



2025 BENEFITS

HEALTH | FINANCES | WORK-LIFE

OPEN ENROLLMENT GUIDE

Introducing new benefits that support you and help you thrive and grow



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It Is Time to Choose Your Benefits

For 2025, we are introducing new benefits that support you and help you thrive and grow. Explore your options and choose the right coverage for your needs.

YOU MUST TAKE ACTION this Open Enrollment!

Be sure to choose your 2025 benefits between Oct. 25 and Nov. 11. Your 2024 elections will not carry over into 2025, except for company-paid benefits such as life and disability insurance. Once Open Enrollment ends, you will not be able to enroll or make any changes unless you experience a qualifying life event.



When to Enroll

Open Enrollment: Make your benefit elections for 2025 beginning **Oct. 25** and ending at 11:59 p.m. ET. on **Nov. 11**. The benefits you choose will be in effect from Jan. 1, 2025 to Dec. 31, 2025.

If you experience a life event during the year: You have 31 days to update your benefits in ADP. Keep in mind, benefit changes must be consistent with the corresponding life event.



Who Is Eligible

Employees: You are eligible to enroll in Syneos Health benefits if you are a full-time or part-time employee working 30 hours or more per week.

Dependents: When you enroll for benefits, you can also enroll your eligible dependents, including your:

- Legal spouse/eligible domestic partner* who is:
 - Not employed or has no access to employer-offered medical coverage.
 - Employed, but the monthly employee-only medical premium is \$250+.
 - Currently in a waiting period for employer-offered medical coverage. Once the waiting period has been satisfied, your spouse or domestic partner must enroll in their employer-offered medical coverage within 31 days.
- Children up to age 26.**
- A disabled child of any age who becomes disabled prior to age 26 and who is dependent on you for financial support.

*Someone, of the same or opposite sex, with whom you share a common domestic life (but aren't legally married to).

**Includes natural, adopted, legal guardianships, and stepchildren regardless of student, marital, military, or employment status; includes a domestic partner's children.



Use this guide to:

- ✓ **Review** your benefit choices, including new plans and benefit changes.
- ✓ **Understand** how the plans work.
- ✓ **Learn** about the tools and resources available to you.
- ✓ **Select** the benefits that work best for you and your family.



Enroll at my.adp.com

If you are having trouble logging in, use the "forgot password" link. If you are locked out, submit a Payroll Inquiry ticket in AskSyndi.

Once logged in, select **Benefits** from the left menu bar on your dashboard. Then select **Open Enrollment**.

Follow the steps to make your elections. Click **Save** to finish later. Click the **Confirm Elections** button when you are ready. Double check your elections, then click **Confirm Enrollment**. Read the disclosure and click **I Agree**.

Get Ready to Enroll

Syneos Health is having an active Open Enrollment, meaning you must take action to select your 2025 benefits. Your 2024 benefit elections will **not** roll over automatically from 2024 to 2025.

What Is New for 2025

Three Medical Plans

We are offering three medical coverage options, including two plans with a tax-free Health Savings Account (HSA).

Family-Focused Benefits

We are adding benefits that provide support for all of life's moments:

- **Maven** – New fertility, maternity, parenting and menopause benefits to support you and your family through every life stage.
- **Hinge Health** – Adding women's pelvic health to our muscle and joint pain reduction program.

Protection for the Unexpected

We are enhancing benefits that provide financial support when you need it most:

- Enriched Critical Illness, Hospital Indemnity, and Accident Insurance plans through Lincoln Financial.
- Enhanced short-term disability benefits.
- Special opportunity to enroll in or increase supplemental life insurance without answering questions about your health.

Pre-Enrollment Checklist

- ✓ **THINK about how your needs have changed** and consider if you may find more value and/or better coverage by selecting a different medical plan.
- ✓ **EXPLORE what is new or changing** and consider how it might affect the decisions you make during Open Enrollment.
- ✓ **COLLECT the birth date, Social Security number and address** for each dependent you wish to enroll or each beneficiary you want to name.
- ✓ **REVIEW any benefits offered** through your spouse/domestic partner's employer to avoid costly duplicate coverage.
- ✓ **DECIDE how much to contribute** to an FSA or HSA.
- ✓ **SAVE THE DATES** of Oct. 25 – Nov. 11 to enroll or change your benefits.
- ✓ **REVIEW** 2025 benefit costs on my.adp.com.

Need Help Choosing Benefits? You Have 3 Options!

1 LISTEN

Attend an information session or watch the recorded webinar.

Learn more at the [Syneos Health Open Enrollment website](https://syneoshealth.com)

2 COMPARE

Receive personalized guidance from Nayya, the online decision support tool available starting Oct. 25.

Get started at my.adp.com


3 ASK

Meet with a benefits counselor for one-on-one assistance.

Schedule a session at syneos.mybenefits.pro

Medical Plan Options

Syneos Health offers you the choice of three medical plan options. Use this chart to help you decide which one is right for you and your family:

Key Differentiators	 Value HDHP	Classic HDHP	PPO
Cost of coverage (premium)	Lowest	Moderate	Highest
Overall cost-sharing for non-preventive services	Highest	Moderate	Lowest
Cost for prescription drugs	Deductible then 30% Coinsurance (preventive medications covered at 100%)	Deductible then 20% Coinsurance (preventive medications covered at 100%)	Copays Apply (no deductible)
Cost for non-preventive healthcare services	Deductible then 30% Coinsurance	Deductible then 20% Coinsurance	Copays Apply for Office Visits (no deductible); Deductible then 20% Coinsurance for Other Services
Type of healthcare account offered	Health Savings Account; Limited Purpose Flexible Spending Account (FSA)	Health Savings Account; Limited Purpose FSA	Health Care FSA
Health Savings Account company funding	Yes	Yes	No
This plan may be right for you if...	You want to have the lowest cost from your paycheck. You also want long-term savings opportunities and more control over your healthcare spending.	You want long-term savings opportunities and more control over your healthcare spending.	You are happy paying more from your paycheck to have more predictable costs when you receive care, avoiding the need to save up for larger healthcare expenses.



TIP Consider your total cost

Look at both your COST OF COVERAGE + COST OF CARE when deciding on a plan. If you need assistance making your decision, Nayya is a tool within **ADP** that can provide data-driven recommendations personalized for your situation. In addition, you can meet with a **benefits counselor** for one-on-one assistance.



Medical Plan Options

	Value HDHP	Classic HDHP	PPO
In-Network Coverage Details*			
Calendar Year Deductible			
Individual	\$3,500	\$2,150	\$1,000
Family	\$7,000	\$4,300	\$2,000
How the Deductible Works When Covering Dependents	Family members may all contribute to the family deductible, which must be met before the family plan begins sharing the cost for most services.		Each covered family member must satisfy their own deductible, up to the family deductible amount before the family plan begins sharing the after deductible costs.
Calendar Year Out-Of-Pocket Maximum (Includes Deductible)			
Individual	\$7,000	\$4,300	\$3,000
Family	\$14,000	\$8,600	\$6,000
Company HSA Contribution			
Individual	\$500	\$500	N/A
Family	\$1,000	\$1,000	N/A
Coinsurance/Copays — You Pay This Amount			
Preventive Care	No Charge	No Charge	No Charge
PCP and Specialists	30% after deductible	20% after deductible	\$25 and \$50 copay
Inpatient/Outpatient	30% after deductible	20% after deductible	20% after deductible
Emergency Room	30% after deductible	20% after deductible	\$250 copay, waived if admitted
Urgent Care	30% after deductible	20% after deductible	\$50 copay
Teladoc	\$56 general consult; 20% after deductible	\$56 general consult; 20% after deductible	\$10 copay
Retail Rx (Up to 30-Day Supply)			
Generic			\$10
Formulary	30% after deductible**	20% after deductible**	\$75
Nonformulary			\$150
Specialty			\$200
Home Delivery or Walgreens Rx (Up to 90-Day Supply) – Mandatory After Two 30-Day Retail Fills			
Generic			\$25
Formulary	30% after deductible**	20% after deductible**	\$150
Nonformulary			\$300

*All three medical plans offer out-of-network coverage at reduced benefit levels. For complete details about the medical plans, review the Summaries of Benefits and Coverage (SBCs) on the [Syneos Health Open Enrollment website](#).

**Both HDHP plans cover prescriptions on the preventive medication list at 100% with no deductible.

Find a Network Provider

 www.aetna.com

 833-554-1541

 Aetna Health App



Member Programs

Teladoc

When you need quick care for minor illnesses, virtual medicine is a convenient option accessible 24/7. Behavioral health appointments are also available. Visit www.teladochealth.com.

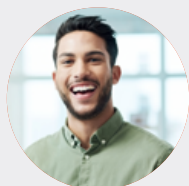
Aetna Concierge

If you have questions about your medical coverage, need helping finding an in-network doctor, or are having trouble understanding a bill, your Aetna Concierge is here to help. Call **833-554-1541**.



How to Choose Your Benefits

There is a lot to think about when choosing the right benefits for yourself and your family. Here are two scenarios that may help explain how to match your situation to the best-fit package of benefits.



Meet Jack: Employee-Only Coverage

Jack is generally healthy and usually visits his doctor only once a year for his annual physical, which is covered in full at no cost to him. Jack is currently enrolled in the PPO, but he decides to compare all three medical plans before making his choice for 2025. He considers how much healthcare he expects to need next year, and then estimates what his costs would be under each plan if he had one sick visit to the doctor, one urgent care visit, and a three-month prescription.

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 Employee Only	\$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

Conclusion:

Because Jack does not need much medical care, he decides to stop paying more for the PPO. He enrolls in the Value HDHP, and by using the HSA contribution from Syneos Health, his out-of-pocket costs for the year are \$0. He invests the \$2,316 he saves from lower payroll deductions into his tax-free HSA for future growth potential. And, he enrolls in supplemental Accident Insurance for extra financial protection—he will receive tax-free lump-sum cash benefits paid directly to him for covered injuries and treatments. In addition, he will earn a \$50 wellness benefit for getting his annual physical.



Your Turn:

Answer a few questions within the Naya online decision tool to receive personalized benefit recommendations based on your situation and estimated healthcare needs. Get started at my.adp.com.

How to Choose Your Benefits



Meet Jill: Family Coverage

Jill is married and has two active children. She has been managing a complex health condition and will likely need surgery. Jill’s spouse and kids are relatively healthy but tend to visit urgent care from time to time, due to unforeseen sport injuries. She compares what her costs would be with each plan, assuming a dozen doctor appointments, two urgent care visits, and inpatient surgery. She is very concerned about out-of-pocket costs, since she only has a modest amount of money readily available.

Service	Value HDHP	Classic HDHP	PPO
Preventive Visits (4)	\$0	\$0	\$0
Doctor Visits (6 Primary Care; 6 Specialty)	\$1,500	\$1,500	\$450
Urgent Care Visits (2)	\$450	\$450	\$100
Inpatient Surgery	\$7,260	\$6,600	\$1,980
Total Employee Responsibility			
Annual Payroll Deduction Employee + Family	\$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

Conclusion:

Jill sees that the Value HDHP would save her the most money overall. However, she considers enrolling in the PPO to avoid a large out-of-pocket payment for her upcoming surgery. She pays a higher cost per paycheck throughout the year but is comfortable knowing that her expenses will be more predictable. For added financial security, she enrolls in supplemental Hospital Indemnity Insurance and Accident Insurance—both pay her tax-free lump-sum cash benefits for covered hospitalizations, injuries and treatments. With her upcoming hospital stay, she knows she will receive at least \$1,000 reimbursement from the Hospital Indemnity plan for her admission, plus at least \$100 for each day she remains in the hospital. And, all together, her family will earn \$400 for completing their annual physicals with the wellness benefits offered by each plan.



Your Turn:

If you would like assistance matching your unique situation to the most appropriate benefits, consider scheduling a call with a benefits counselor. Get started at syneos.mybenefits.pro.

HDHP + Health Savings Account

How the Value HDHP and Classic HDHP Work

The HDHPs work together with a Health Savings Account to help you make the most of your healthcare dollars.

Plan Pays	In-Network Preventive Care	<p>In-Network Preventive Care</p> <p>The plan pays 100% for annual physicals, preventive health screenings, well-woman/well-baby visits, mammograms, and certain cancer screenings—you pay nothing.</p>
You Pay	Deductible	<p>Deductible</p> <p>For non-preventive care, you pay 100% of expenses up to the annual deductible. This includes diagnostic care and treatment for illness or injuries, including prescription drugs. (The deductible does not apply to preventive drugs and certain medications—coverage begins immediately.)</p>
You and Plan Share Costs	Coinsurance	<p>Coinsurance</p> <p>Once you meet the deductible, you and the plan share the cost of covered services. Each pays a percentage of coinsurance, with the plan paying the majority.</p>
Plan Pays	Out-of-Pocket Maximum	<p>Out-of-Pocket Maximum</p> <p>You are protected by this annual limit on your out-of-pocket costs. Your deductible and coinsurance both count toward the out-of-pocket maximum. Once you reach the out-of-pocket maximum, the plan pays 100% of any additional covered expenses for the rest of the year.</p>

Plan Ahead with Your Health Savings Account

You can set aside tax-free* money from each paycheck and receive company funding to help cover your costs—now and in the future.

With an HSA, you can:

1. Make contributions from your paycheck **tax-free***.
2. Withdraw money to pay for qualified medical, prescription, dental and vision expenses **tax-free***.
3. Roll over any unused dollars and **earn tax-free* interest** as you save for future expenses, even after you retire or leave Syneos Health. Once your HSA balance reaches \$1,000, you can invest in a variety of mutual funds for greater tax-free growth potential.

Visit inspirafinancial.com to learn more about tax savings and use the HSA Savings Calculator.

**All tax references are for federal income taxes. State and other taxes vary, depending on your residency. Check with your tax advisor for more details.*

HDHP + Health Savings Account

How the HSA Works

Your Health Savings Account (HSA), administered through Inspira Financial, lets you pay for current or future healthcare expenses with tax-free* dollars. There is no “use-it-or-lose-it” rule with an HSA, so the money is yours and rolls over each year—you never forfeit HSA funds!

Both you and Syneos Health can contribute to your HSA, up to the limits set by the IRS. Keep in mind, the contribution limits shown include both your contributions and the Syneos Health contributions combined. For more information, visit inspirafinancial.com.

	2025 IRS HSA Contribution Limits	Syneos Health Contributions	Your Maximum Contribution
Under Age 55			
Employee-only	\$4,300	\$500	\$3,800
Employee + Spouse/Child/Family	\$8,550	\$1,000	\$7,550
Age 55 or Older – Contribute Up to an Additional \$1,000 (Until Enrolled in Medicare or Medicaid)*			
Employee-only	\$5,300	\$500	\$4,800
Employee + Spouse/Child/Family	\$9,550	\$1,000	\$8,550

*When you are enrolled in Medicare or Medicaid, you and Syneos Health will not be able to make any more contributions to your HSA.

Using Your HSA



Start It

When you enroll in a Syneos Health HDHP medical plan, you will be eligible for the HSA. Elect how much you want to contribute, up to the IRS maximum.

Note: Call Inspira Financial to validate your HSA is set up to ensure you are able to receive contributions from Syneos Health.



Build It

Syneos Health will deposit an **employer contribution** into your account every paycheck. Throughout the year, you can change how much you contribute, as long as it does not exceed the IRS limits for the year.



Use It

Use your HSA balance to pay for eligible expenses tax-free, including your deductible, coinsurance, prescriptions and more. See [irs.gov](https://www.irs.gov) (**Publication 502**) for a complete list of HSA-eligible expenses.



Grow It

Unused money in your HSA automatically rolls over from year to year. **You never forfeit HSA funds.** They go with you if you change companies, switch plans or retire. On the **Inspira Financial** website, you can manage payments, invest balances over \$1,000, set up beneficiaries and more.

To access your plan summaries, visit the [Syneos Health Open Enrollment website](#).

*All tax references are for federal income taxes. State and other taxes vary, depending on your residency. Check with your tax advisor for more details.

Flexible Spending Accounts

There is another type of tax-saving account you may be able to select—a Flexible Spending Account (FSA). Syneos Health offers three types of FSAs, administered through Flores, to help you save on medical, dental, vision and many daycare expenses: a Health Care FSA, Limited Purpose FSA and Dependent Care FSA.

Important: You cannot have a traditional Health Care FSA and an HSA at the same time. You can, however, choose an HSA along with a Limited Purpose FSA to get additional tax savings on dental and vision expenses.

FSA Fast Facts



Contribution limits. Set aside up to \$3,200* for eligible healthcare expenses and \$5,000 for dependent care expenses. Unused funds are forfeited at year's end.



Lower your taxable income. Money is set aside from your paycheck pretax, so you pay income tax on a smaller amount.



Changes not allowed. Unless you experience a qualifying life event, you cannot change your annual FSA contribution amount(s).



Separate accounts. You cannot use Health Care FSA funds to pay dependent care expenses, or vice versa.

**Health Care and Limited Purpose FSA contribution limits shown here are for 2024 and will likely increase for 2025.*

Use-It-or-Lose-It Rule

Plan your FSA contribution amount carefully. Any unused funds at the end of the year are forfeited. Visit [Flores.com](https://www.flores.com) to access your FSA account. Be sure to keep all expense receipts for your tax records because you may need to provide proof of eligible expenses and how the funds were used.

	Health Care FSA	Limited Purpose FSA	Dependent Care FSA
Who may enroll?	Syneos Health PPO participants	Syneos Health HDHP participants	All Employees
What types of expenses are reimbursable?¹	Eligible medical, dental, vision and prescription drug expenses (includes deductibles, copays and coinsurance)	Eligible dental and vision expenses only (includes deductibles, copays and coinsurance)	Eligible dependent care expenses (includes childcare, day camps, after school care for children up to the age of 13, as well as adult daycare)
What is the maximum annual contribution?	\$3,200, the IRS limit for 2024. 2025 limits are expected to increase.	\$3,200, the IRS limit for 2024. 2025 limits are expected to increase.	\$5,000 ²
Does the company contribute?	No	No	No
Do leftover funds roll over each year?	No, you must use it or lose it —funds remaining at the end of the plan year are forfeited. Select and enroll in the amount you need for the entire year wisely.		

¹For a list of eligible expenses, visit [Flores.com](https://www.flores.com).

²If you are married, reimbursement is limited to the lesser of your earned income, your spouse's earned income, or a maximum of \$5,000. For a married person who files a separate income tax return, the maximum is \$2,500. Consult your tax advisor if you are uncertain of your specific tax situation.

Dental & Vision Insurance

Syneos Health offers both dental and vision insurance to help you and your family keep your mouth, teeth and eyesight healthy.



Dental Highlights

Delta Dental DPPO

- Choice of providers
- In- and out-of-network benefits available
- Most preventive services are covered
- Negotiated rates for network dentists



Vision Highlights

EyeMed Vision

- Choice of providers
- In- and out-of-network benefits available
- No deductible to meet
- \$0 copay for exam
- Glasses/contacts available



Can You See It?

Common daily symptoms that may suggest a problem with your vision:

- ✓ Blurriness, blind spots, or halos around lights
- ✓ Frequent headaches
- ✓ Loss of sharpness
- ✓ Sitting too close to the television or computer screen
- ✓ Squinting

Dental & Vision Insurance

Dental Plan Details

	Basic Plan	Premium Plan
Calendar Year Deductible		
Individual	\$50	\$50
Family	\$150	\$150
Annual Maximum		
Per Individual	\$1,500	\$2,000
Coinsurance		
Preventive Care		
Such as Exams, Cleanings, etc.	No charge in-network	
Basic Services		
Such as Fillings, Simple Extractions, etc.	20% after deductible	10% after deductible
Major Procedures		
Such as Oral Surgery, Root Canal, etc.	50% after deductible	40% after deductible
Orthodontia		
Adults and Children	No Coverage	50% after deductible, up to lifetime maximum of \$2,000 per person

Find a Network Provider

 [DeltaDental.com](https://www.DeltaDental.com)

 866-328-1308

 Delta Dental Mobile App



To access your dental plan Summary of Benefits and Coverage (SBC), visit the [Syneos Health Open Enrollment website](#).

Vision Plan Details

	In-Network
Exam (once every calendar year)	\$10 copay
Eyeglass Frames (once every calendar year)	\$150 allowance 20% discount on charges over \$150
Eyeglass Lenses (once every calendar year)	\$0 copay for tints/photochromic \$75 copay for standard progressive \$110 - \$135 copay for premium progressive
Contact Lenses (once every calendar year instead of glasses)	<p>Conventional Contact Lenses: \$0 copay \$150 allowance 15% discount on charges over \$150</p> <p>Disposable Contact Lenses: \$0 copay \$150 allowance You are responsible for any balance over \$150</p>

Note: You may be able to receive additional savings on glasses and sunglasses. Additional fees apply for lens enhancements. See your EyeMed Vision Plan Summary for more details. To access your dental plan Summary of Benefits and Coverage (SBC), visit the [Syneos Health Open Enrollment website](#).

Find a Network Provider



EyeMed.com



866-939-3633



EyeMed Mobile App



Family-Focused Benefits

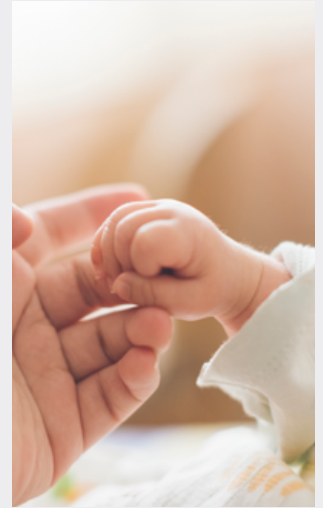


All full-time employees, regardless of whether you enroll in medical coverage, can take advantage of the resources available through Maven at no cost. Maven is a premier fertility, maternity, parenting and menopause program.

Your free virtual clinic for your path to parenthood and beyond

Maven is your virtual clinic that lets you meet and message with 35+ types of providers 24/7 (yep, even at 2 a.m.). Maven complements your in-person care so you can get your questions answered between appointments—saving you time and money with same-day access to specialists.

Starting **Jan. 1, 2025**, you and your partner will have **free** access to Maven as your virtual health benefit for fertility and family building, pregnancy, postpartum, parenting and menopause support. And, **Maven Milk** supports your breastfeeding efforts with simple and reliable breast milk shipping and breastfeeding care. With Maven Milk kits, you can mail, carry on, or check breast milk when traveling for work. You also have 24/7 access to lactation consultants and educational resources.



Maven is with you every step of the way!



From starting a family

- Trying to conceive
- Exploring fertility treatments (IUI, IVF and egg freezing)
- Choosing a surrogacy or adoption agency



To having a child

- Creating your birth plan
- Breastfeeding or bottle-feeding support
- Navigating infant sleep
- Breast milk shipping when you need to be away from home



To navigating parenthood

- Pediatric specialists
- Parent coaching
- Developmental support



To managing menopause

- Managing symptoms
- Understanding treatment options
- Pelvic floor consultations
- Career coach



Everything on Maven, from appointments to on-demand classes, is **free for you and your partner to use.**

Visit mavenclinic.com/join/OE-24 to sign up.

Wellbeing Support

Syneos Health offers resources to help you and your family live a healthier lifestyle, remain active and enjoy the best life possible.

Wellbeing Program

From the convenience of an app, powered by Limeade, receive tools to help you reach your personal wellness goals and manage your emotional health. The **Wellbeing Program** is available to all U.S. benefits-eligible employees.



Resources for Living – Employee Assistance Program

All employees have access to support to help manage the issues that impact work, life and wellbeing. Resources include stress and anxiety tips, counseling or referral requests. The EAP is free and confidential. Employees and family members can have three counseling sessions per issue, per year with unlimited number of issues and unlimited phone sessions. Call **800-599-7154** or visit www.resourcesforliving.com.



Virta

Virta is a personalized treatment plan that provides the tools and support to help patients use food to naturally lose weight, lower their blood sugar and reduce or eliminate the need for medication. Use the app to track your daily biomarkers, message your health coach, view your personalized care plan, find easy recipes and tips and order supplies included with your treatment. Available to medical plan members ages 18+.



Hinge Health

Hinge Health delivers everything you need to conquer pain, recover from injuries and keep your joints healthy. Treatment plans are tailored to you by experts and can be completed anywhere. Hinge Health also treats women's pelvic health issues. Visit the Hinge Health website to apply or email hello@hingehealth.com with any questions. Available to medical plan members ages 18+.



The Syneos Health life and disability insurance programs, administered through Securian Financial, are designed to help secure your income and provide your family with peace of mind knowing their financial needs will be looked after if something happens to you.

Income Protection: Life and AD&D Insurance

You automatically receive basic life insurance and basic accidental death & dismemberment (AD&D) insurance equal to 2 times your salary at no cost to you—the cost is 100% company-paid with no enrollment required.

If you would like additional coverage beyond what Syneos Health provides, you can choose voluntary life and/or voluntary AD&D. Voluntary life and AD&D insurance is 100% employee-paid.

Special Enrollment Opportunity!

You have a one-time opportunity to enhance your or your spouse/domestic partner's life insurance protection without answering health questions. Once your coverage is effective, you never have to re-enroll.



Evidence of Insurability (EOI)

After this special enrollment opportunity ends, you may be required to answer questions about your health when enrolling in life insurance. This is called EOI. If you do not elect coverage when you are first eligible and later decide to enroll, or if you elect coverage over the guaranteed issue amount, you may be required to submit an EOI form.

If EOI is needed, you will receive a request by email to provide Securian Financial with additional information about your health. Your requested benefit amount(s) will be on hold or suspended until your coverage is approved. If approved, coverage will start the first of the following month, or as approved by the insurer.

Age Reduction

Your basic life/AD&D coverages are reduced to 65% of base pay at age 65, and reduced again to 50% of base pay at 70.

How much life insurance do I need?

Use the Securian Financial online benefits decision tool, **Benefit Scout**, to estimate your life insurance needs and learn more about your life insurance benefit options. Answer a few simple questions to determine the coverage that meets your needs and budget.



Life/AD&D Insurance Details

	Company-Provided Life/AD&D		Employee-Paid Life/AD&D
	Basic Life	Basic AD&D	Voluntary Life and Voluntary AD&D
Employee	2 times annual salary, up to \$1 million maximum	2 times annual salary, up to \$1 million maximum	Increments of \$10,000 up to \$1 million maximum; EOI is required for amounts greater than \$300,000
Spouse/Domestic Partner	NA	NA	Increments of \$5,000 up to \$260,000 maximum (cannot exceed 50% of employee's coverage); EOI is required for amounts greater than \$50,000
Child(ren)	NA	NA	Increments of \$2,000 up to \$10,000 maximum, \$2,000 newborns to 6 months; No EOI required for voluntary child life coverage



Income Protection: Disability Insurance

Disability could be one of the biggest financial risks you face, which makes disability insurance more important than you might think. Take some time to learn about the disability benefits available to you and consider how they could protect you and your family.

Short-Term Disability (STD) and Long-Term Disability (LTD) Coverage

Should you experience a non-work-related illness or injury that prevents you from working, disability coverage acts as partial income replacement to protect important assets until you can return to work. You have three disability insurance plans available through your benefits program—STD, LTD Core and LTD Buy-up.

	STD Coverage	LTD Coverage	
		Core	Buy-up
Who Pays the Premiums	Syneos Health pays 100% of costs	Syneos Health pays 100% of cost	Employee pays (view rates in ADP)
Benefits Paid	Replaces 100% of base pay for first 8 weeks and then 60% of base pay with no maximum weekly salary amount	Replaces up to 40% of pay	Replaces up to 60% of pay
Maximum Benefit Amount	No maximum	Up to \$10,000 per month	Up to \$15,000 per month
When Benefits Begin	No waiting period	After 180 th day of disability	After 180 th day of disability
How Long Benefits Are Paid	100% of base pay for 8 weeks; then 60% of base pay with no maximum weekly salary amount (26 weeks total).	Social Security normal retirement age or you return to work, whichever comes first	Social Security normal retirement age or you return to work, whichever comes first

Accident, critical illness and hospital indemnity insurance though Lincoln Financial provides an added layer of financial protection by paying tax-free cash benefits to help you with expenses not covered by a primary medical plan. Filing a claim is quick and easy on the [Lincoln Financial](#) website.

Supplemental Medical Plans

Accident Insurance

No matter how good your medical insurance is, it likely does not cover everything if you have a serious accident. This means you will still have out-of-pocket expenses.

Accident Insurance pays you a cash benefit if you have a covered accident outside of work that requires medical care. Benefits are paid directly to you, and you decide how to use the money.



Meet Anna

A **broken leg** meant Anna had to stay off her feet for a while, with several weeks of physical therapy. While she was recovering, Anna's Accident Insurance helped her cover her out-of-pocket medical costs.

Hospital Indemnity Insurance

A hospital stay can become a financial burden if you are not prepared. But having the right coverage in place before you experience the need for inpatient hospital care can help eliminate your financial concerns and provide peace of mind at a time when it is needed most.

Hospital Indemnity Insurance pays a cash benefit for hospital admissions and for each day of your stay. This benefit is paid directly to you. You can use the cash benefits however you wish.



Meet Kelly

When Kelly **delivered her second child**, the cash payments she received from her hospital Indemnity Insurance helped cover the deductible and coinsurance for both her and her baby's hospital stay.

Critical Illness Insurance

Treatment for a critical illness is vital, but it can also be expensive. While your medical coverage pays most of the costs, you are still responsible for deductibles and coinsurance. And you may have other expenses, too.

Critical Illness Insurance coverage helps provide financial support by paying a cash benefit if you or your covered family member is diagnosed with a covered critical illness. You decide how to use the cash benefits.



Meet Philip

A **heart attack** forced Philip to take an extended leave. While he has medical insurance, Philip was still responsible for paying out-of-pocket costs that he did not anticipate.

Critical Illness Insurance made it easier for Philip to pay his deductible and coinsurance for a surgery and hospital stay. He used the rest toward ongoing costs for outpatient cardiac rehabilitation and prescription medications.



Earn a Wellness Benefit

If you enroll in supplemental Accident Insurance, Hospital Indemnity Insurance and/or Critical Illness Insurance, you and any covered dependents can each receive a \$50 annual wellness benefit for getting an eligible screening or preventive care. The benefit is offered by each plan.



To access detailed plan summaries and important legal notices, visit the [Syneos Health Open Enrollment website](#).

Voluntary Benefits

Prepaid Legal Services

MetLife provides personal legal services for you and your eligible dependents. There are no hourly rates to pay or claim forms to complete when you use a plan attorney and no limits on how many times you can use them.

You have a nationwide network of attorneys from which to choose to represent you on a variety of covered legal matters, including (but not limited to):*

- Estate/financial planning
- Consumer protection
- Civil lawsuits/traffic tickets
- Immigration assistance
- Family law/matters
- Real estate matters
- Legal documents (e.g., Wills, Power of Attorney, Guardianship, Trusts)

**Not all services are available in all states. See the MetLife Legal Plan Description for more information.*

Identity Theft Protection

The number of people who are victims of identity theft increases each year. Identity theft protection can help bring you peace of mind while protecting your identity.

Your **Allstate Identity Protection** plan features:

- Protection for you and your family
- Tri-bureau credit monitoring
- Data breach notifications
- Full-service, 24/7 fraud remediation with a dedicated Privacy Advocate
- High-risk and financial transaction monitoring
- Advanced Threat Intelligence (ATI) services, for enhanced security

Commuter Benefits Program

A pretax spending account is available for employees who use mass transit to commute to work or have parking expenses at their work location. The program, managed by **HealthEquity**, allows you to pay for your commuting costs with pretax money, saving you up to 40%, depending on your state and federal tax rates.

PerkSpot Discount Marketplace

PerkSpot offers exclusive discounts on over 30,000 national and local offers, including big brands you know and love, as well as smaller establishments. To get started:

1. Visit SyneosHealth.PerkSpot.com.
2. When you are on your organization's PerkSpot site, click **Create Your Account** to get started.
3. Use access code **SyneosHealthPerks** to complete your registration and start saving.

Once you have completed your registration, download the PerkSpot mobile app from the Apple Store or Google Play Store. You will get all of the benefits of your savings portal, with the addition of easy to access local deals and mobile perks that will get you the best deals, anywhere and anytime. Save in 25+ categories:

- Automotive
- Childcare (10% off at centers such as Kindercare)
- Electronics
- Travel
- Health & Wellness
- Apparel
- Food
- Travel
- Tickets & Attractions

Important Contacts

BENEFIT	CARRIER	PHONE #	WEBSITE
Healthcare Benefits			
Medical Plan Benefits	Aetna	833-554-1541	www.aetna.com
Prescription Drug Benefits	Optum Rx	800-736-4299	www.optumrx.com
Dental Plan Benefits	Delta Dental of NJ	866-328-1308	www.deltadentalnj.com
Vision Plan Benefits	EyeMed	866-939-3633	www.eyemed.com
Health Savings Account (HSA)	Inspira Financial	844-729-3539	www.inspirafinancial.com
Flexible Spending Accounts (FSAs)	Flores	800-532-3327	www.flores247.com
Wellness Resources			
Employee Assistance Program	Aetna Resources for Living	800-599-7154	www.resourcesforliving.com
Wellbeing Program	Limeade	888-773-3815	syneoshealth.limeade.com
Fertility, Maternity, Parenting and Menopause Support	Maven	N/A	www.mavenclinic.com
Diabetes & Obesity Reversal Program	Virta	N/A	www.virtahealth.com
Muscle & Joint Pain Reduction Program	Hinge Health	855-902-2777	www.hingehealth.com
Financial Benefits			
Life and AD&D Insurance	Securian Financial	800-872-2214	www.lifebenefits.com
Short-Term and Long-Term Disability Insurance	Lincoln Financial Group	800-949-1721	www.mylincolnportal.com
Accident, Critical Illness, and Hospital Indemnity Insurance	Lincoln Financial Group	800-423-2765	www.mylincolnportal.com
Work-Life			
Legal Assistance Plan	MetLife Legal	800-821-6400	www.info.legalplans.com Access Code: 9900802
ID Theft Protection	Allstate	800-789-2720	www.aip.com
Commuter Benefits Program	HealthEquity	877-924-3967	www.healthequity.com
Discount Marketplace	PerkSpot	866-606-6057	SyneosHealth.PerkSpot.com Access code: SyneosHealthPerks

While every effort has been made to ensure the accuracy of the information in this Benefits Guide, the plan documents and contracts will prevail in any discrepancies. In addition, Syneos Health reserves the right to modify or terminate any benefit plans at any time. For a copy of the Syneos Health Summary Plan Description or other detailed plan documents, contact your Human Resources Department.