

2023



Brookfield Benefits Overview

Getting to Know Your Benefits

Brookfield Benefits Overview

1. Goals for This Session
2. Basic Benefits Terminology
3. Key Features and Decision Points of Each Plan
4. Questions

Goals for This Session

Goals for This Session

- **Inform** you of the benefit programs available
- **Educate** you about how to best use the plans and decide which plans are right for you
- **Support** you with resources when you need assistance

This presentation is a high-level overview of the benefits offered at Brookfield. More information on each plan, along with unique plans specific to your Brookfield group, is available in your Benefits Guide, on your Live Well benefits site and through the vendors providing these services.

Basic Benefits Terminology

Basic Benefits Terminology

Health & Welfare Terms:

- Types of medical plans:

Self-insured:

PPO – Preferred Provider Organization (in & out-of-network providers)

EPO – Exclusive Provider Organization (in-network coverage only)

HDHP – High Deductible Health Plan ((in & out-of-network providers)

Fully-insured:

HMO – Health Maintenance Organization (in-network coverage only)

- Deductible - A set amount you owe for covered healthcare services before your plan begins to pay
- MOOP – maximum out-of-pocket. The most you pay during a plan year before your plan begins to pay 100% of the allowed amount
- Copay - A flat dollar amount (for example, \$25) you pay for a covered healthcare service, usually when you receive the service
- Coinsurance - The percentage of your medical bill you share with your plan after you've paid your deductible (for example, you pay 10%, the plan pays 90%)
- COB - Coordination of benefits. COB applies when you have healthcare coverage under more than one plan (i.e.: a spouse's plan). The plans coordinate so total payments from both plans don't exceed 100%. Primary vs. secondary plan coordination

Key Features and Decision Points of Each Plan

Key Features and Decision Points of Each Plan

- Healthcare:
 - Medical & HSA
 - Wellness
 - Dental & Vision
 - EAP
 - Healthcare - Tips for Being a Good Consumer
- Flexible Spending Account (FSA)
- Life & AD&D
- Disability
- Commuter
- Voluntary Plans
- 401(k)
- ...and all the rest

Key Features and Decision Points of Each Plan - Healthcare

Medical: Plans Offered

- Aetna Plans:
 - All three plans (HDHP, PPO & EPO):
 - Have the same network of doctors and facilities
 - Have the same covered services
 - Cover ACA preventive services 100%
 - Differences in the plans are:
 - Deductible/MOOP
 - Payroll contribution
 - HSA access
 - ***Decision points for choosing a plan:***
 - Lower fixed cost / potentially higher variable cost = HDHP
 - Higher fixed cost / potentially lower variable cost = PPO or EPO
- Hawaii – HMOs
 - HMSA is the provider

Medical: Aetna

- HDHP vs. traditional plan highlights:

| Category | HDHP | PPO/EPO |
|----------------------|---|---|
| Deductible | Highest deductible “Embedded” deductible: Family coverage (EE + 1 or more) – Other than preventive care, the family deductible must be met before the plan pays for anyone | Lower deductibles “Aggregate” deductible: Family coverage (EE + 1 or more) – Other than preventive care, each individual has their own deductible; up to the maximum Family deductible |
| MOOP | Highest MOOP Family MOOP – each individual has their own MOOP; up to the maximum Family MOOP | Lower MOOP Family MOOP – each individual has their own MOOP; up to the maximum Family MOOP |
| Payroll Contribution | Lowest | Higher |
| HSA compatible | Yes | No |

- ***Tips for using your HDHP/HSA!***

- Don't have enough in your HSA to cover your deductible and/or maximum out-of-pocket (MOOP)?
 - Ask your provider for a payment plan (most doctors, hospitals, and other healthcare facilities are willing to do this).
 - Change your HSA election at any time (up to the annual IRS limit)
 - CareCredit, or similar interest free credit cards

Prescription Drugs: Aetna

- Types of medication classifications:
 - Generic:
 - Available once the patent on a brand-name drug expires
 - A chemical equivalent to a brand-name drug that contains the same active ingredients
 - FDA approved
 - Brand-name:
 - Still under patent with the pharmaceutical company
 - More costly than its generic substitute (if available)
- Formulary – preferred brand-name drugs selected by CVS Caremark pharmacists; usually cost less than similar drugs not on the formulary list
- DAW – Dispense as written:
 - Pharmacist can't substitute your written Rx for a generic or formulary equivalent
 - To save money, discuss alternatives with your doctor; most aren't familiar with what's covered under a patient's specific plan.
- Mail Order:
 - Consider for maintenance medications (typically if you need more than one refill)
 - 90-day supply delivered to your home or a local CVS

Medical: Additional Programs

Included with the **Aetna** medical plans.

- Lyra Health
 - Lyra is a leading provider in the mental health community; expands our Aetna mental health network, provides outcomes driven clinical support and a convenient digital platform.
 - Self-service digital tools and guided self-care
 - **Seven free mental health coaching sessions**
 - Therapy visits that may include medication management. Per our health plan, these services are covered 100% under the PPO and EPO plans; and in the high deductible plan after your deductible is met (per IRS regulations).
 - Register at **brookfield.lyrahealth.com**; answer a short questionnaire so they can assess the right level of care for you. If you are interested in an appointment, you'll be able to schedule a convenient in-person or live-video session. You may also call Lyra for assistance.
- Teledoc:
 - 24/7 access to a doctor - Consider using this after doctor's office hours, on vacation or when your doctor isn't available
 - Aetna Virtual Primary Care – select your dedicated virtual care provider
 - Mental Health providers available as well

See the Mental Health Resources page of your Live Well site for more details and other mental health resources

If you are enrolled on the EPO or PPO plans there is no cost for using **Teladoc** services. If you are enrolled in the HDHP plan, you must first meet your deductible (IRS rules), then Teladoc services are covered at no cost

Medical: Additional Programs

Included with **all** medical plans (including Hawaii).

- Hinge Health:
 - Digital exercise therapy program for back, knee, hip, neck or shoulder pain.
 - It features wearable motion sensors to guide you through the program, a library of educational resources and a personalized health coach
 - More flexibility in where to get care
 - **New in Q1 2023!** The following services will be added in the first quarter of 2023:
 - Chronic High-risk – holistic care for physical and behavioral-drivers of pain
 - Surgery Pre & Post-rehab – continuity of care before and after surgery
 - Computer vision – full body assessments in 2D and 3D
 - Enso device – wearable pain relief
- Progyny:
 - Carve-out from Aetna’s existing IVF coverage (up to three cycles maximum \$45k lifetime)
 - Dedicated Patient Care Advocate (PCA)
 - Largest national network of fertility experts
- Calibrate – **new for 2023!**
 - Weight loss management program for people with BMI \geq 30
 - Two-Year Metabolic Reset includes doctor-prescribed GLP-1 medication, 1:1 video coaching and a holistic curriculum for improvements to the food you eat, how you sleep, how much you exercise, and how your emotional health is supported

Health Savings Account (HSA): PayFlex

- HSA – triple tax benefits!
 - Pre-tax contributions (up to the annual IRS limit)
 - Tax free for healthcare
 - Investment tax free
- 2023 HSA Limits:
 - Employee only: \$3,850
 - Employee + family: \$7,750
 - Catch-up (age 55+): \$1,000
- Individual bank account:
 - Must have a PayFlex HSA account to facilitate payroll deductions
 - You can rollover prior HSAs if you want; not required
 - You must deal with PayFlex directly for most questions
 - Vetting by the bank is required; like other bank accounts
- Funds are available as they get deposited
- “Savings” vs. “spending” account
- “Family” contribution rules

An HSA can be a critical piece of a holistic approach to wealth and retirement planning. Many financial advisors suggest this contribution order:

1. Contribute to the 401(k) up to the % matched
2. Max out your HSA contribution
3. Increase your 401(k) contribution, if possible



Wellness: Vitality

- Eligibility:
 - If you're enrolled in an Aetna medical plan you're eligible for silver & gold incentives; however, all benefits eligible employees can use Vitality
 - Only Spouses/domestic partners on medical can use Vitality
 - Hawaii residents enrolled in HMSA medical aren't eligible for the silver incentive; but you can earn gold
- Incentives:

| SILVER STATUS | | |
|---|---|---|
| Medical Tier | Points Needed | Annual Incentive |
| Employee only | 2,500 | \$1,200 credit towards medical coverage |
| Employee + spouse / domestic partner ² | 3,500 (1,500/person + 500 combined or from one person) | \$1,800 credit towards medical coverage |

| GOLD STATUS | | |
|--|--|------------------|
| (Incentive is awarded in the second pay of December) | | |
| Medical Tier | Points Needed | Annual Incentive |
| Employee only | 6,000 | \$500 |
| Employee + spouse / domestic partner ² | 9,000 (spouse/domestic partner must earn at least 1,500 points) | \$750 |

Notes:

1. December 1st is the deadline for most. Newly hired/enrolled participants have until the end of the second quarter following their coverage effective date.
2. Spouse/Domestic Partner - "Points Status" on the Vitality homepage does not reflect the Brookfield requirement for to earn 1,500 points each; you must confirm you earned 1,500 points on your own Points Statement page.

Wellness: Vitality

- Early incentives:
 - 10% carryover
 - Health Risk Assessment (HRA) – extra 250 points for completing by March 31st
- Quick points:
 - HRA – 500 points
 - Nutrition courses – up to 900 points
 - Vitality reviews:
 - Mental well-being – 225 points
 - Physical activity – 250 points
 - Covid vaccine - up to 750 points for your initial vaccine + one booster
- New points opportunities!

Prevention is the best medicine! To that end, we have added the following exams and screenings to our suite of proactive measures that earn points. As long as the below were done January 1, 2022 or after, you can include them for this incentive year:

- **Annual Physical Exam** – 500 points (once per year)
- **Skin Cancer Screening** – 500 (once per year)
- **Annual Eye Exam** – 200 points (once per year)
- **Breast Self-Exam** – 5 points (per month)

Dental & Vision

Dental: Delta Dental²

- Virtual Consult – help with urgent care dental needs; including Rx, if needed
- Toothpic (non-urgent) – photo-based teledentistry app; recommendations for onsite care (when needed)
- Cost estimator tool - shows the projected cost of an entire dentist visit, not just a single procedure
- Smileway® Wellness– expanded coverage for people with certain diseases

Vision: EyeMed

- Receive contacts and frames in the same plan year if contacts purchased first
- Freedom Pass – Choose a frame at LensCrafters® or Target Optical® and pay nothing — regardless of the retail price.

LENSCRAFTERS®

Go to freedompass.eyemed.com
and enter EMFP21 to get your
in-store offer code.

OPTICAL™

Show this coupon to the store
associate. Use code 755288.

² BP Retail employees in Hawaii are offered HMSA dental; not Delta.

Employee Assistance Program (EAP): Aetna

- Eligibility:
 - All Brookfield employees (including union members)
 - All household members of employees
- Cool tools:
 - *myStrength*[™] (under the 'Services' button) – customize a program to meet your health and wellness goals
 - *Check in on you* (under the 'Tools' button) – quick online assessments
- LifeMart – discount center (Life & relationships / Managing life / Shopping & planning / Discount Center)

Healthcare – Tips for Being a Good Consumer

- Websites & mobile apps:
 - Have your plan information at your fingertips
 - Go paperless!
 - Search providers – make sure you’re using a network provider whenever possible
 - Electronic ID card, don’t leave home without it!
- Know where your healthcare dollars are going:
 - Monitor your claims experience
 - View plan provision and your balances
- Provider cost & quality comparison tools
- Use ALEX to help decide the best plan for you
- Rx:
 - Ask them to work directly with your doctor to find the proper protocol for your condition at a cost-effective price
 - See lower cost drug options (i.e.: generics or formulary brand) – discuss alternatives with your doctor while you’re in the office
 - Check for potential drug interactions among medications (use the same pharmacy for all medications so they can monitor this for you)
 - Use network pharmacies
 - Mail service prescriptions

Key Features and Decision Points of Each Plan – Flexible Spending

Flexible Spending Accounts: Payflex

General information:

- Contribute pre-tax dollars (up to IRS max, subject to change each year) to be used on IRS Qualified Expenses
 - Health care - \$2,850
 - Dependent care - \$5,000 (\$2,500 if you are married and file separate tax returns)
 - HCE limit - 55% of the IRS limit to ensure the plan passes government required testing. The IRS defines HCEs as anyone making \$135,000 in 2022
- Funds availability:
 - Health care – full annual elected amount available upon enrollment effective date
 - Dependent care – funds available for reimbursement as they get deposited
- Use It or Lose It!™ Rule
- Grace period - 75-days into the next plan year. Ex: March 15, 2023 for eligible 2022 contributions to be spent
- Debit card – available for HCFSA, not DCFSA
- You don't have to be on a Brookfield medical plan to use the FSAs

Flexible Spending Accounts: Payflex

Health Care FSA

- **Not available if you are enrolled in an HSA**
- Eligible expenses: Medical/Dental/Vision deductibles, copays, and amounts not reimbursed by insurance
- Majority of expenses through debit card are auto-substantiated (based on merchant code) but you may have to provide additional documentation such as receipts, bills, statements etc.
- ***Save receipts in case PayFlex does need back-up to substantiate***

Limited purpose FSA – similar to above, except

- **AVAILABLE if you are enrolled in an HSA**
- Eligible expenses include Dental/Vision deductibles, copays, and amounts not reimbursed by insurance; ***no medical expenses***

Dependent Care FSA

- Eligible expenses include Child (to age 13) and Adult day care, before and after school care, day camp
- ***HCE's limited to 55% of IRS limit in order to pass government required non-discrimination testing.***

Key Features and Decision Points of Each Plan – Life Insurance & Disability

Life & AD&D Benefits: Unum

Coverage:

- The following are covered 100% by Brookfield:
 - Basic Life - 1x salary, up to \$1 million
 - AD&D - 3x salary, up to \$1 million
- The following voluntary programs are available at your cost:
 - Voluntary Life & AD&D for you, your spouse/domestic partner and child(ren)
 - Spouse/domestic partner life cannot be more than 50% of your voluntary life

Evidence of Insurability (EOI) – only applies to Voluntary Life insurance

- Guaranteed issue (GI): available at initial offering (new hire/newly eligible)
 - Basic life – 1x salary; max \$1m
 - Employee Voluntary life – lesser of \$400k or 5x salary
 - Spouse/DP Voluntary life – lesser of 50% of employee coverage or \$50k
 - Child - \$10k (\$1,000 if child < 6 months old)
- When EOI is required:
 - Basic life – not required
 - Voluntary life:
 - At new hire/newly eligible: Coverage above the GI; max benefit lesser of \$1m or 5x salary
 - After initial offering: required for enrollment or increase in coverage
- Process:
 - You may get instant approval through Workday; no further action needed, **OR**
 - If your election is pending verification from Unum, they will contact you for further medical support
 - You have 90 days to get your EOI approved before your pending election is cancelled

Short & Long-Term Disability Benefits: Unum

STD:

- Different % of pay per week based on years of service;
- Up to 26 weeks of STD (based on years of service)
- 7-day elimination period before STD benefits are begin; 1st day coverage if hospitalized overnight due to accident/injury
- You may “top-off” your STD with earned PTO/vacation/sick; up to 100% of pay
- Federal, state & local plans - Brookfield’s STD benefits are offset by state & local benefits (federal FML is unpaid leave)
- LeaveLogic – helps explain all the leave options available to you:
 - Provides a leave plan and important things to consider when taking a leave
 - Gives you specific information regarding federal/state/local leave laws in your area

LTD:

- Brookfield pays for coverage; Unum pays the benefit
- 66 2/3% of base salary; \$17k max benefit/month
- 180-day elimination period; or the end of STD, whichever is greater

Key Features and Decision Points of Each Plan – Commuter & Voluntary Plans



Commuter: PayFlex

- Why use it?
 - Pre-tax; lowers your taxable income while saving for commuter expenses
 - Transit passes deliver to your home
 - Pay for parking with your card or set-up automatic payments
- Post-tax commuter account - the card will pull from the pre-tax accounts first (up to the \$280 limit) then pull from post-tax
- “Flex”ability:
 - Prepaid commuter check card allows access to funds in both parking and transit accounts, regardless of the expense type.
 - Based on the merchant code where the card is used, the system prevents you from going over the \$280 for either expense type.
 - Allows you to spend down a balance that may have been building up in either account.
 - Example: \$500 in transit and \$150 in parking; you’re now driving to work more and parking. Use your PayFlex card, \$150 will pull from your parking account first, then up to \$130 can be used from your transit account for a total of \$280/month.
 - Under IRS regulations, transit expenses must be paid for with a commuter card, not via reimbursement, so PayFlex cannot process a reimbursement even if you’re requesting it for parking but pulling it from your transit balance.
- You can make changes at anytime through Payflex.com
 - Election changes must be made at Payflex.com by 10th of the month for the following month
 - Commuter deductions are only taken from the 2nd pay of a month
- Pay attention to your balance; ***you can’t take it with you!***



Aetna Voluntary Plans

These three Aetna plan options help to supplement the basic health care coverage offered by Brookfield. You do not have to be on an Aetna medical plan to elect these.

Group Critical Illness

- \$10,000 lump sum payment for certain high-cost diseases (such as: heart attack, cancer. etc.)
- \$100 wellness benefits; for some (depending on your age) this covers the cost of coverage

Group Hospital Indemnity

- Lump-sum payment based on # of days in a hospital, critical care or rehab

Group Accident Insurance:

- Cash benefit for certain accidental breaks/injuries
- Attractive to parents with kids in sports



MetLife Legal

- How to use:
 1. Find an attorney:
 1. Create an account at legalplans.com,
 2. Select an attorney and get a case number for your legal matter.
 3. Or, call 800.821.6400
 2. Make an appointment:
 1. Call the selected attorney
 2. Provide case number
- No copays, deductibles or claim forms when you use a network attorney for a covered matter
- Estate planning at your fingertips – estate, wills, living wills and powers of attorneys online in as little as 15 minutes.
 - In states where available, you also have access to sign and notarize your documents online through our video notary feature.



NortonLifeLock

- Services provided:
 - **Detect & Alert** - a wide range of identity threats and alert you of potentially suspicious activities
 - **Defend** - block hackers from stealing personal information on your devices, and personal virtual private network (VPN) helps keep your online activity private
 - **Resolve** - If you become a victim of identity theft, U.S.-based Identity Restoration Specialists will work to help restore it
 - **Reimburse** - provide coverage for lawyers and experts, if needed, plus reimbursement for personal expenses up to \$1 million
 - **Parental Control** - monitor child's online activity, set screen time limits, block unsuitable sites, and monitor search terms and activity history
- Enrollment – via Workday
 - Members receive a Welcome email close to your coverage effective date, from member.services@lifelock.com.
 - The subject line is, "Activate Your NortonLifeLock Benefit Plan."
 - It will go to a personal email address (if on file) otherwise the work email
 - Members should forward the email to adult dependents so they can also set up their own online accounts.
 - Minor dependents are included on the primary member's account.



MSK Direct – Cancer Concierge Services

- Available to all Brookfield employees and their families, even if you aren't enrolled in a Brookfield medical plan.
- **For on-site care at MSK** - schedule an initial appointment, gather all necessary medical records, meet you at the first appointment to provide support, logistical assistance and introductions to your care team and remain a resource throughout your course of care at MSK
- **For virtual care close to home** - MSK doctors and nurses will collaborate with your local doctors to:
 - Provide a comprehensive diagnosis
 - Recommend the best hospitals close to where you live
 - Develop a treatment plan informed by a multidisciplinary team
 - Provide education and support to identify clinical trials that could open up new treatment options
 - Provide expert care through phone or video consultations between you, your MSK doctors and your local doctors

With Gympass you have access to:



Live-streamed classes



1-on-1 personal training*



Apps and on-demand fitness content



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You can now start to use Gympass for FREE!

The free digital plan gives you access to live classes and these 5 wellness apps



Neou



Nootric



Mobills



Meditopia



Fabulous

Want to visit in person gyms and studios?

Enroll in one of the other plan options available on Gympass

| Starter | Basic | Bronze | Silver | Gold | Platinum | Diamond |
|---|---|---|---|---|--|--|
| you pay only | you pay only |
| \$11.99 /month | \$30.99 /month | \$55.99 /month | \$89.99 /month | \$159.99 /month | \$239.99 /month | \$279.99 /month |
| Available Gyms 1,632 + 20 apps | Available Gyms 2,828 + 30 apps | Available Gyms 3,873 + 35 apps | Available Gyms 6,107 + 35 apps | Available Gyms 9,055 + 35 apps | Available Gyms 10,032 + 35 apps | Available Gyms 10,180 + 35 apps |

Nationwide Pet Insurance

1. Enroll directly through Nationwide:
 1. <https://benefits.petinsurance.com/brookfield>
 2. Call 877-738-7874 and mention you're an employee of Brookfield
2. Nationwide notifies Brookfield to begin payroll deductions for enrolled members



- How to use your pet insurance plan**
- 1 Visit any vet, anywhere.
 - 2 Submit claim.
 - 3 Get reimbursed for eligible expenses.

 **Included with every policy**

vethelpline®

- 24/7 access to veterinary experts (\$110 value)
- Available via phone, chat and email
- Unlimited help for everything from general pet questions to identifying urgent care needs

PetRxExpressSM

- Save time and money by filling pet prescriptions at participating in-store retail pharmacies across the U.S.
- Rx claims submitted directly to Nationwide
- More than 4,700 pharmacy locations

Help with Medical Issues

Talk to a Medical Expert

We'll answer your questions about your medical condition and research the latest, most advanced approaches to care.

Find the Right Doctors

We'll find the right doctor or specialist for your condition—one who's close by and in your network. We'll even make the appointment!

Get Expert Second Opinions

We'll connect you with the nation's leading specialists and medical centers to confirm your diagnosis and treatment plan. We'll also handle the transfer of medical records, lab results and X-rays.

Explore Your Treatment Options

Our experts will clearly explain your diagnosis and treatment options so you can make the right decisions about your care. They'll also provide support and guidance along the way.

The best part? You, your spouse or domestic partner, dependent children, parents and parents-in-law can all use Health Advocate!

Help with Administrative Issues

Check the Networks

We can check to make sure your doctors are in your plan's network. If not, we can help you locate a new provider, transfer your medical records, and even make appointments.

Answer Benefit Questions

We can explain your share of the costs, plus help you navigate the maze of copays, coinsurance and cost-sharing.

Make Sure Your Drugs Are Covered

We can check to see if your plan's list of covered medications includes those you take regularly, especially if they are expensive.

Resolve Claims and Billing Issues

We'll do the legwork to untangle medical bills and resolve claims and billing issues.

Work with Insurance Companies

We'll work on your behalf to get any necessary approvals and coordinate benefits.

Just call, email or go online to get started!



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HealthAdvocate™



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- Search for local pharmacies (U.S. only)
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Whenever you travel 100 miles or more from home — to another country or just another city — be sure to bring your worldwide emergency travel assistance phone number. Add the number to your cell phone contacts, so it's always close at hand!

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- Referrals to Western-trained, English-speaking medical providers
- Passport/prescription replacement assistance
- Care and transport of unattended minor children
- Lost luggage assistance
- Emergency medical evacuation
- Transportation for a friend or family member to join a hospitalized patient

Your travel assist phone number can be found on the wallet card provided by your HR department.

Key Features and Decision Points of Each Plan - Retirement Plan



401(k) Plan - Empower

Enrollment/Changes - All elections must be made directly with Empower (online or by phone) and can be done at any point in time

Employee Contributions:

- You can contribute 1-60% in their choice of bucket
- Pretax and/or Roth contribution options; up to the IRS limits
- Regular pay vs. bonus/commission elections - You must separately elect “bonus” buckets if you want 401(k) taken from bonus and/or commission pay.
 - Roth Standard Election
 - EE 401k Standard Election (pre-tax)
 - EE 401k Catch-Up Pre-tax
 - EE 401k Catch-up Roth
 - Bonus – pre-tax (includes Commission pay)
 - Bonus – Roth (includes Commission pay)
 - Bonus Catch-up – Pre-tax
 - Bonus Catch-up - Roth
- Catch-up logic (age 50+):
 - Taken at the same time as regular contributions (as long as you have elected catch-up)
 - You don't have to max out your regular contributions before starting catch-up
- **Coming January 1, 2023!** After-tax contributions; more information to come from Empower

2022 Limits

- Maximum employee elective deferral - \$20,500
- Employee catch-up contribution - \$6,500



401(k) Plan - Empower

Employer Match:

- Eligibility - 1st of the month following three months of employment
- Formula:
 - \$1 for each \$1 the you contribute up to 5% of eligible pay; capped at the IRS compensation limit (\$305,000 for 2022). Maximum 2022 match is \$15,250 (\$305,000 X 5%)
 - Catch-up contributions **aren't matched** via payroll, but will be included in the true-up calculation
- "True-up" calculation:
 - Impacts people who max out their employee contributions prior to maxing out their match eligibility
 - Calculation is done Q1 for the prior year; typically posted late March

Good to know:

- If you make contributions prior to meeting match eligibility, they **will not** be matched.
- Match calculates up to 5% per pay period, not per earnings bucket
 - Note: the annual bonus has a different pay period than the regular pay period for the same pay date so match posts for the bonus too.
- If you contributed to a previous employer in the same plan year; it's your responsibility to monitor the IRS limit between both companies.

Auto Features:

- Auto-enrolled – new hires at 5%; have 30 days from hire date to opt out, but you can enroll right away
- Auto-increase - each year on April 1, 1% increase for any employee who is auto-enrolled; up to 10%
- You will be provided opportunities to opt out of both the auto-enroll and the auto-increase

Loans: 401(k) is meant for retirement, but when needed, loans are available:

- Can borrow up to 50% of vested account balance; max \$50,000
- Maximum of two outstanding loans at a time; payments made via payroll
- Loans are requested directly with Empower



Putting the Retirement Pieces Together

- **401(k):**
 - Use Empower's planning "tools"
 - The Home page - has simple tools to help plan retirement income, project health care costs as well as see how prepared you are for your future
 - My Financial Path: Receive a personalized action plan, access valuable financial education resources, plus help with evaluating student debt options
 - My Total Retirement – Empower's experienced investment professionals customize your retirement strategy (fees apply)
 - Online Advice – manage your own investments with online advice (no cost to you)
- **HSA:**
 - Investment options available
 - Save all your health care receipts; as long as you didn't already use your HSA for a particular expense (i.e.; it goes "unused" for HSA purposes), you can save it for years and claim that expense later from your HSA without a penalty tax (note: the expense must have been incurred after the date you first established an HSA)
 - Age 65+ can withdraw funds for any reason and just pay ordinary income tax; no penalty, like an IRA or 401(k)
 - Visit www.payflex.com to learn more about investment options and checkout the library of educational resources
- **Medicare Assistance** – Visit:
 - Mylo: www.choosemylo.com/health/medicare-insurance to speak with an advisor and get a quote.
 - Aetna: Medicare Transition Services offers Medicare specialists, decision guidance and tailored online resources
 - Health Advocate: Call 866-695-8622 or visit HealthAdvocate.com/Brookfield to speak with a personal Health Advocate who can guide you through your options

Key Contacts

| CARRIER | PLANS | PHONE NUMBER | WEBSITE, EMAIL & APP |
|--------------------------|---|---|--|
| Aetna | Medical Group Number: 143749 Concierge Service | 888-655-5327 | www.aetna.com Aetna Health mobile app |
| | Voluntary Benefits Group Number: 487628 | 800-607-3366 | www.myaetnasupplemental.com My Aetna Supplemental mobile app |
| | Employee Assistance Program | 888-238-6232 | www.resourcesforliving.com User ID: Brookfield Password: EAP Resources for Living mobile app |
| Calibrate | Weight Loss Program | 631-307-4916 | hello@joincalibrate.com |
| Delta Dental | Dental Group Number: 20099 | 800-932-0783 | www.deltadentalins.com Delta Dental mobile app |
| Empower Retirement | 401(k) Savings Plan Plan # 150167-01 | 844-465-4455 | www.brookfieldretirement.com Empower Retirement mobile app |
| EyeMed | Vision Group ID: 1024932 | 866-939-3633 | www.eyemed.com EyeMed mobile app |
| Health Advocate | Advocacy Service | 866-695-8622 | www.HealthAdvocate.com/Brookfield answers@HealthAdvocate.com Health Advocate mobile app |
| Hinge Health | Musculoskeletal Program | 855-902-2777 | www.hingehealth.com help@hingehealth.com Hinge Health mobile app |
| Gympass | Discounted gym membership | 888-678-8242 | gympass.com/us/brookfield-us |
| LTC Solutions | Long-Term Care Insurance | 877-286-2852 | www.myltcguide.com/technologyservicesgroup |
| Lyra Health | Mental Health | 877-424-1860 | care@lyrahealth.com |
| Memorial Sloan Kettering | MSK Direct Cancer Care | 833-986-2010 or 646-449-2566 | mskcc.org/brookfield |
| MetLife | Legal Services | 800-821-6400 | www.legalplans.com |
| Mylo | Cobra and Medicare Alternatives | 844-863-5950 | www.choosemylo.com/health/medicare-insurance |
| Nationwide | Pet Insurance Group Number: 9577 | 877-738-7874 | benefits.petinsurance.com/brookfield |
| NortonLifeLock | Identity Theft Protection | 866-456-9316 | my.norton.com |
| PayFlex | Health Savings Account | 888-678-8242 | www.payflex.com PayFlex mobile app |
| | Flexible Spending Accounts Commuter Accounts | | |
| Progyny | Fertility Services | 844-930-3356 | www.progyny.com |
| Teladoc | Telemedicine | 855-835-2362 | www.teladoc.com/Aetna Teladoc mobile app |
| Unum | Basic Life and AD&D Group Number: 99201 | 800-858-6843 | www.Unum.com Brookfield.LeaveLogic.com Unum Customer mobile app |
| | Voluntary Life and AD&D Group Number: 99203 | 800-858-6843 | |
| | Long-Term Disability Group Number: 221611 | 800-858-6843 | |
| | Leave Management Center | 866-779-1054 | |
| | Travel Assistance Program Reference Number: 01-AA-UN-762490 | Within U.S.: 609-986-1234 Outside U.S.: 001-609-986-1234 | |
| Vitality | Wellness Program | 877-224-7117 | www.powerofvitality.com wellness@powerofvitality.com Vitality mobile app |

Questions?

Resources - More details can be found here:

- 2023 Benefits Guides – by entity
 - The Guide includes a contact page listing all our vendor information; keep it handy
 - Includes information on additional benefits provided to each Brookfield entity
- LiveWell portals - by entity; see your enrollment materials and Benefits Guide for links. Sites include
 - Mental Health Resources page
 - Webinar recordings
 - Vendor contacts
 - Plan documents and forms

Contacts:

- All employees (except BP Retail) – Benefits@brookfield.com or 833-980-1179
- BP Retail employees - benefits@bpretail.com