WELLBEING

@ P&C GLOBAL

2026 – Employee Benefits

USA

• BODY • MIND • FINANCIAL • WORK-LIFE HARMONY •

P&C GLOBAL

WORLD CLASS BENEFITS

That's our commitment

When it comes to benefits, we know what matters: plans that keep our employees and their families well.

That's why we offer comprehensive health care coverage designed to meet the ever evolving needs of our employees.

You become eligible for benefits starting on your first day of work.

Read on to learn more about everything you can experience.

We've got you covered

We are committed to offering a comprehensive benefit program that includes everything our employees and their families need to be well and live life to the fullest.

We pay the full cost of medical, dental and vision coverage for employees – and their eligible family members.* That's zero dollars in premiums taken from employee paychecks.

All our plans provide the best coverage you will find anywhere.

- ✓ Zero-dollar ($0) premiums for employees, spouses and children
- ✓ Low $10 copays for doctor visits and prescriptions
- ✓ Dental coverage, including up to $10,000 in orthodontia benefits
- ✓ Coverage for both glasses and contact lenses each year
- ✓ Reimbursement for gym memberships and other fitness activities
- ✓ Fully vested retirement contributions made annually, whether you contribute or not
- ✓ Generous paid time off including vacation, holidays and parental leave

*Employees, spouses, and children are covered at no cost. Employees share in the cost of Domestic Partner coverage.

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Use this interactive guide to explore your benefit options.

Just click on each section to quickly and easily find the benefit information you need.

A career at P&C Global offers tremendous rewards, including one of the most generous benefit programs available anywhere.

P&C Global is proud to support your overall health and well-being — and that of everyone in your household.

This wellness guide provides an overview of our benefits package. You're just a click away from discovering P&C Global's **best in class benefits**.

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MEDICAL PLAN

Comprehensive Coverage with $5 Copays

Medical plan benefit overview

We offer one of the most comprehensive medical plans available in the market. **Premiums for you and your covered family members are free** and copays are just $10 for doctor's visits, urgent care and telemedicine consultations, as well as generic drugs.

Coverage	In-network	Out-of-network
Monthly Premium		
Deductible (Ded.) (Individual / family)	None	$500/$1000
Preventive Care (Annual Checkups, Screenings)	$0 Copay	20% after deductible
All other visits (Doctors /Teladoc. Mental Health Visits)	$10 Copay	20% after deductible.
Urgent Care	$10 Copay	20% after deductible.
Emergency Room	$50 Copay	20% after deductible.
Inpatient and Outpatient Services	$50 Copay	20% after ded. $250 copay/ Hospital admission
Physical Therapy	$10 Copay / No limits	20% after deductible. 15 annual visits
Chiropractic and Acupuncture Care	$10 Copay. 20 Visit Annual Limit	20% after deductible $250 Copay per Hospital Admission
Infertility	Copays for some services . $60k Lifetime maximum	20% after deductible $60k Lifetime maximum
Travel Benefits	Up to $10,000	N/A
90-Day Supply Maintenance Medication CVS/Target or mail paper	$0	N/A
Generic / Brand / Non-preferred Brand Prescriptions	$10/$20/$35 Copay	20% after deductible.
Specialty Prescriptions (Via PrudentRX)	$0 Copay	30% Coinsurance if PrudentRx enrollment not completed
Out of Pocket Maximum (Individual /family)	$1000/$2000	$3000/$6000

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DENTAL PLAN

Something to Smile About

Dental plan benefit overview

We offer a comprehensive dental plan that helps keep you smiling by covering regular preventive dental care including checkups and cleanings twice each year at 100%. It also helps pay for many other dental expenses, from white fillings to crowns and bridges. With an annual benefit of $3,000 per person and a $10,000 lifetime orthodontia benefit, the plan offers generous coverage for all your dental care needs.

Coverage	Benefits
Monthly Premium	***$0**
Deductible (Individual / family)	$50 / $100
	Plan Pays
Preventive care – Exams, cleanings, x-rays	100%
Basic services – Fillings, extractions, minor oral surgery Including coverage for white fillings	85%
Major services – Inlays, onlays, crowns, bridges, dentures	65%
Orthodontia	50% up to $10,000, lifetime maximum
Maximum annual benefit	$3,000

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VISION PLAN

The eyes have it!

Vision plan benefit overview

The vision plan covers an annual eye exam plus glasses and contact lenses. **Yes, that's right. The plan covers BOTH glasses and contacts every year!** For maximum benefits, choose from a network of thousands of independent providers and many retail outlets. Some coverage is also available with out-of- network providers.

Coverage	In-network	Out-of-network
Monthly Premium	***$0**	
Annual vision exam	$10 Copay	Plan pays up to $57
Standard lenses – Every 12 months Includes UV, tint, scratch coating and anti-reflective coating	$10 Copay	Play pays $59-$161
Standard progressive lenses	$10 Copay	Plan pays $198
Premium progressive lenses	$30 - $55 Copay	Plan pays $198
Frames – Every 12 months	Plan pays up to $200 , 20% off balance over $200	Plan pays up to $130
Contact lens exam	$40 Copay	N/A
Contact lens – Every 12 Months	Plan pays up to $200	Plan pays up to $160
Laser vision correction discount	Save 5% off promotional price or 15% off retail price	N/A

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TELADOC

Talk to a doctor. Anytime. Anywhere

Traveling? Looking for a doctor after hours? No problem

Teladoc provides you with remote access to a doctor or licensed therapist 24/7 from anywhere in the US. At only $10 per visit, Teladoc is a convenient and cost-effective alternative to urgent care centers or emergency room visits for non-emergency conditions including:

Cold and flu symptoms	Ear and respiratory infections
Nasal and sinus problems	Urinary tract infections
Allergies	Pink eye
Dermatology related issues	Mental health consultations

Teladoc is available to all US employees enrolled in the Aetna medical plan.

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VIRTUAL CARE OFFERINGS

Care from convenience of home

At home digital physical therapy

SWORD is a virtual physical therapy program to treat back, joint and muscle pain and injuries all in the comfort of your home. This service is available to you and your family members aged 13 or older who are enrolled in the Aetna medical plan at no cost.

Relieve back, joint or muscle pain without the hassle of appointments, travel time or waiting rooms. Make physical therapy work on your schedule.

Virtual second option with second MD

When you or a family member are newly diagnosed or are suffering from a complex medical condition, you want to ensure that you are doing everything you can to get the best care possible. We know navigating the healthcare system to gain access to experts and top tier specialists is not always easy

We are pleased to partner with 2nd.MD to provide employees and family members covered under the Aetna medical plan a new way to get a second opinion to help you make informed decisions about your care.

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BENEFITS TO GROW YOUR FAMILY

For all phases of your life

We are committed to being a leader in how we support you on your journey to grow your family.

Infertility

The medical plan includes comprehensive coverage for those members with an infertility diagnosis undergoing treatment. The plan pays 100% when using in-network providers and 80% when seeking care out-of-network, up to a lifetime maximum benefit of $60,000.

Family Building Benefit

We will reimburse up to a lifetime maximum of $20,000 per employee for services related to either elective fertility preservation (e.g., egg, sperm and embryo freezing) or the procurement of donor eggs or sperm for the creation of embryos if needed as part of your family building journey. Procedures deemed medical necessary (for instance to preserve fertility before undergoing treatment for a cancer diagnosis) or that are part of an active fertility treatment plan are covered under the medical plan. The reimbursement will be fully taxable in accordance with current tax legislation.

Adoption

We will reimburse up to $60,000 in adoption expenses, including costs incurred during a second parent or blood relative adoption. A portion of the benefit may be reimbursed on a tax deferred basis in accordance with current tax code.

Surrogacy reimbursement

We will reimburse up to a lifetime limit of $60,000 of expenses for surrogacy arrangements. Eligible expenses include agency fees, legal costs and travel expenses required to be paid as part of a lawful surrogacy contract. The reimbursement will be fully taxable in accordance with current tax legislation.

FertilityIQ

Through FertilityIQ, we provide educational resources to help you at any stage in your journey to parenthood. The online site provides expert information and allows members to research doctors and clinics.

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LGBTQ+ BENEFITS

Proud to support everyone

We are committed to being a leader in how we support you on your journey to grow your family.

Patient-Centered Care: LGBTQ+ Health Included

You and your immediate family members can connect with a dedicated LGBTQ+ care coordinator who specializes in connecting people from the LGBTQ+ community and their loved ones with high-quality, affirming care. This benefit is provided at no cost to you and focuses on three areas:

1. Connection to high quality, culturally competent, in-network providers across 40+ specialties, including mental health, family building, and more, that are accepting new patients and treating your specific needs.

2. Supporting you with resources, such as understanding your insurance benefits, coming out at work, and parenting an LGBTQ+ youth.

3. Specialized guidance in planning for gender- affirming care, liaising with your health insurance, and advocating for you in your time of need.

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FITNESS REIMBURSEMENT

Become the best version of you

Whether you enjoy lifting, spinning, kicking, or running, we're committed to helping you become the best version of yourself. That's why we cover a variety of fitness expenses up to $6,500 per year. Fitness reimbursement is available to all US employees enrolled in the Aetna medical plan. ***Enrollment and active attendance requirements as well as fitness progress and goal attainment verification requirements do apply***.

- Gym and yoga studio memberships
- Sports league costs
- Pay-as-you-go fitness classes
- Personal training
- Race registration fees
- Fitness apps

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MENTAL HEALTH

Finding Balance

Your mental well-being is just as important as your physical well-being. We offer a variety of services to support your emotional and mental health.

Lyra Health

Lyra is dedicated to delivering care that's fast, easy and effective to help navigate issues like stress, anxiety, depression, relationship issues and so much more.

With personalized goal focused treatment, Lyra provides:

- Instant access to individualized care via therapy, mental health coaching, self-guided programs and medication management.
- Care options that suit personal preferences and lifestyles, including in-person, video conferencing, and text messaging.
- 24/7 access to in-house concierge care team to provide in-the moment care and help navigate more complex care needs.
- Compassion and understanding from providers with diverse backgrounds, who are trained in culturally responsive care.

You have access to unlimited appointments, the first 8 therapy or coaching sessions, and all online resources are available at no cost to you. Additionally, appointments and medication management are available for a $10 copay for those enrolled in the Aetna medical plan.

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ADDITIONAL MENTAL HEALTH RESOURCES

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Convenient Counseling Options

Our medical plan provides unlimited access to in-person counseling sessions with mental health professionals. In addition, you have the option to schedule web-based or video counseling sessions with credentialed network providers, including psychiatrists, psychologists, social workers, counselors, and family therapists. All these visits cost just $10 when seeking care from in-network providers.

Mindfulness with free Headspace app

Get guided meditations delivered to your phone to help you relax, reduce stress, focus, increase productivity and sleep better.

Shatterproof addiction education

One in three families are affected by alcohol or drug addiction. Shatterproof's goal is to help individuals find effective treatment and reduce the stigma around addiction.

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RETIREMENTS CONTRIBUTION

Explore the possibilities

We make generous contribution to your retirement account each year. We also provide access to 401(k) plans to help you save for the future and maximize tax-saving investment opportunities.

Profit Sharing Retirement Fund

Eligible employees automatically participate in the Profit-Sharing Retirement Fund (PSRF). We make a generous PSRF contribution each year determined by your base salary plus annual bonus.

You do not have to contribute to your retirement account to receive this benefit, and your account is fully vested immediately. You decide how these contributions are invested.

Our contributions vary based on your position and length of service*.

- Associates, Consultants, and other eligible employees < 3 years – **5%**
- Engagement Leaders, Principals, Senior Managing Directors, Managing Directors, Senior Directors & other eligible employees > 3 years – **10%**

*Per the terms of the Plan, PSRF contributions are discretionary. Please consult your offer letter for additional information about your specific contribution level.

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401 (K) SAVINGS PLAN

This way to financial freedom

Additional savings opportunities

You also have the option to contribute your own funds to our retirement plans

- **Traditional 401(k)** – contributions are made pre-tax, reducing your current taxable income.
- **Roth 401(k)** – contributions are made after-tax, and the money is tax-free when you receive it, if you have met age and holding period requirements.
- **After-Tax Savings** – contributions are made after-tax and can be withdrawn at any time. Your earnings are taxed at the time of withdrawal.

OUR COMMITMENT TO YOUR FINANCIAL WELLNESS

Fidelity Investments offers tools and resources to help you make wise decisions about spending, saving and investing your money to prepare for a secure financial future.

FLEXIBILITY AND CHOICE

The P&C Global Retirement Savings & PSRF plan also offers the ability to convert all or a portion of your savings to Roth.

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FINANCIAL WELLBEING

We help you take care of business

Goldman Sachs Ayco Financial Wellness Program

The Goldman Sachs Ayco financial wellbeing program can help you maximize the value of your pay and benefits and deliver personalized guidance. This service is available at no cost to regular employees working at least 20 hours per week.

Personalized Coaching

You and your spouse or domestic partner can schedule a one-on-one appointment with an Ayco financial wellness coach to get advice on financial topics, including :

- Cash flow planning, budgeting and emergency funds
- Investment strategies including whether to contribute to pre-tax or Roth 401(k) accounts
- Incorporating our benefits such as life insurance and long-term disability into your financial plans
- Student loan repayment, saving for college and other financial goals

Get expert advice to help you implement strategies to address your unique financial circumstances.

Online Planning Tools

Ayco's digital platform gives you access to education and tools that make it easy to aggregate your financial data in one place and share it with your coach if you choose.

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FLEXIBLE SPENDING ACCOUNTS

Your wallet will thank you

Flexible Spending Accounts (FSAs) let you set aside money from each paycheck to pay eligible expenses with pre-tax dollars. You pay no Social Security taxes, federal income taxes—and in most cases, state income taxes—on amounts you contribute. You can participate in the Health Care FSA, the Dependent Care FSA, or both.

Eligible expenses allowed by the IRS

Health Care FSA

Medical, dental and vision expenses for you and your family, including:

- Medical and prescription drug copays
- Dental deductible and out-of-pocket costs
- Orthodontia expenses not covered by the dental plan
- Vision expenses not paid by the vision plan
- Over-the-counter drugs for pain relief, heartburn, colds, allergies, etc.
- Feminine care products, first aid supplies and sunscreen

Dependent Care FSA

Care for children up to age 13 and other qualified dependents, while you and your spouse are both working. Includes:

- Childcare or camp for your children
- Day care center or in-home care expenses
- Care for parents or other dependents who live with you

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INCOME PROTECTION BENEFITS

Protect Yourself and Your Family

Group Term Life Insurance

- 3x your base salary in company-paid coverage
- Option to purchase 1x or 2x base salary in additional coverage, up to a total of $3 million

Accidental Death and Dismemberment (AD&D) Insurance

- 3x your base salary in company-paid coverage
- Option to purchase 1x or 2x base salary in additional coverage, up to a total of $2 million

Short-term Disability

- Replaces 100% of your base salary and benefits for up to 180 days

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UMBRELLA INSURANCE

Protect your assets with excess liability coverage

Personal excess liability insurance — commonly known as an “umbrella insurance” — is designed to cover damages that you are legally obligated to pay to another party because of bodily injury, property damage, or personal injury, such as libel or slander. Large claims for personal damages can stem from:

- An auto accident,
- Accidental injury on one’s property,
- Accidental damage to another’s property, or
- Reputational damage caused by a social media post or public remark.

While you may have some personal liability coverage through your homeowners or auto insurance policy, that coverage is typically limited. Umbrella insurance extends beyond the liability limits provided by the primary policies for your home or automobile and provides additional protection of your assets.

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PROPERTY/CASUALTY INSURANCE

Protect your home, auto, and other assets

We are excited to announce a new addition to our employee benefits package – a comprehensive Property and Casualty Insurance Program, offered exclusively to our US-based employees in partnership with the Chubb Group of Insurance Companies, a globally respected leader in insurance.

What This Means for You:

- **Tailored Coverage**: Gain access to a wide range of insurance products including home, automobile, jewelry, and other personal valuables. Chubb's reputation for excellence ensures you receive top-tier coverage options.
- **Exclusive Employee Discounts**: As a valued member of the P&C Global family, you are eligible for discounted premium rates. This special pricing is our way of investing in your security and peace of mind.
- **Customizable Plans**: We understand that everyone's needs are different. That's why our program with Chubb allows you to customize your coverage, ensuring you pay only for what you need.
- **Easy Management**: Manage your policies with ease through Chubb's user-friendly online platform. File claims, adjust coverage, and get support—all at your fingertips.
- **Expert Support**: Have questions or need guidance? Chubb's dedicated team of experts is available to provide personalized assistance to help you make informed decisions about your coverage.

Why Choose Chubb?

Chubb is renowned for its customer-first approach, offering robust coverage options, swift claim settlements, and exceptional service. Their commitment to excellence makes them the perfect partner for our employee insurance program.

Your Security, Our Priority:

At P&C Global, we are committed to supporting you both professionally and personally. This partnership with Chubb is part of our ongoing effort to provide you with comprehensive benefits that contribute to your overall well-being.

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PAID TIME OFF

Holiday, Vacations, Parents Leave

We offer generous paid time off for holidays, vacation and sick time. We also provide a variety of leave options, as well as part-time and flexible work schedules and paid sabbatical for tenured employees (>5 years contiguous tenure).

We provide significant amounts of time off for employees to rest, rejuvenate and take care of family responsibilities.

Holidays

- 12 paid holidays each year for you to celebrate holidays such as Memorial Day, Juneteenth, Labor Day and Thanksgiving with your friends and families

Sick and Personal Time

- Sick and personal time provided on an as needed basis; no specific number of days

Year-End Time Off

- Our offices in North America are closed between Christmas and New Years for end of year break

Family Care Leave

- Paid family care leave with 100% pay for up to **8 weeks** for an approved leave to care for a child, spouse, domestic partner, or parent with a serious health condition

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SUPPORT FOR WORKING PARENTS

We've got just what you need

We offer generous paid time off for holidays, vacation and sick time. We also provide a variety of leave options, as well as part-time and flexible work schedules.

P&C provides significant amounts of time off for employees to rest, rejuvenate and take care of family responsibilities.

Back-up childcare/elder care

Access up to 20 instances of care per employee each year through Bright Horizons when your regular child-care or elder-care service is not available.

Virtual Tutoring

Exchange a back-up care use for tutoring with Varsity Tutoring and Sylvan Learning for students of any age.

In-office pumps

Wellness rooms at all U.S. locations have hospital grade breast pumps designed for use by all nursing mothers. Moms planning to pump at work can receive a free breast pump attachment kit.

Milk shipping

Women traveling on company business can ship breast milk home for their babies through Milk Stork.

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Financial Wellbeing

Flexible Spending Accounts

Income Protection Benefits

Umbrella Insurance

Property & Casualty Insurance

WORK-LIFE HARMONY

Paid Time Off

Support for Working Parents

» **Additional Benefits**

ADDITIONAL BENEFITS

Something for everyone

Travel assistance

Get emergency assistance when traveling for business worldwide.

Commuter Benefits

Pay work-related parking and/or transit costs with pre-tax dollars.

Family Support

Back up care for your aging or ill parents or other family members; preferred enrollment at select Bright Horizons centers, free sittercity.com subscription, and more.

Navigating Medicare

If you or a family member (including your parents) become eligible for Medicare or are considering your retirement health care needs, Doctor's Choice can provide education and Medicare enrollment assistance.

Auto, home, and renters' insurance discounts

Save money on your personal insurance.

Healthy Living

Get discounts on weight management meetings or online programs and reimbursement for fitness related activities.

Rocket Lawyer group legal plan

Get free will preparation and other legal services through Rocket Lawyer. This benefit provides access to a document library of over 30 documents to help guide you in the creation of your own legal documents including wills, trusts, leases, contracts.

Additional benefits

Additional local office perks, incentive and benefits vary by location.

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