

EQUIFAX[®]

2022 Benefits Guide



Live Your Best

Take this moment to think about the things that matter to you and what you need to protect most, like your health, your family, and your financial future.

Inside this guide you'll find brief but helpful descriptions of the Equifax benefits options you have to choose from as well as highlights of additional benefits that require no action from you. This will give you a complete picture of the benefits available to you at Equifax as you make your decisions.

You have a limited-time opportunity to enroll in your benefits, and you can only make changes to your benefits as a new hire, during an Annual Enrollment period, or after experiencing a qualified life event.

When you know which plans and features will best fit your life, log on to Workday and enroll.



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Enrolling

Enrollment Is Required for These Benefits

To participate in the following benefits, you must enroll **within 31 days of being hired, during Annual Enrollment, or within 31 days of a Qualified Life Event**. If you're enrolling as a new hire, these benefits will take effect on the first of the month following your hire date. If you are enrolling during Annual Enrollment, your elections will take effect on the following January 1.

- Medical
- Dental
- Vision
- Health Savings Account
- Health Care Flexible Spending Account
- Limited Purpose Flexible Spending Account
- Dependent Care Flexible Spending Account
- Long-Term Disability Buy-up
- Supplemental Life and Accidental Death & Dismemberment Insurance
- Accidental Injury Insurance
- Critical Illness Insurance
- Hospital Care Insurance

Enroll Online

To enroll in your benefits, access Workday through Equifax Central under the HR – People Link tab.



What's a Qualified Life Event?

Examples of a Qualified Life Event include a change in your marital status, the birth of a child, or becoming eligible for the first time. To learn more, visit [HR – People Link > People Link \(AskHR\) > Life Events](#).

You'll Be Enrolled in These Benefits Automatically

These benefits are provided by the company at no cost to you.

Benefit	Effective Date
Employee Assistance Program (EAP) Basic Life and AD&D Insurance Business Travel Accident Insurance Basic Long-Term Disability	As of your date of hire
Short-Term Disability	The first of the month following your hire date
Equifax 401(k) Plan (at a 3% deferral rate)	45 days after your date of hire ¹













¹ If you want to start sooner, log on to the [Fidelity website](#) about a week after your hire date to make an election.



Medical

Your 2022 Medical Plan Options

You have four medical plan options to choose from. All four options provide the same medical and prescription drug coverage. The difference is in how you pay for care at point of service and in your paycheck deductions.

	\$1,000 Deductible	\$2,000 Deductible	\$3,000 Deductible	\$4,000 Deductible
Plan names reflect the deductible for individual coverage; family deductibles are higher.				
Your per paycheck cost	 Low Moderate High	 Low Moderate High	 Low Moderate High	 Low Moderate High
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
What you pay before the plan pays	 Low Moderate High	 Low Moderate High	 Low Moderate High	 Low Moderate High
How much you pay for care at point of service	 Low Moderate High	 Low Moderate High	 Low Moderate High	 Low Moderate High

Learn more about the HSA on [page 20](#). Learn more about the flexible spending accounts on [pages 23](#) and [24](#).

Need a Medical Plan ID Card?

You can access your ID card any time on the myCigna mobile app for iPhone or Android.



Compare Your Medical Plan Options

Only in-network coverage highlights shown. To view full plan details, refer to [Benefits Documents](#) on People Link.


	\$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 deductible¹ • Individual • Individual in a family • Family	\$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 maximum¹ • Individual • Individual in a family • Family	\$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 ²			
Emergency room	You pay 20% after deductible			
New! Hearing aids	Up to \$10,000, once every two years			

¹ To understand how the annual deductible and annual out-of-pocket maximum work in family coverage, see [next page](#).


² 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.

Understanding Family Coverage

About the Deductible

	\$1,000 & \$4,000 Deductible Plans	In these plans, once one individual member in a covered family meets the “individual in a family” deductible, the plan will begin sharing costs for that family member only. Once the full family deductible is met by any combination of covered family members, the plan will begin sharing the costs for all covered family members.
	\$2,000 & \$3,000 Deductible Plans	In these plans, all family members contribute toward the family deductible. The full family deductible must be met before the plan will begin sharing costs for any covered family members.

About the Out-of-Pocket Maximum

	\$1,000, \$3,000 & \$4,000 Deductible Plans	In these plans, once out-of-pocket costs for one individual member in a covered family reaches the “individual in a family” maximum, the plan will begin paying all costs of covered care for that family member only for the rest of the year.
	\$2,000 Deductible Plan	In this plan, all family members contribute toward the family out-of-pocket maximum. The full family out-of-pocket maximum must be met before the plan will begin paying all costs for any covered family members for the rest of year.



Maximize the Benefit

Introducing the Cigna Easy Choice Tool

The new Cigna Easy Choice Tool is an easy-to-use decision tool designed to help you choose the Cigna medical plan that's right for you.

- Find "best fit" plan options
- Compare plans side-by-side
- See which doctors and hospitals are in-network
- Learn how an HSA can help you save
- Get a checklist to use when you enroll

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

- Under \$65K: **N4JF39UT**
- \$65K-\$150K: **9GRQP934**
- Greater than \$150K: **T4GGGMLE**



Prescription Drug Coverage

Prescription drug coverage is included with the medical plan option you choose. You can use your coverage to purchase your prescriptions at local participating pharmacies and you can purchase certain medications through the home delivery service.

	\$1,000 Deductible ¹	\$2,000 Deductible ²	\$3,000 Deductible ²	\$4,000 Deductible ²
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Plan names reflect the deductible for individual coverage; family deductibles are higher.

	\$1,000 Deductible ¹	\$2,000 Deductible ²	\$3,000 Deductible ²	\$4,000 Deductible ²
Retail (30-day supply)	No deductible	After deductible	After deductible	After deductible
Generic preventive	You pay 20%	No charge	No charge	No charge
Generic	You pay 20%	You pay 10%	You pay 20%	You pay 30%
Preferred brand	You pay 20%	You pay 10%	You pay 20%	You pay 30%
Non-preferred brand	You pay 20%	You pay 10%	You pay 20%	You pay 30%
Home delivery (90-day supply)	No deductible	After deductible	After deductible	After deductible
Generic preventive	You pay 20%	No charge	No charge	No charge
Generic	You pay 20%	You pay 10%	You pay 20%	You pay 30%
Preferred brand	You pay 20%	You pay 10%	You pay 20%	You pay 30%
Non-preferred brand	You pay 20%	You pay 10%	You pay 20%	You pay 30%

¹ Your deductible does not apply for prescription drugs in the \$1,000 Deductible medical plan option.

² You will pay the applicable coinsurance for prescription drugs after you meet your deductible, except for generic preventive medications.

New! Certain specialty weight-loss drugs are now covered!

Certain weight-loss drugs, such as Adipex-P®, Contrave®, Qsymia®, Saxenda®, and Xenical® are covered. Pre-authorization is required. Find out more on myCigna.com.



Ways to Save Time and Money on Your Next Prescription

Choose Generic Medications

Generic medications will cost you less. These drugs have the same active ingredients, safety, quality, and strength as their brand-name counterparts.

In the HSA-eligible medical plan options, generic preventive drugs are free! These medications are used to prevent conditions, such as high blood pressure, high cholesterol, diabetes, asthma, osteoporosis, heart attack, and stroke. Log in to myCigna.com to find the list of these medications and their true costs.

Preferred brand-name medications are drugs for which generic equivalents are not available. They will cost you more.

Non-preferred brand-name medications are brand-name drugs for which a generic is available. If you are prescribed one of these drugs, you must pay the difference in cost between it and the generic alternative, and that difference will not count toward your deductible nor your out-of-pocket maximum.

Have Maintenance Drugs Delivered to Your Home

Maintenance drugs treat chronic, long-term conditions and are taken on a regular, recurring basis. After three fills of a 30-day prescription at a retail pharmacy, you must use the home delivery service to fill 90-day prescriptions of maintenance medications.

Use SaveonSP to Save on Certain Specialty Medications

Enrolling in SaveonSP will save you money on expensive specialty medications that are used to treat complex conditions like multiple sclerosis, hepatitis C, and rheumatoid arthritis.

If you're filling an eligible medication, a representative from SaveonSP will call you to talk about enrolling in the program at no cost. If you choose to participate, you'll pay \$0 for your medication. If you choose not to participate, you'll pay a higher copay.

Let the Patient Assurance ProgramSM Help With Drugs for Chronic Conditions

This program reduces your costs for certain medications used to treat chronic conditions, such as diabetes. For example, you will pay no more than \$25 for a 30-day supply of insulin or \$75 for a 90-day supply. To learn more, contact Cigna at 800-244-6224.

A Note About Coupons

You can use drug coupons or manufacturer assistance to offset the cost of your drug, but that amount might no longer count toward your deductible and out-of-pocket maximum.

Medical Plan Per Paycheck Costs by Annual Base Salary

Coverage Option	\$1,000 Deductible Plan	\$2,000 Deductible Plan	\$3,000 Deductible Plan	\$4,000 Deductible Plan
Less than \$65K				
Employee only	\$136.40	\$89.83	\$59.98	\$37.29
Employee + child(ren)	\$265.58	\$176.78	\$124.66	\$109.65
Employee + spouse	\$308.87	\$230.66	\$134.44	\$117.94
Employee + family	\$434.71	\$297.96	\$188.07	\$165.37
\$65K-\$150K				
Employee only	\$150.68	\$102.77	\$72.48	\$47.42
Employee + child(ren)	\$293.94	\$202.57	\$149.87	\$131.13
Employee + spouse	\$338.62	\$260.81	\$161.58	\$141.06
Employee + family	\$478.51	\$341.02	\$228.09	\$199.54
Greater than \$150K				
Employee only	\$163.69	\$114.24	\$82.92	\$57.08
Employee + child(ren)	\$319.83	\$225.46	\$170.90	\$150.99
Employee + spouse	\$365.44	\$284.74	\$183.16	\$161.23
Employee + family	\$518.26	\$376.19	\$259.99	\$229.62



See next page for important information about medical plan per paycheck discounts and surcharges.

3 Ways to Save on Your 2022 Medical Plan Per Paycheck Costs

Avoid the Working Spouse Surcharge — If your spouse or domestic partner is eligible for medical coverage through their employer and they enroll in that coverage, you will avoid a \$70 per pay period surcharge.

Stay Tobacco Free — To promote good health, if you certify you are not a tobacco user, you will avoid a \$50 per pay period surcharge. You will be asked to confirm whether you are a tobacco user during enrollment. If you are interested in kicking the tobacco habit, see page 15 to learn about the free tobacco cessation plan offered by Cigna.

See [page 21](#) to learn how you can earn an Equifax contribution to your Health Savings Account.



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.

888-726-3171

myCigna.com

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

To get medical care and prescriptions for many non-emergency conditions, such as allergies, cold/flu, cough, headache, pink eye, nausea, and urinary tract infections, visit myCigna.com, locate the “Talk to a doctor or nurse 24/7” callout and click “Connect Now.”

To get support for addictions, depression, grief and loss, LGBTQIA support, and relationship and marriage issues, visit myCigna.com, go to “Find Care & Costs” and enter “Virtual counselor” under “Doctor by Type,” or call the number on the back of your Cigna ID card 24/7.



More Health & Wellness Resources



Expert Second Opinions and More

Part concierge, part advocate, Included Health (formerly Grand Rounds) can help you find doctors, book appointments, manage diagnoses, and more — all through your mobile phone. Get the app for Apple and Android devices today.

includedhealth.com/equifax | [Google Play](#)
[iTunes App Store](#)



Personalized Help with Your Wellness Goals

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. Log on to myCigna.com. Go to the Wellness tab and, under Tools, select My Health Assessment.



Weight & Stress Management

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

877-459-9896 Monday through Friday from 8 a.m. to 6 p.m. EST | myCigna.com



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 type 1 and type 2 diabetes and heart disease.

There is no cost to participate for adults who are enrolled in an Equifax medical plan option, 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.



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.

800-244-6224 | myCigna.com

Maximize the Benefit

5 Great Reasons to Get the myCigna App Today

- 1 Cigna's online directory** makes it easy to find doctors and dentists based on location, years in practice, specialty, languages spoken, and more
- 2 Cigna Care Designation** recognizes doctors who meet specific volume, quality care, and cost-efficiency standards
- 3 Centers of Excellence** recognizes hospitals that have achieved the highest scores for patient outcomes and cost efficiency for various procedures
- 4 Patient experience ratings** include individual ratings for things like doctor-patient communication, pain control, help from hospital staff, and more
- 5 Price a Medication feature** lets you compare the price of a medication before you even leave the doctor's office

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



Dental

Both dental plan options are administered by Cigna and they provide similar benefits. 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.

	Dental PPO Enhanced ¹	Dental HMO (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%	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%	
Class IV – Orthodontia	50%	
Class V – Implants	40%	
Annual benefit maximum	\$2,000 per person	None
Lifetime orthodontia maximum	\$50 deductible / \$2,000 per person	None
Bi-weekly rates		
Employee only	\$13.98	\$9.60
Employee + one dependent	\$30.81	\$20.33
Employee + two dependents	\$37.76	\$25.98

¹ Only in-network benefits shown.



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

In the DHMO:

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.

Need a Dental Plan ID Card?

You can access your ID card any time on the myCigna mobile app for iPhone or Android.

Vision

With the vision plan offered through EyeMed, you'll 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	Up to \$200
Bi-weekly rates		
Employee only	\$2.91	
Employee + one or more	\$7.27	



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 special offers page on eyemed.com regularly for a mix of special offers and discounts that give your benefits a boost.

Employee Assistance Program

Get Immediate and Confidential Support 24/7, 365

The LifeWorks 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.

Get help with:

- The impact of Covid-19 on daily life
- Confidential counseling on personal issues
- Legal information and referrals
- Referrals and resources for work-life needs
- Money management

You can contact LifeWorks for help 24/7, 365 days a year.

lifeworks.com | Username: Equifax | Password: lifeworks

To speak with a counselor: **888-267-8126** | TTY: **877-371-9978** | Para español: **888-732-9020**

Download the app: [Google Play](#) | [iTunes App Store](#)

Find More Ways to Cope with Covid-19

Log in to lifeworks.com to access the [Covid-19 Toolkit](#).



Health Savings Account

A Health Savings Account (HSA) allows you to set aside money on a pre-tax basis from your paycheck¹ to help you pay for eligible medical, prescription drug, dental, and vision care expenses. Because your HSA funds are always yours, you can also use it as a way to save long-term for future healthcare needs.

2022 Contribution Limits	
Under Age 55	Age 55 or Older ²
Employee Only	
\$3,650	\$4,650
Family	
\$7,300	\$8,300

² You must be age 55 or older no later than December 31, 2022.



Learn more about HSAs at [Fidelity](#).

What You Need to Know

- You must enroll in the \$2,000, \$3,000, or \$4,000 Deductible option to participate
- You contribute using pre-tax dollars from your paycheck¹
- HSA funds are available only as they are deposited
- The HSA comes with a Visa debit card
- Your money is not taxed when withdrawn to pay for eligible expenses
- Balances of at least \$1,000 can be invested through Fidelity, our HSA administrator; any earnings are tax-free
- Works with a Limited Purpose FSA
- Certain participants may be eligible to earn a contribution from Equifax (see [next page](#))

¹ HSA contributions for COBRA participants and individuals receiving Long-Term Disability benefits cannot be made through Equifax. Rather, in those two situations, HSA contributions must be made directly through Fidelity.

3 HSA Advantages

- 1 Our HSA-eligible medical plans have lower premiums.**

Save the difference in your HSA to offset your out-of-pocket costs.

- 2 It can reduce your taxes**

HSA contributions, earnings, and distributions are tax free³ when used to pay for qualified medical expenses.

- 3 It's always yours.**

Even if you change medical plan options, leave the company, or retire.

³ 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.

Maximize the Benefit

How to Earn an Equifax Contribution to Your HSA

Join the Cigna Healthy Babies Program.

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

To receive an Equifax contribution, you must activate your HSA through Fidelity — even if you do not plan to contribute to the HSA yourself.

See [next page](#) for details.



Electing an HSA for the First Time?

After you enroll in the HSA in Workday, you'll need to activate your HSA with Fidelity.

- 1 Log on to netbenefits.com using the same username and password for your Equifax 401(k) Plan. If you don't have a Fidelity NetBenefits account, you can create one on this site.
- 2 Click Activate or Open next to Health Savings Account and follow the online instructions.
- 3 After your account is created:
 - Choose a beneficiary if you have not already done so.
 - Confirm the contribution amount you selected when enrolling in Workday is enough to meet your goals. Any changes to your contribution amount must be made in Workday.
 - Request additional debit cards for yourself, your spouse, or eligible dependents. Go to HSA Summary and click the Paying tab.

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

If you qualify for an Equifax contribution, you must activate your HSA through Fidelity — even if you do not plan to contribute to the HSA yourself.



Need Help?

Call **800-544-3716** to speak with a Fidelity HSA specialist.



Health Care Flexible Spending Account

The Health Care Flexible Spending Account (FSA) allows you to set aside pre-tax dollars for healthcare expenses, such as doctor visit copays, deductible expenses, and dental and vision care needs.

2022 Contribution Limit¹

\$2,750

Use it or Lose it!

Any unused money left in your account will be forfeited. You have until December 31, 2022 to incur an eligible expense and until March 31, 2023 to submit the expense for reimbursement from your FSA.

¹ This is the projected 2022 limit. The actual limit had not been announced at time of publication.

What You Need to Know

- If you're enrolled in an HSA-eligible medical plan option, works as a "limited purpose" account only (see next page)
- You can enroll in the Health Care FSA even if you're enrolled in an eligible, non-Equifax medical plan
- You contribute using pre-tax dollars from your paycheck
- Your entire election is available to you on the effective date of your enrollment, even if you haven't yet saved the full amount (if you enroll during Annual Enrollment, your effective date is January 1 of the following year)
- In-network medical and dental expenses are paid automatically from your account through auto-claim forwarding
- For other eligible expenses, you must submit a claim form to request reimbursement from your account
- Use it or lose it! Any unused amounts will be forfeited

[See the full list of IRS-approved expenses.](#)

Limited Purpose Flexible Spending Account

2022 Contribution Limit¹

\$2,750

Use it or Lose it!

Any unused money left in your account will be forfeited. You have until December 31, 2022 to incur an eligible expense and until March 31, 2023 to submit the expense for reimbursement from your FSA.

¹ This is the projected 2022 limit. The actual limit had not been announced at time of publication.

If you enroll in an HSA-eligible medical plan option, you also can elect to contribute pre-tax funds to a Limited Purpose FSA.

You can only use the Limited Purpose FSA to pay for eligible:

- 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

Dependent Care Flexible Spending Account

The Dependent Care Flexible Spending Account (FSA) lets you set aside pre-tax dollars to pay for child care 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.

2022 Contribution Limits¹

Married and filing a joint return or if you are a single parent	\$5,000
Married and filing separately	\$2,500

Use it or Lose it!

Any unused money left in your account will be forfeited. You have until December 31, 2022 to incur an eligible expense and until March 31, 2023 to submit the expense for reimbursement from your FSA.

¹ These are the projected 2022 limits. The actual limits had not been announced at time of publication.

What You Need to Know

- This FSA is not used for healthcare expenses; you can participate regardless of your medical plan option
- You contribute using pre-tax dollars from your paycheck
- Dependent Care FSA funds are available only as they are deposited in your account
- After paying for an eligible expense, you must submit an expense claim form to be reimbursed from your account
- Use it or lose it! Any unused amounts will be forfeited

[See the full list of IRS-approved expenses.](#)

Disability Insurance

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

You are automatically covered by Short-Term Disability insurance effective on the first of the month following your date of hire. You are automatically covered by Basic Long-Term Disability insurance as of your date of hire. You have the option to purchase LTD Buy-up as a new hire and during the Annual Enrollment period each year.

Short-Term Disability	Basic Long-Term Disability
Company-paid	Company-paid
100% income replacement for the first week of an approved disability ¹	50% income replacement (base pay only), up to \$10,000 monthly maximum benefit
70% income replacement for the next 12 weeks	

¹ STD claims are approved on the eighth day of the absence. If your claim is approved, you will receive 100% of your pay for the first seven days of your absence.

Protect More of Your Pay with LTD Buy-up

The LTD Buy-up option allows you to purchase LTD coverage in addition to the Basic LTD coverage provided by Equifax at no cost to you. This additional benefit would bring your total LTD 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). You may choose to purchase Buy-up LTD coverage during Annual Enrollment or as a new hire. Evidence of insurability may be required.



Life and AD&D Insurance

Life and Accidental Death and Dismemberment (AD&D) Insurance can help protect your family's financial well-being in the event of your death.

Basic Life and AD&D insurance is provided to you at no cost immediately upon hire. Supplemental Life and AD&D is an optional way to increase life insurance coverage for yourself and add coverage for your spouse or child(ren).

	Basic Life and AD&D	Supplemental Life and AD&D
	Company-paid	Optional, employee-paid
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 \$50,000
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 by one increment of your pay (up to \$500,000)
- For your spouse by one increment of \$10,000 (up to \$50,000)

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

Be sure to name your beneficiaries when you enroll in Workday.



Additional Insurance Protections

Accidental Injury Insurance

Accidental Injury Insurance pays a cash benefit if you experience a covered accident, such as emergency care, a hospitalization, or a fracture.

This benefit can help you pay for out-of-pocket expenses that might not be covered by traditional insurance. It can also help you manage a high medical plan deductible.

Critical Illness Insurance

Critical Illness Insurance pays a cash benefit if you're diagnosed with a covered condition, like cancer, a heart attack, or a stroke.

The benefit can be used to pay for child care, travel costs, medical treatments, copays, and prescriptions.

Hospital Care Insurance

Hospital Care Insurance pays a cash benefit if you are hospitalized due to a covered injury or illness.

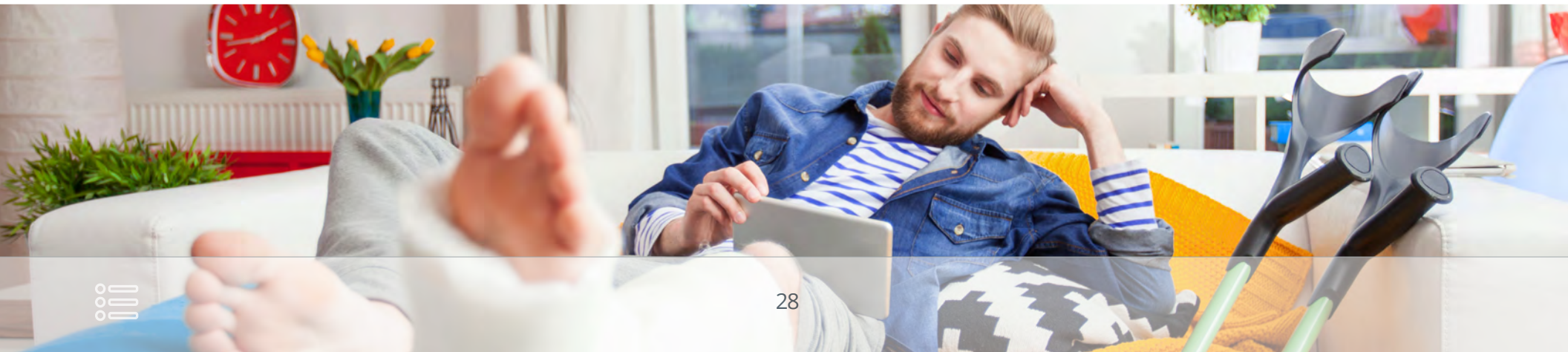
You can use the money to pay for child care, copays, deductibles, coinsurance, and follow-up care.

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'll be automatically enrolled in the plan. Just be sure to print a copy of the Travel Assist ID card (found on People Link) before your business trip.

For more detailed information about these plans, log in to myCigna.com, click the Coverage tab, and then Cigna Supplemental Health Plans.



Paid Parental Leave

6 Weeks Paid Parental Leave

With our Paid Parental Leave, moms, dads, spouses, partners, foster parents, and legal guardians get six weeks of paid time off to bond with a child, as a result of birth, adoption, foster care, or guardianship. If two or more children are born at the same time, that leave is nine weeks.

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

Birth Moms Get a Boost to Their STD Benefits

Birth moms are also eligible for Short-Term Disability (STD) benefits — for six weeks following a vaginal childbirth and for eight weeks following a cesarean section delivery. Paid Parental Leave boosts this benefit to ensure birth moms can receive at least 12 weeks of fully-paid leave.

Get Full Details on People Link

If you're expecting to become a parent, get the full details about eligibility, the waiting period, exclusions, special situations, and more.

Go to [People Link > Paid Time Off > Paid Parental Leave](#).



\$5,000 Adoption Reimbursement

Equifax offers up to a \$5,000 reimbursement to new parents for qualified adoption expenses of an eligible child.

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

Equifax Extras

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

- Computers (HP, Dell, Lenovo)
- Cell phone providers (AT&T, Verizon, Sprint, and T-Mobile)
- Whirlpool appliances
- Tickets for movies, amusement parks, sporting events
- Mortgage services
- Student loan refinancing
- Flowers and gifts

Check the site regularly for new deals.

Recognize an Unsung Hero with Bravo!

Use Bravo! or the EZ Thanks app to send a recognition and shop the Bravo! catalog. Visit equifaxbravo.performnet.com.



Equifax 401(k) Plan

2022 Contribution Limits¹

Under Age 50	Age 50 or Older
\$20,500	\$27,000

¹ Your combined before-tax, Roth after-tax, traditional after-tax, company-matching, and direct contributions cannot be more than \$61,000 in 2022.

Build Wealth for Your Retirement

The 401(k) Plan lets you contribute on a before-tax and after-tax basis, and offers more than 20 investment funds to choose from.

You are eligible to participate as of your date of hire.

Get the Company Match!

Equifax matches 100% of your contributions to the plan, up to 5% of your pay.

You're Enrolled Automatically

Your contributions:

- Start 45 days after your hire date*
- Begin at a 3% deferral rate (unless you actively select a different deferral percentage rate, or elect not to participate)
- Will be invested in a target retirement fund based on your age and projected retirement date
- Will increase automatically on each anniversary of your enrollment date by 1% of your pay until they reach 10% of your pay

* If you want to start sooner, log on to the [Fidelity website](#) about a week after your hire date to make an election.

Manage Your Account

Visit the [Fidelity website](#) or call **800-354-3419**.

Get Free, Personalized Investment Advice

Visit financialengines.com/forEquifax or call **877-401-5762** to get free personalized investment advice and help managing your Equifax 401(k) Plan account from the investing experts at Financial Engines.

About Financial Engines

Advisory services, including Online Advice and Professional Management, are provided by Financial Engines Advisors, L.L.C., an independent, federally registered investment advisor and wholly owned subsidiary of Financial Engines, Inc. Financial Engines does not sell investments or receive commissions for the funds it recommends. Financial Engines does not guarantee future results. The information has been provided by Financial Engines. Financial Engines is not affiliated with Fidelity Investments or its affiliates.



Employee Stock Purchase Plan

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

- **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 U.S., taxes apply at the time shares are sold to the amount of the discount and to any gain from the sale. Outside the U.S., taxes apply at the time shares are purchased to the amount of the discount. Other local tax rules may apply. Please consult your personal tax advisor for more specific information about taxes.

Securely Manage Your Account Online

You will manage your ESPP shares in a secure, online account created for you with UBS Financial Services Inc., the plan's administrator.

UBS One Source

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 > Investor Relations.

To see our dividend history, click the "Go to Stock Information" button. On the Stock Chart and Quote page, hover over "Stock Information" and choose "Dividend History."

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.

Salary Finance employee loans 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 Do I Apply for a Loan?

To get started, visit [equifax.salaryfinance.com](https://www.equifax.salaryfinance.com) and click “Apply For a Loan.” The application takes about 10 minutes to complete.

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 www.equifax.com/personal/products/credit/credit-lock-alert/.

Who Is Salary Finance?

Salary Finance is a leading global provider of financial education and salary-linked benefits for employees. It was founded in 2015 in the United Kingdom and launched in the United States in 2018. Salary Finance U.S. is based in Boston, Massachusetts. It works with a range of leading businesses to offer its platform to employees across the country.

For More Information

Download the [Employee Loan Program: Questions and Answers](#).

Paid Time Away

Taking time off from work is a great way to relax, recharge, and reconnect. Don't let your paid time away benefits go unused.

12 Paid Holidays

We offer 10 scheduled paid holidays and two floating holidays in addition to our vacation and paid time off policy.

Support for Your Cause

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

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](#)
- [Family Medical Leave \(FMLA\)](#)
- [Short-Term Disability](#)
- [Long-Term Disability](#)



Contacts

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

Enrolling	
Make Your Elections	Workday
Get Help Choosing a Medical Plan Cigna Easy Choice Tool	Log in to decisionsupport.cigna.com with the access code based on your salary band. <ul style="list-style-type: none">• Under \$65K: N4JF39UT• \$65K-\$150K: 9GRQP934• Greater than \$150K: T4GGGMLE
Make a Benefits Change	People Link > People Link (AskHR) > Life Events
Health	
Medical Cigna	myCigna.com 800-244-6224 iTunes App Store Google Play
Prescription Drug Home Delivery Cigna	800-285-4812
Virtual Doctor Visits Cigna	myCigna.com 888-726-3171 iTunes App Store Google Play
Dental Cigna	myCigna.com 800-244-6224 iTunes App Store Google Play



Contacts (continued)

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

Health (continued)	
Vision EyeMed	eyemed.com Member ID: Your Employee ID (found in Workday) 866-723-0513 iTunes App Store Google Play
Employee Assistance Program LifeWorks	888-267-8126 TTY: 877-371-9978 Para español: 888-732-9020 lifeworks.com ID: Equifax Password: lifeworks iTunes App Store Google Play
beWell Personal Health Team Cigna	myCigna.com 877-459-9896
Omada Diabetes, Hypertension, Weight-Loss Program Omada	go.omadahealth.com/equifax iTunes App Store Google Play
Health Matters (Health Assessment) Cigna	myCigna.com Wellness tab > Tools > My Health Assessment
Included Health (World-Class Doctors at Your Fingertips) Included Health	includedhealth.com/equifax iTunes App Store Google Play

Contacts (continued)

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

Financial	
Tobacco Cessation Program Cigna	myCigna.com 800-244-6224
Healthy Rewards Discounts Cigna	myCigna.com My Plans tab > Stay Healthy > Discount Programs—Healthy Rewards
Health Savings Account Fidelity	nb.fidelity.com 800-544-3716 iTunes App Store Google Play
Flexible Spending Accounts (Health Care, Limited Purpose, Dependent Care) Cigna	myCigna.com 800-244-6224
Disability Insurance (Long-Term, Short-Term, FMLA, Paid Parental Leave) Lincoln Financial Group	mylincolnportal.com 888-398-6338 for claims People Link <ul style="list-style-type: none">• Short-Term Disability• Long-Term Disability• Family Medical Leave (FMLA)• Paid Parental Leave Policy

Contacts (continued)

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

Financial (continued)	
Life and AD&D Insurance Lincoln Financial Group	mylincolnportal.com 888-787-2129 for information 877-321-1015 for policy conversions
Additional Insurance Protections (Accidental Injury, Critical Illness, Hospital Care) Cigna	myCigna.com 800-351-9214 for information 800-754-3207 for claims
Equifax Extras	equifax.savings.beneplace.com
Bravo! EZ Thanks	equifaxbravo.performnet.com iTune App Store Google Play
Equifax 401(k) Plan Fidelity	nb.fidelity.com 800-354-3419 iTunes App Store Google Play
Financial Planning Financial Engines	financialengines.com/forEquifax 877-401-5762 (Or, log in to nb.fidelity.com and select the Financial Engines link.)

Contacts (continued)

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

Financial (continued)

Employee Stock Purchase Program

UBS Financial Services Inc.

UBS One Source

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

Employee Loan Program

Salary Finance

equifax.salaryfinance.com

help@salaryfinance.com

800-317-6850

Personal

Paid Time Away

See also Disability Insurance

People Link

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

Adoption Reimbursement

People Link

- Policy
- Claim Form

Legal Notices

Copies of legal notices can be found on People Link under [Health and Benefits > Medical](#):

- HIPAA Privacy Notice
- 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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