

Benefits at Cox

NEW HIRE GUIDE FOR 2023





Offerings in step
with your needs

Molly Coustan, Cox Communications
Kennith Everett, Cox Communications

Our people are our priority. That's why we're always evolving our health and wellness benefits to make sure they're in step with your needs.



PHYSICAL

Comprehensive medical plans, fertility coverage, fitness offerings and wellness programs to help you prevent and manage chronic illnesses.



MENTAL

Convenient solutions and innovative support tools to help manage your mental health.



FINANCIAL

Education opportunities to learn how to manage your money now and retirement solutions to plan for later. Access employee discounts and set aside pre-tax dollars for qualifying medical expenses.

New hire: If you are newly hired, you have 31 days to make your initial benefit elections. Otherwise you cannot update your benefit elections until the next Open Enrollment period. If you do not make any benefit elections, you will be automatically enrolled in the medium deductible medical plan with employee only coverage, basic life insurance, and 60% long-term disability coverage. Your Aetna/CVS (medical, prescription and dental) ID cards will be mailed to you in 7-10 business days after enrollment.

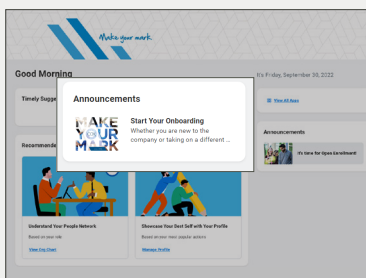
Dependent verification: Any new dependents added to coverage will be required to be verified within 45 days. If you are not able to verify your dependents, they will be removed from coverage.

Enrolling is as easy as 1-2-3

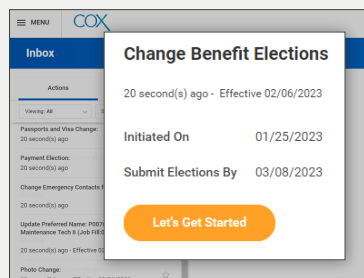
1. Log in to Workday through InSideCox.com.



2. Click on the Start Your Onboarding Message.



Enroll in your 2023 coverages.



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2023 Benefits at a Glance

We offer three medical plans with low, medium and high-deductible options to help you manage the total cost of your care. Preventive care is covered at 100% in all our plans when you use an in-network provider.

		EMPLOYEE ONLY	EMPLOYEE + SPOUSE/DP	EMPLOYEE + CHILD	EMPLOYEE + CHILDREN	EMPLOYEE + FAMILY
Low Deductible	BIWEEKLY PREMIUM	\$49.80	\$179.02	\$103.02	\$103.02	\$232.24
	FAMILY DEDUCTIBLE ¹	\$500	\$1,000	\$1,000	\$1,500	\$1,500
	OUT-OF-POCKET MAXIMUM ²	\$3,000	\$6,000	\$6,000	\$9,000	\$9,000
Medium Deductible	BIWEEKLY PREMIUM	\$17.18	\$122.77	\$38.12	\$38.12	\$143.71
	FAMILY DEDUCTIBLE ³	\$1,000	\$2,000	\$2,000	\$3,000	\$3,000
	OUT-OF-POCKET MAXIMUM ⁴	\$3,500	\$7,000	\$7,000	\$10,500	\$10,500
High Deductible	BIWEEKLY PREMIUM	\$7.38	\$75.61	\$16.09	\$16.09	\$84.32
	FAMILY DEDUCTIBLE ⁵	\$2,000	\$3,000	\$3,000	\$4,000	\$4,000
	OUT-OF-POCKET MAXIMUM ⁶	\$4,000	\$6,000	\$6,000	\$8,000	\$8,000
	COX CONTRIBUTION TO HSA	\$500	\$750 ⁷	\$750	\$750	\$1,000 ⁷

1 This plan has an individual deductible. You only need to meet your individual \$500 deductible before the plan pays based on your coinsurance (even if your family maximum hasn't been met). For your family, you pay the individual deductible multiplied by the number of dependents covered (up to a maximum of three or \$1,500).

2 This plan has an individual out-of-pocket maximum. You only need to meet your individual \$3,000 out-of-pocket maximum before the plan pays your covered network expenses at 100% (even if your family maximum hasn't been met). You pay a total family maximum for up to three family members or \$9,000.

3 This plan has an individual deductible. You only need to meet your individual \$1,000 deductible before the plan pays based on your coinsurance (even if your family maximum hasn't been met). For your family, you pay the individual deductible multiplied by the number of dependents covered up to a maximum of three or \$3,000.

4 This plan has an individual out-of-pocket maximum. You only need to meet your individual \$3,500 out-of-pocket maximum before the plan pays your covered network expenses at 100% (even if your family maximum hasn't been met). You pay a total family maximum for up to three family members or \$10,500.

5 Keep in mind that the High Deductible Health Plan has true family deductibles, meaning that you must meet the deductible listed for your level of coverage before the plan pays network coinsurance for anyone in your family. For example, if you cover both you and your spouse, you must meet the \$3,000 deductible before the plan starts paying coinsurance for either you or your spouse.

6 You'll want to note that the High Deductible Health Plan has true family out-of-pocket maximums. You must meet the maximum costs listed for your level of coverage before the plan pays 100% of covered network services for anyone in your family. For example, if you cover both you and your spouse, you must meet the \$6,000 maximum before the plan pays 100% of covered network services for either you or your spouse.

7 Per IRS guidelines, HSA funds cannot be used for domestic partner expenses.

Pharmacy Plans

With all three medical plans, you have access to comprehensive prescription drug coverage with convenient mail order and retail supply options. CVS Caremark administers our pharmacy plan for the low, medium, and high-deductible health plans through Aetna with 60,000+ pharmacy locations nationwide.

Visit **Caremark.com** for a full listing of covered prescriptions and pharmacy locations near you.

PRESCRIPTION DRUGS		LOW OR MEDIUM	HIGH
RETAIL (UP TO A 30-DAY SUPPLY)	GENERIC	\$10 copay	10% coinsurance, after deductible
	PREFERRED BRAND	20% coinsurance, after deductible	20% coinsurance, after deductible
	NON-PREFERRED BRAND	30% coinsurance, after deductible	30% coinsurance, after deductible
	SPECIALTY	20% coinsurance, after deductible (up to \$250 per Rx)	20% coinsurance, after deductible
MAIL ORDER (UP TO A 90-DAY SUPPLY)	GENERIC	\$25 copay	10% coinsurance, after deductible
	PREFERRED BRAND	\$90 copay	20% coinsurance, after deductible
	NON-PREFERRED BRAND	\$125 copay	30% coinsurance, after deductible
	SPECIALTY	20% coinsurance, after deductible (up to \$250 per Rx)	20% coinsurance, after deductible

Health Savings Account (HSA) — Your Tax-Saving Companion to the High-Deductible Health Plan (HDHP)

The HDHP is the only medical plan to also offer an HSA so you can put aside pre-tax dollars for qualifying medical expenses. Cox will even contribute to your account when you enroll in the HSA¹. Those funds can be used to pay for out-of-pocket medical expenses or saved and/or invested for retirement. The money is yours to keep, and the account is portable. You can adjust your contributions to the HSA anytime throughout the year.²

	IRS MAXIMUM ALLOWED CONTRIBUTION	LESS COX ANNUAL CONTRIBUTION ¹	YOUR MAXIMUM CONTRIBUTION
EMPLOYEE ONLY	\$3,850	\$500	\$3,350
EMPLOYEE + SPOUSE ²	\$7,750	\$750	\$7,000
EMPLOYEE + CHILD(REN)	\$7,750	\$750	\$7,000
EMPLOYEE + FAMILY ³	\$7,750	\$1,000	\$6,750

¹ To receive the Cox contribution, you must make a minimum election of \$0. The Cox contribution is prorated based on when in the year you enroll in the HSA.

² By enrolling in the HSA, you are certifying you meet all qualifications to open and contribute your elected amount.

³ Per IRS guidelines, HSA funds cannot be used for domestic partner expenses.

Pre-Tax Accounts

We offer several options to help you save money on taxes and pay for qualifying health and dependent care expenses. Read on to see which option is right for you. If you need more information, visit CoxEnterprises.com/benefits.

HEALTHCARE FLEXIBLE SPENDING ACCOUNT (FSA)

Contribute up to \$2,850 annually to pay for eligible healthcare expenses, including big-ticket items like braces or more routine copays. Up to \$610 of your unused funds will automatically roll over into your 2024 account. You don't have to be enrolled in the Cox Medical Plan to participate; however, you are not able to enroll in a Healthcare FSA if you are enrolled in the high-deductible health plan (HDHP) through Aetna. You would instead use an HSA.

DEPENDENT CARE FSA

Contribute up to \$5,000 annually to pay for before- or after-school care, day care or other qualified expenses for children 12 and under. You can even use it for costs associated with caring for an elderly parent. Unused funds do not roll over to the next year. A Dependent Care FSA is available to all employees regardless of health plan.

HEALTH SAVINGS ACCOUNT (HSA)

An HSA is your tax-saving companion to the HDHP. Cox contributes to your HSA to get you started, and after you open your account you can set aside up to \$7,750 annually to pay for qualifying medical expenses. If you're 55 years or older, you can contribute an additional \$1,000.

Don't leave money behind. You must make a minimum election of \$0 to get the Cox contribution. Your HSA balance automatically rolls over each year.

You can also save or invest your HSA balance for retirement. Learn more at MyOptumFinancial.com/cox.

Access More Resources When You Enroll in the Cox Medical Plan

When you enroll in the Cox Medical Plan, you gain access to innovative programs to support you and your family.

- **Progyny** (Fertility) helps all employees and their spouse or domestic partner, regardless of gender or marital status, grow their family. Call 833-281-0087 to talk to a Progyny patient care advocate.
- **Hinge Health** offers at-home physical therapy with high-end wearables and app-based exercises guided by your personal care team. For more information, visit HingeHealth.com/cox.
- **Livongo Chronic Care Complete** helps you manage chronic illnesses including diabetes, prediabetes, weight and cardiovascular health. Learn more at Be.Livongo.com/cox.



Amy Lin, Cox Enterprises

Dental Plans

To help keep your pearly whites healthy, Cox offers two Aetna PPO/PDN dental network options. Visit CoxEnterprises.com/benefits for more information on your dental benefits.

The **schedule (basic) plan** pays the cost of eligible expenses based on the set fee schedule found in the Healthcare Summary Plan Description. If your dentist charges more than the plan schedule allows, you pay the difference. The plan is designed to cover your basic dental needs.

The **comprehensive plan** pays a percentage of most recognized charges after you meet your deductible.

PLAN FEATURE	SCHEDULE (BASIC)	COMPREHENSIVE
Annual deductible (same for both plans)	\$50 per person \$150 per family	\$50 per person \$150 per family
PLAN MAXIMUM	THE PLAN PAYS	THE PLAN PAYS
Annual maximum benefit	\$1,000 per person	\$1,500 per person
Orthodontia lifetime maximum	\$1,500 per person	\$1,500 per person
COVERED SERVICES	THE PLAN PAYS	THE PLAN PAYS
Preventive and diagnostic care	Fixed fee, no deductible	100% of R&C, ¹ no deductible
General and restorative care	Fixed fee, after deductible	80% of R&C, ¹ after deductible
Prosthodontic care	Fixed fee, after deductible	60% of R&C, ¹ after deductible
Orthodontic services	50% of R&C ¹ , no deductible	50% of R&C, ¹ no deductible

Please note: In most cases, oral surgery (e.g., removal of impacted wisdom teeth) is considered a form of medical surgery and is covered under the Cox Medical Plan, not the dental plan.

¹ Based on R&C (reasonable & customary) charges. R&C charges are prevailing rates that similar providers charge in the area for that service.

Dental Biweekly Premiums

	SCHEDULE (BASIC)	COMPREHENSIVE
EMPLOYEE ONLY	\$0.50	\$15.94
EMPLOYEE + SPOUSE/DP	\$1.00	\$21.60
EMPLOYEE + CHILD(REN)	\$1.00	\$21.60
EMPLOYEE + FAMILY	\$2.00	\$26.48

Vision Plan & Premiums

In addition to helping you see better at work and play, routine eye exams can detect serious health conditions such as glaucoma, cataracts, diabetes and even cancer. Visit a VSP PremierMax network provider for your free annual exam. You'll also receive retinal screenings at no charge. Through LightCare, you can use the frame allowance to purchase nonprescription sunglasses and blue-light filtering glasses or contacts.

Visit **CoxEnterprises.com/benefits** for more information on your vision benefits.

EVERY CALENDAR YEAR	
EYE EXAM	<ul style="list-style-type: none"> No charge when using a PremierMax provider \$10 co-pay when using any other in-network provider
GLASSES	\$20 co-pay for lenses and frames; up to \$200 allowance for frames. Frame allowance can be used for nonprescription sunglasses and blue-light-filtering glasses or contacts.
CONTACTS	Up to \$150 allowance for contact lens exams and contacts

VISION BIWEEKLY PREMIUMS	
EMPLOYEE ONLY	\$3.75
EMPLOYEE + SPOUSE/DP	\$5.00
EMPLOYEE + CHILD(REN)	\$6.00
EMPLOYEE + FAMILY	\$9.25

Life & Long-Term Disability

Insurance offers peace of mind to you and your loved ones and support when it's needed the most. That's why we offer employee and dependent life insurance through MetLife. A basic level of life and long-term disability insurance is provided to you at no cost. As a new hire, you can choose to purchase additional insurance to supplement this coverage.

When you elect employee and/or dependent life insurance, an equal amount of accidental death and dismemberment coverage is automatically included. This coverage provides additional benefits for accidental injuries, such as the loss of a limb or eyesight, or death due to an accident.

Need help choosing the option that's best for you? Let ALEX help.

Use this interactive decision-making tool for recommendations on the right insurance levels for you.

Visit **CoxEnterprises.com/benefits** to start working with ALEX today.

Supplemental Insurance

Visit **CoxEnterprises.com/benefits** to review your supplemental insurance options to help offset the cost of accidental injury, serious illness or a hospital stay. These benefits are paid directly to you to help you cover expenses. You must enroll in enhanced life, long-term disability and supplemental insurances when making your benefit elections.

Physical Health

- **Preventive care** is always covered at 100% when using an in-network provider.
- Our **Know Your Numbers** program offers a no-cost health screening for you and your spouse or domestic partner enrolled in the Aetna Medical Plans. Plus you'll earn up to \$400 to complete the screening. Learn more at [InSideCox.com/KYN](https://insidcox.com/KYN).
- **Coming Spring 2023:** Access hundreds of digital fitness workouts with a free membership to **FitnessOnDemand**. Visit the FitnessOnDemand campaign under the Wellness Channel on CoxImpact.com.

Mental Wellness

- **Resources for Living** provides 8 free counseling sessions, work-life resources and professional services for legal and financial advice using face-to-face options or remote services through chat, email, video or phone. Learn more at ResourcesForLiving.com (username: Cox, password: RFL).
- **Wellness forums** guided by a licensed professional to help employees manage and cope with a wide range of emotions.
- **Care for Business** offers free access to the premium Care.com database of vetted care providers for all the members of your family, even the four-legged ones. We also offer subsidized care options to help when your regular child care, elder care or pet care providers fall through. Enroll at Cox.Care.com.
- **Headspace** offers guided meditation and relaxation tips to help decrease stress and anxiety.

Visit the Wellness Channel on CoxImpact.com to learn more about monthly challenges, wellness webinars and mental health campaigns.

Financial Wellness

- **My Money 101** powered by Truist Momentum offers all employees access to a guided program to tackle fundamental financial literacy topics including budgeting and saving for specific goals. Visit [InSideCox.com/money](https://insidcox.com/money) for details.
- **Tuition Reimbursement** is available to all regular full-time and part-time employees to earn a college degree, gain professional certification and even take part in GED or English as a Second Language classes. We partner with accredited financial institutions to offer discounts to maximize the learning opportunities. Visit [InSideCox.com/money](https://insidcox.com/money) for details.
- **Who doesn't love saving money?** As a Cox employee, you can access a variety of discounts on food, entertainment, cars, technology and personal care services. Explore these discounts at [InSideCox.com/money](https://insidcox.com/money).



Xavier Mundell, Cox Communications



Clarence Jackson, Cox Enterprises

Planning for Your Future

COX 401(K) PLAN

To help you save for retirement, we offer the Cox 401(k) Plan with a company matching contribution and investment options through Vanguard.

ELIGIBILITY

Full-time and part-time employees are eligible after 90 days of employment. Part-time employees scheduled for fewer than 20 hours per week are eligible on the first day of the month after they have worked 1,000 hours during a 12-month service period.

CONTRIBUTIONS

- **You can contribute.** You may choose to contribute from 1% - 75%¹ of your eligible pay to the plan, up to the current IRS annual 401(k) plan limits. If you are age 50 or older, you also are eligible to make catch-up contributions.² You may contribute on a pre-tax basis, a Roth basis (post-tax) or a combination of the two. The IRS limits apply to your combined pre-tax and Roth contributions.
- **The company matches your contribution.** For every dollar you contribute to the Cox 401(k) Plan, up to 6% of your eligible pay, Cox will contribute a dollar. Your Cox matching dollars will be invested in the same Vanguard funds you choose for your contributions. You are vested in, or own, Cox's matching dollars immediately.
- **Cox contributes an additional 2% of your eligible pay into your account,** regardless of whether you choose to contribute to the plan or not. You are vested in this contribution after working at least 1,000 hours in three calendar years.

AUTOMATIC ENROLLMENT

If you take no action to elect or opt out of the 401(k) plan when you are first eligible, Cox automatically will enroll you at a 6% pre-tax contribution rate with 1% annual increases. At any time, you may actively elect a different amount or decide not to contribute at all.

COX TOTAL COMP

Your annual salary is only one part of your total compensation package. It also includes your health benefits and your Cox 401(k) Plan. Learn more about your compensation at CoxTotalComp on [InSideCox.com/money](https://insidecox.com/money). There, you will be able to see the total value of your comprehensive pay, health and retirement benefits.

¹ Some employees may be restricted to a 6% contribution. You will be notified if this provision applies to you.
² The IRS changes the maximum annual catch-up contribution amount each year.



Cox Employee Relief Fund

CERF is funded by our people for our people to provide employees and their families peace of mind knowing that they're covered and taken care of when facing unexpected expenses from:

- Illness or injury
- Unemployment of a spouse or domestic partner
- Loss of a family member
- Sale or foreclosure of a home being rented as a primary residence
- Natural disaster

Learn more and apply for aid when you need a hand at CoxRelief.com.

GIVE A HAND TO SUPPORT OUR OWN WHEN THEY NEED IT MOST. DONATE TO CERF.



Maximize your impact through ongoing payroll deduction, make a one-time credit card payment or designate your reward points (Spark, Amplifi & PROPS). As little as **\$5 per paycheck** still makes a big difference.

Donate your way at CoxRelief.com/Donate.

Helpful Resources

COXENTERPRISES.COM	Learn more about your health and wellness benefits	CoxEnterprises.com/benefits
INSIDECOX.COM	Learn how to use your health and wellness benefits and enroll in your 2023 healthcare plans	InSideCox.com
AETNA (MEDICAL, DENTAL AND SUPPLEMENTAL BENEFITS)	<ul style="list-style-type: none"> • Teladoc • Aetna Health Concierge — get personal help with questions and claim issues • Informed Health Line — 24/7 nurse line • Aetna Care Advocate — personal support for more serious health concerns • Supplemental benefits (Critical Illness, Accident Insurance and Hospital Indemnity) 	Aetna.com 888-553-3449
	<ul style="list-style-type: none"> • Locate an in-network provider • Print ID cards • Review and download claims information • View available Aetna member discounts 	Aetna.com Aetna App
CVS CAREMARK (PRESCRIPTION DRUGS)	<ul style="list-style-type: none"> • Locate in-network pharmacies • Prescription drug information • Drug cost comparison tool 	Caremark.com 844-254-6829 Caremark App
	Specialty pharmacy information	CVSSpecialty.com 800-237-2767
HINGE HEALTH	Review the at-home physical therapy solution	HingeHealth.com/cox
LIVONGO	Management of chronic conditions including diabetes, prediabetes, weight and cardiovascular health	Be.Livongo.com/cox
MERCER (ADDED BENEFITS)	Support and questions for pet insurance, identity theft protection, and home and auto insurance	CoxAddedBenefits.com 855-601-1782
METLIFE (LIFE AND LONG-TERM DISABILITY INSURANCE)	<ul style="list-style-type: none"> • Life insurance • Long-term disability 	844-MET-4-COX (844-638-4269)
OPTUM FINANCIAL (FSAS AND HSA)	<ul style="list-style-type: none"> • Flexible Spending Account (FSA) questions and claims • Health Savings Account (HSA) questions and claims 	MyOptumFinancial.com/cox 844-881-4589
PROGYNY	Connect with a patient care advocate to learn more about fertility benefits	ProviderSearch.Progyny.com 833-281-0087
QUEST DIAGNOSTICS (KNOW YOUR NUMBERS)	Support for registration and scheduling screenings	My.QuestForHealth.com Registration key: Cox 855-623-9355
RESOURCES FOR LIVING	<ul style="list-style-type: none"> • Professional counseling via phone, text, video or face-to-face • Referrals for child care and elder care • Legal and financial resources 	ResourcesForLiving.com Username: Cox Password: RFL 888-265-1782
VSP (VISION)	Find vision care providers in the VSP network	VSP.com 800-877-7195



Pictured above: Arielle Perez, Harli Bott-Murray, Jose Barios-Hunter, Joshua Coursey and Molly Coustan.

FOR QUESTIONS OR MORE INFORMATION:

Cox Enterprises cox.service-now.com/esc | CEIHRServices@coxinc.com

Cox Communications coxone.cox.com/myHR | 877-290-myHR (6947)

Cox Automotive coxauto.service-now.com/ess | 855-449-0010 | ESC@coxautoinc.com

Visit InsideCox.com for important notices related to your health and wellness plans.

Cox Enterprises, Inc. ("Cox") sponsors the Cox Enterprises, Inc. Welfare Benefits Plan ("Plan"), which offers an array of welfare benefits to full time benefits-eligible Cox employees. These benefit offerings include medical, prescription drug, dental, vision, life insurance, long-term disability, health care and dependent care flexible spending accounts, health savings account, as well as an Employee Assistance Program. Various federal laws that regulate the Plan require notices to be provided at the time you enroll and annually each year. These notices are posted on InsideCox.com. Please review these notices and contact Cox Corporate Benefits at 877-741-4747 if you have any questions.