

**EQUIFAX**<sup>®</sup>

# 2021 Benefits Guide



# Live Your Best

Living your best starts with knowing what's available to you, then taking action to choose what's most appropriate for you and your family. This *2021 Benefits Guide* can help you do both.

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.

Take this moment to think about the things that matter to you and what you want 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.

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



# Contents

**4** Enrolling

**6** Medical

**17** Dental

**18** Vision

**19** Health Savings Account

**22** Health Care Flexible Spending Account

**23** Limited Purpose Flexible Spending Account

**24** Dependent Care Flexible Spending Account

**25** Disability Insurance

**26** Life and AD&D Insurance

**27** Additional Insurance Protections

**28** Paid Parental Leave

**29** Equifax Extras

**30** Equifax 401(k) Plan

**31** Employee Assistance Program

**32** Paid Time Away

**33** Legal Notices

# 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, these benefits will take effect on 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



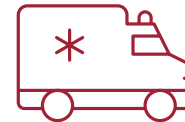
Supplemental Life and Accidental Death & Dismemberment Insurance



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 Happens if You Don't Enroll

If you miss your enrollment opportunity, you will not have coverage under these plans.

### 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



# Medical

## Your 2021 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.			
<b>Per paycheck cost</b>	 Low Moderate <b>High</b>	 Low <b>Moderate</b> High	 Low <b>Moderate</b> High	 Low Moderate <b>High</b>
<b>Health Savings Account (HSA)</b>	No	Yes	Yes	Yes
<b>Health Care Flexible Spending Account (FSA)</b>	Yes	Limited Purpose Only	Limited Purpose Only	Limited Purpose Only
<b>In-network deductible</b> (what you pay before the plan pays)	 Low Moderate High	 Low <b>Moderate</b> High	 Low <b>Moderate</b> High	 Low Moderate <b>High</b>
<b>How much you pay for care at point of service</b>	 Low Moderate High	 Low <b>Moderate</b> High	 Low <b>Moderate</b> High	 Low Moderate <b>High</b>

Learn more about the HSA on [page 19](#). Learn more about the flexible spending accounts on [pages 22](#) and [23](#).

## Medical Plan ID Cards

If you do not receive your medical plan ID card by the time you need it, contact Cigna by calling **800-244-6224**. 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.				
<b>Annual deductible<sup>1</sup></b> • Individual • Individual in a Family • Family	\$1,000 \$1,000 \$3,000	\$2,000 \$4,000 \$4,000	\$3,000 \$6,000 \$6,000	\$4,000 \$6,850 \$8,000
<b>Annual out-of-pocket maximum<sup>1</sup></b> • Individual • Individual in a family • Family	\$3,000 \$3,000 \$9,000	\$2,500 \$5,000 \$5,000	\$3,500 \$6,850 \$7,000	\$6,750 \$6,850 \$13,500
<b>Coinsurance</b> (you pay)	20%	10%	20%	30%
<b>Preventive care</b>	\$0	\$0	\$0	\$0
<b>Primary care physician</b>	Coinsurance	Deductible & coinsurance		
<b>MDLIVE</b>	Coinsurance			
<b>Specialty care physician</b>	Deductible & coinsurance			
<b>Urgent care</b>	\$50 copay <sup>2</sup>			
<b>Emergency room</b>	Deductible & coinsurance			

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

<sup>2</sup> 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 the HSA-eligible Plans



## About the Deductible

The deductible is an amount you must pay for your own covered care before the plan will begin sharing the cost with you.

### The Family Deductible

#### In the \$2,000 Deductible and \$3,000 Deductible medical plan options:

Before the plan will begin sharing costs for any covered family member, the entire family deductible must be satisfied — either by one covered family member or by any combination of covered family members.

#### In the \$4,000 Deductible medical plan option:

If in-network out-of-pocket costs reach \$6,850 for any covered individual, the plan will begin sharing costs for that individual.

Once the full in-network family deductible of \$8,000 is satisfied — either by one covered family member or by any combination of covered family members — the plan will begin sharing costs with all covered family members.



## About the Out-of-Pocket Maximum

The out-of-pocket maximum is a limit on how much you will pay toward the cost of covered care during the plan year. If you reach this limit, the plan then pays all costs of covered care for the rest of the plan year.

### The “Individual in a Family” Maximum

#### In the \$3,000 Deductible and \$4,000 Deductible medical plan options:

If a covered family member’s costs reach the “individual in a family” amount of \$6,850, the plan will begin paying all costs of covered care for that family member for the rest of the year.

If the full family out-of-pocket maximum is met by any combination of covered family members, the plan would pay all costs for all covered family members for the rest of year.



## Let [myCignaPlans.com](https://myCignaPlans.com) Help You Choose a Medical Plan

- Get help estimating your costs for the coming year
- Get personalized comparisons of your costs under the medical plan options
- See the doctors, hospitals and other services that participate in the Cigna network
- Review benefit plan summaries
- Check the average costs of common procedures and diagnoses

### [myCignaPlans.com](https://myCignaPlans.com)

User ID: Equifax21

Password: Cigna2021 (case sensitive)




You can also call the Cigna Pre-Enrollment Support Line at 800-401-4041.

# 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.

The amount you pay will vary based on the type of medication.

 Lowest Higher Highest	 Lowest Higher Highest	 Lowest Higher Highest
<p><b>Generic</b> medications will cost you less. These drugs have the same active ingredients, safety, quality, and strength as their brand-name counterparts.</p>	<p><b>Preferred brand-name</b> medications will cost you more. These are drugs for which generic equivalents are not available.</p>	<p><b>Non-preferred brand-name</b> medications cost the most. If you are prescribed one of these drugs when a generic alternative is available, you must pay the difference in cost. That difference will not count toward your deductible nor your out-of-pocket maximum.</p>

## Home Delivery for Maintenance Drugs

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.

## Using Coupons?

If you are using a drug coupon or manufacturer assistance to offset the cost of your drug, you can continue to use it, but that amount might no longer count toward your deductible and out-of-pocket maximum.

## Pay \$0 for Certain Specialty Medications with SaveonSP

Specialty medications are used to treat complex conditions like multiple sclerosis, hepatitis C, and rheumatoid arthritis. These drugs require special handling and can only be obtained through Cigna's specialty home delivery service.

These drugs can also be very expensive. However, you may be able to save on copay cost by enrolling in SaveonSP.

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.



# Compare Your Medical Plan Options (Prescription Drugs)

## Greater Affordability for Medications

- **Generic preventive drugs are free in the HSA-eligible medical plan options.** 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](https://myCigna.com) to find the list of these medications and their true costs.
- **The Patient Assurance Program<sup>SM</sup> 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.

	\$1,000 Deductible <sup>1</sup>	\$2,000 Deductible <sup>2</sup>	\$3,000 Deductible <sup>2</sup>	\$4,000 Deductible <sup>2</sup>
--	---------------------------------	---------------------------------	---------------------------------	---------------------------------

Plan names reflect the deductible for individual coverage; family deductibles are higher.

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

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

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



# 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
<b>Less than \$60K</b>				
Employee only	\$131.44	\$89.14	\$59.52	\$37.01
Employee + child(ren)	\$255.93	\$175.43	\$123.71	\$108.81
Employee + spouse	\$297.65	\$228.90	\$133.41	\$117.04
Employee + family	\$418.92	\$295.68	\$186.63	\$164.11
<b>\$60K to \$149K</b>				
Employee only	\$143.82	\$100.49	\$70.87	\$46.37
Employee + child(ren)	\$280.56	\$198.07	\$146.54	\$128.22
Employee + spouse	\$323.20	\$255.02	\$157.99	\$137.93
Employee + family	\$456.72	\$333.45	\$223.03	\$195.11
<b>Greater than \$150K</b>				
Employee only	\$153.70	\$110.09	\$79.91	\$55.01
Employee + child(ren)	\$300.31	\$217.27	\$164.69	\$145.50
Employee + spouse	\$343.14	\$274.40	\$176.51	\$155.37
Employee + family	\$486.63	\$362.52	\$250.54	\$221.28



**If your spouse has other medical coverage available through their employer,** but you choose to enroll them in Equifax coverage, you will pay an extra \$50 per pay period for spousal coverage.



# Virtual Doctor and Therapist Visits 24/7

With MDLIVE from Cigna, you can get medical and mental health care from doctors and therapists without leaving your home.

## Minor medical

Get medical care and prescriptions for many non-emergency conditions, such as allergies, cold/flu, cough, headache, pink eye, nausea, urinary tract infections, and more.

Visit [myCigna.com](https://mycigna.com), locate the “Talk to a doctor or nurse 24/7” callout and click “Connect Now.”

## Behavioral/Mental health

Get support for addictions, depression, grief and loss, LGBTQIA support, relationship and marriage issues, and more.

Visit [myCigna.com](https://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.

**888-726-3171**

[mdliveforcigna.com](https://mdliveforcigna.com)

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





# More Health & Wellness Resources



GRAND ROUNDS®

## Expert Second Opinions

Grand Rounds can assist in providing expert second opinions — reviewing your diagnosis and treatment plans to make sure you understand your care options. Grand Rounds can also help you find high-quality doctors, book appointments, and provide individual medical advice to ensure you and your family receive the best possible medical care.

[grandrounds.com/equifax](https://grandrounds.com/equifax) | [Google Play](#) | [iTunes App Store](#)



## Weight & Stress Management

Reach out to Cigna's beWell Personal Health Team for help finding solutions to your healthcare needs, including weight and stress management.

beWell is available Monday through Friday from 8 a.m. to 6 p.m. to all U.S. employees enrolled in one of our medical plan options.

**877-459-9896** | [myCigna.com](https://myCigna.com)



## Tobacco Cessation Program

If you're trying to quit tobacco use, you can also partner with Cigna to quit for good with the Tobacco Cessation Program at no cost to you.

**800-244-6224** | [myCigna.com](https://myCigna.com)



# More Health & Wellness Resources



## 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.

- Play a short, online assessment game to identify your health goals
- Discover personalized recommendations to keep you on target
- Track important health information, like your BMI, blood pressure, cholesterol, and more
- Stay motivated with fun activities and rewards for healthy behaviors

### Get Started Today!

- 1 Log on to [myCigna.com](https://myCigna.com).
- 2 Go to the Wellness tab.
- 3 Under Tools, select My Health Assessment.



## Build Healthy Habits That Last

Omada is a digital lifestyle change program designed to help you lose weight, gain energy, and reduce the risks of 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 2 diabetes or heart disease, and are accepted into the program.

See if you're eligible at [OmadaHealth.com/Equifax](https://OmadaHealth.com/Equifax).





# Get the Most from Your Medical Plan

Cigna helps you make better health care decisions by offering a variety of online and mobile tools and including cost and quality information in your provider search results.

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

Download the myCigna app today.

[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	Dental HMO (DHMO)
<b>Plan Features</b>		
<b>Flexibility to see any dentist</b>	Yes	No, in-network care only
<b>Class I - Preventive care</b>	0%	0%
<b>Class II - Basic restorative</b>	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.
<b>Class III - Major restorative</b>	40%	
<b>Class IV - Orthodontia</b>	50%	
<b>Class V - Implants</b>	40%	
<b>Annual plan deductible</b>	\$50 per person / \$150 per family	None
<b>Annual benefit maximum</b>	\$2,000 per person	None
<b>Lifetime orthodontia maximum</b>	\$50 deductible / \$2,000 per person	None
<b>Office visit fee</b>	N/A	\$5 per person
<b>Bi-weekly rates</b>		
<b>Employee only</b>	\$13.98	\$9.60
<b>Employee + one dependent</b>	\$30.81	\$20.33
<b>Employee + two dependents</b>	\$37.76	\$25.98



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)**. Your NGD, will be your source of care and referrals to specialists. You can change your NGD at any time. Changes made by the 15<sup>th</sup> 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.

## Dental Plan ID Cards

If you do not receive your dental plan ID card by the time you need it, contact Cigna by calling **800-244-6224**. 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
<b>Eye exams</b> (once every calendar year)	\$15 copay	Up to \$45
<b>Standard plastic lenses</b> (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
<b>Frames</b> (once every two calendar years)	\$115 allowance toward purchase, PLUS 20% off the balance above \$115	Up to \$35
<b>Contact lenses</b> — elective (once every calendar year)	\$105 allowance toward purchase, PLUS 15% off the balance above \$105	Up to \$84
<b>Contact lenses</b> — medically necessary	\$0	Up to \$200
<b>Bi-weekly rates</b>		
<b>Employee only</b>		\$2.91
<b>Employee + one or more</b>		\$7.27



Find a provider near you by visiting [eyemedvisioncare.com](http://eyemedvisioncare.com) or by calling **866-723-0513**. To register online with EyeMed, use your Employee ID (found in Workday) as your Member ID.

# Health Savings Account

A Health Savings Account (HSA) allows you to set aside money on a pre-tax basis from your paycheck<sup>1</sup> 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.

2021 Contribution Limits	
Under Age 55	Age 55 or Older <sup>2</sup>
<b>Employee Only</b>	
\$3,600	\$4,600
<b>Family</b>	
\$7,200	\$8,200

<sup>2</sup> You must be age 55 or older no later than December 31, 2021.



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 paycheck<sup>1</sup>
- 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](#))

<sup>1</sup> 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 Generally pairs with medical plans having lower premiums.**

Save the difference in your HSA to offset out-of-pocket costs not covered by the health plan.

- 2 Tax advantages.**

HSA contributions, earnings, and distributions are tax free<sup>3</sup> when used to pay for qualified medical expenses.

- 3 The money is always yours.**

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

<sup>3</sup> 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.

## 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.

### **Available for 2021 Annual Enrollment Only!**

If you have not previously participated in the \$2,000, \$3,000 or \$4,000 Deductible plan and you choose one of these plans for 2021 during Annual Enrollment, Equifax will make a one-time contribution to your HSA — \$350 for employee only or \$700 for employee + dependent(s).

**To receive this contribution, you must set up and activate your HSA with Fidelity by December 31, 2020.**





# 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](https://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.

## 2021 Contribution Limit<sup>1</sup>

\$2,750

### Use it or Lose it!

Any unused money left in your account will be forfeited. You have until December 31, 2021 to incur an eligible expense and until March 31, 2022 to submit the expense for reimbursement from your FSA.

<sup>1</sup> This is the projected 2021 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

## 2021 Contribution Limit<sup>1</sup>

\$2,750

### Use it or Lose it!

Any unused money left in your account will be forfeited. You have until December 31, 2021 to incur an eligible expense and until March 31, 2022 to submit the expense for reimbursement from your FSA.

*<sup>1</sup> This is the projected 2021 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.

## 2021 Contribution Limits<sup>1</sup>

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, 2021 to incur an eligible expense and until March 31, 2022 to submit the expense for reimbursement from your FSA.

<sup>1</sup> These are the projected 2021 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	Long-Term Disability Buy-up
Company-paid	Company-paid	Optional, employee-paid
<p><b>100% income replacement</b> for the first week of an approved disability<sup>1</sup></p> <p><b>70% income replacement</b> for the next 12 weeks</p>	<p><b>50% income replacement</b> (base pay only), up to \$10,000 monthly maximum benefit</p>	<p><b>Additional 15% of income replacement,</b> including coverage for base pay + bonus/commissions</p>

<sup>1</sup> 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
<b>For you</b>	<b>1x base salary</b> (\$50,000 minimum, \$250,000 maximum)	<b>1, 2, 3, or 4 times base salary, up to \$1 million</b> Basic and Supplemental Life insurance may not exceed \$1,250,000 (amounts beyond \$500,000 require evidence of insurability)
<b>For your spouse</b>	N/A	<b>Coverage in \$10,000 increments, up to \$50,000</b>
<b>For your child(ren)</b>	N/A	<b>\$10,000</b> for each eligible dependent child

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

**Available 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.



# 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.



# 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 natural 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](http://equifaxbravo.performnet.com).



# Equifax 401(k) Plan

## 2021 Contribution Limits<sup>1</sup>

Under Age 50	Age 50 or Older
\$19,500	\$26,000

### Get the Company Match!

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

<sup>1</sup> Your combined before-tax, Roth after-tax, traditional after-tax, company-matching, and direct contributions cannot be more than \$57,000 in 2021.

## 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.

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

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

## Get Free, Personalized Investment Advice

No matter what type of investor you are, you can get free personalized investment advice and help managing your Equifax 401(k) Plan account from the investing experts at Financial Engines.

Visit [financialengines.com/forEquifax](https://financialengines.com/forEquifax) or call **877-401-5762** and be connected to 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.

## Want to Make Changes?

You can manage your account on the [Fidelity website](https://www.fidelity.com) or by calling **800-354-3419**.

## 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

## Want to Start Sooner?

Log on to the [Fidelity website](https://www.fidelity.com) about a week after your hire date to make an election.



# 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](https://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](https://lifeworks.com) to access the [Covid-19 Toolkit](#).





# 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.

## 10 Paid Holidays

We offer 10 paid 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](#)



# 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](mailto: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.

Copyright © 2020, Equifax Inc., Atlanta, Georgia. All rights reserved. Equifax is a registered trademark of Equifax Inc.