

# BENEFITS for EveryWorld

## 2023 Benefits Guide



ACTIVISION®

BILZARD®  
ENTERTAINMENT

King

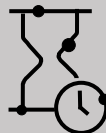
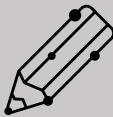


# Welcome to Benefits!

**At ABK,** we build immersive worlds that impact popular culture across the globe. We support those efforts by providing benefits that are designed to help you enhance your overall health, wellbeing, and happiness. This guide will help you explore and learn more about the benefits available. Check out [www.benefitsforeveryworld.com](http://www.benefitsforeveryworld.com) for additional resources to help you find the right value for you and your family.

**NOTE ON MEDICARE:**

If you (and/or your dependents) have Medicare or will become eligible for Medicare in the next 12 months, a federal law gives you more choices about your prescription drug coverage. Please see [Important Notices](#) for more details. Click to read [Plan and Legal](#) documents.



HOW TO ENROLL

- Enrollment Steps
- Choose Carefully
- Who is Eligible

HEALTH AND WELLBEING

- Medical Plans
- Medical Plan Comparison
- Dental Plans
- Vision Plan
- Pharmacy
- Your 2023 Employee Contributions
- Healthcare Cost Transparency Tool
- Video Doctor Visits
- Expert Second Opinions
- Virtual Physical Therapy
- Diabetes Support
- Chronic Disease Prevention
- Mental Health
- Membership Health Facilities
- Reproductive Health Support
- Brain Health
- Benefits@Play

TIME AWAY

- Vacation
- Health Tme
- Holidays
- Flexible Holidays
- Leave of Absence

FAMILY AND CAREGIVING

- Leave of Absence
- Fertility Treatment from Kindbody
- Family Care Benefits
- Happiest Baby - SNOO
- Adoption/Donor/Surrogacy Reimbursement
- Wellthy
- RethinkCare
- Dependent Spending Account (DCA)

INSURANCE/ PROTECTION

- Term Life Insurance
- Accident Insurance
- Disability Insurance
- Supplemental Life & Income Protection
- Legal Protection
- Auto, Home, Pet, and Renters Insurance
- Medical Benefits Abroad
- Travel Assistance

MONEY

- Activision Blizzard 401(k) Plan
- 529 College Savings Plan from Fidelity
- Banking Discounts
- Student Loan Refinancing from SoFi
- Financial Coaching from MySecure Advantage
- Tuition Reimbursement
- Health Savings Account (HSA)
- Flexible Spending Account (FSA)
- Healthcare Reimbursement Account (HRA)
- Call of Duty Endowment
- ABK Gives Back

DISCOUNTS

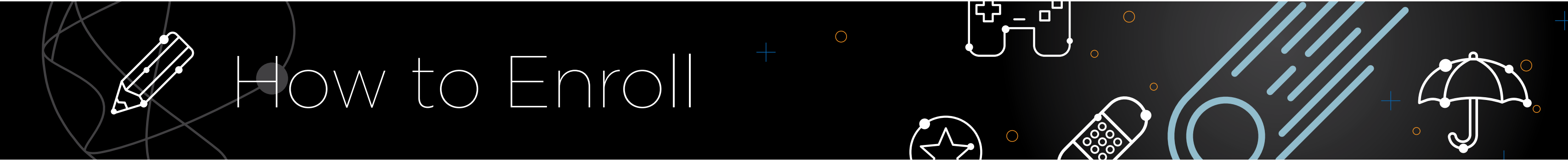
- Games
- Gear
- 24 Hour Fitness

HOW TO GET HELP

- Providers
- Glossary of Terms

*This enrollment guide constitutes a Summary of Material Modifications (SMM) to the 2023 summary plan description (SPD). It is meant to supplement and/or replace certain information in the SPD, so retain it for future reference along with your SPD. Please share these materials with your covered family members.*

*This guide is intended as an overview of benefits available to regular full time employees or part time employees who are benefit eligible. Temporary employees who work more than 30 hours per week should refer to the Benefits Summary for Temporary Employees located on [www.benefitsforeveryworld.com](http://www.benefitsforeveryworld.com)*



Enrollment Steps  
Choose Carefully  
Who is Eligible



Your Deadline to Enroll

- **Current Employees:** You must enroll October 26 - November 11, 2022. If you don't enroll, your current 2022 benefit elections will be carried into 2023, except for flexible spending accounts. You have to enroll in those every year.
- **New Employees:** You must enroll within **30 days** from your hire date. If you miss the deadline, you will be auto-enrolled as described on [page 5](#).

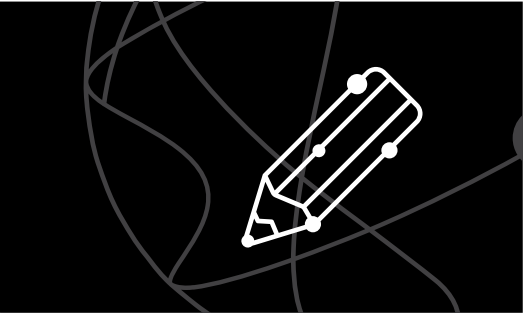
**Questions?** Try [www.benefitsforeveryworld.com](http://www.benefitsforeveryworld.com) first. If you still have questions, email the Benefits team at [benefits@activisionblizzard.com](mailto:benefits@activisionblizzard.com).

Watch for ID Cards Following Open Enrollment

- **Medical:** You'll receive a new medical ID card from Collective Health, Centivo, or Kaiser, if you made changes to your elections. You will also have access to a new digital ID card through your medical plan that complies with the disclosure requirements of the Consolidated Appropriations Act, 2021 (H.R. 133).
  - **Dental:** If you enroll in the Delta Dental PPO plan, you will receive an ID card from Collective Health, which will also include your vision card. If you enroll in the DeltaCare DHMO plan, you will receive an ID card from Delta Dental. Remember, if you don't receive care from your assigned DeltaCare general dentist, you will be responsible for 100% of the treatment cost. To either choose or change your DeltaCare general dentist:
    - Create an online account at [deltadentalins.com/enrollees](http://deltadentalins.com/enrollees)
    - Use the **Find a dentist** tool to find a dentist and submit your selection.
- OR**
- Call DeltaCare's Customer Service **800-422-4234**.

Selections made by the 15th of the month are effective immediately. Selections made on or after the 16th of the month will be effective on the first day of the following month.

If you enroll outside of open enrollment, you can expect your ID cards approximately two weeks after you've made your elections.



# CHOOSE CAREFULLY

## Your Choices Last for the Plan Year

The benefit elections you make start on the first of the month following your date of hire, or immediately if hired on the first of the month, and will be in effect for the rest of the plan year.

**You cannot make changes to your benefits during the year, unless:**

- You have a “qualified life event” (such as marriage, divorce, birth, death or employment status change).
- You qualify for a “special enrollment period” (such as if you waive medical, dental or vision coverage to participate in a spouse’s plan and your coverage under that plan ends).

If you are eligible to make mid-year changes, you must enroll within 30 days of the event. Otherwise, you will have to wait until the next enrollment period to make changes to your benefit elections.

For more information, please contact the Benefits Department at [benefits@activisionblizzard.com](mailto:benefits@activisionblizzard.com).

## Meet ALEX® – Your Virtual Benefits Counselor

Choosing the right medical plan to best fit your needs is an important decision. ALEX is here to help!

ALEX is an online tool that helps you select the best benefit plan for you and your family. When you connect with ALEX, you’ll be asked a few questions about your health care needs (e.g., what type of medical care you might need this year), and then ALEX will crunch some numbers and point out what might make the most sense for you.



ALEX takes the amount each medical plan would cost you out of your paycheck (your contributions) and adds that to the amount it would cost for the services you indicate you might use during the year. ALEX then recommends the least expensive plan for your needs.

Most users spend about seven minutes with ALEX, but how much time you spend depends on how much guidance you’d like.

All information you share with ALEX is kept completely confidential.

Learn more and give ALEX a try when you visit [www.benefitsforeveryworld.com](http://www.benefitsforeveryworld.com).

## NEED TO MAKE A MID-YEAR BENEFIT CHANGE?

**Remember, you must enroll within 30 days of a “qualified life event,” such as marriage, divorce, birth of a child, or special enrollment period.**

**If you don’t enroll within 30 days, you’ll have to wait until the next open enrollment to change your benefit elections.**

**Enrollment Steps**  
**Choose Carefully**  
**Who is Eligible**



HOW TO ENROLL



HEALTH AND WELLBEING



TIME AWAY



FAMILY AND CAREGIVING



INSURANCE AND PROTECTION



MONEY



DISCOUNTS



HOW TO GET HELP





Enrollment Steps  
Choose Carefully  
Who is Eligible

WHO IS ELIGIBLE

You’re eligible for benefits if you’re:

- A full-time or part-time, regular U.S. employee of Activision Blizzard, Activision Publishing, Blizzard Entertainment, or King, *and*
- Regularly scheduled to work at least 30 hours a week.

You can also cover your eligible dependents:

Your Spouse/Domestic Partner

- Your legally married spouse
- Your legal spouse or domestic partner

Your Children

- Children up to age 26. That means you may enroll your adult child even if they:
  - Are stepchildren
  - Are not a dependent on your tax return
  - Are Children named in a Qualified Medical Child Support Order (QMCSO)
  - Are no longer a student
  - No longer live with you
  - Are married (although, your child’s spouse and children are not eligible for coverage)
- Dependent children of any age who are mentally or physically disabled

**Keep in mind,** enrolling your domestic partner (or your domestic partner’s children) for medical, dental and vision coverage could affect your taxes.

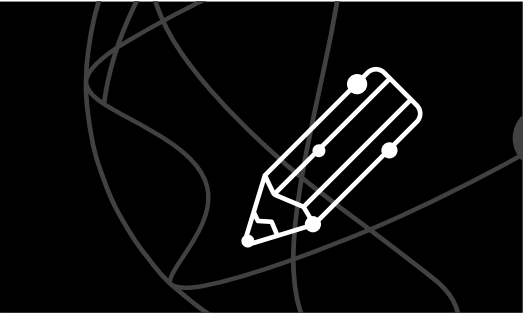
New Hires Must Enroll Within 30 Days

You must enroll for benefits within 30 days of your hire date. Otherwise, you’ll receive the following benefits (*and will not be able to make changes until the next open enrollment unless you experience a qualified life event*):

IF YOU DO NOT ELECT...	YOU WILL...
Medical	... be auto-enrolled in the CDHP Plan for yourself only
Dental and Vision	... have no dental or vision coverage
Life Insurance and AD&D	... be enrolled for two times your annual salary
Short-Term Disability	... be enrolled for 60% of your weekly salary
Long-Term Disability	... be enrolled for 50% of your monthly salary

*Benefits start on the first of the month following your date of hire or immediately if you are hired on the first day of the month.*





Enrollment Steps  
Choose Carefully  
Who is Eligible

Dependent Eligibility Verification

If you’re enrolling dependents for medical, dental and vision coverage during enrollment, you must add your dependents’ SSN/National IDs in Workday and upload appropriate documentation within 30 days to support the enrolled dependent.

If you want your dependent to receive important benefits related emails from the company, please add their email to Workday under their dependent information. *Below is a list of acceptable documents.*

Dependent verification will also be required during the year if you make mid-year changes due to a qualified life event, such as adding a newborn baby, adopting a child, or acquiring a new dependent through marriage or by entering into a domestic partnership.

To enroll a domestic partner outside of open enrollment, you must do so within 30 days of meeting the initial six-month minimum period of living together as defined in the Domestic Partner Affidavit form.

DEPENDENT	REQUIRED DOCUMENTATION
Spouse	<ul style="list-style-type: none"><li>• Copy of marriage license/certificate</li></ul>
Domestic Partner	<ul style="list-style-type: none"><li>• A state-issued Domestic Partner Declaration, or</li><li>• An Activision Blizzard <b><u>Affidavit of Domestic Partnership</u></b></li></ul>
Dependent Children	<ul style="list-style-type: none"><li>• Birth certificate</li><li>• Document from hospital with name and date of birth</li><li>• Adoption certificate/documentation</li><li>• Proof of legal guardianship</li><li>• Qualified medical child support order</li></ul>



Medical Plans

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BENEFITS TO HELP YOU STAY HEALTHY AND PREPARED

Your benefit options include medical, dental and vision coverage for you and your eligible family members to help you stay healthy, avoid serious conditions and deal with unexpected illness or accidents.

Medical Plans

You have a choice of medical plans so you can choose the coverage that works best for you and your family. The plan comparison charts on **pages 12-21** show you how all the plans compare and the cost saving features each offer. If you prefer, you can waive coverage. *Your options include:*

- CDHP Plan
- PPO 500 Plan
- In-Network Plan (*not open to new enrollments*)
- Kaiser HMO (*CA only*)
- Centivo Coordinated Care Plan (*Southern CA only*)

Each medical plan option provides coverage for a full range of medical services, including office visits, preventive care, inpatient care, prescription drugs and mental healthcare. **Choose carefully.**

NEED DETAILS ABOUT OUR PROVIDERS?

**Collective Health**  
Use the [Collective Health Open Enrollment Portal](#) to view details of Collective Health, our medical provider. You can also view dental and vision.



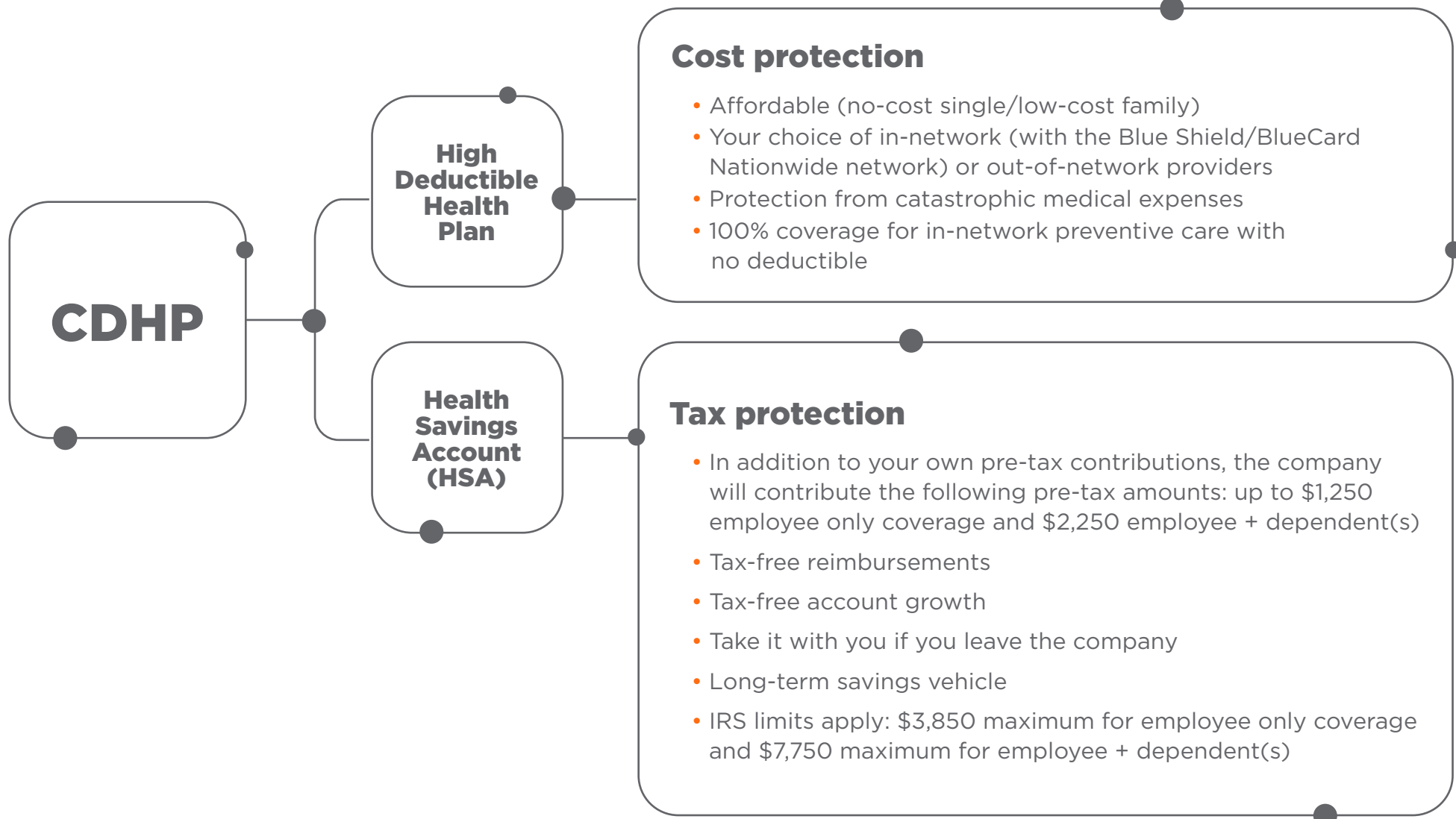


# Consumer Directed Health Plan (CDHP) Option

If you enroll in the CDHP Plan administered by Collective Health, you must meet key requirements to open a Health Savings Account (HSA). See [page 50](#) for more information or you can go to [www.benefitsforeveryworld.com](http://www.benefitsforeveryworld.com). The per pay period cost of this plan has not changed in over nine years and is less than the PPO 500 Plan, Kaiser HMO, Centivo Coordinated Care Plan, and In-Network Plan, but it has a higher annual deductible and it operates very differently. *The CDHP Plan offers you the ability to choose your own providers and encourages greater control over your healthcare spending, but you should only enroll in it if you understand all of its features.*

## The CDHP Plan works in two ways:

- 1. Cost protection:** Offered at no cost to you for employee-only coverage and at much lower rates for family coverage.
- 2. Tax protection:** Save and pay for current and future healthcare expenses in a tax-advantaged way with the HSA.



**Medical Plans**

**Medical Plan Comparison**

**Dental Plans**

**Vision Plan**

**Pharmacy**

**Your 2023 Employee Contributions**

**Healthcare Cost Transparency Tool**

**Video Doctor Visits**

**Expert Second Opinions**

**Virtual Physical Therapy**

**Diabetes Support**

**Chronic Disease Prevention**

**Mental Health**

**Membership Health Facilities**

**Reproductive Health Support**

**Brain Health**

**Benefits@Play**





Here’s a brief summary of how the CDHP Plan works

HEALTH SAVINGS ACCOUNT (HSA)

If you enroll in the CDHP Plan and meet key requirements, you can open an HSA. See [page 50](#) for more information. It’s a lot like a checking account that you can use to pay for qualified medical expenses. If you don’t use your entire HSA balance during the year, you can roll it over to next year, and even take your balance with you if you leave the company. Your HSA is made up of three types of contributions: automatic company contributions, earned company contributions, and your own contributions.

ACTIVISION BLIZZARD CONTRIBUTION

The annual deductible is higher than our other plans. To help fund it, Activision Blizzard will make a \$250 contribution to each enrolled employee’s HSA in January of each year.

BENEFITS@PLAY CONTRIBUTIONS

If you are enrolled in the CDHP Plan with an HSA you can earn an additional \$1,000 for employee-only coverage and \$2,000 for employee + dependent(s) coverage by engaging in healthy activities in the Benefits@Play program (see more information on [page 50](#)).

YOUR OWN CONTRIBUTIONS

You can also deposit your own funds, tax-free, to your HSA up to the IRS limits listed in the table on [page 50](#). Please keep in mind that employer contributions (automatic and earned) are subject to the annual IRS limits.

COINSURANCE

Once you satisfy the annual deductible, the plan begins paying a percentage of your costs for eligible healthcare and prescription drug benefits. Keep in mind that your costs will be lower if you use in-network providers.

PREVENTIVE CARE

Preventive care (including **generic preventive prescription drugs**) is covered at 100% with no deductible, as long as you use in-network providers. You can get your annual check-up, health screenings, and generic preventive prescription drugs at no cost to you. **Make sure your provider bills your preventive services as preventive or routine instead of diagnostic.**

NON-PREVENTIVE CARE

For other types of healthcare services, including doctor visits for illness and non-preventive prescription drugs, you can go to the provider of your choice and pay for your care using your HSA. You may also choose to pay for your care out of your own pocket if you want to save your HSA funds for future use. To maximize your benefit, we encourage you to use Collective Health in-network providers. A list of Collective Health network providers can be found [here](#).

HSA DOLLARS ROLL OVER

If you don’t use all of your HSA dollars, they roll over to the next year, and if you leave the company, your HSA is yours to take with you.

IF YOU HAVE AN HSA—NO FSA OR HRA

Because the HSA is a tax-advantaged account, the IRS will not allow you to have both an FSA or HRA and an HSA. If you are covered by any other health plan that does not have a qualifying high deductible, you are also not eligible to participate in the HSA.

Is the CDHP Plan right for you?

Whether this plan is right for you depends on many factors, *including:*

- Your comfort with a high deductible and out-of-pocket limit (remember the company helps fund more than half of the deductible by contributing up to \$1,250 for employee-only coverage and \$2,250 for employee + dependent(s)).
- If you have the resources to contribute to the HSA and gain the tax advantages (consider depositing the savings in premiums you would pay for another more expensive plan).
- The amount of non-preventive services you expect to use, like ER visits, physician and hospital services you might receive if you are ill.
- Whether you plan to engage in the Benefits@Play healthy activities to earn incentive payments to help offset the deductible.

It is important to understand that all eligible non-preventive services and prescriptions you receive are applied toward your deductible until it is met and then the plan pays 80% of in-network charges. You can use your HSA account to pay for these eligible out-of-pocket medical expenses.

Medical Plans

Medical Plan Comparison

Dental Plans

Vision Plan

Pharmacy

Your 2023 Employee Contributions

Healthcare Cost Transparency Tool

Video Doctor Visits

Expert Second Opinions

Virtual Physical Therapy

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Chronic Disease Prevention

Mental Health

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- Medical Plans
- Medical Plan Comparison
- Dental Plans
- Vision Plan
- Pharmacy
- Your 2023 Employee Contributions
- Healthcare Cost Transparency Tool
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## PPO 500 Plan Option

Like the CDHP Plan, the PPO 500 Plan is administered by Collective Health and offers you a choice every time you need care. You can receive care from an in-network provider or an out-of-network provider without a referral. The plan includes a national network of doctors, hospitals and other healthcare providers that provide services at contracted rates. The PPO 500 Plan also includes the Blue Shield network (Blue Card nationwide) which is a broad network of doctors and facilities.

### When you receive care from an in-network provider:

- You have a lower annual deductible
- You have a lower out-of-pocket maximum
- Your copay/coinsurance is less

## In-Network Plan Options

### Depending on your location, choose from:

- Kaiser HMO (CA only)
- In-Network Plan (not open to new enrollments)

The In-Network plan is frozen to new elections, unless you are currently enrolled in the plan. If you decide to leave that plan, you will not be eligible to re-enroll in the future. Network-only plans generally cover only those services provided by in-network providers, except for certain emergency situations. In the HMO, you choose a primary care physician (PCP) who coordinates your care and makes referrals to in-network specialists. Each family member may select a different PCP. (The In-Network Plan is administered by Collective Health and does not require coordination through a PCP.) Most services are covered in full after you pay a copay.

## Centivo Coordinated Care Plan (Southern CA only)

The Centivo Coordinated Care Plan is designed to help you use the healthcare system more effectively and offers you affordable healthcare with no or extremely low out-of-pocket costs. This plan is built around a partnership between you and your primary care doctor that you choose to lead your Primary Care Team. Your Team will coordinate your care and refer you to the right places to make sure you get high quality care and keep you in network for the greatest coverage level. When you coordinate your care and get referrals from your Team, deductibles are eliminated, and your primary care, specialist visits and procedures and surgeries are covered with no out-of-pocket costs. If you or a family member needs emergency or urgent care, you only pay a small copay.

The provider network for the Centivo Coordinated Care Plan is centered around UCLA Health, Memorial Care and Scripps Health providers, but urgent care and emergency care is always covered at the in-network rate when traveling.

**Please Note:** Before you get care, you'll need to activate by choosing your in-network primary care doctor in the Centivo app or member portal, and get referrals for specialty care. Otherwise, your care is considered uncoordinated, and you'll pay the higher uncoordinated/out-of-network rate. You do not need referrals for some care including behavioral health, OB/GYN, urgent and emergency care.

## Is the Centivo Coordinated Care Plan right for you?

Centivo Plan is a different type of health plan administrator that helps provide highquality care at lower costs to employees and their families by working directly with local healthcare providers you know and trust. With Centivo, you'll get an affordable health plan that's easy to use.

No one health plan is right for everyone. Be sure to consider the following points before deciding if this plan is right for you and your family:

- This plan has no deductible, and as long as you coordinate your care, primary care, specialist visits and covered procedures and surgeries are covered with no out-of-pocket costs. If you or a family member needs emergency or urgent care, you only pay a small copay.
- The Centivo Coordinated Care Plan requires that you designate an in-network primary care doctor to lead your Primary Care Team, a process known as activation. You coordinate your care through that Team — meaning you must receive a referral before going to a specialist— in exchange for no deductible and affordable care.
- Centivo's network is centered around UCLA Health, MemorialCare, and Scripps Health providers and facilities in Southern California. You can search the provider network at [abk.centivo.com](https://abk.centivo.com).



# Waiving Medical Coverage

You may waive medical coverage if you have healthcare coverage through another source (for example, your spouse’s employer’s health plan).

**Note:** *If your circumstances change and you (or if applicable, your spouse and/or dependent child(ren) are no longer enrolled in an employer-sponsored group health plan, you will not be eligible to participate in, or have access to, your HRA. Please notify [Benefits@activisionblizzard.com](mailto:Benefits@activisionblizzard.com) in the event that you, or your spouse and dependent children, are no longer enrolled in an employer-sponsored group health plan.*

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- Vision Plan
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- Virtual Physical Therapy
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- Chronic Disease Prevention
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- Membership Health Facilities
- Reproductive Health Support
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## WANT MORE INFORMATION?

You'll find it all at:  
[www.benefitsforeveryworld.com](http://www.benefitsforeveryworld.com) or just click the direct links below:

- Collective Health website  
<https://join.collectivehealth.com/activisionblizzard>
- CVS/Caremark Pharmacy website  
<https://www.caremark.com/wps/portal>
- Kaiser website  
<https://healthy.kaiserpermanente.org/>
- Centivo website  
<https://abk.centivo.com>
- Delta Dental website  
<https://www1.deltadentalins.com/activisionblizzard>
- Vision Service Provider (VSP) website  
<https://www.vsp.com/>
- EAP website  
<https://benefits.springhealth.com/abk/>





# MEDICAL PLAN COMPARISON

CDHP AND PPO 500 OPTIONS				
	CDHP		PPO 500	
Features	In-Network	Out-Of-Network	In-Network	Out-Of-Network
Activision Blizzard HSA Contribution	\$250	N/A	N/A	N/A
Incentive Earnings	up to \$2,000		up to \$1,000	
Annual Deductible Individual/Family	\$1,500/\$3,000	\$4,000/\$8,000	\$500/\$1,000	\$1,000/\$2,000
Coinsurance Employer/Individual	80/20	50/50	90/10	70/30
Annual Out-of-Pocket Maximum Individual/Family	\$4,500/\$9,000	\$6,350/\$12,700	\$3,000/\$6,000	\$4,000/\$8,000
COVERED EXPENSES				
	What You Pay			
Primary Care Physician Office Visits	20% after deductible	50% after deductible	\$20 copay	30% after deductible
Specialist Office Visits	20% after deductible	50% after deductible	\$45 copay	30% after deductible

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- Chronic Disease Prevention
- Mental Health
- Membership Health Facilities
- Reproductive Health Support
- Brain Health
- Benefits@Play



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- Medical Plan Comparison
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- Vision Plan
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CDHP AND PPO 500 OPTIONS				
	CDHP		PPO 500	
Features	In-Network	Out-Of-Network	In-Network	Out-Of-Network
<b>Preventive Care</b> <ul style="list-style-type: none"><li>• Adult and children from age 17</li><li>• Well-child care through age 16</li><li>• Gender neutral services</li></ul>	No charge	50% after deductible	\$0 copay	30% after deductible
<b>Lab and X-ray</b> <i>pre-certification required for non-emergent advanced radiology services (MRI, PET, etc.)</i>	20% after deductible	50% after deductible	10% after deductible	30% after deductible
<b>Maternity Care</b>	20% after deductible	50% after deductible	Initial visit: \$20 copay for primary care physician  \$45 copay for specialist  10% after deductible for postnatal and physician's charges	30% after deductible
<b>Inpatient Care</b>	20% after deductible	50% after deductible	10% after deductible	30% after deductible
<b>Outpatient Care</b>	20% after deductible	50% after deductible	10% after deductible	30% after deductible
<b>Ambulance</b>	No charge after deductible	No charge after deductible	\$0 copay	\$0 copay
<b>Urgent Care</b>	20% after deductible	20% after deductible	\$50 copay; no deductible	\$50 copay: no deductible



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Features	In-Network	Out-Of-Network	In-Network	Out-Of-Network
TELEMEDICINE IN-NETWORK PROVIDER				
PCP/Specialist Virtual Office Visit	Ded/coinsurance	Ded/coinsurance	\$20 / \$45 copay	30% after deductible
Network Behavioral Health Virtual Visit	Ded/coinsurance	Ded/coinsurance	\$20 copay	30% after deductible
TELEMEDICINE - DOCTOR ON DEMAND				
Acute Video Visit	\$0 after ded/coin met	Not available	\$0 copay	Not available
Mental Health Video Visit	Ded/coinsurance	Not available	\$20 copay	Not available





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- Diabetes Support
- Chronic Disease Prevention
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- Membership Health Facilities
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- Benefits@Play

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Features	In-Network	Out-Of-Network	In-Network	Out-Of-Network
Emergency Room Visits	20% after deductible	20% after deductible	\$200 copay; no deductible (waived if admitted)	\$200 copay; no deductible (waived if admitted)
Durable Medical Equipment	No charge after deductible	50% after deductible	\$0 copay	30% after deductible
Short-Term Rehabilitative Therapy and Chiropractic Care <i>includes 90 total visits, combined between physical, occupational, and speech therapy, 60 visits of chiropractor care per year, and unlimited access to Omada</i>	20% after deductible	50% after deductible	\$20 copay for primary care physician; \$45 copay for specialist	30% after deductible
Treatment of Autism <i>Includes office visits; speech, occupational and physical therapy; psychotherapy; and ABA therapy to manage behavioral issues related to autism. Includes unlimited therapy sessions and unlimited access to RethinkCare with 3 hours of tele-consultation.</i>	20% after deductible	50% after deductible	\$20 copay could apply for certain services or \$45 copay for specialist	30% after deductible
Treatment of Gender Affirming Care	Charge based on site of service	Charge based on site of service	Charge based on site of service	Charge based on site of service
Fertility Treatment <i>provided by Kindbody</i>	Coverage is through Kindbody, a concierge fertility benefit. It provides members with a two + one KindCycle per lifetime and a full suite of fertility treatment options. Additional KindCycle applies if 1st/2nd fail.	Not covered	Coverage is through Kindbody, a concierge fertility benefit. It provides members with a two + one KindCycle per lifetime and a full suite of fertility treatment options. Additional KindCycle applies if 1st/2nd fail.	Not covered
Inpatient Mental Health/ Substance Abuse	20% after deductible	50% after deductible	10% after deductible	30% after deductible
Outpatient Mental Health/ Substance Abuse	20% after deductible	50% after deductible	\$20 copay	30% after deductible



- Medical Plans
- Medical Plan Comparison
- Dental Plans
- Vision Plan
- Pharmacy
- Your 2023 Employee Contributions
- Healthcare Cost Transparency Tool
- Video Doctor Visits
- Expert Second Opinions
- Virtual Physical Therapy
- Diabetes Support
- Chronic Disease Prevention
- Mental Health
- Membership Health Facilities
- Reproductive Health Support
- Brain Health
- Benefits@Play

MEDICAL — NETWORK-ONLY OPTIONS		
	KAISER HMO (CA ONLY)	COLLECTIVE HEALTH IN-NETWORK*
Features	In-Network	In-Network
Incentive Earnings	up to \$500 for employee and \$1,000 for employee + dependents	
Annual Deductible Individual/Family	None	None
Annual Out-of-Pocket Maximum Individual/Family	\$1,500/\$3,000	\$1,500/\$3,000
COVERED EXPENSES		
	What You Pay	
Primary Care Physician Office Visits	\$20 copay	\$20 copay
Specialist Office Visits	\$35 copay	\$35 copay
Preventive Care <ul style="list-style-type: none"><li>• Adult and children from age 17</li><li>• Well-child care through age 16</li><li>• Gender neutral services</li></ul>	\$0 copay	\$0 copay
Lab and X-ray <i>In-Network plan only. Pre-certification required for non-emergent advanced radiology (MRI, PET, etc.)</i>	\$0 copay	\$0 copay
Maternity Care	\$0 copay for office visits \$250 copay for delivery	Initial visit: \$20 copay for primary care physician \$35 copay for specialist \$0 for subsequent visits \$300 copay for delivery
Inpatient Care	\$250 copay	\$300 copay
Outpatient Care	\$100 copay	\$100 copay
Ambulance	\$0 copay	\$0 copay

*\*Not open to new enrollments. The In-Network plan is frozen to new elections, unless you are currently enrolled in the plan. If you decide to leave that plan, you will not be eligible to re-enroll in the future.*



- Medical Plans
- Medical Plan Comparison
- Dental Plans
- Vision Plan
- Pharmacy
- Your 2023 Employee Contributions
- Healthcare Cost Transparency Tool
- Video Doctor Visits
- Expert Second Opinions
- Virtual Physical Therapy
- Diabetes Support
- Chronic Disease Prevention
- Mental Health
- Membership Health Facilities
- Reproductive Health Support
- Brain Health
- Benefits@Play

MEDICAL — NETWORK-ONLY OPTIONS		
	KAISER HMO (CA ONLY)	COLLECTIVE HEALTH IN-NETWORK*
Features	In-Network	In-Network
PCP/Specialist Office Virtual Visit	\$0 copay	\$20 / \$35 copay
Network Behavioral Health Virtual Visit	Not available	\$20 copay
TELEMEDICINE - DOCTOR ON DEMAND		
Acute Video Visit	Not available	\$0 copay
Mental Health Video Visit	Not available	\$20 copay





- Medical Plans
- Medical Plan Comparison
- Dental Plans
- Vision Plan
- Pharmacy
- Your 2023 Employee Contributions
- Healthcare Cost Transparency Tool
- Video Doctor Visits
- Expert Second Opinions
- Virtual Physical Therapy
- Diabetes Support
- Chronic Disease Prevention
- Mental Health
- Membership Health Facilities
- Reproductive Health Support
- Brain Health
- Benefits@Play

MEDICAL — NETWORK-ONLY OPTIONS		
	KAISER HMO (CA ONLY)	COLLECTIVE HEALTH IN-NETWORK*
Features	In-Network	In-Network
Emergency Room Visits	\$100 copay (waived if admitted)	\$200 copay (waived if admitted)
Urgent Care	\$20 copay	\$50 copay
Durable Medical Equipment	\$0 copay	\$0 copay
Short-Term Chiropractic Care <i>Includes physical, speech, occupational, chiropractic, pulmonary rehabilitation, and cognitive therapy</i>	\$20 copay per office visit for physical occupational and speech therapy  \$10 copay (30 visits/year)	\$20 copay for primary care physician \$35 copay for specialist; unlimited visits
Short-Term Rehabilitative Therapy <i>Includes physical, speech, occupational, chiropractic, pulmonary rehabilitation, and cognitive therapy</i>  <i>Collective Health members also have unlimited access to Omada</i>	\$20 copay per office visit for physical occupational and speech therapy  \$10 copay for a group session	\$20 copay for primary care physician \$35 copay for specialist; unlimited visits
Treatment of Autism <i>Includes office visits; speech, occupational and physical therapy; psychotherapy; and ABA therapy to manage behavioral issues related to autism. Includes unlimited therapy sessions and unlimited access to RethinkCare with 3 hours of tele-consultation.</i>	Covered the same as other illness/Rx (subject to applicable specialist copay)	Covered the same as other illness/Rx (subject to applicable specialist copay)  Unlimited maximum per calendar year
Treatment of Gender Affirming Care	Charge based on site of service	Charge based on site of service
Fertility Treatment <i>provided by Kindbody for Collective Health members</i>	Coverage includes services for the diagnosis and treatment of involuntary infertility; 50% coinsurance	Coverage is through Kindbody, a concierge fertility benefit. It provides members with a two + one KindCycle per lifetime and a full suite of fertility treatment options. Additional KindCycle applies if 1st/2nd fail.
Inpatient Mental Health/Substance Abuse	\$250 copay	\$300 copay
Outpatient Mental Health/Substance Abuse	\$20 copay (individual visit)	\$20 copay

\*Not open to new enrollments. The In-Network plan is frozen to new elections, unless you are currently enrolled in the plan. If you decide to leave that plan, you will not be eligible to re-enroll in the future.





- Medical Plans
- Medical Plan Comparison
- Dental Plans
- Vision Plan
- Pharmacy
- Your 2023 Employee Contributions
- Healthcare Cost Transparency Tool
- Video Doctor Visits
- Expert Second Opinions
- Virtual Physical Therapy
- Diabetes Support
- Chronic Disease Prevention
- Mental Health
- Membership Health Facilities
- Reproductive Health Support
- Brain Health
- Benefits@Play

CENTIVO COORDINATED CARE PLAN		
Features	In-Network Coordinated Care through PCP	Out-of-Network Non-PCP Directed Care
Activision Blizzard HSA Contribution	N/A	N/A
Incentive Earnings	up to \$500 for employee and \$1,000 for employee + dependents	
Annual Deductible Individual/Family	None	\$3,000/\$6,000
Coinsurance Employer/Individual	None	50% after deductible
Annual Out-of-Pocket Maximum Individual/Family	\$1,500/\$3,000	\$6,000/\$12,000
COVERED EXPENSES		
	What You Pay	
Primary Care Physician Office Visits	\$0 copay	50% after deductible
Specialist Office Visits	\$0 copay	50% after deductible
Preventive Care <ul style="list-style-type: none"><li>• Adult and children from age 17</li><li>• Well-child care through age 16</li><li>• Gender neutral services</li></ul>	\$0 copay	50% after deductible
Lab and X-ray Pre-certification required for non- emergent advanced radiology services (MRI, PET, etc.)	\$0 copay	50% after deductible
Maternity Care	\$0 copay	50% after deductible





- Medical Plans
- Medical Plan Comparison
- Dental Plans
- Vision Plan
- Pharmacy
- Your 2023 Employee Contributions
- Healthcare Cost Transparency Tool
- Video Doctor Visits
- Expert Second Opinions
- Virtual Physical Therapy
- Diabetes Support
- Chronic Disease Prevention
- Mental Health
- Membership Health Facilities
- Reproductive Health Support
- Brain Health
- Benefits@Play

CENTIVO COORDINATED CARE PLAN		
Features	In-Network Coordinated Care through PCP	Out-of-Network Non-PCP Directed Care
COVERED EXPENSES		
	What You Pay	
Inpatient Care	\$0 copay	50% after deductible
Outpatient Care	\$0 copay	50% after deductible
Ambulance	\$0 copay	\$0 copay
Urgent Care	\$50 copay	\$50 copay
PCP/Specialist Virtual Office Visit	\$0 copay	Not covered
Network Behavioral Health Virtual Visit	\$0 copay	Not covered
Emergency Room Visits	\$200 copay (waived if admitted)	\$200 copay (waived if admitted)
Durable Medical Equipment	\$0 copay	50% after deductible



- Medical Plans
- Medical Plan Comparison
- Dental Plans
- Vision Plan
- Pharmacy
- Your 2023 Employee Contributions
- Healthcare Cost Transparency Tool
- Video Doctor Visits
- Expert Second Opinions
- Virtual Physical Therapy
- Diabetes Support
- Chronic Disease Prevention
- Mental Health
- Membership Health Facilities
- Reproductive Health Support
- Brain Health
- Benefits@Play

CENTIVO COORDINATED CARE PLAN		
Features	In-Network Coordinated Care through PCP	Out-of-Network Non-PCP Directed Care
COVERED EXPENSES		
	What You Pay	
<b>Short-Term Rehabilitative Therapy and Chiropractic Care</b> Includes 90 total visits, combined between physical, occupational, and speech therapy, 60 visits of chiropractor care per year, and unlimited access to Omada	\$0 copay	50% after deductible
<b>Treatment of Autism</b> Includes office visits; speech, occupational and physical therapy; psychotherapy; and ABA therapy to manage behavioral issues related to autism. Includes unlimited therapy sessions and unlimited access to RethinkCare with 3 hours of tele-consultation	\$0 copay	50% after deductible
<b>Treatment of Gender Affirming Care</b>	100% covered	50% after deductible
<b>Fertility Treatment</b> <i>provided by Kindbody</i>	Coverage is through Kindbody, a concierge fertility benefit. It provides members with a two + one KindCycle per lifetime and a full suite of fertility treatment options. Additional KindCycle applies if 1st/2nd fail.	Not covered
<b>Inpatient Mental Health/ Substance Abuse</b>	\$0 copay	50% after deductible
<b>Outpatient Mental Health/ Substance Abuse</b>	\$0 copay	50% after deductible



## Dental Plans

To keep those pearly whites healthy, Activision Blizzard offers the flexibility to choose a dental plan that fits your and your family’s needs. You can choose from two Delta Dental plans or waive coverage.

- **Delta Dental PPO.** This plan pays benefits for covered services provided by any in- or out-of-network dentist. However, you can save money by using a dentist who participates in the Delta Dental PPO network. That’s because in-network dentists have agreed to provide services at lower, contracted rates. For out-of-network services, you’ll pay a percentage of the covered expenses, plus any amounts above reasonable and customary (R&C) charges.

To verify coverage, just give your dental provider your plan’s group number: **17915**

- **DeltaCare USA DHMO.** This plan generally covers only those services provided by an in-network dentist. This cost-effective plan pays 100% of most services after you pay a copay. For each family member, you must use an in-network Primary Care Dentist who will coordinate any treatments by in-network specialists. To verify coverage, just give your dental provider your plan’s group number: **78613**

You will receive a Delta Dental DHMO ID card with an auto-generated dentist based on your zip code in the mail to present to your dental provider at the time of service. If you need to change your dentist, call Delta Dental at **800-422-4234**.

### SOMETHING TO SMILE ABOUT

Both dental plans offer orthodontic, preventive care exams, basic services and major services. The difference is in who you can see and how much you pay.

The DHMO requires a referral to see another dentist and has no plan max as long as you continue to pay copays.

If you need more info, visit <https://www1.deltadentalins.com/activisionblizzard> or call:

- HMO: **800-422-4234**, or
- PPO: **800-765-6003**

DENTAL OPTIONS			
	DELTA DENTAL PPO		DELTACARE USA DHMO*
Features	In-Network	Out-Of-Network	In-Network
Annual Deductible <i>Individual/Family</i>	\$50/\$150		None
Annual Dental Maximum	\$2,000		N/A
Lifetime Orthodontic Maximum	\$2,000		N/A
COVERED SERVICES	What You Pay		
Preventive Services	\$0 copay	\$0 except amounts above contract allowance*	Copays vary
Basic Services <i>Fillings, root canal</i>	20% after deductible**	20% after deductible, plus amounts above contract allowance*	Copays vary
Major Services <i>Crowns, bridges, dentures and implants</i>	50% after deductible	50% after deductible, plus amounts above contract allowance*	Copays vary
Orthodontics <i>Children and adults</i>	50% after deductible	50% after deductible, plus amounts above contract allowance*	Copays vary

\*The DHMO is located in the following States: AR, CA, CO, FL, IL, ME, MA, MI, MN, NJ, NY, OH, OR, PA, TX, VT, VA, WA, WI

\*\*You always pay the deductible and copayment (\$). The coinsurance (%) shows what you pay after the deductible.

- Medical Plans
- Medical Plan Comparison
- Dental Plans
- Vision Plan
- Pharmacy
- Your 2023 Employee Contributions
- Healthcare Cost Transparency Tool
- Video Doctor Visits
- Expert Second Opinions
- Virtual Physical Therapy
- Diabetes Support
- Chronic Disease Prevention
- Mental Health
- Membership Health Facilities
- Reproductive Health Support
- Brain Health
- Benefits@Play





# Vision Plan

Are you squinting? Well, don't worry. Good vision is on the horizon with Activision Blizzard vision coverage. You always have a choice of eye care providers. When you receive care from an:

- **In-network provider** (*VSP Signature Network*), your costs will be lower. You don't have to fill out any forms or file any claims.
- **Out-of-network provider** (*Non-VSP provider*), you will typically pay more out of pocket. You pay the provider in full and submit a claim to VSP for reimbursement. The plan has a set reimbursement amount for each service.

Just give your SSN/National ID to the VSP provider and they will be able to verify your coverage. Questions? Go to <https://www.vsp.com> or call **800-877-7195**.

VISION		
	VSP	
Features	In-Network	Out-Of-Network
Copay	\$15	N/A
COVERED SERVICES	What You Pay	
Exam Once every 12 months	\$0 after copay	You receive up to \$50 allowance
Frames Once every 24 months	After copay, you receive up to \$150 allowance plus 20% off any out-of-pocket costs	You receive up to \$70 allowance

- Medical Plans
- Medical Plan Comparison
- Dental Plans
- Vision Plan
- Pharmacy
- Your 2023 Employee Contributions
- Healthcare Cost Transparency Tool
- Video Doctor Visits
- Expert Second Opinions
- Virtual Physical Therapy
- Diabetes Support
- Chronic Disease Prevention
- Mental Health
- Membership Health Facilities
- Reproductive Health Support
- Brain Health
- Benefits@Play



- Medical Plans
- Medical Plan Comparison
- Dental Plans
- Vision Plan
- Pharmacy
- Your 2023 Employee Contributions
- Healthcare Cost Transparency Tool
- Video Doctor Visits
- Expert Second Opinions
- Virtual Physical Therapy
- Diabetes Support
- Chronic Disease Prevention
- Mental Health
- Membership Health Facilities
- Reproductive Health Support
- Brain Health
- Benefits@Play

VISION		
	VSP	
Features	In-Network	Out-Of-Network
<b>Lenses</b> Once every 12 months <ul style="list-style-type: none"><li>• Single vision</li><li>• Lined bifocal</li><li>• Lined trifocal</li><li>• Standard progressive</li></ul>	\$0 after copay	<b>You receive an allowance of:</b> <ul style="list-style-type: none"><li>• Up to \$50</li><li>• Up to \$75</li><li>• Up to \$100</li></ul>
<b>Lens Options</b> <ul style="list-style-type: none"><li>• Premium progressive lenses</li><li>• Custom progressive lenses</li><li>• Anti-reflective coating: \$30 copay</li></ul>	<b>You receive an allowance of:</b> <ul style="list-style-type: none"><li>• Up to \$50</li><li>• \$80 - \$90</li><li>• \$120 - \$160</li></ul>	<b>You receive an allowance of:</b> <ul style="list-style-type: none"><li>• Up to \$75</li></ul>
<b>Contact Lenses</b> Once every 12 months instead of frames and lenses	Up to \$60 copay for contact lens exam (fitting and evaluation) and \$130 allowance for cost of contact lenses	You receive up to \$105 allowance
<b>Laser Vision Correction</b>	LASIK vision correction, up to \$1,000 per eye; once per lifetime  Average of 15% off the regular price or 5% off the promotional price from contracted facilities	
<b>KidsCare</b> Covered dependent children	Two (2) exams every 12 months; Frames every 12 months	

*Note: If you purchase vision services/products through the plan at Costco or any other VSP Affiliate Provider, no claim form is needed.*





- Medical Plans
- Medical Plan Comparison
- Dental Plans
- Vision Plan
- Pharmacy
- Your 2023 Employee Contributions
- Healthcare Cost Transparency Tool
- Video Doctor Visits
- Expert Second Opinions
- Virtual Physical Therapy
- Diabetes Support
- Chronic Disease Prevention
- Mental Health
- Membership Health Facilities
- Reproductive Health Support
- Brain Health
- Benefits@Play

## Pharmacy

Under each medical plan, generic preventive drugs are covered at 100%. You’ll also pay less when you buy regular generic drugs or use mail-order for ongoing medications. But, prescription benefits work much differently under the Collective Health CDHP Plan than the traditional medical plans (i.e., Collective Health PPO 500, Centivo Coordinated Care Plan, and In-Network and HMO plans).

CVS and WithMe will be enforcing a Dispense as Written (DAW) rule meaning a penalty will be imposed when a brand name drug is chosen over an equivalent generic drug, unless overridden by an independent medical review.

**Activision Blizzard** works with RxSS to help you manage the rising cost of prescription drugs. This free and confidential service connects with your **Collective Health** medical plan to show you all the lower-cost options you have for your medications. RxSS doesn’t replace your **CVS** prescription plan; it’s an additional program designed to help you and your family save money.

Activate your account today to get started: [activisionblizzard.rxsavingsolution.com/register](https://activisionblizzard.rxsavingsolution.com/register)

Fertility treatment medications are provided through Kindbody.

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## Collective Health CDHP Plan

With the exception of generic preventive medications which are always covered at 100%, you pay the full cost of prescriptions until you meet the annual deductible. Your initial visits to the pharmacy may be more expensive at first, but that’s why the company contributes money to your HSA. You can use your HSA debit card at the pharmacy to help cover those higher costs. After you meet the deductible, you pay copays for generic drugs and coinsurance for brand names.

## Collective Health PPO 500 and In-Network plans and HMO

Under these traditional medical plans, you pay copays for generic and brand-name drugs, even if you haven’t met the deductible. Generally, copays are lower for generics and higher for preferred and non-preferred brand names.

## Centivo Coordinated Care Plan

When you enroll in the Centivo Coordinated Care Plan, your pharmacy benefits will be provided by WithMe Health. WithMe’s network includes all major national chains. As a WithMe Health member, you’ll have access to their state-of-the-art mobile app, where you can: access your digital ID card and benefit information; manage your medications and find nearby network pharmacies; keep track of your drug costs and copays; and get real time answers to any questions you may have about your medications and pharmacy benefits.





- Medical Plans
- Medical Plan Comparison
- Dental Plans
- Vision Plan
- Pharmacy
- Your 2023 Employee Contributions
- Healthcare Cost Transparency Tool
- Video Doctor Visits
- Expert Second Opinions
- Virtual Physical Therapy
- Diabetes Support
- Chronic Disease Prevention
- Mental Health
- Membership Health Facilities
- Reproductive Health Support
- Brain Health
- Benefits@Play

MEDICAL — CDHP AND PPO 500 OPTIONS				
	CDHP		PPO 500	
Features	In-Network	Out-of-Network	In-Network	Out-of-Network
PRESCRIPTION DRUGS (generic/preferred brand/non-preferred brand)				
<b>Retail Pharmacy</b>  30-day supply (You are not required to use a CVS pharmacy)	Preventive generics: 100% covered  Generic: \$4 copay after deductible  Preferred Brand: 20% (\$20 min/\$45 max) after deductible  Non-Preferred Brand: 35% (\$40 min/\$100 max) after deductible  Copay increases by \$10 for select maintenance drugs after the second refill	Deductible and 50% coinsurance	Preventive generics: 100% covered  Generic: \$10 copay  Preferred Brand: \$30 copay  Non-Preferred Brand: \$60 copay  Copay increases by \$10 for select maintenance drugs after the second refill	40% after deductible
<b>Home Delivery</b>  90-day supply (Available at CVS retail at home delivery pricing)	Preventive generics: 100% covered  Generic: \$10 copay after deductible  Preferred Brand: 20% (\$50 min/\$125 max) after deductible  Non-Preferred Brand: 35% (\$70 min/\$175 max) after deductible	Not covered	Preventive generics: 100% covered  Generic: \$20 copay  Preferred Brand: \$60 copay  Non-Preferred Brand: \$120 copay	Not covered
<b>Specialty Pharmacy</b>	All Specialty medications need to be filled by CVS Specialty. Questions can be directed to <b>800-237-2767</b>	Not covered	All Specialty medications need to be filled by CVS Specialty. Questions can be directed to <b>800-237-2767</b>	Not covered

**Note:** This enrollment guide constitutes a summary of material modifications (SMM) to the 2022 summary plan description (SPD). It is meant to supplement and/or replace certain information in the SPD, so retain it for future reference along with your SPD. Please share these materials with your covered family members.





- Medical Plans
- Medical Plan Comparison
- Dental Plans
- Vision Plan
- Pharmacy
- Your 2023 Employee Contributions
- Healthcare Cost Transparency Tool
- Video Doctor Visits
- Expert Second Opinions
- Virtual Physical Therapy
- Diabetes Support
- Chronic Disease Prevention
- Mental Health
- Membership Health Facilities
- Reproductive Health Support
- Brain Health
- Benefits@Play

MEDICAL — NETWORK-ONLY OPTIONS		
	KAISER HMO (CA ONLY)	COLLECTIVE HEALTH IN-NETWORK*
Features	In-Network	In-Network
PRESCRIPTION DRUGS - CVS/CAREMARK		
<b>Retail Pharmacy</b> Up to 30-day supply <i>(You are not required to use a CVS pharmacy for the In-Network Plan)</i>	Generic: \$10 copay Brand: \$30 copay Non-Preferred Brand: covered with exceptions	Preventive generics: 100% covered Generic: \$10 copay Preferred Brand: \$30 copay Non-Preferred Brand: \$60 copay; copay increases by \$10 for select maintenance drugs after the second refill
<b>Home Delivery</b> Up to a 90-day supply** <i>(Available at CVS retail at home delivery pricing for the In-Network Plan)</i>	Generic: \$20 copay Brand: \$60 copay	Preventive generics: 100% covered Generic: \$20 copay Preferred Brand: \$60 copay Non-Preferred Brand: \$120 copay
<b>Specialty Pharmacy</b>	\$30 copay	All Specialty medications need to be filled by CVS Specialty. Questions can be directed to <b>800-237-2767</b>

\*Not open to new enrollments. The In-Network plan is frozen to new elections, unless you are currently enrolled in the plan. If you decide to leave that plan, you will not be eligible to re-enroll in the future.

\*\*100-day supply applies to Kaiser HMO in CA

MEDICAL — CENTIVO COORDINATED CARE PLAN		
	COORDINATED CARE PLAN	
Features	In-Network	Out-of-Network
<b>Retail Pharmacy</b> <ul style="list-style-type: none"><li>Up to 30-day supply</li><li>Includes specialty medications</li><li>Available at all national chains</li></ul>	Preventive generic: \$0 copay Generic: \$0 copay Preferred Brand: \$30 copay Non-Preferred Brand: \$60 copay Maximum two maintenance prescription fills at retail, after which a \$10 penalty will apply for each subsequent fill.	50% after deductible
<b>Home Delivery</b> <ul style="list-style-type: none"><li>Up to 90-day supply</li><li>Includes specialty medications</li></ul>	Preventive generic: \$0 copay Generic: \$0 copay Preferred Brand: \$60 copay Non-Preferred Brand: \$120 copay	50% after deductible





- Medical Plans
- Medical Plan Comparison
- Dental Plans
- Vision Plan
- Pharmacy
- Your 2023 Employee Contributions
- Healthcare Cost Transparency Tool
- Video Doctor Visits
- Expert Second Opinions
- Virtual Physical Therapy
- Diabetes Support
- Chronic Disease Prevention
- Mental Health
- Membership Health Facilities
- Reproductive Health Support
- Brain Health
- Benefits@Play

# YOUR 2023 EMPLOYEE CONTRIBUTIONS

HEALTH PLANS				
	Employee Only	Employee + Spouse/ Domestic Partner*	Employee + Child/Children	Employee + Family
	Your pre-tax bi-weekly cost			
MEDICAL PLANS				
CDHP	\$0	\$80	\$68	\$108
PPO 500	\$95	\$230	\$196	\$338
In-Network**	\$67	\$182	\$156	\$250
Centivo Coordinated Care Plan <small>(So. CA only)</small>	\$44	\$119	\$102	\$164
Kaiser HMO <small>(CA only)</small>	\$79	\$199	\$171	\$274
MEDICAL PLAN SURCHARGES				
Tobacco User Surcharge <small>(if applicable)</small>	\$18.46	\$18.46	\$18.46	\$18.46
Working Spouse/DP Surcharge <small>(if applicable)</small>	N/A	\$46.15	N/A	\$46.15
DENTAL PLANS				
Dental HMO	\$4	\$8	\$7	\$11
Dental PPO	\$7	\$13	\$14	\$19
VISION PLAN				
VSP	\$2	\$4	\$4	\$8

\*Cost to the employee to cover a Domestic Partner will be deducted on an after-tax basis. The cost to Activision Blizzard to cover a Domestic Partner is considered income to the employee and employees will be subject to imputed income and related income tax expenses.

\*\*Not open to new enrollments. The In-Network plan is frozen to new elections, unless you are currently enrolled in the plan. If you decide to leave that plan, you will not be eligible to re-enroll in the future.



- Medical Plans
- Medical Plan Comparison
- Dental Plans
- Vision Plan
- Pharmacy
- Your 2023 Employee Contributions
- Healthcare Cost Transparency Tool
- Video Doctor Visits
- Expert Second Opinions
- Virtual Physical Therapy
- Diabetes Support
- Chronic Disease Prevention
- Mental Health
- Membership Health Facilities
- Reproductive Health Support
- Brain Health
- Benefits@Play

## Medical Plan Surcharges

### Tobacco User Surcharge

Tobacco users will pay a \$40 per month premium surcharge for medical coverage. The surcharge will apply to any covered family member who has used tobacco products in the six months prior to the coverage period. Once you or a covered family member is tobacco free for six consecutive months, you can email Benefits and request to remove the surcharge.

If you’re enrolled in one of our medical plans, you and your covered dependents age 18+ have access to Workit Health, a free addiction support program that can help you moderate or quit smoking. To register, visit <https://www.workithealth.com/employers/abk/>, select Online Therapy, and then enter Employer Code: WorkitABK.

### Working Spouse/Domestic Partner Surcharge

The Working Spouse/Domestic Partner Surcharge is an additional \$100 per month added to your monthly medical premium if you meet all of the following conditions:

- Your spouse/domestic partner is employed full time (as defined by your spouse’s/DP’s employer) or your spouse/DP works on average 30 hours or more per week; and
- Your spouse’s/DP’s employer provides your spouse with access to employer-sponsored medical insurance; and
- Your spouse/DP does not enroll in medical insurance with his or her own employer and chooses instead to enroll in an Activision Blizzard-sponsored medical plan.

If you meet all of the conditions above, the Working Spouse/DP Surcharge applies to you and you will pay an additional \$100 per month for your medical coverage.

If you do not meet all the conditions above, you will not be charged the surcharge. Also, if your spouse/DP enrolls in his or her employer’s medical coverage and your spouse/DP is enrolled in AB’s plan as secondary coverage, you will not be charged the surcharge.

*The level of premium changes if a status change occurs:*

- If your spouse/DP lost coverage due to his or her employment change, provide proof and the date his or her coverage and employment changed within 30 days of the event; or
- If your spouse/DP is going through an open enrollment period, provide proof and the date of his or her open enrollment period.

## UPDATE YOUR TOBACCO USER AND WORKING SPOUSE/DP INSURANCE STATUS

If you or a covered family member use tobacco, you need to claim the Tobacco User Surcharge.

Also, if you choose to cover a spouse or domestic partner who has access to medical coverage through an employer, you need to claim the Working Spouse/DP Surcharge.

Claim the surcharges in Workday under the Health Information section.





# ADDITIONAL CARE SUPPORT

Additional Medical Programs available on Collective Health and Centivo Coordinated Care plans

## Healthcare Cost Transparency Tool from Healthcare Bluebook

Healthcare Bluebook helps you see which providers are most cost-effective per procedure- prices for the same in-network procedure can vary by up to 500%. Healthcare Bluebook can help you easily compare prices to know if you’re paying more than necessary, for free. To access the [HCBB website](#) or app login to your Benefits@Play Castlight account.

**Bonus:** you can earn points in Benefits@Play and cash rewards for using Healthcare Bluebook.

## Video Doctor Visits from Doctor On Demand

Doctor On Demand allows you to see a doctor from home via live video chat- Doctor On Demand’s medical doctors can diagnose, treat, and write prescriptions to your local pharmacy for most non-emergency conditions. Meet with a board-certified doctor or licensed psychologist or psychiatrist through live video with the Doctor On Demand app.

Acute video doctor visits for PPO 500, Centivo Coordinated Care Plan and In-Network plans are \$0 copay and \$49 for users on the Collective Health CDHP if they have not met the deductible (the plan covers 80% of the cost after the deductible has been met).

Behavioral health video visits for the PPO 500 and In-Network plans are a \$20 copay, Centivo Coordinated Care Plan are a \$0 copay, and the cost varies for telemedicine visits in the CDHP plan if they have not met the deductible (the plan covers 80% of the cost after the deductible has been met).

To use the program, simply download the app and create an account with your insurance information.

## Expert Second Opinions & Personal Care Team Support

Included Health gives you and your immediate or extended family members (includes spouse/DP, children, legal dependents, parents, siblings, and in-laws) fast access to a care team to answer all health questions and a second opinion from a leading expert- all at no cost. Included Health allows you to connect with nationally recognized experts for a second opinion, either on the phone, over the web, or through the Included Health mobile application. If you’re not sure where to start with your care, Included Health can help you find a high quality in-network doctor and even assist with scheduling doctor’s appointments on your behalf. Get started on the right treatment path from day one so you can get better, faster.

To get started call **800-929-0926**, visit the [Included Health website](#), or open the app.

**Note:** Included Health services are available and covered at no cost to you, however any follow-up treatment or doctors visits may have associated costs.

## Virtual Physical Therapy From Omada for Joint and Muscle Health

Back, shoulder, neck, or knee aches? With Omada, you’ll be able to quickly connect with an expert physical therapist from home, work, that nice shady spot in the park, or wherever. No referral is necessary to start. After an initial live video visit, you’ll be prescribed a personalized treatment plan. But don’t worry, you won’t be left hanging. The app makes it easy to stay connected with your physical therapist, who’ll monitor your progress, adjust your exercises as needed, and provide support throughout treatment – all at no cost to you. Don’t you feel better already?

## DOCTOR ON DEMAND ADVANTAGES

- Convenient.** Now get care 24/7 no matter where you are in the U.S.
  - Fast.** No waiting for an appointment. Get an immediate diagnosis and, if needed, a prescription, and start treating your condition right away.
  - Save money.** It’s a cost-effective alternative to urgent care or the emergency room.
  - Superior care.** You’ll be talking face-to-face over video with a network board-certified physician who will share a report with your regular doctor.
- To get started, go to [www.DoctorOnDemand.com/ab](http://www.DoctorOnDemand.com/ab) or call 800-997-6196.

- Medical Plans
- Medical Plan Comparison
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To get started, visit the [Omada website](#) and sign up for a personalized version of the Omada app.

Pre-diabetes and Type 2 Diabetes Reversal from Virta

**Virta** is a clinically-proven treatment that reverses pre-diabetes and type 2 diabetes. The published results of Virta’s clinical trial show that their patients reduce their blood sugar and A1c, all while removing diabetes medications, losing weight, and reducing inflammation. Virta uses nutritional ketosis to treat the root causes of type 2 diabetes - insulin resistance and carbohydrate intolerance. There is NO calorie counting, starvation, new medications, or required exercise. Virta offers continuous medical supervision from a doctor, personal one-on-one health coaching from nutrition and behavior experts, biomarker testing supplies (scale, meter, blood glucose and blood ketone strips, and more), access to a private patient community, and exclusive library of resources, including how-to videos, meal plans, recipes, and guides.

Chronic Disease Prevention from Newtopia

Newtopia is an easy way to develop sustainable healthy habits based on who you are, so you can feel your best and start living your best life. Do your well-being goals include:

- losing weight
- managing blood pressure
- lowering cholesterol
- lowering blood sugar levels
- avoiding future health challenges
- improving chronic conditions?

Then Newtopia is for you!

Combining hyper-personalized 1-on-1 coaching, convenient smart tools and a user-friendly app, Newtopia helps you improve your physical and emotional well-being by replacing unhealthy behaviors

with healthy habits that last. There’s even an optional test that reveals the impact your genes have on appetite & cravings, weight gain, resilience to stress, sensitivity to caffeine, sleep cycle, and motivation to exercise.

Login to your Castlight account to take their quick eligibility test to see if you are eligible.

**Bonus:** you can earn points in Benefits@Play and for participating in Newtopia’s coaching plans.

Employee Assistance Program (EAP) from Spring Health

**Personalized** care that starts with a mental health online assessment designed to find the right care for each participant and helps track progress.

**Dedicated** support through a personal Care Navigator, a licensed clinician, will support you by explaining the many options within Spring Health, giving advice, connecting you to a therapist, and setting appointments for you following the online assessment.

**Inclusive** environment - the Spring Health provider network is diverse across specialty, gender, race, LGBTQ+, and language. All services are confidential, and information provided by members is never shared with ABK.

A few highlights include:

- Moments, a library of digital wellness exercises to support your mental well-being.
- WellSprings Conversations, member-facing webinars led by experts which will be promoted on The Hub.
- Professional coaching to help with setting and reaching goals, resources for legal, financial, and childcare assistance, and more.
- Counselors who specialize in working with dependents aged 6 - 17.

To get started, register and complete a mental health assessment at <https://benefits.springhealth.com/abk/>.

ADDITION SUPPORT FROM WORKIT HEALTH

Workit Health offers expert addiction support from home the moment you’re ready for it, via live chat and video appointments. Workit Health’s recovery coaches help you moderate or quit drinking, drugs, smoking or behaviors like gambling. Meet with your coach weekly to stay accountable to your recovery goals. Work through a customized curriculum built on evidence-based techniques to help you develop healthier coping methods.

To get started with Workit Health’s online therapy program, [download the Workit Health app](#) and sign up with code [workitabk](#).



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Membership to Gyms, Studios, and Health Facilities from Gympass

Gympass is a global corporate wellness platform that provides access to thousands of gyms, studios, and health facilities to its users through a single membership. Users can access a range of activities, including gym sessions, yoga classes, and Pilates workouts, and track their progress using the Gympass app. The platform is designed to promote physical activity and overall wellness in the workplace and offers subsidized memberships. Gympass also offers family plans, which allow employees to add up to three dependents at a discounted rate, including their eligible spouse/domestic partner, and track their progress alongside their own. Bonus: you can earn points in Benefits@Play and cash rewards for using Gympass.

Pregnancy, Parenting and Reproductive Health Support from Ovia

Ovia Health is an individual and family health benefit designed to guide you through some of life’s biggest transitions: planning and starting a family, navigating pregnancy, balancing life as a working parent, and managing menopause. Within Ovia Health’s three apps, you have access to clinically-backed content, personalized health insights, and unlimited support from Ovia’s team of health coaches, including registered nurses and certified nurse midwives. Download the Ovia app that’s right for you. After you register, select “I have Ovia Health as a benefit” to gain access to premium features. Bonus: you can earn points in Benefits@Play and cash rewards for using Ovia.

Brain Health from Total Brain

Total Brain helps you understand and train your brain. After an online assessment, the platform will suggest personalized brain and mind training exercises to improve your mental health and fitness. There are over 40 exercises designed to help you consolidate strengths and improve areas for opportunities- everything from increasing positivity to sharpening focus and memory. Total Brain can also help you combat stress before it hits by strengthening cognitive and emotional brain capacities to help improve your resilience. Bonus: you can earn 250 points in Benefits@Play for taking an initial brain health assessment and 30 points daily for completing 3 activities in Total Brain.





# Benefits@Play

You can’t just “stay healthy.” You need to be proactive and make wellbeing a priority, and Activision Blizzard wants to help you and your family do just that. All regular full-time employees, and temporary employees enrolled in the CDHP have opportunities to earn incentives to offset the cost of their medical, prescription, dental, and vision expenses as well as other expenses related to their health and wellbeing. Your enrolled spouse or domestic partner can also earn health incentives for taking part in a variety of healthy activities.

When you choose the CDHP plan, the incentives you and your spouse or domestic partner earn will be credited to your HSA and can be used for many **qualified healthcare expenses**, and can also be used to offset your deductible.

New Hires enrolling in the Benefits@Play program will have a \$50 subsidy waiting for them to use in the Amazon Fitness Store toward a fitness device of their choice. More information can be found on [www.benefitsforeveryworld.com](http://www.benefitsforeveryworld.com).

Programs:

- Activity Tracking
  - Food Tracking
  - Sleep Tracking
  - Fair Healthcare Prices
  - Brain Health and Training
  - Fertility, Pregnancy, and Child Milestone tracking
- Gym Membership Discounts
  - Parenting Support
  - Personalized Health Coach
  - Mental Health Wellbeing
  - Financial Coaching
  - Healthy Habit tracking and Self-Directed Step Challenges

Annual Incentive Maximums:

- Enrolled in PPO 500/HMO/Centivo Coordinated Care Plan/In-Network Plans*

  - \$500 for employee only
  - \$1,000 for employee + dependent(s)
- Enrolled in the CDHP Plan*

  - \$1,000 for employee only
  - \$2,000 for employee + dependent(s)

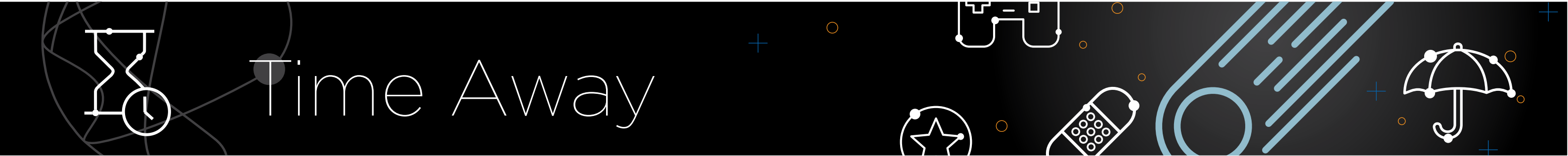
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## NOTICE OF AVAILABILITY OF ALTERNATIVES (FOR HEALTH-CONTINGENT WELLBEING PROGRAMS)

Your health plan is committed to helping you achieve your best health. Rewards for participating in a wellbeing program are available to all employees.

If you think you might be unable to meet a standard for a reward under this wellbeing program, you might qualify for an opportunity to earn the same reward by different means.

Contact us at [benefits@activisionblizzard.com](mailto:benefits@activisionblizzard.com) and we will work with you (and, if you wish, with your doctor) to find a wellbeing program with the same reward that is right for you in light of your health status.



- Vacation
- Health Time
- Holidays
- Flexible Holidays
- Leave of Absence

## TIME AWAY

We know you have a life and family outside of work, and it’s important to have balance. We offer several opportunities to take time away from work so you can recharge, stay balanced and take care of you.

### Vacation

All full time regular US employees receive 20 days vacation accrued annually.

### Health Time

You are eligible for nine days (or 72 hours) of health pay each year (prorated from date of hire). Health pay is granted January 1st or upon your hire date.

### Holidays

Each calendar year the Company provides paid holidays

### Flexible Holidays

You will receive up to two flexible holidays annually based on your date of hire. These days can be used for a federal holiday not currently on the company calendar, days that have religious or cultural significance, or your birthday.

### Leave of Absence

Receive a minimum of 10-weeks fully paid leave of absence time for the following: The birth or adoption of a child, Compassion leave to spend with an immediate family member with a terminal diagnosis and is in their last year of life, and Extended Bereavement in the event of a loss of an immediate family member.

For more information and details, visit the [HR SupportDesk](#).





- Leave of Absence
- Fertility Treatment from Kindbody
- Family Care Benefits
- Happiest Baby - SNOO
- Adoption/Donor/Surrogacy Reimbursement
- Wellthy
- RethinkCare
- Dependent Spending Account (DCA)

## FAMILY AND CAREGIVING

When you need additional time away to care for yourself or loved ones, you have options.

### Leave of Absence

The Company offers benefit programs and services to support your physical, mental and emotional well-being. To further meet your needs, a variety of options are available through our leaves of absence programs. Leaves are granted and administered in accordance with federal/state laws.

### Family and Medical Leave

Family and Medical Leave (FMLA) allows eligible employees to take job protected, unpaid time off for up to 12 work weeks in a rolling 12-month period measured backward from the date your leave begins. FMLA leave can be used for:

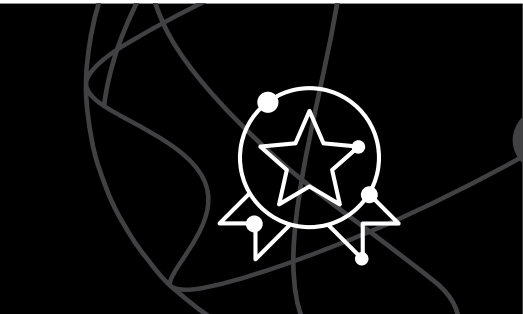
- The birth of your child
- Care for your child after birth or placement with you for adoption or foster care
- A serious health condition of your spouse, child or parent
- Your own serious health condition, including pregnancy and pregnancy-related conditions
- Qualifying Exigency Leave
- Military Caregiver Leave
- Parental Leave

Full-time regular and part-time (30 hours or more/week) employees are eligible for up to 10 weeks of paid parental leave, in addition to any other applicable state and federal leave programs, to care for and bond with a newborn or newly adopted child. Parental Leave includes:

- Maternity Leave
- Paternity Leave
- Adoption of an eligible child

### TO REQUEST A LEAVE OF ABSENCE

For questions or further assistance, please contact [leaves@activisionblizzard.com](mailto:leaves@activisionblizzard.com)



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- Leaves for foster care placement are ineligible for company paid parental leave.

Compassion Leave

Full-time regular and part-time (30 hours or more/week) employees are eligible for up to 10 weeks of paid compassion leave, in addition to any other applicable state and federal leave programs, to care for and spend time with a spouse/domestic partner, child/step-child or parent/step-parent who is terminally ill with life expectancy at 12 months or less.

Extended Bereavement Leave

Full-time regular and part-time (30 hours or more/week) employees are eligible for up to 10 weeks of paid extended bereavement leave, in the event of an unexpected, sudden death of a spouse/domestic partner or child/stepchild.

Personal Leave of Absence

Personal leaves of absences are granted on a discretionary basis for a maximum period of up to 180 days. Personal leaves are unpaid and unprotected, and you may be required to use any available accrued time.

Military Leave/Reserve Duty

If you enter active military duty in the U.S. Armed Services or National Guard, or are required to attend training as a member of a reserve unit, you will be eligible for a leave of absence based on federal and state law. Where applicable, the Company provides eligible employees with military differential pay (the difference between normal base compensation and the pay received while on military duty). Please be sure to provide your manager and HR with the military orders calling you to active duty or other proof as far in advance of departure as possible.

Fertility Treatment from Kindbody

Activision Blizzard offers enhanced fertility & family building benefits through Kindbody for you and your spouse/partner.

Kindbody believes that everyone should have access to convenient, affordable fertility and family-building care. Kindbody services range from fertility treatments, including IVF and egg freezing, to gynecology, wellness, and a strong focus on inclusivity for family building of all types.

**Regular full-time employees and their spouse/partners enrolled in the Collective Health or Centivo Plans (including temporary full-time employees enrolled in Collective Health)** are eligible for 2 KindCycles of

fertility services including IVF, IUI, and egg/embryo/sperm preservation. If after 2 KindCycles you have not achieved a live birth, you will be eligible for 1 additional KindCycle. The fertility benefit will cover no more than a total of 3 KindCycles per lifetime. KindCycle coverage is subject to any applicable plan copays, coinsurance and deductible requirements on your Collective Health or Centivo plans. (Note: any fertility services obtained under the prior Progyny benefit will count towards the new lifetime maximum.)

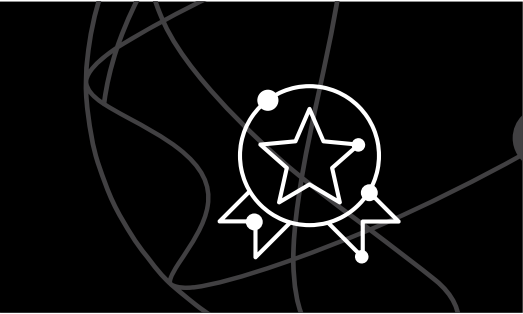
**All regular full time employees** are eligible for up to \$20,000 per lifetime for eligible third party reproduction (donor and surrogacy) and adoption services. This benefit will be available the first day following the completion of 6 months of service. (Note: temporary full-time employees and spouses/partners are not eligible for the third party reproduction and adoption benefit.)

**With the Kindbody benefit, all members will have access to:**

- A dedicated Patient Care Navigation Team available to support you through your journey
- Organizations and resources to help navigate donor, surrogacy and adoption services
- LGBTQ+ family building options
- Personalized patient portal with appointment scheduling and provider messaging capability, giving you convenient and transparent around-the clock visibility
- Kindbody’s virtual wellness/holistic health services at a discounted rate
- White-glove guidance for care path
- Live and virtual events

Questions?

If you have any questions, contact Kindbody at **[employeebenefits@kindbody.com](mailto:employeebenefits@kindbody.com)** or by phone at 855-423-2286. Kindbody’s Patient Care Navigators are available to explain the details of the coverage, assist with finding a Kindbody Signature Clinic or a network Partner Clinic, and guide Activision Blizzard members through the process every step of the way.



## Family Care Benefits

Care benefits are available to support you as you’re trying to manage it all while caring for those you love, including yourself. Care benefits Include:

- **Care Membership** – Post jobs, search, and reach out to local caregivers, to find care for children, adults, pets, housekeeping, tutors, and more
- **Lactation and Breastfeeding Support** – Unlimited 24/7 access to certified lactation consultants who provide coaching to help new parents overcome common breastfeeding challenges
- **Milkship** – Milk shipping program that enables employees of the Company who travel for work, to pump, store, and transport their milk home to baby
- **LifeMart Discounts** – Members-only discount programs offering nationwide offers and savings on major brands and everyday essentials

Enroll to access your Care benefits; [activisionblizzard.care.com](https://activisionblizzard.care.com) or **866-814-1638**.

## Happiest Baby – SNOO

Boost your baby’s sleep (and your own!) with the SNOO smart sleeper! We partner with Happiest Baby to provide our expectant parents with the SNOO smart sleeper rental; company-paid for 6 months (birth to 6 months of age). For more information and to request a rental code, please contact [leaves@activisionblizzard.com](mailto:leaves@activisionblizzard.com).

## Adoption/Donor/Surrogacy Reimbursement

All regular full time employees are eligible for up to \$20,000 per lifetime for eligible third party reproduction (donor and surrogacy) and adoption services. This benefit will be available the first day following the completion of 6 months of service. (Note: temporary full-time employees and spouses/partners are not eligible for the third party reproduction and adoption benefit.)

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If you have any questions, contact Kindbody at [employeebenefits@kindbody.com](mailto:employeebenefits@kindbody.com) or by phone at **855-423-2286**.

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**Wellthy**  
**RethinkCare**  
**Dependent Spending Account (DCA)**





## Family Care Coordination from Wellthy

Wellthy helps individuals and families manage and coordinate care for a chronically ill, aging, or disabled loved one.

With Wellthy, you'll get connected with a Care Coordinator who has skills and experience that match your needs. Your Care Coordinator will then create a personalized plan for you and get to work researching, calling, and getting things done, so you can focus on taking care of yourself or your loved one.

Wellthy is available at no additional cost to you. To get started visit the [Wellthy website](#) and register or call **877-588-3917**.

## Family Support from RethinkCare

Raising kids is tough. RethinkCare provides family support when you need it.

You gain 24/7 access to consultations with a dedicated behavior expert and unlimited use of the website filled with step-by-step videos, resources, and exclusive content developed to help families raising children with learning, social or behavioral challenges, or developmental disabilities. The program has no age restriction, requires no diagnosis, and is completely confidential.

Employees have access to 3 hours of 1-on-1 virtual consultations with a behavioral therapist or special educator. To get started, simply visit the [RethinkCare website](#) and use code ABK to enroll or text RETHINK to 797979.

## Dependent Spending Account (DCA)

A dependent daycare (DCA) is a flexible spending account that allows you to contribute a portion of your paycheck tax-free to pay for qualified dependent care expenses, so that you and your spouse can either work or look for work. The IRS limits annual contributions to \$5,000 on income tax returns if single or married filing jointly, and \$2,500 if married filing separately. You can use your DCA to pay for care for children under age 13 that you claim as dependents, as well as adults or other relatives that are incapable of caring for themselves (if you provide more than 50% of their support).

**Note:** We will not have a grace period in 2023 for Dependent Care FSA. All unused funds remaining after April 30, 2023 will be forfeited. You will have until April 30, 2024 to reimburse yourself with your 2023 funds for expenses incurred from January 1, 2023 to December 31, 2023.

You cannot make changes to your election amount unless you experience a qualified life event and submit your changes within 30 days. You are not automatically re-enrolled in this account annually, you must re-elect this account during open enrollment or within 30 days during a qualified life event.

Additionally, DCA funds are subject to IRS discrimination testing annually; thus, the IRS may determine that you are ineligible for the full \$5,000 election mid-way through the year. If you are impacted by this testing you will be notified by the benefits team and your election will be automatically reduced to the amount the IRS approves.

### REIMBURSEMENTS

This account is managed by HealthEquity and funded as contributions are made from your paycheck. If you only have a DCA you will not receive a debit card to use for payment. Instead, all claims for reimbursement must be submitted through the HealthEquity Member Portal. If you have any other fund account (HSA, FSA, etc), you can use your debit card for payment. For more information, please refer to the [DCA FAQ](#), or email [memberservices@healthequity.com](mailto:memberservices@healthequity.com).

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- Term Life Insurance
- Accident Insurance
- Disability Insurance
- Supplemental Life & Income Protection
- Legal Protection
- Auto, Home, Pet, and Renters Insurance
- Medical Benefits Abroad
- Travel Assistance

# INCOME PROTECTION

At Activision Blizzard, we’ve got you covered. We provide company-paid income protection benefits—life insurance, accident insurance, short-term and long-term disability—that can protect you and your dependents financially if you are unable to work because of illness or injury. Insurance can fill a number of financial gaps for a family recovering from an illness, injury, or worse. After a loss of income, many families have to reduce their standard of living. Consider what your family would need to cover:

- Medical bills and funeral expenses
  - Living expenses (housing, food, clothing, utilities)
  - Large expenses (rent or mortgage, education)
- Taxes and debts that need to be settled

Income protection benefits provide financial security and peace of mind and are administered by Aflac.

## Term Life Insurance

Term Life insurance pays a benefit to your beneficiary or beneficiaries upon your death. You automatically receive company paid life insurance.

You can add to your company paid life insurance coverage by buying Supplemental Term Life Insurance on an after-tax basis. If you buy Supplemental Term Life Insurance for yourself, you can buy coverage for your dependents.

LIFE INSURANCE		
	Options	Evidence Of Good Health
Company Paid Term Life Insurance Employee	Company-provided coverage of two times your annual salary, up to \$1 million	Proof of good health not required
Supplemental Term Life Insurance Employee	You may buy coverage for yourself—one to five times your annual salary, up to \$1 million coverage	Proof of good health* required for amounts above three times your annual salary or \$250,000, whichever is less
Supplemental Term Life Insurance Spouse/domestic partner	You may buy coverage to a maximum of \$500,000, in increments of \$1,000	Proof of good health* required for amounts above \$25,000
Supplemental Term Life Insurance Child(ren)	You may buy coverage for children: Choice of: <div>- \$2,000 per child      - \$10,000 per child - \$5,000 per child      - \$25,000 per child</div>	Proof of good health not required

\* If you elect more than the lesser of \$250,000 of coverage or three times your annual salary (guaranteed issue), you must submit a medical history questionnaire online at <https://mygrouplifedisability.aflac.com/e/s/>. If you do not submit the questionnaire within 30 days of your enrollment, your coverage will remain at the guaranteed issue amount.





## Accident Insurance (AD&D)

Accident (AD&D) insurance pays a benefit for certain injuries or death resulting from an accident. You automatically receive company paid AD&D coverage. You can buy additional AD&D protection on an after-tax basis. If you buy Supplemental AD&D Insurance for yourself, you can buy coverage for your family. You can also receive counseling services offering compassionate expertise to help employees, their beneficiaries and immediate family members cope with emotional, financial and legal issues that arise after a loss through Aflac Funeral Concierge Services.

ACCIDENT INSURANCE						
	OPTIONS					
<b>Company Paid AD&amp;D</b> Employee	Company paid coverage of two times your annual salary up to \$1 million  You receive 20%-100% of coverage amount for certain serious injuries (paralysis, dismemberment, loss of sight, hearing or speech). In the event of your death, your beneficiary receives 100% of your coverage amount					
<b>Supplemental AD&amp;D</b> Employee	You may buy coverage for yourself—one to 10 times your annual salary, up to \$500,000					
<b>Supplemental AD&amp;D</b> Family	You may buy coverage for your family. Benefit is based on family members at time of accident:  <table><tr><td><b>Spouse/Domestic Partner:</b></td><td><b>Children:</b></td></tr><tr><td><ul style="list-style-type: none"><li>• 50% of your coverage amount, if no children</li><li>• 40% of your coverage amount, if eligible children</li></ul></td><td><ul style="list-style-type: none"><li>• 10% of your coverage amount, if eligible spouse/domestic partner</li><li>• 15% of your coverage amount, if no spouse/domestic partner</li></ul></td></tr></table>		<b>Spouse/Domestic Partner:</b>	<b>Children:</b>	<ul style="list-style-type: none"><li>• 50% of your coverage amount, if no children</li><li>• 40% of your coverage amount, if eligible children</li></ul>	<ul style="list-style-type: none"><li>• 10% of your coverage amount, if eligible spouse/domestic partner</li><li>• 15% of your coverage amount, if no spouse/domestic partner</li></ul>
<b>Spouse/Domestic Partner:</b>	<b>Children:</b>					
<ul style="list-style-type: none"><li>• 50% of your coverage amount, if no children</li><li>• 40% of your coverage amount, if eligible children</li></ul>	<ul style="list-style-type: none"><li>• 10% of your coverage amount, if eligible spouse/domestic partner</li><li>• 15% of your coverage amount, if no spouse/domestic partner</li></ul>					

## Disability Insurance

Disability insurance provides financial protection so you can keep money coming in if you can't work because of "non-work related" illness or injury. The company provides you with Core STD and LTD coverage. You can increase your coverage by purchasing the Buy-Up options.

- **Short-Term Disability (STD).** STD benefits begin 7 calendar days after the start of your disability (illness or accident). Benefits may continue for up to 25 weeks. Employees who live in states that provide State Disability Insurance (SDI). Company STD benefits are reduced by any benefits paid by SDI.
- **Long-Term Disability (LTD).** If your disability continues for more than 180 days, LTD provides a monthly benefit that continues (in general) until you are no longer disabled, return to work, or reach age 65, whichever comes first.

Disability benefits are taxable. Both you and the company pay for disability coverage with pre-tax dollars. That means if you are disabled and receive disability benefits, your benefits will be taxable at the time you receive them.

- Term Life Insurance
- Accident Insurance
- Disability Insurance
- Supplemental Life & Income Protection
- Legal Protection
- Auto, Home, Pet, and Renters Insurance
- Medical Benefits Abroad
- Travel Assistance



Pre-existing Condition Limitation

If you add Buy-Up STD or LTD coverage, you may be subject to a pre-existing condition limitation if you:

- incur medical expenses,
- receive medical treatment or services, including diagnostic measures, or
- take prescribed drugs or medicines in connection with a condition for which a reasonable person would have consulted a physician within three months before your most recent effective date of insurance.

This limitation will not apply to a period of disability that begins after you are covered for at least 12 months after your most recent effective date of insurance, or the effective date of any added or increased benefits.

DISABILITY INSURANCE		
	Options	Benefit
Core STD	Company automatically provides coverage for you at no cost to you	60% of salary, up to \$2,307 per week
Buy-Up STD	You may buy coverage that replaces an additional 20% of your salary	Additional 20% of salary for total benefit of 80% of salary, up to \$3,076 per week
Core LTD	Company automatically provides coverage for you at no cost to you	50% of salary, up to \$5,000 per month
Buy-Up LTD	You may buy coverage that replaces an additional 16.67% of your salary	Additional 16.67% of salary for total benefit of 66 2/3% of salary, up to \$10,000 per month

If you are a VP and above you are eligible for additional life and disability benefits, contact the Benefits Team for more details.

**Note:** There is a pre-existing limitation. Aflac will not pay supplemental benefits for any period of disability caused by, or resulting from, a pre-existing condition. A pre-existing condition means any injury or sickness for which you incurred expenses, received medical treatment, care or services including diagnostic measures, took prescribed drugs or medicines, or for which a reasonable person would have consulted a physician within 3 months before the most recent effective date of insurance. This limitation will not apply to a period of disability that begins after you are covered by the supplemental buy-up for at least 12 months after your most recent date of insurance, or the effective date of any added or increased benefits.

Term Life Insurance

Accident Insurance

Disability Insurance

Supplemental Life & Income Protection

Legal Protection

Auto, Home, Pet, and Renters Insurance

Medical Benefits Abroad

Travel Assistance





# Supplemental Life & Income Protection

**Accident Insurance** *Administered by Unum*

Accident insurance is designed to supplement employer-sponsored health coverage, accident insurance pays specific benefit amounts for expenses resulting from off-the-job injuries or accidents. Hospitalization due to a covered sickness, physical therapy, intensive care, fractures, and dislocations are some of the out-of-pocket expenses that this accident insurance could cover. Coverage can be purchased for yourself, your spouse and your child(ren).

**Critical Illness Insurance** *Administered by Unum*

Critical illness insurance can help supplement major medical coverage by helping you pay the out-of-pocket costs associated with a critical illness or event. Conditions covered under this program can include cancer, heart attack, stroke, major organ failure, and kidney failure. Benefits are paid tax-free in a lump sum, ranging from \$10,000 to \$30,000. Coverage can be purchased for yourself, your spouse and your child(ren). This coverage also includes an annual preventive health screening benefit.

**Whole Life Insurance** *Administered by Unum*

Whole Life insurance provides added financial protection that you may need during times of uncertainty. This plan provides death benefits to your designated beneficiaries, and also builds cash value that can be used while you are still alive. Whole life insurance also has an additional Long Term Care (LTC) rider. Your family can receive monthly payments to help combat the cost of care while you are alive. The benefit can be used to help pay for a facility, hospital bills, or in home care which can be provided by a licensed caregiver. You have the option to purchase Whole Life insurance for you, your spouse, your child(ren) and grandchild(ren).

**Questions?** Contact the Benefits Department at [benefits@activisionblizzard.com](mailto:benefits@activisionblizzard.com).

**Term Life Insurance**

**Accident Insurance**

**Disability Insurance**

**Supplemental Life & Income Protection**

**Legal Protection**

**Auto, Home, Pet, and Renters Insurance**

**Medical Benefits Abroad**

**Travel Assistance**





Your 2023 Employee Bi-Weekly Contributions

SUPPLEMENTAL LIFE INSURANCE		
Age As Of 1/1/2023	Employee, Spouse/ Domestic Partner*	Children
Your after-tax per pay period cost		
Under 35	\$0.0240	Children Up to Age 26: \$0.1075 per \$1,000 of coverage
35-39	\$0.0300	
40-44	\$0.0425	
45-49	\$0.0646	
50-54	\$0.1020	
55-59	\$0.1638	
60-64	\$0.2515	
65-69	\$0.4611	
70-74	\$0.9406	
75+	\$1.8997	

\*For every \$1,000 of coverage you choose, multiply by the rate shown to determine your per pay period costs.

SUPPLEMENTAL ACCIDENT INSURANCE (AD&D)	
Employee Only	Family
Your after-tax per pay period cost	
\$0.0055 per \$1,000	\$0.0083 per \$1,000

SUPPLEMENTAL DISABILITY INSURANCE	
Buy-Up STD	Buy-Up LTD
Your pre-tax per pay period cost	
\$0.0309 per \$10 of weekly benefit	\$0.0738 per \$100 of covered benefits

METLIFE LEGAL PLANS	
Employee Only	
Your after-tax per pay period cost	
\$7.62	

IDENTITY GUARD	
Employee Only	Family
Your after-tax per pay period cost	
\$4.13	\$7.82

- Term Life Insurance
- Accident Insurance
- Disability Insurance
- Supplemental Life & Income Protection
- Legal Protection
- Auto, Home, Pet, and Renters Insurance
- Medical Benefits Abroad
- Travel Assistance





## MetLife Legal Plans

You never know when you might need a lawyer. But to help you prepare for unexpected legal expenses, Activision Blizzard provides an opportunity for you to purchase legal insurance. For a low monthly fee, you gain access to a nationwide network of 18,000+ experienced attorneys for unlimited consultations and representation for covered legal matters. There are no copays, deductibles, claim forms, or waiting periods. Give yourself the peace of mind that comes from knowing your are protected at every step. Covered matters include:

- Will and estate planning
- Small claims assistance
- Real estate matters
- Legal document preparation and review
- Family law
- Juvenile matters
- Debt matters
- Immigration matters
- Consumer protection
- Identity theft defense

The plan is portable; if you leave Activision Blizzard, you retain the same rates and services. Enroll through **Workday** as a new hire, experience a qualified life event, or annually during open enrollment.

## Auto, Home, and Renters Insurance

*MetLife Auto & Home<sup>®</sup>, Travelers, Safeco Insurance<sup>®</sup>, and Progressive<sup>®</sup>. Electric Insurance Company<sup>®</sup>*

You could save on your auto, home and renters insurance by comparison-shopping coverages, prices, and discounts from MetLife Auto & Home<sup>®</sup>, Travelers, Safeco Insurance<sup>®</sup>, Electric Insurance Company<sup>®</sup>, and Progressive<sup>®1,2</sup>. Through this program, you can take advantage of special savings and convenient payment options through payroll deduction. Apply for auto, home and renters insurance with one, quick phone call to 855-829-0747, or visit [ABKvoluntarybenefits.com](https://abkvoluntarybenefits.com).

*1 Home insurance is not available in FL through the carriers offered in this program and may not be part of MetLife Auto & Home's benefit offering in MA.*

*2 Employee discounts are not available from all carriers and only available to those who qualify. Coverages, discounts and billing options are subject to state availability, individual qualification, and/or the insuring company's underwriting guidelines. Individual savings may vary and are not guaranteed.*

## Pet Insurance from Nationwide

*Nationwide<sup>®</sup>*

My Pet Protection<sup>SM</sup> and My Pet Protection with Wellness<sup>SM</sup> from Nationwide<sup>®</sup> help you provide your pets with the best care possible by reimbursing you for vet bills. You can get cash back for accidents, illnesses, hereditary conditions and more. Choose 70% or 50% reimbursement for the level of coverage that fits your needs.<sup>1</sup> You're free to use any vet and will get additional benefits from emergency boarding, lost pet advertising and more. Plus, our 24/7 vethelpline<sup>SM</sup> is available as a service to all pet members (\$110 value). To apply or get a quote, call **855-829-0747** or visit [ABKvoluntarybenefits.com](https://abkvoluntarybenefits.com).

*<sup>1</sup> Some exclusions may apply. Certain coverage may be subject to pre-existing exclusion. See policy documents for a complete list of exclusions. Reimbursement options may not be available in all states.*

## Identity & Fraud Proection from Aura

Aura Identity Guard helps protect you and your family against identity theft and financial fraud. They offer comprehensive credit and identity protection services that will alert you of suspicious activity in real-time. The device and privacy features protect your computer and mobile devices against hackers. The data privacy and list removal feature lets you control how your personal data is used and sold on the internet. And customer support is available 24/7 to help with any fraud you may experience. Plus, plans come with an insurance policy to help pay for losses due to identity theft.

Aura Identity Guard is offered at a discounted rate and you can enroll at any time through Workday. You can learn more about Aura Identity Guard by calling **855-443-7748** or by visiting [abkvoluntarybenefits.com](https://abkvoluntarybenefits.com)







## Medical Benefits While Traveling Abroad

International SOS is available to employees and their families who are traveling outside of the U.S. on an approved business trip for Activision Blizzard. The medical plans cover the reasonable and customary (R&C) charges associated with an accident or illness; however, you may need help coordinating your care while you are traveling. ISOS provides the following services wherever you are in the world:

- Access to medical advice and consultation via telephone
- Medical appointment and hospital admission assistance (outside of the U.S.)
- Medical monitoring (outside of the U.S.)
- Case Management (inside the U.S.)
- Communication of patient condition and treatment plans to family members
- Coordination of treatment plans, if necessary

## Protection When You Travel on Vacation

Aflac’s World Travel Protection (travel assistance) is a complimentary service available to employees traveling more than 100 miles from home and provides emergency medical assistance, passport/visa/immunization requirement information, lost baggage services, document/ticket replacement, translation/interpretation, emergency advance of funds, security, and more.

For a complete list of services, review the Aflac Travel Assist Brochure or call:

**800-263-4008** – 24/7 Toll free in North America

**647-258-0124** – 24/7 Collect outside of North America

**Term Life Insurance**

**Accident Insurance**

**Disability Insurance**

**Supplemental Life &  
Income Protection**

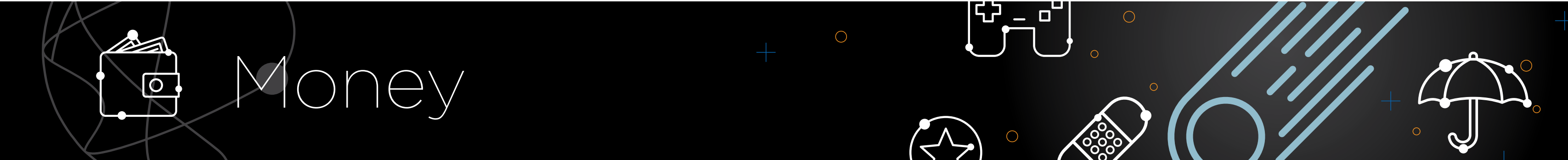
**Legal Protection**

**Auto, Home, Pet, and  
Renters Insurance**

**Medical Benefits  
Abroad**

**Travel Assistance**





Activision Blizzard 401(k) Plan

529 College Saving Plan

Banking Discounts

Student Loan Refinancing

Financial Coaching

Tuition Reimbursement

Health Savings Account

Flexible Spending Account

Healthcare Reimbursement Account

Call of Duty Endowment

ABK Gives Back

MONEY

Your financial wellness is key to your overall health. Whether you’re saving for retirement, planning for college or simply need help managing your personal finances, we offer something for everyone.

Activision Blizzard 401(k) Plan

You can invest in your future financial security through convenient automatic payroll deductions to your Activision Blizzard 401(k) Plan.

You can contribute up to 75% of your eligible pay and/or up to 100% of your eligible bonus per-pay-period each year to your Traditional and/or Roth 401(k), up to IRS limits. You may also contribute up to 20% of your eligible pay to an After-Tax 401(k). You are always 100% vested in your own contributions and their earnings, including any rollovers you make to your account. You are 100% vested in the company match.

401(k) Plan Features

- **An easy way to save:** Saving is automatic and convenient through payroll deductions.
- **Free money:** The company will contribute to your savings by matching 25% of your total contribution to the Traditional and/or Roth 401(k), up to the annual IRS limit of \$20,500 for 2022. If you make \$40,000 a year and save just 1% of your pay, your contribution would be \$400. Activision Blizzard would then contribute an additional \$100, so your total contribution would be \$500.
- **Traditional 401(k):** You can make pre-tax contributions to a Traditional 401(k). Your contributions and earnings grow tax-deferred, so you don't pay taxes until you take a distribution.
- **Roth 401(k):** You can make after-tax contributions to a Roth 401(k). Your contributions and earnings grow tax-free, and your withdrawals may be tax-free based on when you take a distribution.
- **After-Tax 401(k):** You can make additional after-tax contributions beyond the annual IRS limit. The maximum you can contribute including your Traditional 401(k), Roth 401(k), and Company Match is \$61,000. You also have the option to automatically convert your after-tax contributions to your Roth 401(k).
- **Retirement plan advice powered by Fidelity Guidance:** Use Fidelity’s investment strategy tool, Model Portfolio, for help identifying a target investment mix.

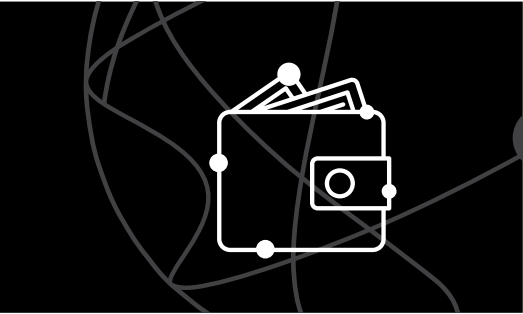
WHO’S ELIGIBLE

Full-time employees (excluding employees covered under non-U.S. pension plans, collectively bargained, independent contractors and leased employees) are eligible to participate in the 401(k) Plan.

You may enroll immediately after your date of hire. Part-time and temporary employees age 21+ are eligible after six months of employment.

(CONTINUED)





Activision Blizzard 401(k) Plan

529 College Saving Plan

Banking Discounts

Student Loan Refinancing

Financial Coaching

Tuition Reimbursement

Health Savings Account

Flexible Spending Account

Healthcare Reimbursement Account

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- **Fidelity® Personalized Planning & Advice** is being offered to help create and implement a plan for retirement and your other financial priorities. Through this service you'll receive proactive communications that outline next steps for you to consider taking on your plan, and access to Planning Consultants that can work with you to implement them. You'll also have a professional investment team that keeps your investment strategy aligned with your retirement goals. Learn more at [www.netbenefits.com/plan](http://www.netbenefits.com/plan) or call **866-811-6041**.
- **Retirement plan website:** Enroll online, choose investments, check balances, make changes, get retirement education and guidance, apply for a loan, use planning tools and more. Go to [www.netbenefits.com](http://www.netbenefits.com) or use the NetBenefits® app.
- **Retirement plan contact:** Manage your 401(k) account using Fidelity's automated phone system at **800-835-5095**. Representatives are available 4:30 a.m. to 8 p.m. PT, Monday through Friday.

Contribution Limits

The 2022 IRS annual contribution limit for Traditional (pre-tax) and Roth 401(k) is \$20,500. If you are age 50 or older, you can also make an additional \$6,500 in catch-up contributions. The maximum After-tax contribution including your pre-tax, Roth and company match is \$61,000. You can automatically convert your After-tax contribution to Roth each pay period by calling Fidelity at **800-835-5095**.

If you have contributed to another 401(k) plan during 2023, you will need to keep track of the combined contribution to make sure you don't exceed the IRS limit.

Three Ways to Invest

Depending on what type of investor you are, you can choose how you want to invest your money. Select the best approach that works for you.

If This Is You	Consider . . .
"I prefer to do my retirement investing with some help."	<b>Target Date Retirement Fund</b> You choose the fund that closely matches the year you plan to retire (your "target" retirement date).  The funds automatically adjust over time to become more conservative as you near retirement.  Professional investment managers will watch over the funds for you.
"I want to delegate the ongoing management of my account to professional investment managers."	<b>Retirement Plan Advice Powered by Fidelity Guidance</b> Get guidance on how much to save, which funds to select from within the 401(k) Plan, and how much to invest in each of those funds.  Guidance is available online or over the phone.  Review your investments at least annually or whenever there is a change in life events.
"I have the time and expertise to actively manage my 401(k) Plan investments."	<b>Plan-Selected Funds</b> Choose your investments from a group of pre-selected funds.  Select the funds you want to invest in and determine the amount of money you want to allocate to each fund.  Review your investments and make changes when you need change and as you near retirement.

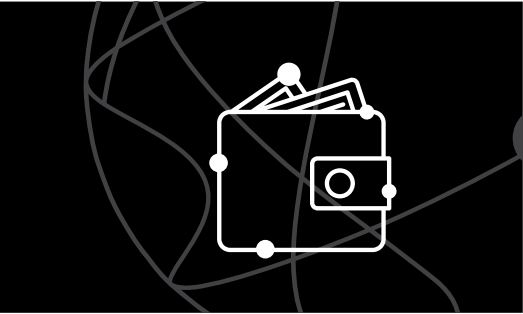
EVER GOTTEN A RAISE JUST FOR JOINING A SAVINGS PLAN?

Well, that's the effect of joining the Activision Blizzard 401(k) Plan. You put in part of your salary and the company contributes, too. It's like an instant return on your investment.

It's such a good deal, **new hires are automatically enrolled in the 401(k) plan** at a 1% contribution percentage.

You can change your contribution percentage or opt-out of the plan by logging into [www.netbenefits.com](http://www.netbenefits.com).





Activision Blizzard  
401(k) Plan

529 College  
Saving Plan

Banking Discounts

Student Loan  
Refinancing

Financial Coaching

Tuition  
Reimbursement

Health Savings  
Account

Flexible Spending  
Account

Healthcare  
Reimbursement  
Account

Call of Duty  
Endowment

ABK Gives Back

Not in the 401(k)? There’s No Time  
Like NOW to Enroll

If you aren’t in the 401(k), you’re missing out on free money and some pretty cool tax advantages. Don’t waste another day.

Enrollment is easy. Just follow these steps:

- 1. **Review** the fund information and determine the investing approach you want to take.
- 2. **Call 800-835-5095** or go to [www.netbenefits.com](https://www.netbenefits.com) to create your username and password or download the Netbenefits mobile app.
- 3. **Complete** the online Beneficiary Designation on [www.netbenefits.com](https://www.netbenefits.com).

Fidelity 529 College  
Savings Plan

You can save for your children’s college tuition by making convenient payroll deductions into a section 529 College Savings Plan:

Contribute up to \$75,000 (\$150,000 per married couple) per beneficiary in a single year without the money being subject to the federal gift tax.

But there are conditions: In order for an accelerated transfer to a 529 plan (for a given beneficiary) of \$75,000 (or \$150,000 combined for spouses who gift split) to result in no federal transfer tax and no use of any portion of the applicable federal transfer tax exemption and/or credit amounts, no further annual exclusion gifts and/or generation-skipping transfers to the same beneficiary may be made over the five-year period, and the transfer must be reported as a series of five equal annual transfers on Form 709, United States Gift (and Generation-Skipping Transfer) Tax Return. If the donor dies within the five-year period, a portion of the transferred amount will be

included in the donor’s estate for estate tax purposes. To learn more about 529 College Savings Plans through Fidelity, visit <https://www.fidelity.com/529-plans/overview> or call **800-544-1914**.

Banking Discounts

Bank of America banking benefits  
for Activision Blizzard employees

Employees with an Activision Blizzard payroll direct deposit into an existing or new eligible personal Bank of America® checking or savings account will get a special bundle of banking benefits on that account. Additionally, employees may be eligible for certain discounts on a new mortgage. [Click here](#).

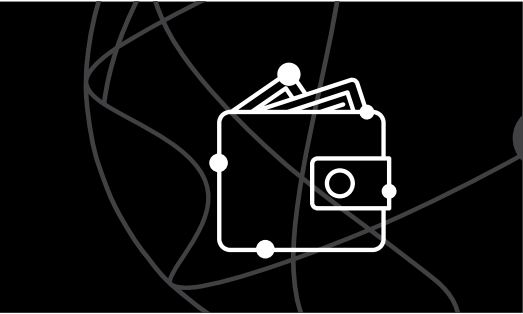
Bank of America, N.A. Member FDIC. [Equal Housing Lender](#) ©  
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Student Loan Refinancing  
from SoFi

Activision Blizzard has partnered with SoFi to offer their student loan refinancing solution to employees, and their family members & friends!

By refinancing a student loan (private, federal, or Parent PLUS) to an interest rate lower than what you currently owe, you can make lower monthly payments, shorten the duration of your loan, or save money on the total cost of your debt. As a SoFi member, you will get access to benefits including free financial planning, exclusive membership events, career counseling, and more. SoFi doesn’t charge an origination fee, application fees, or prepayment penalties for paying off your loan early.

You can also take advantage of SoFi personal loans! SoFi personal loans can be used for any kind of



Activision Blizzard  
401(k) Plan

529 College  
Saving Plan

Banking Discounts

Student Loan  
Refinancing

Financial Coaching

Tuition  
Reimbursement

Health Savings  
Account

Flexible Spending  
Account

Healthcare  
Reimbursement  
Account

Call of Duty  
Endowment

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personal use such as paying off credit card debt, investing in home improvements, or paying for an unexpected expense. It’s a great alternative to a 401(k) loan which can negatively impact one’s retirement savings.

To get started, visit the SoFi [website](#) linked to the right or call **833-277-7634** or emailing [your-benefits@sofi.com](mailto:your-benefits@sofi.com).

## Financial Coaching from MySecure Advantage

My Secure Advantage (MSA) is your personal financial wellness program that features money coaching, home buying assistance, tax services, free credit report and credit score, budgeting software, webinars and videos, and 24/7 website resources. The best part? You can work with a personal Money Coach for 90 days each year and it’s FREE! You can access through our Benefits@Play program.

Coaches can support you through every stage of life, providing expert guidance in financial topics, such as:

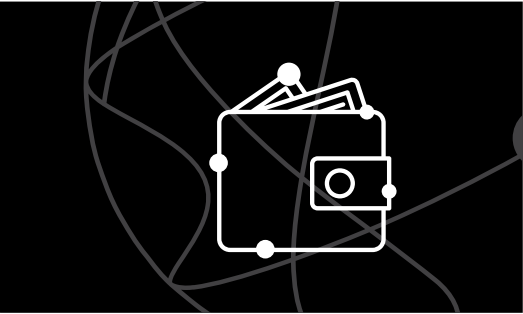
- Credit
- Debt
- Budgeting
- Tax Planning
- Retirement Planning
- College Planning
- Financial Planning
- Mortgage
- Divorce Planning
- Insurance
- Investments
- Student Loans
- Home Buying
- Estate Planning
- *And more*

## Tuition Reimbursement

Tuition Reimbursement covers tuition costs, up to certain limits, for work-related courses offered through accredited universities.







# Health Savings Account (pairs with the CDHP Plan)

A Health Savings Account (HSA) is a tax-favored individual account that you can either use to pay current medical, dental and vision expenses or use to save money for future healthcare expenses. **By law, you can only enroll in an HSA if you have a high deductible health plan, such as the CDHP Plan and you are not enrolled in another plan.**

## Why open an HSA?

There are several perks to opening an HSA:

- You decide when and how to spend the money.
- Whatever funds you don't use by the end of the year will roll over to the next.
- If you leave the company or change insurance coverage, the account is yours to keep.
- At the beginning of the year, Activision Blizzard will make a contribution in your HSA for enrolling in the CDHP Plan.
- You will also then have the ability to earn additional Benefits@Play incentive dollars from the company if you participate in healthy activities as defined by the company during the plan year.
- Your contributions are taken from your paycheck pre-tax and then applied to your HSA account.

## HSA Contributions If You Choose The CDHP Plan

YOUR 2023 HSA CONTRIBUTIONS	EMPLOYEE ONLY	EMPLOYEE + DEPENDENT(S)
Company Contribution	\$250	\$250
Benefits@Play Incentives	\$1,000	\$2,000
Your Annual Maximum Contribution*	Up to \$2,400	Up to \$5,050
Total allowed by the IRS in 2023**	\$3,850	\$7,750

\* If you are age 55 or older, you can contribute an extra \$1,000 to your HSA in 2023.  
\*\* This includes Activision Blizzard's contribution, any Benefits@Play incentives you and/or your spouse/domestic partner earn and your own contributions.

## IF YOU WANT TO ENROLL IN AN HSA, YOU NEED TO MEET THESE REQUIREMENTS:

- Be enrolled in the CDHP Plan
- Not be covered by any other medical plan that is not a high-deductible health plan (defined as an individual deductible of \$1,500 and employee + dependent deductible of \$3,000), even if it is through a spouse's coverage.
- Not be enrolled in a healthcare FSA; you are considered to be covered by an FSA or HRA even if your spouse is enrolled in an FSA.
- Not be claimed as a dependent on someone else's tax return.
- Not be enrolled in Medicare.

You can view/manage your account through HealthEquity on their website at [www.healthequity.com](http://www.healthequity.com).

Activision Blizzard  
401(k) Plan

529 College  
Saving Plan

Banking Discounts

Student Loan  
Refinancing

Financial Coaching

Tuition  
Reimbursement

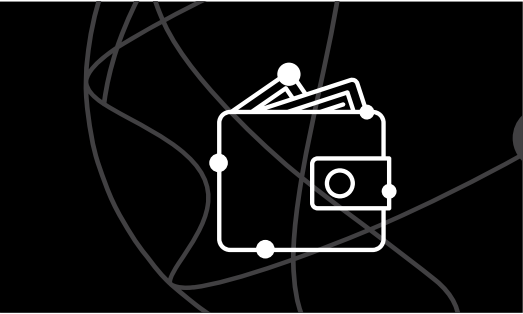
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Flexible Spending  
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Account

Call of Duty  
Endowment

ABK Gives Back



How much can I contribute annually to an HSA?

In 2023, employees with Employee-only coverage are limited to \$3,850 and those with Employee + Dependent(s) coverage are limited to \$7,750, and this includes Activision Blizzard contributions. If you are age 55 or older, you can contribute an extra \$1,000 to your account.

Are there any fees for the HSA?

Activision Blizzard covers the monthly maintenance fee for active employees enrolled in an HSA.

HealthEquity charges a maintenance fee if the HSA is no longer active (i.e., employee switches to PPO 500/Kaiser) and balance is below \$2,500.

Is the HSA transferable upon death?

You can elect a beneficiary, but if no beneficiary is specified, it will transfer to your estate.

Are there investment options with the HSA?

You must have a minimum balance of \$2,000 to have investment options.

HSA investment account options provide:

- **Opportunities for long-term investments.** If you are interested in investing for the future, the HSA investment account complements your interest earning HSA cash account. Investments in mutual funds roll over from year to year, accumulate in a tax-deferred manner and are portable.
- **Low investment thresholds.** To open the HSA investment account, you need to transfer a minimum of \$2,000 from your cash account to the investment account. There is no minimum that needs to be maintained in your cash account.

How is the HSA different than the Flexible Spending Account (FSA)?

There are several differences between the HSA and the FSA.

With the HSA:

- **Funds are only available as they are deposited.** With the Healthcare FSA, the full amount that you elect to contribute is available to you at the beginning of the plan year.
- **Any unused funds at the end of the year will roll over to the next** — there is no “use it or lose it” rule. With the FSA, you lose any unused funds at the end of the year.

- **You can make changes to your HSA contributions any time you wish.**
- **You may deposit funds directly into your HSA** outside of payroll deduction.
- **You will be responsible for tracking your medical, dental and vision expenses and reporting them on your annual tax return.** You need to keep your receipts in the event of an IRS inquiry.

Who is the administrator of the HSA?

The HSA is administered by HealthEquity.

What happens to the HSA if the company selects an insurance company other than Collective Health in the future?

You will always own the funds in the HSA. If the company were to switch to a new insurance company, the funds in your HSA would still be yours, and you would have the option to roll them over to an HSA with the new insurance company.

Can I enroll in the HSA if I have the PPO 500, Kaiser HMO, Centivo Coordinated Care Plan, or In-Network medical plan?

No. By law, you can only enroll in the HSA if you’re enrolled in the CDHP Plan. If you are enrolled in the PPO 500, In-Network, Kaiser HMO, Centivo Coordinated Care Plan, or in a non-AB non-qualified plan, you can only enroll in the Healthcare FSA.

What happens if I have an HRA and/or an FSA and I want to switch to the CDHP Plan with HSA in 2023?

If you are contemplating a switch to the CDHP Plan with HSA, and you currently have either an HRA or FSA, there are IRS requirements that prevent establishment of an HSA while you have an active HRA or FSA:

- Your HRA will end on December 31, 2022, and any eligible expenses incurred in 2022 must be submitted for reimbursement by April 30, 2023.
- Your FSA will end on December 31, 2022, and any eligible expenses incurred in 2022 must be submitted for reimbursement by April 30, 2023. Any unused FSA dollars will be forfeited.

Activision Blizzard  
401(k) Plan

529 College  
Saving Plan

Banking Discounts

Student Loan  
Refinancing

Financial Coaching

Tuition  
Reimbursement

Health Savings  
Account

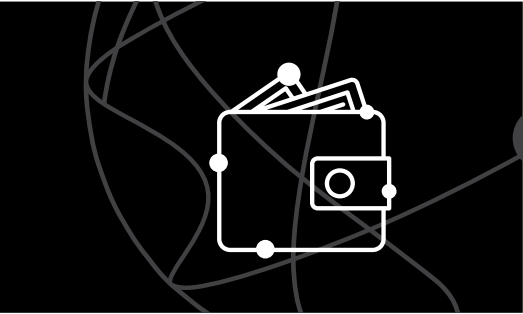
Flexible Spending  
Account

Healthcare  
Reimbursement  
Account

Call of Duty  
Endowment

ABK Gives Back





# Flexible Spending Accounts

The Flexible Spending Accounts (FSAs), administered by HealthEquity, are a great way to save on healthcare and dependent day care expenses.  
*Here's how they work:*

- Each year you choose how much to contribute to the accounts. Contributions will be taken out of each paycheck in equal amounts throughout the year.
- Your contributions are automatically deducted from your paycheck — before federal income, state income (in most cases) and Social Security taxes are taken out.
- You'll save money on your taxes because less of your income is taxable.
- Eligible expenses are reimbursed with the tax-free money in your account.
- You can submit eligible expenses incurred through December 31, 2022, to your account no later than April 30, 2023. IRS rules require you to forfeit any unused money in your account after April 30 (the “use it or lose it” rule).

See below for more information about how FSAs work.

**Note:** *you cannot change your FSA election amount mid-year unless you experience a qualifying event. Money contributed to a dependent care FSA must be used for expenses incurred during the same plan year. Unspent funds will be forfeited. You can view/manage your account through HealthEquity. Their website is [www.healthequity.com](http://www.healthequity.com)*

# Healthcare Reimbursement Account (HRA)

The Healthcare Reimbursement Account (HRA) is available to employees who do not have an HSA but are participating in Benefits@Play. HRA's are fully funded by the company to help you pay for eligible medical expenses. HRA money rolls over from year-to-year while you are employed with the company. You can earn as shown below:

PLAN TYPE	PLAN TIER	BENEFITS@PLAY EARNINGS
PPO 500, In-Network, Centivo or Kaiser	Employee Only	\$500
	Employee + Dependent(s)	\$1,000
Waive Coverage		Sweepstakes Only

Activision Blizzard  
401(k) Plan

529 College  
Saving Plan

Banking Discounts

Student Loan  
Refinancing

Financial Coaching

Tuition  
Reimbursement

Health Savings  
Account

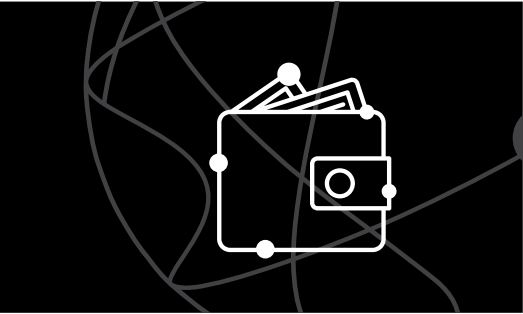
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Account

Healthcare  
Reimbursement  
Account

Call of Duty  
Endowment

ABK Gives Back





Reimbursements

You can use your HealthEquity debit card to pay for eligible expenses. Should you pay out-of-pocket at the time of service, you can submit for reimbursement through the HealthEquity Member Portal.

FSA	OPTIONS
Healthcare FSA	<ul style="list-style-type: none"><li>• Set aside up to \$3,050 per year pre-tax to pay for <b>qualified healthcare expenses</b> not covered by your health plan. (Examples: medical, dental, vision and prescription drug copays, coinsurance and other out-of-pocket expenses.)*</li><li>• You can participate in the Healthcare FSA even if you don’t enroll in our medical or dental plan.</li><li>• If you are enrolled in the CDHP Plan, you can enroll in an FSA if you are not eligible for an HSA.</li><li>• You can be reimbursed up to the full amount of your annual contribution at any time during the year.</li><li>• You can use the HealthEquity FSA debit card to pay qualified healthcare expenses at authorized healthcare providers, retail and online pharmacies and participating retail stores.</li></ul> <p><i>* <b>Note:</b> If you want to claim over-the-counter medications, you’ll need a doctor’s prescription.</i></p>
Dependent Day Care FSA	<ul style="list-style-type: none"><li>• Set aside pre-tax dollars to help pay for dependent care services that allow you or your spouse to work:<ul style="list-style-type: none"><li>– \$5,000 maximum if single or married, filing jointly</li><li>– \$2,500 if married, filing separately</li></ul></li></ul> <p><b>Note:</b> This plan is subject to IRS non-discrimination testing and limits, as a result we are lowering the limit to \$2,500 if your base salary is \$135,000 or higher in 2022.</p> <ul style="list-style-type: none"><li>• Generally, use the account to pay for eligible non-medical day care expenses for children under age 13 or disabled dependents of any age who are unable to care for themselves.</li><li>• You will be reimbursed for up to the actual amount in your Dependent Day Care FSA at the time of the claim.</li></ul>

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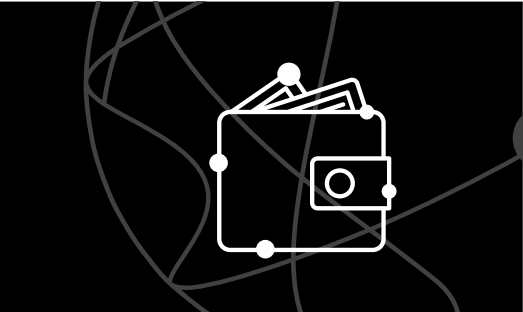
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Call of Duty  
Endowment

ABK Gives Back





**Activision Blizzard  
401(k) Plan**

**529 College  
Saving Plan**

**Banking Discounts**

**Student Loan  
Refinancing**

**Financial Coaching**

**Tuition  
Reimbursement**

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Reimbursement  
Account**

**Call of Duty  
Endowment**

**ABK Gives Back**

## Call of Duty Endowment

For about \$10 a week, you can change the life of a veteran and their family. In 2021, 60% of U.S. veterans were underemployed. By electing to contribute to the Call of Duty Endowment through payroll deduction, you can help place a veteran into a high-quality job with every paycheck or as a one-time deduction. Additionally, you can double your donation’s impact by supporting The Endowment through ABK Gives Back, our Company’s charitable donation matching program. Through ABK Gives Back, you can donate directly to The Endowment or request a match by submitting your payroll donation receipt.

The Endowment is our company’s flagship charitable effort and the world’s largest and most effective private funder of veteran employment. Since its founding in 2009, the Endowment has placed more than 100,000 veterans into high quality jobs. Every cent of your donation goes to veteran placement, as our company covers all of the Endowment’s operating costs. Through our highly effective model of funding the best U.S. and U.K. veteran employment organizations, we can put a veteran back to work for only \$547. The Endowment has received many awards for its work, including GuideStar’s Platinum status – the highest recognition for impact and transparency among charities.

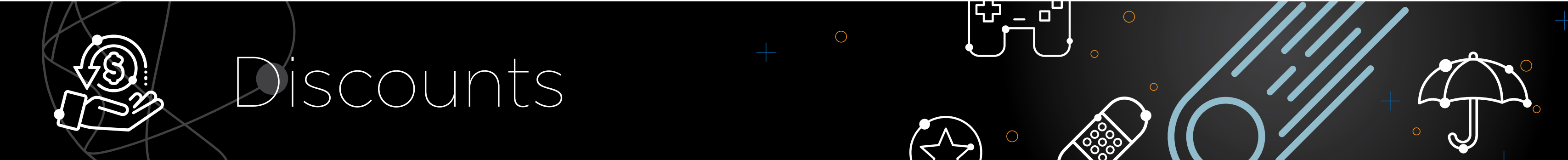
## ABK Gives Back

ABK Gives Back is a charitable donation matching program that provides eligible employees the opportunity to make a difference through non-profits of your choice. The Company will match your contributions, dollar-for-dollar, up to \$1,000 USD (or local equivalent) annually. You may donate directly to a non-profit through the ABK Gives Back platform, or request a match to a donation you made in the past 12 months. Regardless of how you decide to donate, ABK Gives Back extends your impact to the causes and communities that matter to you, and creates a collective impact in the communities we all support.

Log into the ABK Gives Back platform [here](#) via SSO to donate. Check out the [ABK Gives Back Hub](#) page to learn more about the [program guidelines](#) and [FAQs](#).







- Games
- Gear
- 24 Hour Fitness

# DISCOUNTS

Sometimes the little "extras" can make a big difference. Take advantage of these perks, exclusive for employees.

## Games

- Receive two free games annually, and year round discounts off MSRP of games through [store.activision.com](https://store.activision.com)
- As a full time Activision Blizzard employee, your friends and family can take advantage of discounts on games.

## Gear

- Use your work email to create an account and receive a discount on [Blizzard gear](#)
- Use your work email and receive a discount on [Activision gear](#)

## 24 Hour Fitness

You can take advantage of a 10% discount on monthly membership dues at 24 Hour Fitness Clubs nationwide. These rates are available to employees and their family add-ons. Rates vary depending on the 24 Hour Fitness Club you attend.

**Note:** Please use the corporate ID 20782CORP to sign-up on the [website](#). Make sure you are entering the corporate code at the beginning of your enrollment on the corporate portal website, rather than in the promo code at the end of the enrollment process.



Providers

Glossary of Terms

WHO TO CONTACT

	PROVIDERS	CONTACT	WEB
General Benefit Questions	Benefits Department	888-926-2875 <a href="mailto:benefits@activisionblizzard.com">benefits@activisionblizzard.com</a>	<a href="http://www.benefitsforeveryworld.com">www.benefitsforeveryworld.com</a>
HEALTH			
Medical Coverage	Collective Health	844-803-0208	<a href="http://join.collectivehealth.com/activisionblizzard">join.collectivehealth.com/activisionblizzard</a>
	Kaiser (CA only)	800-464-4000	<a href="https://healthy.kaiserpermanente.org/southern-california/front-door">https://healthy.kaiserpermanente.org/southern-california/front-door</a>
	Centivo (So. CA only)	833-666-1322	<a href="http://abk.centivo.com">abk.centivo.com</a>
Video Doctor Visits	Doctor On Demand by Included Health	800-997-6196 <a href="mailto:support@doctorondemand.com">support@doctorondemand.com</a>	<a href="http://www.doctorondemand.com/ab">www.doctorondemand.com/ab</a>
Virtual Physical Therapy	Omada for Joint and Muscle Health	<a href="mailto:support@omadahealth.com">support@omadahealth.com</a>	<a href="http://omadahealth.com/activisionblizzard">omadahealth.com/activisionblizzard</a>
Fertility Treatment	Kindbody	855-423-2286 <a href="mailto:employeebenefits@kindbody.com">employeebenefits@kindbody.com</a>	<a href="http://kindbody.com/activate-kindbody-benefit">kindbody.com/activate-kindbody-benefit</a>
Expert Second Opinions and Personal Care Team Support	Included Heath	800-929-0926	<a href="https://includedhealth.com/microsite/ab/">https://includedhealth.com/microsite/ab/</a>
Dental Coverage	Delta Dental HMO Delta Dental PPO	800-422-4234 800-765-6003	<a href="https://www1.deltadentalins.com/activisionblizzard">https://www1.deltadentalins.com/activisionblizzard</a>
Addiction Support	Workit Health	855-548-8360	<a href="https://www.workithealth.com/abk/">https://www.workithealth.com/abk/</a> Employer Code: WorkitABK



# WHO TO CONTACT (CONTINUED)

PROVIDERS		CONTACT	WEB
HEALTH <small>(continued)</small>			
Pharmacy	CVS/ Caremark	800-378-0582	<a href="http://www.caremark.com">www.caremark.com</a>
	WithMe Health (Rx)	866-840-1877	<a href="http://go.withmehealth.com">go.withmehealth.com</a>
Pharmacy Savings Tool	RX Savings Solutions	800-268-4476 <a href="mailto:support@rxss.com">support@rxss.com</a>	<a href="http://activisionblizzard.rxsavingsolutions.com/register">activisionblizzard.rxsavingsolutions.com/register</a>
Vision Coverage	VSP	800-877-7195	<a href="http://www.vsp.com">www.vsp.com</a>
Benefits@Play	Castlight	866-970-2289	<a href="https://us.castlighthealth.com/v2/registration/e/activision_blizzard">https://us.castlighthealth.com/v2/registration/e/activision_blizzard</a>
Diabetes Support & Type 2 Diabetes Reversal	Virta	<a href="mailto:support@virtahealth.com">support@virtahealth.com</a>	<a href="http://www.virtahealth.com/activisionblizzard">www.virtahealth.com/activisionblizzard</a> <a href="http://my.virtahealth.com">my.virtahealth.com</a>
Family Support	RethinkCare	877-988-8871 <a href="mailto:support@rethinkcare.com">support@rethinkcare.com</a>	<a href="http://connect.rethinkcare.com/sponsor/activisionblizzard">connect.rethinkcare.com/sponsor/activisionblizzard</a>
Healthcare Cost Transparency	Healthcare Bluebook	888-866-8159 <a href="mailto:support@healthcarebluebook.com">support@healthcarebluebook.com</a>	<a href="http://www.healthcarebluebook.com/cc/activisionblizzard">www.healthcarebluebook.com/cc/activisionblizzard</a>
Family Care Coordination	Wellthy	877-588-3917 <a href="mailto:service@wellthy.com">service@wellthy.com</a>	<a href="http://join.wellthy.com/ab">join.wellthy.com/ab</a>
Chronic Disease Prevention	Newtopia	888-639-8181 <a href="mailto:clientcare@newtopia.com">clientcare@newtopia.com</a>	<a href="https://join.newtopia.com/landing?regCode=AB">https://join.newtopia.com/landing?regCode=AB</a>

Providers

Glossary of Terms





Providers

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WHO TO CONTACT (CONTINUED)

PROVIDERS		CONTACT	WEB
INCOME PROTECTION			
Life & Disability	Aflac	800-206-6720	<a href="https://mygrouplifedisability.aflac.com/">https://mygrouplifedisability.aflac.com/</a>
Whole Life Insurance	UNUM	800-635-5597	<a href="http://www.unum.com/employees">www.unum.com/employees</a>
Critical Illness Insurance	UNUM	800-635-5597	<a href="http://www.unum.com/employees">www.unum.com/employees</a>
Accident Insurance	UNUM	800-635-5597	<a href="http://www.unum.com/employees">www.unum.com/employees</a>
SAVINGS			
Activision Blizzard 401(k) Plan	Fidelity Investments	800-835-5095	<a href="http://www.netbenefits.com">www.netbenefits.com</a>
529 College Savings Plan	Fidelity Investments	800-544-1914	<a href="http://www.fidelity.com/529-plans/overview">www.fidelity.com/529-plans/overview</a>
HSA/FSA/DCA Accounts	HealthEquity	844-341-4934 <a href="mailto:memberservices@healthequity.com">memberservices@healthequity.com</a>	<a href="http://www.healthequity.com">www.healthequity.com</a>
Financial Coaching	MySecure Advantage	888-724-2326	<a href="http://activisionblizzard.mysecureadvantage.com">activisionblizzard.mysecureadvantage.com</a>





Providers

Glossary of Terms

	PROVIDERS	CONTACT	WEB
WORK/LIFE			
Employee Assistance Program (EAP)	Spring Health	855-629-0554	<a href="https://benefits.springhealth.com/abk/">https://benefits.springhealth.com/abk/</a>
Medical Benefits While Traveling Abroad (MBA)	International SOS	215-354-5000	<a href="http://www.internationalsos.com/members">www.internationalsos.com/members</a>
Aflac Travel Assist	Aflac	in North America call toll free: 800-263-4008 outside of North America call collect: 647-258-0124	No website
MetLife Legal Plans	MetLife	800-821-6400	<a href="https://legalplans.com/">https://legalplans.com/</a>
Identity Guard	Aura	855-443-7748	<a href="https://www.abkvoluntarybenefits.com/">https://www.abkvoluntarybenefits.com/</a>
Auto, Home and Renters Insurance	Multiple Carriers	855-829-0747	<a href="https://www.abkvoluntarybenefits.com/">https://www.abkvoluntarybenefits.com/</a>
Pet Insurance	Nationwide	855-829-0747	<a href="https://www.abkvoluntarybenefits.com/">https://www.abkvoluntarybenefits.com/</a>
Family Care Benefits and Lactation Support	Care.com	866-814-1638	<a href="http://activationblizzard.care.com">activationblizzard.care.com</a>







Providers

Glossary of Terms

*This enrollment guide constitutes a Summary of Material Modifications (SMM) to the 2023 summary plan description (SPD). It is meant to supplement and/or replace certain information in the SPD, so retain it for future reference along with your SPD. Please share these materials with your covered family members.*

*This guide is intended as an overview of benefits available to regular full time employees or part time employees who are benefit eligible. Temporary employees who work more than 30 hours per week should refer to the Benefits Summary for Temporary Employees located on [www.benefitsforeveryworld.com](http://www.benefitsforeveryworld.com)*

*Certain restrictions and limits may apply to each of the plans. If there is ever a conflict among the information provided in this brochure, the plan documents and the summary plan descriptions, the plan documents will govern. In addition, participation in the benefits program does not constitute a right to continued employment with the company. While it is the company's intent to continue these programs, we reserve the right to amend or terminate them at any time for any reason.*

GLOSSARY OF TERMS

**Charges:** The term “charges” means the actual billed charges. It also means an amount negotiated by a provider, directly or indirectly, if that amount is different from the actual billed charges.

**Coinsurance:** The percentage of charges for covered expenses that an insured person is required to pay under the plan (separate from copayments).

**Copays:** A copay (or copayment) is a flat fee that you pay on the spot each time you go to your doctor or fill a prescription. For example, if you hurt your back and go see your doctor, or you need a refill of your child’s asthma medicine, the amount you pay for that visit or medicine is your copay.

**Deductible:** The amount of money you must pay each year to cover eligible expenses before your insurance policy starts paying.

**In-Network:** The term “in-network” refers to health care services that are covered under the provider network established for the medical plan. (i.e., Blue Shield of California).

**Out-of-Network:** The term “out-of-network” refers to care that does not qualify as in-network.

**Out-of-Pocket Maximum:** The most you have to pay for covered services in a plan year. After you spend this amount on deductibles, copayments, and coinsurance for in-network care and services, your health plan pays 100% of the costs of covered benefits.