

# Flex associate Benefits overview

January 1 – December 31, 2022

Visit the [Well-being Center \(WBC\)](#) to learn more

## Overview

People come first, and that means adding to personal well-being experiences and encouraging conscious living so that every person within a community can be his or her best self. You're able to experience opportunities that go beyond health and which add to your individual need for purpose, belonging and security. Our benefits and health and well-being programs are designed with a simple thing in mind— better thinking, better energy and better-living make us better individuals for ourselves, each other and the communities we serve.

A variety of perks and programs is offered to enhance all aspects of your well-being. This benefits overview includes everything you need to know about the benefits available to associates with non-standard work hours (those associates in a PRN, per diem, limited term, variable staff or internship status).

Benefits are effective Jan. 1 – Dec. 31, 2022. To view additional information about these programs, visit the [Well-being Center \(WBC\)](#).

## Paid time off (PTO)\*

A healthy lifestyle includes a good work-life balance. Associates are eligible for paid time off (PTO), which can be used for vacation, personal reasons, illness, and caring for a family member. PTO is accrued based on hours worked. PTO is credited to the PTO balance in the pay period following the period in which it was earned.

### WEEKLY

- Can earn up to a maximum of one hour of PTO per week.
- To earn one hour, associates must work 40 hours or more.
- If an associate works less than 40 hours, the PTO is prorated. Example:
  - An associate works 20 hours per week would earn .5 of an hour.
  - An associate who works 30 hours would earn .75 of an hour.

### BIWEEKLY

- Can earn up to a maximum of two hours of PTO biweekly.
- To earn two hours, associates must work 80+ hours (or 40 hours each week).
- If an associate works less than 80 hours, the PTO is prorated. Example:
  - An associate who works 60 hours biweekly would earn 1.5 hours.

If an associate works more than 40 hours in a week, the associate will only receive one hour of PTO. A maximum of 52 hours of PTO may be earned per calendar year. Any unused PTO hours will carry over to the next year. There is no limit on the amount of PTO associates can keep in their bank. PTO can be taken in 1/10 of an hour (six-minute) increments. Upon termination, PTO will be paid out for associates with at least one year of service. The associate will be paid out their bank balance or 52 hours, whichever is less, unless a full payout is required by state law.

\*Associates covered by the Service Contract Act (SCA) will be eligible for holidays and PTO according to regulations.

*This is a brief overview of benefits provided to Humana associates. Specific plan provisions apply and the plan documents for each plan will govern. Go to the Well-being Center to learn more.*

## Business Travel Accident Insurance

All associates automatically receive Business Travel Accident Insurance coverage up to three times their annual salary with a minimum benefits of \$100,000 and maximum benefits of \$600,000.

In addition, associates traveling on company business are covered by the following insurance policies at no cost:

- Corporate automobile liability policy for rental cars or company-owned vehicles.
- Workers' Compensation
- Airline accident insurance through the Corporate Credit Card.

## Family and Medical Leave Act (FMLA)/Domestic Partner Leave (DP)

An associate's need to care for a loved one may require time away from work. To be eligible for leave under this policy, an associate must have been employed for at least one year and worked at least 1,250 hours in the 12-month period immediately preceding the commencement of the leave. To be eligible for Domestic Partner Leave, the associate also needs to have an established Domestic Partner relationship.

## Giving Together

This is a charitable matching gift program in which the Humana Foundation partners with associates to positively influence organizations they care about and the communities where they live and work.

- Matching Gift Program matches contributions to eligible 501c3 organizations.
- Minimum gifts of \$25 are required.

Visit [go/humanatogether](https://go/humanatogether) to learn more.

## Medical plan

You're eligible to enroll for medical coverage if you have completed at least one year of service and have worked on average 30 or more hours per week (1,560 hours total). If you qualify to enroll, you'll receive information on the plans, including rates. If you enroll, your coverage will be effective the first of the month following your eligibility.

If you choose not to enroll at that time, your eligibility will be reviewed annually thereafter.

## Helping Hands

Sometimes we face events that are devastating – a damaging house fire, a natural disaster, a serious accident or domestic violence. In the event of such an experience, associates, or their leaders on their behalf, can request financial assistance.

Helping Hands offers assistance to associates in severe and unforeseen situations.

- An associate must be experiencing unusual and severe financial strain.
- The strain must be the result of a tragic, unforeseen and isolated event, which is outside of his or her control.
- The event must have taken place within 12 weeks of submitting a Helping Hands application.

## Great Deals

This is a website offering both national and local discounts on everything from computers and vacations to phones and retail shopping.

Visit the [Discounts page on Well-being Center](#) to learn more about these benefits.

## Student Loan Refinancing

Helps associates manage student debt. You can learn how to lower your payments, pay off your debt faster and quickly get on the path toward financial freedom. You, your friends and family members will have access to three different services to save money on student loans:

- Student loan evaluation tool
- Refinancing
- New student loans



## What's on your mind?

### Employee Assistance Program (EAP) & Work-Life Services

You, your family and close friends have access to free, confidential counseling on any issue, regardless of severity – as well as a wealth of online tools and resources for life events, ranging from adding a new puppy to your home to articles, self-assessments, multimedia tools and free resources on topics from health and wellness to financial and legal information. This includes:

- Confidential consultation
- Online article and information
- Personal support
- Referrals to community resources
- Specialty consultation on financial, legal, tax and wellness issues
- Well-being Centers for assistance and support for anxiety, caregiving, depression, family/relationships, financial wellness, having a new baby, quitting smoking, stress management, and weight management

This program is accessible 24 hours a day, seven days a week, 365 days a year. Call toll-free to reach a consultant at **1-877-509-0096** (U.S. associates), **1-866-500-6899** (U.S. associates, Spanish language) or **1-855-839-4554** (associates in Puerto Rico only).

### **Humana.com/EAP**

Username: Humana

Password: humana



## Humana Partnership Savings Plan

Saving for retirement is an important step toward achieving financial security, so Humana offers the Humana Partnership Savings Plan, administered by Charles Schwab. The plan is designed to provide you with an opportunity to save for retirement, plus receive company matching contributions.

Here are some important reasons to participate in the 401(k) plan:

- By contributing, you will receive the company matching contributions.
- Pretax contributions to the plan reduce current taxable income, and all investment gains grow on a tax-deferred basis.
- Roth after-tax contributions enable earnings to grow tax-free upon meeting withdrawal requirements.
- Convenient payroll deductions make it the easiest way to save.

### Enrollment

Upon hire, you are immediately eligible to enroll at any time. You can register and enroll at [www.workplace.schwab.com](http://www.workplace.schwab.com) or via the Schwab Retirement Workplace app.

Use the Register Now link to establish your login ID and password. Once you have successfully created your login credentials, you will be able to sign in to [www.workplace.schwab.com](http://www.workplace.schwab.com) or the Schwab Retirement Workplace app and follow the prompt to enroll. You can also enroll by speaking with a Schwab representative at **1-800-724-7526** (en español **1-877-905-2553**).

### Contributions

You may contribute up to 35 percent of pay in any combination of pretax or Roth contributions, up to the annual IRS dollar limit (\$20,500 for 2022). An additional 2 percent of pay on an after-tax basis may be contributed. Participants ages 50 and older may also elect an additional “catch-up contribution” (\$6,500 for 2022). Changes to contribution percentages may be made at any time by signing in to [www.workplace.schwab.com](http://www.workplace.schwab.com).

### Matching contributions

Humana will make a matching contribution each pay period for all participants who are actively contributing to the Plan. The matching formula is:

- 100 percent company match on the first 3 percent, and
- 50 percent match on the next 2 percent of participant’s contributions.

### Vesting schedule

Vesting means gaining ownership of company matching contributions. You are 100% vested in your own and company matching contributions from day one.

### Investment options

The plan offers a variety of investment options. Current fund information and investment performance are available at [www.workplace.schwab.com](http://www.workplace.schwab.com). If you do not make an investment election, your account will be invested in the age appropriate Target Date Fund.

If you need assistance in making investment or savings decisions, Advice Services are included at no additional cost. In addition, you can elect to receive professional management of your retirement plan account through Morningstar’s managed account service. This fee-based service includes on-going account monitoring and automatic adjustments to your investments.

Call Schwab to schedule an Advice appointment or to get additional information on managed accounts.

### Beneficiaries

Once you enroll in the 401(k) plan, you should name a beneficiary. Married participants are required to obtain spousal consent to name someone in addition to, or instead of, their spouse as a primary beneficiary. Spousal consent forms must be notarized. Beneficiary designations may be made online at [www.workplace.schwab.com](http://www.workplace.schwab.com).

### Rollovers

You may be permitted to roll over money from other qualified 401(k) plans into your Humana Retirement Savings Plan. To initiate a rollover request, contact Schwab at **1-800-724-7526** (en español **1-877-905-2553**).

# Resources

Associate Support Center	Questions about Workday, systems access, PTO and other well-being programs	<a href="#">go/asc</a>
Humana retirement plan (Schwab)	Questions about your retirement plan, tools and resources	1-800-724-7526 1-877-905-2553 (en español)
What's on your mind? Employee assistance program (EAP) and work-life services	Provides you, your family and friends with a wealth of online resources and information, plus access to expert counselors at no cost to you	1-877-509-0096 1-866-500-6899 (en español) (TTY: 711)
Family & Medical Leave Act (Unum)	Questions about FMLA	1-866-860-2060