

2026 Benefits Guide



serco

Impact
a better
future

totalWellbeing

Benefits Guide 2026 | 1



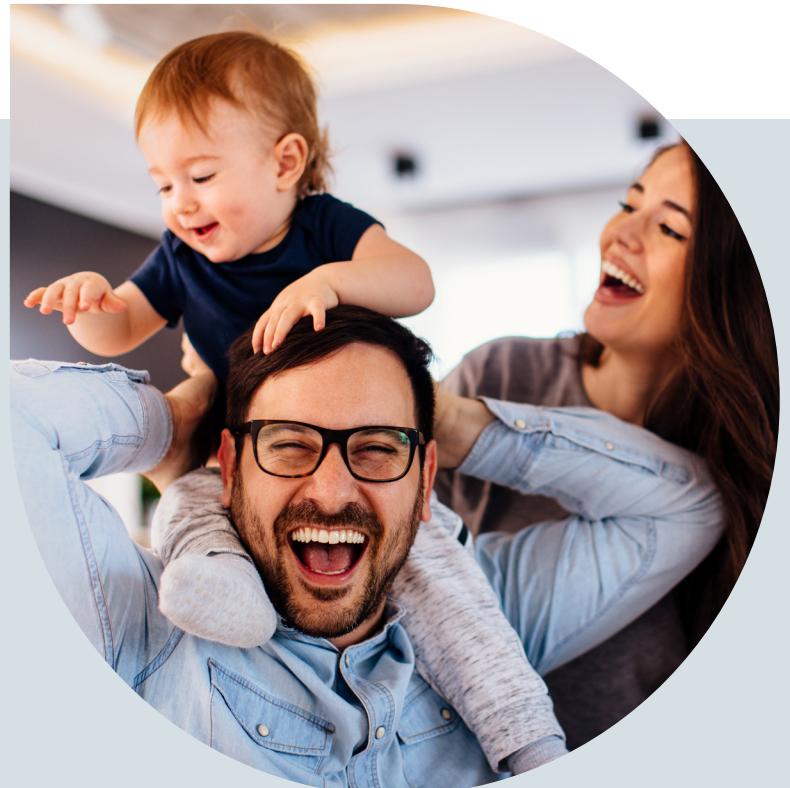
Impact a better future

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. Serco is committed to providing resources to support you as you do work that impacts a better future.

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 6** to guide you.



**Open Enrollment is
November 3 through
November 17, 2025.**



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.



Benefits Highlights

As you review options for 2026, consider your anticipated care needs. Explore Serco's plan options and ways to save and invest.

Managing medical cost increases together

As with many everyday expenses, health care costs continue to rise – and this trend is expected to continue into 2026. At Serco, we remain committed to supporting your health and wellbeing while carefully managing these increases.

After a thorough review of our medical plans, we've made adjustments that help offset rising costs. Serco will continue to share the cost of coverage with you, and we're proud to still cover the majority of the expense.

All Cigna medical plans will see an increase in 2026. We understand this may be concerning, and we're here to support you with resources and guidance to help you make the best choices for your needs.

Medical plan updates

We are adjusting the features of two of our Cigna medical plans. Deductibles will increase slightly in the Platinum plan, and deductibles and out-of-pocket maximums will increase slightly in the Gold Plus HSA plan. The amounts shown below are for in-network coverage; out-of-network amounts will also increase.

Platinum plan

	Deductible
Individual	\$800
Family	\$2,150

Gold Plus HSA plan

	Deductible	Out-of-Pocket Maximum
Individual	\$1,800	\$3,600
Family	\$3,600	\$7,200

There are no changes to the Gold HRA or Bronze plans.

Vision plan enhancement

We are adding a new VSP KidsCare Plan to our 2026 vision benefits. Growing children can experience significant vision changes and outgrow their glasses in as little as a year. The new plan includes more care and more frequent products to help parents keep their kids' eyes healthy:

- Two yearly eye exams
- New glasses or contacts every year
- VSP LightCare™ for UV and blue light exposure
- Vision Therapy for common childhood vision conditions, like amblyopia (lazy eye)



Headspace meditation and mindfulness app

Headspace, a guided self-care app for mental health support, will be available in 2026 as part of Cigna Total Behavioral Health (if you are enrolled in a Cigna medical plan). Access themed meditations to help you with stress, compassion, self-esteem, relationships, sleep and productivity. Ebb, an empathetic AI companion, is also accessible 24/7. Headspace will replace iPrevail and Happify for emotional support in 2026.



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Enrollment Decisions and Deadlines

If you are enrolling during the 2026 Open Enrollment period, you must enroll between **Monday, November 3** and **Monday, November 17, 2025**.

During Open Enrollment, 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)
- Additional voluntary offerings that enhance your medical coverage such as Critical Illness, Accidental Injury and Hospital Care Coverage (learn more on [page 35](#))

*This benefit can be added or changed at any point during the year.

Note: As you consider your benefit options, take note of any coverage you have available through your spouse/domestic partner or elsewhere. You may find coverage on [healthcaremarketplace.com](#) or through other insurance carriers.



If You Do Not Take Action During Open Enrollment:

You will automatically continue in the same plans for 2026, with the exception of the FSAs and PPTO, as these benefits require an active election each year.

New Hires Between November 1 and December 1, 2025

If you are an eligible new hire, you must enroll for each year (2025 and 2026) separately. After you submit your 2025 elections, click on Begin Guided Enrollment ([serco.cbizenroll.com](#)) and proceed with your elections for 2026. Please be aware that 2025 elections made on or after November 1, 2025, are not passive, therefore will not automatically continue to 2026.

New Hires After December 1, 2025

If you are an eligible new hire, you must enroll within 30 days of your hire date. If you enroll after December 1, 2025, your new coverage will be effective in 2026. If 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 2026 unless you have a qualifying event and make a new election for coverage.



Enrollment Checklist

Why Are Our Costs Increasing?

- **Rising health care costs nationwide** – Medical and pharmacy costs continue to increase each year due to higher provider charges, new treatments and specialty medications.
- **Increased utilization** – Employees and their families are using more health care services, which directly impacts the cost of the plan.
- **Inflation and provider reimbursement** – Hospitals, doctors and other providers are raising their rates to keep up with inflation, staffing shortages and operating costs.

- Consider your coverage this year, and your ongoing health care needs. Getting the most out of your benefits depends on how well you understand your plans and how you choose to use them.
- Learn about your options by reviewing this guide and the information available through the **2026 Benefits SercoConnect Site**. To log in, use your network username and password. If you have additional questions, contact the providers listed on [page 42](#).
- Attend one of the 2026 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 **2026 Benefits SercoConnect Site**.
- Make your elections on serco.cbizenroll.com by November 17, 2025, 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 is the last six digits of your Social Security number. You will be asked to change your password once you log in.
- Review your dependent information carefully. Serco requires that you provide documentation for 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.
- Review and/or update your beneficiary designation for your life insurance, 401(k) and HSA, if applicable.
- 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.
- Print or save the confirmation of your elections for your records. Please note that your final premium cost will be updated once your dependents have been verified.

If you are unable to enroll via the internet, call the Benefits Helpline at (866) 534-8963 and enroll by phone before November 17, 2025, 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, 2026, or the first of the month following your start date, until the end of the plan year (December 31, 2026), 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, 2026, if you are enrolling during Open Enrollment.

Covering Your Dependents

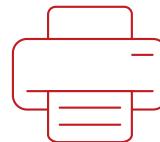
You may enroll your eligible dependents for medical, dental, vision, life, Accidental Death & Dismemberment, and some voluntary benefits. Eligible dependents include your same-sex or opposite-sex spouse or domestic partner, and children under age 26 (unless classified as disabled).

If you are newly enrolling an eligible dependent(s) for 2026, you will be required to provide supporting documentation. Documentation must be submitted no later than November 30, 2025, for newly enrolled dependents added during Open Enrollment in order for your dependent(s) to have coverage for 2026. 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 serco.cbizenroll.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	By Fax	By Email
Log on to serco.cbizenroll.com and follow the online instructions to upload the acceptable electronic documents for each eligible dependent.	Mail copies of acceptable documents to the following address: Serco Inc. Attn: Benefits Department 12930 Worldgate Drive, Suite 600 Herndon, VA 20170	Fax copies of acceptable documents to (703) 234-6881.	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)	<p>One of the following:</p> <ul style="list-style-type: none"> Marriage certificate Domestic Partner Affidavit <p>AND</p> <p>Any one of the following:</p> <ul style="list-style-type: none"> Driver's license or other state issued identification of spouse or domestic partner with matching addresses Current mortgage statement or other proof of joint ownership of the home¹ Current rent/lease agreement¹ Page 1 of most recent federal or state tax return (1040, 4506, 4506-T, 8879 or M8453) listing spouse, same-sex/opposite-sex domestic partner¹ Auto/homeowner insurance currently in effect² Immigration papers (if marital status is listed) Utility bills, with same address currently in effect¹
Domestic Partner	Recognized as valid under the state law where the relationship was established	

¹ You may submit one document displaying both names or one in the employee's and one in the spouse's with matching addresses.

² 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 Disabled⁴	<p>An eligible child is a child who is your:</p> <ul style="list-style-type: none">• Biological child• Step-child• Legally adopted child, including a child placed in your home for the purpose of adoption• Child for whom you have legal guardianship• 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• Child of any age who meets the guidelines for mental or physical incapacitation before age 26• Child of your domestic partner, same-sex/opposite-sex civil union partner or qualified domestic partner

	Acceptable Documentation
Child – Biological	<p>One of the following:</p> <ul style="list-style-type: none">• Long-form birth certificate (copy of original)³• Paternity/maternity test (notarized)• Report of birth abroad of a U.S. citizen• Court-approved child support order <p>OR</p> <p>Any two of the following:</p> <ul style="list-style-type: none">• Baptismal certificate• Hospital record of birth• Page 1 of 2020 or 2021 federal or state tax return (1040, 4506, 4506-T, 8879 or M8453) listing eligible dependent²• Family registry (foreign births only)
Child – Legal Guardianship	<p>One of the following:</p> <ul style="list-style-type: none">• Adoption papers• Court-approved child support order• Court-approved guardianship papers
Child – Adopted	<ul style="list-style-type: none">• Reissued birth certificate (listing adoptive parent names)
Child & Step-child – Domestic Partner	<p>One of the following:</p> <ul style="list-style-type: none">• Long-form birth certificate (copy of original)³• Reissued birth certificate (listing adoptive parent names)• Paternity/maternity test (notarized)• Adoption papers• Report of birth abroad of a U.S. citizen• Divorce decree showing children born to the marriage• Court-approved child support order• Court-approved guardianship papers <p>OR</p> <p>Any two of the following:</p> <ul style="list-style-type: none">• Baptismal certificate• Hospital record of birth• Page 1 of 2020 or 2021 federal or state tax return (1040, 4506, 4506-T, 8879 or M8453) listing eligible dependent²• Family registry (foreign births only) <p>AND</p> <p>One of the following:</p> <ul style="list-style-type: none">• Marriage certificate of parents• Domestic partner affidavit• Common-law affidavit

² To protect your privacy, black out Social Security numbers and all financial information or monetary amounts appearing on any documents submitted.

³ A long-form birth certificate includes the name of at least one parent covered under Serco's medical, dental and/or vision plans.

⁴ 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 serco.cbizenroll.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 100% of the allowed amount for the remainder of the calendar year. (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, 2026, to be used only for eligible medical expenses that are covered under the plan. HRA funds cannot be used to cover unpaid dental and vision expenses. 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 ¹	Bronze Plan ¹
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 Dollars²

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

- 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.*
- Select the Wellness tab at the top of the homepage.
- Select the Wellness & Incentives tab to view your wellbeing activities and 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

¹These amounts are prorated for new hires throughout the year.

²Serco 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.



Serco 2026 Wellbeing Incentive Amounts

Wellbeing Incentive Amount by Employee Plan ¹					
Activity	Platinum Plan	Gold Plus HSA Plan	Gold HRA Plan	Bronze Plan	Non-Enrolled Serco Employees
Annual Physical¹	\$100	\$100	\$100	\$100	n/a
Annual OB/GYN¹	\$100	\$100	\$100	\$100	n/a
Mammogram screening¹	\$100	\$100	\$100	\$100	n/a
Dental preventive visit^{1,2}	\$100	\$100	\$100	\$100	\$25
Vision screening^{1,2}	\$100	\$100	\$100	\$100	\$25
Flu shot¹	\$100	\$100	\$100	\$100	n/a
Colon cancer screening¹	\$100	\$100	\$100	\$100	n/a
Cervical cancer screening¹	\$100	\$100	\$100	\$100	n/a
Prostate cancer screening¹	\$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)²	\$50	\$50	\$50	\$50	\$25
Personalized health assessment	\$100	\$100	\$100	\$100	\$25
CCMU nurse coaching	\$50	\$50	\$50	\$50	n/a
Serco quarterly challenge participation (up to \$200 for enrolled employees)²	\$50	\$50	\$50	\$50	\$25
Maternity program³	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 Incentives⁴	\$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)

¹ 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. All preventive activities are capped at \$500 or plan maximum.

² Activities will be self-reported.

³ Maternity incentives do not count toward the annual maximum of \$800/\$300.

⁴ 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.
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.

For more details, reference the 401(k) Plan Highlights document available in the **retirement section on the 2026 Benefits SercoConnect Site.**



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.

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 2026 Benefits SercoConnect Site](#).

Higher Education Discount Program

Serco partners with several academic institutions that offer you the opportunity to earn a degree or professional certificate with tuition reduction. Visit the [Tuition section on the 2026 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. View the [HR-59 Tuition Assistance Program Policy](#) on SercoConnect.

Higher Education Partnerships 2026

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.
University of Maryland Global Campus (UMGC)	You, your spouse or legal dependent may be eligible to receive a discount of up to 25% on out-of-state tuition for all undergraduate and standard graduate programs.



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 HMSCA 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: Access your 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). The Platinum, Gold HRA and Bronze plans feature a Health Reimbursement Account (HRA). You can also sign up for a Healthcare Flexible Spending Account. See [page 25](#) for more information on how these accounts work.





2026 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						
Copay/Coinsurance¹								
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 ²	\$300 ²	\$300 ²	\$300 ²
MDLive Preventive Virtual Care Services Copay	\$0	N/A	\$0	N/A	\$0	N/A	\$0	N/A
Urgent Care Copay/Coinsurance ²	\$50	\$50	10%	10%	\$50	\$50	\$50	\$50
Deductible								
Individual	\$800	\$1,600	\$1,800	\$3,600	\$2,600	\$5,200	\$3,600	\$7,200
Family	\$2,150	\$4,300	\$3,600	\$7,200	\$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 (Includes deductible)								
Individual	\$2,700	\$5,400	\$3,600 ³	\$7,200 ³	\$5,200	\$10,400	\$7,350	\$14,700
Family	\$7,900	\$15,800	\$7,200 ³	\$14,400 ³	\$10,400	\$20,800	\$14,700	\$29,400
Health Savings or Reimbursement Account Deposit⁴								
Individual	N/A		\$0		\$750		\$250	
Family	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%		Plan pays 100%		Plan pays 100%		Plan pays 100%	
Prescription Drug Coverage⁵								
Plan Deductible applies?	No		Yes		Yes		Yes	
CVS Caremark Retail – 30 day supply								
Generic	\$10 copay	N/A	You pay 10%	N/A	You pay 20% ⁵	N/A	You pay 40% ⁵	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% ⁵	N/A	You pay 40% ⁵	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

¹ Coinsurance on services and prescriptions received from out-of-network providers or facilities is generally paid based upon usual and customary rates and after the deductible is met. 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.

² All remaining emergency room charges are subject to plan deductible and/or coinsurance.

³ 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.

⁴ Amount to the HRA is prorated based on the effective date of coverage.

⁵ 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%.

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 16](#) 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](#).

Save with Caremark Cost Saver

Caremark Cost Saver is a 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 any 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
Cigna Care Management Unit	Dedicated nurse-in-the-family and additional access to a team of highly qualified medical professionals who can provide personalized and continuous health care support to help you (or a covered family member) if you experience a health condition that requires ongoing care.	(800) 589-2987
Cigna Healthy Pregnancies, Healthy BabiesSM	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 an incentive of up to \$250.	(800) 244-6224 mycigna.com
Cigna 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 2026 Benefits SercoConnect Site for more information.	(800) 244-6224 mycigna.com
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 2026 Benefits SercoConnect Site for more information.	MDLIVE (888) 726-3171 MDLIVEforCigna.com
Cigna Total Behavioral Health	Cigna Total Behavioral Health provides comprehensive support for mental, emotional and behavioral wellbeing. Benefit from professional care, evidence-based tools and lifestyle programs to address stress, life changes and overall wellbeing.	(800) 244-6224 mycigna.com
Hinge Health	<p>Digital programs available at no cost to help you and your eligible dependents get moving again from the comfort of your home.</p> <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 <p>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.</p>	(855) 902-2777 hingehealth.com/serco



Additional Cigna Benefits For Those Enrolled in Cigna Coverage (continued)

Program	Overview	Contact Information
Maven	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
Oshi Health	Oshi Health makes managing your digestive health easy. Through your Cigna medical plan, you get convenient, on-demand access to virtual visits for fast, quality care from a team of GI specialists, registered dieticians and gut-brain experts – when you need them. Receive support for symptoms like bloating, acid reflux, IBS, Crohn's, ulcerative colitis and many other gastrointestinal concerns. Pay only your in-network cost-share.	oshihealth.com/cigna
Visana	Visana is a virtual women's health clinic offered through your Cigna medical plan. Get fast, convenient access to expert care for preventive visits, reproductive and gynecological health, hormone and metabolic concerns and menopause support – all from home. Simply schedule a virtual visit and pay your in-network cost-share.*	visanahealth.com/cigna

**Standard copays or coinsurance will apply.*



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 100% of expenses incurred outside the U.S. with no deductible and no out-of-pocket maximum.

Care received within the U.S. is covered at 90% in-network after a \$500 individual/\$1,000 family deductible. The out-of-network care will be covered at 70% with a \$800 individual/\$1,600 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, including exams (one every 12 consecutive months), frames (one every 24 consecutive months), and lenses or contact lenses (one pair every 12 consecutive months). The maximum benefit for frames and for contact lenses is \$100, and a \$25 copay applies to lenses. Visit the Medical section of the **2026 Benefits SercoConnect Site** for more information.

NEW FOR 2026: The Cigna International Medical Plan includes a new benefit through Carrot offering personalized care plans and telehealth support for fertility, menopause, family building and more.





Medical Coverage for Hawaii Residents – 2026 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	Single: \$0	Family: \$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 **2026 Benefits SercoConnect Site**.

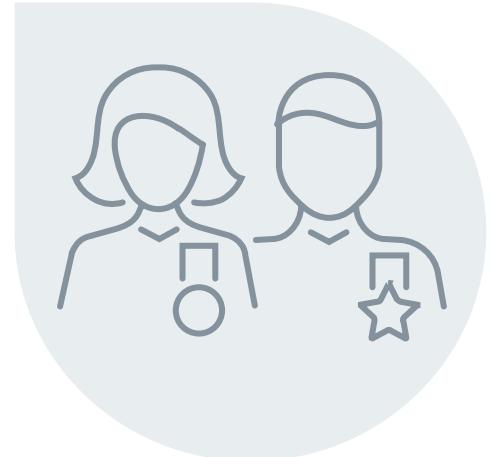


TRICARE Supplemental Coverage

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 Prime	TRICARE Select	TRICARE Retired Reserves
Primary TRICARE Deductible	50% of TRICARE Prime POS Deductible	Covers 100% of TRICARE Select deductible	Covers 100% of TRICARE Retired Reserves deductible
Inpatient and Outpatient Benefits, including Outpatient Surgery Services	100% of the copays and cost share remaining after TRICARE pays, after Supplement Plan Deductible is met, until TRICARE Catastrophic Cap is reached		
Excess Charges	100% of all Covered Expenses in excess of the TRICARE allowed amount, not to exceed the Legal Limit		
Pharmacy Reimbursement Benefit	100% of the copays and cost share remaining, not to exceed any TRICARE allowed or negotiated amount after the Supplement Plan Deductible is met until the TRICARE Catastrophic Cap is reached		

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 [2026 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 Elite Plus 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) ¹	\$50/\$100	\$100/\$200	\$50/\$100	\$100/\$200
Annual Maximum per Member ¹	\$1,500		\$2,500	
Orthodontia Maximum per Member	Not covered		\$2,500 Lifetime Maximum ⁴ (children to age 19 and adults)	
Plan Pays				
Preventive (e.g., exams, X-rays, cleanings, fluoride treatment, sealant ²) ³	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%

¹ Excludes Class I and TMJ.

² One per tooth every three contract years up to age 19 for permanent unrestored bicuspids and molars, excluding wisdom teeth.

³ Doesn't apply to deductible or annual maximum.

⁴ The annual deductible and annual maximums do not apply to the Orthodontics benefit under the Plus Plan as it is a lifetime benefit.

NOTE: The plan offers a Preventive Incentive® feature, meaning preventive services do not count toward your annual maximum.

NOTE: There is a TMJ Lifetime Maximum (per person) of \$300. TMJ is covered at 50% after the deductible.

International Dental Coverage

For employees outside the U.S. you will have dental coverage with Cigna Global. United Concordia coverage is not available. 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) help 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 ¹	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	Covered in full after \$20 copay	<ul style="list-style-type: none">• Up to \$30• Up to \$50• Up to \$65• Up to \$100
Lens Options • Progressive	No copay	<ul style="list-style-type: none">• 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 for Elective and up to \$210 for Medically Necessary
Laser Vision Correction	15% discount off regular price or 5% off promotional price	Not covered

¹ 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. See [page 20](#) for more information. VSP coverage is not available.



NEW FOR 2026

A new VSP KidsCare Plan will be added to our current vision benefits, which provides:

- Two yearly eye exams
- New glasses or contacts every year
- VSP LightCareTM for UV and blue light exposure
- Vision Therapy for common childhood vision conditions, like amblyopia (lazy eye)



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.

Important notes:

- If you enroll in the Gold Plus HSA Plan, you can elect how much you want to contribute to your HSA out of your paycheck; you'll receive a welcome kit with more information about how to use your HSA.
- If you have a balance in your HRA and you waive medical coverage or if you elect the Gold Plus HSA Plan, you will forfeit your HRA balance as of December 31, 2025.

	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 contributions¹	\$4,400 is the 2026 limit for individual. \$8,750 is the 2026 limit for a family. You can contribute pre-tax dollars up to the annual limit, including any amount Serco provides.	Not available.	\$3,300 is the 2026 limit. You can contribute pre-tax dollars up to the 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, 2027, to incur claims toward your 2026 Healthcare FSA balance. All claims must be submitted no later than March 31, 2027.

¹ 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, TRICARE¹, and/or your own or a spouse's full purpose FSA, and
- Cannot be claimed as a dependent on someone else's 2025 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 12](#) 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. 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 planCovers 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."¹You have until February 28, 2027, to incur claims toward your 2026 Healthcare FSA balance. All claims must be submitted no later than March 31, 2027.		<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, 2026, to incur claims toward your 2026 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 \$3,300.		Up to \$5,000 a year per family (\$2,500 if you are married but file separate income tax returns). ² The minimum annual contribution is \$130.

¹ If you have unused Healthcare FSA dollars, go to FSAStore.com to purchase qualified merchandise.

² If you are a Highly Compensated Employee (HCE), your election amount may change based on plan participation in order to comply with IRS non-discrimination requirements.



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](https://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 \$325 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 after natural birth, or eight weeks for maternity leave after cesarean birth). To start a claim contact Lincoln Financial at (800) 290-0398 or log into mylincolnportal.com.

Paid Parental Leave

Benefit-eligible employees welcoming a new child into their family, whether through birth or placement (such as adoption or fostering), may be eligible for two weeks of paid parental leave. During this time, you will receive 60% of your base salary, allowing you to focus on bonding with your new addition while maintaining financial support.

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





Birthing Mother Benefits

Congratulations on the upcoming arrival of your new little one! We know this is both an exciting and demanding time, and we're here to support you. Below, is an overview of the disability benefits available following childbirth.

Leave After a Natural Birth

Benefit-eligible employees who deliver a child through a natural birth will be granted six weeks of leave. Through your Short-Term Disability benefits, you will receive 60% of your base salary. Benefits are payable starting on the 8th calendar day of your maternity leave. A medical certification from your health care provider is required.

Leave After a Cesarean Birth

NEW FOR 2026: For a cesarean birth (C-section), you will be granted eight weeks of maternity leave. During this period, Short-Term Disability benefits provide 60% of your base salary. Benefits are payable starting on the 8th calendar day of your leave. A medical certification from your healthcare provider is required.

Extensions

If medical complications occur during or after delivery, your healthcare provider may certify the need for additional time, and your short-term disability benefits may be extended accordingly if approved by Lincoln.

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.

Additional Benefits to Support You

- **TELUS Health Employee Assistance Program (EAP)** (*available to all Serco employees*): 24/7 confidential support for physical, emotional, financial and social wellbeing, including counseling, childcare resources and concierge services. Call (833) 672-3327 or visit one.telushealth.com (invitation code: sna-employeeID).
- **Maven** (*available if you are enrolled in a Cigna medical plan*): Free access to top-rated providers via virtual appointments, messaging, classes and education from fertility to postpartum care. Visit mavenclinic.com/join/getstarted.
- **Cigna Healthy Pregnancies, Healthy BabiesSM** (*available if you are enrolled in a Cigna medical plan*): Personalized support for a healthy pregnancy and baby, with an incentive of up to \$250 for completing the program. Call (800) 244-6224 or visit mycigna.com.
- **Hospital Care Insurance** (*a voluntary benefit option available if you enroll in coverage*): Additional financial support for hospital stays, ICU stays and observation stays (pre-existing conditions not covered). Call (800) 754-3207 or visit supphealthclaims.com.



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 lincolnfunderalprep.com/gplife.





TELUS Health Employee Assistance Program

Serco offers TELUS Health 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:

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' or scan the QR code on the right:





Voluntary Benefits

Purchased Paid Time Off (PPTO)

Benefit-eligible employees hired on or before January 1, 2026, can purchase 24 hours (three days) or 40 hours (five days) of additional paid time off to accrue and use in 2026. The benefit accrues over 16 pay periods, and deductions are taken accordingly. All accrued PPTO hours must be used by December 4, 2026. Any unused purchased time will be paid out on December 24, 2026, due to IRS requirements.

New hires in 2026 are not eligible to purchase additional days off until Open Enrollment for the 2027 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 2026. 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 2026 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^{1,2}	<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^{1,2}	\$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

¹The employee is automatically the beneficiary for any dependent life and AD&D coverages.

²Dependent 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 2026	AGE	RATE/\$1,000 Monthly for 2026	AGE	RATE/\$1,000 Monthly for 2026
<25	\$0.054	40-44	\$0.108	60-64	\$0.714
25-29	\$0.064	45-49	\$0.163	65-69	\$1.372
30-34	\$0.087	50-54	\$0.248	70-90+	\$2.227
35-39	\$0.097	55-59	\$0.464		



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 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.
- The plan includes a sports benefit rider, which pays an additional 25% for covered injuries sustained during either an organized or personal sports activity. The plan also includes increases in allowances for numerous medical services.

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.) with autopay.
- 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.



Long-Term Care Planning Support by Chubb

Serco offers long-term care (LTC) coverage for you and your family, available through Chubb. Existing employees can enroll at any time with EOI by logging onto the Chubb website at getltci.com/Serco. New hires will have separate communications about an enrollment period in the future.

The Chubb program offers one policy with two benefits – life insurance protection for your family during your work years and long-term care protection if you happen to need care. As long as coverage is active, a benefit will always pay.

Select Your Life Insurance Amount

Choose a life insurance benefit up to \$150,000.

Long-Term Care Benefits

Monthly Long-Term Care benefit

If you need long-term care, you can access 4% of your death benefit while you are living to pay for home health care, assisted living, adult day care and nursing home care.

Maximum Long-Term Care benefit

You can receive up to 3x your life insurance amount as your maximum long-term care benefit.

Example: If your life insurance benefit is \$50,000, your monthly LTC benefit would be \$2,000 and your total LTC benefit is \$150,000.





Additional Voluntary Perks and Benefits

Program	Overview	Contact Information
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
Allstate Identity Protection Pro+ Cyber	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
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
Auto and Home Insurance	Access to special group rates on auto and home insurance through Liberty Mutual and MetLife.	beneplace.com/serco
Chubb Long-Term Care	The Chubb program offers one policy with two benefits – life insurance protection for your family during your work years and long-term care protection if you happen to need care. As long as coverage is active, a benefit will always pay.	(844) 595-2343 getltci.com/Serco
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
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
Insider Discounts	PerkSpot is a one-stop online shop with exclusive discounts that help you save money on many of your favorite national and local merchants! It's completely free and optimized for use on desktops, tablets and phones. Once registered, you will have access to thousands of discounts updated daily in over 25 different categories. Keep an eye out for new featured discounts in PerkSpot's weekly email.	serco.perkspot.com Access code: SercoNA
Mortgage Benefits	Work with Rate Mortgage and receive closing cost credits, priority loan processing, VP service with a dedicated mortgage team and a fast, seamless and digital mortgage process.	(833) 936-0662 Rate.com/SercoNA
Nationwide Pet Insurance	Coverage for accidents, injuries and illnesses including cancer, to use with any veterinarian – even specialists and emergency providers.	petinsurance.com/serco
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



Wellbeing Benefits

Wellbeing is a journey built one choice at a time, and every small action has the power to make a difference. Serco's wellbeing program is designed to support you in taking meaningful steps toward a healthier, more balanced life, physically, mentally and emotionally. Through a variety of activities, challenges and resources, you can explore new ways to care for yourself, develop positive habits and create momentum that lasts.

Take part, try something new, and discover how small actions can lead to big impact for yourself, your colleagues and Serco.

Program	Overview
Rise to the Challenge	Join the quarterly wellness challenges designed to boost your wellbeing. You'll receive support, resources and rewards to help you reach your personal goals.
Total Wellbeing On-Demand	Participate in monthly on-demand activities on your own time, exploring a variety of health and wellness topics.
Mindful Moments	Reduce stress and reconnect with a sense of calm through guided activities each month.
Wellbeing Academy	Explore quarterly wellbeing courses designed to help you build healthy habits, boost resilience and enhance your overall wellbeing. Learn at your own pace, apply practical tips and take small steps that make a big impact on your mind, body and energy.
Serco Babies	Having a baby in 2026? 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. 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.
Serco Parents	There is no one-size-fits-all when it comes to parenting, and Serco is committed to supporting employees and their families. Find a variety of resources and benefits to help you and your family stay healthy. Visit sercowellbeing.com to find more information.
Active&Fit Direct	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.





Wellbeing incentives

The Serco Wellbeing program celebrates your healthy choices. Each time you join wellbeing activities and events throughout the year, you'll earn wellbeing tickets. The more you participate, the more opportunities you have to be recognized and rewarded.

Wellbeing Tickets

Each activity you join throughout the year helps you earn Wellbeing Tickets, giving you the chance to enjoy rewards while improving your overall wellbeing. Tickets can be earned by participating in activities such as:

Activity	Tickets
Mindful Moments	1 ticket per activity
Total Wellbeing On-Demand	Ticket amounts vary based on the activity
Wellbeing Academy Courses	Earn up to 8 tickets per quarter
Rise to the Challenge	1 ticket per activity (earn 10 tickets for completing all activities in the challenge)
Higher Education	1 ticket per Higher Education Cafe 1 ticket per class completion 10 tickets for graduation

*Details on activities can be found on [page 38](#) of your Benefits Guide.

Wellbeing Rewards

Every step you take to support your health counts. By participating in wellbeing activities, or simply making healthy choices, you can earn rewards. The more you engage and prioritize your wellbeing, the greater your chances of being recognized and celebrated.

Activity	Rewards
Rise to the Challenge	Take on challenge activities and earn your chance to win. Ten participants from each challenge will receive a wellbeing reward valued up to \$500 .
Wellbeing Impact Rewards	Meet Wellbeing Impact , the new name for the program that rewards you for participating. Every Wellbeing Ticket you earn gives you a chance to win a Wellbeing Impact reward , with 10 participants selected each quarter to receive prizes worth up to \$600 .
NEW FOR 2026: Wellbeing in Action	<i>Every action matters. Every person inspires. Together, we create Wellbeing in Action.</i> This new recognition campaign celebrates the everyday moments that make a big difference. Employees will be recognized and rewarded for making positive choices that improve their health and wellbeing no matter how small. Winners will be highlighted each quarter and receive a wellbeing prize worth up to \$200 in recognition of their efforts. Plus, those who nominate a colleague also have a chance to win a prize worth up to \$25 .
NEW FOR 2026: Wellbeing Reward Drops	Get ready for spontaneous moments of wellbeing all year long. Wellbeing Reward Drops bring you unexpected treats and recognition designed to brighten your day and support your overall wellbeing. Prizes could include HelloFresh boxes, gift cards and more. Each pop-up is a reminder that your wellbeing matters, anytime, anywhere.

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.



Healthy Rewards from Cigna*

Programs and services to enhance your health and wellbeing

From acupuncture to natural supplements, aerobic classes to 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
401(k) Plan	Voya	(877) 732-0320	serco.voya.com
Accidental Injury, Critical Illness and Hospital Care Insurance	Cigna	(800) 754-3207	supphealthclaims.com
Chronic Condition Support	Omada Health		omadahealth.com/serco
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	(833) 672-3327	one.telushealth.com
Family Building	Maven		mavenclinic.com
FSAs and Commuter Benefits	WageWorks/HealthEquity	(877) 924-3967	wageworks.com
HMSA (Hawaii) Medical Plan	HMSA	(800) 776-4672	hmsa.com
Identity Theft	Allstate Identity Protection	(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
Long-Term Care	Chubb	(844) 595-2343	getltci.com/Serco
Musculoskeletal and Physical Therapy 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	SelmanCo	(800) 638-2610	selmanco.com
Vision Plan	VSP	(800) 877-7195	vsp.com



Visit the [2026 Benefits SercoConnect Site](#) to view the legal notices under the Enroll & Engage tab.