



# New Colleague Benefits Package

## Welcome! We're glad you've joined us

The rewards of being a colleague are much more than your paycheck.

### We offer you Total Rewards that:

- Are competitive, affordable and fair for our nearly 325,000 colleagues with diverse needs
- Are sustainable as part of our mission to be health care innovators
- Reflect a major company investment in benefits
- Expand the company's focus on well-being by enhancing our resources and support for individuals on their path to better health.

In this packet you'll find information on what benefits are available to you as a CVS Health colleague, and how to access them. Contents include:

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# Benefits Eligibility Basics

CVS Health benefits and well-being resources provide support for every moment, from basic care like medical, dental and vision coverage, to financial security and overall well-being. We built our Total Rewards package to be industry-competitive, helping you and your family members to live well and stay well.

**30+ hours**

**<30 hours**

## Eligibility

**First day of the month following date of hire**

## Eligible Dependents

- Your spouse or partner (without regard to sex/gender)
- Children under age 26
- Disabled adult children age 26+

You may be asked to submit documentation to enroll dependents

## Coverage Choices

You Only, You + Spouse/Partner, You + Child(ren), You + Family

## Eligible for

**All benefits**

- Fixed Indemnity Plan
- Supplemental health
- Dental and vision
- Life Insurance
- 401(k)
- And more!

Keep in mind: Our benefit plan year is  
**June 1 through May 31**

## myHR:



[myHR.cvs.com](https://myHR.cvs.com)

- Enroll in benefits
- See personalized benefit information
- Link to tools and resources; review documents like Summary Plan Descriptions
- Link directly to benefit partner sites (fewer passwords)
- Make changes due to life events

## Benefit Moments:



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

- No login needed!
- Learn about your benefits and well-being programs
- A good place to start by checking out the **New to CVS Health Page** and watching your **Benefits Orientation Video!**

# Your Total Rewards from CVS Health

Find benefits and resources beyond your paycheck with something for everyone, at every stage of your life and career. Explore offerings for all, at left. If you are regularly scheduled to work 30 or more hours per week, you are considered a full-time colleague for benefits eligibility; also see offerings at right. Benefits eligibility generally begins the first day of the month following your hire date, unless otherwise noted.

All colleagues (a few have eligibility specifics)	Full-Time Colleagues (30+ hrs/week)
<ul style="list-style-type: none"><li>✓ FREE Colleague Discount Card: 30% off CVS Pharmacy store brands and 20% off other non-sale purchases in store and cvs.com</li><li>✓ FREE financial coaching, webcasts: Get out of debt; save for your future</li><li>• 401(k) savings plan and after one year of service with at least 1,000 hours, get a dollar-for-dollar match, on your savings up to 5% of pay</li><li>• Employee Stock Purchase Plan to buy CVS stock at a 10% discount<sup>1</sup></li><li>• Bank at Work programs, including emergency savings + bonus, discounted services and loans with partner banks and credit unions</li><li>• OnDemand pay program for early access to earned wages</li><li>• Supplemental life insurance options<sup>2</sup> to buy coverage for yourself</li><li>✓ Business travel accident insurance</li><li>• Universal life insurance with living benefits<sup>2</sup> – life insurance plus ability to receive advance payments</li><li>• Back-Up child and elder care and virtual learning options through Bright Horizons – five uses each plan year with low copays<sup>3</sup></li><li>• Affordable solutions for quality childcare placement, sitters, nannies, camps, tutors and more through Bright Horizons</li><li>• Identity theft protection</li><li>• Legal services plan</li><li>• Account that saves on taxes if you take public transportation to work<sup>3</sup></li><li>• Benefit Extras options: Auto and home insurance, pet health plans, purchase financing, plus Discount Center with great deals on phones, cars, entertainment, electronics, appliances, gifts and more</li><li>• Challenge grants up to \$1,500 for a non-profit for whom you volunteer</li><li>• Family education support tools: college planning and loan refinancing</li><li>• Disaster and hardship support through the employee relief fund</li></ul>	<p>All benefits at left, plus:</p> <ul style="list-style-type: none"><li>• Flexible Spending Accounts (FSAs): health care, limited purpose, dependent (day) care – can help reduce your income taxes<sup>3</sup></li><li>✓ FREE basic life and Accidental Death &amp; Dismemberment insurance equal to one times your annual base pay</li><li>• Supplemental life insurance for you, spouse/partner and/or children</li><li>✓ FREE short- and long-term disability insurance for income if you become disabled</li><li>• Annual college scholarship opportunity for children of colleagues</li></ul> <p>More FREE benefits:</p> <ul style="list-style-type: none"><li>✓ Earn \$300-\$600 in Well-being Rewards, if you and your spouse/partner are enrolled in medical, for healthy activities</li><li>✓ Family Building Assistance Program with up to \$10,000 per year reimbursement for adoption, surrogacy and more; includes \$1,600 for doula services</li><li>✓ Paid Time Off: vacation, sick time, and holidays</li><li>✓ Paid Parental Leave of 100% of pay for 4 weeks of bonding with a newborn, newly adopted child or newly placed foster child; available to parents regardless of gender, after one year of service</li></ul> <div data-bbox="735 1522 1406 1792"><p>Notes:</p><ul style="list-style-type: none"><li>✓ = Automatically available, no charge.</li><li>1 Eligible to participate in next offering period following 90 days of service.</li><li>2 Available to colleagues regularly scheduled to work 12+ hours per week.</li><li>3 Not available in Puerto Rico.</li></ul></div>



You can access your compensation statement, and any other role specific bonus/incentive information at [myHR.cvs.com](https://myHR.cvs.com)

CVS Health provides meal breaks and rest periods for colleagues who work shifts that exceed a certain number of hours per day.

## CVS Health Meal Breaks and Rest Periods policy

Colleague Schedule	Meal Break(s)	Rest Period(s)
0 to <4 hour shift	None	None
4 to <6 hour shift	None	15 minute paid rest period
6 to <8 hour shift	30 minute unpaid meal period	15 minute paid rest period
8 + hour shift	30 minute unpaid meal period	2 X 15 minute paid rest period

### Meal Break Waivers

Meal Break waivers must be completed by the colleague in [myHR](https://myHR.cvs.com). For operational reasons, managers may override a Colleague's decision to complete a waiver and may require colleagues to take Meal Breaks.

## Pay Periods

**Payroll calendars** available for reference.

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
Work Week Begins						Work Week Ends

- Workweek for all colleagues begins on Sunday and ends on Saturday
- Bi-weekly pay period begins on Sunday and ends on the second Saturday
- Direct deposits are posted to your account for availability the Friday following the pay period

1	2	3	4	5	6	7
Pay Period Begin						
8	9	10	11	12	13	14
						Pay Period Ends
15	16	17	18	19	20	21
					PAY DAY	



## Medical Plan Options

**Several options, so you can choose the plan that's best for you:**

- Health Savings Plan (HSP) options (with HSA contributions)
- Hybrid Silver and Gold Plans
- Direct Access Plus Plan for New York City only

**All offer:**

- Comprehensive medical coverage through Aetna
- Prescription drug coverage through CVS Caremark



## Available Dental Plan Options

Choose the plan that's right for you; watch the [Dental Overview video](#)

### Aetna Basic Dental PPO

Covers basic restorative and preventive dental services only. Use any dentist you want; you'll pay less when you choose a network provider

### Aetna Enhanced Dental PPO

Covers basic restorative, preventive and major dental services as well as orthodontia. Use any dentist you want; you'll pay less when you choose a network provider.

### Aetna DMO

Generally covers similar services as the Enhanced option. Use DMO network dentists only. Important: You must select a primary care dentist if you're enrolling in this plan for the first time. Confirm that your dentist is in-network before selecting this plan.



## Vision Coverage Options

Learn about the benefits available through Aetna Vision Preferred; watch the [Vision Overview video](#)

### Aetna Basic Dental PPO

### Aetna Enhanced Dental PPO



To view more Health Benefit information such as eligibility, pricing and coverage details, visit [myHR](#)



**Resources for Living (EAP)** provides all CVS Health colleagues and household members including dependents— with a wide range of no-cost, confidential services — including unlimited, 24/7/365 telephonic consultation and short-term counseling with experienced, licensed professionals, through the Aetna Resources for Living provider network



Personal Services



Child Care Resources



Elder Care Resources



Financial Services



Legal Services



Worklife Services

## Learn More

24/7 Confidential support

You can set up a personal account to easily find information that matches your interests.  
Or call 1-800-789-8990

**Resources for Living<sup>SM</sup>**



## CVS Health Future Fund 401(k) Plan

In general, you're eligible to participate in Future Fund the first of the month following your date of hire if you are at least age 18 and in an eligible colleague classification (refer to the Summary Plan Description (SPD) for additional information on eligibility).

Your Future Fund contributions are made through convenient payroll deductions, which makes saving even easier. Generally, you may elect to contribute up to 75% of your eligible pay (in multiples of 1%) to the plan on a 401(k) (pretax) and/or Roth (after-tax) basis, up to the annual limit set by the Internal Revenue Service (IRS).

**To Enroll in Future Fund and view a more comprehensive explanation of Future Fund benefits:**

Go to the **Retirement & Stock Plans** tab on [myHR](#) and click **Start Saving Now**.

Your payroll deductions will begin as soon as administratively feasible following your enrollment.

**[Visit the Future Fund Information Site](#)**

## CVS Health Employee Stock Purchase Plan (ESPP)

The ESPP allows you to purchase CVS Health common stock at a guaranteed discount with no broker fees. You are eligible to participate at the beginning of an offering period (there are 2 semi annual offering periods) if you have been continuously employed by CVS Health or any designated subsidiary for 90 days (and are actively employed during the two months before the beginning of the offering period).

**To Enroll in the ESPP**

Log on via the links available on [myHR](#)

- **Stock plan account already activated?** Go to **MyAccount > Plan Elections**
- **Stock plan account not yet activated?** Go to **Enroll > Modify your ESPP contribution**.

**[To Learn More, Visit My Financial Security](#)**



## Colleague & Family Education Support

CVS Health offers lifelong learning support for you — plus support for your family's education, too. From planning to helping you reach your goals, we have programs to help

### **Colleague Education Program:**

Get reimbursed for eligible education expenses (limits apply); save on tuition and fees through various partnerships.

For more information, navigate to: [myHR](#) > Colleague Education Programs (CEP) tile under Highlights for You.

### **Colleague Education Partnerships:**

CVS Health has partnered with highly reputable education providers to allow our colleagues the opportunity to pursue their personal education goals with little or no out-of-pocket cost.

[\*\*Learn more about our Colleague Education Programs\*\*](#)

## Student Loan Refinancing

CVS Health has partnered with Citizens and Laurel Road to provide refinancing options for our colleagues with student loans. Deciding whether refinancing is the right choice requires analyzing many factors and our partners can help.

If you decide that refinancing with Laurel Road or Citizens is the right choice for you, our partners will provide a financial credit to your new loan principal as a benefit to our partnership.

### **•Citizens Student Lending Solutions**

### **•Laurel Road**

For more information, navigate to: [myHR](#) > Student Loan Support tile under Financial Security tab.

[\*\*To Learn More, Visit Colleague & Family Education Support\*\*](#)





## Family Building Assistance Program

The **Family Building Assistance Program** helps to offset cost to grow your family. You may be reimbursed up to a total of \$10,000 per year for eligible expenses related to adoption, use of a gestational carrier or surrogate, the purchase of eggs/embryos/sperm, as well as for doula services. Doula services is capped at \$1,600 (this is part of the \$10,000) and is included in the yearly amount.

To learn more, visit [myHR](#) > Family Building Assistance Program tile.

Have questions? Call **1-888-694-7287**.

## Employee Discounts



CVS Health offers a variety of resources, solutions, and discount programs to help you save a little more of your hard-earned money when you're out there doing life every day.

**Colleague Discount Card:** Colleagues receive a **30% discount on CVS/pharmacy Brand and CVS/pharmacy Exclusive Brands**. For all other products, colleagues\* receive a **20% discount on in-store purchases of one dollar or more** with the exception of sales and discounted merchandise, milk, bread, alcohol (beer, wine, liquor), gift cards, lottery tickets, money orders, prescriptions, postage stamps, prepaid cards, at-home COVID-19 test kits, newspaper, magazines, iPad, Lookbook, and Netbook.

**CVS Health Discount Center- Benefit Extras:** The Discount Center from the **Benefit Extras website** gives you access to hundreds of brand-name retailers and local merchants to help stretch your budget. **Get discounts on:**

- hotels and travel
- hearing aids
- live entertainment (concerts, sports games etc.)
- theme parks
- computers and electronics
- cell phone plans
- clothes
- auto rentals
- gym memberships and weight management programs and more

[\*\*Learn More at the Benefit Extras Website\*\*](#)



## Purchase Financing – Purchasing Power

While Purchasing Power (available through Benefit Extras) is not a discount program, it can help you buy things you need when cash or credit is challenging.

You can get your product immediately (no waiting or layaway) and pay over time, directly from your paycheck. You know the total product cost upfront; there are no credit checks, down payments or hidden fees. Plus, get warranty protection and 24/7 tech support.

Sign up for free and then shop for thousands of brand-name products including appliances, computers, phones, electronics, furniture and more.

Start shopping at any time, from the [Benefit Extras website](#) or directly at [CVSHealth.PurchasingPower.com](https://CVSHealth.PurchasingPower.com)

## Vehicle Discounts

CVS Health offers discounts on a variety of vehicle brands, including:

- GM
- Chrysler
- Mercedes-Benz
- Ford
- BMW/Mini

Often, you can combine the corporate discount with other current offers to save even more!

[\*\*Learn More About Vehicle Discount Program\*\*](#)



**To balance your work and personal lives, you may sometimes need time away from work. CVS Health offers a variety of time-off policies to meet your needs.**



### **Parental Leave**

If you are a full-time colleague with one year of service welcoming a child through birth or as a new adoptive or foster parent, you can receive up to four weeks of leave with pay.



### **Bereavement**

In the unfortunate event of death in your family, you can receive time off with pay to attend the funeral, memorial or other related ceremony.



### **Holidays**

CVS Health observes a number of federal and state holidays each year. Holiday observances are posted at your work location and may vary by state. View **Holiday calendars** on [myHR](#).



### **Jury Duty**

If you are called to serve on a jury, you'll receive time off with pay.



### **Military Duty**

CVS Health follows the Uniformed Services Employment and Reemployment Rights Act (USERRA). In addition, CVS Health provides for supplemental pay for up to five years equal to the difference between what you earn while serving or training and what you would normally earn at CVS Health.



### **myTime**

myTime is a combined bank of vacation, personal, CME and sick days that **eligible colleagues** can use to take time away from work. Annual myTime allocation is determined at the beginning of each year based on your benefit service date and job grade. myTime accrues as follows:

Years of service	Days accrued annually	Hours accrued annually
0-2	Up to 16	Up to 128
3-9	Up to 21	Up to 168
10-19	Up to 26	Up to 208
20+	Up to 29	Up to 232



## PTO/Vacation Policy-Hourly Store Colleagues

### Vacation Policy Overview:

Vacation is allocated, accrued, and eligible to be taken in the same calendar year between January 1 (or the eligibility date for newly eligible colleagues) and the end of the payroll year (this date changes each year, check with [myHR](#) ).

- Eligible colleagues begin accruing vacation on the first of the month following six months of continuous, active employment.
- Vacation is not accrued when a colleague is in an inactive status for more than 35 consecutive calendar days.
- The total amount of time to be accrued is based on the colleague's Benefit Service Date.

### Vacation Allocations

Length of Continuous Service	Eligible Weeks per Calendar Year
6 months-3 years	Up to 2 weeks
4 years -13 years	Up to 3 weeks
14+ years	Up to 4 weeks

## Employee Self Service (ESS) Schedule App



### How to Download the ESS App to Your Personal Device

#### Step 1:

Download the 'ESS 41 Reflexis One' app from the App Store or Google Play

#### Step 2:

Launch the app

#### Step 3:

Scan the QR code



#### Step 4:

Sign in with your SPARK ID and password

#### Log in weekly to:

- See your schedule or your store calendar
- Pick up open shift at your store or alternate work locations
- Swap shifts with colleague or ask for time off weeks in advance

#### At any time, you can also:

- Ask to update your availability if needed
- Change your personal contact info
- Update your notification preferences
- Request time off

#### Important Notes:

- Access to ESS is recommended in-store during your scheduled work shift
- Use of the ESS app on your personal device is voluntary and not available in all states
- Ensure schedule changes, requests and additions are communicated to your manager
- Leverage the Colleague ESS Job Aid or ask your manager for more details.



# My Well-Being

**My Well-being** is a holistic program open to ALL colleagues and family members with resources that support four dimensions (physical **health**, emotional **health**, financial **security** and community). Programs are available to you at low or no cost, based on eligibility.



## Physical health

Being in tune with your body to manage your nutrition, sleep, activity, and lifestyle for quality of life. The majority of programs are **open to all colleagues**. For some resources and all rewards, you must be enrolled in a CVS Health-sponsored medical plan.

- Hinge Health
- Gympass
- Active&Fit Direct Gyms
- Online Fitness/Training
- Attain by Aetna

## Emotional Health

CVS Health offers mental well-being programs to support you!

### Thrive

- Manage your stress, sharpen your focus, strengthen your connection with others and improve your overall well-being with Thrive!
- Download the Thrive mobile app or go to Thrive on the web: [app.thriveglobal.com](https://app.thriveglobal.com)
- **To sign up**, use your work email address, if you have one, and select CVS Health/MinuteClinic. If prompted, use the relevant group codes below. You can also invite up to six of your family and friends to enjoy Thrive, too.
  - **Colleagues:** cvshealth
  - **Family & Friends:** community



### Daylight

- 24/7 anxiety/worry support
- Self-help reading, courses
- 24/7 digital tips or counseling

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



### myStrength

- Stress management and resilience
- Self-help reading, courses
- 24/7 digital tips or counseling

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



### Sleepio

- Sleep improvement
- Self-help reading, courses
- 24/7 digital tips or counseling

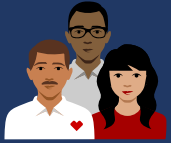
[App Store Download](#)  
[Google Play Download](#)



### Talkspace

- Phone/video counseling
- 24/7 digital tips or counseling

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



## Colleague Resource Groups

Colleague Resource Groups (CRGs) are voluntary, colleague-led organizations that encourage personal and professional development, promote diversity and serve as a resource to CVS Health. Members of CRGs often share a common affinity such as ethnicity, gender, cultural identity, focus or constituency. All colleagues are welcome to join and participate.

### What A Colleague Resource Group Can Offer Me

- Valuable leadership development and team building occurs within the activities of a CRG.
- CRGs are a dynamic way to connect with colleagues with similar skills, backgrounds and interests.
- CRGs support mutual respect and the understanding of differences, similarities and complexities.

### Available Colleague Resource Groups

**ANATIVE**

**APNA** Asian Professional Network Association

**BCRG** Black Colleague Resource Group

**BRAVE**

**CAPABILITIES**

**DRIVEN** Drive, Retain, Inspire, Value, Excel, Network.

**FAITH** Spirit. Unity. Purpose.

**FC** Family & Caregivers

**FitClub**

**GREEN TEAM** Sustain Educate Engage

**JUNTOS** Latin Colleague Resource Group

**Mental Well-being CRG**

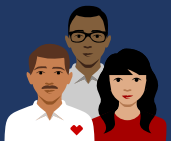
**OUTLIERS** Analytics Colleague Resource Group

**PRIDE+**

**VIRTUAL**

**WISE** Women Inspiring Success and Excellence

### Become a Member of a Colleague Resource Group



## Community Crew

Our colleagues bring our values of caring and collaboration to life by donating their time and talents to improve our local communities. Whether it is supporting a personal passion, serving on a board, or organizing an event for a team, there are countless ways to give back. To help guide you in these efforts, we've created a number of resources you can leverage.

### Learn More about Community Crew



## HeartAtWork Recognition

At CVS Health we want you to know you are important and that your work makes a difference. Heart At Work® Recognition is our Enterprise-wide colleague recognition program, giving all colleagues a way to recognize one another's efforts. It also provides a way for managers to recognize colleagues for going above and beyond in bringing their hearts to every moment of their customers' health.

### Eligibility

All full and part time US based CVS Health Colleagues are eligible to participate.

### Heart At Work® Recognition

Colleagues can recognize fellow colleagues with a recognition moment for demonstrating of one of our Heart At Work Behaviors™.

### Accessing the Heart At Work® Recognition Program

You can access the program from a desktop computer, laptop or mobile device at [cvs.acheivers.com](https://cvs.acheivers.com).

#### Computer(SSO Sign-on):

A link to the Heart At Work® Recognition program can be found on Heartbeat under Key Apps: Heart At Work® Recognition (Myrecognition).

#### Mobile Device:

The achievers mobile apps for iOS & Android give you access to the platform to recognize your peers anytime, anywhere!

- To download the app:
  - **Open the Apple App Store (for iOS) or Google Play (for Android)**
  - Search for the Achievers app.
  - Install the app. On your device
- To log into the app:
  - Open the Achievers app.
  - Enter in the URL: [cvs.acheivers.com](https://cvs.acheivers.com)
  - Tap the company Single Sign-On button and enter your credentials
- *Optional:* You may be prompted to set up quick login access to your account. The login options include:
  - **Persistent Login:** Stay logged in when you close the app
  - **Fingerprint Login:** Log in to your account with your device's fingerprint sensor (if applicable)
  - **Passcode Login:** Login to your account using a four-digit passcode

#### Mobile Site:

The mobile site allows you to access the program in any web browser on your device.

- To log into the site:
  - Enter [cvs.acheivers.com](https://cvs.acheivers.com) in your browser
  - Enter your credentials
- To bookmark the site:
  - In the browser tap the share bottom (for Apple iOS) or the menu button (for Google Android)
  - Add the site to your home screenshot you can quickly access in the future.



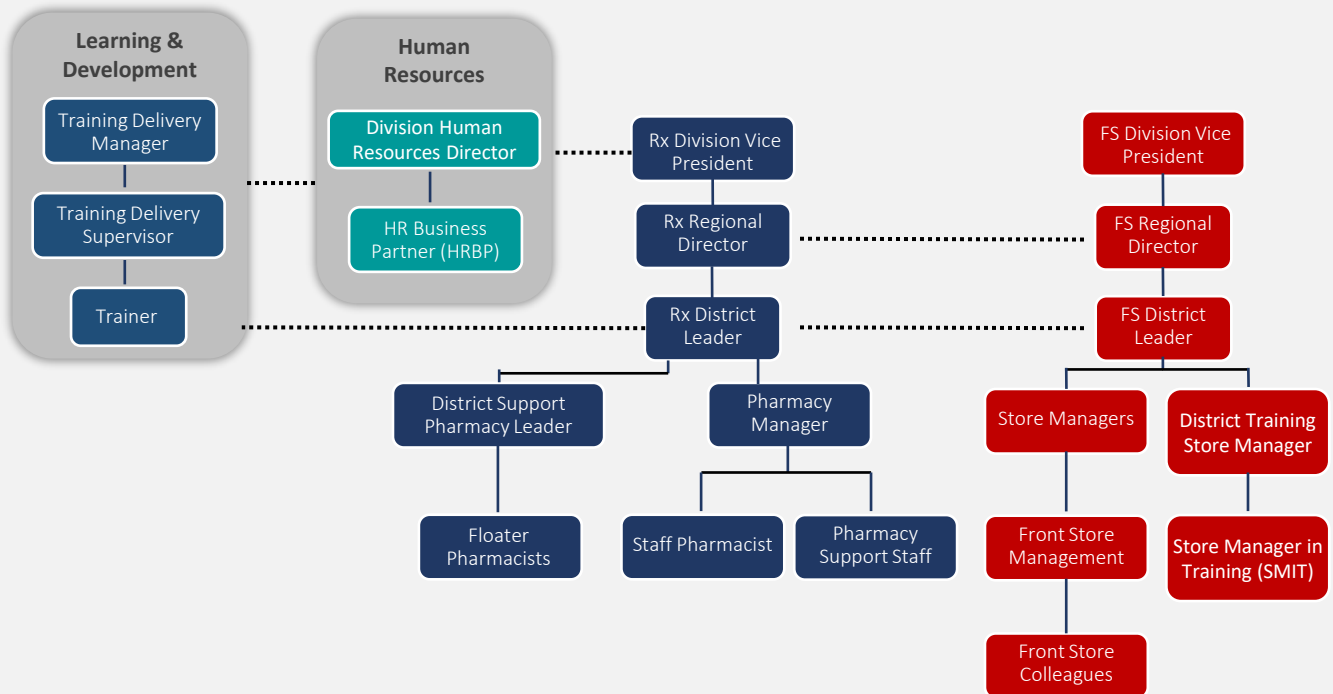
# My Career Development

CVS strives to create a supportive work environment focused on development and growth and enable our colleagues to achieve their highest purpose at CVS. CVS offers programs that help our colleagues gain the knowledge, skills and attributes needed to deliver excellent results. Broader development opportunities are designed and deployed to service the multitude of colleagues within our organization.

Store colleagues can move into multiple roles within our retail locations and have opportunities for advancement into field leadership roles and beyond.

The ability to grow a career with CVS Health does not end with our retail stores. With our multiple business units, CVS Health has no shortage of career opportunities for colleagues to pursue. Working at CVS doesn't have to just be a job, it can be a whole career!

## Field Structure



\*dotted lines show roles that support and coordinate with one another

### **MySuccess:**

enterprise talent management system CVS Health colleagues use to document performance and development plans. The system offers several tools and resources to help colleagues complete their Competency Assessment, Talent Profile and Individual Development Plan (IDP), providing a central access point for individual colleagues and their managers to review and update on a regular basis.

### **Starsource for colleagues:**

Internal colleague site dedicated to hosting all CVS Health positions across the enterprise.



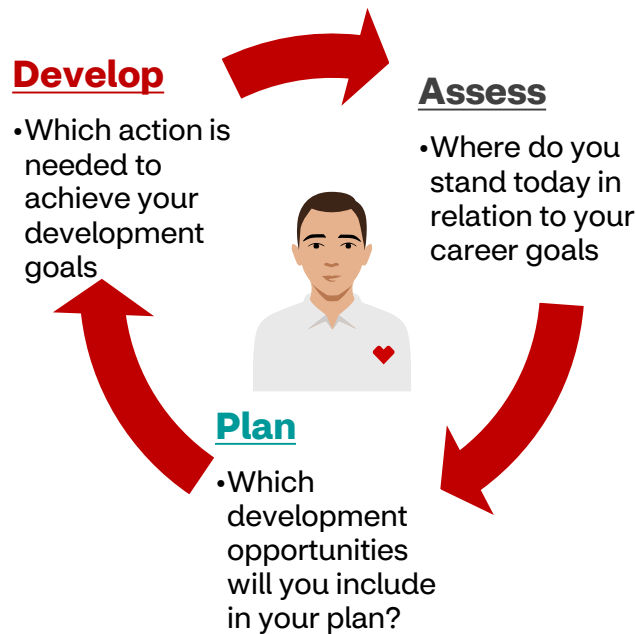


## Owning Your Career Development

Professional goals and aspirations vary greatly by individual, and an Individual Development Plan (IDP) should be unique to the colleague, while growth opportunities are typically described as:

- Building skills and capabilities for job competence;
- Broadening job scope, functional and/or leadership responsibilities (within or cross-functionally); and/or
- Improving career potential, preparing for advancement.

**Development is an ongoing, never-ending process!**



## Explore Additional Resources

**Chart Your Career Journey**

**Tools to use**

**Development Resource Guide**