Pearson Benefits



US Full-Time Benefits Summary

2027

Pearson is pleased to offer a comprehensive benefits program designed to help its employees and their eligible dependents (children and same- and opposite-sex spouses/partners) meet their health, wellness, financial and lifestyle needs. This document outlines a summary of benefits available to Pearson employees. For more information, please visit the **Pearson Benefits website**.

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Pearson Benefits

Medical Coverage

Pearson offers a choice of medical plans with a range of coverage levels and costs, so you have the flexibility to select the option that's best for you. There are three National Medical Plans, each administered by Aetna (in Texas only) and Anthem. When you enroll in a National Medical Plan, you will receive prescription drug coverage through CVS Caremark.

Note: Aetna provides a narrower network than Anthem, but with lower per-paycheck contributions and out-of-pocket costs. It is only available in certain states based on home zip code.

Medical Coverage	$900 Deductible PPO Plan	$1,850 Deductible PPO Plan	$3,500 Deductible PPO Plan
HSA-eligible	No	Yes	Yes
Company contribution to HSA	N/A	Up to $500 for employee-only; up to $1,000 for family coverage	Up to $500 for employee-only; up to $1,000 for family coverage
In-network Care			
Preventative Care	Covered at 100% in-network, so you pay nothing	Covered at 100% in-network, so you pay nothing	Covered at 100% in-network, so you pay nothing
Deductible (individual/family)	$900/$1,800	$1,850/$3,700	$3,500/$7,000
Out-of-pocket maximum (individual/family)	$3,000/$6,000	$3,500/$6,500	$5,500/$11,000
Coinsurance	You pay 20%; plan pays 80%	You pay 20%; plan pays 80%	You pay 30%; plan pays 70%
Office visit (individual/family)	You pay $40/$80	You pay 20% after deductible	You pay 30% after deductible
LiveHealth Online Telehealth visit	You pay $10 copay	You pay $40, or $10 after deductible	You pay $40, or $10 after deductible
Emergency room	You pay 20% after deductible	You pay 20% after deductible	You pay 30% after deductible

Pearson also offers three regional HMOs: Kaiser (CA), Triple-S (Puerto Rico) and HMSA (Hawaii). In addition, Pearson offers a **Nationwide HPN (PDF)** through Anthem's HPN network. The EPO provides in-network coverage only and like the National PPO plans, prescription drug coverage is available through CVS Caremark.

Supplemental Medical Coverage

Pearson offers Supplemental Medical Coverage that provides cash payments in the event of a significant medical expense.

There are three types of supplemental plans offered:

Accident Insurance

Supplements the primary medical plan by providing cash payments in case of accidental injuries.

Critical Illness Insurance

Provides a lump-sum payment in the event you or your eligible dependents are diagnosed with certain illnesses such as a heart attack, cancer or stroke.

Hospital Indemnity Insurance

Pays for the costs of a hospital admission that may not be covered fully by other insurance.





Dental Coverage

Pearson offers dental coverage through Cigna DHMO and Delta Dental PPO. Both are designed to help you maintain good oral health.

- Free in-network preventive and diagnostic care
- Affordable coverage that helps you manage the cost of dental treatment
- A network of providers that have agreed to negotiated rates which helps you save money



Vision Coverage

As a Pearson employee, you have the opportunity to enroll in vision coverage through VSP which provides coverage for periodic eye exams, eyeglass or contact lenses with access to a wide network of providers.

Automatic Enrollment / Default Coverage

If you don't make an election (or actively decline coverage) after 30 days of employment, you will be automatically enrolled in the employee only Anthem $900 Deductible PPO Plan — no dental, no vision, no tax-advantaged accounts and no other employee-paid coverages.



Tax-Advantage Accounts

Pearson offers you several types of accounts that lower your taxes:

Health Savings Account (HSA)

Available only to employees who enroll in the$1,850 or $3,500 Deductible Plans

Flexible Spending Accounts (FSAs)

Health Care FSA

Available to employees who do not enroll in an HSA, or do not elect medical coverage through Pearson

Combination FSA

Available to employees who are enrolled in the HSA

Dependent Day Care FSA

Available to all employees

Key Features

Tax-Free Money

Money goes in tax-free and comes out tax-free when it's used for eligible expenses

Helpful Budgeting Tool

Plan for upcoming expenses by setting aside money each paycheck

Easy Access to Funds

You will receive one debit card for all tax-advantaged accounts making accessing your funds easier than ever



The Pearson Retirement 401(k) Plan

As a new employee, you're immediately eligible to save and invest a portion of your pay for retirement. Under this Plan, you can make pre-tax 401(k) contributions, Roth 401(k) contributions or true after-tax contributions. And, Pearson provides a 100% match on the first 3% that you contribute to your account plus a 50% match on the next 5%.

If you don't make an election after your first 30 days of eligibility, you will be automatically enrolled in the pre-tax portion of the Plan at a contribution rate of 6%.



Employee Stock Purchase Plan

Through the Employee Stock Purchase Plan (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.



Unmind

Pearson Global WELL supported by Unmind is a global online wellbeing platform designed by psychologists to help you measure and manage your mental health and wellbeing. In addition to providing 12 free one-on-one therapy or coaching sessions, you can build your own wellbeing plan and access over 700 hours of content covering all sorts of areas, from managing stress, to sleeping better, to improving your focus. Learn more about the platform by visiting the **Unmind hub**.



Other Benefits and Discounts

As part of Pearson's benefits package, you have access to a variety of additional programs that provide financial protection, help you save money and provide assistance with everyday needs, such as:

- Paid Time Off
- Commuter Benefits
- Pet Insurance
- Identity Theft Protection
- Parental Leave
- Financial Aid for Adoption & Surrogacy
- Up to Five Paid Volunteer Days
- Short- and Long-Term Disability
- Employee Assistance Program
- Legal Plan
- Auto and Home Insurance
- Life and Accident Insurance
- Caregiver's Leave
- Free Care.com Membership
- Tuition Assistance
- Long-Term Care



Please visit the Pearson Benefits website for more information.

This summary is informational only. If there is a discrepancy between this summary and plan documents, plan documents govern. The Company reserves the right to amend, modify or terminate these programs at any time for any reason. This summary and any changes to it do not constitute a contract of employment with the Company and do not give you the right to be retained in the employment of the Company.