2023 BENEFITS HIGHLIGHTS

Look inside to learn about...

- Medical plans
- Spending and savings accounts
- Health management programs
- Wellness benefits
- Dental plans
- Vision plans
- Income protection options
- Company-paid benefits
- Voluntary benefits
- Employee stock purchase plan
- 401(k)
- Paid time off
- How to enroll

... and more!

Visit our Virtual Benefits Fair

Learn more about your FIS benefits in an interactive and easy way from anywhere!

The Virtual Benefits Fair is available through FIS & me and Benefits Online.

Get Started
At FIS, our success is driven by our greatest asset: our people. We’re proud to offer you a competitive and valuable benefits package. Our health care plans provide comprehensive medical/prescription drug, dental and vision coverage. Our insurance benefits provide protection and peace of mind. We also help you save for the future with a 401(k) company match and an employee stock purchase plan (ESPP) match, and we offer a suite of voluntary benefits so you can customize your benefits package to support your and your family’s well-being.

Please read this brochure to understand what’s available to you so that you can take advantage of all the FIS benefits program has to offer. If you are a new hire, you must enroll for coverage within 30 days of your benefit effective date; otherwise, you will default to no benefits coverage except for those benefits provided by FIS at no cost to you. The choices you make remain in effect until Dec. 31 (unless you experience a qualified life event — see the Benefits Guide for more details).

This brochure is designed to provide an overview of FIS benefits. For more detailed information, view the Benefits Guide. When you are ready to enroll or make a qualified life change, visit Benefits Online to make your elections.

If you have any questions, call the FIS Benefits Center at 877.FIS.4441 to speak with a representative Monday through Friday, from 9:00 a.m. – 7:00 p.m. ET. Benefits Online also includes a helpful chat feature, allowing you to chat live with a representative who can help you navigate the enrollment process.

Best,

Denise Williams
Chief People Officer

**BENEFITS ELIGIBILITY**

**Health Care and Income Protection Benefits:** If you are a regular full-time colleague, you are eligible for benefits on the first day of the month following your date of hire, or coinciding with your date of hire if you are hired on the first of the month and that day is a regular business day.

**401(k) and ESPP Benefits:** If you are a regular full-time or part-time colleague, you are eligible to participate once you have completed 90 days of employment. For the 401(k), you will be automatically enrolled once eligible, unless you opt out. For the ESPP, you must work a minimum of 20 hours/week to be eligible.
MEDICAL BENEFITS

Medical plan options

FIS offers two national medical plan options that provide comprehensive coverage and access to an extensive network of providers through Blue Cross and Blue Shield (BCBS). When you enroll in the HDHP High or HDHP Low, you automatically receive prescription drug coverage through Express Scripts (ESI). If you do not elect a medical plan within 30 days of your benefit effective date, you will default to no coverage.

Both High Deductible Health Plans (HDHPs):

- Cover in-network preventive care at 100%
- Give you greater flexibility in how you spend or save your health care dollars and encourage smart health care decisions
- Allow you to choose in-network or out-of-network care (although in-network care will be the less expensive option)
- Offer a Health Savings Account (HSA), and with the HDHP High, you receive a company-funded contribution to help you pay for eligible expenses (see page 6 for more information on the HSA)

Note: FIS also offers regional plans in California (Kaiser) and Hawaii (HMSA). For more information on these plans, please refer to Benefits Online or FIS & me.

MEDICAL BENEFITS

Medical plan certifications

As a participant in a FIS medical plan, you will need to complete two certifications:

- Spouse/Domestic Partner Coverage Certification – Many companies charge a premium for colleagues who cover spouses/domestic partners who have access to other medical coverage. To help the company manage costs, you’ll pay an additional $125 per month if you cover a spouse/domestic partner who has access to their own employer-sponsored medical coverage.

- Tobacco Certification – FIS takes tobacco use and its harmful effects seriously, and as a result, we apply a $50 per tobacco user monthly surcharge if you and/or your covered spouse/domestic partner use tobacco ($100 monthly surcharge if both you and your spouse/domestic partner use tobacco). If you are a new hire, you will not be assessed a surcharge during the calendar year in which you are hired, but the surcharge will apply the following year if you certify during Open Enrollment (held each fall) that you and/or your spouse/domestic partner has used tobacco products in the six months prior to Open Enrollment. You can avoid the tobacco surcharge by completing the Quit For Life® tobacco cessation program (see page 11 for more information).

TELEHEALTH THROUGH DOCTOR ON DEMAND

If you enroll in the HDHP High or HDHP Low, you and your covered dependents can access Doctor On Demand, a cost-effective alternative to traditional doctor visits for non-urgent care, dermatology consultations or behavioral health. Doctor On Demand offers 24/7 access to board-certified doctors through video or phone consultations, making it easy for you and your covered dependents to access care when you need it — saving you time and money. Access Doctor On Demand when you need care for acute health concerns, such as the flu or common cold, dermatology issues, such as skin rashes or nail infections, or behavioral health issues, such as depression or anxiety. Visit doctorondemand.com/FIS or call 800.997.6196 for more information.

During the deductible phase, you will pay a flat fee for virtual visits as follows:

- Medical/Dermatology Visit: $49
- Psychology Initial/Long Visit (50 mins): $129
- Psychology Short Visit (25 mins): $79
- Psychiatry Initial Visit (45 mins): $229
- Psychiatry Maintenance Visit (Medication Management, 15 mins): $99

Once you meet your deductible, if you’re enrolled in the HDHP High, you will pay 20% coinsurance, and if you’re enrolled in the HDHP Low, you will pay 30% coinsurance for each visit.

Note: Kaiser and HMSA plan participants have access to a telehealth benefit through their medical plan.
**BCBS medical plan options at-a-glance**

The chart below provides a summary of what the plans cover. Learn more about your medical plan options and access the tools and resources available on Benefits Online to help you select a plan.

<table>
<thead>
<tr>
<th></th>
<th>HDHP HIGH(^1)</th>
<th></th>
<th>HDHP LOW(^2)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>In-network</td>
<td>Out-of-network</td>
<td>In-network</td>
</tr>
<tr>
<td>Your annual deductible</td>
<td>$1,600 employee only/ $3,200 all other coverage levels</td>
<td>$3,200 employee only/ $6,400 all other coverage levels</td>
<td>$2,750 employee only/ $5,500 all other coverage levels</td>
</tr>
<tr>
<td>FIS contribution to your HSA</td>
<td>$300 employee only/ $600 all other coverage levels</td>
<td>$300 employee only/ $600 all other coverage levels</td>
<td>N/A</td>
</tr>
<tr>
<td>“Net” deductible after FIS contribution</td>
<td>$1,300 employee only/ $2,600 all other coverage levels</td>
<td>$2,900 employee only/ $5,800 all other coverage levels</td>
<td>$2,750 employee only/ $5,500 all other coverage levels</td>
</tr>
<tr>
<td>Coinsurance – % the plan pays after the deductible</td>
<td>80%</td>
<td>60%</td>
<td>70%</td>
</tr>
<tr>
<td>Annual out-of-pocket maximum</td>
<td>$3,800 employee only/ $7,700 all other coverage levels(^3)</td>
<td>$7,600 employee only/ $15,400 all other coverage levels</td>
<td>$5,500 employee only/ $9,000 all other coverage levels</td>
</tr>
<tr>
<td>Preventive care(^3)</td>
<td>100%</td>
<td>60% after deductible</td>
<td>100%</td>
</tr>
<tr>
<td>Physician’s office visit (including specialist)</td>
<td>80% after deductible</td>
<td>60% after deductible</td>
<td>70% after deductible</td>
</tr>
<tr>
<td>ER care</td>
<td>80% after deductible</td>
<td>80% after deductible</td>
<td>70% after deductible</td>
</tr>
</tbody>
</table>

\(^1\) The annual deductible and out-of-pocket maximum include combined in-network and out-of-network expenses.

\(^2\) For 2023 (to comply with IRS limits and the Affordable Care Act), for individuals that enroll in dependent coverage, the most an individual will spend out-of-pocket on in-network expenses is $7,000. The plan will then cover 100% of in-network expenses over $7,000 for that individual. The remaining family in-network out-of-pocket maximum can be met by one or more other family members. For example, if you are enrolled in family coverage in the HDHP High (family in-network out-of-pocket maximum of $7,700), once an individual incurs $7,000 of in-network expenses, the plan pays 100% of any additional in-network expenses for that individual. Other family members on the plan are responsible for meeting the remaining $700 of in-network expenses before the plan pays 100% of in-network expenses for the remaining family members.

\(^3\) In-network preventive care is covered at 100%; deductible does not apply.

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**Monthly employee contribution rates**

<table>
<thead>
<tr>
<th></th>
<th>HDHP HIGH</th>
<th></th>
<th>HDHP LOW</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>With Wellness Discount(^1)</td>
<td>Without Wellness Discount</td>
<td>With Wellness Discount(^1)</td>
</tr>
<tr>
<td>Employee only</td>
<td>$104.34</td>
<td>$129.34</td>
<td>$55.67</td>
</tr>
<tr>
<td>Employee + child(ren)</td>
<td>$172.97</td>
<td>$197.97</td>
<td>$99.95</td>
</tr>
<tr>
<td>Employee + spouse/domestic partner</td>
<td>$256.16</td>
<td>$306.16</td>
<td>$149.06</td>
</tr>
<tr>
<td>Employee + family</td>
<td>$401.34</td>
<td>$451.34</td>
<td>$230.95</td>
</tr>
</tbody>
</table>

\(^1\) For Employee only and Employee + child(ren) coverage, the rate assumes the full $300 wellness discount earned for 2023 (you participated in the Virgin Pulse program and reached Level 3 all four quarters in 2022). For Employee + spouse/domestic partner and Employee + family coverage, the rate assumes the full $600 wellness discount earned for 2023 (both you and your spouse/domestic partner participated in the Virgin Pulse program and each reached Level 3 all four quarters in 2022).

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**CHOOSE THE BEST PLAN FOR YOU AND YOUR FAMILY**

The Medical Plan Cost Estimator Tool can help you evaluate your annual health care expenses and choose the medical plan that might work best for you. It takes into account FIS’ contribution to the HSA (if applicable), your payroll deductions and any contributions you make to an HSA or FSA. Log in to Benefits Online to use the tool.
Understand and take advantage of important cost-saving prescription drug programs within the FIS plan:

**MAINTENANCE MEDICATIONS**
- You must fill prescriptions for maintenance medications (those taken for more than 90 days) through the ESI mail-order service, or at a participating Walgreens or CVS retail pharmacy.
- When you fill a maintenance medication prescription at a Walgreens or CVS retail pharmacy, you’ll receive a 90-day supply of the medication at a reduced cost. After the third retail fill of a maintenance medication at a non-Walgreens or CVS pharmacy, the drug will not be covered by the plan — you will pay the full cost of the medication.

**MANDATORY GENERIC**
- You will pay more if you receive a brand-name prescription drug when a generic equivalent is available, even if your physician writes “Dispense as Written” on the prescription.

<table>
<thead>
<tr>
<th></th>
<th>HDHP HIGH</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>Retail</strong></td>
</tr>
<tr>
<td></td>
<td><strong>Preventive</strong></td>
</tr>
<tr>
<td>Generic</td>
<td>$10</td>
</tr>
<tr>
<td>Brand name/formulary</td>
<td>$40</td>
</tr>
<tr>
<td>Brand name/non-formulary</td>
<td>$80</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>HDHP LOW</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>Retail</strong></td>
</tr>
<tr>
<td></td>
<td><strong>Preventive</strong></td>
</tr>
<tr>
<td>Generic</td>
<td>$10</td>
</tr>
<tr>
<td>Brand name/formulary</td>
<td>$40</td>
</tr>
<tr>
<td>Brand name/non-formulary</td>
<td>$80</td>
</tr>
</tbody>
</table>

¹Applies to 90-day prescriptions filled through mail order or at a CVS or Walgreens pharmacy.

Prescription drugs

You automatically receive prescription drug coverage through Express Scripts (ESI) when you enroll in the HDHP High or HDHP Low. ESI — one of the nation’s largest pharmacy benefits provider, with a robust network of participating pharmacies — gives you access to comprehensive, tier-based coverage for your prescription drug needs.

**Note:** If you enroll in either HDHP, you pay 100% of discounted prescription drug costs until you reach your deductible. After you reach your deductible, the High Plan pays 80% and the Low Plan pays 70% and you pay either 20% or 30% of the discounted cost of the drug. You’ll pay a flat copay (as shown in the chart below) for certain preventive medications.

Express Scripts Pre-Enrollment Portal
Access the Express Scripts Pre-Enrollment Portal (express-scripts.com/fis) and use the Drug Lookup feature to view the cost and tier for your prescription medications.
# Spending and savings accounts

There are a few different types of tax-free savings accounts available to you through FIS. See the table below for an overview of the different accounts. Refer to the [Benefits Guide](#) or [IRS.gov](#) for more details on limits and eligible expenses.

<table>
<thead>
<tr>
<th>HSA</th>
<th>LIMITED PURPOSE HEALTH CARE FSA</th>
<th>HEALTH CARE FSA</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Who is eligible to contribute?</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Colleagues enrolled in the HDHP High or Low</td>
<td>Colleagues enrolled in the HDHP High or Low</td>
<td>Colleagues enrolled in the Kaiser or HMSA Plan or not enrolled in a FIS Medical plan or not eligible for the HSA</td>
</tr>
<tr>
<td><strong>FIS contribution</strong></td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>HDHP High: $300 for employee only coverage/$600 for all other coverage levels</td>
<td></td>
<td></td>
</tr>
<tr>
<td>HDHP Low: FIS does not contribute</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Annual contribution limits</strong> (the maximum amount you may contribute)</td>
<td>Minimum: $48</td>
<td>Maximum: $3,050</td>
</tr>
<tr>
<td>HDHP High: $3,550 for employee only coverage/$7,150 for all other coverage levels</td>
<td>Minimum: $48</td>
<td>Maximum: $3,050</td>
</tr>
<tr>
<td>HDHP Low: $3,850 for employee only coverage/$7,750 for all other coverage levels</td>
<td>Minimum: $48</td>
<td>Maximum: $3,050</td>
</tr>
<tr>
<td><strong>Access to contributions</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Current account balance only</td>
<td>Entire calendar year election</td>
<td>Entire calendar year election</td>
</tr>
<tr>
<td><strong>What’s covered</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Eligible medical, prescription drug, dental and vision expenses</td>
<td>Eligible dental and vision expenses</td>
<td>Eligible medical, prescription drug, dental and vision expenses</td>
</tr>
<tr>
<td><strong>When funds expire</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unused funds roll over each year and are yours to keep, even if you switch to another medical plan or leave FIS.</td>
<td>Must incur claims by Dec. 31 of the calendar year and file claims by March 31 of the following calendar year.</td>
<td>Must incur claims by Dec. 31 of the calendar year and file claims by March 31 of the following calendar year.</td>
</tr>
</tbody>
</table>

1. If you will be 55 or older anytime during the year, you can contribute an additional $1,000 in catch-up contributions to your HSA beyond these maximums.
2. The maximum amount you can contribute to the HSA is reduced by the amount of FIS’ contribution.

**DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT**

You can contribute up to $5,000 each year to the [Dependent Care Flexible Spending Account](#) to pay for eligible child and/or adult day care with pre-tax dollars. If you are married and you and your spouse both participate in a Dependent Care FSA, you are limited to a combined election of $5,000 if you file a joint tax return, or an election of $2,500 each if you file separately.
Offered to colleagues and covered dependents enrolled in the HDHP High or HDHP Low.

**Care Connected**
Navigating health care can be confusing. A BCBS Care Connected representative can help you:

- **Understand your medical plan:** Stay informed about your benefits, make sure you are using them effectively and learn about online tools.
- **Choose the right care:** Get help finding a physician, choosing a hospital and comparing costs for treatments or medications.
- **Navigate the system:** Get help communicating with providers, finding care for a particular condition and even scheduling appointments.
- **Review your bills:** Get answers about costs as well as help reconciling any billing errors.

Call Care Connected at 855.270.0506 for help when you need it.

**Livongo**
Having a chronic condition like prediabetes, diabetes or hypertension can be difficult, but it shouldn’t stop you from living your life.

Livongo provides the support to make managing prediabetes, diabetes and/or hypertension a bit easier and more cost effective. This program focuses on whole-person wellness and includes coaching, provider care and mental health support. Members who participate will receive a unified, comprehensive experience that uses connected health monitoring devices and access to multiple health specialists to help improve their total health outcomes.

As part of the Welcome Kit, program participants will receive a blood pressure monitor, a cellular blood glucose meter and unlimited strips and lancets — all at no cost. The monitors connect to the Livongo app and generate reports that can be shared directly with a physician and/or coach.

To learn more about the support Livongo provides, watch [this video](#).

Get started or log in at [be.livongo.com/fis/now](http://be.livongo.com/fis/now) or call 800.945.4355.

**Progyny**
Progyny provides an individualized approach for family planning and fertility benefits coverage supporting all family types, including single-parent and LGBTQ+ families.

When you work with Progyny’s premier network of fertility specialists to pursue your path to parenthood, you’ll get:

- **Personalized support:** A dedicated Patient Care Advocate (PCA) guides you through the entire process and offers support.
- **Comprehensive coverage:** The Smart Cycle benefit includes comprehensive treatment coverage for IUI, IVF, egg or sperm donor tissue, surrogacy and adoption counseling, and more. Progyny also provides fertility preservation (egg or sperm freezing), which allows you to build a family when you’re ready.

Coverage through the program includes three Smart Cycles. Express Scripts will provide fertility treatment medication subject to the existing plan design, and your cost will be determined by your BCBS medical plan’s deductible, coinsurance and out-of-pocket maximums.

Contact Progyny at 833.404.2012 to speak with a dedicated PCA or access [progyny.com](http://progyny.com) to learn more.

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**HEALTH COACHING FOR CHRONIC CONDITIONS THROUGH CARE CONNECTED**
This program provides eligible colleagues and dependents with information and support to live well with a chronic condition. Eligible participants will be notified by BCBS’ Care Connected program and can receive personalized health coaching, educational materials, web-based tools and other services to educate and empower them while enhancing their relationship with their physician.

Examples of covered conditions include alcohol/substance abuse, anxiety, bipolar disorder, chronic obstructive pulmonary disease, diabetes, depression, hypertension, migraines and more.

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**Rx Savings Solutions**
Rx Savings Solutions provides confidential, personalized guidance to help you save money on your prescriptions.

Registered participants will receive automatic alerts via email or text (opt-in required) if they have an opportunity to pay less for a prescription. The program will also provide information on other ways to receive the same treatment for less money.

Let Rx Savings Solutions do the work for you and show you all the ways you can save on your prescription costs. Its certified pharmacy technicians are available to assist with any prescription questions.

Visit [myrxss.com](http://myrxss.com) to set up or access your account and manage your alerts. Call 800.268.4476 for more information.
**ConsumerMedical**

ConsumerMedical provides clinical information and support so you or a covered dependent can make decisions with confidence regarding routine or complex medical care. The ConsumerMedical team of nurses, physicians and other health care professionals can help you find:

- The right diagnosis
- Treatment options that are best for your needs
- The most qualified physicians for your care
- Support to help you cope

You also have access to ConsumerMedical’s Cancer Quality program and Surgery Decision Support (SDS) program:

- If you’re facing a cancer diagnosis, the Cancer Quality program will ensure you have access to quality cancer care, access to medical experts, guidance on financial inquiries, help with medical claim questions, access to clinical trials and more — all to help ease your healthcare journey.
- If you’re considering surgery, the SDS program can help you weigh the risks, benefits and alternative treatment options that could work best for you.

Get the support you need at [myconsumermedical.com](http://myconsumermedical.com) (enter company code “FIS”) or call 888.361.3944.

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**Hinge Health**

Hinge Health provides support to help conquer back, knee, hip, neck, shoulder or other joint pain without the use of surgery or drugs. The program delivers an end-to-end Digital Musculoskeletal (MSK) Clinic that covers every stage of MSK care, including access to prevention tools, injury support (for acute, recent and chronic injuries), surgery programs and more:

- **Exercise therapy:** Receive wearable sensors and a tablet for real-time movement analysis and feedback. You can use your own device as well.
- **Behavioral Health:** Receive unlimited coaching and access to a care team including a physical therapist and other certified specialists.
- **Education:** Receive a personalized and interactive curriculum to understand more about MSK conditions as well as how to overcome back or joint pain.

Visit [hingehealth.com/fis](http://hingehealth.com/fis) or call 855.902.2777 to get started.

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**Wondr Health**

Wondr Health is an online program that teaches clinically proven healthy habits to reduce stress, improve sleep, increase energy and achieve healthy weight loss – no restrictive diets, calorie counting or specialty foods required. With Wondr Health, you’ll learn to change when and how you eat, not what you eat, so you can improve your physical and mental health while eating the foods you love. BCBS will invite eligible participants to join the program.

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**CONSUMERMEDICAL: FREE AND CONFIDENTIAL**

FIS provides this benefit at no cost to colleagues enrolled in the HDHP High or HDHP Low. ConsumerMedical is not part of your health insurance, does not authorize medical claims and does not share your medical information with FIS. It’s completely confidential.

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**CONSUMERMEDICAL INCENTIVES AND PENALTIES**

**Cancer Quality program:** If you qualify and participate in the Cancer Quality program, you will have the opportunity to earn $500 for completing a survey following the program.

**Surgery Decision Support program:** Any adult member receiving an elective hip or knee replacement, bariatric surgery, low back surgery or hysterectomy will be required to enroll in SDS at least 30 days before their scheduled surgery. If you or your covered adult dependent do not complete the SDS requirements before having one of these surgeries, a $1,000 penalty will apply when your claim is processed. When you complete the SDS program, you will receive a $400 prepaid card whether or not you have surgery.
**WELLNESS BENEFITS**

FIS makes good health rewarding through the Virgin Pulse Well-being Program. The program focuses on total well-being and provides resources and incentives to help you cultivate healthy lifestyle habits.

The Virgin Pulse program is fun, interactive and easy to use, so you’ll want to come back day after day to learn more, earn more and track more. You can also earn rewards along the way in the form of Pulse Cash (which can be redeemed for gift cards, cash or fitness merchandise) and a medical plan premium discount. The more you do, the more you’ll earn — colleagues (and spouses/domestic partners enrolled in a FIS medical plan) can each earn up to $400 annually in Pulse Cash. Plus, if you are enrolled in a FIS medical plan, each of you can earn up to a $300 discount on your medical plan premiums for the following year. You can connect and share with colleagues, compete in challenges, watch your progress and see results.

The program also includes an online health assessment and biometric screenings, two key components to ensure you have a baseline of your health status, as well as health coaching to help you reach your personal health goals.

### THE MEDICAL PLAN PREMIUM DISCOUNT

Every quarter you have the chance to earn:

<table>
<thead>
<tr>
<th>Level 1</th>
<th>Level 2</th>
<th>Level 3</th>
<th>Level 4</th>
</tr>
</thead>
<tbody>
<tr>
<td>2,000 points</td>
<td>8,000 points</td>
<td>14,000 points</td>
<td>20,000 points</td>
</tr>
<tr>
<td>$10 Pulse Cash</td>
<td>+$20 Pulse Cash</td>
<td>+$30 Pulse Cash</td>
<td>+$40 Pulse Cash</td>
</tr>
<tr>
<td>AND</td>
<td>AND</td>
<td>AND</td>
<td>AND</td>
</tr>
<tr>
<td>$75 medical plan premium discount for following year</td>
<td>$100 Pulse Cash AND $75 medical plan premium discount for following year</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

That means each quarter you and your covered spouse/domestic partner can earn a total of*:

- $100 Pulse Cash
- AND $75 medical plan premium discount for the following year

That’s up to **$800 a year in Pulse Cash** and up to a **$600 discount on your medical plan premiums for the following year**, if both you and your covered spouse/domestic partner participate and earn the maximum rewards.*

* Your spouse/domestic partner can participate and earn rewards and the medical plan premium discount even if you do not. The premium discount only applies to colleagues, spouses and domestic partners enrolled in an FIS medical plan.

**Note**: In accordance with IRS Publication 15-B, the Pulse Cash money you earn is considered a fringe benefit and subject to applicable federal, state and local tax withholdings. Pulse Cash will be taxed when earned each month, not when redeemed. The value of Pulse Cash will be labeled as Taxable Imputed Earnings on your paycheck and will be reported as income on your W-2.

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**RethinkCare**, available through the Virgin Pulse Program, provides tools and resources to help you reduce stress, increase resilience and improve your overall mental well-being. You have access to courses and resources to help you focus on mindfulness, sleep, emotional intelligence skills and more. RethinkCare also offers the Parenting Success Solution, with clinically validated digital resources and 24/7 live support from a dedicated behavior expert for the whole family. In addition to providing general parenting skills and support for all families, the program also includes training collections for raising children with Autism, ADHD and other developmental challenges.
Dental
FIS offers two dental plan options through MetLife — a High Option and a Low Option. Both options provide coverage for in- and out-of-network dental providers, but your costs will always be lower if you visit a network dentist. Both plans cover cleanings, fillings, orthodontia and more. See the Benefits Guide for details.

<table>
<thead>
<tr>
<th>MONTHLY CONTRIBUTIONS</th>
<th>HIGH OPTION</th>
<th>LOW OPTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee only</td>
<td>$23.00</td>
<td>$12.31</td>
</tr>
<tr>
<td>Employee + child(ren)</td>
<td>$45.17</td>
<td>$24.64</td>
</tr>
<tr>
<td>Employee + spouse/domestic partner</td>
<td>$44.26</td>
<td>$23.09</td>
</tr>
<tr>
<td>Family</td>
<td>$72.57</td>
<td>$39.24</td>
</tr>
</tbody>
</table>

Vision
FIS offers two vision plan options through EyeMed Vision Care — a High Option and a Low Option. Both plans cover exams, frames, lenses, contact lenses and more. See the Benefits Guide for details.

<table>
<thead>
<tr>
<th>MONTHLY CONTRIBUTIONS</th>
<th>HIGH OPTION</th>
<th>LOW OPTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee only</td>
<td>$9.72</td>
<td>$4.07</td>
</tr>
<tr>
<td>Employee + child(ren)</td>
<td>$19.44</td>
<td>$8.52</td>
</tr>
<tr>
<td>Employee + spouse/domestic partner</td>
<td>$18.45</td>
<td>$7.48</td>
</tr>
<tr>
<td>Family</td>
<td>$26.05</td>
<td>$15.16</td>
</tr>
</tbody>
</table>

Income protection
FIS offers financial protection for you and your family with company-provided and voluntary life insurance, accidental death & dismemberment (AD&D) insurance, disability insurance and business travel accident (BTA) insurance. Learn more about your income protection benefits in the Benefits Guide.

<table>
<thead>
<tr>
<th>COVERAGE PROVIDED BY FIS</th>
<th>VOLUNTARY COVERAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life insurance</td>
<td></td>
</tr>
<tr>
<td>(Prudential)</td>
<td></td>
</tr>
<tr>
<td>• Basic employee life</td>
<td>• Supplemental employee life (1-10x benefits salary, up to $1.5 million)</td>
</tr>
<tr>
<td>(1.5x benefits salary¹, up to $1 million)</td>
<td>– As a new hire, you may elect up to three times your benefits salary or $500,000 (whichever is less) without Evidence of Insurability (EOI).</td>
</tr>
<tr>
<td>• Basic dependent life</td>
<td>• Supplemental spouse/domestic partner life (increments of $10,000, up to $250,000)³</td>
</tr>
<tr>
<td>($5,000 for spouse/domestic partner)</td>
<td>– As a new hire, EOI is required for coverage over $20,000.</td>
</tr>
<tr>
<td>($2,000 per child)</td>
<td>• Supplemental child life ($5,000 or $10,000 per child)</td>
</tr>
<tr>
<td>AD&amp;D</td>
<td></td>
</tr>
<tr>
<td>(Prudential)</td>
<td></td>
</tr>
<tr>
<td>• Basic employee AD&amp;D</td>
<td>• Supplemental employee AD&amp;D (1-10x benefits salary, up to $1.5 million)</td>
</tr>
<tr>
<td>(1.5x benefits salary¹, up to $1 million)</td>
<td>– Spouse/domestic partner only (50% of employee supplemental AD&amp;D amount)</td>
</tr>
<tr>
<td>• Supplemental dependent AD&amp;D</td>
<td>– Child only (15% of employee supplemental AD&amp;D amount, up to $100,000)</td>
</tr>
<tr>
<td>Disability</td>
<td></td>
</tr>
<tr>
<td>(MetLife)</td>
<td>• Short-term disability²</td>
</tr>
<tr>
<td>N/A</td>
<td>(60% of your weekly benefits salary, up to $3,500 per week)</td>
</tr>
<tr>
<td></td>
<td>– You may select either a 7-calendar day or 14-calendar day elimination period.</td>
</tr>
<tr>
<td>Business Travel Accident</td>
<td>• Long-term disability</td>
</tr>
<tr>
<td>(AIG)</td>
<td>(50% or 60% of your monthly benefits salary, up to $15,000 per month)</td>
</tr>
</tbody>
</table>

¹Benefits salary is defined as your base salary as of the last full day of active work, plus commissions averaged over a 24-month period ending on Sept. 30, or over the period of employment if less than 24 months, if applicable. Benefits salary for all other colleagues is defined as your base salary in effect on your last full day of active work. Other types of variable pay, such as overtime and bonuses, are not included.

²If you live in a state with paid medical leave or disability mandated coverage (CA, CT, CO, District of Columbia, HI, MA, NJ, NY, OR, RI, WA and Puerto Rico) and elect STD coverage, the FIS plan will pay the difference, if any, between what state coverage pays weekly and your maximum weekly FIS benefit.

³Your spouse/domestic partner’s supplemental life insurance cannot exceed 50% of your supplemental life insurance amount.

¹Benefits salary is defined as your base salary as of the last full day of active work, plus commissions averaged over a 24-month period ending on Sept. 30, or over the period of employment if less than 24 months, if applicable. Benefits salary for all other colleagues is defined as your base salary in effect on your last full day of active work. Other types of variable pay, such as overtime and bonuses, are not included.

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³Your spouse/domestic partner’s supplemental life insurance cannot exceed 50% of your supplemental life insurance amount.
Company-paid benefits

As an FIS colleague, you have access to these company-paid resources and programs. Learn more about these benefits in the Benefits Guide or on FIS & me.

EMPLOYEE ASSISTANCE PROGRAM (EAP)
The EAP, offered through Beacon Health Options, is a confidential resource that provides support to you and your household members 24/7. Members are eligible to receive up to six EAP sessions per issue per year via face-to-face and virtual counseling. They can also access online tools and resources. Contact the EAP for help with home or work/life issues including depression, stress management, addiction, elder care and much more.

HEALTH ADVOCATE
Health Advocate can help you and your family members, including parents and parents-in-law, with clinical and administrative issues involving medical, hospital, dental, pharmacy and other health care needs. You’ll work with a Personal Health Advocate to resolve your health care- and insurance-related issues.

QUIT FOR LIFE TOBACCO CESSATION PROGRAM
The Quit For Life® program gives you access to one-on-one coaching with a tobacco cessation coach, free nicotine replacement therapy and online tools and resources to help you kick the habit. If you or your covered spouse/domestic partner uses tobacco products, you’ll save on more than just health care costs when you quit tobacco.

WELLTHY
Wellthy provides a variety of caregiver and child care support resources for colleagues caring for their loved ones, or caring for themselves.

If you are caring for a loved one with complex, chronic and ongoing care needs, dedicated personal Care Coordinators can help create a care plan and tackle complex tasks for your family. Wellthy’s online care dashboard can help organize tasks, keep track of appointments, save contacts, store important documents, connect you to additional resources and more.

Wellthy also provides access to workable and holistic child care options — all through its modern and personalized experience. Wellthy’s Care Coordinators can help find a nanny/babysitter, options to supplement hybrid school schedules and activities to keep kids busy.

ADOPTION ASSISTANCE PROGRAM
The Adoption Assistance program provides financial support to colleagues who are building families by reimbursing up to $15,950 per child for qualified adoption-related expenses once the adoption is final.

TUITION ASSISTANCE PLAN
The Tuition Assistance plan pays up to $5,250 each year in continuing education expenses for courses related to your current position or projected career path.

Voluntary benefits

FIS provides a wide array of voluntary benefits so you can customize your coverage to meet your family’s needs. You may choose to enroll in any of the following voluntary benefits:

- Accident insurance through MetLife
- Allstate Identity Protection
- Auto/home program through several providers1
- Critical illness insurance through MetLife
- Employee purchase plan through Purchasing Power
- Group universal life insurance through Transamerica Life Insurance Company
- Hospital indemnity insurance through MetLife
- MetLife Legal Plan
- Pet insurance through Nationwide

Note: You must make an active election within 30 days of your benefit effective date as a new hire or during Open Enrollment to enroll in accident insurance, critical illness insurance, group universal life insurance, hospital indemnity insurance and/or legal plan coverage. Learn more about these voluntary benefits in the Benefits Guide.

Other programs

FIS CARES PROGRAM
FIS Cares is a way for FIS and its employees to support colleagues impacted by a catastrophic or unforeseen event by providing a short-term emergency grant. You can make payroll contributions to the FIS Cares fund. To participate by paycheck contribution, go to Benefits Online > Qualified Life Events > FIS Cares Change and select your per paycheck contribution amount; you can change your contribution at any time during the year.

COMMUTER BENEFITS
You can save money and contribute pre-tax dollars to a Transportation Account provided through HealthEquity to help pay for certain work-related commuting expenses. You can elect to participate in a transit account, a parking account or both, contributing up to $300 per month for each. You can enroll or change your transit benefit election anytime through Benefits Online. Elections made by the 10th of the month will be effective the 1st of the following month. Note: For colleagues in the NY/NJ area, the deadline may be the 4th of the month.

DO YOU BIKE TO WORK?
If you bike to work, you could be reimbursed a maximum of $20 per month for bike-related expenses such as bike purchase, maintenance, improvements and storage. This program cannot be combined with any other HealthEquity Commuter Benefit. Learn more by visiting FIS & me.

STUDENT LOAN DEBT CONSOLIDATION AND REFINANCE PROGRAM
To assist colleagues with student debt often accumulated through secondary and post-graduate degree studies, FIS offers a student loan debt consolidation and refinance program through Tuition.io. The program provides access to leading student loan refinancing lenders to potentially lower interest rates and monthly payments and consolidate student loans with one financial institution. Counselors are also available to provide assistance. Visit lendkey.com/partners/tuitionio-fis or call 888.549.9050 for more information.

Note: Home insurance may not be part of the benefit offering in FL and MA. Discounts are not available from all carriers and only available to those who qualify. Coverages, discounts and billing options are subject to state availability, individual qualifications, and/or the insuring company’s underwriting guidelines. Individual savings may vary and are not guaranteed.

1Home insurance may not be part of the benefit offering in FL and MA. Discounts are not available from all carriers and only available to those who qualify. Coverages, discounts and billing options are subject to state availability, individual qualifications, and/or the insuring company’s underwriting guidelines. Individual savings may vary and are not guaranteed.
**Employee Stock Purchase Plan (ESPP)**

The ESPP is a benefit that allows colleagues to purchase FIS stock through payroll deductions. You can elect to contribute between 3 and 15% of your eligible compensation (base salary plus up to $10,000 of monthly commissions, if applicable). FIS will match 25% of what you contribute to the ESPP at the end of the quarter after shares have been held for one year. You can enroll, change or discontinue your contribution at any time; however, you must hold your purchased shares for one year before they can be sold or transferred.

Colleagues working a minimum of 20 hours/week are eligible to participate in the ESPP after 90 days of employment. You will automatically receive an email from Fidelity Investments with information on how to enroll. For more information, watch a short video about the ESPP on FIS & me.

Consider participating in the ESPP and sharing in the success of FIS!

**401(k) Plan**

The FIS 401(k) Plan is administered by Fidelity Investments and offers a variety of different investment options to meet your needs. You may contribute between 1 and 40% of your eligible compensation (including any annual bonus you may receive) through pretax and/or Roth after-tax contributions, up to the annual IRS limit. The maximum contribution is $22,500 if you are under age 50. If you will be age 50 or older this year, you can make additional contributions, called catch-up contributions, up to $7,500, bringing your contribution maximum to $30,000.

For every $1 you contribute (up to 6% of your eligible compensation), FIS will contribute an additional $0.50 in company match. Employee contributions made to the FIS 401(k) plan are vested immediately. Company matching contributions are vested over a three year period.

If you are a regular full- or part-time colleague, you will be automatically enrolled 90 days after your hire date, unless you opt out. When you are automatically enrolled, your pre-tax contribution rate will be 3% of your pay. In addition, you will be automatically invested in the Vanguard Target Retirement Trust Select. If you do not wish to contribute to the Plan or want to change your contribution rate, you must do so between 45 and 90 days of your hire date. You may change your contribution rate at any time online, or by calling the number listed below.

The plan also offers an automatic increase feature, which can make it easier for you to reach your desired savings rate. Unless you opt out, the plan will automatically increase your contributions by 1% every year, up to 6% total. However, you can manually adjust your contribution rate at any time throughout the year.

Visit netbenefits.com or call Fidelity Investments at 800.835.5095 to enroll or for more information.

**Paid time off**

FIS provides competitive time off benefits to help colleagues balance their work and personal life.

<table>
<thead>
<tr>
<th>PAID TIME OFF BENEFIT</th>
<th>TIME PER CALENDAR YEAR</th>
<th>POLICY DETAILS</th>
</tr>
</thead>
</table>
| Vacation time           |                        | • For new hires, vacation time is pro-rated based on hire date  
• Vacation days must be used in the current year earned and will not carry over to the next year¹ |
| Holidays                | 11 days                | • 7 company-recognized holidays  
• Up to 4 personal choice holidays; allocation based on date of hire |
| Sick time               | 5 days                 | • Pro-rated and begins accruing on date of hire (at a rate of 1 hour of sick time for every 30 hours worked, up to 5 days per year)  
• Sick time can be used for personal illness or injury, or to care for an immediate family member  
• Unused time may be carried over to the next year to a maximum of 15 days  
• Time may differ slightly based on state or local law |
| Bereavement             | 3-10 days (see policy details) | • 10 days for immediate family, domestic partner, in-laws and grandchildren  
• 3 days for all other family members, including grandparents |
| Parental leave²         | 4 weeks                | • Four weeks’ pay at 100% for both birth and non-birth parents  
• Non-birth parents also include adoptive parents and parents of newly placed long-term or permanent foster children |
| Maternity leave²        | 4 weeks                | • Four weeks’ pay at 100% for the parent who gives birth  
• In addition to four weeks of paid parental leave, for a total of eight weeks pay  
• Intended for use following the birth of a child and before parental leave |

¹Except in states where carryover of hours is required by law.

²FIS parental leave and maternity leave will run concurrently with any federal and/or state leaves of absence. Time off can be taken all at once or in one week (five business day) increments but must be taken within 12 months of a child’s birth date or placement date of a newly adopted/fostered child.
**HOW TO ENROLL**

**Access the enrollment platform**

Log in to Benefits Online when you are ready to enroll as a new hire or during the Open Enrollment period, or if you need to make a qualified life event change. The site provides you with decision-making tools, benefit plan summaries and more. You’ll be able to:

- Enroll from your computer, smartphone or tablet 24/7
- Review information and costs on each of the benefit options as you move through the enrollment process
- Use the Medical Plan Cost Estimator Tool to model your estimated health care expenses, premiums and HSA or FSA contributions to choose the medical plan that will work best for you
- Access the site anytime to view your confirmation statement, enroll in or change your HSA or FIS Cares contribution, update your life insurance beneficiary or make a change to your benefits throughout the year if you have a qualified life event

Refer to the Benefits Guide for detailed instructions on how to log in and make your elections.

**Remember**, if you are a new hire, you must enroll within 30 days of your benefit effective date. If you don’t enroll in coverage, you will still receive the following company-paid benefits:

- Basic life insurance for you and your eligible dependents ([Note](#): You must add your dependents’ information to Benefits Online to be enrolled.)
- Basic AD&D insurance
- Business travel accident insurance
- Employee Assistance Program
- Health Advocate

**CHANGING COVERAGE DURING THE YEAR**

You cannot make changes to your benefits during the year unless you have a qualified life event (birth, adoption, marriage, etc.). Otherwise, you must wait until the next Open Enrollment period to make a change for a Jan. 1 effective date.

If you experience a qualified life event, be sure to make any needed benefits changes within 30 days of the event date on Benefits Online or by calling the FIS Benefits Center at 877.FIS.4441. No changes are permitted after 30 days.

After you submit your benefits change(s), you will be required to provide supporting documentation to fisbenefitdocs@fisglobal.com for both a life event and any new dependents added to an FIS benefit plan (e.g., a 1040 Form or birth certificate).

**QUESTIONS?**

The FIS Benefits Center is available to help…

Monday through Friday, from 9:00 a.m. – 7:00 p.m. ET

- Web/chat: fisbenefitsonline.com
- Phone: 877.FIS.4441