

This publication contains important information about your employee benefit program.

Please read thoroughly.



## Reward and Benefits Philosophy and Strategy

#### Reward and Benefits Philosophy

At Dyson, how we reward you is linked to our high-performance culture. But it's about more than just a salary and bonus. Through a package of financial, lifestyle, and health benefits, we support whatever stage of life you're in and the moments that matter.



#### Health

Positively affecting your Dyson experience by promoting and encouraging Health and Wellbeing.

- Medical plans
- Critical Illness plan
- Dental plans
- Vision plan
- ♦ Employee assistance program
- Health tools and resources



#### **Financial**

Supporting your financial wellness. Now and in the future.

- ♦ Life/AD&D coverage
- Short and long term disability coverage
- Tax-advantaged spending accounts
- Retirement savings support
- Medical Travel Health Reimbursement Account (HRA)



#### Lifestyle

Helping you achieve a good balance and supporting you through changing lifestyle needs.

- ♦ Personal time off
- ♦ Childcare leave
- Perks
- ♦ Back-up care & LifeCare

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## Glossary

#### Terms to Know

- ◆ **Deductible:** What you pay out of pocket for health care services before the plan begins to pay Coinsurance.
- ◆ Coinsurance: Your share of the costs of covered health care services after you reach the deductible. You pay the percentage noted in the benefit guide, and the medical plan pays the rest.
- ◆ Embedded: When one member of a family meets the Individual amount, no more is required for that Individual. When the Family maximum is reached, no further will have to be satisfied for the remainder of that calendar/contract year by members of the family. No participant will contribute more than the Individual amount to the Family amount.
- ◆ Non-embedded: If covering more than oneself, the total Family amount must be met before no more is required for any covered individual. When the family maximum is reached, no further will have to be satisfied for the remainder of that calendar/contract year. The Individual amounts do not apply when covering spouse and/or children.

- ◆ **In-network:** Services provided by providers who contract with your health insurance.
- ◆ Out-of-network: Services provided by providers who do not contract with your health insurance.
- ◆ Out-of-pocket maximum: What you have to pay before the plan pays 100% of your covered costs.
- ◆ Copay: A set dollar amount you pay for a covered health care service, usually when you receive the service.
- Generic: Generic equivalent to brand name drugs.
- ◆ **Preferred Brand:** Medications that the health plan have identified as the most effective and greatest value.
- ◆ Non-Preferred Brand: Medications that are not included in the list of preferred drugs deemed to offer the greater value.



### Introduction

If you have any benefit-related questions, please contact Human Resources: AskHR.Americas@dyson.com.

#### Eligibility

#### Employee

◆ Full-time employees working 30 hours or more per week. Benefits begin after the specified waiting periods for each benefit plan as outlined in the following pages.

#### Dependents

- Employee's spouse/domestic partner\*
- Children under age 26
- Disabled dependents of any age
- \* Contact AskHR.Americas@dyson.com for the definition of a domestic partnership as well as a Domestic Partnership Declaration Form. If you choose domestic partner coverage, your portion of the cost will be deducted on an after-tax basis and the company's portion of the cost is taxed as imputed income.

#### **Qualifying Events**

The elections you make will be in effect through December 31, 2023. You may make changes to these elections only if you provide notice within 30 days and if you have a qualifying event such as:

- Marriage
- ◆ Adoption of a child
- ♦ Birth of a child
- **♦** Divorce
- Death
- ◆ Loss or change of other insurance coverage

Contact **AskHR.Americas@dyson.com** to request a special enrollment due to a qualifying event.



## **Medical Plans**

Administered by Blue Cross and Blue Shield of Illinois (BCBSIL)

Coverage begins on January 1, 2023, or on the first day of the month following or coinciding with date of hire.

### What You Pay for Medical Benefits

Benefits	PPO Prem	ium Plan	PPO	Plan	HDHP with Deductible H		Blue Advantage HMO (Chicagoland Area Only) All care must be coordinated by your Primary Care Physician
	In-Network	Out-of- Network	In-Network	Out-of- Network	In-Network	Out-of- Network	In-Network Only
Employee Monthly Costs	5						
Employee Only	\$207	'.13	\$60	.00	\$106	5.48	\$60.00
Employee + Spouse	\$685	.36	\$391	1.10	\$484	1.02	\$360.13
Employee + Child(ren)	\$576	5.88	\$297	7.34	\$385	5.62	\$267.91
Employee + Family	\$1,07	1.75	\$600	0.93	\$749	9.61	\$551.36
Deductible							
	Embe		Embe	dded	Non-Em	bedded	N/A
Individual	\$750	\$1,500	\$2,500	\$5,000	\$1,500	\$3,000	None
Family	\$2,250	\$4,500	\$5,000	\$10,000	\$3,000	\$6,000	
Out-of-Pocket Maximum	(includes ded	uctible)					
	Embe	dded	Embe	dded	Non-Em	bedded	Embedded
Individual	\$2,250	\$4,500	\$5,000	\$10,000	\$3,000	\$6,000	\$3,000
Family	\$6,750	\$13,500	\$10,000	\$20,000	\$6,000	\$12,000	\$6,000
Services							
Primary Office Visit	\$20 copay	30%(1)	\$40 copay	40%(1)	20%(1)	40%(1)	\$40 copay
Specialist Office Visit	\$35 copay	30%(1)	\$60 copay	40%(1)	20%(1)	40%(1)	\$60 copay
Wellness Care (routine/preventive)	\$0	30%(1)	\$0	40%(1)	\$0	40%(1)	\$0
Inpatient Hospital Services	10%(1)	30%(1)	20%(1)	40%(1)	20%(1)	40% after \$300 copay	\$500 copay/day for first 3 days per calendar year
Outpatient Surgery	10%(1)	30%(1)	20%(1)	40%(1)	20%(1)	40%(1)	\$250 copay
Outpatient Diagnostic Tests	10%(1)	30%(1)	20%(1)	40%(1)	20%(1)	40%(1)	\$0
Emergency (copay waived if admitted)	\$300 c	copay	\$300	copay	10%	<b>6</b> (1)	\$300 copay
Outpatient Rehabilitative Therapy <sup>(2)</sup>	10%(1)	30%(1)	20%(1)	40%(1)	20%(1)	40%(1)	\$0

<sup>(1)</sup> After deductible

To find a provider, visit www.bcbsil.com.

<sup>(2)</sup> Limited to 60 visits per year



# Medical Plans (cont.) Administered by Blue Cross and Blue Shield of Illinois (BCBSIL)

Benefits	PPO Prem	ium Plan	PPO Plan		HDHP with HSA (High Deductible Health Plan)		Blue Advantage HMO (Chicagoland Area Only) All care must be coordinated by your Primary Care Physician
	In-Network	Out-of- Network	In-Network	Out-of- Network	In-Network	Out-of- Network	In-Network Only
Pharmacy: Through Par	ticipating Pharr	nacies					
Retail: 34-Day Supply							
Generic	\$1	0	\$1	.0			\$10
Preferred Brand	\$4	0	\$4	10	20%	$o^{(1)}$	\$40
Non-Preferred Brand	\$6	0	\$6	50			\$60
Mail Order: 90-Day Sup	ply						
Generic	\$20	Not	\$20	Not			\$20
Preferred Brand	\$80	covered	\$80	covered	20%	$o^{(1)}$	\$80
Non-Preferred Brand	\$120	Covereu	\$120	covereu			\$120
Pharmacy Out-of-Pocket	t						
Individual	\$1,0	00	\$1,0	000	Included in p	olan out-of-	\$1,000
Family	\$3,0	00	\$3,000		pocket m	aximum	\$2,000
BCBS Vision Benefit							
Exam	1 every 12 months						1 every 12 months
Lenses/Frames	1 pair every 12 months	Not covered	Not co	vered	Not co	vered	1 pair every 12 months
Annual Materials Allowance	Up to \$150						Up to \$150
Contact Lenses (in lieu of glasses)	No copay, \$150 allowance; once every 12 months	Not covered	Not co	vered	Not co	vered	No copay, \$150 allowance; once every 12 months
Pre-Tax Savings Accoun			·				
	FS	4	FSA		HS.	A	FSA
Account Maximums							
	\$2,8	\$2,850		Individual Family:		\$2,850	

<sup>(1)</sup> After deductible

### **Dental Plans**

#### Administered by Blue Cross Blue Shield of Illinois (BCBSIL)

Coverage begins on January 1, 2023, or the first day of the month following or coinciding with the date of hire.

#### What You Pay for Dental Benefits

	PPO	Plan	HMO Plan (Chicagoland area only)
Plan Features	(In-Network)	(Out-of-Network)	(In-Network Only) <sup>2</sup>
Employee Monthly Costs			
Employee Only	\$21	68	\$7.22
Employee + Spouse	\$41	85	\$13.84
Employee + Child(ren)	\$40	).22	\$13.76
Employee + Family	\$62	2.23	\$21.04
Annual Deductible	Individual: \$50 Family: \$150	Individual: \$50 Family: \$150	None
Preventive Care Deductible waived	No charge	0% of Usual and Customary <sup>1</sup>	Copays apply
Basic Services	20% after deductible	20% of Usual and Customary after deductible	Copays apply
Major Services	50% after deductible	50% of Usual and Customary after deductible	Copays apply
Orthodontia <sup>3</sup> , <sup>4</sup>	50% to \$1,000 maximum per lifetime	50% to \$1,000 maximum per lifetime	\$4,600 copay per individual
Annual Benefit Maximum	\$1,500 per covered individual	\$1,500 per covered individual	Unlimited

<sup>&</sup>lt;sup>1</sup> The amount paid for a service in a geographic area based on what providers in the area usually charge for the same or similar service.

#### **Definitions**

#### **Preventive Services**

Exams, cleanings, etc. The PPO deductible does not apply to these services.

#### **Basic Services**

Fillings, tooth extraction, root canals, etc.

#### **Major Services**

Crowns, dentures, etc.

To find a provider, visit www.bcbsil.com.

<sup>&</sup>lt;sup>2</sup> All care under the HMO must be coordinated by your Primary Care Dentist. Please note that the DHMO network is small and limited in the number of dentists who are accepting new patients.

<sup>&</sup>lt;sup>3</sup> This is in addition to the annual benefit maximum. Less orthodontia benefits provided for orthodontia work that has already been provided prior to joining the plan. Member will need to complete a course of treatment form to see what benefits will apply.

<sup>4</sup> Adult and dependent children up to age 26 on the PPO plan and up to age 19 on the HMO plan.



## Vision Plan

#### Administered by Vision Service Plan (VSP)

Coverage begins on January 1, 2023, or on the first day of the month following or coinciding with the date of hire.

#### What You Pay for Vision Benefits

Plan Features	(In-Network)	(Out-of-Network)
Employee Monthly Costs		
Employee Only	\$1.	82
Employee + Spouse	\$2.	94
Employee + Child(ren)	\$2.	98
Employee + Family	\$4.	83
Eye Exam—Once Every 12 Months		
	100% after \$10 copay	Reimbursed up to \$45
Lenses—Once Every 12 Months		
Single Vision Lenses	100% after \$25 copay	Reimbursed up to \$30
Lined Bifocal Lenses	100% after \$25 copay	Reimbursed up to \$50
Lined Trifocal Lenses	100% after \$25 copay	Reimbursed up to \$65
Progressive Lenses	100% after \$25 copay	Reimbursed up to \$50
Frames—Once Every 12 Months		
	Covered up to \$180 allowance then 20% off remaining balance	Reimbursed up to \$70
Contact Lenses Available once every 12 months if you elect con	tacts instead of lenses/frames	
Contact Lenses	Covered up to \$130 allowance (Up to \$60 copay for fitting and evaluation)	Reimbursed up to \$105

You are entitled to receive a discount of 20% towards additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last WellVision Exam.

#### To find a provider, visit **www.vsp.com**.



## 2023 Monthly Employee Contributions

#### Medical

Level	PPO Premium	PPO	HDHP	HMO
Employee Only	\$207.13	\$60.00	\$106.48	\$60.00
Employee + Spouse	\$685.36	\$391.10	\$484.02	\$360.13
Employee + Child(ren)	\$576.88	\$297.34	\$385.62	\$267.91
Family	\$1,071.75	\$600.93	\$749.61	\$551.36

If you participate in Dyson's wellness program and complete the required wellness points, monthly medical premiums will be reduced by \$60 per month.

#### Dental

Level	PPO	НМО
Employee Only	\$21.68	\$7.22
Employee + Spouse	\$41.85	\$13.84
Employee + Child(ren)	\$40.22	\$13.76
Family	\$62.23	\$21.04

#### Vision

Level	PPO
Employee Only	\$1.82
Employee + Spouse	\$2.94
Employee + Child(ren)	\$2.98
Family	\$4.83

Please note: Premiums will be deducted two times per month. Above contributions reflect monthly totals.





## High Deductible Health Plan (HDHP) and HSA

#### HDHP and HSA Overview

- When you enroll in the HDHP Medical Plan, you will have access to a Health Savings Account (HSA), which provides tax advantages and can be used to pay for qualified healthcare expenses.
- ◆ There are no copays, all services except preventive care apply towards the deductible and out-ofpocket limit.
- ◆ The HSA is set up through a BenefitWallet bank savings account.
- ◆ You own the account, so you can keep any unused funds if you change plans, retire or leave Dyson.
- ◆ For more information, visit www.mybenefitwallet.com.

#### IRS Maximum HSA Contributions for 2023

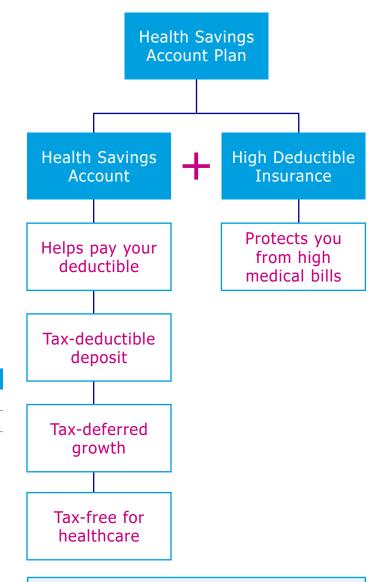
Medical Coverage	Total Maximum Contribution
Employee Only	\$3,850
Employee+Dependents	\$7,750

\* Members 55+ may contribute an additional \$1,000 in "catch-up" contributions Please Note: Set your contributions accordingly because there are tax implications for exceeding the HSA contribution limit.

#### Who is Eligible?

The IRS has set guidelines regarding who qualifies for an HSA. An individual is considered eligible if:

- You are covered under a qualified HDHP.
- You do not have qualified health insurance outside of your HDHP.
- ◆ You are not enrolled in Medicare.
- ◆ You are not claimed as a dependent on someone else's tax return.



## Is the HDHP/HSA Option Right for Me?

- Lower premiums and tax savings.
- Portability of funds.
- You decide where and when to spend your Healthcare dollars.
- Account carryover from year to year.
- There are no copays, all services are subject to the deductible and coinsurance until your out-of-pocket maximum is met.
- ◆ The IRS prohibits contributing to an HSA and an FSA at the same time.

# High Deductible Health Plan (HDHP) and Critical Illness

Dyson will provide Critical Illness Insurance at no cost to you and your family if you are enrolled in the HDHP plan.

#### What is Critical Illness Insurance?

Critical Illness pays a lump-sum benefit if you are diagnosed with a covered illness or condition on or after your coverage effective date. This type of insurance provides protection against the HDHP deductible to ensure you and your family are covered if an unexpected illness occurs.

#### Who is Eligible for Critical Illness?

You—all active employees enrolling in the HDHP Medical Plan

- ◆ Your employer provides a maximum \$5,000 Critical Illness benefit amount at no cost to you if you enroll in the HDHP.
- ◆ If you also enroll your spouse and/or children your employer will also provide them with the same maximum \$5,000 benefit.

#### What Illnesses Does Critical Illness Cover?

Common illnesses covered by your Critical Illness coverage are listed below. For a full list of illnesses qualifying for Critical Illness, please refer to your plan document. Some illnesses may qualify for a percentage of the full \$5,000 benefit amount. Please refer to your plan document for more details.

- Heart attack\*
- ◆ Major organ transplant\*\*
- Cancer (percentage of benefit level varies)
- Stroke
- Childhood Diseases (Down Syndrome, Cystic Fibrosis, Cerebral Palsy)
- \* A sudden cardiac arrest is not in itself considered a heart attack.

- Com:
  - Coronary artery bypass (25% of benefit amount)
- Huntington's disease
- Permanent paralysis
- ◆ Infectious Disease (25% of benefit amount)

For more information, visit https://presents.voya.com/EBRC/Product/Dyson/CriticalIllness2

<sup>\*\*</sup> Major organ transplant means the irreversible failure of your heart, lung, pancreas, entire kidney or liver, or any combination thereof, determined by a physician specialized in care of the involved organ.





## Resources through Blue Cross Blue Shield

#### Blue Access for Members

Register at www.bcbsil.com/members and through Blue Access for Members, you can:

- Order a new or replacement ID card, or print a temporary ID card
- View the status of claims
- Confirm personal and dependent coverage
- Find an in-network hospital or physician
- Compare hospitals with the Care Comparison Tool
- Estimate the cost of a procedure with the Treatment Cost Advisor

#### Life Points<sup>SM</sup>

Life Points is a program which rewards participating members for healthy behavior. The program allows members to track points on one screen, and real-time granting of points lets employees instantly use points earned. Accrued Life Points can be redeemed for rewards on the program's online shopping mall.

Please register at **www.wellontarget.com** to begin earning Life Points now! You must be a Blue Cross Blue Shield of Illinois Member to participate.

#### Blue365<sup>SM</sup> Discount Program

Blue 365 offers Blue Cross Blue Shield members discounts from top national and local retailers for merchandise and programs meant to assist you in improving your health. Blue 365 offers discounts on such products and programs as:

- Life Time Fitness®
- Jenny Craig<sup>®</sup> weight management programs
- Digital Hearing Aids through TruHearing
- Procter & Gamble (P&G) Dental Products
- Proof of Blue Cross and Blue Shield of Illinois coverage is needed.

Additional fees and rules may apply. Please visit **www.blue365deals.com/bcbsil** to learn more.

#### 24/7 Nurseline

Available only for those enrolled in the PPO or HDHP plans.

Through the 24/7 Nurseline, you have telephone access to a team of registered nurses 24 hours a day, 7 days a week. Nurses staffing the 24/7 Nurseline can help you answer questions about your health or advise if treatment may be needed. Contact the Nurseline by calling **800.299.0274**.

# Well onTarget® Wellness Program and the Liveon Member Wellness Portal

Well onTarget is a program that is designed to offer you tools to enhance your physical, mental, and spiritual health. Through Well onTarget, you can:

- Work with a Health Coach to meet wellness goals.
- Set up and manage onmytime Self-directed Courses on topics such as healthy eating, stress, weight management and fitness.
- Access information on health conditions, medications, and medical procedures.
- ◆ Complete an onmyway™ Health Assessment.

Please register at **www.wellontarget.com**. You must be a Blue Cross Blue Shield of Illinois Member to participate.

# Additional Resources through Blue Cross Blue Shield

#### Wondr Health

An online mindful eating behavior modification program proven to deliver sustainable weight loss and reverse Obesity, Pre-Diabetes, and Metabolic Syndrome. The program provides weekly master classes and mindful eating tools. Visit **wondrhealth.com/BCBSIL** to sign up.

## Livongo Hypertension and Diabetes Management

A robust program with the goal of helping you manage your chronic conditions. The Diabetes program provides a blood glucose meter, test strips, and lancets right to members' doors with real-time personalized coaching at no cost to the member. Similarly, the Hypertension program provides a blood pressure cuff with real-time personalized coaching at no cost to the member. Members who are eligible for the program will receive outreach from Livongo directly.

## Learn to Live Digital Behavioral Health

A digital mental health program which provides thoughtful lessons and techniques to help you manage your mental health. The program provides an expert coach to ensure one-on-one support, as well as the means to track your personal health progress. To access Learn to Live, log in at **bcbsil.com** and click Wellness.

#### Hinge Health

A musculoskeletal program that takes established, proven non-surgical care guidelines and turns them into a digital, 12-week, coach-led program delivered remotely using mobile and wearable technology. Visit **hingehealth.com** to sign up.





## Employee Assistance Program (EAP)

Dyson provides this plan to you at no cost alongside your Lincoln Financial LTD policy.

EmployeeConnect counselors are experienced and credentialed.

When you call the toll-free line, you'll talk to an experienced professional who will provide counseling, work-life advice, and referrals. All counselors hold master's degrees, with broad-based clinical skills and at least three years of experience in counseling on a variety of issues. For face-to-face sessions, you'll meet with a credentialed, state-licensed counselor.

#### In-person guidance

Some matters are best resolved by meeting with a professional in person. With EmployeeConnect<sup>SM</sup>, you and your family get:

- ◆ In-person help for short-term issues (up to five sessions with a counselor per person, per issue, per year)
- ◆ In-person consultations with network lawyers, including one free 30-minute in-person consultation per legal issue, and 25% off subsequent meetings

## Unlimited 24/7 assistance

You and your family can access the following services anytime—online, on the mobile app or with a toll-free call:

- Information and referrals on family matters, such as child and elder care, pet care, vacation planning, moving, car buying, college planning, and more
- Legal information and referrals for family law, estate planning, consumer and civil law
- Financial guidance on household budgeting and short- and long-term planning

#### Online resources

EmployeeConnect<sup>SM</sup> offers a wide range of information and resources you can research and access on your own. Expert advice and support tools are just a click away when you visit **GuidanceResources.com** or download the GuidanceNow<sup>SM</sup> mobile app. You'll find:

- Articles and tutorials
- Videos
- ◆ Interactive tools, including financial calculators, budgeting worksheets, and more

To take advantage of the EmployeeConnect<sup>SM</sup> program or for more information: Visit **GuidanceResources.com** (username: LFGSupport, password: LFGSupport1), download the GuidanceNow<sup>SM</sup> mobile app or call **888.628.4824**.

## NEW—Health Reimbursement Account (HRA)

Dyson offers a Medical Travel Health Reimbursement Account (HRA) through Forma to cover travel expenses for employees who need to travel for medical treatment outside of their current state they reside. All members enrolled in Dyson's medical plans are eligible. Please note employees enrolled in the HDHP medical plan must meet their deductible before being eligible for reimbursement. Dyson's HDHP deductible is \$1,400 for employee only coverage and \$2,800 for family coverage.

#### Annual benefit amount: \$5,000

Eligible expenses include:

- Travel to and from for covered medical care
  - Examples of covered medical care include abortions, reproductive care, gender affirming care, and mental health not available in your state
  - ♦ Travel includes airfare, bus or train costs, mileage reimbursement up to \$0.22 per mile, hotel/lodging stay up to \$50 per night if traveling alone, or \$100 a night if traveling with another person
- Meals during your stay
- These procedures must be provided by a doctor in a licensed hospital or medical facility and are reimbursed tax free

#### Logging In

- 1. Go to joinforma.com and select Member Sign In
- 2. Login by clicking on the Get a Magic Link button
- 3. Provide login credentials

Once you have logged in for the first time, you may also choose to create a password as an alternative login method going forward.

## Accessing your Medical Travel HRA Program

- 4. Once logged in, locate the navigation bar at the top
- 5. Hovering over Accounts to view your account information
- 6. Select Medical Travel to see your available balance

#### Looking for more details on your Program

**Policy?** Navigate to the Forma Claims page or Profile dropdown and click on Program Policy. There you will find more details on eligibility, reimbursement timeline expectations, eligible expenses, FAQ, and Forma Support.

#### Claims

Locate the navigation bar at the top and click on Claims. Claims are reviewed and approved within 1-2 business days. The amount of your reimbursement will be paid to you via payroll. The reimbursements will arrive in your paycheck once each month.

When submitting a claim, you will need to include:

- ◆ Travel receipt
- ◆ Evidence of medical procedure such as an EOB
- Please note employees enrolled on the HDHP medical plan also need to provide proof their deductible has been met at claim time
- ◆ Enter the cost, transaction month, vendor name, and a few other fields on the Forma site

## Tax-Advantage Spending Accounts

Coverage begins on January 1, 2023, or on the first day of the month following or coinciding with date of hire.

#### Flexible Spending Accounts (FSAs)

#### Administered by WEX Health

Dyson offers two Flexible Spending Accounts: one for healthcare expenses and one for dependent childcare and eldercare expenses.

- Save money on your healthcare and/or dependent care expenses.
- Set aside funds each pay period on a before-tax basis and use them for qualified expenses.
- You pay no Federal Income or Social Security taxes on your contributions to an FSA.
- You can enroll in one or both FSAs.

#### Who is Eligible?

Please note that employees who contribute to a healthcare FSA may not also contribute to an HSA account. The Healthcare FSA plan may be opened for the PPO and HMO plans. The HSA may only be opened for the HDHP.

Plan Type	How it Works in General	2023 Maximum Contributions
Healthcare FSA	Allows you to pay for eligible medical, dental, and vision expenses that aren't covered by your health plans (i.e., copay, deductible, and coinsurance) with tax-free dollars	\$3,050
Dependent Care FSA	Allows you to pay for qualified child under age 13 and/or elder care while you are at work with tax-free dollars	\$5,000 (\$2,500 if filling separately)

#### How Does the FSA Work?

- Determine your annual contribution amount. Pretax deductions will be taken from your paychecks and deposited directly into your FSA account.
- WEX Health will issue a debit card to use for qualified expenses. Be sure to save all receipts to validate your purchases.
- If you participate in both the FSA and the Commuter Benefit Plan, you will receive one debit "smart" card to use for both programs.
- Funds can be used for expenses incurred between 01/01/23-12/31/23. The deadline to submit claims that occurred in 2023 is 03/31/24.
- Any unused money remaining in your FSA at the end of the calendar year will be forfeited.



## Tax-Advantage Spending Accounts (cont.)

#### Commuter Benefit Plan (CBP)

Administered by WEX Health

The Commuter Benefit Plan (CBP) allows you to save taxes on qualified mass transit and parking expenses that are necessary for you to commute to and from work.

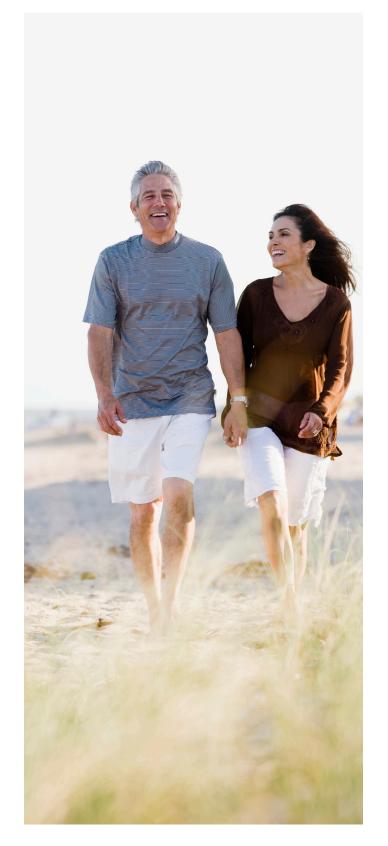
#### Who Is Eligible?

All full-time Chicagoland, San Francisco, and Washington metro area employees working 30+ hours per week are eligible as of first day of the month following date of hire.

Type of Accounts Available	What is a Qualified Expense?	2023 IRS Maximum Contribution
Mass Transit	Passes, tokens or fare cards for a bus, train, subway or ferry between your home and your regular workspace	\$300
Parking	Parking Expenses at or near your workplace, or at the location from which you commute to work	\$300

#### How Does the Commuter Plan Work?

- Elect the total monthly amount you need for commuting expenses
- Your election will be processed as a pre-tax payroll deduction on the 2nd payroll of each month
- Funds will be available for use by the 1st day of the upcoming month
- WEX Health provides you with a smart debit card to pay for qualified expenses that will work at transit-related and parking pay terminals, and also approved FSA vendors if enrolled in FSA
- You may have one or both accounts, but you may not use money in a Parking account to pay for Mass Transit expenses, or vice versa
- Once enrolled, access your account through www.benefitslogin.wexhealth.com





## Life and Disability

Lincoln Financial insures our Short Term Disability (STD), Long Term Disability (LTD) and Basic Life and Accident plans. Dyson provides these plans to you at no cost.

#### Eligibility

Full-time Salary employees: coverage begins the first day of the month following or coinciding with date of hire.

Full-Time Hourly employees: coverage begins the first of the month following 30 days of employment for Life and AD&D and on the first of the month following six months of employment for Short and Long Term Disability.

Plan Type	How It Works In General
Short Term Disability (STD) Insurance	Benefits paid after 7 calendar day for sickness and on the first day after an accident
	♦ 60% of weekly earnings are paid for up to 26 weeks
	<ul> <li>Maximum benefit payment is \$2,000 per week</li> </ul>
Long Term Disability (LTD) Insurance	Benefits paid after 180 days of disability
	♦ 60% of average monthly earnings are paid
	◆ Maximum benefit payment is \$11,000 per month (may be reduced by other income)
Basic Life Insurance	Benefits paid in the event of your death
	◆ 2× annual earnings up to \$500,000
	♦ 4× annual earnings up to \$500,000 for those earning over \$100,000 per year
	Coverage reduced after age 64
Basic Accidental Death & Dismemberment (AD&D) Insurance	<ul> <li>Benefits paid if your death is caused by an accident or you lose a limb, eyesight, speech, and/or hearing</li> </ul>
	Beneficiary receives amount equal to Basic Life insurance
Voluntary Life	<ul> <li>Employee benefit can be purchased in increments of \$10,000 to a maximum of \$500,000</li> </ul>
	<ul> <li>Spouse benefit can be purchased in increments of \$5,000 to a maximum of \$250,000 or 50% of the Employee Voluntary Life amount</li> </ul>
	<ul> <li>Child benefit is \$10,000 (can only elect Child Voluntary Life if you elect Employee Voluntary Life)</li> </ul>
	♦ More information on pages 19-20
Voluntary AD&D	<ul> <li>Benefits paid if your death is caused by an accident or you lose a limb, eyesight, speech, and/or hearing</li> </ul>
	<ul> <li>Beneficiary receives amount equal to Voluntary Life insurance</li> </ul>
	♦ More information on pages 19-20

Be sure to update your beneficiary in League!

## NEW—Voluntary Life and AD&D

Life can be unpredictable and unfortunate events can happen at any time, which is why we want to make sure you are covered in the event of a tragedy. While Dyson offers an employer paid life and AD&D plan, you may decide to elect additional coverage through our Voluntary Life and AD&D plan. If you have family or others who depend on you for financial support, this plan is an easy and affordable way to provide additional financial support and peace of mind.

If you elect Voluntary Life and AD&D insurance for yourself, you can also purchase this coverage for your spouse and dependent children up to the age of 26.

#### Things to Consider When Selecting Your Life Insurance Amount

- Do you have any debt such as a mortgage, car loan, or credit card balance that would need to be paid?
- How much of your annual income will your family need each year?
- How much do you want to set aside to pay funeral costs?
- Do you want to provide for your children's education?
- Will there be any childcare expenses?
- ♦ How much insurance or other assets do you already have that would help meet these needs?

Employee Voluntary Life and AD&D			
Voluntary Life Minimum	Increments of \$10,000		
Voluntary Life Maximum	\$500,000		
Guaranteed Issue Amount  ◆ If you are electing this benefit during Open  Enrollment for a 1/1/2023 effective date, you can elect up to this amount with no medical questions asked! If you decline Voluntary Life and AD&D now and enroll later, you will need to fill out an Evidence of Insurability form and			

\$200,000

◆ If you are a new hire, you are eligible to elect up to this benefit amount with no medical questions asked! If you decline Voluntary Life and AD&D now and enroll later, you will need to fill out an Evidence of Insurability form and coverage will be pending approval from Lincoln Financial Group.

Age Reduction Schedule	Benefit will reduce to 65% at age 65 and to 50% at age 70
AD&D (Accidental Death and Dismemberment)	Benefit amount will match elected life benefit

Group.



Spouse Voluntary Life and AD&D		
Voluntary Life Minimum	Increments of \$5,000	
Voluntary Life Maximum	\$250,000; cannot exceed 50% of Employee Voluntary Life amount	
Guaranteed Issue Amount  If you are electing this benefit during Open Enrollment for a 1/1/2023 effective date, you can elect up to this amount with no medical questions asked! If you decline Voluntary Life and AD&D now and enroll later, you will need to fill out an Evidence of Insurability form and coverage will be pending approval from Lincoln Financial Group.	\$50,000	
◆ If you are a new hire, you are eligible to elect up to this benefit amount with no medical questions asked! If you decline Voluntary Life and AD&D now and enroll later, you will need to fill out an Evidence of Insurability form and coverage will be pending approval from Lincoln Financial Group.		
Age Reduction Schedule	Benefit will reduce to 65% at age 65 and to 50% at age 70	
AD&D (Accidental Death and Dismemberment)	Benefit amount will match elected life benefit	

Child Voluntary Life and AD&D		
Voluntary Life Minimum	Flat \$10,000	
AD&D (Accidental Death and Dismemberment)	Flat \$10,000	

### Lincoln Financial Group Voluntary Example Calculation Life Monthly Rates

Employee and Spouse M	Ionthly Pato per \$1,000
Employee and Spouse in	ionumy Rate per \$1,000
Under 24	\$0.065
25-29	\$0.080
30-34	\$0.095
35-39	\$0.115
40-44	\$0.169
45-49	\$0.266
50-54	\$0.433
55-59	\$0.674
60-64	\$1.076
65-69	\$1.285
70+	\$2.075
Child Monthly Rate per \$1,000	\$0.200

Example Calculation		
Employee age 43 elects \$50,000 in voluntary life insurance	\$50,000/\$1,000 = \$50 * <u>\$0.169</u> \$8.45 per month	
Employee elects \$25,000 in voluntary life insurance for spouse age 39	\$25,000/\$1,000 = \$25 * <u>\$0.115</u> \$2.88 per month	
Employee has 2 children and elects \$10,000 for each child	\$10,000/\$1,000 = \$10 *\$0.200	
Note: Each child is covered at the monthly rate regardless of how many children you have	\$2.00 per month	
Total monthly premium	\$13.33	

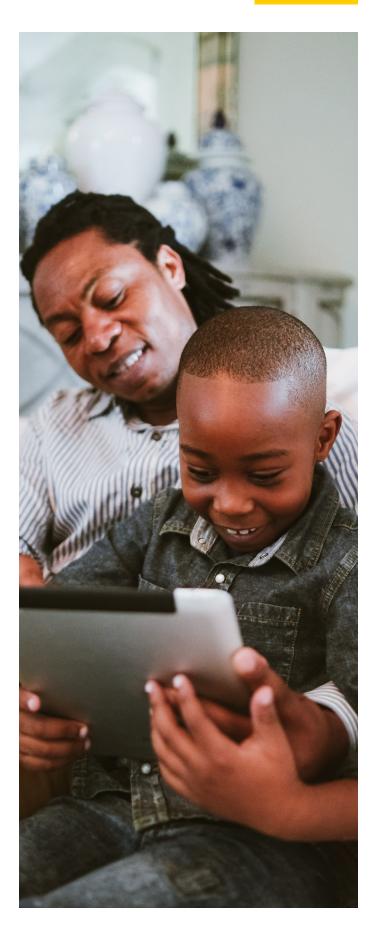
## 401(k)

Dyson offers you a 401(k) plan to help meet your retirement goals. You are eligible to enroll in the plan on the first day of the month following date of hire. Dyson may provide an Employee Contribution Match of up to 4%. An employee may contribute between 1%-50% of their earnings on a pretax basis to their 401(k) account. You can change this amount at any time by visiting www.401k.com. Please note that it may take 1-2 pay periods to reflect changes on your paycheck.

Limitations on what an employee may contribute to a 401(k) for 2023 are as follows:

- You may contribute up to \$22,500 in elective salary deferrals.
- You may contribute an additional \$7,500 in "catch-up contributions" if you are age 50 or older.
- ♦ Your total contributions (employee's salary deferrals plus employer's matching contributions) cannot exceed \$66,000.

Dyson may provide a discretionary Employer Profit Sharing contribution of up to 2% of an employee's salary. Employees must be employed with Dyson on December 31 of the year to receive.





## Personal Time-Off

Dyson realizes the value of balance in your life. As a Dyson employee, you'll enjoy the following benefits that allow you time away from work.

Type of Time Off	Basic Overview	Detailed Benefits
Vacation	+ 1 day per year Up to 25 days	All full-time and some part-time employees are eligible. (Vacation is prorated based on the date of hire. Refer to allotment and eligibility in offer letter.) Each January an additional 1 day is added to your vacation allotment.
Sick Days	7 sick days	You are entitled to 7 sick days (or how many your state mandate requires) per calender year. (Sick time is prorated based on the date of hire.)
Holidays	11 holidays + 1 floating holiday	Dyson observes 11 paid holidays and allows for 1 floating holiday, to be taken in full at your discretion with manager approval.
Bereavement Leave	5 days or 3 days	You are entitled to 5 days paid leave for a current spouse or partner, parent, sibling, or child. 3 days may be taken for grandparents and in-laws (siblings and parents).
Jury Duty	Up to 10 days	You are entitled to receive pay while serving up to 10 days of jury duty.
Child Care Leave	Primary caregiver: 24 consecutive weeks Secondary caregiver: 6 consecutive weeks	May be taken by an employee who is the natural parent of a newborn child or the legal parent of an adopted child. Leave can be taken for up to 24 consecutive weeks for primary caregiver, and up to 6 consecutive weeks for secondary caregiver, immediately following the birth or placement for adoption of a child with limited job protection. Leave can be split into two consecutive halves, as long as leave is completed within 1 year after birth or adoption. For eligibility, please refer to the policy within your handbook. Employees will be paid 100% of their salary for the first twelve weeks and 60% of their salary for an additional four weeks. Please note that the payment will be from Dyson or the STD benefit or by combining payments from both.

## **Additional Benefits**

- ◆ Employee discount on Dyson products offered annually.
- Casual work environment.
- ♦ Free shuttle bus to and from 1330 W. Fulton Street approximately every 20 minutes to:
  - ♦ Metra: Union Station, Ogilvie
  - ♦ CTA: Red Line, Brown Line, Blue Line-State

## Backup Care and LifeCare

Backup care is an affordable solution to help employees fill gaps in care without sacrificing work when regular care isn't available. This benefit is through **Care.com** and can be used for in-home care, in-center care, or use a caregiver from your personal network. **Care.com** maintains a screening process and background checks for care providers in accordance with state guidelines.

Employees can use **Care.com** to find:

- Nannies and babysitters
- Senior caregivers
- ◆ Tutors
- Pet sitters
- ♦ And more

Backup care costs:

- In-home care: \$6 per hour
- ♦ In-center care: \$10 per hour
- Personal network: \$125 maximum reimbursement per day

#### LifeCare

If you are needing ongoing care for your family, LifeCare is available. This includes 24/7 personalized assistance from highly trained Care Specialists, access to the world's largest community for finding care, and helpful online resources to support you with family care decisions.

Care Specialists can help you:

- Locate child care
- ♦ Match you with senior care
- Research colleges, grants, and scholarships

Signing up is simple:

- Enroll and log in to your account through Dyson.Care.com to get started
- 2. Choose who you want to find care for
- 3. Choose the option for the help you need

#### LifeMart

Through our partnership with **Care.com**, you have access to LifeMart. LifeMart is a members-only discount program offering savings on everyday essentials. You can access discounts through the LifeMart mobile app or the LifeCare website. Online discounts include:

- Childcare and senior care discounts
- Pet care insurance and supplies
- Groceries and restaurants
- Gyms, fitness, and wellness
- Computers and phones
- Legal and financial services
- Home goods and services
- Travel, hotels and rental cars
- Tickets and entertainment.
- Car buying and auto services

### Carrier Contact Information



#### Medical

Medical PPO: 800.458.6024 Medical HMO: 800.892.2803 Medical HDHP: 800.458.6024 www.bcbsil.com

24/7 Nurse Line: 800.299.0274



#### Medical Travel Health Reimbursement Account (HRA)

Forma

support@joinforma.com www.joinforma.com



#### Prescription Drugs

BCBS Unit: **800.423.1973** 

Home Delivery

Express Scripts: 833.715.0942 www.express-scripts.com/rx



#### Dental

**BCBSIL** 

Dental PPO: 800.367.6401 Dental HMO:800.323.7201

www.bcbsil.com



#### **Health Savings Account** (HSA)

BenefitWallet: 877.635.5472 www.mybenefitwallet.com



#### Healthcare/Dependent Care FSA and Commuter Benefit Plan

WEX Health: 833.225.5939 www.wexhealth.com



#### Vision

/SP: **800.877.7195** www.vsp.com



#### Life and Disability

Lincoln Financial: **888.403.7300** www.mylincolnportal.com



#### Critical Illness

Voya: **877.236.7564** 

https://presents.voya.com/EBRC/ Product/Dyson/CriticalIllness2



#### 401(k)

Fidelity: 800.835.5097 www.401k.com



#### **Employee Assistance** Plan (EAP)

Employee Connect: 888.628.4824

**GuidanceResources.com** 

Username: LFGSupport Password: LFGSupport1



#### Backup Care www.dysoncare.com



#### General Benefits Questions

Dyson Human Resources AskHR.Americas@dyson.com

The legal plan documents will determine your rights, privileges and benefits under the plans. If there are any inconsistencies between this brochure and the legal plan documents, the legal plan documents will govern. Dyson, Inc. reserves the right to change or end the program or benefits at any time in the future and for any reason. In addition, eligibility for and participation in the benefit plans are not guarantees of continued employment with Dyson.



