you have a hospital stay (inpatient)		
Hospital Room & Board	20% coinsurance after deductible	20% coinsurance
Surgery	20% coinsurance after deductible	20% coinsurance
Radiology - General (e.g., X-ray)	20% coinsurance after deductible	20% coinsurance
Prescription drug		
Tier 1 – Mostly Generic	\$7 copay retail \$11 copay mail order	\$7 copay retail \$11 copay mail order
Tier 2 and Tier 3 – Mostly Preferred Formulary and Non-preferred Formulary	\$30 copay retail \$65 copay mail order	\$30 copay retail \$65 copay mail order
Tier 4 – Mostly Preferred Specialty Drugs	\$100 copay Mail order not available	\$100 copay Mail order not available
Tier 5 - Mostly Non-preferred Medical Specialty Drugs	\$200 copay Mail order not available	\$200 copay Mail order not available

You will find detailed information about these options on the Medical section of the [2024 Benefits SercoConnect Site](#).

TRICARE Supplemental Coverage

Retired uniformed services members and reservists who are eligible for TRICARE, not eligible for Medicare and under age 65, are eligible to participate in TRICARE Supplemental Coverage.

TRICARE Plan Highlights	TRICARE Standard Cost	TRICARE Extra Cost
Eligible Unmarried Children	<ul style="list-style-type: none"> Up to age 21 or up to age 23, if full-time student (unless disabled and continues to have TRICARE); dependents from age 21-23 who are not full-time students and those 23-26 are eligible if they are enrolled in the TRICARE Young Adult Program 	
Deductible	<ul style="list-style-type: none"> \$100/individual and \$200/family for the plan year Oct. 1 - Sept. 30 	
Fiscal Year Outpatient Deductible (Fiscal Year: Oct. 1 - Sept. 30)	<ul style="list-style-type: none"> Reimburses deductible amounts For retirees: \$150 per individual and \$300 per family 	
Lifetime Benefit Maximum	<ul style="list-style-type: none"> Unlimited 	
Pre-certification Requirements	<ul style="list-style-type: none"> Only as required by TRICARE 	
Inpatient Military Hospital Care (For Retirees and Dependents)	<ul style="list-style-type: none"> Reimburses the daily subsistence fee 	
Inpatient Civilian Hospital Care	<ul style="list-style-type: none"> Reimburses your cost share For retirees, this is the lesser of the daily per diem charge or 25% of the billed amount (not to exceed the TRICARE Standard DRG Amount PLUS 100% of covered charges in excess of the TRICARE Standard allowed amount) 	<ul style="list-style-type: none"> Reimburses your cost share For retirees, this is the lesser of the daily per diem charge or 20% of the TRICARE Extra contract rate
Outpatient Services Outpatient Hospital Services (Non-emergency, Nonsurgical), Surgery, X-ray and Laboratory, Office Visits, Well Baby Care, Accident/ Emergency Care, Home Health Care	<ul style="list-style-type: none"> Reimburses outpatient deductible amounts and your 25% cost share PLUS 100% of covered charges in excess of the TRICARE Standard allowed amount 	<ul style="list-style-type: none"> Reimburses outpatient deductible amounts and your 20% cost share
Prescription Drugs	<ul style="list-style-type: none"> In-network Pharmacy: Reimburses the TRICARE copay if using a network pharmacy; applicable deductible applies Out-of-network Pharmacy: 25% cost share and 100% of applicable excess charges 	
Outpatient Mental Health	<ul style="list-style-type: none"> Reimburses up to \$500 for cost share and deductible in a 12-month period after TRICARE pays \$10 copayment 	
Inpatient Mental Health (Includes Alcoholism, Drug Addiction and Mental and Nervous Disorders)	<ul style="list-style-type: none"> Calendar year benefit maximum of 30 days for participants age 19 or older, or 45 days for participants under age 19 If TRICARE approves benefits beyond these daily limits, the supplemental coverage is limited to the lesser of the number of days TRICARE pays or 90 days per calendar year 	



Upon enrollment in the plan you will be required to complete the Serco acknowledgment form. More information about this program and enrolling can be found on the Medical section of the [2024 Benefits SercoConnect Site](#).

Dental Benefits

Serco Dental Plans are administered by United Concordia. As with our medical options, you receive the highest level of coverage when you use providers in the United Concordia Alliance dental network; however, you still have the choice to go out-of-network for care. A complete list of providers can be found at unitedconcordia.com/dental-insurance/member/clients-corner/serco. Visit ucci.com for complete plan details, including age restrictions and treatment limits.

Dental Plan Highlights

Plan Feature	Base Plan		Plus Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible (Individual/Family)	\$50/\$100	\$100/\$200	\$50/\$100	\$100/\$200
Annual Maximum per Member	\$1,500		\$2,500	
Orthodontia Maximum per Member	Not covered		\$2,500 Lifetime Maximum (children to age 19 and adults)	
Plan Pays				
Preventive (e.g., exams, x-rays, cleanings, fluoride treatment, sealants*)**	100%	80%	100%	80%
Basic (e.g., fillings, simple extractions, oral surgery and anesthesia)	80% after deductible	70% after deductible	80% after deductible	70% after deductible
Major (e.g., root canals, gum disease treatment, crowns and dentures)	60% after deductible	50% after deductible	60% after deductible	50% after deductible
Orthodontia	Not covered	Not covered	50%	50%

* One per tooth every three contract years up to age 19 for permanent unrestored bicuspid and molars, excluding wisdom teeth.

**Doesn't apply to deductible or annual maximum.

Note: Beginning in 2024, there are no frequency limits for specialty consultations.

International Dental Coverage

For employees outside the U.S. you will have dental coverage with Cigna Global. Below is a high-level summary of the coverage.

Calendar Year Maximum (for Class I, II, III)	\$1,500	
Lifetime Maximum (for Class IV)	\$1,500	
Calendar Year Deductible	\$50 Individual/\$150 Family	
Class I	Preventive Care	100% not subject to deductible
Class II	Basic Services	90% after deductible
Class III	Major Services	50% after deductible
Class IV	Orthodontia (for dependent children under the age of 19 only)	50% after deductible

Vision Benefits

Serco’s Vision Plans — either the Base Plan or the Plus Plan — offered through Vision Service Plan (VSP) helps pay the cost of routine eye care and eyewear. The plans offer the highest level of benefits when you use providers in the VSP network.

VSP providers will even file claims for you. If you use an out-of-network provider, you must pay the bill in full and then request reimbursement through VSP. In addition to the benefits listed in the chart below, VSP offers discounts on options such as prescription sunglasses, special coatings on lenses and laser vision correction. Visit vsp.com for more information and a full list of providers.

Base Vision Plan Highlights

Plan Feature	Coverage with VSP Doctors and Affiliate Providers*	Coverage with Other Providers
WellVision Exam (once per calendar year)	Covered in full after \$10 copay	Up to \$45
Lenses (once per calendar year) • Single Vision • Bifocal • Trifocal • Lenticular Lens Options • Progressive	Covered in full after \$20 copay No copay	• Up to \$30 • Up to \$50 • Up to \$65 • Up to \$100 • Up to \$50
Frames (once every two calendar years)	Covered up to \$150 allowance after \$20 copay; 20% off amount over your allowance	Up to \$70
Contact Lenses (in lieu of glasses, frames and lenses)	Covered in full up to \$150 allowance; Contact lens exam (fitting and evaluation) up to \$60	Up to \$105
Laser Vision Correction	15% discount off regular price or 5% off promotional price	Not covered

*Coverage with a retail chain affiliate may be different. Once your coverage is effective, visit vsp.com for details.

Vision Plus Plan Features

You also have the option to select the Vision Plus Plan, which includes new frames/contact lenses once every calendar year. In addition, this option allows you to select one of the four plan features listed below to best meet the vision needs of you and your family. The other three plan features remain the same as the Base Vision Plan.

- \$250 frame allowance 1x/year
- Fully covered light-reactive lenses 1x/year
- Fully covered anti-reflective coating 1x/year
- \$250 contact lenses allowance 1x/year

INTERNATIONAL VISION COVERAGE

If you are a benefits-eligible Serco employee working outside of the U.S., vision coverage is provided through the Cigna International Medical Plan. VSP coverage is not available.

Health Accounts

If you enroll in a Cigna medical plan and you live and work in the United States, you have access to a Health Savings Account (HSA) or Health Reimbursement Account (HRA) to help you cover out-of-pocket health care expenses. All employees can choose to save money in a Healthcare Flexible Spending Account to help cover certain expenses. The table below outlines how the accounts compare. More information on the HSA and FSAs is provided on the following pages.

Note: If you elect the Gold Plus HSA plan and you have a balance in an HRA, your HRA balance as of December 31, 2023, will be forfeited.

	Health Savings Account (HSA)	Health Reimbursement Account (HRA)	Healthcare Flexible Spending Account (FSA)
Who can use it	If you enroll in the Cigna Gold Plus HSA Plan.	If you enroll in the Cigna Platinum, Gold HRA or Bronze Plans.	If you enroll in the Cigna Gold Plus HSA Plan, you can save in a Limited Purpose Healthcare FSA. Otherwise, you can enroll in the Healthcare FSA regardless of medical plan enrollment.
Who owns the funds	The HSA is a personal account. If you leave Serco, your HSA balance goes with you and you can roll over the funds to an HSA at another employer.	The HRA is a personal account. If you leave Serco, you cannot cash out your unused balance.	The FSA is a personal account. If you leave Serco, you can continue to use the account up to the annual deadline.
How your account grows			
Employee contributions*	\$4,150 is 2024 limit for individual. \$8,300 is 2024 limit for a family. You can contribute pre-tax dollars up to an annual limit.	Not available.	\$3,050 is the 2024 limit. You can contribute pre-tax dollars up to an annual limit.
Contributions from Serco	If you have family coverage, Serco will make a \$200 annual deposit.	Serco will make an annual deposit if you are enrolled in the Gold HRA or Bronze plan.	Not available.
	If you complete wellbeing activities, Serco will contribute incentive dollars.		
Interest/Investment earnings	Balances over \$1,000 can be invested.	Not available.	Not available.
What happens at the end of the plan year	Your unused balance rolls over from year to year.		You have until February 28, 2025, to incur claims toward your 2024 Healthcare FSA balance. All claims must be submitted no later than March 31, 2025.

*Contribution maximums include any amount Serco provides.

What is a Health Savings Account (HSA)?



The HSA is available to employees who enroll in the Gold Plus HSA medical plan and who live in the United States. The HSA is a tax-advantaged, interest-bearing bank account that can be used to pay for eligible health care expenses. Both you and Serco can make contributions to your HSA, and all the money in the account is yours to keep — even if you leave or retire from Serco. You can use this money to cover any eligible medical, prescription drug, dental or vision expenses. With an HSA, funds go in tax-free, grow tax-free and come out tax-free (when withdrawn for eligible health care expenses) — that's a triple tax savings! You need to enroll in the Gold Plus HSA plan during Open Enrollment to open an HSA.

Are you eligible for an HSA?

According to IRS regulations, you are eligible to contribute to an HSA if you (and your spouse, if you cover your spouse):

- Are covered under a high deductible health plan, such as the Gold Plus HSA Plan
- Have no other health coverage except coverage the IRS permits¹
- Are not enrolled in other health insurance coverage, including Medicare A/B, TRICARE*, and/or your own or a spouse's full purpose FSA, and
- Cannot be claimed as a dependent on someone else's 2023 tax return.

¹Under IRS regulations, you (and your spouse, if you cover your spouse) cannot have any other health coverage that is not a High Deductible Health Plan (HDHP), under most circumstances. However, you can still be an eligible individual even if your spouse has non-HDHP coverage, provided you are not covered under your spouse's plan.

How the HSA Works

When you elect the Gold Plus HSA medical plan during your enrollment period, you can elect a tax-free contribution through payroll deductions for your HSA. This amount can be changed at any time.

Shortly after you enroll, an HSA will be set up automatically for you. You will receive a welcome kit from HSA Bank, the HSA administrator, with information about how to use your account.

If you elect coverage for more than yourself, Serco will also make an annual contribution of \$200. You can also earn incentive dollars from Serco if you participate in the wellbeing program. See page 14 for details.

You can withdraw funds from your HSA to pay for current health care expenses, or you can keep your money in your HSA to pay for future health care expenses. You never pay taxes on the money you withdraw when you use it to pay for eligible health care expenses. For a list of eligible health care expenses, see IRS Publication 969, *Health Savings Accounts and Other Tax-Favored Health Plans*, at [irs.gov/publications/p969](https://www.irs.gov/publications/p969). If you use HSA funds for ineligible expenses, tax penalties may apply.

At the end of the year, any money remaining in your HSA rolls over to the next year. You never lose it. You can take the account with you if you leave or retire from Serco. Your HSA is an interest-bearing account, so all funds in the account grow tax-free. You can also invest the money in various investment options once your balance reaches \$1,000 through TD Ameritrade and/or Devenir.

Flexible Spending Accounts

Serco's Flexible Spending Account (FSA) programs allow you to set aside funds on a pre-tax basis that you can use during the year to cover eligible out-of-pocket medical or dependent care expenses. You must make a new election for these programs every year (elections from the prior year do not automatically carry over). Serco's FSAs are administered by WageWorks/HealthEquity.

	Healthcare FSA	Limited Purpose Healthcare FSA	Dependent Day Care FSA
What It's For	<ul style="list-style-type: none"> Covers expenses that you pay on an out-of-pocket basis (such as deductibles and coinsurance for you and your eligible dependents) that are not covered under your medical, dental and vision plans, or those expenses that exceed plan limits. With a doctor's prescription, you may use the account for certain over-the-counter prescriptions. Available to all Serco employees, including those not enrolled in a medical plan, with the exception of those enrolled in the Serco Gold Plus HSA plan or who otherwise contribute to an HSA. 	<ul style="list-style-type: none"> For employees enrolled in the Gold Plus HSA plan Covers out-of-pocket vision and dental expenses 	<ul style="list-style-type: none"> Reimburses you for your expenses for the care of a qualified dependent(s) while you and your spouse (if applicable) work or go to school. Use the account to pay for the care of dependent children up to age 13 or for an elderly or disabled dependent who relies on you for support. Qualified expenses include child and adult day care centers, a licensed in-home provider, summer day camp and before- and after-school programs.
How It Works	<ul style="list-style-type: none"> You decide how much to contribute, and funds are withdrawn from each paycheck for deposit into your account before taxes are deducted. Your total annual election amount is available on the first day your coverage is effective. Estimate your annual health care expenses carefully; the account is "use it or lose it."** You have until February 28, 2025, to incur claims toward your 2024 Healthcare FSA balance. All claims must be submitted no later than March 31, 2025. 		<ul style="list-style-type: none"> Your account contributions are made in equal installments each pay period. As you incur eligible expenses, you may request reimbursement, up to the amount of your account balance. You have until December 31, 2024, to incur claims toward your 2024 Dependent Day Care FSA.
How It's Used	<ul style="list-style-type: none"> Use the WageWorks/HealthEquity Healthcare Card or learn about all methods of payment and reimbursement at wageworks.com. Manage your account at wageworks.com or via the WageWorks/HealthEquity EZ Receipts® app. 		<ul style="list-style-type: none"> Manage your account at wageworks.com or via the WageWorks/HealthEquity EZ Receipts® app.
How Much You Can Contribute	Up to a maximum of \$3,050.		Up to \$5,000 a year per family (\$2,500 if you are married but file separate income tax returns).* The minimum annual contribution is \$130.

* If you are a Highly Compensated Employees (HCE), your election amount may change based on plan participation in order to comply with IRS non-discrimination requirements.

** If you have unused Healthcare FSA dollars, go to [FSAStore.com](https://www.FSAStore.com) to purchase qualified merchandise.

IRS GUIDELINES FOR FSAS

Based on current tax laws, unused FSA funds can't be returned to you, so it's important to plan carefully. Domestic partners and children of domestic partners are not eligible dependents under this plan unless they qualify as tax dependents. For more information and a full list of eligible Healthcare and Dependent Day Care FSA expenses, log on to: wageworks.com/employee/eligible-expenses. You cannot transfer funds between your two FSAs.



Commuter Benefits

You can save on public transit and parking costs by participating in tax-free commuter benefits through WageWorks/HealthEquity.

You can contribute up to \$300 per month to pay for eligible expenses on a pre-tax basis in either a Commuter Transit Account or a Parking Account. You can enroll or make changes to your enrollment elections by the 4th of the month for the following month and your contributions are taken from the second paycheck of each month. Go to wageworks.com to enroll.

Employer-Paid Benefits

Life and Accidental Death & Dismemberment Insurance

Serco provides Basic Life and Accidental Death and Dismemberment (AD&D) insurance with Lincoln Financial at no cost to you:

All Benefit-Eligible Employees:

1 x salary up to \$200,000

Note: The IRS requires employers to withhold income tax on the value of employer-paid life insurance coverage above \$50,000. The withheld tax, if any, is reported on your annual Form W-2. The amount to be taxed appears on your paycheck on the left hand side as an earnings and on the right side as a deduction so the net effect is 0. You are just paying taxes on the value of the coverage over \$50,000.

SCA employees pay premiums for Basic Life and AD&D insurance, STD and LTD through their earned H&W dollars.

Short-Term Disability

The Short-Term Disability (STD) plan provides a benefit of 60% of base salary, if you become disabled, or after the birth of a baby, and are unable to work. Benefits are payable on the 8th calendar day of illness, injury or maternity leave and may continue for up to 25 weeks (six weeks for maternity leave). To start a claim contact Lincoln Financial at (800) 290-0398 or log into mylincolnportal.com.

Long-Term Disability

The Long-Term Disability (LTD) plan provides a benefit of 60% of base salary, up to a maximum monthly benefit of \$10,000. Designed to begin when STD ends, LTD benefits are payable on the 181st calendar day of illness or injury and may continue up to age 65 or normal Social Security retirement age, whichever comes first. LTD benefits are reduced by the amount of other disability income you receive, such as Social Security disability benefits. Lincoln Financial will transition your claim automatically when needed to transition from Short-Term Disability.



LTD TAX IMPLICATIONS

Based on current tax laws, LTD benefits are taxable since Serco pays the premium. However, you have the option to pay taxes now on the premium amount that Serco pays for your LTD coverage so that any future benefits you receive from the plan, if you go on LTD, are tax-free. Under this arrangement, LTD premiums are added to your gross income, and you pay nominal taxes on the premium amounts. This ensures that benefits from the plan when you need them most are paid on a tax-free basis. You are automatically enrolled in this option unless you opt out when you first become eligible for coverage or during a subsequent Open Enrollment period.

Lincoln Financial offers the following services, at no additional cost:

- LifeKeys Program: assistance with will preparation, identity theft and counseling support for beneficiaries in the event of death. Call (855) 891-3684 or visit guidanceresources.com (Web ID: LifeKeys).
- The Emergency TravelConnect Program: travel, medical and safety-related services while traveling more than 100 miles from home. Call (866) 525-1955 or visit mysearchlightportal.com (ID: LFGTravel123).
- FuneralPrep is an online portal with resources to help you plan or manage a funeral, and access to a funeral planning consultant. Visit lincolnfuneralprep.com/gplife.



TELUS Health Employee Assistance Program

Serco offers TELUS Health (formerly known as LifeWorks) to provide employees with an innovative wellbeing resource. TELUS Health offers confidential support, resources and services for your physical, emotional, financial and social wellbeing, any time, 24/7. For any support that involves counseling sessions, the number of sessions available to you will be aligned with the typical treatment plan for your condition.

The TELUS Health Employee Assistance Program (EAP) can help with the following and more:

- Financial or legal concerns (e.g., creating a will, learning how to budget)
- Child and elder care
- Depression
- Stress management
- Anxiety
- Family conflicts
- Relationship problems
- Alcohol or drug addictions
- Problem gambling
- Parenting concerns
- Eating disorders
- Grief and loss
- Concierge services (e.g., buying a new car, finding a pet sitter)

HOW TO ACCESS TELUS HEALTH ONLINE:

Phone:

833-672-3327

Website:

one.telushealth.com

First-time users:

Use the invitation code 'sna-employeeID' to register (ex. sna-80012345).

Returning Users:

Log in using your email address and password set up during registration.

Mobile App:

Download the free mobile app on Android or iOS - search for TELUS Health One.



Paid Parental Leave

Serco offers a parental leave benefit for any employee welcoming a new child through birth or placement into their home. New parents in 2024 will have two weeks of paid parental leave at 60% of their base salary.

This benefit is in addition to the Short-Term Disability plan leave for the birth of a child.

FAMILY-BUILDING OPTIONS THROUGH MAVEN

Serco is proud to offer Maven to our medical plan participants to help support every path to parenthood and beyond — at no extra cost to you. You will have access to a care team focused on your specific needs, including:

- fertility and family building,
- maternity and newborn care,
- parenting and pediatrics, and
- menopause and as-needed care.

To get started visit mavenclinic/join/getstarted or download the Maven Clinic App.

Voluntary Benefits



Purchased Paid Time Off (PPTO)

Benefit-eligible employees hired on or before January 1, 2024, can purchase 24 hours (three days) or 40 hours (five days) of additional paid time off to accrue and use in 2024. The benefit accrues over 16 pay periods, and deductions are taken accordingly. All accrued PPTO hours must be used by December 8, 2024. Any unused purchased time will be paid out on December 29, 2024, due to IRS requirements.

New hires in 2024 are not eligible to purchase additional days off until Open Enrollment for the 2025 plan year.

Cost and Accruals

If you elect the PPTO benefit, you will accrue 1.5 or 2.5 hours per paycheck for 16 pay periods. The bi-weekly deduction for PPTO is determined by your rate of pay. To calculate your per paycheck deduction:

$$\text{HOURLY RATE OF PAY} \times \text{HOURS PURCHASED (24 or 40)} \div 16 \text{ PAY PERIODS}$$

Note that deduction and accrual adjustments may apply retroactively based on missed pay check deductions and accruals. Change in your rate of pay during the year will be reflected accordingly in the bi-weekly deduction amount; the number of pay periods to pay and accrue PPTO will remain the same.

Other Important Notes

- For SCA employees, H&W dollars cannot be used to purchase additional time off.
- If you miss three consecutive deductions for PPTO, your election will be revoked for the remaining year.
- Deductions for PPTO will be made on a pre-tax basis, and you will pay taxes on the time off when used or during final pay-out in December 2024. The amount you will be paid is based on your rate of pay at the time of the pay-out.
- If your employment status changes from full-time to part-time during the year, then your payroll deductions and accruals will stop at the end of the month in which your status changes. If you have a change in pay, your payroll deduction will change on the first of the month following the change in pay. The unused PPTO accrual balance would then be paid out to you.
- Enrollment in this plan is irrevocable during the 2024 plan year, and you are responsible to make payments for elected time off, unless you miss three consecutive deductions. You may not waive or enroll in the purchased paid time off benefit if you have a qualifying event mid-year.
- As per IRS requirements, PPTO must be used after the Serco-provided vacation time is used up.

Supplemental Life and AD&D Insurance

Supplemental Life and AD&D Insurance are available through Lincoln Financial to you, your spouse/domestic partner and children. Serco employees can increase coverage by up to two levels without Evidence of Insurability (EOI), subject to the guarantee issue (GI). Serco spouses can increase by up to one level without EOI, subject to the GI. Any employee or spouse that was previously denied must submit EOI for any increase. You can access [Lincoln Financial's Life Needs Calculator](#) to give you an idea of how much additional insurance you may need. Review the chart on the next page for more information.

A Look at Your Supplemental Life and AD&D Insurance Options

Type of Coverage	Coverage Options	Limitations
Supplemental Life Insurance for You	<ul style="list-style-type: none"> \$20,000 minimum in increments of \$10,000 Rate increase first of the month following date of birth <p>Open Enrollment Only:</p> <ul style="list-style-type: none"> Current participant elections remain in place Serco employees can increase coverage by up to two levels without Evidence of Insurability (EOI), subject to the guarantee issue (GI) Serco spouses can increase by up to one level without EOI, subject to the GI <p>New Hires:</p> <ul style="list-style-type: none"> \$250,000 guarantee issue with no EOI Senior Managers and above: \$500,000 guarantee issue with no EOI 	<ul style="list-style-type: none"> Maximum benefit \$1,000,000 Reduced to 50% at age 70 EOI may apply Any employee or spouse that was previously denied must submit EOI for any increase
Life Insurance for Your Spouse/ Domestic Partner**	<ul style="list-style-type: none"> Rates are based on spouse age Rate increase first of the month following date of birth \$20,000 minimum in increments of \$10,000 <p>New Hires:</p> <ul style="list-style-type: none"> \$50,000 guarantee issue with no EOI 	<ul style="list-style-type: none"> Benefit cannot exceed employee's basic and supplemental life amount combined Reduced to 50% at age 70 EOI may apply
Life Insurance for Your Dependent Child(ren)	\$5,000 or \$10,000 for children ages 14 days to 26 years	<ul style="list-style-type: none"> Coverage is 10% of elected amount from time child is 14 days to six months No EOI required
Supplemental AD&D Insurance for You	\$20,000 minimum in increments of \$10,000	<ul style="list-style-type: none"> Maximum benefit \$1,000,000 Reduced to 50% at age 70 No EOI required
AD&D Insurance for Your Spouse/ Domestic Partner**	\$20,000 minimum in increments of \$10,000	<ul style="list-style-type: none"> Benefit cannot exceed employee's basic and supplemental AD&D amount combined Maximum of \$500,000 Reduced to 50% at age 70 No EOI required
AD&D Insurance for Your Dependent Child(ren)	\$5,000 or \$10,000 for children ages 14 days to 26 years	<ul style="list-style-type: none"> Coverage is 10% of elected amount from time child is 14 days to six months No EOI required

* The employee is automatically the beneficiary for any dependent life and AD&D coverages.

** Dependent verification is required even for dependent life and AD&D coverage.

Evidence of Insurability (EOI)

Some life insurance coverage amounts require evidence of insurability (EOI), or proof of good health. For new employees, the amount of supplemental life insurance coverage you are guaranteed to be eligible to receive without completing an EOI questionnaire is \$250,000 (or, if you are a Senior Manager or above, it is \$500,000). Amounts above those limits require EOI approval from Lincoln Financial. During Open Enrollment, you may increase coverage for yourself without EOI by two levels up to the guarantee issue limit.

AGE	RATE/\$1,000 Monthly for 2024	AGE	RATE/\$1,000 Monthly for 2024
<25	\$0.046	50-54	\$0.212
25-29	\$0.055	55-59	\$0.397
30-34	\$0.074	60-64	\$0.610
35-39	\$0.083	65-69	\$1.173
40-44	\$0.092	70-90+	\$1.903
45-49	\$0.139		

Additional Voluntary Perks and Benefits

In addition to the traditional benefits you choose as a new hire and during Open Enrollment, Serco offers many other benefits designed to help protect your income, save time or money, or just make life a little easier.

Voluntary Benefits Offered by Cigna

Cigna is the carrier for Accidental Injury, Critical Illness and Hospital Care coverage. These additional benefits can provide you and your family with the coverage and additional financial protection you may need for expenses associated with an unplanned accident, illness or hospitalization. Read on for more information on these voluntary benefits and visit [SuppHealthClaims.com](https://www.supphhealthclaims.com) or call (800) 754-3207 for more information.

1 Accidental Injury Insurance

The Accidental Injury plan provides 24-hour coverage available for you, your spouse and your dependent children. The benefit includes an AD&D benefit and can be used to cover:

- Initial and emergency care, hospitalizations, fractures, dislocations and follow-up care.
- Enhanced benefits covering injuries or items such as burns, lacerations, durable medical equipment (crutches, etc.) and more.

2 Critical Illness Insurance

The Critical Illness plan benefit is available to you, your spouse and your dependent children. If you elect coverage for your spouse or dependents, their benefit amount is 50% of your elected benefit amount. The benefit can be used to cover:

- 25 different covered conditions such as heart attack, stroke, cancer, major organ failure, end stage kidney disease, permanent paralysis, blindness, childhood conditions, Alzheimer's disease, Parkinson's disease and more.
- Annual Health Screening Benefit of \$50 per insured person per covered screening (chest x-ray, colonoscopy, mammogram, etc.).
- Multiple payouts for the same condition (e.g., multiple heart attacks).

Note: pre-existing conditions are not covered.

3 Hospital Care Insurance

The Hospital Care Plan provides benefits paid in addition to any benefits you receive through a medical plan. It is available to you, your spouse and your dependent children and can be used to cover:

- Hospital admission and hospital stay payouts.
- Hospital Intensive Care Unit stay payout.
- Hospital observation stay payout.

Note: pre-existing conditions are not covered.

Voluntary Family Care Support Offering by Bright Horizons

- When you have to work, you need support for your family, especially right now. Whether it's reliable child care or extra academic support, rely on Bright Horizons® Enhanced Family Support.

Primary Child Care Solutions

- Jump ahead on Bright Horizons center waitlists or access tuition discounts at our partner centers.
- Take advantage of waived membership fees (\$150 value) for a premium database of sitters and virtual sitting.
- Get discounts on a local, high-touch nanny placement service for trained, screened nannies.

Academic Support & Tutoring

- Get exclusive discounts on tutoring, test prep and enrichment classes from high-quality education partners.
- Access search tools for finding educators that can manage small-group learning pods.

Additional benefits include resources to help find elder care, pet care, housekeeping and more.

Visit clients.brighthouse.com for more information.

COMING IN 2024: LONG-TERM CARE PLANNING

Serco is excited to introduce life insurance coverage for your family and long-term care (LTC) benefits for you through Chubb.

LTC services are not covered by your health insurance, disability insurance or Medicare. The average cost of care is \$43,000/year or more. LTC benefits help protect your retirement savings, ease the burden of caregiving by your loved ones, and choose the setting in which you receive care.

Enrollment for this new benefit through Chubb will be available in 2024.

Additional Voluntary Perks and Benefits

Program	Overview	Contact Information
Bright Horizons	Support for your family in the form of reliable child care, extra academic support and more.	clients.brighthorizons.com 877-BH-CARES (242-2737) Back-Up Username: CLIENT Password: CLIENT
ARAG Legal insurance	ARAG attorneys and financial advisors are available to assist you with wills and trusts, estate planning, finance and tax issues, immigration, bankruptcy and more.	members.ARAGgroup.com/Serco Access Code: 10460ser
Pet Assure with PetPlus	Services include ID tag and pet recovery, grooming and boarding coupons, discounts at participating pet stores and service providers, and 25% discount for participating veterinarians.	petassure.com
Nationwide Pet Insurance	Coverage for accidents, injuries and illnesses including cancer, to use with any veterinarian — even specialists and emergency providers.	petinsurance.com/serco
Allstate Identity Protection Pro+ Cyber (formerly InfoArmor)	Identity, financial account and credit monitoring. Cyber protection for mobile and desktop devices. 24/7 support, plus up to \$1 million in fraud expense reimbursement — or up to \$2 million for families.	(800) 789-2720 myaip.com
Auto and Home Insurance	Access to special group rates on auto and home insurance through Liberty Mutual and MetLife.	beneplace.com/serco
Employee Discounts	Discounts on products and services, including movie tickets, gym memberships, wireless service and more.	beneplace.com/serco
Hospital Care Insurance	A comprehensive hospital care plan offered by Cigna that provides payments in addition to any other insurance payments you may receive when an accident or illness puts you in the hospital; you can cover yourself and your eligible family members.	(800) 754-3207 supphealthclaims.com
Critical Illness Insurance	Additional coverage offered by Cigna that pays a benefit when a covered person is diagnosed with a covered condition, such as heart attack, stroke or cancer; you can cover yourself and your eligible family members.	(800) 754-3207 supphealthclaims.com
Accidental Injury Insurance	A comprehensive plan offered by Cigna that provides payments in addition to any other insurance payments you may receive in the event of an accident; you can cover yourself and your eligible family members.	(800) 754-3207 supphealthclaims.com



Wellbeing Benefits

There is nothing more important than your health and wellbeing. That is why Serco offers a holistic wellbeing program for all employees. Serco Wellbeing is here to provide you with a roadmap to your wellbeing journey. It's designed to support and encourage your total wellbeing, including physical, emotional, social, financial, career and community goals.

With activities offered throughout the year, the Serco Wellbeing program can help you stay motivated and engaged. From challenges, health education, campaigns and more, Serco Wellbeing encourages you on your journey towards greater wellbeing.

Additional Wellbeing Benefits

Program	Overview
Rise to the Challenge	<p>Serco Wellbeing offers quarterly challenges that focus on the wellbeing pillars (physical, social, emotional, financial, career, community). Upcoming 2024 Rise to the Challenge events include:</p> <p>Quarter 1: Money Mindset Healthy spending and saving habits are just as important to your wellbeing as proper nutrition and regular exercise. With this challenge, take control of your finances and get on the road to financial wellness.</p> <p>Quarter 2: Mission Possible - Mental Health It is more important than ever to make your mental and emotional wellbeing a priority. Take healthy steps and make positive changes in your daily emotional health so you can be mentally fit.</p> <p>Quarter 3: Building Bridges Social Connection Challenge Did you know that having strong social connections has been associated with better mental and physical health? Take time to reach out to new people around or deepen relationships with friends and family during the Building Bridges Social Connection Challenge.</p> <p>Quarter 4: Let's Get Physical! Mental or physical, small or big, new or practiced, it's always a good time to take a step toward a healthier you. So walk, run, dance or play and challenge yourself to move more with the Let's Get Physical Challenge.</p>
Total Wellbeing On-Demand	<p>We understand it can be difficult to attend live webinars, so we are excited to announce a new feature for 2024: Total Wellbeing On-Demand. This feature gives you the flexibility to participate in wellbeing activities, videos or podcasts on your own time.</p>
Flash Challenges	<p>NEW FOR 2024: Serco Wellbeing Flash Challenges Get ready for more wellbeing activities throughout the year! Participate in these exciting shorter challenges to help you stay motivated to reach your wellbeing goals. Be sure to visit the Serco Wellbeing Website to find more information and participate in flash challenges throughout the year.</p>

Additional Wellbeing Benefits

Program	Overview
LinkedIn Learning	<p>NEW FOR 2024: Quarterly LinkedIn Learning Courses</p> <p>Serco Wellbeing is offering quarterly LinkedIn Learning Courses in 2024 that focus on health and wellbeing topics. Learn new skills with online learning courses and earn Wellbeing tickets!</p> <p>Q1: One Minute Habits for Success</p> <p>Q2: How to Train Your Brain for Happiness</p> <p>Q3: Financial Wellness - Managing Personal Cash Flow</p> <p>Q4: Essentials of Mindfulness and Compassion with Scott Schute</p>
Wellbeing Warriors	<p>The Serco Wellbeing program continues to celebrate your wellbeing success and accomplishments with the Wellbeing Warriors program.</p> <p>NEW FOR 2024: We're celebrating your wellbeing successes and accomplishments every quarter! From small goals to large achievements, we want to hear about your wellbeing wins! Winners will be selected each quarter and highlighted in our Wellbeing Warriors Campaign.</p>
Serco Babies	<p>Having a baby in 2024? You're eligible to receive a Serco Baby Care Package! This is our way of welcoming your new bundle of joy to the family! The care package includes a onesie, baby blanket, bib and first year calendar.</p> <p>Contact Serco Wellbeing for more information or to provide proof of the birth of your baby (i.e., copy of the certificate of live birth or birth letter you receive from the hospital) to receive your package.</p>
Serco Parents	<p>Raising kids is one of the toughest and most fulfilling jobs in the world and the one for which you might feel the least prepared. There is no one-size-fits-all when it comes to parenting. Serco is committed to supporting employees and their families. Find a variety of resources and benefits to help you and your family stay healthy.</p> <p>Visit sercowellbeing.com to find more information.</p>
Active&Fit Direct	<p>Membership to 11,000+ fitness centers nationwide and access to 1,500+ on-demand classes for \$28 a month plus a one-time \$28 enrollment fee.</p>

Find up-to-date information about the Serco Wellbeing program, resources and activities on the Serco Wellbeing website. Visit sercowellbeing.com to help you get started.



**All employees have access to the Serco Wellbeing website; no credentials are needed to access.*

Wellbeing incentives

The Serco Wellbeing program is designed to encourage you to engage in activities throughout the year. You can earn wellbeing tickets and rewards for participating in wellbeing events and activities.

The more you do, the more you can earn!

Wellbeing Tickets

Serco Wellbeing rewards you for taking steps to improve or maintain your health. The more you do, the more wellbeing tickets and rewards you can earn and the better your health. Earn Wellbeing Tickets for the following activities:

Activity	Flash Challenges	Total Wellbeing On-Demand	LinkedIn Learning Courses	Rise to the Challenge
Tickets	Varies per activity	1 ticket per activity	5 tickets per activity	1 ticket per activity (earn 10 tickets for completing all activities in the challenge)

**Details on activities can be found on pages 38 and 39 of your Benefits Guide.*

Wellbeing Rewards

NEW: Earn More in 2024

We're offering more rewards for participating in wellbeing activities throughout the year. The Wellbeing Tickets you earn will give you the chance to earn quarterly rewards. The more tickets you earn, the better your chances of winning.

Activity	Flash Challenges	Rise to the Challenge	Overall Quarterly Wellbeing
Rewards	\$25 gift card	\$250 and \$500 gift card	\$250 and \$500 gift card
	Five winners chosen quarterly	Five winners chosen quarterly for each amount	Five winners chosen quarterly for each amount

┌ Gift cards are for redemption at the Wellbeing Marketplace ─┐

Visit Serco Wellbeing for more information and to get started!



Healthy Rewards from Cigna*

Programs and services to enhance your health and wellbeing

From acupuncture to natural supplements. From aerobic classes to a therapeutic massage. You and your family have health choices like never before. How do you learn more about the many alternatives and choose to make them a part of your family's healthy lifestyle? That's the idea behind Healthy Rewards®. This program provides discounts on health programs and services as part of Cigna's ongoing effort to promote wellbeing.

**Must be enrolled in Gold Plus HSA, Cigna Platinum, Gold HRA or Bronze plan to use Healthy Rewards.*

Reward Yourself

Cigna Healthy Rewards® broadens your health care choices and saves you money. There's no time limit or maximum to Healthy Rewards®, so you and your covered family members can use them whenever you need them. Enjoy instant savings when you visit a participating provider or shop online. You value your health enough to make smart choices. A better, healthier lifestyle is only a click away.

No referrals. No claim forms. No catch.

Simply visit mycigna.com to print out a Healthy Rewards ID card, which you and your covered family members can present to any Healthy Rewards provider to access discounts on a range of health programs and services.



Start saving today with Cigna Healthy Rewards®

Get discounts on the health products and programs you use every day for:

- Weight management and nutrition
- Fitness
- Mind/body
- Vision and hearing care
- Alternative medicine
- Healthy lifestyle

Just use your ID card when you pay and let the savings begin.

Weight Management and Nutrition

Registered Dietitian Network
Jenny Craig
Weight Watchers®
NutriSystem®
Weight Management Scales

Dental Care

Anti-Cavity Products through Epic™
Power Toothbrush

Vision and Hearing Care

Exams, Eyewear and Contacts
Lasik Vision Correction
Hearing Exams and Aids

Tobacco Cessation

Healthy Roads Tobacco Cessation Program
Tobacco Solutions™
Quitnet®

Alternative Medicine

Acupuncture
Chiropractic Care
Massage Therapy

Mind/Body

Healthy Roads
Mind/Body Program
Yoga Journal
SpaFinder™

Fitness

Fitness Club Memberships
Just Walk 10,000 Steps-a-Day™

Vitamins, Health and Wellbeing Products

Drugstore.com™
ChooseHealthy™

Healthy Lifestyle Products

Mayo Clinic Books
Magazine Subscriptions

Offered by Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company, or their affiliates.

**Healthy Rewards is a discount program. Some Healthy Rewards programs are not available in all states, and programs may be discontinued at any time. If your Cigna plan includes coverage for any of these services, this program is in addition to, not instead of, your plan benefits. Healthy Rewards programs are separate from your plan benefits. A discount program is NOT insurance, and you must pay the entire discounted charge. All goods, services and discounts offered through Healthy Rewards are provided by third-party providers and not by Cigna. Cigna assumes no responsibility for any circumstances arising out of the use, misuse, or application of any of the goods, services, discounts or information made available through such third-party providers.*

"Cigna," the "Tree of Life" logo and "Healthy Rewards" are registered service marks of Cigna Intellectual Property, Inc., licensed for use by Cigna Corporation and its operating subsidiaries. All products and services are provided by or through such operating subsidiaries and not by Cigna Corporation.

Key Contact Information



Benefit	Provider	Contact Information
Benefits Help	Benefits Helpline 9 a.m. to 7 p.m. ET, Mon. through Fri.	(866) 534-8963 sercobenefits@cbiz.com
Cigna U.S. Plans	Cigna	(800) 244-6224 mycigna.com
Cigna International Plan	Cigna	(800) 441-2668 cignaenvoy.com
Cigna Telehealth	MDLIVE	(888) 726-3171 MDLIVEforCigna.com
Dental Plan for U.S. and Puerto Rico	United Concordia	(866) 851-7568 ucci.com
Disability	Lincoln Financial Group	(800) 290-0398 MyLincolnPortal.com
Employee Assistance Program	TELUS Health (formerly known as LifeWorks)	(833) 672-3327 one.telushealth.com
401(k) Plan	Voya	(877) 732-0320 serco.voya.com
Family Building	Maven	mavenclinic.com
FSAs and Commuter Benefits	WageWorks/HealthEquity	(877) 924-3967 wageworks.com
Head-to-toe health: weight loss, blood pressure and diabetes help	Omada Health	omadahealth.com/serco
HMSA (Hawaii) Medical Plan	HMSA	(800) 776-4672 hmsa.com
Accidental Injury, Critical Illness and Hospital Care Insurance	Cigna	(800) 754-3207 suphealthclaims.com
Identity Theft	Allstate Identity Protection (formerly InfoArmor)	(800) 789-2720 myaip.com
Legal Insurance Plan	ARAG Group	(800) 247-4184 ARAGLegalCenter.com
Life and AD&D Insurance	Lincoln Financial Group	(888) 787-2129 MyLincolnPortal.com
myVoyage™ tool	Voya	(866) 534-8963 serco.voya.com
Musculoskeletal Program	Hinge Health	(855) 902-2777 help@hingehealth.com
Pet Discount Program	Pet Assure	(888) 789-7387 petassure.com
Pet Insurance	Nationwide	(877) 738-7874 petinsurance.com/serco
Prescription Drug Benefits	CVS Caremark	(866) 407-5146 caremark.com
Specialty Prescriptions	CVS Caremark Specialty Pharmacy	(800) 237-2767 caremark.com
TRICARE Supplement	Association & Society Insurance Corporation	(800) 638-2610 selmanco.com
Vision Plan	VSP	(800) 877-7195 vsp.com