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2024 Annual Enrollment Benefits Guide

Review this guide to learn all the details you need to know to make your 2024 enrollment decisions September 20th through October 12th!

When you're ready, visit NetBenefits.com to make your 2024 elections!



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Annual Enrollment – What’s New in 2024

Just the Headlines		For More Info
HMO Plans	<p>We continually evaluate the benefits we offer at Fidelity to ensure that they deliver value to our associates and their families and after thoughtful consideration we have decided to eliminate our last three remaining HMOs which have been closed to new entrants since 2022. Effective January 1, 2024, HMO plans will no longer be offered and will not be available as a medical plan option. There are two other medical plan options, the Fidelity Health Plan and the HealthFlex PPO, available to fit the needs of you and your family.</p> <p>If you are currently enrolled in an HMO and do not choose a new plan during Annual Enrollment, your coverage will default into the Fidelity Health Plan (High Deductible Health Plan) with a Health Savings Account and you will not be re-enrolled in the Healthcare Flexible Spending Account, if applicable.</p>	<p>See the Medical Coverage Information section below, and review the HMO Change FAQs for more information.</p> <p>On NetBenefits.com, talk to ALEX to evaluate cost differences.</p>
Fidelity Health Plan Increase to Premiums and Deductibles	<p>Market health care costs continue to rise, but Fidelity’s medical and pharmacy costs are increasing at a lower rate, thanks to our efforts to manage the plan and the healthy behaviors of our associates. Because of this, medical plan premiums will remain flat or increase modestly for most associates.</p> <p>The IRS has increased the minimum deductible required for a health plan to be eligible for a Health Savings Account. To meet these new IRS requirements, the Fidelity Health Plan deductible is increasing in 2024, for the first time in 18 years. The deductible for individual coverage will be \$1,600 and if you cover family members, \$3,200.</p>	<p>See the Medical Coverage Information section below.</p> <p>On NetBenefits.com, talk to ALEX to evaluate cost differences.</p>
HealthFlex PPO Plan Increase to Premiums	<p>Market health care costs continue to rise, but Fidelity’s medical and pharmacy costs are increasing at a lower rate, thanks to our efforts to manage the plan and the healthy behaviors of our associates. Because of this, medical plan premiums will remain flat or increase modestly for most associates.</p>	<p>See the Medical Coverage Information section below.</p> <p>On NetBenefits.com, talk to ALEX to evaluate cost differences.</p>

Just the Headlines	For More Info
Healthcare Flexible Spending Accounts: Carry Over Limit Increase	<p>See the Tax-Advantaged Accounts section below.</p> <p>Visit FMRbenefits.com for more details.</p>
<p>Set aside additional money, tax-free, to pay for 2024 health care expenses with a Dental and Vision FSA (FHP) or a Health Care FSA (PPO). The Health FSA contribution limit is \$3,050 (for Health Care FSA and Dental & Vision FSA).</p> <p>The carryover limit for 2023 will increase to \$610. If you have a balance greater than \$610 and do not use it before Dec. 31, 2023, those excess funds will be forfeited.</p> <p>We are making some changes to improve your experience in the way you use your FSA. More details will be shared at a later date.</p>	
Health Savings Account (HSA): Contribution Limits Increase	<p>See the Tax-Advantaged Accounts section below.</p> <p>To see how much Fidelity contributes to your HSA, go to FMRbenefits.com for more details.</p> <p>Visit NetBenefits.com to enroll.</p>
<p>If you are enrolled in the Fidelity Health Plan, your annual HSA contribution limit will increase to:</p> <ul style="list-style-type: none"> • \$4,150 if you have individual coverage. • \$8,300 if you cover family members. <p>If you are contributing the maximum amount in 2023, your contribution will automatically be increased to the new maximum for 2024.*</p> <p><i>*Associates who will be age 55 or older in 2024 and are contributing the HSA maximum in 2023 will automatically be increased to the 2024 maximum amount, including up to an additional \$1,000 for catch-up contributions if previously elected.</i></p>	
Prescription Drug Coverage (All Medical Plans)	<p>Visit FMRbenefits.com to view the current formulary list.</p>
<p>The prescription drug list of covered medications is updated quarterly. CVS regularly updates its list of preferred medications (called the “formulary”). You can lower your prescription costs when you switch to lower-cost brand or generic medications. Ask your doctor whether a lower-cost option is available.</p>	

Here to help you

Get details on [FMRbenefits.com](https://fmrbenefits.com). If you have any questions, call the Benefits Center at 800-835-5099, Prompt 1, and say “health and insurance.”

Eligibility rules outlined on [FMRbenefits.com](https://fmrbenefits.com) apply to all benefits.

Medical Coverage Information

Whatever life has in store for you, it's important to know you're protected. Fidelity offers medical plans that provide the coverage that best suits your needs and the needs of those who depend on you.

New for 2024: We continually evaluate the benefits we offer at Fidelity to ensure that they deliver value to our associates and their families and after thoughtful consideration we have decided to eliminate our last three remaining HMOs which have been closed to new entrants since 2022. Effective January 1, 2024, HMOs will no longer be available as a medical plan option. **If you are currently enrolled in an HMO for 2023 and do not take action during Annual Enrollment, you will default into the Fidelity Health Plan (FHP), a High-Deductible Health Plan (HDHP) with a Health Savings Account and you will not be re-enrolled in the Healthcare Flexible Spending Account, if applicable.**

Medical Coverage Comparison

Key Provisions	Fidelity Health Plan (In-Network) ¹	HealthFlex PPO (In-Network) ¹
Highlights	Offers the lowest total annual out-of-pocket costs compared with the HealthFlex plan for most associates. Plus, when you enroll in the FHP, you can open a Fidelity Health Savings Account (HSA) to save for current and future health care expenses. What's more, Fidelity contributes to the HSA. ² You and your covered family member(s) also have access to a dedicated Health Assistant® provided through Accolade. This single point of contact can answer your health and benefits questions and empower you to make the best healthcare decisions.	With the HealthFlex PPO, you can go to any doctor without a referral. You'll pay more out of your paycheck than with the Fidelity Health Plan (FHP), but out of pocket costs will generally be lower when you visit an in-network doctor. You and your covered family member(s) also have access to a dedicated Health Assistant® provided through Accolade. This single point of contact can answer your health and benefits questions and empower you to make the best healthcare decisions.
Annual Deductible	<ul style="list-style-type: none"> \$1,600 for Individual coverage. \$3,200 if you cover yourself and one or more family members.³ 	\$300 ⁴ per person, up to the family ³ maximum of \$600. ⁴
Annual Out-Of-Pocket Maximum (includes Deductible)	<ul style="list-style-type: none"> \$2,000 for Individual coverage. \$4,000 if you cover yourself and one or more family members.³ 	\$1,500 per person, up to the family ³ maximum of \$3,000.
Referrals	Not required.	Not required.
Office Visits		
<ul style="list-style-type: none"> Routine Well Office Visits and Screenings 	Covered at 100%, before deductible.	Covered at 100%, no copay.
<ul style="list-style-type: none"> Well Baby/Well Child Visits 	Covered at 100%, before deductible.	Covered at 100%, no copay.
<ul style="list-style-type: none"> Diagnostic Visits 	Covered at 90%, after deductible.	Covered at 100%, after \$20 copay.
<ul style="list-style-type: none"> Specialty Visits 	Covered at 90%, after deductible.	Covered at 100%, after \$40 copay.

Key Provisions	Fidelity Health Plan (In-Network) ¹	HealthFlex PPO (In-Network) ¹
Telemedicine Visits		
<ul style="list-style-type: none"> Vendor Telemedicine Visits (<i>Teladoc, Doctor On-Demand, or Intermountain Connect Care</i>) 	Covered at 100%, after deductible.	Covered at 100%, after copay per visit. <ul style="list-style-type: none"> \$10 General Medicine \$10 Behavioral Health \$20 Dermatology
<ul style="list-style-type: none"> Other Telemedicine Visits (<i>claims billed by a provider with a telemedicine modifier</i>) 	Covered at 90%, after deductible.	Covered at 100%, after copay per visit. <ul style="list-style-type: none"> \$20 Diagnostic \$40 Specialty
Maternity Care		
<ul style="list-style-type: none"> Routine Prenatal Care 	Covered at 100%, before deductible.	Covered at 100%, after \$20 copay for initial visit.
<ul style="list-style-type: none"> Non-Routine Care 	Covered at 90%, after deductible.	Covered based on where services are provided (office, hospital, etc.).
<ul style="list-style-type: none"> Hospital & Delivery Services 	Covered at 90%, after deductible.	Covered at 90%, after deductible.
Hospital Care		
<ul style="list-style-type: none"> Inpatient Care 	Covered at 90%, after deductible.	Covered at 90%, after deductible.
<ul style="list-style-type: none"> Emergency Room 	Covered at 90%, after deductible.	Covered at 100%, after \$150 copay (waived if admitted).
<ul style="list-style-type: none"> Outpatient Surgery 	Covered at 90%, after deductible.	In facility: Covered at 90%, after deductible. In physician's office: Covered at 100%, after \$40 copay.
Outpatient <i>(Physical, occupational, and speech therapy)</i>	Covered at 90%, after deductible. Physical and occupational therapy limited to 60 visits combined per year, except when additional visits are medically necessary and in the case of therapy sessions for a behavioral health condition. Speech therapy limited to 52 visits per year unless Medically Necessary and except in the case of visits for a behavioral health condition.	Covered at 100%, after \$40 copay per visit. Physical and occupational therapy limited to 60 visits combined per year, except when additional visits are medically necessary and in the case of therapy sessions for a behavioral health condition. Speech therapy limited to 52 visits per year unless Medically Necessary and except in the case of visits for a behavioral health condition.
Mental Health and Substance Use Disorder		
<ul style="list-style-type: none"> Inpatient 	Covered at 90%, after deductible; unlimited days per calendar year.	Covered at 90%, after deductible; unlimited days per calendar year.
<ul style="list-style-type: none"> Outpatient 	Covered at 90%, after deductible; unlimited visits per calendar year.	Covered at 100%, after \$20 copay per visit; unlimited visits per calendar year.

Key Provisions	Fidelity Health Plan (In-Network) ¹	HealthFlex PPO (In-Network) ¹
Chiropractic & Acupuncture Services	Covered at 90%, after deductible; limited to 20 visits per year for each service.	Covered at 90%, after deductible; limited to 20 visits per year for each service.
Vision and Hearing Exams	Covered at 100%, before deductible. (one vision exam and one hearing exam per year).	Covered at 100%, no copay (one vision exam and one hearing exam per year).
Prescription Coverage		
Administered by CVS Caremark		
<ul style="list-style-type: none"> Retail (<i>30-Day Supply</i>) Generic/Preferred/Non-Preferred 	Preventive (Generic and Preferred): covered at 100%, before deductible.	Covered at 100%, after applicable copay (\$10/\$20/\$40).
	Preventive (Non-Preferred): covered at 100%, after \$40 copay. ⁵	
	Non-preventive: Covered at 90%, after deductible.	
<ul style="list-style-type: none"> Mail Order or Maintenance Choice Program (<i>90-Day Supply</i>) Generic/Preferred/Non-Preferred 	Preventive (Generic and Preferred): covered at 100%, before deductible.	Covered at 100%, after applicable copay (\$20/\$40/\$80).
	Preventive (Non-Preferred): Covered at 100%, after \$80 copay. ⁵	
	Non-preventive: Covered at 90%, after deductible.	
COVID-19 Services	Coverage for COVID-19 lab testing, vaccines, and ancillary services directly related to such covered services will be provided in accordance with applicable legal requirements and the plan's standard cost-sharing rules. COVID-19 vaccines and their administration are covered at zero dollars when provided in-network (not covered when provided out-of-network); over-the-counter COVID-19 tests are not covered; surveillance testing is not covered.	Coverage for COVID-19 lab testing, vaccines, and ancillary services directly related to such covered services will be provided in accordance with applicable legal requirements and the plan's standard cost-sharing rules. COVID-19 vaccines and their administration are covered at zero dollars when provided in-network (not covered when provided out-of-network); over-the-counter COVID-19 tests are not covered; surveillance testing is not covered.

Prior authorization for services may be required. Please contact the claims administrator for more information.

¹ Coverage information pertains only to in-network providers; coverage for out-of-network providers is reduced.

² Eligibility rules apply; see [FMRbenefits.com](https://www.fmrbenefits.com) for more details.

³ If you want to cover family members, you'll need to choose one of the following tiers: Individual + Child(ren), Individual + Spouse/RDP, or Individual + Family.

⁴ Copay amounts do not apply to the annual deductible.

⁵ Preventive prescription drug copay will not apply toward the deductible but will apply toward the out-of-pocket maximum. Changes have been made to the preventive drug list, so be sure to check the preventive drug list to see whether your current drug is still included.

Biweekly Medical Contributions

Costs for each medical plan option are based on your salary and your work status — full time (regular employees regularly scheduled to work 30 or more hours per week) or part time (regular employees regularly scheduled to work at least 20 but fewer than 30 hours per week).

Remember: Medical, dental, and vision contributions are deducted from each of your biweekly paychecks. To determine your full cost for the year, multiply the rates by 26.

	Individual		Individual + Child(ren)		Individual + Spouse/RDP		Individual + Family	
	FT	PT	FT	PT	FT	PT	FT	PT
Employees with base salary or benefits base of less than \$50,000 as of 8/1/23								
Fidelity Health Plan	\$45.00	\$146.00	\$80.00	\$261.00	\$106.00	\$336.00	\$150.00	\$483.00
HealthFlex PPO	\$70.00	\$180.00	\$123.00	\$321.00	\$156.00	\$398.00	\$221.00	\$571.00
Employees with base salary or benefits base between \$50,000 and \$74,999 as of 8/1/23								
Fidelity Health Plan	\$50.00	\$146.00	\$88.00	\$261.00	\$117.00	\$336.00	\$166.00	\$483.00
HealthFlex PPO	\$78.00	\$180.00	\$135.00	\$321.00	\$170.00	\$398.00	\$243.00	\$571.00
Employees with base salary or benefits base between \$75,000 and \$149,999 as of 8/1/23								
Fidelity Health Plan	\$58.00	\$146.00	\$101.00	\$261.00	\$135.00	\$336.00	\$192.00	\$483.00
HealthFlex PPO	\$103.00	\$180.00	\$185.00	\$321.00	\$230.00	\$398.00	\$331.00	\$571.00
Employees with base salary or benefits base between \$150,000 and \$249,999 as of 8/1/23								
Fidelity Health Plan	\$70.00	\$146.00	\$123.00	\$261.00	\$165.00	\$336.00	\$233.00	\$483.00
HealthFlex PPO	\$129.00	\$180.00	\$232.00	\$321.00	\$293.00	\$398.00	\$418.00	\$571.00
Employees with base salary or benefits base of \$250,000 or more as of 8/1/23								
Fidelity Health Plan	\$82.00	\$146.00	\$144.00	\$261.00	\$191.00	\$336.00	\$271.00	\$483.00
HealthFlex PPO	\$139.00	\$180.00	\$247.00	\$321.00	\$312.00	\$398.00	\$445.00	\$571.00

Dental Coverage Information

Fidelity's dental plan is designed to promote good oral health for you and your family. Taking care of your pearly whites has never been easier, with network access to preventative and routine treatments and major procedures.

Key Provisions ¹	Coverage	Services Included in Treatment
Annual Deductible²	\$50 per covered person, \$150-per-family ³ maximum (each family member can apply only \$50 toward the family deductible).	
Benefit Maximum	Dental services: \$2,000 per covered person per calendar year. Orthodontic services: \$2,500 per covered person per lifetime.	
Preventive Treatment	Covered at 100%. ⁴	Oral exams, routine cleanings, X-rays, sealants, fluoride treatments, and space maintainers.
Basic Treatment	Covered at 80%, ⁴ after deductible.	Fillings, oral surgery, periodontal treatment, endodontics, extractions, and diagnostic lab tests.
Major Restorative and Orthodontic Treatment	Covered at 60%, ⁴ after deductible.	Crowns and bridgework, dentures, implants, inlays, and onlays. Orthodontic treatment subject to lifetime maximum.

Biweekly Dental Contributions

Dental Rates

Individual		Individual + Child(ren)		Individual + Spouse/RDP		Individual + Family	
FT	PT	FT	PT	FT	PT	FT	PT
\$9.00	\$19.00	\$18.00	\$35.00	\$22.00	\$42.00	\$32.00	\$62.00

Costs for the dental plan are based on your work status.

¹ This is a sample list of services covered under each treatment; see the Summary Plan Description for a list of all services covered.

² Deductible applies to basic and major restorative treatment only (excludes orthodontic treatment).

³ If you want to cover family members, you'll need to choose one of the following tiers: Individual + Child(ren), Individual + Spouse/RDP, or Individual + Family.

⁴ Coverage is either the cost provided by a preferred dental provider or the Reasonable and Customary (R&C) amount.

Vision Coverage Information

Get vision care when you need it with Fidelity's Vision Plan. EyeMed's Insight Network has over 125,000 private practice providers, as well as premier retailers, LensCrafters®, Target Optical, and most Pearle Vision locations.

Key Provisions ¹	In-Network	Out-Of-Network
Exam	Covered at 100%, no copay.	Up to \$50 reimbursement.
Eyeglasses		
• Frames	Covered at 100%, up to \$150 allowance.	Up to \$75 reimbursement.
• Lenses (<i>single, bifocal, trifocal</i>)	Covered at 100%, after \$20 copay.	Up to \$50 reimbursement.
Contact Lenses (<i>in lieu of eyeglasses</i>)	Covered at 100%, up to \$150 allowance.	Up to \$75 reimbursement.
Additional Discounts	<ul style="list-style-type: none"> • 20% discount on frame balance above \$150. • 40% discount on additional pairs of eyeglasses. • 20% discount on nonprescription sunglasses. • Discounts on LASIK and PRK. 	Not available out of network.
Frequency of Services		
• Exam	Once every calendar year.	
• Frames and lenses OR contact lenses	Once every calendar year.	

Biweekly Vision Contributions

Vision Rates

Individual		Individual + Child(ren)		Individual + Spouse/RDP		Individual + Family	
FT	PT	FT	PT	FT	PT	FT	PT
\$1.50	\$3.00	\$3.00	\$6.00	\$3.00	\$6.00	\$4.50	\$9.00

Costs for the vision plan are based on your work status.

¹ See the Summary Plan Description for a list of all services covered.

Life Insurance

Life insurance allows your beneficiaries to pay their bills and manage their finances in the event of your death. If no one is financially dependent on you, then you may not need life insurance. If you do, consider how much your dependents may need to pay off outstanding debt (mortgage, credit cards, other loans), pay for current and future expenses for children, replace your income for whatever time is necessary and pay taxes. During Annual Enrollment, you can increase your employee life insurance coverage by 1x your salary, or benefits base – up to a maximum of \$1,000,000 in Basic and Supplemental Employee coverage combined without being subject to Proof of Good Health (Evidence of Insurability).

	Coverage	Cost to You
Employee		
Core	\$50,000	None.
Basic	<p>4 times your annualized base salary or benefits base, up to \$250,000 maximum benefit. Services for basic will preparation are included at no extra cost to you.</p> <p>Enrollment in Basic Life Insurance allows you to work with an attorney at no cost to prepare a will, health care power of attorney, and financial power of attorney* without enrolling in the Group Legal Plan. These services are available for you and your lawful Spouse or registered Domestic Partner using the same MetLife Legal network of attorneys available to you in the employee-paid Group Legal Plan.</p> <p><i>*If you have Personalized Investing (PI) Accounts, you will need to complete an additional form after you have your financial power of attorney. This form is available on fidelity.com.</i></p>	Fidelity covers the cost of coverage; however, this cost of coverage is a taxable benefit.
Supplemental	<p>You can choose: 1 to 15 times your annualized base salary or benefits base.</p> <p>Maximum amount: The lesser of \$3 million or 19 times your annualized base salary for basic + supplemental coverage combined.</p> <p>Note: Proof of Good Health is required for amounts greater than \$1 million (combined limit with Basic).</p>	<p>Varies based on your coverage amount, age, and tobacco-use status.</p> <p>Note: This is a taxable benefit to you. Visit FMRbenefits.com for more details.</p>
Dependents (Must be enrolled in Basic Employee Life)		

	Coverage	Cost to You
Spouse/RDP	<p>You can elect coverage for your spouse/registered domestic partner in specific increments up to \$500,000 (\$20,000, \$50,000, \$100,000, \$300,000, or \$500,000).</p> <p>Note: Additional spouse life insurance can also be added without proof of good health if you enroll at \$20,000 or increase coverage from \$20,000 to \$50,000. Maximum spouse coverage is \$500,000.</p>	<p>Varies based on your coverage amount, age, and tobacco-use status. Note: This is a taxable benefit to you.</p> <p>Visit FMRbenefits.com for more details.</p>
Child(ren)	<p>You can elect \$10,000 of coverage for each dependent child.</p> <p>Note: Proof of Good Health is not required.</p>	<p>Single flat rate: \$0.55 biweekly.</p> <p>Visit FMRbenefits.com for more details.</p>

Disability Coverage

If you're unable to work due to extended illness or injury, Fidelity's disability coverage can provide the financial security you need while you recover. Eligible employees are automatically enrolled in short-term disability and Fidelity pays the full cost.

	Coverage	Cost to You
Short-Term Disability	100% of your base salary or benefits base up to 10 weeks, and 80% of base pay or benefits base for the remaining possible weeks for an approved, non-work-related disability (up to 180-day maximum).	None.
Long-Term Disability (LTD)	<p>LTD 60% (Base Salary Only) 60% of your base salary or benefits base (up to a maximum benefit of \$20,000 per month). Note that certain rules apply for a preexisting condition.</p> <p>LTD 70% (Base Salary + Bonus) You can elect to increase your total LTD protection for approved claims to 70% of your base salary or benefits base and 70% of your eligible bonus, up to a maximum of \$32,000 per month. Note that certain rules apply for a preexisting condition.</p>	<p>LTD 60% (Base Salary Only): None.</p> <p>LTD 70% (Base Salary + Bonus): \$0.16 per \$100 of coverage per month.</p> <p>Visit FMRbenefits.com for more details.</p>

Group Legal Plan

Navigate life’s important moments with the Fidelity Group Legal Plan. Participants have access to expert legal advice and representation on a wide range of matters. From legal document review to traffic ticket defense, you can easily find the support you need through a network of more than 18,000 attorneys nationwide.

	Coverage	Cost to You
Group Legal Plan	MetLife Group Legal Plan gives you access to expert legal advice and representation on a wide range of matters.	There’s a low bi-weekly cost of \$7.62 for unlimited use. Visit FMRbenefits.com for more details.

Note, if you are enrolled in Basic Life Insurance through MetLife, you are able to work with an attorney at no cost to prepare a will, health care power of attorney, and financial power of attorney without enrolling in the Group Legal Plan. These documents are available using the same MetLife Legal network of attorneys available to you in the employee-paid Group Legal Plan.

Tax-Advantaged Accounts

Consider if these tax-advantaged accounts are right for you to help cover out-of-pocket expenses now and in the future.

Account and Details	Fidelity Contribution	2024 Contribution Limits	Carryover
For associates enrolled in or considering the Fidelity Health Plan			
Health Savings Account (HSA) Your contributions and Fidelity’s contributions can be used to pay for medical bills for qualified expenses during the year or in future years. Access your funds via: <ul style="list-style-type: none">• HSA debit card• HSA checkbook• Fidelity Bill pay• Pay online through Fidelity• Reimburse yourself for expenses you paid for qualified medical expenses	Yes. To see how much Fidelity contributes to your HSA, go to FMRbenefits.com for more details.	Individual Plan: \$4,150 Family Plan: \$8,300 <i>Your contribution limit is reduced by the amount Fidelity contributes to your HSA.</i> If you are contributing the maximum amount in 2023, your contribution will automatically be increased to the new maximum for 2024.* <i>*Participants who will be age 55 or older in 2024 and are contributing the HSA maximum in 2023 will automatically be increased to the 2024 maximum amount, including an additional \$1,000 for catch-up contributions.</i>	There’s no “use it or lose it” rule. The money is yours to keep, even if you retire or leave Fidelity.

Account and Details	Fidelity Contribution	2024 Contribution Limits	Carryover
Dental and Vision Flexible Spending Account Use your contributions to pay for qualified dental or vision expenses during the year. Access your funds via: <ul style="list-style-type: none"> • FSA debit card • FSA Reimbursement Form • Online payment through FSA portal 	No	\$3,050	If enrolled in the prior year, up to \$610 of unused funds can be carried over into 2024.
For associates enrolled in HealthFlex			
Flexible Spending Account (FSA) Use your contributions to pay for medical, dental, or vision bills for qualified expenses during the year. Access your funds via: <ul style="list-style-type: none"> • FSA debit card • FSA Reimbursement Form • Online payment through FSA portal 	No	\$3,050	If enrolled in the prior year, up to \$610 of unused funds can be carried over into 2024.
Dependent Care Account			
Dependent Care Flexible Spending Account Use your contributions to pay for certain expenses for the care of your dependent child(ren) younger than 13 years old or eligible adult dependents. Access your funds via: <ul style="list-style-type: none"> • DC FSA Reimbursement Form 	No	\$5,000 (\$2,500 if your spouse is also enrolled in a Dependent Care FSA).	No. For 2023, funds can be used for eligible expenses incurred through March 15, 2024 and you must submit reimbursement requests by April 15, 2024.

Your other Benefits

While enrollment in the above programs typically occurs during Annual Enrollment, the following programs are available to eligible associates year-round, even if you don't take action during Annual Enrollment. For additional details on these programs, including how to enroll and access them, visit their pages here on [FMRbenefits.com](https://fmrbenefits.com).

Program	Details
Health & Wellbeing	
Emotional Well-Being Support Program (EAP)	Get support through life's challenges, including stress, relationship issues, anxiety, and depression. You and your eligible dependents each have access to up to 12 confidential short-term therapy or coaching sessions per calendar year, at no cost to you. Self-care resources are also available.
Expert Medical Services	Connects you with the world's top doctors to review and discuss diagnoses and create personalized treatment plans for specific health conditions. You do not need to be enrolled in a Fidelity medical plan to use Expert Medical Services.
Fitness Reimbursement Program	Reimburses up to \$300 (50% on up to \$600 of eligible fitness expenses) per year to help you meet your fitness goals.
Nutritional Counseling	Eating healthier is easier with confidential access to experienced nutrition professionals who can create a personalized eating plan. Nutritional Counseling services are offered through the Health & Wellness Centers in select states and through the Fidelity medical plans.
On-Site Health & Wellness Centers	Staffed with health care professionals who can provide you with flu and allergy shots, health screenings and other types of routine care. Available in Boston, Covington, Merrimack, Durham, Smithfield, and Westlake.
Paid Time Off	Provides flexibility to take time away from work, with a "pool" of Paid Time Off (PTO) to use in whatever way works best for you, whether you're taking a vacation, are under the weather, need to care for a sick family member or just want a day off — in addition to company holidays.
Tobacco Cessation	Offered through Optum, this program helps you and family members stop using tobacco products, including e-cigarettes.
Wellness Coaching	Work with a wellness coach virtually or at an on-site health & wellness center to support lasting lifestyle changes in the areas of weight, exercise, smoking cessation, work/life balance, and overall life satisfaction.
Family Care	
Adoption Assistance	Reimburses eligible expenses incurred during the adoption process after the child is legally placed, up to program limits.
Family Support Program	Provides confidential access for Fidelity associates and their families to a team that specializes in family behavioral needs.
Back-Up Dependent Care	Helps you arrange for back-up child or adult/elder care at a subsidized rate when your regular care arrangements are unavailable so you can get to work.
Care Support and Coordination	Gives you access to dedicated care coordinators who can help you navigate the medical, financial, legal, housing, in-home and social/emotional aspects of caring for your loved ones.

Program	Details
Developmental and Behavioral Caregiving Support	Offers access to certified behavior analysts who provide coaching/virtual training and resources to caregivers of children and adults with learning, social or behavioral challenges and developmental disabilities and special needs—even without a formal diagnosis.
Parental Leave	Whether you are welcoming a child through birth, adoption, or fostering, spend those early moments together as a family using up to 12 weeks of bonding time within a year of the birth or placement. Those who give birth get an additional 4 weeks of childbirth time.
Savings & Insurance	
Group Auto & Home Insurance Program	Discounted insurance rates for your home, car, boat, and recreational vehicle.
Group Personal Excess Liability Insurance	Higher-limit liability coverage to supplement your various personal insurance policies.
Pet Insurance	Group pet insurance from Nationwide provides protection at preferred pricing to help manage pet care costs associated with illnesses and injuries.
Retiree Health Reimbursement Plan	Gives eligible associates credits that can help pay for eligible health care costs in retirement.
Retirement Savings Plan	Helps you contribute and invest for retirement on a tax-advantaged basis. Eligible employees can make pre-tax 401(k) and/or Roth after-tax 401(k) contributions, and Fidelity will match your contributions dollar-for-dollar up to 7% of your eligible compensation.
Educational	
Student Loan Assistance	If you have student loans and meet certain eligibility requirements, Fidelity will help you pay them off. Eligible full-time associates can receive up to \$15,000 from Fidelity toward your loan balance, based on the number of hours you're scheduled to work.
Education Assistance	If the next step on your development path takes you back to school, Fidelity is here to help, providing assistance for qualified tuition expenses for certain degrees, certificates, boot camps and professional certifications.
Personal	
Concierge Services	Wouldn't it be great to have a personal assistant? Fidelity's Concierge program through Circles can help you with a variety of items on your to-do list, including travel and event planning, home improvement research, and much more. This benefit even extends to two family members!
Employee Discounts	Access to exclusive deals and discounts at over 100 different partner companies on everything from food and clothing to entertainment and travel. Invite your friends and family members to enroll, too!
Charitable/Volunteering Programs	
Fidelity Charitable® Employee Match Program	Fidelity Charitable® helps donors maximize generosity to a variety of charitable organizations through a donor-advised fund, called the Giving Account®. Eligible associate Giving Account® contributions are matched by Fidelity*, helping charitable donations go even further.
<i>*Whether Fidelity will continue the Fidelity Charitable Employee Match Program in</i>	

Program	Details
	<i>future years is within the sole discretion of Fidelity and is subject to annual review.</i>
The Fidelity Foundation Matching Gifts to Education	The Fidelity Foundation matches associates' donations to eligible organizations in support of education in our communities, with a 2:1 match and a maximum match of \$7,000 per associate per calendar year.
Fidelity Cares	Through the Fidelity Cares employee-volunteer program, we foster ways for associates to make tangible and lasting impact in communities across the firm. Find out about how you can make a difference where we work and live.

Contact Information

For more information about your benefit plans, review benefits pages on [FMRbenefits.com](https://fmrbenefits.com). For general questions or enrollment and eligibility information, call the Benefits Center at 800-835-5099, Prompt 1, Monday through Friday, 8:30 a.m. to 8:00 p.m. ET. For detailed coverage information, please contact the plan carrier directly.

Contact information for 2024 can be found below, and is also available on NetBenefits® > Health & Insurance > I Want To... > Full Directory.

CVS Caremark Prescription Drug	800-446-3709 Pre-enrollment: caremark.com/fidelity
EyeMed Vision	844-790-3876 eyemedvisioncare.com/fidelity
Fidelity Health Plan (UMR, A UnitedHealthcare Subsidiary)	844-287-3861 member.accolade.com *
HealthFlex PPO (UMR, A UnitedHealthcare Subsidiary)	844-287-3861 member.accolade.com *
MetLife Dental	888-660-1046 mybenefits.metlife.com

*You can link directly to these sites through NetBenefits **without** entering a separate password.

Note: For some websites, you may be required to register and log in.

Unless otherwise noted, prospective members can use the phone numbers and websites above for information before enrolling.

For more information

Review benefit details on [FMRbenefits.com](https://fmrbenefits.com). Have a question? Give us a call at 800-835-5099, Prompt 1.

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