

2021
EBSCO
BENEFITS
GUIDE





Your enrollment checklist.

- Review all the information available within this Benefits Guide and at **EBSCOChoice.com**.
- Verify the accuracy of your personal information in *myEBSCO*, as well as the addresses, birthdates, and social security numbers of your eligible dependents.
- Ensure that the dependents you wish to be covered are selected for each benefit.
- Enroll in your 2021 Tax Savings Account (Medical Flexible Spending, Limited Purpose Flexible Spending and Dependent Care Flexible Spending Account).
- Verify your Savings and Profit Sharing Trust contribution.
- Designate primary and contingent beneficiaries for basic life, optional life and Profit Sharing Trust.
- Review and save your elections and **print a Benefit Confirmation for your records**.

Visit **EBSCOChoice.com** for more information.

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This document is a guide. It only briefly describes the employee benefits available to eligible employees. The plans and benefits described herein are sponsored by EBSCO Industries for employees who are part of the EBSCO benefits system. If there are any differences between the information contained in this guide and the master plan documents, the plan documents, hospital policies and procedures, and any applicable federal and state laws will govern. The benefits described in this guide may be changed, modified, or eliminated at any time and without advanced notice.

Benefits Enrollment

NEW EMPLOYEES

If you are enrolling as a newly eligible employee, you must complete your elections within 30 days of you becoming eligible for coverage. Your coverage will be effective on your date of eligibility.

CURRENT EMPLOYEES

Open Enrollment is held annually each fall. This is the time of year to review your benefit elections, make changes, and enroll in Tax Savings Accounts for the upcoming calendar year. If you are electing new benefits or making changes to your current benefits, your new elections will become effective January 1, 2021.

You must enroll every year during Open Enrollment to participate in the Medical and/or Dependent Care Flexible Spending Accounts or the Limited Purpose Flexible Spending Account. Even if you had an account in 2020, you must re-enroll for 2021.

We encourage all employees to log into *myEBSCO* and verify their elections and dependent information.

CHANGE IN STATUS EVENTS

Benefit elections can only be changed during the annual Open Enrollment period or within 30 days of experiencing a qualified change in status event. If you elect coverage due to a qualified change in status event, your coverage will begin on the effective date of the event. For information, please go to “Resources” at **EBSCOChoice.com**.

To receive assistance with a qualified change in status event please email **benefits@EBSCO.com**.

DEPENDENT ELIGIBILITY

Dependent Criteria: Who Can Be Covered Under My Benefits?

- Your legal spouse
- Your eligible children to age 26

An eligible child can be your:

- Biological child
- Stepchild
- Legally adopted child/foster child/child for whom you have legal guardianship
- Incapacitated child who is unable to support themselves and depend on you for support

Who Cannot be Covered Under My Benefits?

- Domestic partners
- Ex-spouse (even if court ordered)
- Common law spouse
- Longtime boyfriend/girlfriend

If you are Medicare eligible and enrolled in one of EBSCO's group medical plans, you may not need to apply for Medicare Part B at age 65. If you have a question, please email **benefits@EBSCO.com**.

Steps To Enroll

The following information will assist you in enrolling in EBSCO benefits. You must enter all dependent and beneficiary information in myEBSCO before you elect coverage. **Before beginning, please make sure you are using Internet Explorer when using myEBSCO.**

- ▶ **When creating a new dependent/beneficiary record, select the “valid from” button and enter the dependent/beneficiary date of birth in the field.**

ACCESS ENROLLMENT THROUGH myEBSCO (Use Internet Explorer)

Current Employees: Self Services > My Services > Benefits and Payments > Open Enrollment

Or

New Hires: Self Services > My Services > Benefits and Payments > New Hire Enrollment

REVIEW OR EDIT YOUR CURRENT INFORMATION IN myEBSCO

- Personal Profile: To verify and update your permanent residence, if needed.
- Dependents and Beneficiaries: To review, add, or edit your dependents and beneficiaries.
- Benefits Summary: To review current coverages.

ADD OR EDIT BENEFIT PLANS

- Health Plans: To add Medical, Dental, or Vision plans. (You must select the dependents you wish to be enrolled in each plan.)
- Insurance Plans: To add Life and Disability Insurance plans.
- Savings Plans: To edit Health Savings Account (Silver Plan enrollees only) and to make Profit Sharing Trust changes.
- Flexible Spending Accounts: To add Dependent Care and Medical Spending Accounts. When selecting Flexible Spending Account options, you must indicate the amount you wish to have deducted over the course of the calendar year.

REVIEW AND SAVE

Your enrollment is not complete until you review all your elections and click Save. **Be sure to print a copy of your benefit elections summary for your records.**

If you encounter any problems with the benefit election process, please contact benefits@EBSCO.com.



Medical Plans Overview



At EBSCO, our commitment to continuous improvement extends beyond the products and services we offer our customers. We are equally committed to improving our employees' experience, and our benefits are at the heart of that experience.

That is why we offer three medical plan options:

- **Platinum**
- **Gold**
- **Silver**

All three of EBSCO's medical plans are administered by Blue Cross Blue Shield (BCBS) of Alabama. Employees enrolled in our plans have access to one of the largest physician and hospital networks in the country. This chart describes the features of each plan.

	Platinum Plan*	Gold Plan	Silver Plan**
EBSCO's 2021 HSA Contribution	N/A	N/A	\$500
Annual Deductible (Single / Family)	\$200 / \$600	\$1,000 / \$3,000	\$2,800 / \$4,000
Out-of-Pocket Maximum Including Deductible (Single / Family)	\$1,200 / \$3,600	\$3,000 / \$9,000	\$4,500 / \$9,000
Coinsurance	30% after deductible	10% after deductible	20% after deductible
Office Visit Copay (Primary Care Provider / Specialist)	\$30	\$30 / \$40	20% after deductible
Emergency Room Copay	\$150	10% after deductible	20% after deductible
Outpatient Surgery Copay	\$150	10% after deductible	20% after deductible
Outpatient Diagnostic X-ray	\$10	10% after deductible	20% after deductible
Inpatient Stay Copay	\$350 copay per admit, \$50 copay days 2-5	10% after deductible	20% after deductible
Prescription Drugs (Retail)	\$10 generic / \$25 preferred / \$55 non-preferred	\$10 generic / \$25 preferred / \$55 non-preferred	20% after deductible
Prescription Drugs (Mail Order)	\$25 generic / \$62.50 preferred / \$137.50 non-preferred	\$25 generic / \$62.50 preferred / \$137.50 non-preferred	20% after deductible

Behavioral Health treatment is covered the same as any other medical condition.

*The Platinum Plan is grandfathered under the Affordable Care Act and will be operated accordingly.

**EBSCO provides Critical Illness and Accident Insurance at no cost to participants on the Silver Plan.

Medical Plan Monthly Premiums

Years of Coverage

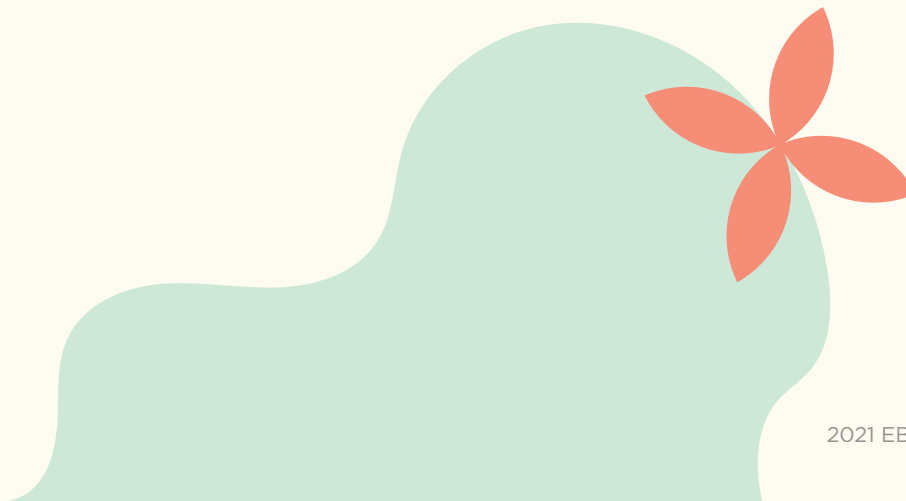
2021 Platinum Plan Insurance Tier	0-5th Year	6th Year	7th Year	8th Year	After 8th Year
Employee Only	\$192.21	\$159.03	\$139.21	\$124.52	\$85.36
Employee +1 (Spouse)	\$386.09	\$335.81	\$286.75	\$262.59	\$214.06
Employee +1 (No Spouse)	\$331.31	\$281.04	\$231.99	\$202.09	\$151.46
Employee +2 or More (No Spouse)	\$497.05	\$422.78	\$347.20	\$303.08	\$227.18
Employee +2 or More (Spouse)	\$551.81	\$477.56	\$401.98	\$363.61	\$289.78

2021 Gold Plan Insurance Tier	All Employees
Employee Only	\$66.82
Employee + Spouse	\$134.20
Employee + Children	\$126.95
Employee + Family	\$213.83

2021 Silver Plan Insurance Tier	All Employees
Employee Only	\$11.33
Employee + Spouse	\$23.23
Employee + Children	\$21.53
Employee + Family	\$36.26

To calculate your biweekly payroll deduction,
multiply the monthly premium above by 12 and divide by 26.

To calculate your weekly payroll deduction,
multiply the monthly premium above by 12 and divide by 52.



Dental Plan

EBSCO's dental coverage is administered by Delta Dental.



Summary of In-Network Benefits	
Calendar Year Deductible	\$25 per individual / \$75 per family
Calendar Year Benefit Maximum	\$2,000 per individual / \$6,000 per family
Basic Diagnostic and Preventive Services	100% of usual and customary charges, no copay or deductible
Basic Restorative Services (fillings, simple extractions, crowns)	80% of usual and customary charges, subject to the deductible
Supplemental Basic (oral surgery to treat fractures, tooth extractions, impactions)	80% of usual and customary charges, subject to the deductible
Prosthetic Benefits (full or partial dentures, bridges, inlays, onlays)	50% of usual and customary charges, subject to the deductible
Periodontic Benefits	50% of usual and customary charges, subject to the deductible
Orthodontic Benefits per member up to age 19	Covered at 50% of the allowance, up to a separate lifetime maximum of \$2,000 per member up to age 19

Monthly Dental Rates

Years of Coverage

Insurance Tier	0-5th Year	6th Year	7th Year	8th Year	After 8th Year
Employee Only	\$11.78	\$9.81	\$7.85	\$5.88	\$3.93
Employee + 1	\$41.22	\$37.68	\$34.15	\$31.20	\$28.25
Employee + Family	\$96.15	\$87.91	\$79.68	\$75.55	\$65.94

To set up an account with Delta Dental:

- Go to deltadentalins.com.
- Use your Social Security number to set up the account.
- From there you can order ID cards, look up providers, and check your claims.

▶ Through Delta Dental, employees have access to providers in both the Delta Dental PPO and Delta Dental Premier Networks.

Vision Plan

Vision Service Plan (VSP) provides vision insurance to EBSCO employees.



Benefit	VSP Choice	VSP Choice Premier
Eye Exam	\$10 copay every 12 months	\$10 copay every 12 months
Prescription Glasses	\$15 copay	\$15 copay
Frames	Included in the \$15 copay every 24 months, up to \$150	Included in the \$15 copay every 12 months, up to \$200
Lenses (single vision, lined bifocal, lined trifocal, lenticular, and polycarbonate for children)	Included in the \$15 copay every 12 months	Included in the \$15 copay every 12 months
Lens Enhancements	Most popular lens options covered with a copay resulting in an average 20-25% savings	
Anti-reflective coating	\$41 copay	\$25 copay
Polycarbonate	\$35 copay	No copay
Progressives	\$55 copay	No copay
Scratch resistant coating	\$17 copay	No copay
Elective Contact Lenses		
Exam - fitting and evaluation	Copay not to exceed \$60	Copay not to exceed \$60
Elective lenses	Up to \$150	Up to \$200
Necessary lenses	Covered in full	Covered in full
Laser Vision Correction	Average 15% discount available only at contracted facilities	

Monthly Vision Rates

Insurance Tier	VSP Choice	VSP Choice Premier
Employee Only	\$7.90	\$21.27
Family	\$17.40	\$46.83

You can access a list of VSP providers at vsp.com. No ID cards are required. All you need to do is tell your provider you are a VSP member.

- ▶ The Choice Premier option allows for frames every 12 months and reduced copays for lens enhancements.
- ▶ No ID cards are required.

Tax Savings Accounts

FLEXIBLE SPENDING ACCOUNTS AND HEALTH SAVINGS ACCOUNT (HSA)

EBSCO offers tax savings accounts, through HealthEquity, to its employees. These accounts allow you to set aside money from your paycheck before it is taxed to pay for qualified medical, dental, vision, or dependent care expenses as defined by the IRS. You benefit from planning for upcoming expenses and you also save on your taxes. **You must enroll each year during the annual Open Enrollment period to participate in a Flexible Spending Account for the upcoming year. If you had an account last year, you must re-enroll this year.**

- ▶ Employees can contact HealthEquity through their website or by phone.
Website: [healthequity.com](https://www.healthequity.com) Phone Number: **(866) 346-5800**



Tax Savings Accounts Overview

	Medical Spending Account (MSA)	Health Savings Account (HSA)	Limited Purpose Spending Account	Dependent Care
Eligibility:	Eligible if you enroll in: <ul style="list-style-type: none"> • Platinum Plan • Gold Plan or • Are not enrolled in an EBSCO medical plan 	Eligible if you enroll in: <ul style="list-style-type: none"> • Silver Plan 	Eligible if you enroll in: <ul style="list-style-type: none"> • Silver Plan 	No EBSCO medical plan enrollment required
Can Be Used For:	Qualified medical, dental, and/or vision expenses*	Qualified medical, dental, and/or vision expenses*	Qualified dental and vision expenses only*	Qualified expenses related to care for eligible dependents*
2021 Contribution Limits:	\$2,750	\$3,600 individual / \$7,200 family Additional \$1,000 catchup contribution, if age 55 or older	\$2,750	\$5,000
Account Balance:	Up to \$550 will roll over after April 15 th of the following plan year	Any unused balance will roll over each year and you take it with you if you leave EBSCO	Up to \$550 will roll over after April 15 th , of the following plan year	No rollover. Funds not spent by end of calendar year or separation date will be forfeited.
Mid-Year Changes:	Not allowed, unless there is a Qualified Change in Status Event	Contribution amounts can be changed anytime during the year	Not allowed, unless there is a Qualified Change in Status Event	Not allowed, unless there is a Qualified Change in Status Event
*as determined by the IRS.				

Disability

SHORT TERM DISABILITY COVERAGE

EBSCO provides Short Term Disability salary continuation benefits at no cost to eligible employees after one year of service. This benefit will pay 60% of your basic earnings, for up to 25 weeks, if you experience a short term, non-work related illness or injury. The Short Term Disability will run concurrent with the medical leave you are entitled to under the Family and Medical Leave Act (FMLA).

LONG TERM DISABILITY

EBSCO's Long Term Disability coverage is through Cigna. This coverage replaces 60% of your monthly income, up to a maximum monthly benefit of \$10,000. Benefits are payable once you have been unable to work for a period of 180 days. Your benefits will be reduced by other sources of income. Also note, benefits are not payable if you become disabled from a pre-existing condition within the first 12 months of being insured.

If you do not enroll in Long Term Disability insurance when you first become eligible for coverage, you will be required to complete an Evidence of Insurability (EOI) and be approved by Cigna before it will go into effect. Instructions for completing the EOI can be found on [EBSCOChoice.com](https://www.ebscochoice.com).

Cost:

The monthly cost is \$0.22 per \$100 of covered benefit. To calculate your monthly premium, use the following formula:

$$\text{Premium} = (\text{Monthly income} \times \$0.22) / 100$$

For example, if you make \$1,000 per month,

$$\$1,000 \times \$0.22 = \$220.00$$

$$\$220.00 / 100 = \$2.20$$

You will be responsible for 50% of the monthly premium until you have completed five (5) years of consecutive plan participation. After five (5) years of consecutive plan participation, EBSCO will increase its contribution by 10% each year of enrollment until the benefit is 100% paid by the company.

For more detailed information on Short Term Disability and Long Term Disability, visit [EBSCOChoice.com](https://www.ebscochoice.com).



Life Insurance

EBSCO offers several life insurance options to our employees through Cigna:

- Employee Basic Life and AD&D
- Employee Optional Life
- Spouse Optional Life
- Child Optional Life

If you do not enroll in these insurances when you first become eligible for coverage, you will be required to complete an Evidence of Insurability (EOI) and be approved by Cigna before it will go into effect. Instructions for completing the EOI can be found on **EBSCOChoice.com**.

Please review the features of the life insurance options:

EMPLOYEE BASIC LIFE AND AD&D

Employees can elect Employee Basic Life and AD&D coverage in the amount of 1x annual base salary, up to \$100,000. For 2021, the guaranteed issue amount is 1x annual base salary, up to \$100,000.

Cost:

The monthly cost is \$0.062 per \$1,000 of covered benefit. To calculate your monthly premium, use the following formula:

$$\text{Monthly Premium} = \text{annual salary (up to \$100,000 and rounded to the nearest thousand)} \times \$0.062 / 1,000.$$

You will be responsible for 50% of the monthly premium until you have completed five (5) years of consecutive plan participation. After five (5) years of consecutive plan participation, EBSCO will increase its contribution by 10% each year of enrollment until the benefit is 100% paid by the company.

EMPLOYEE OPTIONAL LIFE INSURANCE

Employees must elect Basic Life and AD&D Insurance in order to elect Employee Optional Life Insurance.

Employees can elect up to \$750,000 in Employee Optional Life coverage in increments of \$10,000.

SPOUSE OPTIONAL LIFE

Spouse Life Insurance coverage is available in increments of \$5,000 up to a maximum of \$250,000. The amount of Spouse Life Insurance coverage you elect cannot exceed 100% of the amount of Employee Optional Life Insurance you have for yourself. As an employee, you are automatically the beneficiary of the Spouse Life Insurance benefits. An employee must elect Basic Life Insurance and Optional Life insurance in order to elect Spouse Optional Life Insurance.

If you do not enroll in this coverage when you first become eligible for coverage, you will be required to complete an Evidence of Insurability (EOI) and be approved by Cigna before it will go into effect. Instructions for completing the EOI can be found on [EBSCOChoice.com](https://www.ebscochoice.com).

Cost – Employee Optional Life and Spouse Optional Life:

The cost of Employee Optional Life and Spouse Optional Life Insurance is based on the employee's age as of January 1st of each year. To determine your monthly cost for Employee Optional Life and Spouse Optional Life Coverage:

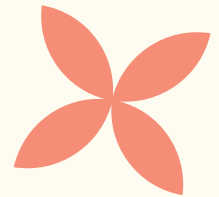
1. Divide your elected amount by \$1,000.
2. Locate the employee's age on the chart below and multiply the resulting number from Step 1 with the rate that corresponds to the employee's age on the chart.
3. The resulting number is your monthly deduction.

Optional Employee and Spouse Life Insurance Step Rates:

Age*	Rate
<24	0.068
25-29	0.068
30-34	0.076
35-39	0.094
40-44	0.145
45-49	0.238
50-54	0.34
55-59	0.536
60-64	0.765
65+	1.334

Age as of January 1, 2021.

**Note: life insurance benefits reduce or end in some cases (see [EBSCOChoice.com](https://www.ebscochoice.com) for details).*



CHILD LIFE INSURANCE

If you elect Employee Optional Life Insurance for yourself, you may elect Child Life Insurance. The benefit is \$500 from birth to 6 months of age, and \$10,000 from age 6 months to age 26. The amount of Child Life Insurance you elect cannot exceed 50% of the amount of Optional Life Insurance you have for yourself. As an employee, you are automatically the beneficiary of the Child Life Insurance benefits.

The monthly cost of Child Life Insurance is \$0.39, regardless of the number of children covered.

Saving for Retirement

EBSCO’s belief that business is a long-run game also applies to your financial well-being. EBSCO’s retirement savings benefit, the EBSCO Savings and Profit Sharing Plan, is established to help you plan for retirement. After three months of service, you can start contributing to this plan and you may save between 0% and 20% of your total payroll wages. If you do not elect a personal savings percentage of 0% to 20% within your first three months you will be automatically set up to contribute 3% of your total payroll wages. You can change your personal savings percentage at any time by logging into principal.com or the Principal app. You can choose from a wide range of investment options on principal.com or the Principal app or simply use the default target date fund investment option for your account.

You can access more information by logging into principal.com, the Principal app or calling Principal at 800-547-7754.

EBSCO contributes up to 15% of its pre-tax profit each year. EBSCO’s company contribution is not tied to personal savings. Based on your eligibility in the plan, these funds are contributed each fiscal year which for our plan is July – June. The vesting schedule below shows the years of service required to become 100% vested in the company funds contributed to your account.

Vesting Schedule

Years of Service	Vested Interest
Less than 1	0%
1	50%
2	100%

Effective July 1, 2021.



Employee Wellbeing

The **Employee Assistance Program** (EAP) through New Directions provides you and your loved ones free and confidential access to the counseling, programs, tools, and services you need to live a balanced and happy life. The expansive list of EAP resources includes short-term counseling, relationship support, legal and financial services, and an online health resource library.

- All EBSCO employees and their eligible family members (even if not enrolled in the medical plan) have access to 6 free visits (annually) for confidential counseling or services related to relationship issues, legal or financial struggles, and workplace challenges, among many other stressors of life.
- Online resources, including a helpline, Health Resource Library, and database of customizable legal documents, are also available.
- **myStrength** is a digital behavioral health platform to help you reach goals and maximize your overall wellbeing. From personalized workouts, to MoodTracker and wellness assessments, myStrength can help you reduce stress and feel happier. Visit <https://mystrength.com/r/ebSCO> for more information or to sign up and start your journey to better health.

▶ EAP is unrelated to our behavioral health benefits offered through Blue Cross Blue Shield. To access EAP resources, go to ndbh.com or go to **EBSCOChoice.com**, or contact the Benefits Team at benefits@EBSCO.com.

myHealth, through Blue Cross Blue Shield of Alabama, is an online resource for employees covered under one of EBSCO's medical plans. Some of the free health programs available on myHealth include:

- Baby Yourself – Access to a personal nurse during and after pregnancy, gifts and educational resources, and a free app to track your pregnancy.
- Talk to a Nurse – Talk to a registered nurse who can partner with you and your healthcare team to discuss your medical needs, assist in connecting you with community resources, and help you and your family understand your medical condition to make informed decisions.
- BlueCare – Advisor program available to you for questions related to your benefits, locating a doctor, and keeping you on a healthy track with available health and wellness programs.
- Blue365 – An online destination featuring healthy deals and discounts on gym memberships, fitness gear, and much more.
- myBlueWellness – Health and wellness website including a personal Health Quiz and a Personal Health Dashboard.

To take advantage of the myHealth online resources, please visit bcbsal.org/web/blue365 and register for myBlueCross.

PackHealth provides one-on-one support, over the phone and online, to help individuals with chronic health conditions. PackHealth is a digital health coaching service that connects you to a dedicated Health Advisor who will help you focus on the treatment of chronic conditions including Type 2 Diabetes, rheumatoid arthritis, high blood pressure, high cholesterol, inflammatory bowel disease, and cancer symptom management. Through weekly coaching calls and personalized resources, PackHealth will help you regain control of your health.

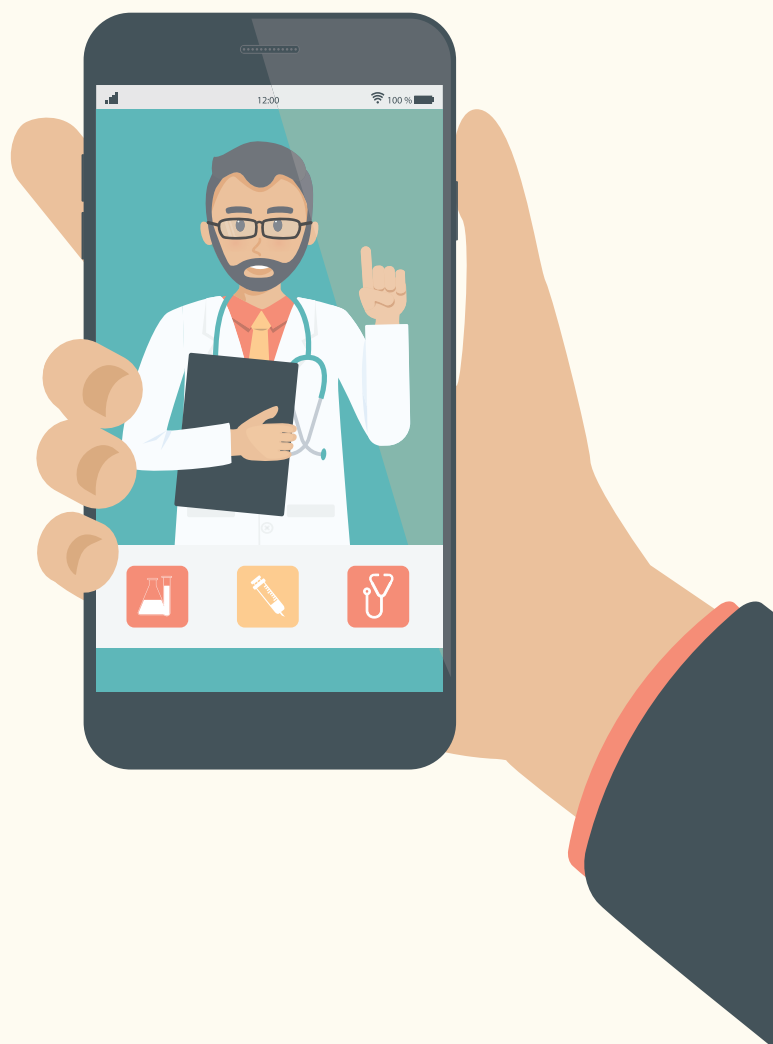
To enroll, visit packhealth.com/ebsco or call **(855) 255-2362**.

SmileWay Wellness is an online resource for oral health and wellness available to EBSCO employees and their dependents enrolled in the dental plan through Delta Dental. This comprehensive website includes information on emergency care and nutrition as well as interactive quizzes. For more information, visit deltadentalins.com/oral_health/.

Teladoc

All individuals on EBSCO medical plans have access to Teladoc, a comprehensive virtual care solution where you can connect with a medical professional by phone, online, or in their mobile app. Teladoc doctors can diagnose, treat, and prescribe medication for your non-emergency conditions. EBSCO's Teladoc benefit includes general medical services, connecting you with board-certified providers for issues like cold & flu, sinus infections or strep throat, and minor skin issues like rashes. Copays for Teladoc services will mirror your current health plan and copays.

To get started, call **1-855-477-4549**, download the Teladoc app, or visit member.teladoc.com and fill out the online form with the same information we have on file for you as an EBSCO employee. You will be taken through the process of creating a login and then be directed to the online portal for scheduling appointments.



Additional Benefits

ADOPTION ASSISTANCE

EBSCO assists eligible employees building families through the adoption process. Eligible adoption-related expenses are reimbursed up to a maximum of \$3,000 for a child, and up to a maximum of \$5,000 for a special needs child. For more information, please refer to the Adoption Assistance Policy.

TUITION REIMBURSEMENT

EBSCO seeks to empower our employees by fostering personal development. Our tuition reimbursement program allows eligible full-time employees the opportunity to pursue degree programs while getting reimbursed for 75% of the tuition costs and fees. Please refer to the Tuition Reimbursement Policy for more detailed information.



EMPLOYEE DISCOUNTS

EBSCO has partnered with PerkSpot, a one-stop-shop for exclusive discounts at many of your favorite national and local merchants. PerkSpot is entirely free and is accessible from your phone, tablet, or desktop. Enjoy access to thousands of discounts in dozens of categories. From pet insurance and identity theft protection to travel and recreation, PerkSpot puts all the discounts available to you in one location. Visit [EBSCO.PerkSpot.com](https://PerkSpot.com) to sign up.

BUSINESS TRAVEL ACCIDENT INSURANCE

EBSCO employees have access to business travel insurance, through Travelers. This coverage provides employees access to medical and personal assistance while traveling for business. For more information, please go to <https://intranet.ebsco.com/travel-insurance/>.

STUDENT LOAN REFINANCING

With the ever-increasing cost of higher education, EBSCO understands that many of our employees are burdened with large amounts of student debt. To help our employees tackle this issue, EBSCO proudly partners with SoFi, the market leader in student loan refinancing. Whether you are a parent who has taken out loans for a child or a graduate with student loans, SoFi refinances those loans at low rates, creating meaningful savings. For more information, visit SoFi.com/EBSCO.

PAID MATERNITY AND PARENTAL LEAVE

EBSCO provides paid Maternity and Parental Leave benefits at no cost to eligible employees. The paid leave runs concurrently with the leave you are entitled to under the Family and Medical Leave Act (FMLA). Employees must apply for paid Maternity and Parental Leave by contacting their local Human Resources Coordinator.

EBSCO SCHOLARSHIP PROGRAM

EBSCO offers scholarship opportunities to dependent children of eligible full-time employees based on need, academic achievement, and extracurricular leadership. The program provides scholarships to assist with tuition and other expenses at an accredited college or university. For more information, please go to <https://intranet.ebsco.com/scholarship-program>.

LEARNING AND DEVELOPMENT

EBSCO values talent across the enterprise by providing development and growth opportunities to all team members. Employees have access to a variety of training topics from technical and software to leadership and management. By leveraging a blend of online and experiential learning along with classroom-based workshops and events, we make learning possible, practical, and powerful.

TRAVEL ASSISTANCE SERVICES

Employees who are enrolled in EBSCO's group life insurance policy issued by Cigna are eligible to use Cigna Secure Travel to assist with pre-trip planning, traveling assistance, and emergency assistance. For more information, contact the Benefits Office at benefits@EBSCO.com.

FINANCIAL WELLNESS

Employees who are enrolled in EBSCO's group life insurance policy issued by Cigna are eligible to participate in **My Secure Advantage**, a financial wellness program that supports the financial health of your household. For more information contact the Benefits Office at benefits@EBSCO.com.

Legal Notices

COBRA RIGHTS NOTICE

If you enroll in medical, dental, vision, or a flexible spending account, you should be aware of your rights under COBRA (the Consolidated Omnibus Budget Reconciliation Act, as amended). Among other things, COBRA mandates that an employer give employees the ability to continue the same coverage after leaving employment. See the COBRA Notice for more details.

CREDITABLE PRESCRIPTION DRUG NOTICE FOR MEDICARE-ELIGIBLE EMPLOYEES

This creditable prescription drug coverage information is for Medicare-eligible employees and covered dependents. Note: Individuals who are not currently eligible for Medicare and do not expect to become eligible before December 31, 2021, can disregard this information. The notice is required by the government as part of the regulations of Medicare Part D drug coverage. In summary, it states that for as long as you and/or your dependents remain covered by your current EBSCO Industries' sponsored Medical coverage, which includes prescription drug benefits, you do not need to (and in fact should not) enroll in Medicare Part D. It goes on to say that when you do sign up for Part D, you will need to provide a copy of this notice to Medicare when you enroll. See the Creditable Prescription Drug Notice for details.

HEALTHCARE EXCHANGE NOTICE

The Patient Protection and Affordable Care Act (PPACA), commonly referred to as the Affordable Care Act, provides an alternative way to buy health insurance: the Health Insurance Marketplace. To assist you as you evaluate options for you and your family, this notice provides some basic information about the Health Insurance Marketplace and employment-based health coverage offered by EBSCO Industries. See the Healthcare Exchange Notice for details.

HIPAA PRIVACY: PROTECTING YOUR PERSONAL HEALTH INFORMATION

A portion of the Health Insurance Portability and Accountability Act of 1996 (HIPAA) addresses the protection of confidential health information. It applies to all of EBSCO's medical, dental, and vision care plans. The EBSCO Industries HIPAA Privacy Notice spells out what the plan is required by law to do regarding your protected health information.

SPECIAL ENROLLMENT PERIOD FOR MEDICAID OR CHILDREN'S HEALTH INSURANCE PROGRAM (CHIP)

Employees or dependents of an employee who (1) become eligible for Medicaid or the Children's Health Insurance Program (CHIP), or (2) whose coverage terminates due to loss of eligibility for Medicaid may make changes in their medical coverage. Any change requests must be received within 60 days of becoming eligible or of the exhaustion or termination of coverage. Please read the CHIP Notice for more information regarding eligibility, how to enroll in CHIP coverage, or how to receive premium assistance.

THE WOMEN'S HEALTH AND CANCER RIGHTS ACT

An employee who is receiving benefits in connection with a mastectomy will also receive coverage for reconstruction of the breast on which a mastectomy was performed and reconstruction of the other breast to produce a symmetrical appearance; prostheses; and treatment of physical complications at all stages of the mastectomy, including lymphedema. Benefits for this treatment will be subject to the same calendar year deductible and coinsurance provisions that apply for other medical and surgical benefits.

Please visit [EBSCOChoice.com](https://www.ebscochoice.com) to review all legal notices.

Resources

MEDICAL PLANS – BLUE CROSS BLUE SHIELD OF ALABAMA

bcbsal.org

Customer Service: 1.800.828.8250

Group Numbers

- Platinum Plan: 37729
- Gold Plan: 77723
- Silver Plan: 77724

Prefix: EBI

DENTAL PLAN – DELTA DENTAL

deltadentalins.com

Customer Service: 1.800.521.2651

Group Number: 18535

Network: Delta Dental PPO

Enrollee ID: Social Security number (no hyphens, spaces or dashes)

VISION PLAN – VISION SERVICE PLAN (VSP)

vsp.com

Enrollee ID: Social Security number (no hyphens, spaces or dashes)

BEHAVIORAL HEALTH AND EMPLOYEE ASSISTANCE PROGRAM – NEW DIRECTIONS BEHAVIORAL HEALTH

ndbh.com

Follow steps below:

1. Click “Log In” in upper left-hand corner of page.
2. On the Individuals & Families tab, choose “Managed Behavioral Health” or “Employee Assistance Program” from the dropdown menu. Enter the company code: EBSCO.
3. From there, you can schedule appointments, find providers, and access other helpful resources. A mobile app is also available through the App Store - company code is EBSCO.

FLEXIBLE SPENDING ACCOUNTS AND HEALTH SAVINGS ACCOUNT – HEALTH EQUITY

HealthEquity.com

Customer Service: 1.866.346.5800

Contact Our Benefits Team

If you have any remaining questions about the benefits EBSCO offers or need help determining which plans will be the best fit for you and your family, email our benefits team at benefits@EBSCO.com.

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Birmingham, AL 35201-1943

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All correspondence should be addressed to

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