

A woman with voluminous curly hair is laughing joyfully, her head tilted back. She is wearing a dark top with sunglasses hanging from the neckline. The background is a bright, sunlit outdoor area with a bokeh effect of light spots.

EQUIFAX

2020 Annual Benefits Enrollment Guide

Enroll November 4 to 15, 2019



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 *2020 Annual Enrollment Guide* can help you do both.

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

Annual Enrollment only comes once a year, and the benefits you choose remain in effect until your next enrollment opportunity comes around. 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.

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



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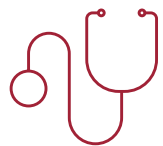
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Annual Enrollment

Your Annual Enrollment Options

Annual Enrollment is your opportunity to enroll in or make changes to your coverage under these Equifax plans. **If you do not complete and submit your enrollment, you will not have any coverage in these plans in 2020!**



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

What Happens if You Don't Enroll

Once Annual Enrollment ends, you will only be able to add or change your coverage under these plans if you experience 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](#).

What's Changing for 2020

NEW Medical Plan Option and Names

We're adding a new medical plan option, giving you a total of four medical plan options to choose from for 2020, including three options that work with a Health Savings Account (HSA).

The names of the options are also changing to make it easier for you to tell them apart based on each option's individual annual deductible.

Your medical plan options for 2020 are:

- \$1,000 Deductible (formerly the PPO)
- \$2,000 Deductible¹ **(NEW!)**
- \$3,000 Deductible¹ (formerly the CDHP 20)
- \$4,000 Deductible¹ (formerly the CDHP 30)

¹ Eligible for a Health Savings Account (HSA).

2020 Medical Plan Per Paycheck Costs

The change in per paycheck costs varies by medical plan option and your salary tier. The impact on what you pay will depend on the plan and coverage level you're in now and what you choose for 2020. See the Medical Plan Per Paycheck Costs on [page 13](#).

New Medical and Dental Plan ID Cards

If you are a new enrollee, you change your current plan election, or you re-enroll in the \$1,000 Deductible (PPO), you will receive a new medical and/or dental plan ID card in mid- to late-December. If you do not receive a new card, contact Cigna by calling **800-244-6224**. You can access your ID card any time on the myCigna mobile app for iPhone or Android.

Get Personalized Medical Plan Cost Comparisons

With the Cigna Enrollment Decision Support Tool, you can enter your own expected utilization assumptions and get personalized comparisons of your costs under the medical plan options.² You can also call the Pre-Enrollment Support Line at **800-401-4041**.

www.myCignaPlans.com

User ID: Equifax20

Password: Cigna2020
(uppercase C)

² Available beginning
November 4, 2019.



What's Changing for 2020

2020 Only! — First-time Enrollees in an HSA-eligible Plan Get an HSA Contribution

If you enroll in one of the HSA-eligible medical plan options for the first time, Equifax will make a contribution to your HSA in 2020: \$350 for employee only coverage, \$700 if you enroll yourself and at least one dependent. To receive the Equifax contribution, you must activate your HSA through Fidelity — even if you do not plan to contribute to the HSA yourself. See [page 22](#) for details.

Special Opportunity to Increase Your Supplemental Life and AD&D Coverage

During this Annual Enrollment, you can increase Supplemental Life and Accidental Death & Dismemberment (AD&D) coverage for yourself by one increment of your pay, up to \$500,000, without having to provide evidence of insurability (EOI) — as long as you weren't previously denied coverage. You can increase coverage for your spouse (if not previously denied coverage) by one increment of \$10,000, up to \$50,000, without EOI. Anyone who has been previously denied coverage must provide EOI.



More Paid Time Off

In 2020, Equifax will add Presidents' Day to our list of paid holidays in the United States, bringing the total number of paid holidays to 10.

Paid time off for community service is doubling from 8 hours to 16.



Enroll Online

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

Medical

Your 2020 Medical Plan Options

You have four medical plan options to choose from. All four options cover the same medical and prescription drug benefits. 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
Per paycheck cost	 Low Moderate High	 Low Moderate High	 Low Moderate High	 Low Moderate High
Health Savings Account (HSA)	No	Yes	Yes	Yes
Health Care Flexible Spending Account (FSA)	Yes	Limited Purpose Only	Limited Purpose Only	Limited Purpose Only
In-network deductible (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	 Low Moderate High	 Low Moderate High	 Low Moderate High	 Low Moderate High

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

Compare Your Medical Plan Options

(Only in-network coverage highlights shown.)

	\$1,000 Deductible ¹	\$2,000 Deductible	\$3,000 Deductible	\$4,000 Deductible
Annual deductible² • Individual • Family	\$1,000 \$3,000	\$2,000 \$4,000	\$3,000 \$6,000	\$4,000 \$8,000 No individual exceeds \$6,850
Annual out-of-pocket maximum² • Individual • Individual in a family • Family	\$3,000 \$9,000	\$2,500 \$5,000	\$3,500 \$6,850 \$7,000	\$6,750 \$6,850 \$13,500
Coinsurance (you pay)	20%	10%	20%	30%
Preventive care	\$0	\$0	\$0	\$0
Primary care physician	Coinsurance	Deductible & Coinsurance		
MDLIVE	Coinsurance & deductible			
Amwell				
Specialty care physician				
Urgent care	\$50 copay			
Emergency room	Coinsurance (no deductible)			

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.

² To understand how the annual deductible and annual out-of-pocket maximum work in family coverage, see [next page](#).



Understanding the HSA-eligible Plans

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.

In the \$3,000 Deductible and \$4,000 Deductible medical plan options, if you cover any family members, each covered member of the family will have their own out-of-pocket maximum. This “embedded” maximum amount is lower than the total family out-of-pocket maximum.

1

Let's say you enroll in the \$3,000 Deductible option and cover yourself, your spouse, and one child. Your in-network, **family** out-of-pocket maximum will be **\$7,000**, but your individual out-of-pocket maximum will be **\$6,850**.

2

You have a surgery and your individual out-of-pocket costs exceed **\$6,850** (but do not yet meet the family out-of-pocket maximum of \$7,000).

3

All of your **individual** additional covered, in-network medical and prescription drug expenses will be 100% covered for the remainder of the year.

4

Your spouse and child will continue to incur medical and prescription drug expenses until your **family's** combined out-of-pocket expenses reach **\$7,000**.

5

If your combined expenses reach **\$7,000**, the plan will pay 100% of covered, in-network medical and prescription drug expenses for **all covered family members** for the rest of the plan year.

About the Deductible

In the \$2,000 Deductible and \$3,000 Deductible medical plan options, the entire family deductible must be satisfied — either by one covered family member or by any combination of covered family members — before any family member moves to coinsurance.




In the \$4,000 Deductible medical plan option, if you cover any family members, each covered member will have an in-network deductible of \$6,850. When an individual reaches this deductible, that individual will start paying coinsurance when receiving care from an in-network provider. When the family deductible is satisfied — either by one covered family member or by any combination of covered family members — all family members will start paying coinsurance.

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 depend on the type of medication.

 Lowest Higher Highest	 Lowest Higher Highest	 Lowest Higher Highest
<p>Generic medications will cost you less. These drugs have the same active ingredients, safety, quality, and strength as their brand-name counterparts.</p>	<p>Preferred brand-name medications will cost you more. These are drugs for which generic equivalents are not available. While they typically cost more than generics, they usually cost less than non-preferred brand-name drugs.</p>	<p>Non-preferred brand-name medications will cost you the most. Generally, these are drugs that have generic alternatives and/or one or more preferred brand-name options within the same drug class.</p>

If a physician prescribes you a non-preferred brand-name prescription when a generic option is available:

- You must pay the difference in cost.
- The difference you pay will not count toward your deductible.
- The difference you pay will not count toward your out-of-pocket maximum.

Specialty Drugs

These drugs require use of Cigna's specialty home delivery service. They cannot be filled at a retail pharmacy.

Maintenance Drugs

These 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.

Compare Your Medical Plan Options (Prescription Drugs)

Generic Preventive Drugs Are Free in the HSA-eligible Medical Plan Options

Generic preventive medications are used to prevent conditions, such as high blood pressure, high cholesterol, diabetes, asthma, osteoporosis, heart attack, and stroke. If you're enrolled in an Equifax medical plan option, log in to myCigna.com to find the list of generic preventive medications and their true costs.

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

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.



Medical Plan Per Paycheck Costs by Annual Base Salary

Coverage Option	\$1,000 Deductible	\$2,000 Deductible	\$3,000 Deductible	\$4,000 Deductible
Less than \$60,000				
Employee only	\$125.18	\$87.39	\$58.35	\$36.28
Employee + children	\$243.74	\$171.99	\$121.28	\$106.68
Employee + spouse/domestic partner	\$280.80	\$224.41	\$130.79	\$114.74
Employee + family	\$395.20	\$289.88	\$182.97	\$160.90
\$60,000 to \$149,999				
Employee only	\$134.41	\$96.62	\$68.15	\$44.59
Employee + children	\$262.20	\$190.45	\$140.91	\$123.29
Employee + spouse/domestic partner	\$299.26	\$242.87	\$150.47	\$131.36
Employee + family	\$422.90	\$317.57	\$212.41	\$185.82
Greater than \$150,000				
Employee only	\$143.64	\$105.85	\$76.83	\$52.90
Employee + children	\$280.66	\$208.91	\$158.36	\$139.91
Employee + spouse/domestic partner	\$317.73	\$261.34	\$168.11	\$147.97
Employee + family	\$450.59	\$345.26	\$238.61	\$210.74

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.



Staying In-network Will Save You Money

When you seek care in network, you save money three ways:

- 1 Providers charge pre-approved rates
- 2 You don't pay any excess charges
- 3 You pay a smaller portion of those rates than if you went out of the network

You can search for network providers on [myCigna.com](https://www.mycigna.com).



More Health & Wellness Resources



Live Video Doctor Visits 24/7

Amwell connects you to board-certified doctors 24/7 using your phone, tablet, or computer. Browse a list of physicians, their experience, and ratings, and choose the doctor that's best for you.

855-667-9722 | [AmwellforCigna.com](https://www.amwellforCigna.com) | [Google Play](#) | [iTunes App Store](#)

MDLIVE[®] Online Doctor Visits 24/7

With MDLIVE from Cigna, you can get medical care and prescriptions for many non-emergency conditions without leaving your home. You can connect with board-certified doctors, nurses, and therapists 24/7 via phone, email, or video.

888-726-3171 | [mdliveforcigna.com](https://www.mdliveforcigna.com) | [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://www.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://www.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.
- 2 Go to the Wellness tab.
- 3 Under Tools, select My Health Assessment.



Support for Pre-Diabetes & Heart Disease

Omada is our digital wellness program for employees and family members who are pre-diabetic or at risk for heart disease. There is no cost to participate.

If you qualify, you can receive full-time health coaching, access to programs that adapt to your needs, online support groups, and more. You will even get a wireless smart scale and digital pedometer to support your wellness journey.

To see if you qualify, take the quick quiz at OmadaHealth.com/Equifax.



More Health & Wellness Resources

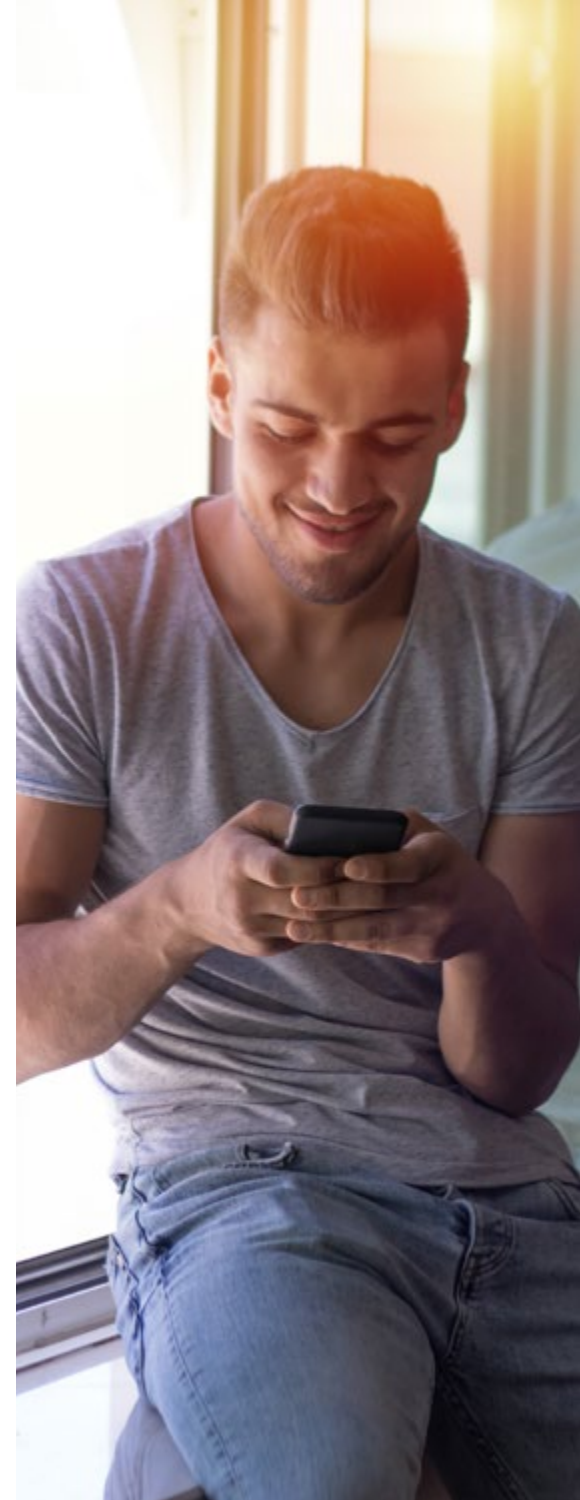


Personal Healthcare Assistance

Grand Rounds can 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. Grand Rounds can also assist in providing expert second opinions — reviewing your diagnosis and treatment plans to make sure you understand your care options.

Install the free Ground Rounds app on your smart phone or call Ground Rounds directly.

Go to <https://grandrounds.com/equifax> to learn more.



Dental

Both of your dental plan options are administered by Cigna, and both allow you to visit any dentist you choose. However, you'll save money when you receive care from an in-network service provider.

The main differences between these plans are that the Dental PPO does not cover orthodontia and it has a lower annual maximum benefit.



Visit myCigna.com or call **800-244-6224** to locate participating dentists.

	Dental PPO Enhanced	Dental PPO
Your costs (in-network only)		
Annual plan deductible	\$50 per person \$150 per family	\$50 per person \$150 per family
Preventive (no deductible required)	0%	0%
General	10% after deductible	20% after deductible
Major	40% after deductible	50% after deductible
Orthodontia	50% after \$50 deductible	Not covered
Lifetime orthodontia maximum	\$2,000 per person	Not covered
Annual benefit maximum	\$2,000 per person	\$1,500 per person
Bi-weekly rates		
Employee only	\$13.98	\$9.60
Employee + one dependent	\$30.81	\$21.12
Employee + two or more	\$37.76	\$25.98

KEY DIFFERENCES!

KEY DIFFERENCES!

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 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 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.

2020 Contribution Limits	
Under Age 55	Age 55 or Older ¹
Employee Only	
\$3,550	\$4,550
Family	
\$7,100	\$8,100

¹ You must be age 55 or older no later than December 31, 2020.



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 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 free² 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.

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.

2 Ways to Earn an Equifax Contribution to Your HSA

1 Newly Enroll in an HSA-eligible Medical Plan Option.

Available for 2020 Only! If you're not currently enrolled in CDHP 20 or CHDP 30 and you enroll in one of the HSA-eligible plans for 2020 (\$2,000 Deductible, \$3,000 Deductible, \$4,000 Deductible), Equifax will make a contribution to your HSA.

Employee coverage	\$350
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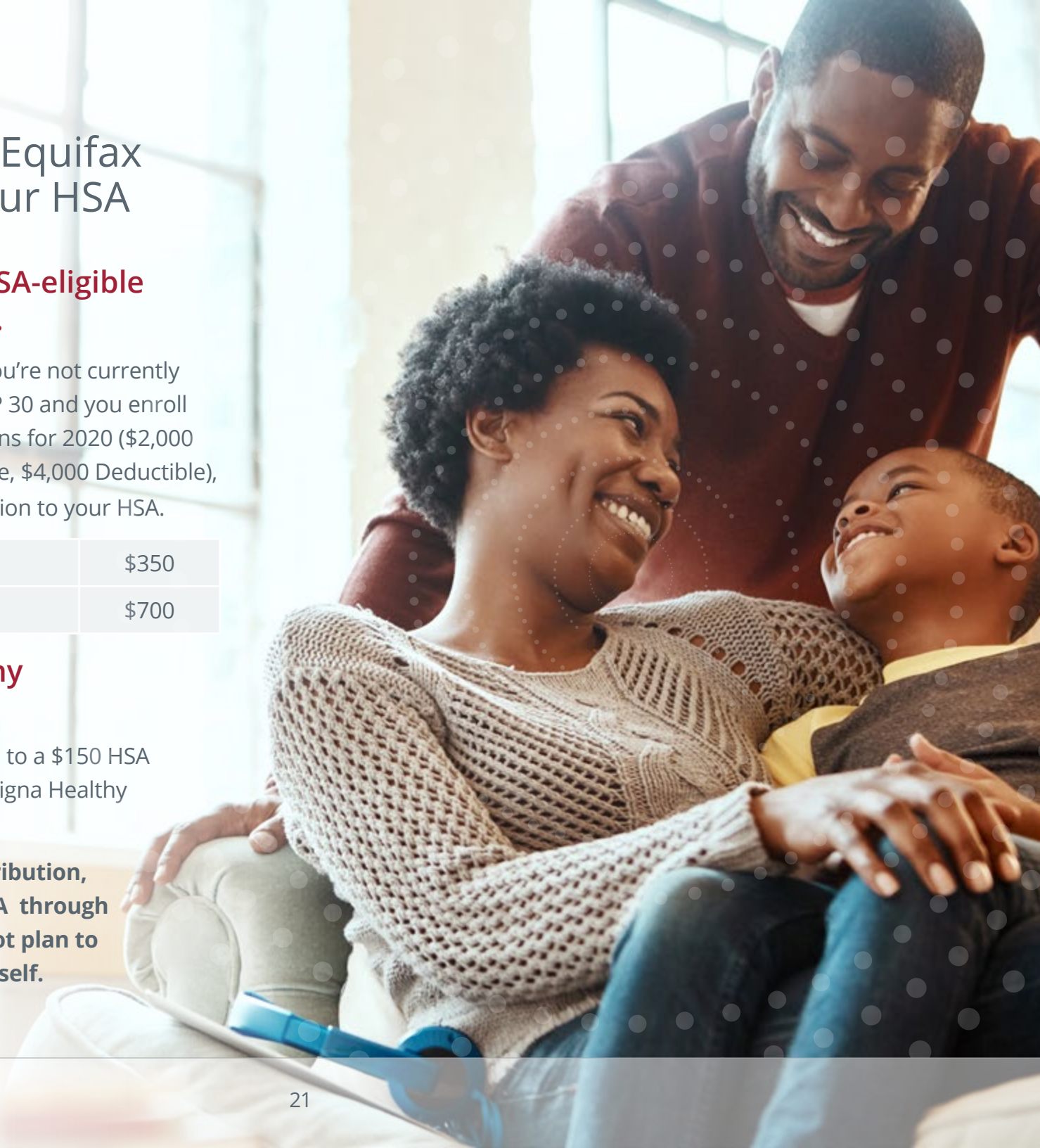
Employee + dependent(s)	\$700
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2 Join the Cigna Healthy Babies Program.

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 in late December 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.

2020 Contribution Limit

\$2,750¹

Use it or Lose it!

Any unused money left in your account will be forfeited. You have until December 31, 2020 to incur an eligible expense and until March 31, 2021 to submit the expense for reimbursement from your FSA.

¹ This is a projected increase. The IRS had not finalized the 2020 contribution limit 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 January 1, even if you haven't yet saved the full amount
- 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

2020 Contribution Limit

\$2,750¹

Use it or Lose it!

Any unused money left in your account will be forfeited. You have until December 31, 2020 to incur an eligible expense and until March 31, 2021 to submit the expense for reimbursement from your FSA.

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

¹ This is a projected increase. The IRS had not finalized the 2020 contribution limit at time of publication.

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.

2020 Contribution Limits

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, 2020 to incur an eligible expense and until March 31, 2021 to submit the expense for reimbursement from your FSA.

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 eligible for Short-Term Disability coverage effective on the first of the month following your date of hire. You are eligible for Basic Long-Term Disability coverage as of your date of hire. You can choose to purchase LTD Buy-up during Annual Enrollment or as a new hire.

Short-Term Disability	Basic Long-Term Disability	Long-Term Disability Buy-up
Company-paid	Company-paid	Optional, employee-paid
<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>Additional 15% of income replacement, including coverage for base pay + bonus/commissions</p>

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!

You have a special opportunity during this Annual Enrollment to increase Supplemental Life and AD&D coverage for yourself by one increment of your pay, up to \$500,000, without having to provide evidence of insurability (EOI) — as long as you weren't previously denied coverage. You can increase coverage for your spouse (if not previously denied coverage) by one increment of \$10,000, up to \$50,000, without EOI. Anyone who has been previously denied coverage must provide EOI.

Be Sure Your Beneficiaries Get Their Benefits

Take a moment to update 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.



Traveling on Business? You're Covered!

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



Equifax 401(k) Plan

2020 Contribution Limits¹

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.

¹ Your combined before-tax, Roth after-tax, traditional after-tax, company-matching, and direct contributions cannot be more than \$57,000 in 2020.

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 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.



Employee Assistance Program

Get Confidential Help 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:

- 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.

www.lifeworks.com | Username: Equifax Password: lifeworks

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

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



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.

New for 2020!

We're Adding a 10th Paid Holiday

Beginning in 2020, Presidents' Day will be added as our 10th paid holiday.

PTO for Community Service Is Doubling

The amount of PTO allowed for community service is doubling from 8 hours to 16.

Equifax also matches 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? AskHR. If you have questions, submit an [AskHR ticket](#) on [People Link](#).

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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