



**NEW HIRE
BENEFITS GUIDE**

2021

Welcome to ConvaTec Benefits!

Benefits will be effective on your date of hire.

Contents

- 1 Changes/General Info - Eligibility and Enrollment
- 2 Medical and Pharmacy Benefits
- 3 Medical & Pharmacy Plan Benefits Chart
- 4 Health Savings Accounts & Flexible Spending Accounts
- 5 Flexible Spending Accounts (Continued)
- 6 Voluntary Benefits- Accident & Hospital
- 7 Being a Better Healthcare Consumer
- 8 Dental Plan Benefits
- 9 Vision Plan Benefits
- 10 Life & Accidental Death & Dismemberment Benefits
- 11 Legal Plan & Advocacy
- 12 EAP, Wellness & Discounts
- 13 Disability Benefits, 401(k), Tuition Reimbursement, Commuter Benefits, Auto & Home Discounted Insurance

Important Information

- You must actively enroll annually to elect a Flexible Spending Account (FSA).
- You must actively enroll to contribute to the HSA.
- You must actively enroll in the FSA to receive the \$550 roll over funds, if applicable.
- If you do not actively enroll within 31 days of your hire date, you will not have medical, dental, vision, legal, FSA or HSA for the remainder of the year, unless you have a qualifying life event.
- If you have any questions pertaining to Benefits or Open Enrollment, you can contact benefits@convatec.com or TouchCare, our health advocates at 1-866-486-8242 or assist@touchcare.com 8 a.m. to 9 p.m. Monday through Friday (Eastern Time)
- Dependent children are eligible for medical, dental and vision benefits up to age 26. Or if your dependent is legally disabled.

General Information

NEW HIRES / LIFE EVENTS

You will have 31 days from your date of hire or date of life event to enroll in or change your benefits. Please contact Deanna Baamonde at Deanna.Baamonde@convatec.com or send an email to benefits@convatec.com for help in making these elections in Workday or with any other questions.

Please note:

If you choose to waive all plans, you will still need to designate a beneficiary for the Basic Life Insurance and the AD&D Insurance that ConvaTec provides.

WHO IS ELIGIBLE?

EMPLOYEES

Eligible employees include those who are designated as regular, full-time, and are working a minimum of 30 hours per week

DEPENDENTS

Your legal spouse and children up to age 26.

CHANGING YOUR ELECTIONS

You can make changes to your elections during Open Enrollment each year or if you experience a qualifying life event during the year.

A qualifying life event includes getting married, divorced, birth or adoption of a child, a spouse's employment change or other similar life changing event.

Once you experience a qualifying life event, you will have 31 days from the effective date of your life event to enroll in or change your

HOW TO ENROLL IN BENEFITS

Log onto <https://www.myworkday.com/convatec> and click on the "Open Enrollment" task in your inbox. If you are signing on and connected to the VPN or zscaler, select "I have a CVT e-mail address. You can also sign on by selecting "No CVT email or New Starter". You will then use your credentials you use to log onto your computer. For step-by-step instructions, go to www.convatecbenefits.com or email benefits@convatec.com to have the instructions e-mailed to you.

You can also enroll using the Workday mobile app!

Problems logging in? Send an email to workday@convatec.com for assistance.

MEDICAL

We offer two medical plans through Cigna

Each plan covers the same medical services and procedures. Both plans have In-Network and Out-of-Network services with no referrals. You do not need to select a primary care physician (PCP) in either plan. However, the plans differ in cost, deductibles, out-of-pocket maximums and prescription coverage. It is up to you to select the plan that best suits your health care and financial needs.

- **PLAN 1:** CIGNA OPEN ACCESS PLUS (OAP) – “CDHP” with Health Savings Account (HSA)
 - The company contributes towards your HSA in this plan. \$500 annually individual / \$1,000 annually for all other coverage tiers (*contributed on a per pay basis, \$19.23 individual / \$38.46 all other coverage tiers*)
 - The deductible cross-accumulates for both In-Network and Out-of-Network care. (You are only meeting one deductible, not separate deductibles)
- **PLAN 2:** CIGNA OPEN ACCESS PLUS (OAP) - “PPO” (No HSA Available with this plan)

COVERAGE LEVEL	PLAN 1 CDHP 2021 Per Pay
Employee	\$0.00
Employee + Spouse	\$90.00
Employee + Child(ren)	\$60.00
Family	\$163.00

COVERAGE LEVEL	PLAN 2 OAP 2021 Per Pay
Employee	\$77.00
Employee + Spouse	\$162.00
Employee + Child(ren)	\$131.00
Family	\$267.00

FINDING A PROVIDER (BOTH PLANS)

<https://hcpdirectory.cigna.com/web/public/providers>

- Select “Open Access Plus, OA plus, Choice Fund OA Plus WITH Carelink” medical plan.

NOT SURE WHICH MEDICAL PLAN IS RIGHT FOR YOU?

Call TouchCare Advocacy, 1-866-486-8242, Mon – Friday, 8am to 9pm ET. (See Page 11 for details)

Programs with Cigna:

Healthy Pregnancies Healthy Babies®: Cigna can help you stay healthy before and during your pregnancy. Participation earns you \$150 in the first trimester and \$75 in the second trimester. Call 1-800-615-2906 to enroll.

- Free breast pump through Cigna at 28 weeks of pregnancy.

Omada Diabetes Prevention: Eligible for adult Cigna participants and adult dependents at no additional cost. If you are at risk for Type 2 diabetes or heart disease, you may be accepted in the program. Take the 1-minute risk screener, apply, receive confirmation of acceptance based on eligibility.

FOR MORE INFORMATION ON BOTH NEW PROGRAMS, GO TO THE OPEN ENROLLMENT TILE ON WWW.CONVATECBENEFITS.COM.

PRESCRIPTION BENEFITS

Pharmacy benefits are with Cigna

Cigna pharmacy benefits offer the following:

- Cigna 90 Now: Fill your 90-day prescriptions at a participating retail pharmacy in the network. Go to www.cigna.com/Rx90Network for participating pharmacies.
- Compare drug costs on www.mycigna.com or on the mobile app. Once signed in, click on “Coverage” then “Pharmacy” from the drop-down menu.

MEDICAL & PRESCRIPTION CHART

2021	CIGNA CDHP with HSA		CIGNA OAP	
Medical Benefits	IN-NETWORK YOU PAY	OUT-OF-NETWORK YOU PAY	IN-NETWORK YOU PAY	OUT-OF-NETWORK YOU PAY
BASIS OF REIMBURSEMENT	Negotiated Rates	Reasonable & Customary (R&C)	Negotiated Rates	Reasonable & Customary (R&C)
Annual Deductible (Individual/Family)	\$1,400/\$2,800 (deductible cross accumulated in and out of network)		\$400/\$800	\$2,000/\$4,000
Coinsurance	10% after deductible	30% after deductible	10% after deductible	30% after deductible
Out-of-Pocket Maximum (includes deductible and pharmacy)	\$4,000/\$8,000	\$10,000/\$20,000	\$5,500/\$11,000	\$7,500/\$15,000
Doctor's Services – Office Visit (Primary Care)	10% after deductible	30% after deductible	10% after deductible	30% after deductible
Doctor's Services – Office Visit (Specialist)	10% after deductible	30% after deductible	10% after deductible	30% after deductible
Preventive Care (annual physicals, etc)	\$0, covered at 100%	30% (no deductible)	\$0, covered at 100%	30% (no deductible)
Lab, X-Ray, MRI, CT Scans	10% after deductible	30% after deductible	10% after deductible	30% after deductible
Inpatient Hospitalization, Pre-admission Testing, Outpatient Surgery	10% after deductible	30% after deductible	10% after deductible	30% after deductible
Emergency Room	10% after deductible	10% after deductible	10% after deductible	10% after deductible
Urgent Care	10% after deductible	30% after deductible	10% after deductible	30% after deductible
Telehealth – MDLIVE ONLY	\$0, after deductible	N/A	\$0, after deductible	N/A
Routine Vision Care (once every 12 months) – Exam Only	Effective 1/1/2020 this program will no longer be offered through the medical program. ConvaTec offers a comprehensive standalone vision program through EyeMed. More information on this program can be found on page 9.			
HSA Employer Contribution	Employee: \$500 annually or \$19.23 per pay period / Employee plus one or more: \$1,000 annually or \$38.46 per pay period		Not Applicable	
Pharmacy Benefits	Retail (30-Day Supply)			
Generic	\$0 After Deductible		\$10 Copay	
Preferred Brand	10% After Deductible		20% no deductible (\$30 min/\$60 max)	
Non-Preferred Brand	10% After Deductible		20% no deductible (\$50 min/\$80 max)	
	Mail Order / Cigna 90 Now (90-Day Supply)			
Generic	\$0 After Deductible		\$25 Copay	
Preferred Brand	10% After Deductible		10% no deductible (\$75 min/\$150 max)	
Non-Preferred Brand	10% After Deductible		10% no deductible (\$125 min/\$200 max)	
<i>Cigna 90 Now Program allows you to fill a 90-day prescription using an in-network 90-day pharmacy</i>				

HEALTH SAVINGS ACCOUNT (HSA)



HSA PROVIDER - DISCOVERY BENEFITS

WHAT IS AN HSA AND HOW DOES IT WORK?

An HSA is a way for the Company (and you, if you choose) to contribute money to a special bank account, which is owned and controlled by you, with the intent to cover qualified medical expenses. The Company's contributions, which are not taxed, will be made on behalf of all employees enrolled in the CDHP medical plan, Plan 1, whether you contribute any personal funds to the HSA, and you register your account through Discovery Benefits (you will receive a link, whether or not you contribute, and instructions to register if electing for the first time).

HOW IS AN HSA FUNDED?

An HSA can be funded by both Employer and Employee contributions. If you choose to sign up for the CIGNA OAP CDHP with HSA, "Plan 1", ConvaTec will contribute \$500 annually towards an election of employee only coverage and \$1,000 annually towards an election of employee + spouse, employee + child(ren) or family coverage. The employer contribution will be made on a per pay basis. You can also elect to contribute to your HSA up to the IRS maximum listed below. The amount you elect will be deducted, pre-tax, on a per pay basis and funded to your HSA account.

Please note: The 2021 IRS maximum contribution amount is \$3,600 for employee only and \$7,200 for all other coverage tiers. The maximum includes the employer contribution as well as the amount you elect to contribute via payroll deductions. You can also contribute an additional \$1,000 annually if you are age 55 or older.

HOW DO I USE MY HSA TO PAY FOR MEDICAL EXPENSES?

When you enroll, you will receive a debit card to pay for eligible expenses. For a complete list of eligible expenses, go to www.irs.gov/publications/p502. You will also be able to pay for expenses on the Discovery Benefits employee portal, once you open your account. You will not receive a new debit card unless you are enrolling for the first time, or if your previous card expired.

FLEXIBLE SPENDING

FLEXIBLE SPENDING VENDOR - DISCOVERY BENEFITS

HEALTH CARE FLEXIBLE SPENDING ACCOUNT

The Health Care Flexible Spending Account is a pre-tax reimbursement account to be used for eligible out-of-pocket healthcare expenses for you and your eligible tax dependents. Qualified expenses for medical, prescription, dental and vision services include copays, deductibles, coinsurance, as well as additional items considered qualified expenses by the IRS. For the 2021 plan year, you can contribute between \$52 and \$2,750 to your Health Care Flexible Spending Account. This plan contains a \$550 carryover provision.

LIMITED PURPOSE FLEXIBLE SPENDING ACCOUNT

This plan is only for employees that are enrolling in the CIGNA CDHP with HSA plan for 2021 and can only be used for reimbursement for eligible dental and vision out-of-pocket expenses.

If you elect the CIGNA CDHP with HSA (Health Savings account) Plan, you are only able to elect and use the Limited Purpose Flexible Spending Account – this account is meant for qualified dental and vision expenses only. Therefore, you would use your Health Savings Account (HSA) for eligible medical and prescription drug expenses and the Limited Purpose FSA for eligible dental and vision expenses. For the 2021 plan year, you can contribute between \$52 and \$2,750 to your Limited Purpose Flexible Spending Account. This plan contains a \$550 carryover provision.

DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT

The Dependent Care Flexible Spending Account is a pre-tax reimbursement account for elder care and child day care expenses only (child must be age 13 or under). You must be using a day care services provider so that you and your spouse can work or look for work. In addition, your day care provider must furnish you with his/her Social Security Number or Tax Identification Number. By law, the maximum amount that you may contribute to any Dependent Care Reimbursement Account for your family is \$5,000, or \$2,500 if you are married and filing a separate return each calendar year. The minimum contribution allowed by ConvaTec is \$52. This plan contains a “Use It or Lose It” provision so plan carefully!

TAX ADVANTAGES OF HEALTH AND DEPENDENT CARE FLEXIBLE SPENDING ACCOUNTS


Flexible Spending Accounts (FSA) allow you to set aside pre-tax dollars to pay for eligible health care and dependent care expenses that may not be covered by insurance or reimbursed by other methods / pre-tax accounts. The plans provide a significant tax break because you pay for these expenses with your pre-tax dollars, as opposed to paying for them with money that has already been taxed. The money you deposit is exempt from both Federal Income Tax and Social Security Tax. Your contribution is deducted from your salary each pay period before taxes are calculated, so you pay taxes on a reduced amount.

HOW DO I GET REIMBURSED?


For healthcare expenses, you can use your Discovery Benefits Debit Card at the point of sale (please keep all receipts) or pay out-of-pocket first and then complete and submit a paper claim form via fax, mail, mobile device or online.

For dependent care expenses, you must complete and submit a paper claim form via fax, mail or online.


FSA/HSA DEBIT CARDS




How do I get a card?
We'll automatically mail you two debit cards to the address listed in your account the first time you enroll. If you're already enrolled, continue using the debit card you have.



Additional cards
You can request additional debit cards for your spouse or dependents from your online account. Log in, under Accounts select "Banking/Cards."



Expiring debit card
We will automatically mail you a new debit card 30 or more days prior.



Lost or stolen cards
If your debit card is lost or stolen, you can report it in your online account or mobile app and request a new card.

VOLUNTARY BENEFITS

PROVIDER: CIGNA

This is a benefit to provide you a cost-effective way to protect your income and savings while complementing your existing benefits.

Whether you have health insurance through ConvaTec or through another source, these benefits are a great addition to enhance your coverage. These programs are guarantee issue – no health questions required for approval of coverage if you enroll now.

If you enroll in the Cigna CDHP with HSA plan (Plan 1) in 2021, you will receive both these benefits for yourself only, at no cost! You have the option to buy-up additional coverage for your dependents and you may also elect this coverage if you enroll in Plan 2.

ACCIDENTAL INJURY

COVERAGE LEVEL	AI 2021 Per Pay
Employee	\$2.31*
Employee + Spouse	\$3.85
Employee + Child(ren)	\$4.71
Family	\$6.27

Cigna Accidental Injury insurance pays you (or whoever you enroll) for treatments or injuries resulting from a covered accident. It can help you pay for expenses such as rehabilitation, transportation, childcare, travel or other out-of-pocket expenses. What you do with the money is all up to you. Coverage continues after your first covered accident and can help provide protection for future covered accidents. ***\$0 if you enroll in ConvaTec's CDHP with HSA (Plan 1)**

HOSPITAL INDEMNITY

Cigna Hospital Care pays benefits for hospitalizations resulting from a covered injury or illness. Coverage continues after the hospitalization, to help you have protections for future hospital stays.

Even with medical coverage, out-of-pocket costs can add up. With Cigna Hospital Care, you receive a check after a qualified hospitalization resulting from a covered injury or illness.

COVERAGE LEVEL	HI 2021 Per Pay
Employee	3.23*
Employee + Spouse	\$7.24
Employee + Child(ren)	\$6.43
Family	\$10.27

***\$0 if you enroll in ConvaTec's CDHP with HSA (Plan 1)**

Cost-Effective | Convenient | Portable

By signing up through ConvaTec, the cost is at group economical rates. This means you'll pay less for coverage than if you seek this coverage on your own. Your cost will conveniently be deducted bi-weekly via post-tax payroll deductions. And if you leave the Company, you can take your coverage with you at the same economical rates.

For a schedule of coverage, go to the Other Benefits tile on the benefits website, www.convatecbenefits.com.

Be a Better Healthcare Consumer

Would you buy a new appliance without doing research? How about a new car? Or a house? More than likely, the answer is no. So why wouldn't you do research for the best cost and quality when it comes to your healthcare?

Following are some tips and resources to get you started in acting on quality and cost when it comes to your healthcare.

Preventive Care

Preventive care is covered at \$0 cost. Care that is considered preventive can include annual exams, wellness visits, immunizations and preventive screenings.

By going for your annual exams and screenings, your physicians can detect health issues early and prevent more serious health issues.

Female/They

Preventive care includes pap tests, mammograms, annual physicals, immunizations, flu shots, colonoscopy, blood pressure checks and certain FDA approved contraception.

Male/They

Preventive care includes prostate cancer screenings, colonoscopy, annual physicals, immunizations, flu shots and blood pressure checks.

Children

Preventive care includes, well-baby care, annual physicals, immunizations, flu shots, blood pressure checks and vision screenings.

Know Where to Go

Emergency Room \$\$\$\$

Emergency room visits should only be used in a true medical emergency. This is the most expensive option and should only be used in a life-threatening condition or serious bodily pain or injury.

Urgent Care \$\$

When you are not having a life-threatening situation or emergency and cannot get an appointment with a primary care physician, but medical attention is needed.

Clinic Care \$\$

When you have a common illness such as strep throat, bladder infection, or pink eye.

Telehealth \$

Easy access to a doctor, from anywhere, at any time, for the least cost of care. Use for non-life threatening or serious conditions such as cold, sore throat, rash, fever.

Not sure where to go? Call the Cigna Nurse Line, 24/7

Resources

Cigna Nurse Line 1-800-244-6224

Website <https://my.cigna.com>

Telehealth MDLive for Cigna

TouchCare Assistance with procedure cost, second opinions and more.

DENTAL BENEFIT

DENTAL PROVIDER – DELTA DENTAL

Many dentists in the country participate in the network covered in the ConvaTec Delta Dental Plan. However, if you go to a Premier or non-participating dentist, your out of pocket cost could be higher. To lower your out of pocket cost, go to a Delta Dental PPO Dentist which you can find in the provider directory.

Delta Dental offers Carryover Max (SM) so you can increase your benefit. This feature allows you to carry over a portion of your unused standard annual maximum benefit limit into the following year.

2021 Dental Benefits	Delta Dental PPO Plus Premier Plan	
	PPO Dentists	Premier & Non-Participating Dentists
Basis of Reimbursement	Percent you pay based on negotiated rates	Percent you pay based on reasonable & customary rates (R&C) *
Annual Deductible (Individual/Family)	\$50 / \$150	
Preventive Services (Routine oral exams, cleanings, etc.)	0%	0%
Basic Restorative Services (Fillings, oral surgery, root canals, periodontics, endodontics, etc.)	10% after deductible	20% after deductible
Major Restorative Services (Crowns, bridgework, implants, dentures, etc.)	40% after deductible	50% after deductible
Orthodontia	50% after deductible	50% after deductible
Annual Maximum Limits (Preventive, Basic & Major Restorative Services)	\$2,000 per person	\$1,500 per person
Orthodontia Lifetime Maximum	\$1,500 per person	\$1,500 per person
*You may be balance billed by non-participating dental providers		

Finding a Provider

www.deltadentalnj.com (or mobile app)

- Click, “Find a Dentist”
- Enter your Address/Zip Code
- Select Delta Dental PPO plus Premier
- Search

DELTA DENTAL PLAN	EMPLOYEE PER PAY COST 2021
Employee	\$0.00
Employee + Spouse	\$14.00
Employee + Child(ren)	\$20.00
Family	\$30.00

VISION BENEFIT

VISION PROVIDER - EYEMED

EyeMed vision benefits offer a comprehensive eye exam every 12 months covered at 100%, \$100 frame allowance every 12 months, \$10 lens copay plus fixed pricing on options every 12 months and \$100 contact lens allowance with coverage for fit and follow-up every 12 months. By electing EyeMed, you will be eligible for discounts such as 40% additional pair of glasses discount, 15% off Lasik, 40% off hearing exams and discounts on hearing aids and much more.

2021 PLAN DESIGN

Benefit	IN-NETWORK You Pay	OUT-OF-NETWORK Reimbursement Up To
Eye Examination – once every 12 months <i>With Dilation as Necessary</i>	\$0	\$40
FRAMES– once every 12 months		
Any available frame at provider location	\$0 copay, \$100 allowance, 20% off balance over \$100	\$70
CONTACT LENSES–once every 12 months <i>(Contact Lens allowance includes materials only)</i>		
Conventional	\$0 copay, \$100 allowance, 15% off balance over \$100	\$100
Disposable	\$0 copay, \$100 allowance, plus balance over \$100	\$100
Medically Necessary	\$0 copay, Paid in Full	\$210
STANDARD PLASTIC LENSES		
Single Vision	\$10 copay	\$30
Bifocal	\$10 copay	\$50
Trifocal	\$10 copay	\$70
Lenticular	\$10 copay	\$70
Standard Progressive	\$75 copay	\$50
Premium Progressive Tier 1	\$95 copay	\$50
Premium Progressive Tier 2	\$105 copay	\$50
Premium Progressive Tier 3	\$120 copay	\$50
Premium Progressive Tier 4	\$75 copay, 20% off charge less \$120 allowance	\$50

COVERAGE LEVEL	2021 EMPLOYEE PER PAY COST
Employee	\$3.27
Employee + Spouse	\$6.22
Employee + Child(ren)	\$6.54
Family	\$9.62

EyeMed Member/Patient Services

Visit your member website or call the number on the front of the card.

EyeMed Doctors/Providers Only

Visit eyemed.com to receive plan information or call (888) 581-3648.



Participating Providers

To find a provider, go to: www.Eyemed.com.

- Select the “Insight” network

National retailers include Independent Provider Network, LensCrafters, Pearle Vision, Optical, Sears Optical and JC Penney Optical.

Online Retailers include glasses.com and contacts.com.

Please remember to tell your vision provider that your vision insurance carrier is EyeMed. Keep your ID card with you or show the provider your card on the EyeMed mobile app.

LIFE INSURANCE

LIFE & DISABILITY PROVIDER - PRUDENTIAL

PRUDENTIAL LIFE AND AD&D INSURANCE – COMPANY PAID	
Basic Life Benefit	Basic coverage is 2x's annual salary up to a maximum of \$2,500,000. Benefit reduced by 50% at age 70.
Accidental Death & Dismemberment	Accidental Death & Dismemberment Benefits. No waiting period. 2x's base annual salary subject to a maximum of \$2,500,000.
OPTIONAL COVERAGE – EMPLOYEE PAID	
Employee Optional Life	Purchase or increase your coverage in increments of 1x-5x's your base annual salary to a maximum benefit of \$2,500,000. Benefit reduced by 50% at age 70. Above 4x Subject to Evidence of Insurability. (post-tax)
Spouse Life Insurance	Purchase coverage in flat amounts of \$25k, \$50k, \$75k or \$100k not to exceed your base annual salary. All changes or new enrollments subject to Evidence of Insurability for amounts over \$50k. Rates are based on Spouse's age. (post-tax)
Child(ren's) Life Insurance	Purchase a flat amount of \$5,000 per child.
<i>You must elect Optional Employee Life to elect Spouse or Child Life</i>	

PRUDENTIAL OPTIONAL LIFE MONTHLY EMPLOYEE CONTRIBUTION			
Employee (Supplemental Life) & Spouse (Dependent Life)			
Age	Cost/\$1,000	Age	Cost/\$1,000
<29	\$.041	50-54	\$.173
30-34	\$.054	55-59	\$.297
35-39	\$.061	60-64	\$.531
40-44	\$.072	65-69	\$.884
45-49	\$.119	70+	\$1.391
TO CALCULATE OPTIONAL EMPLOYEE LIFE			
Insurance: \$ _____ / 1,000 x _____ x 12 / 26 =			
\$ _____			
(Enter Benefit Amt)	(Cost/\$1,000 for Age)	(Pay Period Rate)	
Benefit Amount equals 1x – 5x's your salary, rounded to the next highest thousand. i.e. \$30,600 is rounded up to \$31,000			

CHILD (DEPENDENT LIFE) – for children up to age 26
\$5,000 of coverage per child, \$.33/month, post-tax, regardless of the number of children

Please note: Changes from your current benefit election may require completion of Evidence of Insurability (EOI).

LEGAL PLAN WITH ID THEFT

LEGAL PLAN PROVIDER – LEGALEASE, A NATIONWIDE COMPANY

LegalGUARD “LegalEase” is a legal insurance plan underwritten by Nationwide® Mutual Insurance that provides support and protection for unexpected personal legal issues.

What you get with a LegalGUARD Plan:

- An attorney with expertise specific to your personal legal matter
- Access to a national network of attorneys with exceptional experience that are matched to meet your needs
- In and out-of-network coverage
- Concierge help navigating common individual or family legal issues
- ID Theft Monitoring powered by Experian.

The value of a LegalGUARD Plan

As a LegalGUARD plan member, you have access to a national network of over 18,000 attorneys who are matched to your specific legal needs. Being a LegalGUARD member also saves you time and costly legal fees. But most importantly, it gives you confidence and provides coverage for:

- Home and residential (Buying, selling, refinance, foreclosure, tenant dispute)
- Financial and consumer (Debt collection defense, bankruptcy, document preparation)
- Auto and traffic (Traffic ticket defense, license suspension)
- Family (Divorce, adoption, name change)
- Estate planning and wills (Will, living will, power of attorney)

2021 EMPLOYEE COST PER PAY	
Employee	\$8.11

To learn more about your legal benefits plan, visit www.legaleaseplan.com/convatec or call 1(888)416-4313.

ADVOCACY

PROVIDER – TOUCHCARE

TouchCare is your personal health care concierge focused on saving you and your dependents time, money and frustration.

TouchCare will work on your behalf to:

- Solve billing and claims concerns
- Find and schedule quality doctors and specialists in your area
- Provide accurate cost estimates for facilities and treatments close by
- Answer any benefit related questions, simple or complex
- Provide guidance on Open Enrollment decisions or mid-year benefit reviews
- Assist with finding lowest cost Rx options
- And more!

TouchCare Expert Health Assistants are available by phone, email, mobile app and web portal, so feel free to use whichever method you prefer. All information is kept extremely confidential, and only the Health Assistants will have access to your questions and information.

Take advantage of this valuable service for your healthcare needs! **TouchCare is available from 8:00 am until 9:00 pm, EST, Monday through Friday.**

Phone : 1-866-486-8242
E-mail : assist@touchcare.com
Website: www.touchcare.com

EMPLOYEE ASSISTANCE PROGRAM

EAP PROVIDER - CIGNA

As your employer, we are interested in your total wellbeing. ConvaTec offers counseling services in an effort to help you manage problems before they adversely affect your personal life, health and job performance. The ConvaTec Employee Assistance Program (EAP) is provided through Cigna at no cost for all employees and their families.

An EAP is a confidential counseling service that is available 24/7 365 days a year. The service is available via a toll-free number or website and is staffed by professional and experienced clinicians to help address personal issues which might be affecting you and/or your dependents.

When you call the EAP, a counselor will spend time with you or your family member on the phone to identify the issue, gather information and provide assistance. When appropriate, the EAP counselor will help schedule an appointment with a Cigna Behavioral partner for face-to-face meetings.

The Cigna EAP offers:

- Phone and electronic access to expert Cigna behavioral consultants
- 3 in-person counseling sessions, per instance
- Financial Services & Referral
- Legal Consulting & Pet Care & Senior Care solutions

www.mycigna.com Register using full name, birthdate, address and Cigna ID number or SSN.

Non-Cigna members will need to create a username and password using full name, birthdate, employer ID which can be found in Workday.

WELLNESS PROGRAM

PROVIDER – GLOBAL FIT REWARDS



Reach your goals and get rewarded for it!

With ConvaTec Fit, your commitment to a healthier lifestyle won't go unnoticed. As an eligible employee, you can earn rewards for participating in well-being activities.

Getting started.

If you haven't already, register by going to <http://convatec.globalfitrewards.com>. You will need to use your home zip code.

Eligibility.

All full-time employees are eligible to participate after 30 days of hire.

Activities/Rewards. Reimbursed monthly via payroll

Once on the landing page, you will have activity tiles to select from that include: physical wellness, emotional wellness and financial wellness. You will also see on the landing page the reward associated with each activity.

DISCOUNT PROGRAM

DISCOUNT PROGRAM – WORKING ADVANTAGE

Save up to 60% on tickets, travel and shopping. It's no cost to you to join.

- Movie ticket discounts
- Theatre & Event tickets
- Online shopping discounts and more!

For more information, visit

www.workingadvantage.com

COMPANY
CODE:

250636784

1.800.565.3712

DISABILITY BENEFITS

SHORT-TERM DISABILITY - PRUDENTIAL

If you have an illness or injury, planned or unplanned, lasting more than five business days, you must file a claim for Short-Term Disability (STD) benefits. Before you can receive STD benefits you must satisfy a waiting period of five business days, during which you are required to use five days of paid time off. The benefit for your first approved disability during the calendar year will be paid based on a sliding scale of tenure as follows:

Years of Service	Percent of Weekly Earnings
Less than 1 year	40%
1 year, less than 2	60%
2 years, less than 3	70%
3 years, less than 4	80%
4 years or more	100%

Each short-term disability leave duration is not to exceed 26 weeks.

LONG-TERM DISABILITY - PRUDENTIAL

If you are disabled for more than 26 weeks, income protection may be available under the Long-Term Disability plan (LTD). The LTD plan will pay a benefit of 60% of eligible pay to a maximum monthly benefit for the duration of the disability or the Maximum Benefit Period. Please note:

- Receipt of benefits from any other source during any period of disability may result in a reduction of benefits under the ConvaTec plan.
- Any employee approved and placed on LTD will be considered to have an inactive status with ConvaTec and is subject to termination if no immediate return to work date is known.

PATERNITY & ADOPTION LEAVE ADMINISTRATION – PRUDENTIAL

To initiate a leave, you must call Prudential and file a claim for leave.

401(k)

401K SAVINGS & RETIREMENT PLAN - FIDELITY

A 401(k) plan is a “defined contribution retirement plan” with annual employee contributions limited to \$19,500 for 2021. You can contribute an additional \$6,500 for total of \$26,000 if you are age 50 or over in the 2021 calendar year.

Plan Highlights:

- Eligible to enroll after 30 days of service.
- Automatic enrollment at a 6% pre-tax deferral rate after 30 days of service.
- Company matching contributions begin immediately upon enrollment at 100% of the first 4% and 50% of the next 2% that employees defer up to a total match of 5% of eligible compensation.
- Employees are immediately vested at 100% on both employee and employer contributions.
- Post-tax Roth 401(k) elections available.
- Auto-annual increase of 1% each July.

TUITION REIMBURSEMENT

Reimbursement is limited to \$5,250 annually. Reimbursement will be approved by the line Manager with appropriate GOA and Human Resources. The reimbursement for approved courses will be 80% for a grade of A or B and 0% for a C and below. Please reach out to your manager and/or HR Business Partner for further guidance.

COMMUTER BENEFITS

Administered by Discovery Benefits. Commuter benefits are regulated under IRS Section 132(f). The 2021 monthly IRS maximum is \$270 per month for Qualified Parking and Vanpooling and transit passes. If you qualify, enroll in Workday anytime.

AUTO / HOMEOWNERS INSURANCE DISCOUNTS

MetLife: Group discounted rates with the convenience of payroll deductions. Get a quote: 1-800-GET-MET8

IMPORTANT CONTACTS

Name/Benefit	Group # / Policy #	Telephone	Email/Website	Mobile App
Benefits Team Deanna Baamonde Sharon Vance Portal Jessica Herrera		1.732.515.1693 1.908.202.2480 1.405.792.7890	benefits@convatec.com Deanna.baamonde@convatec.com Sharon.vance@convatec.com www.convatecbenefits.com jessicaherrera@180medical.com jessicaharvey@180medical.com	
Payroll – Jessi Harvey		1.405.792.7573	jessicaharvey@180medical.com	
Workday			workday@convatec.com	
TouchCare- Advocacy		1-866-486-8242	assist@touchcare.com www.touchcare.com	
Cigna: Medical & Rx	3340291	1.800.244.6224	General: www.cigna.com Members: www.mycigna.com	
Delta Dental	093536	1.800.452.9310	www.deltadentalnj.com	
Vision – EyeMed	1008263	1.866.800.5457	www.eyemed.com	
Discovery Benefits: FSA / HSA / Commuter	26267	1.866.451.3399	www.discoverybenefits.com	
Employee Assistance Program (EAP): Cigna		1.877.622.4327	www.mycigna.com Employer ID: convatec	
Legal –LegalEase		1.888-416-4313	www.legaleaseplan.com/convatec	
Auto & Home - MetLife		1.800.GET.MET8	www.metlife.com	
401(k) – Fidelity	75533	1.800.835.5095	www.401k.com	
Prudential: Disability/FMLA & Leaves	0052939	1.800.842.1718	www.prudential.com/mybenefits	
Wellness – Global Fit Rewards		1.800.591.9990	http://convatec.globalfitrewards.com	
Cigna Accident & Hospital Insurance		1.800.754.3207		
Cigna: Healthy Pregnancies /Healthy Babies		1.800.615.2906		
Telehealth: MDLIVE for Cigna		1.800.244.6224	www.mycigna.com Go to: Talk to doctor	