

2025

Benefits Overview

US FULL-TIME EMPLOYEES



BENEFITS AT COX

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In Tune With Your Needs



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Building a Future with Cox: Your 2025 Benefits Overview

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 keep your mind, body and even your wallet in great shape.

NEW HIRE

If you are newly hired, you have 31 days to make your initial benefit elections. Otherwise, you cannot update your benefit elections until the next Open Enrollment period. If you do not make any benefit elections, you will be automatically enrolled in the medium deductible medical plan with employee-only coverage, basic life insurance and 60% long-term disability coverage.

DEPENDENT VERIFICATION

Any new dependents added to coverage will be required to be verified within 45 days. If you are not able to verify your dependents, they will be removed from coverage.

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.



New Tuition Assistance Program:

Workforce Edge is our tuition assistance program, 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**.

Medical Plans & Premiums

We offer four medical plans to help you manage the total cost of your care. Preventive care is covered at 100% 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 ²	BIWEEKLY PREMIUM	\$58.04	\$217.68	\$120.07	\$120.07	\$279.71
	FAMILY DEDUCTIBLE ³	\$500	\$1,000	\$1,000	\$1,500	\$1,500
	OUT-OF-POCKET MAXIMUM ⁴	\$3,000	\$6,000	\$6,000	\$9,000	\$9,000
Medium Deductible ²	BIWEEKLY PREMIUM	\$20.02	\$152.56	\$44.43	\$44.43	\$176.97
	FAMILY DEDUCTIBLE ⁵	\$1,000	\$2,000	\$2,000	\$3,000	\$3,000
	OUT-OF-POCKET MAXIMUM ⁶	\$3,500	\$7,000	\$7,000	\$10,500	\$10,500
High Deductible	BIWEEKLY PREMIUM	\$8.61	\$97.91	\$18.76	\$18.76	\$108.06
	FAMILY DEDUCTIBLE ⁷	\$2,000	\$3,300	\$3,300	\$4,000	\$4,000
	OUT-OF-POCKET MAXIMUM ⁸	\$4,000	\$6,600	\$6,600	\$8,000	\$8,000
	COX CONTRIBUTION TO HSA	\$500	\$825 ⁹	\$825	\$825	\$1,000 ⁹
Kaiser ¹⁰	BIWEEKLY PREMIUM	\$74.20	\$278.28	\$206.19	\$206.19	\$357.58
	FAMILY DEDUCTIBLE	\$0	\$0	\$0	\$0	\$0
	OUT-OF-POCKET MAXIMUM	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000

¹ Coverage for domestic partners is offered post-tax. Cox's contribution is also considered taxable earnings by the IRS.

² \$30 copay for the 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.

¹⁰ Available for employees in California only. The Kaiser Medical Plan does not cover oral surgery.

Pharmacy Benefits

Regardless of which medical plan you select, you'll get comprehensive prescription drug coverage with convenient retail and mail order supply options. Caremark administers our Aenta 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. Kaiser administers its own pharmacy plan.

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

CVS also partners 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 or Kaiser plans. If you have a specialty medication, you will continue to pay 20% coinsurance after deductible.

PRESCRIPTION DRUGS	LOW OR MEDIUM		HIGH	KAISER ¹	
	RETAIL (UP TO 30-DAY SUPPLY)	MAIL ORDER OR CVS RETAIL (UP TO 90-DAY SUPPLY)	RETAIL OR MAIL ORDER	RETAIL (UP TO 30-DAY SUPPLY)	MAIL ORDER (UP TO 90-DAY SUPPLY)
GENERIC	\$10 copay	\$25 copay	10% coinsurance, after deductible	\$10 copay	\$20 copay
PREFERRED BRAND	20% coinsurance, after deductible	\$90 copay	20% coinsurance, after deductible	\$35 copay	\$70 copay
NON-PREFERRED BRAND	30% coinsurance, after deductible	\$125 copay	30% coinsurance, after deductible	\$35 copay	\$70 copay
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	20% coinsurance (up to \$150 per Rx)	20% coinsurance (up to \$150 per Rx)

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.²

- **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.
- **Oshi Health** is a virtual digestive health clinic offering unlimited access to gastroenterologists, registered dietitians, behavioral health specialists, educational materials and more. Oshi Health 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.
- **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 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.
- **Teladoc Health** (formerly Livongo) helps you manage chronic illnesses including diabetes, prediabetes, weight and cardiovascular health. Learn more at TeladocHealth.com.

¹ Available for employees in California only.

² You must be enrolled in the Cox Medical Plan through Aetna to qualify for these benefits.

Dental Plans & Premiums

To help keep your pearly whites healthy, Cox offers two Aetna PPO/PDN dental network options. Visit 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/DP ²	\$1.02	\$22.08
EMPLOYEE + CHILD(REN)	\$1.02	\$22.08
EMPLOYEE + FAMILY ²	\$2.04	\$27.07

Please note: If you are enrolled in the Kaiser Medical Plan, it does not cover oral surgery. 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. Cox's contribution is also considered taxable earnings by the IRS.

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 \$660 of your unused funds will automatically roll over 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.

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](https://www.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/DP ¹	\$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 + FAMILY ¹	\$9.25

¹ Coverage for domestic partners is offered post-tax. Cox's contribution is also considered taxable earnings by the IRS.

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 Anyome 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. 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.

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

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

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.

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; Access code: 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 **Cox Impact**.
- **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 TeladocHealth.com to learn more.

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



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.

Retirement Benefits

COX 401(K) PLAN

To help you save for retirement, we offer the Cox 401(k) Plan with a company matching contribution and investment options through Vanguard. The matching provisions described below apply to employees hired after March 31, 2017. If you were hired on or before March 31, 2017, please visit Inside Cox to view your retirement benefits.

ELIGIBILITY

Full-time or part-time employees are eligible after 90 days of employment.

CONTRIBUTIONS

- **You can contribute.** You may choose to contribute from 1% - 75%¹ of your eligible pay to the plan, up to the current IRS annual 401(k) plan limits. If you are age 50 or older, you also are eligible to make catch-up contributions.² You may contribute on a pretax basis, a Roth basis (post-tax) or a combination of the two. The IRS limits apply to your combined pretax and Roth contributions.
- **The company matches your contribution.** For every dollar you contribute to the Cox 401(k) Plan, up to 6% of your eligible pay, Cox will contribute a dollar. Your Cox matching dollars will be invested in the same Vanguard funds you choose for your contributions. You are vested in, or own, Cox's matching dollars immediately.
- **Cox contributes an additional 2% of your eligible pay into your account,** regardless of whether you choose to contribute to the plan or not. You are vested in this contribution after working at least 1,000 hours in three calendar years.

YOUR CONTRIBUTIONS

6% pre-tax
or roth

COX 401(K)

14%



COX CONTRIBUTIONS

6% match +
2% fixed = **8%**

AUTOMATIC ENROLLMENT

If you take no action to elect or opt out of the 401(k) plan, Cox automatically will enroll you at a 6% pretax contribution rate with 1% annual increases. At any time, you may actively elect a different amount or decide not to contribute at all.

INVESTMENT ADVICE

Vanguard offers two ways to get retirement investment advice. The free Personal Online Advisor tool helps you set goals and get investment recommendations. The Managed Account Program provides ongoing professional management of your investments in the Cox 401(k) plan (fees apply). These tools are available at [Vanguard.com/RetirementPlans](https://www.vanguard.com/RetirementPlans).

¹ Some employees may be restricted to a 6% contribution. You will be notified if this provision applies to you.

² The IRS changes the maximum annual catch-up contribution amount each year.

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
KAISER	<ul style="list-style-type: none"> • Comprehensive information about the Kaiser plan • Mail-order prescription drugs 	KP.org 800-464-4000
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 HEALTH	Virtual digestive health clinic	OshiHealth.com/Cox 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 Access code: RFL 888-265-1782
TELADOC HEALTH	Telemedicine appointments for non-emergency care, therapy, dermatology and nutrition	Teladoc.com/Aetna 855-TELADOC (835-2362)
	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



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.



Produced with 30% PCW paper



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.