



2025 Open Enrollment

Oct. 25 – Nov. 11, 2024

“ We are in an exciting time at Syneos Health – focused on continuous improvements of our health and benefits offerings. ”

AGENDA

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- 02 What Is Changing for 2025
- 03 How Do I Choose My Benefits?
- 04 Real-Life Scenarios
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Open Enrollment Overview

What you need to know and do

Open Enrollment Overview

What you need to know and do



- **Benefits are changing for 2025—you have new options and more choice.**
- **Action is required! Enroll between Oct. 25 and Nov. 11.**
 - **Your 2024 benefit elections WILL NOT roll over**



- **New Resources** to help you choose coverage that meets your needs and optimizes your finances.
 - **New Open Enrollment website:** your go-to resource for all things Open Enrollment
 - **Nayya:** an interactive tool to match your lifestyle and preferences with a personalized benefits recommendation
 - **Benefits counselors:** for live, one-on-one assistance



What Is Changing for 2025

New benefits to help you thrive



What Is Changing for 2025 – Medical

Three medical coverage options – offering more choice and a new value plan in line with market trends



Biggest paycheck savings

Lowest cost, highest deductible and slightly higher coinsurance with a company-funded HSA that you can contribute to tax-free



Balanced approach

Lower cost, higher deductible with a company-funded HSA that you can contribute to tax-free



Predictable expenses

Highest cost with lowest out-of-pocket expenses, including copays for doctor visits and prescriptions

A broader spectrum of cost and coverage options, giving you more control over your spending.

2025 Medical Plan Options

High-level overview of in-network coverage

	Value HDHP	Classic HDHP	PPO
Deductible (individual/family)	\$3,500/\$7,000	\$2,150/\$4,300	\$1,000/\$2,000
Out-of-pocket maximum (individual/family)	\$7,000/\$14,000	\$4,300/\$8,600	\$3,000/\$6,000
HSA Funding (individual/family)	\$500/\$1,000	\$500/\$1,000	N/A
Coinsurance	30%	20%	20%
Primary/Specialty visit	Deductible + 30%	Deductible + 20%	\$25/\$50
Prescription drugs* (Generic/Formulary/ Non-Formulary/Specialty)	Deductible + 30%	Deductible + 20%	30-day: \$10/\$75/\$150/\$200 90-day: \$25/\$150/\$300/NA

***Note:** Both HDHP plans cover preventive medications at 100% with no deductible. 90-day prescriptions for maintenance medications are required after two retail fills.

What Is Changing for 2025: Enhanced Coverage for the Unexpected

Disability and life insurance



Disability Insurance

- **Short-term disability** – 100% pay for up to eight weeks, with no weekly maximum; then 60% pay if disability continues after eight weeks; STD benefits last up to 26 weeks.
- **Long-term disability** – 40% of monthly salary, with a 60% buy-up option, up to a new higher maximum of \$15,000



Life Insurance

- **Special enrollment** – One-time opportunity to newly enroll or increase coverage with no health questions, up to \$100,000 in \$10,000 increments (not to exceed a maximum of \$300,000)

What Is Changing for 2025: Enhanced coverage for the unexpected

Supplemental medical plans, now through Lincoln Financial



Provides cash payments in the event of an injury resulting from an eligible accident.



Provides cash payments upon the verified diagnosis of a covered condition.



Provides cash payments in the event of a qualifying admission to a hospital, including childbirth.

NEW FOR 2025! Lincoln Financial offers enhanced benefits—at the same or lower plan costs than 2024.

What Is Changing for 2025: New/Enhanced Health Programs

More support for your health and your family



MAVEN

This premier fertility, maternity, parenting and menopause program will be available to all full-time employees beginning in 2025.



FERTILITY BENEFITS

The limit on fertility treatment coverage will increase to \$20,000, and we are removing any infertility diagnosis requirement.



HINGE HEALTH

Our virtual muscle and joint pain reduction program will expand to offer comprehensive pelvic healthcare for women at no cost. Available to medical plan members ages 18+.



VIRTA

Lower BMI threshold required for participation in a personalized diabetes and obesity reversal program. Available to medical plan members ages 18+.

What Is Changing for 2025: Tax-Saving Accounts

Health Savings Account (HSA)

HSA

- Available if you enroll in either HDHP medical plan.
- Syneos Health provides funding (\$500 for individual coverage or \$1,000 if you cover dependents);
- You can build up savings for your healthcare costs.
- Triple tax advantage:
 - Money goes in tax-free
 - Money can grow tax-free
 - Money is withdrawn tax-free
- Ability to adjust your contributions during the year.
- You own your HSA for life!



New for 2025!

- Payflex is changing to Inspira Financial
- Per-paycheck Company funding
- Increased contribution limits:
 - \$4,300 for individual coverage
 - \$8,550 if you cover dependents

What Is Changing for 2025: Tax-Saving Accounts

Flexible Spending Accounts (FSAs)

Health Care FSA

- Available if you enroll in the PPO or waive medical coverage
- Can be used for all eligible medical, prescription, dental and vision expenses

Limited Purpose FSA

- Available if you enroll in either HDHP medical plan
- Can only be used for eligible dental and vision expenses

Dependent Care FSA

- Available to all full-time employees
- Can only be used for eligible dependent day care expenses so you can work (**not** for healthcare)



Keep in mind: All FSAs are use it or lose it accounts. Carefully consider your expenses for the year — any unused money is forfeited at the end of the year. What you choose doing Open Enrollment cannot be changed.



How Do I Choose My Benefits?

You have access to several new tools and resources to help you

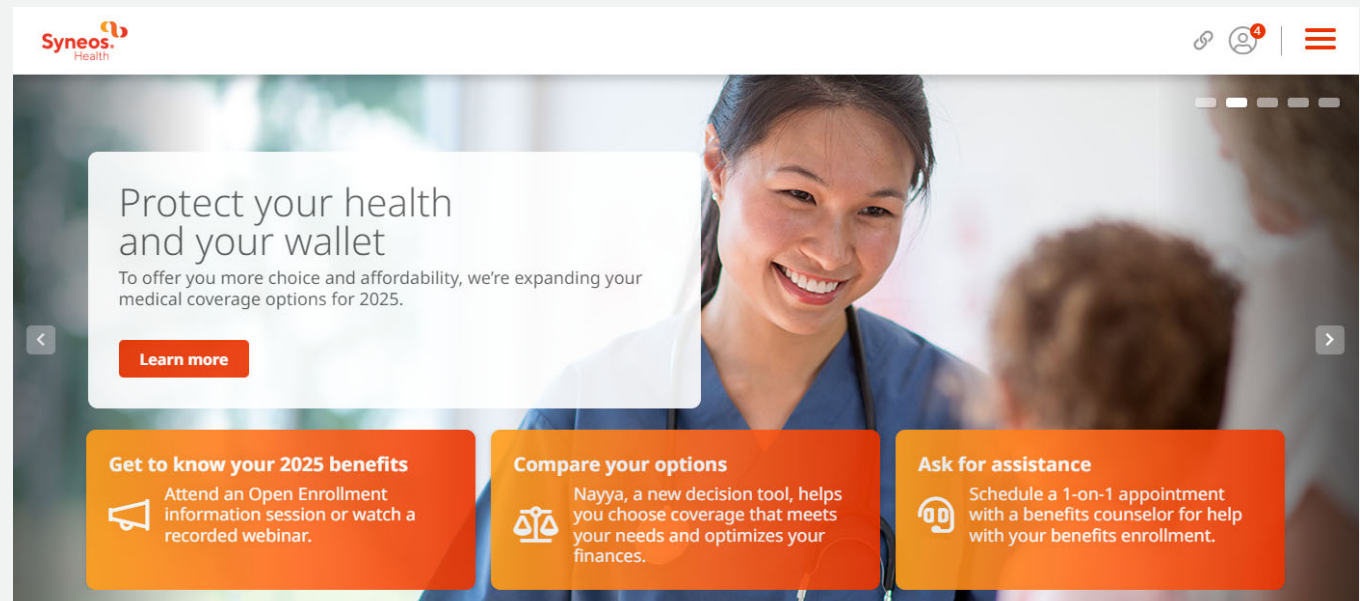


How Do I Choose My Benefits?

Visit your new Open Enrollment website: rewards.syneoshealth.com



An easy-to-access online resource with everything you need to learn about your benefit options and prepare to enroll, all in one place



How Do I Choose My Benefits?

Nayya decision support available on my.adp.com and benefits counselors available by phone



Get assistance from Nayya

Answer a few questions about your needs, preferences and lifestyle to receive customized benefits recommendations



Meet with a benefits counselor

Go to syneos.mybenefits.pro to schedule a session for one-on-one assistance



Real-Life Scenarios

See your Syneos Health benefits in action



Real-Life Scenario #1: Meet Jack

Generally healthy with low healthcare needs; employee-only coverage

Service	Value HDHP	Classic HDHP	PPO
Preventive Visit	\$0	\$0	\$0
Primary Care Visit	\$125	\$125	\$25
Urgent Care Visit	\$225	\$225	\$50
Tier 1 Rx (3)	\$150	\$150	\$30
Total Employee Responsibility			
Annual Payroll Deduction	\$1,668	\$2,604	\$3,984
Out-of-Pocket Expenses	\$500	\$500	\$105
Syneos Health HSA Contribution	(\$500)	(\$500)	N/A
Jack's Total Costs	\$1,668	\$2,604	\$4,089



Additional Benefits:

- Accident Insurance



HSA Advantages:

- Tax-free savings
- Growth potential
- Own for life



Real-Life Scenario #2: Meet Jill

Managing a complex health condition; family coverage

Service	Value HDHP	Classic HDHP	PPO
Preventive Visit	\$0	\$0	\$0
Doctor Visits (6 primary care; 6 specialty)	\$1,500	\$1,500	\$450
Urgent Care (2)	\$450	\$450	\$100
Inpatient Surgery	\$7,260	\$6,600	\$1,980
Total Employee Responsibility			
Annual Payroll Deduction	\$5,172	\$8,088	\$12,336
Out-of-Pocket Expenses	\$9,210	\$8,550	\$2,530
Syneos Health HSA Contribution	(\$1,000)	(\$1,000)	N/A
Jill's Total Costs	\$13,382	\$15,638	\$14,866



Additional Benefits

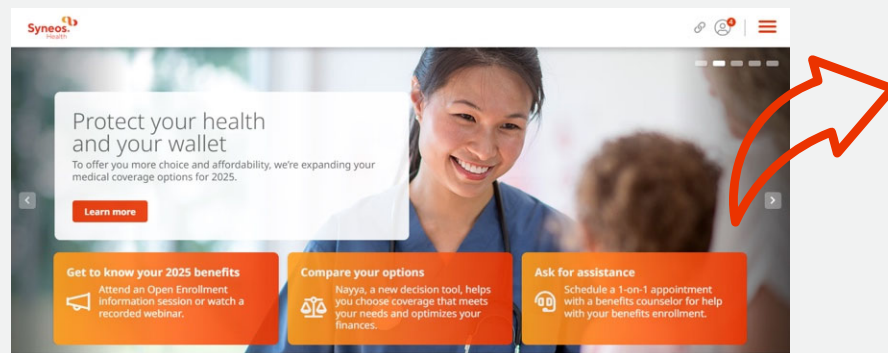
- Hospital Indemnity Insurance
- Accident Insurance

Open Enrollment Reminders

Tips to help you make the most of this enrollment opportunity

Open Enrollment Reminders

Tips to help you make the most of this enrollment opportunity



Go to rewards.syneoshealth.com, your new Open Enrollment website, to learn more about your 2025 benefits, review the Benefits Guide and access step-by-step enrollment instructions.

- ✓ **View your benefit costs and enroll in your 2025 benefits on my.adp.com Oct. 25 – Nov. 11.** (If you are having trouble logging in to ADP, click “forgot password” on the login screen. If you are locked out, submit a Payroll Inquiry ticket in AskSyndi.)
- ✓ **Get support** from Nayya and your benefits counselor to ensure you choose the right coverage for your needs at the right value.
- ✓ **You must take action. If you don’t enroll, you won’t have coverage for 2025**, only automatic company-provided benefits such as basic life and disability insurance.
- ✓ **After Open Enrollment ends on Nov. 11**, you cannot enroll or make changes to your benefits until next year’s Open Enrollment, unless you have a qualifying life event.



Thank you!

Enroll Oct. 25 – Nov. 11, 2024.

Explore rewards.syneoshealth.com to learn more.



2025 Syneos Health Benefits – APPENDIX

More information about the comprehensive benefits available to support you in all of life's moments, along with detailed enrollment instructions for 2025

2025 Syneos Health Benefits

Dental plan options – high-level in-network coverage information

	Basic Plan	Premium Plan
Maximum benefits	\$1,500/person	\$2,000/person
Deductible (individual/family)	\$50/\$150	\$50/\$150
Preventive and diagnostic (exams, cleanings, bitewing X-rays)	No charge in network	
Basic services	20% after deductible	10% after deductible
Major services	50% after deductible	40% after deductible
Orthodontia	No coverage	50% after deductible, up to lifetime maximum of \$2,000/person

2025 Syneos Health Benefits

Vision plan – high-level in-network coverage information

	Vision Plan
Eye exam	\$10 copay
Frames	\$150 allowance 20% discount on charges over \$150
Lenses	\$0 copay for tints/photochromic \$75 copay standard progressive \$110-\$135 copay premium progressive
Contact lenses (instead of glasses)	\$0 copay \$150 allowance \$15% discount on charges over \$150 for conventional lenses; you are responsible for any balance over \$150 for disposable lenses

2025 Syneos Health Benefits

Disability and life insurance, offering peace of mind to you and your loved ones

- **Short-term disability insurance** – Automatic coverage at no cost to you; immediately eligible upon hire; **100% pay** for up to eight weeks; 60% pay for rest of disability up to 26 weeks total.
- **Long-term disability insurance** – Automatic coverage at no cost to you; immediately eligible upon hire; pays **40% of monthly salary**.
- **Supplemental long-term disability insurance** – Option to purchase supplemental coverage to increase benefit amount to **60% of monthly salary**, up to a maximum of \$15,000/month.
- **Basic life and AD&D insurance** – Automatic coverage at no cost to you; each policy pays **two times your annual salary**, up to a maximum of \$1 million.
- **Supplemental Life and AD&D insurance** – Option to purchase **additional coverage** for yourself, your spouse or domestic partner, and children.
- **Special enrollment opportunity!** This Open Enrollment only, newly elect or increase coverage in \$10,000 increments, up to \$100,000 (not to exceed \$300,000 max) without health questions.

2025 Syneos Health Benefits

Additional benefits for your financial wellbeing



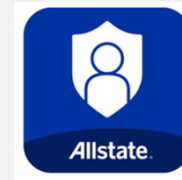
Commuter Benefits

Set aside tax-free money to lower parking/transit costs



Legal Plan

Access to fully covered legal services from experienced attorneys



Identity Theft Plan

Protection from fraud through monitoring and theft insurance



PerkSpot

(replaces BenefitHub in 2025)
Save with exclusive offers in a vast discount marketplace

Open Enrollment Instructions – Registration

How to register if you are new to the ADP Benefits Enrollment portal



1. Go to <https://my.adp.com> from any computer or mobile device.
2. Click **Get Started**, then **I have a registration code**.
3. Enter the registration code **syneos-1234** and click **Go**.
4. Enter your information and click **Confirm**.
 - If the prompt says that your record was found, click **Register Now**.
 - If the prompt says that your record was not found, submit an **AskSyndi** ticket > Payroll Inquiry > ADP Portal.
5. Enter your contact information on the Register for Services page using an email address you check frequently, such as your work email.
6. Copy down your User ID, which will end in **@syneos**.
7. Create a password and provide answers to the security questions.
8. If prompted, read the terms and conditions. Then select **I Agree** to proceed and click **Register**.
9. Watch for an email from ADP Security Services; follow the instructions to complete your registration.

Open Enrollment Instructions – Enrollment

How to enroll after you have registered on the ADP Benefits Enrollment portal



Before you begin, make sure you have the legal names, birth dates and Social Security numbers for all dependents you plan on covering, as well as names and contact information for your beneficiaries.

1. Log in to my.adp.com. Use the “forgot password” link if necessary, or submit a Payroll Inquiry ticket in AskSyndi if you are locked out.
2. Select **Benefits** from the left menu bar on your dashboard.
3. Select the **Open Enrollment** event title.
4. Follow the steps to make your elections. Click **Save** if you need to stop and finish later.
5. Click the **Confirm Elections** button when you’re ready.
6. Double-check your elections and click **Confirm Enrollment**.
7. Read the disclosure and select **I Agree** to proceed.
8. Once you have finalized your enrollment, you will see a green check mark and your confirmation number. Download a **confirmation statement** for your records and click **Exit & Return to Benefits**.