

2024 Health & Wellness Benefits

OPEN ENROLLMENT IS NOV. 6-17, 2023



Take Charge of Your Health and Wellness



There are few things in life more important than making sure that the healthcare needs of you and your loved ones are covered. Thankfully, Cox offers flexible and affordable options to keep your mind, body and even your wallet in great shape.

CHOOSE WISELY

Making the right elections now could prevent unforeseen gaps in your coverage — and surprise bills — next year. If you're not sure which options are right for you, ALEX, your virtual benefits counselor, is standing by ready to help at CoxEnterprises.com/Benefits.

HOW ALEX WORKS

Answer some simple questions about your needs and preferences, and ALEX can recommend the best medical and dental plans, vision coverage, pretax accounts and even long-term disability and life insurance for you.

Consult with ALEX and then enroll in your 2024 benefits in Workday during Open Enrollment Nov. 6-17.

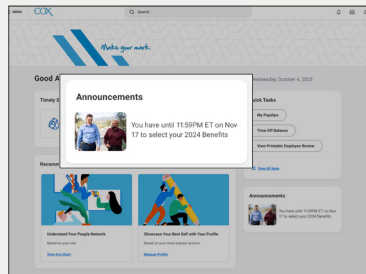
If you're adding dependents to your plan during Open Enrollment, you will need to verify the relationship. Instructions will be mailed to you in early January.

Enrolling is as easy as 1-2-3

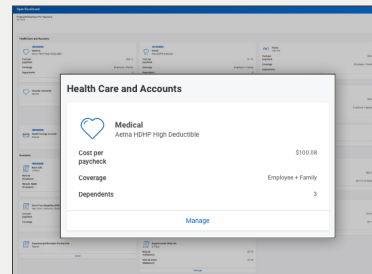
1. Log in to Workday through Inside Cox.



2. Click on the Open Enrollment message.



3. Enroll in your 2024 coverages Nov. 6-17.



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New Ways to Support Your Health and Wellness



Vicky Cheruiyot, Cox Communications



Jazzmine Jimenez & Michelle Woo,
Cox Automotive

YOUR OPINIONS MATTER

You told us in the Employee Benefits Survey what you value and what we can enhance to meet the changing needs of you and your loved ones. Based on your feedback, we're introducing several new or enhanced programs for 2024.

PHYSICAL HEALTH

- Gennev, specialized menopause support through personalized care plans that combine medication and lifestyle changes like nutrition, fitness and mindfulness. Gennev is available to members of the Cox Medical Plan through Aetna (copays and/or deductibles apply).
- Improved coverage through the Comprehensive Dental Plan. The maximum amount that the dental plan pays per year is increasing from \$1,500 to \$2,000. The orthodontia lifetime maximum also is increasing from \$1,500 to \$2,000.

FINANCIAL WELL-BEING

- Candidly, a personalized student debt program integrated with our existing 401(k) plan through Vanguard, which provides guidance to help you pay off student debt while saving for the future.
- A pretax commuter benefit account through Optum Financial that can help you pay for transportation and/or parking costs associated with going to work.
- Two new ways to get retirement investment advice, offered by Cox's 401(k) partner Vanguard. The free Personal Online Advisor tool helps you set goals and get investment recommendations. The Managed Account Program provides ongoing professional management of your investments in the Cox 401(k) plan (fees apply). These tools are available at Vanguard.com/RetirementPlans.

MENTAL WELLNESS

- Brightline, a virtual mental health benefit for kids and teens that's available for members of the Cox Medical Plan through Aetna. The program offers virtual therapy, psychiatry and coaching for issues such as trouble sleeping, cyberbullying, body image, ADHD, depression and anxiety. Visit HelloBrightline.com/Aetna to create your account. Copays and/or deductibles apply.
- Beginning Jan. 1, a free membership to Calm, an app providing guided meditation, calming sounds, ambient music and sleep stories. Claim a free membership at InsideCox.com/MentalHealth.

Five Pillars of Cox Wellness

Access this infographic for a full listing of all our Cox Wellness programs and their eligibility requirements.



Medical Plans

We offer three medical plans through Aetna with low, medium and high deductibles to help you manage the total cost of your care. Preventive care is always covered at 100% when you use an in-network provider. Learn more about the Cox Medical Plan at CoxEnterprises.com/Benefits. No login required.

		EMPLOYEE ONLY	EMPLOYEE + SPOUSE/ DP ¹	EMPLOYEE + CHILD	EMPLOYEE + CHILDREN	EMPLOYEE + FAMILY ¹
Low Deductible Meet your deductible faster; requires higher biweekly premiums and copays for doctor visits and prescriptions. ² Pair with a Healthcare Flexible Spending Account (FSA) for maximum pretax savings.	BIWEEKLY PREMIUM	\$53.75	\$201.60	\$111.20	\$111.20	\$259.05
	FAMILY DEDUCTIBLE³	\$500	\$1,000	\$1,000	\$1,500	\$1,500
	OUT-OF-POCKET MAXIMUM⁴	\$3,000	\$6,000	\$6,000	\$9,000	\$9,000
Medium Deductible Offers a midrange deductible and biweekly premium. Copays for doctor visits and prescriptions. ² Pair with a Healthcare FSA for maximum pretax savings.	BIWEEKLY PREMIUM	\$18.54	\$141.29	\$41.15	\$41.15	\$163.90
	FAMILY DEDUCTIBLE⁵	\$1,000	\$2,000	\$2,000	\$3,000	\$3,000
	OUT-OF-POCKET MAXIMUM⁶	\$3,500	\$7,000	\$7,000	\$10,500	\$10,500
High Deductible You pay full price for nonpreventive care and prescriptions until you meet your deductible. Pair with a Health Savings Account (HSA) for maximum pretax savings.	BIWEEKLY PREMIUM	\$7.97	\$90.68	\$17.37	\$17.37	\$100.08
	FAMILY DEDUCTIBLE⁷	\$2,000	\$3,200	\$3,200	\$4,000	\$4,000
	OUT-OF-POCKET MAXIMUM⁸	\$4,000	\$6,000	\$6,000	\$8,000	\$8,000
	COX CONTRIBUTION TO HSA	\$500	\$750 ⁹	\$750	\$750	\$1,000 ⁹

1. Coverage for domestic partners is offered post-tax.

2. \$30 copay for primary care physician, \$50 copay for specialist.

3. 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).

4. 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).

5. 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).

6. 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).

7. 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 \$3,200 deductible before the plan starts paying coinsurance for either you or your spouse.

8. 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.

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

Pharmacy Benefits

Regardless of which medical plan you select, you'll get comprehensive prescription drug coverage with convenient mail order and retail supply options. CVS Caremark administers our pharmacy plan with 60,000+ locations nationwide. Visit [Caremark.com](https://www.caremark.com) for a full listing of covered prescriptions and pharmacy locations near you.

New in 2024, CVS is partnering with GoodRx to automatically match the lowest price for your nonspecialty generic prescription drugs.

		Low or Medium		High
		RETAIL (UP TO 30-DAY SUPPLY)	RETAIL OR MAIL ORDER (UP TO 90-DAY SUPPLY)	RETAIL OR MAIL ORDER
PRESCRIPTION DRUGS	GENERIC	\$10 copay	\$25 copay	10% coinsurance, after deductible
	PREFERRED BRAND	20% coinsurance, after deductible	\$90 copay	20% coinsurance, after deductible
	NONPREFERRED BRAND	30% coinsurance, after deductible	\$125 copay	30% coinsurance, after deductible
	SPECIALTY	20% coinsurance, after deductible (up to \$250 per Rx)	20% coinsurance, after deductible (up to \$250 per Rx)	20% coinsurance, after deductible

Access More Resources When You Enroll Through Aetna

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

- **Progyny** (Fertility) helps all employees 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 Condition Management** helps you manage chronic illnesses including diabetes, prediabetes, weight and cardiovascular health. Learn more at Be.Livongo.com/Cox.
- **Brightline** is a mental health benefit for kids and teens that provides access to personalized support for the whole family on a one-stop digital platform. Visit HelloBrightline.com/Aetna to create your account.
- **Gennev** virtual menopause clinic provides treatment for menopause discomfort, including prescription, nutrition and lifestyle solutions. To get started, visit Gennev.com/Aetna.
- **Know Your Numbers** comprehensive annual health screenings provide a holistic picture of your health, plus you can earn up to \$400 in payroll credits. Visit InsideCox.com/KYN to learn more.
- **Teladoc** lets you schedule a phone or video visit with a board-certified doctor 24/7 for non-emergency conditions (think sinus infections, pink eye, flu and allergies), dermatology, as well as mental health visits with a psychiatrist or therapist. *The service is free through Dec. 31, 2024.* Visit Teladoc.com/Aetna.

Dental Plans & Premiums

To help keep your pearly whites healthy, Cox offers two Aetna PPO/PDN dental network options.

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. This plan is designed to cover your basic dental needs.

The Comprehensive Plan pays a percentage of most recognized charges after you meet your deductible.

New for 2024: The Comprehensive Plan annual maximum is increasing from \$1,500 to \$2,000. The orthodontia lifetime maximum also is increasing from \$1,500 to \$2,000.

PLAN FEATURE	SCHEDULE (BASIC)	COMPREHENSIVE
Annual deductible	\$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	\$2,000 per person
Orthodontia lifetime maximum	\$1,500 per person	\$2,000 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

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 in the area charge 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

High Deductible Health Plan? Don't Forget Your Tax-Saving Companion, the Health Savings Account

If you plan to enroll in the High Deductible Health Plan (HDHP), don't forget to select the Health Savings Account (HSA). An HSA lets you put aside pretax dollars to pay for qualifying medical expenses when you select the HDHP. Cox will even contribute up to \$1,000.¹

	IRS MAXIMUM ALLOWED CONTRIBUTION	LESS COX ANNUAL CONTRIBUTION ¹	YOUR MAXIMUM CONTRIBUTION
EMPLOYEE ONLY	\$4,150	\$500	\$3,650
EMPLOYEE + SPOUSE²	\$8,300	\$750	\$7,550
EMPLOYEE + CHILD(REN)	\$8,300	\$750	\$7,550
EMPLOYEE + FAMILY²	\$8,300	\$1,000	\$7,300

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

Pretax Accounts

Pretax accounts help you save money on taxes and pay for qualifying health and dependent care expenses. See which option is right for you or visit CoxEnterprises.com/Benefits to learn more.

HEALTHCARE FLEXIBLE SPENDING ACCOUNT (FSA)

Contribute up to \$3,050 annually to pay for eligible healthcare expenses, like orthodontia office visit copays. Up to \$610 of your unused funds will automatically roll over from 2023 to 2024, and from 2024 to 2025. You don't have to be enrolled in the Cox Medical Plan to participate. However, you can't enroll in a Healthcare FSA if you enroll in the HDHP. You would instead use a Health Savings Account.

DEPENDENT CARE FSA

Contribute up to \$5,000* annually to pay for eligible child or day care expenses or adult day care for an elderly parent. Please note that if you do not use all the funds by the end of the year, or if you leave the company, these funds will be forfeited.

HEALTH SAVINGS ACCOUNT (HSA)

Cox gives you free money to get you started with an HSA, which is like a tax-saving companion to the HDHP.

If you're 55 years or older, you can contribute an additional \$1,000. The balance automatically rolls over each year. Remember, you must make a minimum election of \$0 each year to get the Cox contribution. Your funds can be invested or saved for retirement. Learn more at MyOptumFinancial.com/Cox.

COMMUTER ACCOUNT

New for 2024: Cox employees may now contribute up to \$3,600 per year to a pretax account to cover parking and/or transit expenses incurred while traveling to work. Unused funds roll over each year. Please note that if you leave the company, these funds will be forfeited.

Eligible expenses include: Buses, trains, subways, ferries, vanpools, UberX Share and Lyft Shared, as well as parking at your place of employment or a location from which you commute to work.

*The IRS requires Cox to tax Dependent Care FSA contributions above a certain amount for highly compensated employees. In 2023, a highly compensated employee is defined as anyone earning more than \$150,000. The amount varies each year (in 2023, the threshold for highly compensated employees is \$16,000) and is set by the IRS based on an analysis of our employee population and account contributions. You will be notified in early 2024 if you are impacted.

Remember

Your FSA and HSA elections don't continue automatically from year to year. You must make your elections **Nov. 6-17**.

Vision Plan & Premiums

Enroll in our vision plan through VSP and you can visit a VSP Premier network provider for a 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 these vision benefits.

EVERY CALENDAR YEAR	
EYE EXAM	<ul style="list-style-type: none"> No charge when using a PremierMax provider \$10 copay when using any other in-network provider
GLASSES	<ul style="list-style-type: none"> \$20 copay 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

Home, Pet, Auto and Identity Theft Insurance

You can enroll anytime in discounted insurance coverage to protect your home and cars, pets — even your identity.

The Allstate Identity Protection Pro plan also includes discounted rates for Bark, a family digital safety app that helps you protect your children's online lives, as well as ad-blocking through Anonymo Labs, robocall blocking through Nomorobo, and an Elder Fraud Center.

Learn more and enroll at CoxAddedBenefits.com.



Amy Lin, Cox Enterprises



Michael Bostedt, Cox Enterprises

Life & Long-Term Disability

We offer you a basic level of life and long-term disability insurance at no cost through MetLife. During Open Enrollment, you can choose to purchase additional insurance for you and your dependents 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 injuries or death due to an accident.

Need help choosing the right levels of insurance for you? Let ALEX help.

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. Elect these supplemental insurances during Open Enrollment.

Mental Health & Wellness

Take control of your mental well-being with comprehensive programs to support you and your loved ones.

- **Resources for Living** provides eight free counseling sessions face-to-face or through chat, email, video or phone. You can also access work-life resources and professional services for legal and financial advice. Learn more at ResourcesForLiving.com (username: Cox; password: RFL) or call 888-265-1782.
- **New for 2024**, Calm offers guided meditation, calming sounds, ambient music and sleep stories. Claim a free membership at InsideCox.com/MentalHealth.
- **Brightline**, a mental health benefit for kids and teens, provides access to personalized support on a digital platform. Visit HelloBrightline.com/Aetna to create your account.
- **Wellness forums** are virtual group discussions guided by a licensed professional and designed to help you manage a wide range of emotions. Check out the schedule on the Wellness channel of CoxImpact.com.

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



Cox Employee Relief Fund

CERF is funded by our people for our people. Employees and their families may apply for assistance when unexpected expenses arise 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

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



Maximize your impact through an ongoing payroll deduction, make a one-time credit card payment, or designate your Spark, Amplifi or PROPS reward points. As little as \$5 per paycheck 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
INSIDE COX	Learn how to use your health and wellness benefits and log in to Workday to enroll in your 2024 healthcare plans	InsideCox.com
AETNA (MEDICAL, DENTAL AND SUPPLEMENTAL BENEFITS)	<ul style="list-style-type: none"> • 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 • Teladoc — telehealth appointments for non-emergency care, therapy, dermatology and nutrition • Brightline — virtual mental healthcare for kids and families • Gennev — virtual menopause clinic • 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 and 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	Manage chronic conditions, including weight management, diabetes, prediabetes and hypertension	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 insurance 	844-MET-4-COX (844-638-4269)
OPTUM FINANCIAL (FSA AND HSA)	<ul style="list-style-type: none"> • Flexible Spending Account (FSA) questions and claims • Health Savings Account (HSA) questions and claims • Commuter Account questions and claims 	MyOptumFinancial.com/Cox 844-881-4589
PROGYNY	Connect with a patient care advocate to learn more about fertility benefits	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
VANGUARD	Access your 401(k) and Candidly	Vanguard.com
THE FIVE PILLARS OF COX WELLNESS	See a full listing of all our wellness programs and their eligibility requirements.	InsideCox.com/Wellness



Pictured above from left: Xavier Mundell, Cox Communications; Taras Ford, Cox Automotive; Ambica Patel, Cox Communications and Armand Palla, Cox Automotive; Alex Carvajal, Cox Enterprises; and Ken Everett, Cox Communications

MARK YOUR CALENDAR:

Open Enrollment is Nov. 6-17

Remember to visit **Inside Cox** and log in to Workday to enroll in your 2024 benefits.

FOR QUESTIONS OR MORE INFORMATION:

Cox Enterprises Cox.Service-Now.com/ESC

Cox Automotive CoxAuto.Service-Now.com/ESS | 855-449-0010

Cox Communications CoxOne.Cox.com/MyHR | 877-290-MyHR (6947)

Visit **Inside Cox** for important notices related to your health and wellness plans.



This brochure is a green publication. These logos represent the different ways this brochure has reduced our impact on the environment.

Escanea para leer en español información sobre los beneficios.

