# Women's Benefits Guide 2024-2025





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# Supporting Women's Health

Pearson Benefits is pleased to demonstrate its support for building a culture of belonging for everyone who works for Pearson through its benefit programs that support and empower all those who identify as women. This guide aims to provide valuable information on benefits that cater specifically to the unique needs and challenges that women may face. Read on to learn more about the coverage offered.

# For Your Health

# Medical & Prescription Coverage

The four <u>PPO medical plans</u> (administered by Aetna and Anthem) and the four <u>HPN medical plans</u> (administered by Anthem), along with prescription coverage administered by CVS Caremark, provide coverage for preventive care. These services are provided annually and covered at 100% (no deductible or copay), when you use an in-network provider.



### **Examples of preventive care services include:**

- Annual routine physicals, immunizations
- · Cholesterol screening
- Mammograms, pap smears, pelvic exams
- PSA (Prostate Specific Antigen) exams

- Coverage for FDA-approved contraception methods
- Barrier methods, like diaphragms and sponges
- Hormonal methods, like birth control pills and vaginal rings
- Implanted devices, like intrauterine devices (IUDs)
- Emergency contraception, like Plan B® and ella®
- Sterilization procedures

You can find a full list of preventive services for women that are covered at 100%, by visiting <a href="HealthCare.gov">HealthCare.gov</a>.

## Pearson's national medical plans also provides coverage for:

- Infertility
- Egg and sperm freezing
- **Doulas**/midwives
- Gender-affirming care
- Up to \$10,000 travel/lodging benefit for the covered member and companion, for covered services not available within 100 miles of your home

Be sure to contact your medical plan with any questions and to review coverage for the service you may need.



## **MDLIVE Telehealth**

With MDLive you can seek medical advice for many non-emergency medical conditions from board-certified physicians who are available 24/7, 365 days a year. Physicians provide consultations over the phone or through live video right from your mobile device or computer.



# **Your Medical Ally**

Your Medical Ally helps benefiteligible employees (enrollment in a Pearson health plan is not required) and their household members get current, comprehensive, objective, and personalized information (including treatment options) and support about any medical diagnosis or health topic. In addition, if your doctor recommends one of the following elective surgeries: lower back surgery, hip or knee replacement, weight loss surgery, or hysterectomy, you may qualify for a \$400 prepaid card just for learning more. Call 1-888-361-3944 for terms and conditions.



If you or someone you know is in immediate crisis, call 911 or the Suicide & Crisis hotline at 988 [toll-free, 1-800-273-TALK (8255)] or you can text HOME to 741741 to access free and confidential support 24 hours per day, 7 days a week.

# **Emotional Support Services**

According to the Center for Disease Control (CDC), approximately 1 in 8 women experience symptoms of postpartum depression. Read this brochure to learn about the causes and symptoms of depression during and after pregnancy (from the Department of Health & Human Services). As a Pearson employee, you have access to services that can offer support to you and your family members:

# **Employee Assistance Program (EAP)**

The EAP provides up to five face-to-face or video-based confidential and professional sessions at no cost to you, your dependents and/or significant others living in the household. Help is available for a variety of health, family, and financial issues including stress management, diet and fitness, parenting support, and debt management.

### **MDLive Therapy**

Diagnosing and treating behavioral health issues can be challenging, but it's easier than ever to get help right in the comfort of your own home. Whether you're looking for long-term therapy or simply need a one-time check-in on your health and wellness needs, MDLIVE's behavioral health therapy services are safe, confidential, and convenient. There's no travel time and no office to visit.

### **Comprehensive Support**

Provided through Pearson's medical plans, support and coverage are available beyond what the EAP provides.

Contact your medical plan for coverage details.



# For Your Wealth

# Life and Accidental Death & Dismemberment Insurance

Life and AD&D insurance provides financial security to your loved ones in the event of your death. Pearson provides you with basic life insurance and AD&D at no cost to you. You can purchase additional life and AD&D for yourself and/or for your spouse/partner and children. Visit the Life Insurance section of the Pearson Benefits website to learn more.

# Employee Stock Purchase Plan (ESPP)

Through the ESPP, you can support and share in the company's achievements. The ESPP provides eligible employees with the opportunity to purchase Pearson stock at a 15% discount through after-tax payroll deductions.

## 401(k) Savings Plan

Under the 401(k) you can make pretax 401(k) contributions, Roth 401(k) contributions, or true after-tax contributions. Pearson provides a 100% match on the first 3% that you contribute to your account plus a 50% match on the next 5%. Said otherwise, if you contribute 8% of your eligible compensation, Pearson will contribute the maximum of 5.5% to your account.

## **Tax-Advantaged Accounts**

You can save money by paying for eligible healthcare and dependent day care expenses with tax-advantaged accounts. Pearson offers you several types of accounts that lower your taxes:

- Health Savings Account (HSA)
- Flexible Spending Accounts (FSA)
  - Healthcare FSA
  - Combination FSA
  - Dependent Day Care FSA

# For Your Life

## **Family Care Options**

Pearson offers a range of family friendly benefits that are designed to save time, money, and stress. Through its partnership with the national medical plans and Care.com, Pearson employees have access to specialists waiting and available to assist.



# Maternity Management Programs

These maternity management programs, available under Aetna (Beginning Right®) and Anthem (Building Healthy Families), provide support throughout the pregnancy. When you (or your spouse/partner) participate, you are eligible to receive:

- A \$500\* gift card if you enroll by the end of your first trimester; or
- A \$100\* gift card if you enroll by the end of your second trimester
- \* Subject to taxation according to IRS guidelines.



## **Breastfeeding Support**

- Care.com's <u>Mothers at Work program</u> gives you access to lactation consultants, discounts on breast pumps and more.
- Breast feeding Equipment and Supplies (limited to one rental or purchase of one breast pump per birth) are also offered through our national medical plans at 100% when you use an in-network provider.

### Care.com

Whether you are single and just starting your career; planning a family or raising children; caring for parents or planning your own retirement; or simply need help around the home — <u>Care Specialists</u> can help. <u>Backup Care</u> is here help you secure and pay for temporary child or senior care when your regular care plans are disrupted due to unplanned events.

# Financial Aid for Adoption & Surrogacy

This <u>financial aid for adoptions and</u> <u>surrogacy policy</u> provides eligible employees with financial assistance (up to \$15,000) in the form of reimbursement of these qualifying expenses:

- Adoption of children through an agency or private adoption
- Adoption of a spouse or partner's child (or spouse or partner's adoption of your child) and surrogacy





### **Leaves of Absences**

Pearson offers various Leaves of Absence to give you peace of mind when you need to take time away from work to care for yourself or to care for others. Lincoln Financial is Pearson's leave of absence administrator. To file a claim for one of the following, please contact Lincoln Financial at 1-800-213-7327:

- Short-term and Long-term Disability
- Family Medical Leave (FML)
- Parental Leave
- Serious Illness in the Family Leave

Visit the Leaves of Absence page for more information. Use this <u>Leaves of Absence</u> <u>resource guide</u> to assist you with the leave of absence process.

## FindHelp.org

**FindHelp.org** is a curated database of free or reduced-cost resources that provides infomation about housing, food, transit, financial assistance, and other community support services in or near your area.

For more information about benefits, visit Pearson Benefits.

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