



Make it your own

2023 Benefits Guide



2023 Annual Enrollment
is November 7 – 18, 2022



Contents

Take this moment to think about the things that matter to you and what you need to protect most, like your physical and mental health, your family, and your financial future. Inside this guide you will find brief but helpful descriptions of the Equifax benefits options available to you and your family.



Questions about your benefits?

Send an email to
AskHR@equifax.com

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Eligibility & Enrollment

You are eligible for the benefits described in this guide if you are an active U.S. employee working a minimum of 25 regular, scheduled hours per week.



Eligible Dependents

You may also enroll your eligible dependents, which include your:

- Spouse
- Domestic partner
- Child(ren), up to age 26
- Child(ren) of your spouse/domestic partner, up to age 26
- Disabled dependents over age 26

Additional information on eligibility can be found in the Summary Plan Description on [People Link](#).



When to Enroll

Within 31 Days of Your Hire Date: Your benefits will take effect on the first of the month following your hire date.

During Annual Enrollment: For benefits effective the following January 1, 2023, Annual Enrollment is November 7 – 18, 2022.

Within 31 Days of a Qualified Life Event: Your changes will take effect on the first of the month following the date of your Qualified Life Event. Qualified Life Events include:

- Change in your marital status
- Birth or adoption of a child
- Gaining legal guardianship of a child
- Becoming eligible for the first time
- Gaining or losing other coverage

For more information, visit the Life Events page on [People Link](#).



How to Enroll

When you are ready, log in to Workday and access the task in your inbox or select the Benefits app to elect, make changes or review your coverage.



Questions about eligibility or enrolling?

Send an email to

AskHR@equifax.com

For more information and for Plan Documents, access PeopleLink or [EFXHealthyWealthyWise.com](https://www.equifax.com/EFXHealthyWealthyWise.com)

Medical

Equifax offers four medical plan options that are administered by Cigna. Each plan covers the same medical services and prescription drugs. The differences are in your paycheck deductions and how you pay for care.



Per Paycheck Costs

The amount you pay for your medical plan coverage out of your paycheck. Your cost is based on the plan you choose, your coverage level (you only or you plus dependents), and your annual salary.



How the Plans Work

You pay for care up to the deductible. In-network preventive care is covered at 100%!

Once you have met the deductible, you and the plan share the costs until the out-of-pocket maximum is met.

If you reach the out-of-pocket maximum, the plan will pay 100% of eligible covered expenses for the rest of the plan year.



Annual Deductible

The amount you pay for covered services before the plan starts to share the cost. The family deductible works differently, depending on the plan you choose.

Individual in a Family	Family
<i>This applies to the \$1,000 and \$4,000 plan.</i> Once an individual meets the Individual in a Family deductible, the plan will begin to share costs with that family member only. When the Family deductible is met by any two or more members, the plan will begin to share costs for all members.	<i>This applies to the \$2,000 and \$3,000 plan.</i> The Family deductible must be met before the plan cost share begins.



Annual Out-of-Pocket Maximum

The total amount that you will pay before the plan pays 100% of covered, in-network services for the remainder of the plan year. As with the deductible, the out-of-pocket maximum for a family will work differently depending on the plan you choose.

Individual in a Family	Family
<i>This applies to the \$1,000, \$3,000 and \$4,000 plan.</i> Once an individual reaches the Individual in a Family out-of-pocket maximum, the plan will pay for 100% of covered in-network services for that family member only for the rest of the year.	<i>This applies to the \$2,000 plan.</i> The full Family out-of-pocket maximum must be met before the plan will pay all covered, in-network costs for the rest of the year.







Get the myCigna App

The myCigna app puts your medical plan ID card, a provider directory, patient ratings, drug price comparisons and more all in one place.

[Google Play](#) | [App Store](#)

Comparing Our Medical Plans (Only In-Network Coverage Shown)

	 \$1,000 Deductible	 \$2,000 Deductible	 \$3,000 Deductible	 \$4,000 Deductible
Plan names reflect the deductible for individual coverage; family deductibles are higher.				
Annual deductible <ul style="list-style-type: none">IndividualIndividual in a familyFamily	\$1,000 \$1,000 \$3,000	\$2,000 N/A \$4,000	\$3,000 N/A \$6,000	\$4,000 \$6,850 \$8,000
Annual out-of-pocket maximum <ul style="list-style-type: none">IndividualIndividual in a familyFamily	\$3,000 \$3,000 \$9,000	\$2,500 N/A \$5,000	\$3,500 \$6,850 \$7,000	\$6,750 \$6,850 \$13,500
Preventive care	\$0	\$0	\$0	\$0
Primary care physician	You pay 20%	You pay 10% after deductible	You pay 20% after deductible	You pay 30% after deductible
MDLIVE	You pay 20%			
Specialty care physician	You pay 20% after deductible			
Urgent care	\$50 copay ¹			
Emergency room	You pay 20% after deductible			
Prescription Drug (retail or home delivery) <ul style="list-style-type: none">Generic preventiveGeneric, preferred brand, non-preferred brand	No deductible You pay 20% You pay 20%	After deductible No charge You pay 10%	After deductible No charge You pay 20%	After deductible No charge You pay 30%
Pairs with Health Savings Account (HSA)	No	Yes	Yes	Yes
Pairs with Health Care Flexible Spending Account (FSA)	Yes	Limited Purpose Only	Limited Purpose Only	Limited Purpose Only



Get help choosing your plan

Let the Cigna Easy Choice Tool help you compare plans, find doctors, and learn how a Health Savings Account can help you save money.

Log in to decisionsupport.cigna.com with the access code based on your salary band.





⇒ Under \$65K: 7JQQW7UA

⇒ \$65K-\$150K: T4EGCWR6

⇒ Greater than \$150K: P9EYUWJV

¹ In the \$1,000 Deductible medical plan option, copays do not apply to your deductible, but they do count toward your out-of-pocket maximum.

Medical Plan per Paycheck Costs by Annual Base Salary

	 \$1,000 Deductible	 \$2,000 Deductible	 \$3,000 Deductible	 \$4,000 Deductible
Less than \$65,000				
Employee only	\$143.22	\$91.63	\$61.18	\$38.04
Employee + child(ren)	\$278.86	\$180.32	\$127.15	\$111.84
Employee + spouse	\$324.31	\$235.27	\$137.13	\$120.30
Employee + family	\$456.45	\$303.92	\$191.83	\$168.68
\$65,000 – \$150,000				
Employee only	\$159.72	\$107.39	\$75.74	\$49.55
Employee + child(ren)	\$311.58	\$211.69	\$156.61	\$137.03
Employee + spouse	\$358.94	\$272.55	\$168.85	\$147.41
Employee + family	\$507.22	\$356.37	\$238.35	\$208.52
Greater than \$150,000				
Employee only	\$175.15	\$120.52	\$87.48	\$60.22
Employee + child(ren)	\$342.22	\$237.86	\$180.30	\$159.29
Employee + spouse	\$391.02	\$300.40	\$193.23	\$170.10
Employee + family	\$554.54	\$396.88	\$274.29	\$242.25

Ways to Save on Your per Paycheck Costs

Avoid the Working Spouse Surcharge

If your spouse or domestic partner is eligible for medical coverage through their employer and they do not enroll in Equifax medical coverage, you will avoid a \$70 per pay period surcharge.

Stay Tobacco Free

If you certify you are not a tobacco user, you will avoid a \$50 per pay period surcharge. See page 8 to learn about the free tobacco cessation plan offered by Cigna. You can update your election if you quit using tobacco mid-year.

Available for 2023 Annual Enrollment!

If you move from the \$1,000 Deductible plan to the \$2,000, \$3,000 or \$4,000 Deductible plan during Annual Enrollment, Equifax will make a one-time contribution to your HSA: \$350 for employee only coverage or \$700 for employee + dependent(s).

Additional Insurance Protections

Your primary health insurance might not cover all your expenses, and your household bills won't stop for an accident or illness. These benefits can help you pay your deductibles, coinsurance, medical treatments, and even living expenses or childcare.



Accidental Injury Insurance

Pays a cash benefit if you experience a covered accident, such as emergency care, a hospitalization, or a fracture.

Enhanced Coverage for 2023!

- Increased coverage for emergency care treatment, physician office visits (including urgent care), diagnostic exams, ambulance transportation



Critical Illness Insurance

Pays a cash benefit if you are diagnosed with a covered condition, like cancer, a heart attack, or a stroke.

Enhanced coverage for 2023!

- Coverage for skin cancer, Alzheimer's, Parkinson's, benign brain tumor, Multiple Sclerosis, advanced heart failure, severe sepsis, advanced obesity, and various childhood conditions
- Intensive care unit (ICU) stays
- Increased guaranteed issue



Hospital Care Insurance

Pays a cash benefit if you are hospitalized due to a covered injury or illness.

Enhanced coverage for 2023!

- Hospital observation and newborn nursery care stays



New Premiums for 2023!

The majority of premium costs decreased in all three plans. Make sure to view the premium presented during your enrollment session.



New Wellness Benefit

All three plans include a \$50 wellness benefit. You can earn this benefit by completing a covered health screening test on or after the date your coverage takes effect. This wellness benefit applies to each plan separately. If you enroll in all three, you could earn a total of \$150.



Are These Plans Right for You?

For more detailed information about these additional insurance protections, visit CignaSupplementalHealthPlans.com. Once you enroll in one of these plans, you can log in to myCigna.com, click the Coverage tab, and then Cigna Supplemental Health Plans.

Dental

Equifax offers two dental plan options through Cigna.

	PPO Enhanced	DHMO
Plan features		
Flexibility to see any dentist	Yes	No, in-network care only
Annual plan deductible	\$50 per person / \$150 per family	None
Office visit fee	N/A	\$5 per person
Class I – Preventive care	0%	0%
Class II – Basic restorative	10% after deductible	The DHMO sets the cost for services based on a Patient Charge Schedule (PCS). The PCS is a list of fees for each covered service within the plan. Refer to your PCS Q5-VO for the costs.
Class III – Major restorative	40% after deductible	
Class IV - Orthodontia	50% after deductible	
Class V – Implants	40% after deductible	
Annual benefit maximum	\$2,000 per person	None
Orthodontia	\$50 deductible / \$2,000 lifetime maximum per person	None
Per paycheck costs		
Employee only	\$13.98	\$9.60
Employee + one dependent	\$30.81	\$20.33
Employee + two or more dependents	\$37.76	\$25.98

About the DHMO

The Dental HMO (DHMO) is available only in certain locations and offers in-network coverage only, but it has lower bi-weekly rates and it has no annual deductible to meet and no annual benefit maximum.

If you enroll in this plan, you will be assigned a network general dentist (NGD) who will be your source of care and referrals to specialists. You can change your NGD at any time. Changes made by the 15th of the month will go into effect the first day of the following month. If you need an immediate change, customer service can help 24/7.

Visit [myCigna.com](https://mycigna.com) or call 800-244-6224 to locate dentists in the Cigna Dental Care Access Plus network.

 **Need a Dental Plan ID Card?**
You can access your ID card any time on the myCigna mobile app. [Google Play](#) | [App Store](#)

Vision

Equifax offers vision coverage through EyeMed. You will pay a copay or receive an allowance for most expenses, if you use the network. If you go out of the network, you'll need to file a claim for reimbursement up to the out-of-network allowance.

	In-Network Member Cost	Out-of-Network Reimbursement
Eye exams (once every calendar year)	\$15 copay	Up to \$45
Standard plastic lenses (once every calendar year)		
Single vision	\$25 copay	Up to \$45
Bifocal	\$25 copay	Up to \$60
Trifocal	\$25 copay	Up to \$85
Standard progressive	\$25 copay	Up to \$60
Lenticular	\$25 copay	Up to \$125
Premium progressive	\$25 copay, PLUS 80% of the balance above \$120	Up to \$60
Frames (once every two calendar years)	\$115 allowance toward purchase, PLUS 20% off the balance above \$115	Up to \$35
Contact lenses — elective (once every calendar year)	\$105 allowance toward purchase, PLUS 15% off the balance above \$105	Up to \$84
Contact lenses — medically necessary	\$0 copay	Up to \$200
Per paycheck costs		
Employee only	\$2.91	
Employee + one or more dependents	\$7.27	

Find a Provider

Find a provider near you by visiting eyemed.com or by calling 866-723-0513.

To register online with EyeMed, use your Employee ID (found in Workday) as your Member ID.

EyeMed Members Get Perks!

If you enroll in the vision plan, be sure to check out the Eye Rewards page on eyemed.com regularly for a mix of special offers and discounts that give your benefits a boost.

Health and Wellness Programs

If you are enrolled in an Equifax medical plan, you have access to these support tools. Log in to myCigna.com to learn more.



Weight & Stress Management

Let Cigna’s beWell Personal Health Team help you find weight and stress management solutions. To participate, you must be a U.S. employee enrolled in an Equifax medical plan option.



Tobacco Cessation Program

Partner with Cigna to quit tobacco for good and avoid the tobacco surcharge on your medical plan premiums — all at no cost to you. Once you complete the Tobacco Cessation Program, we will drop the \$50 Medical Surcharge from your per paycheck costs.



Personalized Help with Your Wellness Goals

Cigna’s Health Matters is an interactive health assessment platform that connects you with personalized information, tools, and inspiration to help you take charge of your wellness goals.



Personal Healthcare Assistance

Part concierge, part advocate, Included Health can help you find doctors, book appointments, manage diagnoses, and more — all through your mobile phone. If you’re enrolled in an Equifax medical plan, this benefit is available at no cost to you and your enrolled dependents.



See a Doctor or Therapist Anytime, Anywhere

With MDLIVE from Cigna, you can get medical and mental health care from doctors and therapists without leaving your home. To get medical care and prescriptions for a non-emergency condition, find the “Talk to a doctor or nurse 24/7” callout and click “Connect Now.”



Diabetes, Hypertension, and Weight Loss

Omada is a digital lifestyle change program designed to help you lose weight, gain energy, and reduce the risks of diabetes and heart disease. There is no cost to participate for adults who are enrolled in an Equifax medical plan, are at risk for type 1 and type 2 diabetes or heart disease, and are accepted into the program.

See if you’re eligible at OmadaHealth.com/Equifax.

Health Savings Account

A Health Savings Account (HSA) allows you to set aside money on a pre-tax basis from your paycheck to pay for eligible medical, prescription drug, dental, and vision care expenses.¹

HSA Advantages²

1. Paycheck contributions are tax-free.
2. Withdrawals to pay for qualified expenses are tax-free.
3. Balances can be invested and earnings are tax-free.
4. Your HSA account balance is always yours, even if you change medical plans, leave Equifax or retire.
5. Your balance rolls forward year over year and does not expire.
6. You will receive a debit card for the convenience of paying for eligible expenses directly from your account at the point of service.

Eligibility

You must be enrolled in the \$2,000, \$3,000 or \$4,000 Deductible plan option to contribute to an HSA.

Contribution Limits

Under age 55: \$3,850 (employee only) or \$7,750 (employee + dependents).

If age 55 or older (by December 31, 2023):
You can contribute an additional \$1,000.

You may update your HSA contribution anytime during the year.

Fund Availability

HSA funds are available as soon as paycheck deductions are deposited to your account.

Equifax HSA Contribution

You can earn an Equifax contribution to your HSA in these two ways:

1. **Join the Cigna Healthy Babies Program.** Expecting moms can earn up to a \$150 HSA contribution for joining.
2. **If you move from the \$1,000 Deductible plan to the \$2,000, \$3,000 or \$4,000 Deductible plan during Annual Enrollment,** Equifax will make a one-time contribution to your HSA: \$350 for employee only coverage or \$700 for employee + dependent(s).

To qualify for either of these contributions, you must activate your HSA by December 31, 2022 — even if you do not plan to contribute to the HSA yourself.



Activate your HSA

If you're enrolling in an HSA for the first time:

1. Create your account on netbenefits.com or log in using the same username and password for your Equifax 401(k) Plan.
2. Click Activate or Open next to Health Savings Account and follow the online instructions.

You may need to provide Fidelity with more information to activate your account.

Need Help? Call 800-544-3716 to speak with a Fidelity HSA specialist.

¹ [Click here for a list of eligible expenses](#) or log in to your HSA account at netbenefits.com.

² With respect to federal taxation only. Contributions, earnings, and distributions may or may not be subject to state taxation. See a tax professional for more information on the state tax implications.

Flexible Spending Accounts

Flexible Spending Accounts (FSAs) , managed through Cigna, allow you to set aside pre-tax dollars from your paycheck to use toward eligible expenses.

	Health Care FSA	Limited Purpose FSA	Dependent Care FSA
Medical Plan Enrollment	\$1,000 Deductible plan or if you're enrolled in an eligible, non-Equifax medical plan	\$2,000, \$3,000 or \$4,000 Deductible plan	Independent from medical plan enrollment
Eligible Expenses See the full list of IRS-approved expenses	Healthcare expenses, such as doctor visit copays, deductible expenses, and pharmacy, dental, and vision care needs	Dental expenses, including orthodontia, coinsurance, and copays Vision expenses, including LASIK surgery, glasses or contacts, coinsurance and copays Medical and prescription drug expenses, but only after you've met your annual deductible	Childcare for a dependent child under age 13, or to care for your spouse or relative who lives in your home and is physically or mentally incapable of taking care of themselves
Availability of Funds	Entire election is available on the effective date of your enrollment, even if you haven't yet saved the full amount		As paycheck deductions are deposited into your account
Payments & Reimbursements	In-network medical and dental expenses are paid automatically from your account For other eligible expenses, you must submit a claim form to request reimbursement		Submit claims for reimbursement
2023 Contribution Limit	\$3,050	\$3,050	\$5,000 if married and filing a joint return or if a single parent \$2,500 if married and filing separately






Use it or lose it!

Any unused money left in an FSA will be forfeited. You have until March 15, 2024, to incur an eligible expense and until March 31, 2024, to submit the expense for reimbursement from your FSA.

Life and AD&D Insurance

Life and Accidental Death and Dismemberment (AD&D) Insurance can help protect your family’s financial well-being.

	Basic Life and AD&D	Supplemental Life and AD&D
	Provided to you at no cost immediately upon hire	An optional way for you to purchase additional coverage
 For you	1x base salary \$50,000 minimum, \$250,000 maximum	1, 2, 3, or 4 times base salary, up to \$1 million Basic and Supplemental Life insurance may not exceed \$1,250,000 (amounts beyond \$500,000 require evidence of insurability)
 For your spouse	N/A	Coverage in \$10,000 increments, up to \$250,000 (amounts beyond \$50,000 require evidence of insurability)
 For your child(ren)	N/A	\$10,000 for each eligible dependent child



Special enrollment opportunity

During Annual Enrollment only, you can increase your Supplemental Life Insurance without proof of good health.

- ⇒ For yourself: Elect from 1 to 4 times your base salary (up to \$500,000)
- ⇒ For your spouse: Elect coverage in \$10,000 increments (up to \$50,000)

If you have been previously denied coverage, Evidence of Insurability will be required.




Name Your Beneficiaries

Be sure your life insurance benefits are paid according to your wishes. Name your beneficiaries when you enroll in Workday and update them at any time during the year by accessing the Benefits app.

Disability Insurance

Equifax disability insurance benefits help protect your income if you are unable to work due to a disability.

		
Short-Term Disability	Basic Long-Term Disability	LTD Buy-up
Provided to you at no cost immediately upon hire	Provided to you at no cost immediately upon hire	An optional way for you to purchase additional LTD coverage
<p>100% income replacement for the first week of an approved disability¹</p> <p>70% income replacement for the next 12 weeks</p>	<p>50% income replacement (base pay only), up to \$10,000 monthly maximum benefit</p>	<p>Increases your benefit to 65% of your basic monthly earnings, including coverage for base pay plus bonus/commissions (up to a maximum monthly benefit of \$20,000)</p> <p>Available during Annual Enrollment or as a new hire</p> <p>Evidence of insurability may be required</p>

¹ STD claims must be approved by our third-party administrator Lincoln. If your claim is approved, you will receive 100% of your pay for the first five consecutive days you are absent from work.



Equifax 401(k) Plan

Prepare for a financially healthy retirement with the Equifax 401(k) Plan. The plan lets you contribute on a before-tax and after-tax basis and offers more than 20 investments funds to choose from.

Automatic Enrollment

If you are an eligible new hire, you can enroll right away. Keep an eye out for an enrollment email from our plan administrator Fidelity Investments. If you don't take action to change your contribution rate within 45 days after your date of hire, you will automatically be enrolled to contribute 3% of your eligible pay on a before-tax basis.

Online Account Management

Visit the [Fidelity website](#) or call 800-354-3419 to manage your contributions and investment elections, and update your beneficiaries.

Your Contributions

You may contribute from 1% to 30% of your eligible pay, up to the IRS maximum limit. Your contributions are made through automatic paycheck deductions. You may stop, start, or change your contributions at any time.

You can contribute in three ways:

- 1. Before-tax:** Your contributions are tax free. Your withdrawals are taxed.
- 2. After-tax (Roth):** Your contributions do not reduce your current taxable pay. Your qualified distributions are not taxed.
- 3. Traditional After-tax:** Your contributions do not reduce your current taxable pay. Only your investment earnings are taxed when you make a withdrawal.

Annual Increase Program: When you enroll in the 401(k) Plan, you will be defaulted into the Automatic Increase Program, which will automatically increase the amount you defer by 1% on an annual basis up to a maximum of 10%. You will need to take action to opt out of the program.

Equifax Matching Contribution

Equifax will match 100% of your total contributions, up to 5% of your pay, if you are a regular full-time or part-time U.S. employee. Matching contributions are made annually in the first quarter of the following year.

2023 IRS Contribution Limits

- Under age 50: \$22,500
- Age 50 or older \$30,000

Your combined before-tax, Roth after-tax, traditional after-tax, company-matching, and direct contributions cannot be more than \$66,000 in 2023.



Get personalized planning & advice

Work with a team of experienced Fidelity investment professionals to help you reach your retirement goal. They will work with you to build a plan for your retirement, professionally manage your retirement savings, and periodically reach out to discuss your progress. Visit the [Fidelity website](#) or call 866-811-6041.

Employee Stock Purchase Program

The ESPP lets employees purchase Equifax common stock at a discount with convenient paycheck deductions.

How It Works

You get a 5% discount off the fair market value of the stock on the last day of the offering period when shares are purchased.

You choose when to participate in any of four quarterly offering periods. You are eligible for the first offering period that occurs after you've completed 60 days of employment as a full-time or part-time employee.

You choose how much to contribute from 1% to 10% of your gross base pay.

You will earn dividends on the shares you purchase, if issued.

You can sell your shares when you're ready. All sales must comply with the Equifax Insider Trading Policy, but there are no other requirements for how long you must hold onto your ESPP shares.

In the United States, at the time shares are sold, taxes apply to the amount of the discount and to any gain from the sale. Other local tax rules may apply. Please consult your personal tax advisor for more specific information about taxes.

Online Account Management

You will manage your ESPP shares in a secure, online account created for you with UBS Financial Services Inc., the plan's administrator. Watch for enrollment information from Equifax and UBS via email.

w: [UBS One Source](#)

p: 877-EFX-STOCK (877-339-7862)
(toll-free in the U.S. and Canada)
+1 201-272-7688 (toll, worldwide)
Monday through Friday, 3 a.m.
to 11 p.m. EST



Track our stock's performance

Go to [equifax.com](#) > About Us > Investors

To see our dividend history, hover over the "Stock Info" button and select "Dividends".

Employee Loan Program

The Employee Loan Program, available through Salary Finance, gives you an easy, affordable way to borrow the money you need when you need it. The program offers a higher loan approval rate than traditional lenders and repayments are taken directly from your paycheck.



How the Loan Can Be Used

Salary Finance employee loans start at \$1,000 and you can borrow up to 20% of your gross base pay¹ with a cap of \$35,000.

The money can be used for personal, family, or household purposes, such as debt consolidation, home improvements, large purchases, medical bills, a wedding, or unexpected expenses.



Who Can Participate

To be eligible to apply for an employee loan you must:

- Be an active Equifax employee
- Have worked at Equifax for at least 12 months
- Have a minimum annual salary of \$10,000 before tax
- Be at least 18 years old
- Have a valid Social Security number



How to Apply for a Loan

To get started, visit equifax.salaryfinance.com and click “Apply for a loan.” The application can be completed in about 10 minutes, and it typically takes five to seven business days from the time you click “Apply” to be approved and receive the funds.

To ensure your application can be processed, make sure your credit report is accessible. This may require that you unlock your credit information via Equifax Lock & Alert™. You can do so at equifax.com/personal/products/credit/credit-lock-alert/.

For more information download the [Employee Loan Program: Questions and Answers](#).



Questions

Contact Salary Finance’s Member Success team by email to help@salaryfinance.com or or phone 800-317-6850.

¹ Gross base pay is your pay before any deductions for benefits or other items are taken. It also excludes overtime pay, incentives, and bonuses.

More Ways to Live Your Financial Best



NEW for 2023! Legal Support

LegalEASE offers you, your family, and your savings protection from any unexpected personal legal issues. You will have access to an attorney with expertise specific to your personal legal matter including:

- Home and consumer
- Financial
- Auto and traffic
- Family
- Estate planning and wills

w: legaleaseplan.com/equifax

p: 800-248-9000



Business Travel Insurance

Business Travel Insurance protects you and your accompanying spouse and/or dependent if you're traveling on company business more than 100 miles outside the limits of the city or town in which you live or are regularly employed. You will be automatically enrolled in the plan. Be sure to print a copy of the Travel Assist ID card (found on People Link) before your business trip.



Equifax Extras

Visit the [Equifax Extras website](https://equifax.com/extras) to learn more about the exclusive discounts available to Equifax employees and retirees on a wide variety of goods and services, including:

- Computers
- Cell phone providers
- Appliances
- Mortgage services
- Tickets for movies, amusement parks, sporting events
- Student loan refinancing
- Flowers and gifts

Check the site regularly for new deals!



ID Watchdog

ID Watchdog® from Equifax is an award-winning identity protection service. It is available to you and your family at no cost. To activate your coverage, log in to Workday Benefits. Within a few days, ID Watchdog will send you a welcome email with additional information about completing your profile.

w: idwatchdog.com

p: 800-970-5182

e: idwatchdogcustomerservice@equifax.com



New for 2023! UBS Financial Wellness Benefit

Coaching and digital resources through UBS Financial Wellness can help answer your financial questions through:

- A digital experience offering access to tools, calculators and content tailored to your personal financial journey
- UBS Financial coaches who are there to talk about what's on your mind
- Educational events to dive deeper into the topics that matter to you
- Keeping in touch and helping you stay on track

Look out for additional information in 2023!



Give thanks with Bravo!

Use Bravo! or the EZ Thanks app to send a recognition, congratulations or more! Don't forget to shop the Bravo! catalog.

[Google Play](https://play.google.com/store/apps/details?id=com.bravo) | [App Store](https://apps.apple.com/us/app/bravo/id1444444444)

Employee Assistance Program

The Employee Assistance Program (EAP) is a free and confidential service designed to help you and your family with issues that can impact health, relationships, finances, and job effectiveness.



Confidential Emotional Support

You or your family members can speak with a clinician on topics such as:

- Anxiety
- Depression
- Stress
- Grief
- Loss and life adjustments
- Relationship/marital conflicts



Work-Life Solutions

ComPsych specialists provide qualified referrals and resources for just about anything on your to-do list, such as:

- Finding childcare, elder care or pet care
- Hiring movers or home repair contractors
- Planning events



Legal Guidance

Talk to an attorney for practical assistance with your most pressing legal issues, including divorce, adoption, family law, wills, and trusts.

Need representation? Get a free 30-minute consultation and a 25% reduction in fees.



Financial Resources

Talk to a financial expert about topics such as:

- Retirement planning
- Taxes
- Relocation
- Mortgages
- Insurance
- Budgeting
- Debt
- Bankruptcy



Online Support

You have online access to tools, resources and support, Log in for:

- Articles, podcasts, videos
- On-demand trainings
- "Ask the Expert"

First time users, visit guidanceresources.com and use WebID: Equifax or call 877-308-0883. (Starting 1/1/2023)



Introducing ComPsych— Our new and improved EAP for 2023!

The ComPsych Employee Assistance Program offers you 24/7 free support and access to many valuable resources.

Look out for more information in 2023!

Mental & Emotional Well-Being Resources

At Equifax, we care about your mental and emotional wellbeing. If you are enrolled in an Equifax medical plan, Cigna offers resources to help support you in areas, such as addictions, depression, grief and loss, LGBTQIA support, and relationship issues.



Talkspace

Talkspace offers thousands of licensed therapists via live sessions, video, text or phone.



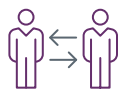
Ginger

Ginger connects you with behavioral health coaches, therapists/psychologists and a self-care library, tailored to your needs.



MDLIVE

With MDLIVE from Cigna, you can connect with therapists and psychiatrists who are professionally trained to treat many nonemergency conditions 24/7 via phone, email, or video.



SonderMind

Answer a few questions, describe the care you are looking for, and you will be matched with a local therapist in your state. You decide if they're the right fit.



Meru Health

This hybrid digital platform can help you improve your mental health long-term by treating anxiety, depression, and burnout with a licensed therapist and an immersive mind-body connected program.



Brightside

Get a personalized treatment plan online and start feeling like you again with medication, therapy or both.



Additional services available

The services described here are covered as in-network care. For more information about these and other mental and emotional health resources available to you, log in to myCigna.com and find the “Talk to a doctor” callout. Under Counseling, click “Continue”.

Findhelp.org

[Findhelp.org](https://findhelp.org) is available to all employees and family members at no cost. It is an online tool that can connect you to a wide variety of local resources such as childcare, legal support, transportation, and many different types of care.

More Support for You

Equifax is pleased to offer a variety of benefits, policies, and programs to support your personal well-being. Take advantage of these benefits to relax, recharge, and reconnect.

Support for Parents

Paid Parental Leave

6 weeks of paid time off for moms, dads, spouses, partners, foster parents, and legal guardians to welcome home a new child as a result of birth, adoption, foster care, or guardianship.

3 additional weeks of leave following the birth of two or more children.

The leave must be taken in a minimum of two-week increments within the first 12 months of the child's birth or adoption.

Additional Leave for Birth Moms

6 weeks of Short-Term Disability (STD) benefits for birth moms following a vaginal childbirth or eight weeks following a cesarean section delivery.

Paid Parental Leave boosts STD benefits to ensure birth moms can receive at least 12 weeks of fully paid leave.

For more information, visit the Paid Parental Leave page on [People Link](#).

\$5,000 Adoption Reimbursement

To learn more, review the [policy](#) and [claim form](#).

Cigna Healthy Babies Program

Expecting moms can earn up to a \$150 HSA contribution for joining the Cigna Healthy Babies program. See page 9 for details.

Tuition Assistance

Eligible full-time employees may be reimbursed up to \$5,250 per calendar year for expenses incurred in continuing their education in support their professional development. For more information, visit the Furthering Education page on [People Link](#).

Paid Time Away

Equifax offers 10 scheduled paid holidays and two floating holidays in addition to the vacation and paid time off policy.

Visit the Paid Time Off section of [People Link](#) for more information about:

- Vacation and Paid Time Off
- Holidays
- Leaves of Absence
- Paid Parental Leave Policy

Support for Your Cause

Equifax encourages employees to give back to their communities. You can receive up to 16 hours of paid time off to perform community service, and the company will match your charitable donations, dollar for dollar, up to \$10,000.



New for 2023! Bright Horizons Back-up Care & Additional Family Supports

Equifax employees will have access to 10 back-up care uses through Bright Horizons at a discounted rate! Bring your child to a Bright Horizons in-network facility or have a care provider come to your home for your children or other family members.

Also access great tools, such as:

- Caregiver search
- Virtual academic support
- Preferred enrollment at Bright Horizons centers
- Discounted tuition at participating childcare centers nationwide
- Nanny placement services
- Elder care resources
- Pet sitter and housekeeping resources

Look out for additional information in 2023!

Contacts

Have questions? Create an AskHR ticket by sending an email to AskHR@equifax.com.

Physical Well-Being				
Medical (Cigna) myCigna.com 800-244-6224	Additional Insurance Protections (Cigna) myCigna.com 800-351-9214	Included Health includedhealth.com/microsite/Equifax 800-929-0926 support@includedhealth.com	Dental (Cigna) myCigna.com 800-244-6224	Omada go.omandahealth.com/Equifax
Vision (EyeMed) eyemed.com Member ID: Your Employee ID (found in Workday) 866-723-0513				
Financial Well-Being				
401(k) (Fidelity) 401k.com 800-354-3419	Leave of Absence / Disability (Lincoln) mylincolnportal.com Company Code: Equifax01 888-398-6338	ID Watchdog (Equifax) idwatchdog.com 800-970-5182	Life & AD&D Insurance (Lincoln) mylincolnportal.com 888-787-2129 for information 877-321-1015 for policy conversions	Health Savings Account (Fidelity) nb.fidelity.com 800-544-3716
Employee Loan Program (Salary Finance) equifax.salaryfinance.com 800-317-6850 help@salaryfinance.com	Flexible Spending Accounts (Cigna) myCigna.com 800-244-6224	Employee Stock Purchase Plan (UBS Financial Services Inc.) ubs.com/onesource/efx 877-EFX-STOCK / (877-339-7862)		
Personal Well-Being				
Employee Assistance Program (Compsych) First time users, visit GuidanceResources.com Member ID: Equifax 877-308-0883 (Starting 1/1/2023)				

Legal Notices

Copies of legal notices can be found on People Link under Health and Benefits > Medical:

- HIPAA Privacy Notice (found in Administrative Summary Plan Description)
- Medicare Part D Notice
- Medicaid Children's Health Insurance Program (CHIP) Coverage
- Summary of Benefits and Coverage
- ADA Wellness Program Notice

Have questions? Create an AskHR ticket by sending an email to AskHR@equifax.com.



This document (and any additional items or documents referred to in this document, or otherwise related to enrollment) is a summary of material modifications (SMM) for the Equifax Inc. Medical Plan and any other Equifax Inc. benefit plan applicable to you. This SMM amends the latest Summary Plan Description (SPD) that the Plan Administrator determines is applicable to you and must be read together with the SPD. The SMM describes changes and provides clarifications to the SPD regarding the rules applicable to and the benefits provided by the plans. You should keep this SMM together with the SPD.

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