2027 Benefits Overview

Teladoc Health U.S. Employees

Teladoc Health is committed to embracing the diversity of our workforce by offering benefit programs that support you and your family. Employees who are regularly scheduled to work 30 hours or more per week are eligible for most benefits on the first day of the month following date of hire.

Company Paid Benefits

Teladoc Health Services: Employees have access to the full suite of Teladoc Health services for you and your eligible dependents regardless of whether you choose to participate in our medical plan. For most Teladoc Services, eligible dependents are defined as spouse, children, domestic partner, and children of your domestic partner.

- Primary Care
- 24/7 Care
- Mental Health
- Condition Management
- Specialists & Expert Medical Opinion
- Wellness Care

BetterHelp provides individual or couples counseling. Text, talk, or video chat with a licensed, professional therapist, anytime, anywhere. Available to employees and one dependent 18+ at no cost. Teen Counseling is also available for dependents ages 13-19.

Disability Insurance (The Hartford): Meeting your basic living expenses can be a real challenge if you become disabled. Disability insurance provides protection for your most valuable asset – your ability to earn an income. Teladoc Health provides short-term and long-term disability coverage for employees at no cost.

Life and AD&D Insurance (The Hartford): Life insurance provides financial security for the people who depend on you. Teladoc Health pays for all full time employees to have a basic life and AD&D benefit. Employees have the option to purchase additional life coverage for themselves and their eligible dependents through Teladoc Health's Voluntary Life program.

Employee Assistance Program (ComPsych): Teladoc Health's EAP offers counseling and referrals to help you through stressful times. This program includes up to three free face-to-face emotional or work-life counseling sessions per occurrence per year for you and your family members.

BetterSleep is an app that helps you unwind and fall asleep easily with a mix of soothing sounds, meditations and shelves of bedtime stories. Teladoc Health employees enjoy free premium access.

Peace at Home Parenting Solutions offers parenting resources such as video solution libraries, live interactive classes and community support.

HomeThrive Caregiver Support: Free access to a dedicated care coach and online resources to help you support you and your loved ones including aging parents, grandparents, relatives or children with special needs.

Perks & Discounts (Working Advantage): Access exclusive savings on movie tickets, theme parks, hotels, tours, Broadway and Vegas shows and more. Access discounts for home & auto, pet insurance and legal services.

TelaFit Wellness Reimbursement (Forma): TelaFit offers employees $25 per month towards certain eligible fitness, wellness, home office ergonomics and caregiving expenses.

Paid Parental Leave provides paid time off for parents following the birth or adoption of a child. Full Time employees are eligible for Parental Leave after 6 consecutive months of employment. **Birthing Parents** are eligible for 6-8 weeks of Recovery from Childbirth Leave. **All Parents** are eligible for 12 weeks of Bonding Leave.

Teladoc Health reserves the right to modify or eliminate benefits at any time in accordance with applicable law.

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Employee Elected Benefits *(employee contributions apply)*

Medical & Prescription Benefits (Aetna):

Teladoc Health offers two medical plan options.

- **PPO Plan**: An annual deductible applies first to some medical services such as ER or hospital services. Once the annual deductible has been met, there is a coinsurance that will apply. Prescriptions will not be applied to the annual deductible, but coinsurance will still apply. Other services, such as a doctor's visit, will incur a copay. The deductible, coinsurance and copays will go towards the out-of-pocket maximum.
- **HDHP (High Deductible):** Once the deductible is met, there will be a coinsurance applied to medical services and copays applied to all prescriptions until you meet the annual out-of-pocket maximum.

Aetna Medical Value-Added Services:

- **Chronic Medication Prescription Program:** Preventive chronic medications and diabetic supplies included on Aetna's current Chronic Medicine List will be available to employees enrolled on either medical plan at no cost under the pharmacy benefit.
- **Fertility Benefits:** Fertility coverage is offered through our Aetna Medical plans based on number of cycles. Both medical plans provide Six (6) cycle lifetime maximum for artificial insemination and ovulation induction and three (3) cycle lifetime maximum for Advanced Reproductive Technology (ART) including in vitro fertilization (IVF) and frozen embryo transfer (FET).
- **Maven:** Aetna enrolled employees and their partners have 24/7 access to Maven's digital health platform and providers for family building, fertility and menopause resources.
- **Hinge Health:** Aetna enrolled employees and 18+ dependents have access to virtual exercise therapy sessions with Hinge Health. Get 1-on-1 support from a physical therapist or health coach.

Supplemental Health Plans (Aetna)

Supplemental Health Plans pay benefits directly to employees, providing extra cash when needed most. These plans can help fill in the gaps, making them a great companion to a major medical plan. Elect employee only coverage or include dependents**.**

- **Accident** – help for covered minor and more serious injuries.
- **Group Specified Disease** – for diagnoses of a covered serious Illness or condition like heart attack, stroke or cancer.
- **Hospital Indemnity** – for covered hospital admissions and daily stays, even when delivering a baby.

Please Note: *These plans are a supplement to health insurance and not a substitute for major medical insurance coverage.*

Dental Benefits (Delta Dental): Teladoc Health offers two dental plan options.

- **Dental Only Plan:** Includes dental work and cleanings.
- **Dental + Orthodontia Plan:** Includes dental work, cleanings and orthodontia for employees and eligible dependents (includes adults).

Vision Benefits (VSP): Teladoc Health offers two vision plan options.

- **Core Plan:** Includes eye exams, frames and contact lenses.
- **Buy-Up Plan:** Include the same benefits as the core plan with the added benefit option of a 2nd pair of lenses or contacts.

Tax-Advantage Accounts (Inspira): Teladoc Health offers Flexible Spending Accounts (FSA) including Healthcare, Dependent Care and Commuter FSAs to help employees set aside pre-tax dollars for eligible expenses. If enrolled in the Aetna HDHP, you are eligible for the Health Savings Account (HSA).

401k Retirement Plan (Fidelity): Teladoc Health offers a retirement plan through Fidelity Investments. Contributions are immediately vested. After 1 year of employment, Teladoc Health will match employee contributions up to 4% or the annual IRS limit.

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