

# 2024 Benefits Overview

US FULL-TIME EMPLOYEES





Take Charge of Your  
Health and Wellness



# Building a Future with Cox: Your 2024 Benefits Overview

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.

## Five Pillars of Cox Wellness

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



**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.

**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.

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# 2024 Benefits at a Glance

We offer four medical plans 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 <sup>2</sup>	EMPLOYEE + CHILD	EMPLOYEE + CHILDREN	EMPLOYEE + FAMILY <sup>2</sup>
Kaiser <sup>1</sup>	BIWEEKLY PREMIUM	\$69.07	\$259.06	\$191.95	\$191.95	\$332.88
	FAMILY DEDUCTIBLE	\$0	\$0	\$0	\$0	\$0
	OUT-OF-POCKET MAXIMUM	\$1,500	\$3,000	\$3,000	\$3,000	\$3,000
Low Deductible <sup>3</sup>	BIWEEKLY PREMIUM	\$53.75	\$201.60	\$111.20	\$111.20	\$259.05
	FAMILY DEDUCTIBLE <sup>4</sup>	\$500	\$1,000	\$1,000	\$1,500	\$1,500
	OUT-OF-POCKET MAXIMUM <sup>5</sup>	\$3,000	\$6,000	\$6,000	\$9,000	\$9,000
Medium Deductible <sup>3</sup>	BIWEEKLY PREMIUM	\$18.54	\$141.29	\$41.15	\$41.15	\$163.90
	FAMILY DEDUCTIBLE <sup>6</sup>	\$1,000	\$2,000	\$2,000	\$3,000	\$3,000
	OUT-OF-POCKET MAXIMUM <sup>7</sup>	\$3,500	\$7,000	\$7,000	\$10,500	\$10,500
High Deductible	BIWEEKLY PREMIUM	\$7.97	\$90.68	\$17.37	\$17.37	\$100.08
	FAMILY DEDUCTIBLE <sup>8</sup>	\$2,000	\$3,200	\$3,200	\$4,000	\$4,000
	OUT-OF-POCKET MAXIMUM <sup>9</sup>	\$4,000	\$6,000	\$6,000	\$8,000	\$8,000
	COX CONTRIBUTION TO HSA	\$500	\$750 <sup>10</sup>	\$750	\$750	\$1,000 <sup>10</sup>

1. Available for employees in California only. If you are enrolled in the Kaiser Medical Plan, it does not cover oral surgery.

2. Coverage for domestic partners is offered post-tax. Cox's contribution also is considered taxable earnings by the IRS.

3. \$30 copay for primary care physician, \$50 copay for specialist.

4. 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).

5. 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).

6. 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).

7. 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).

8. 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.

9. 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.

10. 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 mailorder and retail supply options. CVS Caremark administers our pharmacy plan for our low, medium and high deductible health plans with 60,000+ locations nationwide. CVS partners with GoodRx to automatically match the lowest price for your nonspecialty generic prescription drugs.

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

Kaiser administers its own pharmacy plan.

PRESCRIPTION DRUGS		Low or Medium	High	Kaiser <sup>1</sup>
RETAIL (UP TO 30-DAY SUPPLY)	GENERIC	\$10 copay	10% coinsurance, after deductible	\$10 copay
	PREFERRED BRAND	20% coinsurance, after deductible	20% coinsurance, after deductible	\$35 copay
	NONPREFERRED BRAND	30% coinsurance, after deductible	30% coinsurance, after deductible	\$35 copay
	SPECIALTY	20% coinsurance, after deductible (up to \$250 per Rx)	20% coinsurance, after deductible	20% coinsurance (up to \$150 per Rx)
MAIL ORDER (UP TO 90-DAY SUPPLY)	GENERIC	\$25 copay	10% coinsurance, after deductible	\$20 copay
	PREFERRED BRAND	\$90 copay	20% coinsurance, after deductible	\$70 copay
	NON-PREFERRED BRAND	\$125 copay	30% coinsurance, after deductible	\$70 copay

## 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.<sup>2</sup>

- **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**.

1. Available for employees in California only.

2. You must be enrolled in the Cox Medical Plan through Aetna to qualify for these benefits.

# 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.

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, <sup>1</sup> no deductible
General and restorative care	Fixed fee, after deductible	80% of R&C, <sup>1</sup> after deductible
Prosthodontic care	Fixed fee, after deductible	60% of R&C, <sup>1</sup> after deductible
Orthodontic services	50% of R&C, <sup>1</sup> no deductible	50% of R&C, <sup>1</sup> no deductible

## Dental Biweekly Premiums

	SCHEDULE (BASIC)	COMPREHENSIVE
EMPLOYEE ONLY	\$0.50	\$15.94
EMPLOYEE + SPOUSE/DP <sup>2</sup>	\$1.00	\$21.60
EMPLOYEE + CHILD(REN)	\$1.00	\$21.60
EMPLOYEE + FAMILY <sup>2</sup>	\$2.00	\$26.48

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. If you are enrolled in the Kaiser Medical Plan, it does not cover oral surgery.

1. Based on R&C (Reasonable & Customary) charges. R&C charges are prevailing rates that similar providers in the area charge for that service.
2. Coverage for domestic partners is offered post-tax.

# 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.<sup>1</sup>

	IRS MAXIMUM ALLOWED CONTRIBUTION	LESS COX ANNUAL CONTRIBUTION <sup>1</sup>	YOUR MAXIMUM CONTRIBUTION
EMPLOYEE ONLY	\$4,150	\$500	\$3,650
EMPLOYEE + SPOUSE <sup>2</sup>	\$8,300	\$750	\$7,550
EMPLOYEE + CHILD(REN)	\$8,300	\$750	\$7,550
EMPLOYEE + FAMILY <sup>2</sup>	\$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](https://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 or office visit copays. Up to \$640 of your unused funds will automatically roll over 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](https://MyOptumFinancial.com/Cox).

### COMMUTER ACCOUNT

Cox employees may now contribute up to \$3,600 per year to pretax accounts 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. The amount varies each year (in 2023, the threshold for highly compensated employees was \$1,600) and is set by the IRS based on an analysis of our employee population and account contributions. In 2023, a highly compensated employee was defined as anyone earning more than \$150,000. You will be notified if you are impacted.

# Vision Plan & Premiums

Enroll in our vision plan through VSP and you can visit a VSP Premier 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		VISION BIWEEKLY PREMIUMS	
EYE EXAM	<ul style="list-style-type: none"><li>No charge when using a Premier provider</li><li>\$10 copay when using any other in-network provider</li></ul>	EMPLOYEE ONLY	\$3.75
GLASSES	<ul style="list-style-type: none"><li>\$20 copay for lenses and frames; up to \$200 allowance for frames</li><li>Frame allowance can be used for nonprescription sunglasses and blue-light-filtering glasses or contacts</li></ul>	EMPLOYEE + SPOUSE/DP	\$5.00
CONTACTS	Up to \$150 allowance for contact lens exams and contacts	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. 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.

## 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.
- **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 **Cox Impact**.

Visit the Wellness channel on **Cox Impact** 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**.

# Retirement Benefits

## 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. The matching provisions described below apply to employees hired after March 31, 2017. If you were hired on or before March 31, 2017, please visit Inside Cox to view your retirement benefits.

## ELIGIBILITY

Full-time or part-time employees are eligible after 90 days of employment.

## CONTRIBUTIONS

- **You can contribute.** You may choose to contribute from 1% - 75%<sup>1</sup> 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.<sup>2</sup> You may contribute on a pretax basis, a Roth basis (post-tax) or a combination of the two. The IRS limits apply to your combined pretax 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.

### YOUR CONTRIBUTIONS

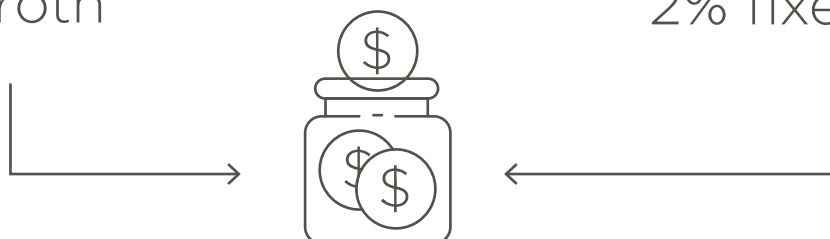
6% pre-tax  
or roth

### COX 401(K)

14%

### COX CONTRIBUTIONS

6% match +  
2% fixed = 8%



## AUTOMATIC ENROLLMENT

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

## INVESTMENT ADVICE

Vanguard offers two ways to get retirement investment advice. 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](https://Vanguard.com/RetirementPlans).

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.

# Helpful Resources

<b>COXENTERPRISES.COM</b>	Learn more about your health and wellness benefits	<b>CoxEnterprises.com/Benefits</b>
<b>INSIDE COX</b>	Learn how to use your health and wellness benefits and log in to Workday to enroll in your 2024 healthcare plans	<b>InsideCox.com</b>
<b>AETNA (MEDICAL, DENTAL AND SUPPLEMENTAL BENEFITS)</b>	<ul style="list-style-type: none"> <li>• Aetna Health Concierge — get personal help with questions and claim issues</li> <li>• Informed Health Line — 24/7 nurse line</li> <li>• Aetna Care Advocate — personal support for more serious health concerns</li> <li>• Teladoc — telehealth appointments for non-emergency care, therapy, dermatology and nutrition</li> <li>• Brightline — virtual mental healthcare for kids and families</li> <li>• Gennev — virtual menopause clinic</li> <li>• Supplemental benefits (Critical Illness, Accident Insurance and Hospital Indemnity)</li> </ul>	<b>Aetna.com</b> 888-553-3449
	<ul style="list-style-type: none"> <li>• Locate an in-network provider and print ID cards</li> <li>• Review and download claims information</li> <li>• View available Aetna member discounts</li> </ul>	<b>Aetna.com</b> Aetna App
<b>CVS CAREMARK (PRESCRIPTION DRUGS)</b>	<ul style="list-style-type: none"> <li>• Locate in-network pharmacies</li> <li>• Prescription drug information</li> <li>• Drug cost comparison tool</li> </ul>	<b>Caremark.com</b> 844-254-6829 Caremark App
	Specialty pharmacy information	<b>CVSSpecialty.com</b> 800-237-2767
<b>HINGE HEALTH</b>	At-home physical therapy	<b>HingeHealth.com/Cox</b>
<b>KAISER</b>	<ul style="list-style-type: none"> <li>• Comprehensive information about the Kaiser plan</li> <li>• Mail-order prescription drugs</li> </ul>	<b>KP.org</b> 800-464-4000
<b>LIVONGO</b>	Manage chronic conditions, including weight management, diabetes, prediabetes and hypertension	<b>Be.Livongo.com/Cox</b>
<b>MERCER (ADDED BENEFITS)</b>	Support and questions for pet insurance, identity theft protection, and home and auto insurance	<b>CoxAddedBenefits.com</b> 855-601-1782
<b>METLIFE (LIFE AND LONG-TERM DISABILITY INSURANCE)</b>	<ul style="list-style-type: none"> <li>• Life insurance</li> <li>• Long-term disability insurance</li> </ul>	844-MET-4-COX (844-638-4269)
<b>OPTUM FINANCIAL (FSA, HSA &amp; COMMUTER)</b>	<ul style="list-style-type: none"> <li>• Flexible Spending Account (FSA) questions and claims</li> <li>• Health Savings Account (HSA) questions and claims</li> <li>• Commuter Account questions and claims</li> </ul>	<b>MyOptumFinancial.com/Cox</b> 844-881-4589
<b>PROGYNY</b>	Connect with a patient care advocate to learn more about fertility benefits	833-281-0087
<b>QUEST DIAGNOSTICS (KNOW YOUR NUMBERS)</b>	Support for registration and scheduling screenings	<b>My.QuestForHealth.com</b> Registration key: Cox 855-623-9355
<b>RESOURCES FOR LIVING</b>	<ul style="list-style-type: none"> <li>• Professional counseling via phone, text, video or face-to-face</li> <li>• Referrals for child care and elder care</li> <li>• Legal and financial resources</li> </ul>	<b>ResourcesForLiving.com</b> Username: Cox Password: RFL 888-265-1782
<b>VSP (VISION)</b>	Find vision care providers in the VSP network	<b>VSP.com</b> 800-877-7195
<b>VANGUARD</b>	Access your 401(k) and Candidly	<b>Vanguard.com</b> <b>InsideCox.com/Candidly</b>
<b>THE FIVE PILLARS OF COX WELLNESS</b>	See a full listing of all our wellness programs and their eligibility requirements.	<b>InsideCox.com/Wellness</b>





Pictured above from left: Xavier Mundell, Cox Communications; Taras Ford, Cox Automotive; Ambica Patel, Cox Communications and Armand Palla, Cox Automotive; Courtney DeFranco, Cox Enterprises; and Harli Bott-Murray, Cox Automotive

### FOR QUESTIONS OR MORE INFORMATION:

**Cox Enterprises** [Cox.Service-Now.com/ESC](https://Cox.Service-Now.com/ESC)

**Cox Automotive** [CoxAuto.Service-Now.com/ESS](https://CoxAuto.Service-Now.com/ESS) | 855-449-0010

**Cox Communications** [CoxOne.Cox.com/MyHR](https://CoxOne.Cox.com/MyHR) | 877-290-MyHR (6947)



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

