

2025

Health & Wellness Benefits

OPEN ENROLLMENT IS NOV. 4-15, 2024



BENEFITS AT COX

Ty Sheppard, Cox Communications
Annette Chang, Cox Automotive
Martha Johnson, Cox Enterprises

In Tune With Your Needs



Tekla Evans, Cox Enterprises

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New Ways to Support Your Health & Wellness



Jaime Acosta, Cox Enterprises



Sarah Pfeffer, Holland Gray & Vicky Cheruiyot, Cox Communications

We're introducing several new or enhanced programs for 2025 to continue meeting the changing needs of you and your loved ones, based on your feedback about what benefits you value most.

NEW FOR 2025

- **PrudentRx** offers specialty medications at **no cost** for members of the low and medium deductible health plans who enroll; otherwise you pay 30% coinsurance after deductible.
Note: *PrudentRx is not available for the high deductible plan. If you have a specialty medication and are enrolled in the high deductible plan, you will continue to pay 20% coinsurance after deductible.*
- **Teladoc** is available at **no cost** under the low and medium deductible plans, providing access to phone or video visits with a board-certified doctor 24/7 for non-emergency conditions (such as sinus infections, pink eye, flu and allergies). You can also schedule an appointment with a dermatologist and take advantage of unlimited mental health visits with a psychiatrist or therapist.
- **Oshi** is available at **no cost** under the low and medium deductible plans. Oshi is a virtual medical clinic focused on digestive healthcare for Aetna plan members. Oshi provides on-demand care from gastroenterologists, dietitians and behavioral health specialists, as well as educational materials. Members enrolled in the high deductible plan will be subject to deductibles and coinsurance.
- We are increasing the Cox employer contribution from \$750 to \$825 for the Health Savings Account (HSA) for employees enrolled in the Employee + Spouse or Employee + Children tiers of the high deductible medical plan.

New Tuition Reimbursement Program:

Workforce Edge will become our tuition reimbursement program provider in 2025, offering an expanded network of schools and enhanced user experience for browsing programs, checking eligibility, enrolling and getting reimbursed for completing your courses. Learn more at [InsideCox.com/Tuition](https://www.insidecox.com/tuition).



Tayo Akinsanya, Cox Enterprises
 Dan Sloan & Rachelle Petusky, Cox Automotive

Choose Your Benefits Wisely

There are few things in life more important than making sure that the healthcare needs of you and your loved ones are covered. Thankfully, Cox offers flexible and affordable options to help you stay healthy without breaking the bank.

BETTER BENEFITS DECISIONS

Making the right elections now could prevent unforeseen gaps in your coverage — and surprise bills — next year. If you're not sure which options are right for you, take 10 minutes to talk to ALEX, your virtual benefits counselor, by visiting CoxEnterprises.com/Benefits.

HOW ALEX WORKS

ALEX will ask you a few questions about your unique health needs, then crunch the numbers to determine which medical and dental plans, vision coverage, pretax accounts and even long-term disability and life insurance plans could give you the best coverage for the lowest cost.

Consult with ALEX and then enroll in your 2025 benefits in Workday during Open Enrollment Nov. 4-15.

If you're adding new dependents to your plan during Open Enrollment, you will need to verify the relationship. Instructions will be mailed to you in early January.

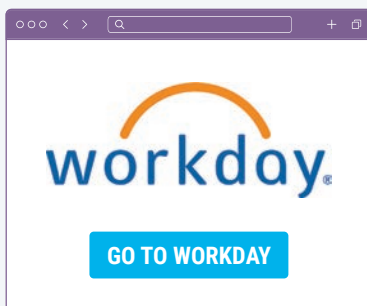
Five Pillars of Cox Wellness

Scan the QR code or visit CoxEnterprises.com/Wellness to see a full listing of all our Cox Wellness programs.

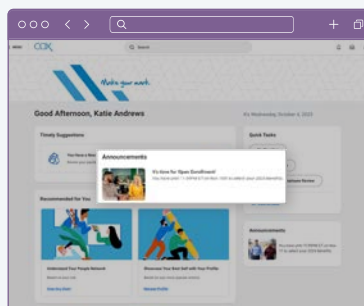


Enrolling is as easy as 1-2-3

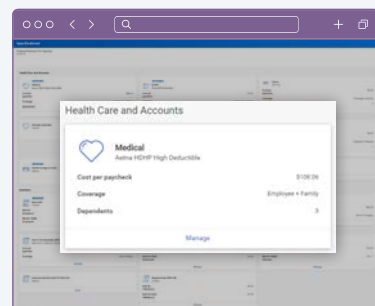
1 Log in to Workday through Inside Cox.



2 Click on the Open Enrollment message.



3 Enroll in your 2025 benefits Nov. 4-15.



Medical Plans

We offer three Aetna medical plans with low, medium and high deductible options to help you manage the total cost of your care. Preventive care is covered at 100% under all three plans when you use an in-network provider.

Learn more about these plans at CoxEnterprises.com/Benefits. No login required.

		EMPLOYEE ONLY	EMPLOYEE + SPOUSE/DP ¹	EMPLOYEE + CHILD	EMPLOYEE + CHILDREN	EMPLOYEE + FAMILY ¹
Low Deductible Meet your deductible faster; requires higher biweekly premiums. Copays for doctor visits and mail order prescriptions. ² Pair with a Healthcare Flexible Spending Account (FSA) for maximum pretax savings.	BIWEEKLY PREMIUM	\$58.04	\$217.68	\$120.07	\$120.07	\$279.71
	FAMILY DEDUCTIBLE³	\$500	\$1,000	\$1,000	\$1,500	\$1,500
	OUT-OF-POCKET MAXIMUM⁴	\$3,000	\$6,000	\$6,000	\$9,000	\$9,000
Medium Deductible Offers a midrange deductible and biweekly premiums. Copays for doctor visits and mail order prescriptions. ² Pair with a Healthcare FSA for maximum pretax savings.	BIWEEKLY PREMIUM	\$20.02	\$152.56	\$44.43	\$44.43	\$176.97
	FAMILY DEDUCTIBLE⁵	\$1,000	\$2,000	\$2,000	\$3,000	\$3,000
	OUT-OF-POCKET MAXIMUM⁶	\$3,500	\$7,000	\$7,000	\$10,500	\$10,500
High Deductible You pay full price for nonpreventive care and prescriptions until you meet your deductible. Pair with a Health Savings Account (HSA) for maximum pretax savings. ⁷	BIWEEKLY PREMIUM	\$8.61	\$97.91	\$18.76	\$18.76	\$108.06
	FAMILY DEDUCTIBLE⁷	\$2,000	\$3,300	\$3,300	\$4,000	\$4,000
	OUT-OF-POCKET MAXIMUM⁸	\$4,000	\$6,600	\$6,600	\$8,000	\$8,000
	COX CONTRIBUTION TO HSA	\$500	\$825 ⁹	\$825	\$825	\$1,000 ⁹

¹ Coverage for domestic partners is offered post-tax.

² \$30 copay for primary care physician, \$50 copay for specialist.

³ This plan has an individual deductible. You only need to meet your individual \$500 deductible before the plan pays based on your coinsurance (even if your family maximum hasn't been met). For your family, you pay the individual deductible multiplied by the number of dependents covered (up to a maximum of three or \$1,500).

⁴ This plan has an individual out-of-pocket maximum. You only need to meet your individual \$3,000 out-of-pocket maximum before the plan pays your covered network expenses at 100% (even if your family maximum hasn't been met). You pay a total family maximum (for up to three family members or \$9,000).

⁵ This plan has an individual deductible. You only need to meet your individual \$1,000 deductible before the plan pays based on your coinsurance (even if your family maximum hasn't been met). For your family, you pay the individual deductible multiplied by the number of dependents covered (up to a maximum of three or \$3,000).

⁶ This plan has an individual out-of-pocket maximum. You only need to meet your individual \$3,500 out-of-pocket maximum before the plan pays your covered network expenses at 100% (even if your family maximum hasn't been met). You pay a total family maximum (for up to three family members or \$10,500).

⁷ Keep in mind that the High Deductible Health Plan has true family deductibles, meaning that you must meet the deductible listed for your level of coverage before the plan pays network coinsurance for anyone in your family. For example, if you cover both you and your spouse, you must meet the \$3,300 deductible before the plan starts paying coinsurance for either you or your spouse.

⁸ You'll want to note that the High Deductible Health Plan has true family out-of-pocket maximums. You must meet the maximum costs listed for your level of coverage before the plan pays 100% of covered network services for anyone in your family. For example, if you cover both you and your spouse, you must meet the \$6,600 maximum before the plan pays 100% of covered network services for either you or your spouse.

⁹ Per IRS guidelines, HSA funds cannot be used for domestic partner expenses.

Pharmacy Benefits

With all three Aetna medical plans, you have access to comprehensive prescription drug coverage with convenient retail and mail order supply options. CVS Caremark administers our pharmacy plan with 60,000+ pharmacy locations nationwide. Visit [Caremark.com](https://www.caremark.com) for a full listing of covered prescriptions and pharmacy locations near you.

CVS partners with GoodRx to automatically match the lowest price for your nonspecialty generic prescription drugs.

NEW FOR 2025, CVS is partnering with PrudentRx to offer specialty medications at **no cost** for the low and medium deductible health plans.

Note: PrudentRx is not available for the high deductible plan. If you have a specialty medication, you will continue to pay 20% coinsurance after deductible.

PRESCRIPTION DRUGS	LOW OR MEDIUM		HIGH
	RETAIL (UP TO 30-DAY SUPPLY)	MAIL ORDER OR CVS RETAIL (UP TO 90-DAY SUPPLY)	RETAIL OR MAIL ORDER
GENERIC	\$10 copay	\$25 copay	10% coinsurance, after deductible
PREFERRED BRAND	20% coinsurance after deductible	\$90 copay	20% coinsurance, after deductible
NONPREFERRED BRAND	30% coinsurance after deductible	\$125 copay	30% coinsurance, after deductible
SPECIALTY	\$0 copay, once enrolled in PrudentRx (otherwise 30% coinsurance after deductible)	\$0 copay, once enrolled in PrudentRx (otherwise 30% coinsurance after deductible)	20% coinsurance, after deductible

Access More Resources When You Enroll Through Aetna

When you enroll in the Cox Medical Plan through Aetna, you unlock access to innovative programs to support you and your family.

- **Progyny** (fertility) helps all employees regardless of gender or marital status grow their family. Call **833-281-0087** to talk to a Progyny patient care advocate.
- **Hinge Health** offers at-home physical therapy with high-end wearables and app-based exercises guided by your personal care team. For more information, visit [HingeHealth.com/Cox](https://www.HingeHealth.com/Cox).
- **Oshi** is a virtual digestive health clinic offering unlimited access to gastroenterologists, registered dietitians, behavioral health specialists, educational materials and more. Oshi helps to diagnose and treat digestive conditions and work with patients to achieve symptom control. This service is free under the low and medium deductible plans.
- **Gennev** virtual menopause clinic provides treatment for menopause discomfort, including prescription, nutrition and lifestyle solutions. To get started, visit [Gennev.com/Aetna](https://www.Gennev.com/Aetna).
- **Know Your Numbers** comprehensive annual health screenings provide a holistic picture of your health, plus you can earn up to \$400 in payroll credits. Visit [InsideCox.com/KYN](https://www.INSIDECox.com/KYN) to learn more.
- **Teladoc** lets you schedule a phone or video visit with a board-certified doctor 24/7 for non-emergency conditions (such as sinus infections and the flu), dermatology and mental health visits. This service is free under the low and medium deductible plans. Visit [Teladoc.com/Aetna](https://www.Teladoc.com/Aetna).
- **Teladoc Health** (formerly Livongo) helps you manage chronic illnesses including diabetes, prediabetes, weight and cardiovascular health. Learn more at [TeladocHealth.com](https://www.TeladocHealth.com).

Dental Plans & Premiums

To help keep your pearly whites healthy, Cox offers two Aetna PPO/PDN dental network options. Visit [CoxEnterprises.com/Benefits](https://www.coxenterprises.com/benefits) for more information on your dental benefits. No login required.

The **SCHEDULE (BASIC) PLAN** pays the cost of eligible expenses based on the set fee schedule found in the Healthcare Summary Plan Description. If your dentist charges more than the plan schedule allows, you pay the difference. The plan is designed to cover your basic dental needs.

The **COMPREHENSIVE PLAN** pays a percentage of most recognized charges after you meet your deductible.

PLAN FEATURE	SCHEDULE (BASIC)	COMPREHENSIVE
Annual deductible (same for both plans)	\$50 per person \$150 per family	\$50 per person \$150 per family
PLAN MAXIMUM	THE PLAN PAYS	THE PLAN PAYS
Annual maximum benefit	\$1,000 per person	\$2,000 per person
Orthodontia lifetime maximum	\$1,500 per person	\$2,000 per person
COVERED SERVICES	THE PLAN PAYS	THE PLAN PAYS
Preventive and diagnostic care	Fixed fee, no deductible	100% of R&C, ¹ no deductible
General and restorative care	Fixed fee, after deductible	80% of R&C, ¹ after deductible
Prosthetic care	Fixed fee, after deductible	60% of R&C, ¹ after deductible
Orthodontic services	50% of R&C, ¹ no deductible	50% of R&C, ¹ no deductible

Dental Biweekly Premiums

	SCHEDULE (BASIC)	COMPREHENSIVE
EMPLOYEE ONLY	\$0.51	\$16.30
EMPLOYEE + SPOUSE/DP²	\$1.02	\$22.08
EMPLOYEE + CHILD(REN)	\$1.02	\$22.08
EMPLOYEE + FAMILY²	\$2.04	\$27.07

Please note: In most cases, oral surgery (e.g., removal of impacted wisdom teeth) is considered a form of medical surgery and is covered under the Cox Medical Plan, not the dental plan.

¹ Based on R&C (Reasonable & Customary) charges. R&C charges are prevailing rates that similar providers in the area charge for that service.

² Coverage for domestic partners is offered post-tax.

Pretax Accounts

Pretax accounts help you save money on taxes and pay for qualifying health and dependent care expenses. See which option is right for you or visit CoxEnterprises.com/Benefits to learn more.

HEALTHCARE FLEXIBLE SPENDING ACCOUNT (FSA)

Contribute up to \$3,200 annually to pay for eligible healthcare expenses, like office visit copays. Up to \$640 of your unused funds will automatically roll over from 2024 to 2025, and from 2025 to 2026. You don't have to be enrolled in the Cox Medical Plan to participate. However, you can't enroll in a Healthcare FSA if you enroll in the High Deductible Health Plan (HDHP). You would instead use a Health Savings Account (HSA).

DEPENDENT CARE FSA

Contribute up to \$5,000* annually to pay for eligible child day care expenses or adult day care for an elderly parent. Please note that if you do not use all the funds by the end of the year, or if you leave the company, these funds will be forfeited.

COMMUTER ACCOUNTS

Cox employees may contribute up to \$3,780 pretax annually into parking and/or transit accounts to pay expenses incurred while traveling to work.

Eligible expenses include buses, trains, subways, ferries and vanpools, as well as parking at your place of employment or a location from which you commute to work.

*The IRS requires Cox to tax Dependent Care FSA contributions above a certain amount for highly compensated employees. In 2024, a highly compensated employee is defined as anyone earning more than \$155,000. The taxable amount varies each year (in 2024, the threshold for highly compensated employees is \$2,185) and is set by the IRS based on an analysis of our employee population and account contributions. You will be notified in 2025 if you are impacted.

Remember

Your pretax account elections don't continue automatically from year to year. You must make your elections **Nov. 4-15.**

High Deductible Health Plan? Don't Forget Your Tax-Saving Companion, the HSA

If you plan to enroll in the High Deductible Health Plan (HDHP), don't forget to select the Health Savings Account (HSA). An HSA lets you put aside pretax dollars to pay for qualifying medical expenses when you select the HDHP. Cox will even contribute up to \$1,000¹ annually into your account.

If you're 55 years or older, you can contribute an additional \$1,000. The balance automatically rolls over each year. Remember, you must enroll in the HSA each year to get the Cox employer contribution. Your funds can be invested or saved for retirement. Learn more at MyOptumFinancial.com/Cox.

	IRS MAXIMUM ALLOWED CONTRIBUTION	LESS COX ANNUAL CONTRIBUTION ¹	YOUR MAXIMUM CONTRIBUTION
EMPLOYEE ONLY	\$4,300	\$500	\$3,800
EMPLOYEE + SPOUSE ²	\$8,550	\$825	\$7,725
EMPLOYEE + CHILD(REN)	\$8,550	\$825	\$7,725
EMPLOYEE + FAMILY ²	\$8,550	\$1,000	\$7,550

¹ To receive the Cox contribution, you must make a minimum election of \$0. The Cox contribution is prorated per paycheck.

² Per IRS guidelines, HSA funds cannot be used for domestic partner expenses.

Vision Plan & Premiums

Enroll in our vision plan through VSP and visit **VSP.com** to find a VSP Advantage network provider.

EVERY CALENDAR YEAR		VISION BIWEEKLY PREMIUMS	
EYE EXAM	<ul style="list-style-type: none"> No charge when using a Premier provider \$10 copay when using any other in-network provider 	EMPLOYEE ONLY	\$3.75
GLASSES	<ul style="list-style-type: none"> \$20 copay for lenses and frames; up to \$200 allowance for frames Frame allowance can be used for nonprescription sunglasses and blue-light-filtering glasses or contacts 	EMPLOYEE + SPOUSE/DP¹	\$5.00
CONTACTS	<ul style="list-style-type: none"> Up to \$150 allowance for contact lens exams and contacts 	EMPLOYEE + CHILD(REN)	\$6.00
		EMPLOYEE + FAMILY¹	\$9.25

¹ Coverage for domestic partners is offered post-tax.

Home, Pet, Auto & Identity Theft Insurance

You can enroll anytime in discounted insurance coverage to protect your home and cars, pets — even your identity. The Allstate Identity Protection Pro plan also includes discounted rates for Bark, a family digital safety app that helps you protect your children’s online lives, as well as ad-blocking through Anonymo Labs, robocall blocking through Nomorobo, and an Elder Fraud Center.

Learn more and enroll at **CoxAddedBenefits.com**.



Life & Long-Term Disability

We offer you a basic level of life and long-term disability insurance at no cost through MetLife. During Open Enrollment, you can choose to purchase additional insurance for you and your dependents to supplement this coverage.

When you elect employee and/or dependent life insurance, an equal amount of accidental death and dismemberment coverage is automatically included. This coverage provides additional benefits for injuries or death due to an accident.

Supplemental Insurance

Visit CoxEnterprises.com/Benefits to review your supplemental insurance options to help offset the cost of accidental injury, serious illness or a hospital stay. These benefits are paid directly to you to help you cover expenses. Elect these supplemental insurances during Open Enrollment.

Mental Health & Wellness

Take control of your mental well-being with comprehensive programs to support you and your loved ones.

- **Resources for Living** provides eight free counseling sessions per topic, per year (face-to-face or through chat, email, video or phone) for you, all members of your household and your dependents up to the age of 26. You can also access work-life resources and professional services for legal and financial advice. Learn more at ResourcesForLiving.com (username: Cox; password: RFL) or call 888-265-1782.
- **Calm** offers guided meditation, calming sounds, ambient music and sleep stories. Claim a free membership for you and up to five friends or family members. Visit InsideCox.com/MentalHealth to learn more.
- **Wellness forums** are virtual group discussions guided by a licensed professional and designed to help you manage a wide range of emotions. Check out the schedule on the Wellness group on CoxImpact.com
- **Teladoc** is available at no cost to members of the low and medium deductible plan to talk to a mental health professional via web, phone or mobile app. Members of the high deductible plan pay the applicable deductible and coinsurance.

Visit CoxImpact.com/Wellness to explore and register for wellness events happening throughout the year.

Need help choosing the right levels of insurance for you? Let ALEX help.

Visit CoxEnterprises.com/Benefits to start working with ALEX today.



Cox Employee Relief Fund

CERF is funded by our people for our people. Employees and their families may apply for assistance when unexpected expenses arise from:

- Illness or injury
- Loss of a family member
- Natural disaster
- Unemployment of a spouse or domestic partner
- Sale or foreclosure of a home being rented as a primary residence

YOUR DOLLAR MAKES A DIFFERENCE.

Donating as little as one dollar per pay period will contribute to the greater good of the Cox community. It's easy to do while you're in Workday.

Click Menu > Benefits and Pay > Pay > Voluntary Deductions. Add a deduction for the Cox Employee Relief Fund. The deduction will take effect on the next payroll.



GIVE A HAND TO SUPPORT OUR OWN WHEN THEY NEED IT MOST. DONATE TO CERF.

You can also make a one-time credit card payment, or designate your Spark, Amplifi or PROPS reward points. Scan the QR Code to donate your way at CoxRelief.com/Donate.

Helpful Resources

COXENTERPRISES.COM	Learn more about your health and wellness benefits	CoxEnterprises.com/Benefits
INSIDE COX	Learn how to use your health and wellness programs and log in to Workday to enroll in your 2025 benefits	InsideCox.com
AETNA (MEDICAL, DENTAL AND SUPPLEMENTAL BENEFITS)	<ul style="list-style-type: none"> • Aetna Health Concierge — get personal help with questions and claim issues • Informed Health Line — 24/7 nurse line • Aetna Care Advocate — personal support for more serious health concerns • Supplemental benefits (Critical Illness, Accident Insurance and Hospital Indemnity) 	Aetna.com 888-553-3449
	<ul style="list-style-type: none"> • Locate an in-network provider and print ID cards • Review and download claims information • View available Aetna member discounts 	Aetna.com Aetna App
CVS CAREMARK (PRESCRIPTION DRUGS)	<ul style="list-style-type: none"> • Locate in-network pharmacies • Prescription drug information • Drug cost comparison tool 	Caremark.com 844-254-6829 Caremark App
	<ul style="list-style-type: none"> • Specialty pharmacy information • PrudentRx 	CVSSpecialty.com 800-237-2767
GENNEV	Virtual menopause clinic	Gennev.com 206-895-4292
HINGE HEALTH	Review the at-home physical therapy solution	HingeHealth.com/Cox
MERCER (ADDED BENEFITS)	Support and questions for pet insurance, identity theft protection, and home and auto insurance	CoxAddedBenefits.com 855-601-1782
METLIFE (LIFE AND LONG-TERM DISABILITY INSURANCE)	<ul style="list-style-type: none"> • Life insurance • Long-term disability insurance 	844-MET-4-COX (844-638-4269)
OPTUM FINANCIAL (FSA, HSA, COMMUTER)	<ul style="list-style-type: none"> • Flexible Spending Account (FSA) questions and claims • Health Savings Account (HSA) questions and claims • Commuter parking and transit accounts questions and claims 	MyOptumFinancial.com/Cox 844-881-4589
OSHI	Virtual digestive health clinic	OshiHealth.com 646-876-8455
PROGYNY	Connect with a patient care advocate to learn more about fertility benefits	833-281-0087
QUEST DIAGNOSTICS (KNOW YOUR NUMBERS)	Support for registration and scheduling screenings	My.QuestForHealth.com Registration key: Cox 855-623-9355
RESOURCES FOR LIVING	<ul style="list-style-type: none"> • Professional counseling via phone, text, video or face-to-face • Referrals for child day care and adult day care • Legal and financial resources 	ResourcesForLiving.com Username: Cox Password: RFL 888-265-1782
TELADOC HEALTH	<ul style="list-style-type: none"> • Telemedicine appointments for non-emergency care, therapy, dermatology and nutrition 	Teladoc.com/Aetna 855-TELADOC (835-2362)
	<ul style="list-style-type: none"> • Manage chronic conditions, including weight management, diabetes, prediabetes and hypertension 	TeladocHealth.com 800-945-4355
VSP (VISION)	Find vision care providers in the VSP Advantage network	VSP.com 800-877-7195
VANGUARD	Access your 401(k) and Candidly	Vanguard.com
THE FIVE PILLARS OF COX WELLNESS	See a full listing of all our wellness programs and their eligibility requirements	InsideCox.com/Wellness



MARK YOUR CALENDAR:

Open Enrollment is Nov. 4-15

Remember to visit **Inside Cox** and log in to Workday to enroll in your 2025 benefits.

FOR QUESTIONS OR MORE INFORMATION:

Cox Enterprises Cox.Service-Now.com/ESC

Cox Automotive CoxAuto.Service-Now.com/ESS | 855-449-0010

Cox Communications CoxOne.Cox.com/MyHR | 877-290-MyHR (6947)

Visit **Inside Cox** for important notices related to your health and wellness plans.



This brochure is a green publication. These logos represent the different ways this brochure has reduced our impact on the environment.



Escanea para leer en español información sobre los beneficios.