



2025 Benefits Open Enrollment

October 30 – November 15, 2024

ACTIVISION.

BILZARD
ENTERTAINMENT

King

Today's Discussion



Eligibility &
Timeline

How to Get Help

Questions

Highlights

Resources

Rates

Important
Reminders



2025 Open Enrollment

October 30 – November 15, 2024

Benefits elected will be effective January 1st, 2025

Reminders

- ABK employees will continue to receive ABK benefits
- One opportunity each year to make changes
- Changes during the year typically require a qualifying life event
- Benefits not mentioned will remain the same

Eligibility


- Regularly scheduled to work 30+ hours per week
- Dependents = Legal spouse, domestic partner, and child(ren)
 - documentation required

2025 Open Enrollment – cont'd

Most benefit plans will carry forward to 2025 if you take no action, except for:

- Healthcare Flexible Spending Account
- Dependent Care Account

If you want to make changes to your benefit coverage, you must take action by November 15 at 11:59 PM PT!



BENEFITS for EveryWorld

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Medical Plans

Verify your Home Address is correct in Workday to ensure the correct plans appear during enrollment!

IRS minimum deductible increasing to \$1,650/\$3,300

CDHP*
All states



Collective
Health®

PPO 500
All states



Collective
Health®

Centivo

So. CA, NYC, NJ, PA, CT



Kaiser

Northern & Southern CA



KAISER
PERMANENTE®

*Available to TEAs & Interns

The Collective Health In-Network Plan is not available to new enrollees and will remain available to those currently enrolled.

Centivo – Pharmacy Change



- CVS will replace SmithRx for prescription coverage.
- Active prescriptions and prior authorizations will be transferred to CVS.
- Members with 90-day maintenance medications will need to fill prescriptions with CVS Mail Order or by picking up directly from CVS.

Weight Loss Medications (GLP-1s)



- Coverage will be added to the Collective Health and Centivo medical plans beginning in February 2025.
- Eligible participants will need to engage with Twin Health in order to receive the medication.

Healthy Weight

Available
Now

Eligibility: Employees and dependents age 18+ enrolled in Collective Health or Centivo medical plans with a BMI of 25 or greater.

Track your
data

- Glucose Monitor
- Smart Scale
- Activity Tracker

Engage

- Twin App
- Health Coach
- Nurse

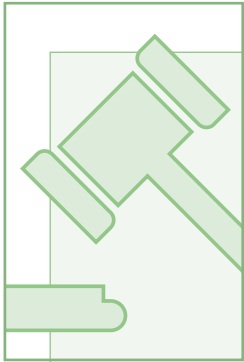
Take
action

- Nutrition
- Exercise
- Lifestyle Changes



MetLife Legal Plan

Eligibility: Full-Time Regular Employees



4 hours of support for non-covered attorney services

Examples: divorce, custody, immigration, postnuptial agreements



20 hours for attorney services for reproductive matters


Examples: surrogacy, egg/sperm/embryo donation

Sign up at any time.

Coverage can only be waived during Open Enrollment.

\$7.62 biweekly





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2025 Employee Bi-Weekly Costs

Medical

Plan	Coverage Tier	2024 Bi-Weekly Cost	2025 Bi-Weekly Cost	Cost Difference
Collective Health CDHP	Employee	\$0	\$0	\$0
	EE+DP/SP	\$80	\$80	\$0
	EE+Child(ren)	\$68	\$68	\$0
	EE+Family	\$108	\$108	\$0
Collective Health PPO 500	Employee	\$100	\$112	\$12
	EE+DP/SP	\$240	\$268	\$28
	EE+Child(ren)	\$204	\$228	\$24
	EE+Family	\$350	\$391	\$41
Centivo Coordinated Care	Employee	\$44	\$44	\$0
	EE+DP/SP	\$119	\$119	\$0
	EE+Child(ren)	\$102	\$102	\$0
	EE+Family	\$164	\$164	\$0
Kaiser HMO	Employee	\$88	\$98	\$10
	EE+DP/SP	\$221	\$247	\$26
	EE+Child(ren)	\$190	\$212	\$22
	EE+Family	\$304	\$340	\$36
Collective Health In-Network*	Employee	\$76	\$85	\$9
	EE+DP/SP	\$204	\$228	\$24
	EE+Child(ren)	\$175	\$195	\$20
	EE+Family	\$280	\$313	\$33

*Not open to new enrollments

2025 Employee Bi-Weekly Costs

Dental & Vision

Plan	Coverage Tier	2024 Bi-Weekly Cost	2025 Bi-Weekly Cost	Cost Difference
Dental HMO	Employee	\$5	\$5	\$0
	EE+DP/SP	\$9	\$9	\$0
	EE+Child(ren)	\$8	\$8	\$0
	EE+Family	\$12	\$12	\$0
Dental PPO	Employee	\$8	\$8	\$0
	EE+DP/SP	\$16	\$16	\$0
	EE+Child(ren)	\$17	\$17	\$0
	EE+Family	\$24	\$24	\$0
Vision	Employee	\$2	\$2	\$0
	EE+DP/SP	\$4	\$4	\$0
	EE+Child(ren)	\$4	\$4	\$0
	EE+Family	\$8	\$8	\$0

Medical Plan Comparison

Tier	Plan	Annual Premiums	INN Out-of-Pocket Max	Wellness Incentive	HSA	Least You'll Pay (HSA/Max Incentives)	Most You'll Pay (No HSA/Incentives)
Employee Only	CDHP	\$0	\$4,500	\$1,000	\$250	(\$1,250)	\$4,500
	PPO 500	\$2,912	\$3,000	\$500	N/A	\$2,412	\$5,912
	In-Network*	\$2,210	\$1,500	\$500	N/A	\$1,710	\$3,710
	Centivo	\$1,144	\$1,500	\$500	N/A	\$644	\$2,644
	Kaiser	\$2,548	\$1,500	\$500	N/A	\$2,048	\$4,048
EE+SP/DP	CDHP	\$2,080	\$9,000	\$2,000	\$250	(\$170)	\$11,080
	PPO 500	\$6,968	\$6,000	\$1,000	N/A	\$5,968	\$12,968
	In-Network*	\$5,928	\$3,000	\$1,000	N/A	\$4,928	\$8,928
	Centivo	\$3,094	\$3,000	\$1,000	N/A	\$2,094	\$6,094
	Kaiser	\$6,422	\$3,000	\$1,000	N/A	\$5,422	\$9,422
EE+Child(ren)	CDHP	\$1,768	\$9,000	\$2,000	\$250	(\$482)	\$10,768
	PPO 500	\$5,928	\$6,000	\$1,000	N/A	\$4,928	\$11,928
	In-Network*	\$5,070	\$3,000	\$1,000	N/A	\$4,070	\$8,070
	Centivo	\$2,652	\$3,000	\$1,000	N/A	\$1,652	\$5,652
	Kaiser	\$5,512	\$3,000	\$1,000	N/A	\$4,512	\$8,512
Family	CDHP	\$2,808	\$9,000	\$2,000	\$250	\$558	\$11,808
	PPO 500	\$10,166	\$6,000	\$1,000	N/A	\$9,166	\$16,166
	In-Network*	\$8,138	\$3,000	\$1,000	N/A	\$7,138	\$11,138
	Centivo	\$4,264	\$3,000	\$1,000	N/A	\$3,264	\$7,264
	Kaiser	\$8,840	\$3,000	\$1,000	N/A	\$7,840	\$11,840

*The Collective Health In-Network Plan is not available to new enrollees and will remain available to those currently enrolled.

Surcharges & After-tax Costs

Domestic Partners – Imputed Income

- If a domestic partner is covered, their portion of the premium is taxed.

Tobacco Surcharge

- \$40 monthly surcharge (\$18.46 bi-weekly) is applied to any covered family member that has used tobacco products in the six (6) months prior to the coverage effective date.
- The surcharge can be removed if the tobacco user has been tobacco-free for six (6) consecutive months.

Working Spouse/Domestic Partner Surcharge

- \$100 monthly surcharge (\$46.15 bi-weekly) is applied to your medical premium if
 - Your spouse/DP is employed full time
 - Your spouse/DP is eligible for coverage through their employer's plan
 - Your spouse/DP does not enroll in their own employer plan and enrolls in the ABK plan



BENEFITS for EveryWorld

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Health Savings Account (HSA)

Available to TEAs & Interns

HSAs are tax-advantaged accounts that let participants save pre-tax dollars for future qualified medical expenses. HSA dollars can be invested and funds rollover year-to-year.

CDHP + HSA =

- You own it
- You + ABK contribute
- Triple-tax advantage
- Invest & Save

2025 Limit: \$4,300/\$8,550 (single/family)

\$250 Annual Employer Seed

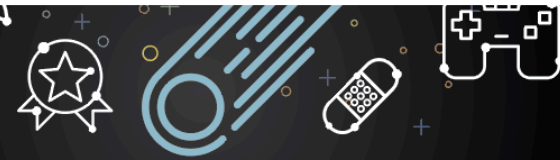
Eligibility Requirements

- Enrolled in the CDHP
- No other health coverage (including a spouse's FSA or HRA)
- Not enrolled in Medicare
- Can't be claimed as a dependent on someone else's tax return



HealthEquity®

Additional Spending Account Options



Eligible Expenses: [Healthequity.com/fsa-qme](https://healthequity.com/fsa-qme)

HealthEquity[®]

	HRA Health Reimbursement Account	FSA Medical Flexible Spending Account	DCA Dependent Care Flexible Account
Enrollment Prerequisite	Default account for Benefits@Play incentive deposits if no HSA	Cannot be enrolled in the HSA	None
Expense Examples	Doctor office visits, dental care, glasses, prescriptions	Doctor office visits, dental care, glasses, prescriptions	Day care, pre-school, summer camp, elder care
Limit	Maximum contributions based on Benefits@Play earnings	Annual IRS maximum contributions \$3,300 pre-tax	Annual IRS maximum contributions \$5,000 pre-tax (limited for HCE) **
Details	Features: <ul style="list-style-type: none"> • Employer Contributions Only • Funded as you redeem points • Balance rolls over year to year <div>Available to TEAs and Interns</div>	Features: <ul style="list-style-type: none"> • Employee Contributions Only • Fully funded on 1/1 for medical • You have until December 31, 2025 to incur expenses and until April 30, 2026 to submit claims. 	Features: <ul style="list-style-type: none"> • Employee Contributions Only • Funded as deductions are taken from your paycheck • You have until April 15, 2026 to incur expenses and until April 30, 2026 to submit claims. <p>**Plan is subject to IRS non-discrimination testing and limits may be reduced</p>

Benefits@Play Incentive Program

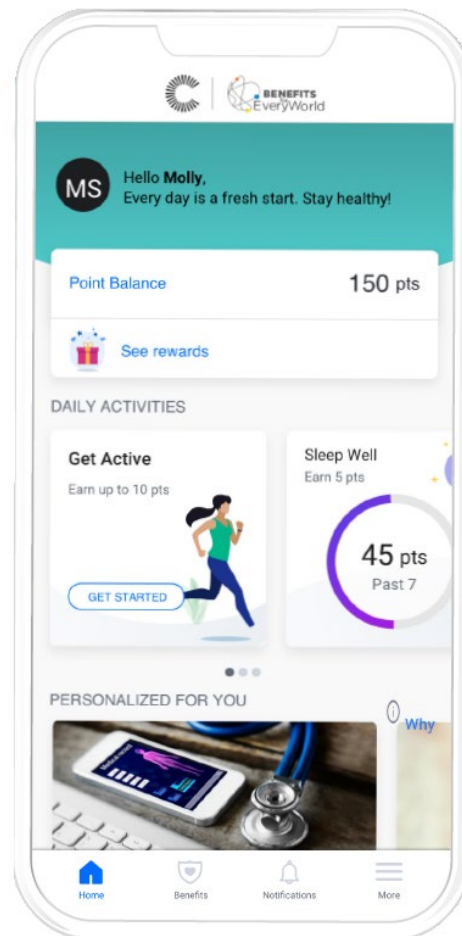
Available to TEAs & Interns

Get rewarded for healthy behaviors!

- Complete qualifying activities in Castlight to earn dollars towards your HSA or HRA if enrolled in a medical plan. Once you exceed the maximum, you will earn points towards sweepstakes.
- If you waive medical, or your spouse/DP has waived medical but is enrolled in dental and/or vision, you both can earn points towards sweepstakes - prizes include a variety of gift cards!

Annual Maximum HRA/HSA Earnings

Collective Health CDHP	EE Only	\$1,000
	EE + Dependents	\$2,000
Collective Health PPO 500 / Kaiser HMO	EE Only	\$500
	EE + Dependents	\$1,000
Centivo Coordinated Care	EE Only	\$500
	EE + Dependents	\$1,000
Waive Medical	EE Only	Prizes!



Check out the Rewards Center and view your hard-earned points!

Link a Tracker and start earning points for steps, food, and sleep!

View your Benefits and track what you've earned!

Fidelity 401(k) Retirement Plan

*2025 Contribution Limits
have yet to be announced!



Basics

- Manage your account (contributions, investments, beneficiaries, etc.) via www.netbenefits.com or NetBenefits app.
- Take advantage of a complimentary advisory session with a Fidelity financial advisor
- 3 Contribution Methods: Traditional Pre-tax, Roth, and After-Tax

Employee Contributions

- Traditional and/or Roth 401(k) – up to 75% of base pay and/or up to 100% of bonus, up to the IRS maximum of \$23,000* (+\$7,500 catch up if 50+)
- After-Tax 401(k) – up to 20% of base pay, up to the IRS maximum of \$66,000

Company Match

- 25% match on employee contributions to the Traditional Pre-tax and/or Roth 401(k) plans, up to the IRS maximum of \$23,000* (+\$7,500 catch-up if 50+)
- There is NO match for the After-Tax 401(k)
- Employer-sponsored match does NOT count towards the 402g IRS maximums.

Benefits Ecosystem

Health & Well-being	Family & Caregiving	Insurance & Protection	Money
Video Doctor Visits*	Fertility* & Family Building	Life Insurance	College Savings Plan
Medical 2 nd Opinion*	Care Providers	Disability Insurance	Financial Coaching
Mental Health & Well-being	Lactation & Breastfeeding Support	Legal Plan	Tuition Reimbursement
Brain Health	Snoo Smart Sleeper	Auto, Home, Renters Insurance	Early Wage Access
Child Development Coaching	Child Care Concierge Service	Pet Insurance	ABK Gives Back
Chronic Disease Prevention	Care Coordination	Identity & Digital Protection	Homeownership Coaching
Reproductive Health Support	Child Development Coaching	Travel Benefits	Call of Duty Endowment
Care Coordination	Reproductive Health Support		

*Centivo & Collective Health Plan Participants

Perks & Discounts

ABK Games

ABK Gear

Working
Advantage

Wellhub

24 Hour
Fitness

Secretlab
Chairs

EVGA
Hardware

Medieval
Times

Aquarium Of
The Pacific

Cartelligent

Phone - AT&T

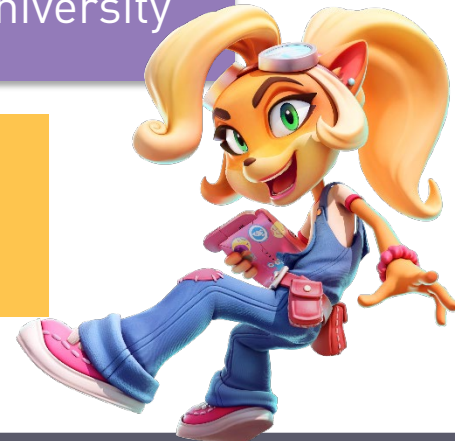
Pepperdine
University


Mortgages

Student &
Personal
Loans

Banking

benefitsforeveryworld.com/discounts





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Resources



Benefit Plans & Details

www.benefitsforeveryworld.com



News & Important Information
#abk-us-benefits

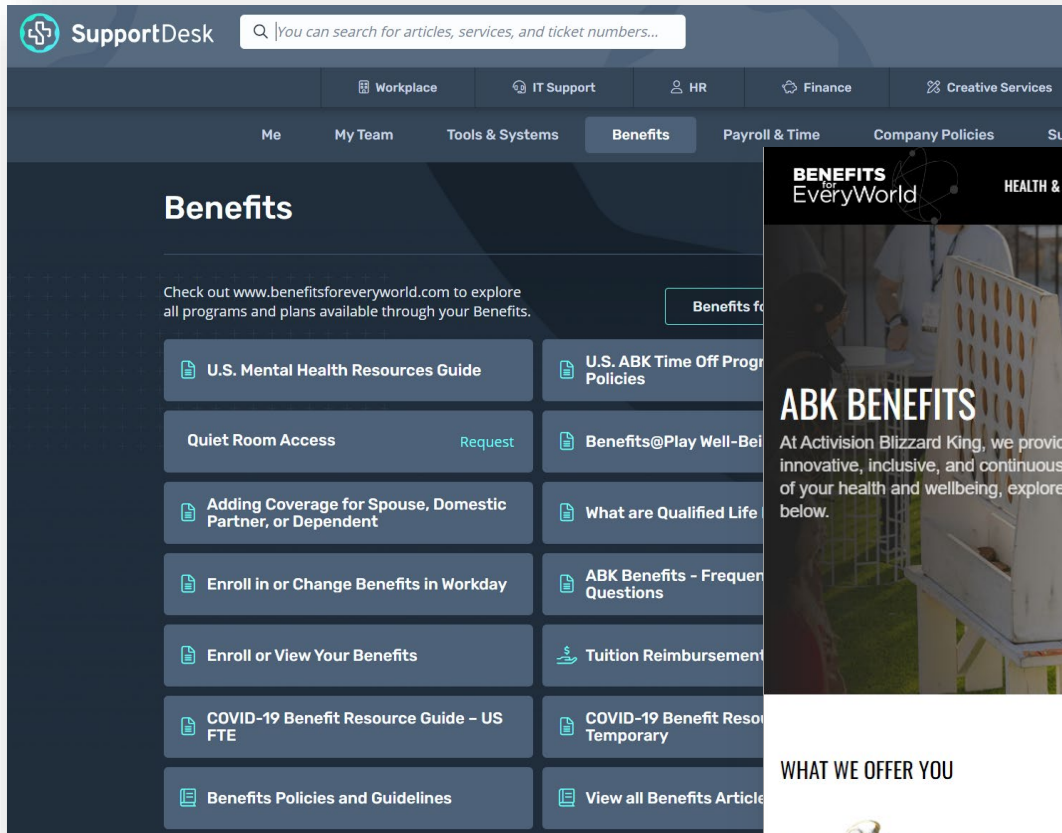


Questions



Enrollment & Changes

Resources – cont'd



SupportDesk

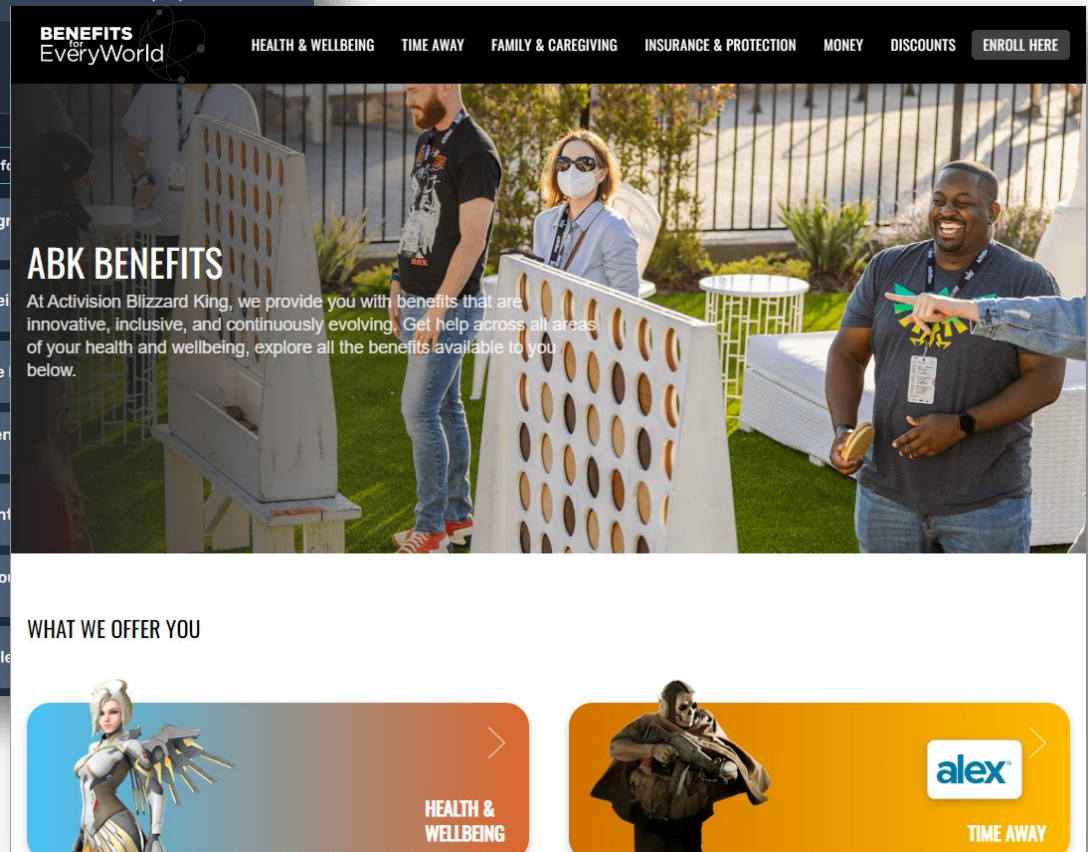
Workplace IT Support HR Finance Creative Services

Me My Team Tools & Systems **Benefits** Payroll & Time Company Policies Su

Benefits

Check out www.benefitsforeveryworld.com to explore all programs and plans available through your Benefits. [Benefits for](#)

U.S. Mental Health Resources Guide	U.S. ABK Time Off Program Policies
Quiet Room Access Request	Benefits@Play Well-Being
Adding Coverage for Spouse, Domestic Partner, or Dependent	What are Qualified Life Events?
Enroll in or Change Benefits in Workday	ABK Benefits - Frequently Asked Questions
Enroll or View Your Benefits	Tuition Reimbursement
COVID-19 Benefit Resource Guide - US FTE	COVID-19 Benefit Resource Guide - Temporary
Benefits Policies and Guidelines	View all Benefits Articles





BENEFITS EveryWorld HEALTH & WELLBEING TIME AWAY FAMILY & CAREGIVING INSURANCE & PROTECTION MONEY DISCOUNTS [ENROLL HERE](#)

ABK BENEFITS

At Activision Blizzard King, we provide you with benefits that are innovative, inclusive, and continuously evolving. Get help across all areas of your health and wellbeing, explore all the benefits available to you below.

WHAT WE OFFER YOU

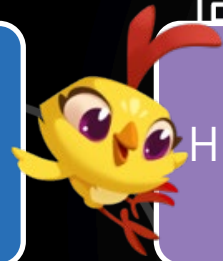
[HEALTH & WELLBEING](#)

[alex TIME AWAY](#)



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Benefits Communication Specialist



Review your benefit options, ask questions, and get help enrolling.

Please use this link to set an appointment <https://go.oncehub.com/ActivisionBlizzardbenefits>

Select a meeting type

2025 Benefits Open Enrollment

Duration: 25 min

If you plan to enroll new dependents, please have your dependent certification documents (marriage certificate/domestic partner affidavit, birth certificates, etc.) ready to be emailed to the Benefit Communications Specialist at the time of your meeting.



New Hire - Benefits (Full-Time Regular)

Duration: 35 min

If you plan to enroll dependents, please have your dependent certification documents (marriage certificate/domestic partner affidavit, birth certificates, etc.) on hand, to email to the Benefit Specialist at the time of the appointment.
You have 30 days from your hire date to enroll in benefits and submit dependent certification documents.



Qualified Benefit Life Event Change

Duration: 25 min

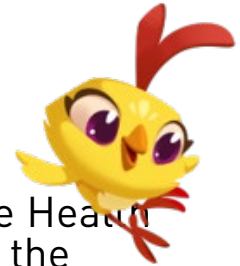
If you need to make benefit changes due to a qualified life event (marriage/new domestic partner, divorce, birth/adoption, loss/gain of other coverage, etc.), please have your documents ready to email to the benefit specialist at the time of your meeting.
You have 30 days from the life event date to submit supporting documents and make benefit changes



Next Steps



Enroll in Workday: <https://www.myworkday.com/activision/>



Join our slack channel [#abk-us-benefits](#), attend an OE webinar, or the Collective Health webinar to be eligible to win **5,000 points** in Castlight! You must be a member of the channel as of November 15, 2024, to be eligible. Three (3) winners will be picked at random from the slack channel, and one (1) winner will be picked at random from each webinar*.

Webinars:

- Oct 30 – **Open Enrollment***
- Nov 4 – [Kaiser Medical Plan](#) (Northern & Southern CA only)
- Nov 5 – [Centivo Medical Plan](#) (Southern CA, NY metro area, NJ, PA, CT)
- Nov 6 – [Collective Health Medical Plan*](#)
- Nov 7 – [Healthcare Accounts - FSA vs. HSA](#)
- Nov 7 – [Open Enrollment*](#)
- Nov 8 – [Twin Healthy Weight](#)
- Nov 12 – [Open Enrollment*](#)

<https://www.benefitsforeveryworld.com/open-enrollment#oe-events-calendar>



Thank you for
attending!
Any questions?



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The background is a solid teal color. On the left side, there is a large white line art graphic consisting of several overlapping loops and three white circular nodes. Scattered across the teal background are various small white icons: a camera, an umbrella, a video game controller, a star inside a circle, and a handheld gaming device. There are also small white plus signs and circles.

BENEFITS
for
EveryWorld

APPENDIX

Medical Plan Comparison

	Tier	Annual Premiums	INN Out-of-Pocket Max	Wellness Incentives	HSA	Most You'll Pay [No HSA/Incentives]	Least You'll Pay [HSA/Max Incentives]
CDHP	EE	\$0	\$4,500	\$1,000	\$250	\$4,500	[\$1,250]
	EE+SP/DP	\$2,080	\$9,000	\$2,000	\$250	\$11,080	[\$170]
	EE+Child(ren)	\$1,768	\$9,000	\$2,000	\$250	\$10,768	[\$482]
	Family	\$2,808	\$9,000	\$2,000	\$250	\$11,808	\$558
PPO 500	EE	\$2,912	\$3,000	\$500	N/A	\$5,912	\$2,412
	EE+SP/DP	\$6,968	\$6,000	\$1,000	N/A	\$12,968	\$5,968
	EE+Child(ren)	\$5,928	\$6,000	\$1,000	N/A	\$11,928	\$4,928
	Family	\$10,166	\$6,000	\$1,000	N/A	\$16,166	\$9,166
In-Network*	EE	\$2,210	\$1,500	\$500	N/A	\$3,710	\$1,710
	EE+SP/DP	\$5,928	\$3,000	\$1,000	N/A	\$8,928	\$4,928
	EE+Child(ren)	\$5,070	\$3,000	\$1,000	N/A	\$8,070	\$4,070
	Family	\$8,138	\$3,000	\$1,000	N/A	\$11,138	\$7,138
Centivo	EE	\$1,144	\$1,500	\$500	N/A	\$2,644	\$644
	EE+SP/DP	\$3,094	\$3,000	\$1,000	N/A	\$6,094	\$2,094
	EE+Child(ren)	\$2,652	\$3,000	\$1,000	N/A	\$5,652	\$1,652
	Family	\$4,264	\$3,000	\$1,000	N/A	\$7,264	\$3,264
Kaiser	EE	\$2,548	\$1,500	\$500	N/A	\$4,048	\$2,048
	EE+SP/DP	\$6,422	\$3,000	\$1,000	N/A	\$9,422	\$5,422
	EE+Child(ren)	\$5,512	\$3,000	\$1,000	N/A	\$8,512	\$4,512
	Family	\$8,840	\$3,000	\$1,000	N/A	\$11,840	\$7,840

*The Collective Health In-Network Plan is not available to new enrollees and will remain available to those currently enrolled.

Glossary

Passive Enrollment: Also known as “auto-enrollment.” this means your benefit choices from 2022 will automatically roll over (with some exceptions), if you take no action.

Deductible: The total amount you will need to pay out of pocket before the plan starts paying for services. Once you’ve paid your deductible, the plan will begin paying a portion of the costs for services rendered. This amount will vary depending on your plan.

HMO: HMO, or Health Maintenance Organization, is a network of doctors and treatment centers that agree to offer care at a set price. HMO plans require that you stay in the network to receive care and offer no out of network coverage. ABK offers two HMO plans through Kaiser and Centivo.

PPO: PPO, or Preferred Provider Organization, is a network of doctors and treatment centers that contracts with insurance providers to offer services. PPO plans offer great flexibility due to having both in and out of network coverage, although staying in the PPO network will keep your costs lower. ABK offers two PPO plans through Collective Health.

Spending Accounts: Accounts designed to allow employees to set aside pre-tax dollars to pay for qualified medical expenses. Includes FSA (Flexible Spending Account), HSA (Health Savings Account), DCFS (Dependent Care Flexible Spending Account), and HRA (Health Reimbursement Account).

Qualifying Life Event (QLE): A QLE is a life event that allows you to make benefit changes outside of an enrollment period. These can include childbirth/adoption, marriage, divorce, aging out of a parent’s plan, and more. When a QLE occurs, you have a 30 day window to inform ABK and make benefit changes in workday.