



# 2024 U.S. Open Enrollment

January 1, 2024 - December 1, 2024

Open Enrollment Window: November 6 - November 17



# Today's Presentation

01 2024 U.S. Open Enrollment Overview

02 Core Benefits

03 Wellness Perks

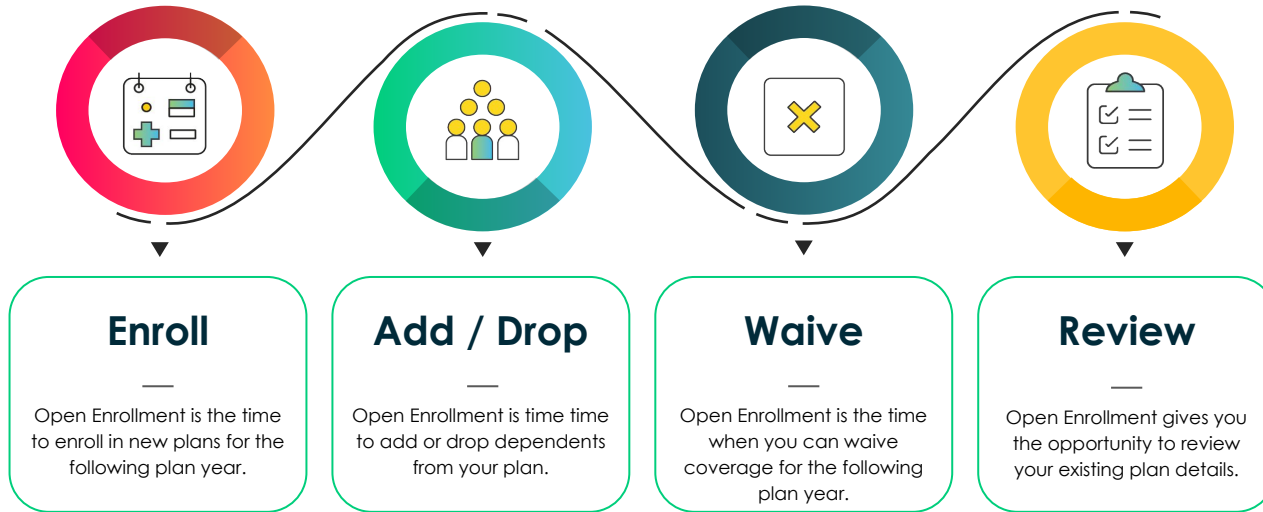
04 EAP and Virtual Therapy

04 Additional Perks



# Open Enrollment Overview

November 6th - November 17th  
Benefits are effective January 1, 2024



**IMPORTANT:** Once Open Enrollment ends, no changes can be made until the next annual open enrollment unless you experience a Qualifying Event.

**2023 core benefits elections will rollover into 2024! FSA elections will not rollover.**

# What is a Qualifying Life Event?

*A qualifying life event usually centers around the loss or addition of a dependent.*



Marriage



Birth



Adoption



Divorce



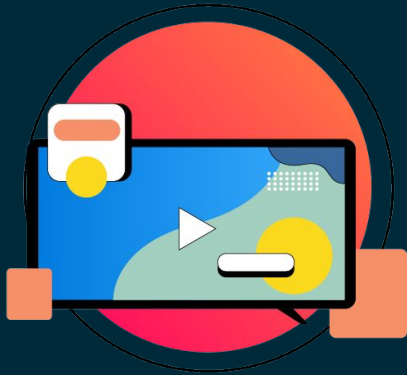
Loss of  
Coverage



Death

***Be sure to submit your change request within 30 days of the qualifying event date. Feel free to reach out to People Ops if you have any questions!***

# GumGum U.S Benefit Website



[Click here to visit the site!](#)

The enhanced Benefits Website is an online destination for you to find:

- Benefits information
- Carrier and claim forms
- Educational resources
- Enrollment information
- Value Added Services

This site is available 24/7!



**Core Benefits**  
*Medical, Dental, Vision, FSA, Life*

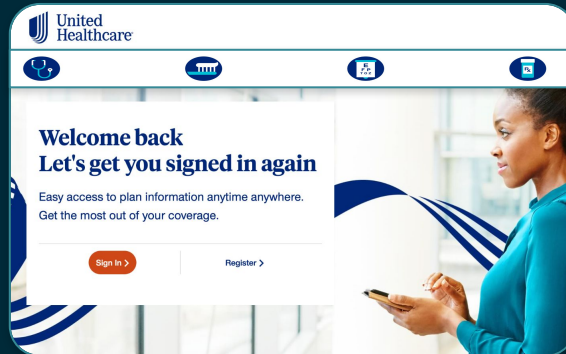
**Register online or on the UHC Mobile app to get personalized information online and on the go!**

**Find an in-network provider**

**Check your plan balances and view your claims**

**Check the price of a drug or refill a prescription**

**Find care and compare costs for providers**



**Download your Digital ID card**



# \$2000 Medical PPO: Remains fully paid by GumGum in 2024!

Employee Per Paycheck Cost	
Self Only	\$ 0.00
Employee + Spouse	\$ 0.00
Employee + Child(ren)	\$ 0.00
Employee + Family	\$ 0.00



- **No plan design changes!**
- You can see a specialist without a referral
- You can choose doctors or facilities not part of the UHC network, but your costs may be higher
- Nationwide network of providers
- Once you meet your deductible, you will pay a portion of covered health care costs and the plan pays the rest
- Once you meet your out-of-pocket maximum, your plan pays 100% of covered costs



Currently enrolled and not making changes? You will not receive a new ID card in the mail.

	In-Network <sup>1</sup>	Out-of-Network <sup>1</sup>
Deductible (Self / Family)	\$2,000/\$6,000	\$4,000/\$12,000
OOB Max (Self / Family)	\$6,350/\$12,700	\$12,700/\$25,400
Doctor / Specialist	\$40 / \$60	50% after ded
Lab / X-ray	30% after ded	Lab not covered / 50% after ded
Emergency Room		\$250
Urgent Care	\$75	50% after ded
Chiropractic	\$40	Not covered
Acupuncture	\$40	Not covered
Inpatient Hospital	\$500 + 30% after ded	\$500 + 50% after ded
Outpatient Surgery	\$250 + 30% after ded	\$250 + 50% after ded (\$760 max benefit)
RX Tier 1 Retail	\$10	In-Net copay + the difference between the Out-of-Network Reimbursement Rate and Allowed Amount (UCR)
RX Tier 2 Retail	\$35	
RX Tier 3 Retail	\$50	
RX Specialty Retail	covered under tiers	

<sup>1</sup> Refer to the plan's Summary of Benefits and Coverage for details



# \$750 Medical EPO: No premium increases in 2024!

Employee Per Paycheck Cost	
Self Only	\$ 18.70
Employee + Spouse	\$ 100.65
Employee + Child(ren)	\$ 114.40
Employee + Family	\$ 245.85



- **No plan design changes!**
- You can see a specialist without a referral
- Must stay In-Network, otherwise you pay 100% out-of-pocket, less flexibility with EPO compared to PPO
- Nationwide network of providers
- Once you meet your deductible, you will pay a portion of covered health care costs and the plan pays the rest
- Once you meet your out-of-pocket maximum, your plan pays 100% of covered costs



In-Network <sup>1</sup>	
Deductible (Self / Family)	\$750/\$1,500
OOP Max (Self / Family)	\$5,000/\$10,000
Doctor / Specialist	\$20 / \$40
Lab / X-ray	No copay at freestanding lab/20% at hospital based lab
Emergency Room	20% after ded
Urgent Care	\$50
Chiropractic	\$20
Acupuncture	\$20
Inpatient Hospital	20% after ded
Outpatient Surgery	20% after ded
RX Tier 1 Retail	\$5
RX Tier 2 Retail	\$30
RX Tier 3 Retail	\$65
RX Specialty Retail	\$5 / \$150 / \$250

<sup>1</sup> Refer to the plan's Summary of Benefits and Coverage for details

# \$500 Medical PPO: No premium increases in 2024!

Employee Per Paycheck Cost	
Self Only	\$ 31.90
Employee + Spouse	\$ 143.55
Employee + Child(ren)	\$ 117.70
Employee + Family	\$ 251.35



- **No plan design changes!**
- You can see a specialist without a referral
- You can choose doctors or facilities not part of the UHC network, but your costs may be higher
- Nationwide network of providers
- Once you meet your deductible, you will pay a portion of covered health care costs and the plan pays the rest
- Once you meet your out-of-pocket maximum, your plan pays 100% of covered costs



	In-Network <sup>1</sup>	Out-of-Network <sup>1</sup>
Deductible (Self / Family)	\$500/\$1,000	\$1,500/\$3,000
OOP Max (Self / Family)	\$4,500/\$9,000	\$13,500/\$27,000
Doctor / Specialist	\$20 / \$40	50% after ded
Lab / X-ray	20%	Lab not covered / 50% after ded
Emergency Room	20% after ded	
Urgent Care	\$50	50% after ded
Chiropractic	\$20	Not covered
Acupuncture	\$20	Not covered
Inpatient Hospital	20% after ded	50% after ded
Outpatient Surgery	20% after ded	50% after ded (\$760 max benefit)
RX Tier 1 Retail	\$10	In-Net copay + the difference between the Out-of-Network Reimbursement Rate and Allowed Amount (UCR)
RX Tier 2 Retail	\$35	
RX Tier 3 Retail	\$70	
RX Specialty Retail	\$10 / \$150 / \$250	

<sup>1</sup> Refer to the plan's Summary of Benefits and Coverage for details

# Enhanced \$250 Medical PPO: No premium increases in 2024!

Employee Per Paycheck Cost	
Self Only	\$ 50.05
Employee + Spouse	\$ 172.70
Employee + Child(ren)	\$ 141.35
Employee + Family	\$ 292.05



- **No plan design changes!**
- You can see a specialist without a referral
- You can choose doctors or facilities not part of the UHC network, but your costs may be higher
- Nationwide network of providers
- Once you meet your deductible, you will pay a portion of covered health care costs and the plan pays the rest
- Once you meet your out-of-pocket maximum, your plan pays 100% of covered costs
- This plan offers the richest benefits amongst the four medical plans

	In-Network <sup>1</sup>	Out-of-Network <sup>1</sup>
Deductible (Self / Family)	\$250/\$500	\$500/\$1,000
OOP Max (Self / Family)	\$3,500/\$7,000	\$7,000/\$14,000
Doctor / Specialist	\$10 / \$20	30% after ded
Lab / X-ray	10% after ded	Lab not covered / 30% after ded
Emergency Room	\$250	
Urgent Care	\$75	30% after ded
Chiropractic	\$10	Not covered
Acupuncture	\$10	Not covered
Inpatient Hospital	\$500 + 10% after ded	\$500 + 50% after ded
Outpatient Surgery	\$250 + 20% after ded	\$250 + 30% after ded (\$760 max benefit)
RX Tier 1 Retail	\$10	In-Net copay + the difference between the Out-of-Network Reimbursement Rate and Allowed Amount (UCR)
RX Tier 2 Retail	\$35	
RX Tier 3 Retail	\$50	
RX Specialty Retail	covered under tiers	

<sup>1</sup> Refer to the plan's Summary of Benefits and Coverage for details

# Virtual Health Visits

*Stay healthy and productive with convenient and fast care!*

Virtual Visits are a convenient way to start feeling better faster — without leaving your home or workplace!

- 24/7 access
- **\$0 copay** when going through one of the five providers
- Get prescriptions
- You can choose from a variety of providers:
  - Amwell
  - Doctor on Demand
  - Teladoc
  - Optum
  - Walmart Health Virtual Care



*Sign in at [myuhc.com/virtualvisits](https://myuhc.com/virtualvisits) or access the five providers through the [UnitedHealthcare app!](#)*

# UHC: Voluntary Accident Protection

The Accident Protection plan is designed to strengthen your benefits package by helping cover deductible costs that you or your family may face following a covered injury.

## Example:

If you are in a skiing accident, injure your knee and need the following services, this plan will pay:

- Ambulance: \$300
- Emergency Room: \$150
- Hospital Admission: \$1,200
- Non-ICU Confinement: \$250

You will receive a lump sum payment check for up to \$1,900 as a reimbursement.



## Employee Per Paycheck Cost

Self Only	\$ 3.47
Employee + Spouse	\$ 5.54
Employee + Child(ren)	\$ 6.84
Employee + Family	\$ 10.57





**Dental and Vision**  
*UnitedHealthcare and Guardian*

# Carrier Change: UnitedHealthcare Dental PPO


Employee Per Paycheck Cost	
Self Only	\$ 0.00
Employee + Spouse	\$ 0.00
Employee + Child(ren)	\$ 0.00
Employee + Family	\$ 0.00



## Definitions:

- Diagnostics:** These may include x-rays, bitewing or full-mouth, etc.
- Preventive Care:** Services that are concerned with the prevention of disease and include routine office visits, cleanings, check-ups, etc.
- Basic Care:** Procedures to repair and restore individual teeth due to decay, trauma, impaired function, fillings, simple extractions, and oral surgery etc.
- Major Care:** Procedures dealing with the restoration of teeth. This could include implants, crowns, bridges, and dentures.

No plan design changes outside of increased calendar year maximum!

	In- Network	Out-of-Network <sup>1</sup> UCR 90%
Deductible (Self / Family)	\$50/\$150	\$50/\$150
Preventive	0%	0%
Basic	10% after ded	20% after ded
Major	40% after ded	50% after ded
Calendar Year Maximum		\$3,000
Orthodontia	50% to \$2,500 Lifetime 	

<sup>1</sup>Out of Network is covered on a usual reasonable and customary basis. Please see benefit summary for details.



# Guardian (VSP Network) Vision: Remains fully paid by GumGum in 2024!

Employee Per Paycheck Cost	
Self Only	\$ 0.00
Employee + Spouse	\$ 0.00
Employee + Child(ren)	\$ 0.00
Employee + Family	\$ 0.00



## Large Chain In-Network Providers:

- Costco
- VisionWorks
- Walmart
- Sam's Club



	In-Network	Frequency
Exam	\$10	Every 12 months
Frames	\$150 allowance + 20% off balance (\$80 at Walmart, Costco and Sam's Club)	Every 12 months
Lenses (single/Bi/Tri)	\$25	Every 12 months
Elective Contacts	\$150 allowance (instead of glasses)	Every 12 months

*Out of Network is covered on a reimbursement basis. Please see benefit summary for details.*



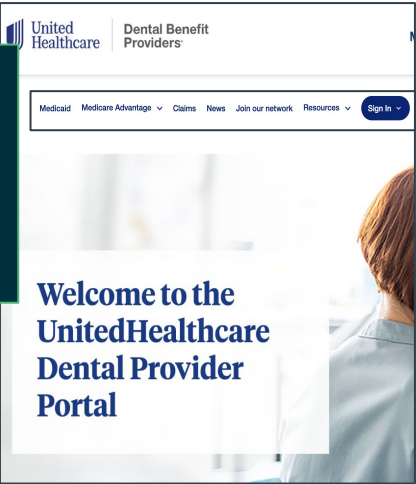


# Dental and Vision ID cards

You **will not** receive a dental or vision card because you don't need one!  
Simply tell your vision office you are covered through Guardian Vision and provide the following:

- Name
- Date of birth
- Enrollee ID Number (or social security number)
- Name of your employer

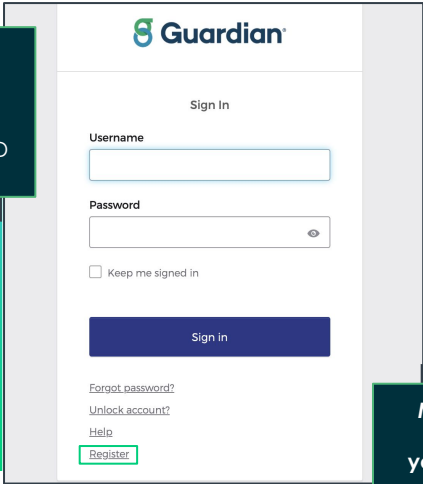
Go to myuhc.com  
Log in to Online Services > Print ID Card



**SmartPhone Option**

Download the UnitedHealthcare app  
Log in > Select My ID Card

Go to guardianlife.com/login  
Log in and visit Forms and Materials



**SmartPhone Option**

Download the Guardian Providers and ID Card app

**Make sure to register your accounts!**



# **Life and Disability Plans**

## *Guardian*

# Guardian: Life and Disability Insurance

Be sure to name a beneficiary and always keep your beneficiary selection up-to-date. Life Insurance benefits are paid to the designated person on file.

## Paid at 100% by GumGum

### Employee Basic Life & AD&D Insurance

Basic Life: 1x salary up to **\$200,000\***

AD&D: Additional benefits paid due to loss as a result of accident equal to Basic Life

Benefit Reduction: 35% at age 65, then 50% at age 70

*\*Executive Life/AD&D plan differs. Please reach out to People Operations for more details.*



### Short Term Disability

CA: 20% of weekly salary  
Outside CA: 70% of weekly salary

Waiting period: 7 days

Maximum weekly benefit  
CA: \$1,000  
Outside CA: \$2,500

Maximum benefit period: 13 weeks

### Long Term Disability

60% of monthly salary

Waiting period: 90 days

Maximum monthly benefit: \$9,000

Maximum benefit period: SSNRA

## Available at additional cost

### Employee Voluntary Life/AD&D Insurance

Increments of \$10,000, from \$10,000 to the lesser of \$500,000

Guarantee Issue at initial eligibility  
\$150,000

### Dependent Voluntary Life/AD&D (spouse/child)

Increments of \$5,000, from \$5,000 to the lesser of \$250,000 or 50% of Employee amount

Children: Birth to 14 days \$500  
15 days to 26 years \$10,000

Guarantee Issue at initial eligibility is \$50,000 for spouse/DP and \$10,000 for children



**Flexible Spending Accounts (FSA)**  
*Employee Benefits Corporation (EBC)*

# Flexible Spending Accounts (FSA)

FSA's allow you to set aside a portion of your salary, before taxes, to pay for qualified expenses.

## Health Care FSA

Qualified medical, dental and vision expenses such as deductibles, copays, coinsurance, for you, your spouse and your dependents.

**Annual** maximum contribution up to the IRS max.



The Health Care FSA is "Use it or Lose it" plan; however, GumGum adopted provisions for you to rollover up to \$610 of your 2023 unused funds to 2024.

\*These limits are subject to change due to IRS regulations.

## Commuter Expense Account

Qualified mass transit and parking expenses related to your commute to and from work.

**Monthly** maximum contributions up to the IRS max for mass transit and for parking.



If you have questions, contact EBC at (844) 300-2925 and choose option 1, or email [participantservices@ebcflex.com](mailto:participantservices@ebcflex.com)

# Dependent Care FSA

## Dependent Care FSA FAQs

- The money in a Dependent care account is not available until it has been funded.
- Dependent care expenses cannot be reimbursed until they are actually incurred.
- Care for a disabled spouse, parent or child, who are tax dependents, is also eligible for reimbursement



Daycare



Nursery School



Preschool



Summer Day  
Camp



Before or  
After School  
Programs



Elder Day Care

## Dependent Care FSA

Qualified childcare expenses for children under the age of 13 by licensed caregiver

**Annual maximum** contribution: \$5,000



If you have questions, contact EBC at  
**(800) 346-2126** and choose option 1  
or email [participantservices@ebcflex.com](mailto:participantservices@ebcflex.com)












## **Wellness Perks**



# NEW: UHC Rewards Program — All in one place!

Want to earn up to \$300 in gift cards per year for completing health and wellness activities?! You and your enrolled spouse or domestic partner can receive up to \$300 EACH in gift cards.

As a UHC member, YOU control how to maximize your rewards!

Action	Description	
 <b>Connect a tracker in the UnitedHealthcare app</b>	Automatically track activities	\$25
 <b>Daily fitness – goal 1</b>	Track 15+ active minutes or 5K+ steps per day	\$0.25
 <b>Daily fitness – goal 2</b>	Track 30+ active minutes or 10K+ steps per day	\$0.50
 <b>Fitness challenge – weekly goal</b>	Complete daily fitness goal 2 five out of seven days (Sunday to Saturday)	\$2.50
 <b>Sleep tracking</b>	Track sleep for at least 14 days	\$5
 <b>Sleep challenge – weekly goal</b>	Track 7 hours of sleep for five out seven days (Sunday to Saturday)	\$2.50
 <b>Complete health survey</b>	Complete additional parts of the health survey	\$15
 <b>Get a biometric screening</b>	Complete annual bloodwork and measurements	\$50
 <b>Go paperless</b>	Switch to paperless communications	\$2.50
<b>Maximum annual incentive</b>		<b>\$300</b>

[Click to get started!](#)





# UnitedHealthcare: SelfCare from AbleTo

On-demand access for self-help relating to stress and well-being



## Daily mood tracking

Answer daily questions to record your current mood, identify patterns and self-assess your progress.



## Meditation tools

Explore classic methods of relaxation—like deep breathing and positive visualization—in the moment when you need them.



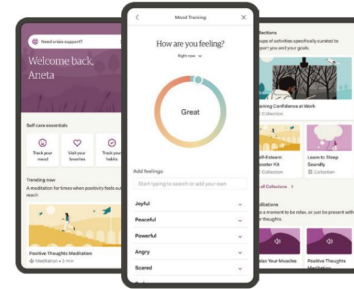
## Collections

Build life skills with curated content, tools and resources for the stuff that matters most to you—from work life balance to sleep, and much more.



## Personalized roadmap

Track your progress, set goals and make strides through weekly check-ins—Self Care helps you create a roadmap to support your self-guided journey to better mental health.



## Ready to get started?

- Visit [ableto.com/begin](https://ableto.com/begin)
  - > Have your health plan ID handy
- Follow the steps to sign up
- Begin your self-care program



# Continued Benefit: OnePass

One Pass™ is a single membership that gives you discounted access to a nationwide network of fitness locations. An employee can add any family members or friends age 18+. Those dependents don't need to be enrolled on the UHC plan.



**\$29/Mo**

**Classic**

11,000+ gym locations



**\$64/Mo**

**Standard**

12,000+ gym and premium locations



To learn more about One Pass, visit [uhc.com/joinonepass](https://uhc.com/joinonepass) or call the One Pass Support Team at (877) 515-9364

**\$99/Mo**

**Premium**

14,000+ gym and premium locations



**\$144/Mo**

**Elite**

16,000+ gym and premium locations



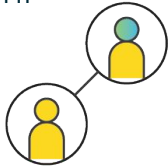


# **EAP and Virtual Therapy**

# Enhanced Benefit: ComPsych Global Employee Assistance Program

Access free and confidential support and services to you and your household, designed to help with issues that may arise personally or professionally.

- Emotional Support
- Work-Life solutions
- Financial Resources
- Marriage and family relationships help
- Stress Management
- Legal Guidance
- Much more!



Simply call (800)697-0353  
to speak with an advisor.

**Five (5) free, face-to-face (or  
virtual) sessions per issue per  
member with a counselor are  
available each year!**

**COMPSYCH**<sup>®</sup>  
— The GuidanceResources Company<sup>®</sup> —

# Continued Benefit: Virtual Therapy

*Stressed? Anxious? With virtual therapy, getting help may now be easier than ever!*

From the privacy of home and the convenience of your mobile device or computer, you can receive caring support from a licensed behavioral health virtual therapist, 24/7 access

- Private Video Sessions
- Help with coping — for children, teens and adults
- Similar standard of care as in-person visits
- Treating conditions such as:
  - ADD/ADHD
  - Addiction
  - Mental Health Disorders
  - Depression
  - Anxiety



## Instructions:

- Sign in or register on the UHC site
- Under Care & Costs
- Select 'Virtual Care'
- Select 'Behavioral Health Care'
- Click on 'Get Started'

**Call the provider to set up an appointment!**





## **Additional Perks**

# 100% Employer Paid: Maven Family Support

*GumGum's main priority is to offer inclusive, accessible care across each family's unique family forming journey.*

Maven provides virtual support for preconception and those pursuing fertility treatment, including IVF, IUI and egg freezing; pregnancy and postpartum; adoption; surrogacy; and pediatrics, with coverage for parents of children up to 10 years old. This new benefit also offers access to Maven Wallet to help manage your eligible reimbursements up to **\$1,500 USD (lifetime limit) for fertility (pre-tax), adoption (pre-tax) and medical travel Reimbursement of \$300 USD annually towards back up childcare support (post-tax).**

Maven care advocates are available 24/7 to team members and their spouses/domestic partners.

FERTILITY & FAMILY BUILDING	MATERNITY & NEWBORN CARE	PARENTING & PEDIATRICS
<ul style="list-style-type: none"><li>• IVF / IUI treatment</li><li>• Fertility medication</li><li>• Adoption fees</li><li>• Surrogacy fees</li><li>• Egg, embryo and sperm preservation</li><li>• Ovulation tracking</li><li>• Fertility testing</li><li>• Genetic testing</li></ul>	<ul style="list-style-type: none"><li>• Any out-of-pocket expenses for medical services</li><li>• Travel expenses to obtain medical services</li><li>• Any Rx not covered under the plan</li></ul>	<ul style="list-style-type: none"><li>• Childcare support (e.g., backup care, nannies, babysitting, after school care)</li><li>• Educational support (e.g., tutoring, summer camp)</li><li>• New parent support (e.g., night nurse, diaper services)</li></ul>



# 100% Employer Paid: Pet Discounts and Business Travel Accident

## Pet Discount Program

Members receive an instant 25% discount on all in-house medical services at participating veterinarians and save up to 40% on prescription medications.

Members save on:

- Vaccinations
- Spay & Neuter
- X Rays & Surgeries
- Dental Procedures
- Emergency Visits
- 24/7 Pet Telehealth

## Business Travel Accident

Travel Accident Insurance protection for business trip coverage including Accidental Death and Dismemberment (AD&D) benefits for all employees free of charge.

Traveling more than 100 miles from home? You may have access to a travel assistance professional 24/7:

- Emergency medical assistance
- Emergency personnel services
- Multilingual assistance
- Lost luggage and lost
- Document assistance

Questions?



Visit [www.petbenefit.com/plans](http://www.petbenefit.com/plans) for more information.



For further assistance, please call **(800) 523-2233** (Toll-free)



# Enhanced Benefit: Legal and Identity Theft Protection Plan

## Comprehensive Legal Plan

Legal Shield offers a pre-paid legal plan that allows you to consult an experienced lawyer whenever you and/or your family encounter a personal legal matter. Members are given access to a nationwide network of provider law firms prepared to advise in a variety of situations with a 25% member discount for major legal services.

## Identity Theft Plan - Shield

Legal Shield's comprehensive identity theft plan monitors for signs of criminal activity and gives you all you need to keep your identity secure from theft and fraud. This includes restoration services, credit monitoring alerts and notifications, live member support and more!

## NEW Business Supplement Rider

You now have access to advice, research and legal consultation for home business legal matters. This includes review of collection letters, IRS audits, and document review.



# LegalShield™

Plan	Monthly Premiums	
	Individual	Family
LegalShield	\$15.95	\$15.95
ID Shield	\$8.45	\$15.95
LegalShield + ID Shield	\$24.40	\$28.90
LegalShield + Home Business Supplement	\$30.90	\$30.90
LegalShield + ID Shield + Home Business Supplement	\$39.35	\$43.85

For more information about LegalShield, please call (800)654-7757 or visit [www.legalshield.com](http://www.legalshield.com).

# 100% Employer Paid: SoFi at Work

## Employer Contributions

Applied directly to your student loan as a secondary payment to accelerate repayment

## SoFi at Work Benefits

Access to educational tools, discounts, exclusive offers, and benefits via SoFi at Work Dashboard for all team members!

- Welcome bonus on personal loans, mortgage loans etc.
- Rate Discounts on student loans
- Emergency Savings Fund - Earn up to 1.25%
- SoFi Invest: Trade stock, eft, crypto, etc.
- SoFi Relay: Track and build budgets
- Financial health assessment
- Unlimited access to SoFi Financial planners on any financial topic.

## Testimonials

*"I could never get my student loans paid off until I started working at Gumgum. Now they are all paid off. I'm done, It's over. I would not have been able to do it without this amazing benefit."*

*This summer I waved goodbye to my student loan debt thanks to our amazing company reimbursement benefit through SoFi. This is a huge milestone in my own financial freedom and I'm grateful to GG for turning my debt-free dreams into a reality."*



**Employer Contribution Eligibility**  
Full-Time, regular employees only

Employee Tenure	Monthly Employer Contribution
0-2 Years	\$50
2-4 Years	\$100
4+ Years	\$200

**You should make your regular monthly payment to stay eligible for the monthly contribution.**

**Want to enroll? Visit [sofi.com/gumgum](https://sofi.com/gumgum) to get started!**

# Continued Benefit: 401(k) through ADP

## ADP Enrollment

I want to contribute toward my 401(k). How do I get started?

- **Text to enroll:** Text Enroll 401k to 72408 to receive an enrollment link and register.
- **ADP Mobile Solutions App:** Download the free app on your smartphone and follow the steps.
- **My.ADP.com:** Enroll on the website with the info received on your Welcome Letter
- **ADP Portal:** If already registered, select 'Retirement Savings' on your ADP homepage.
- **Phone:** Call 800-MyK-Plan (800-695-7526) to speak with a representative



## Plan Details

- Access to Morgan Stanley Financial Advisors **(1:1 opportunities with team in January)**
- 3.5% employer match: 100% up to the first 1% and 50% for each % deferred up to 5%
- Matching contributions vest **immediately**
- **Flexible plan:** You can make changes at anytime
- Pre-tax and/or Roth post-tax contributions up to \$23,000\*, per IRS limits.
- Bonuses and Commissions payments are eligible for 401(k) deductions!

*\*Annual IRS limit subject to change*

# Wellness and Work From Home Reimbursements

Regular, full-time team members are eligible for reimbursements for Wellness and Internet / Cellphone to help offset costs.

## Wellness Reimbursement

Regular, Full-Time U.S. employees are eligible for up to **\$55 per month** on wellness-related expenses!

Eligible Expenses:

- Gym membership
- Therapy/Counseling
- Fitness classes
- Massage
- Personal Training
- and more!

**Total Payout per year: \$660**

## WFH Reimbursement

Regular, Full-Time U.S. employees are eligible for up to **\$55 per month** to help offset internet/cell phone costs!

**Total Payout per year: \$660**



*Submit for reimbursement via Navan within the last month of the quarter. No receipts are required!  
For example: For Q4 2023 reimbursements, submit your reimbursement anytime during the month of December.*

# Continued Benefit: Parental Leave of Absence

## Supplement Wage Replacement for Parents

GumGum will supplement the difference between your base compensation, our STD plan, and your state disability and/or baby bonding benefits:

- 16-18 weeks to birthing parents
- 10 weeks to non-birthing parents
- Eligibility: after six months of employment

## Transitional Return to Work Schedule

Our transitional return to work schedule programs allows parents to directly work with their managers and create a flexible schedule when returning to work after welcoming a new child. Parents can use this benefit for one month after returning from leave.

- **Eligibility:** Leave of Absence must be 2 consecutive months or longer

Questions?

Please be sure to reach out to the POPs team if you have any questions!



# Continued Benefit: Bereavement Leave

*In efforts to better support team members during difficult times, our Bereavement Leave policy is separate from our FTO policy.*

## Bereavement Leave

Regular, full time GumGummers may take time off for their immediate and extended family members, close friends, and colleagues.

- 20 consecutive days fully paid for immediate family members
- 10 consecutive days fully paid for extended family members
- 5 consecutive days fully paid for close friends/colleagues

## Pet Bereavement Leave

Regular, full time GumGummers may take time off to grieve over the loss of their pet. Under this policy, you may take:

- 5 days of consecutive Pet Bereavement Leave per year to



# Continued benefit: Global Volunteer Time Off

**At GumGum, we are passionate about giving back and supporting initiatives, organizations and programs that align with our company values and social pillar which is why regular, full-time are provided with two (2) of paid days off per year for volunteering activities!**

- Do your part to help us further our social pillars: DEIB & Sustainability!
- Volunteer in your community!
- Lend your expertise with pro-bono and skills-based volunteering
- Participate in a mentorship program
- Think out of the box!

**Note:** Before taking VTO, team members are required to enter their request for time off within ADP for manager approval. Similar to paid vacation/holiday time, managers may ask you to choose a different date(s) due to business priorities.

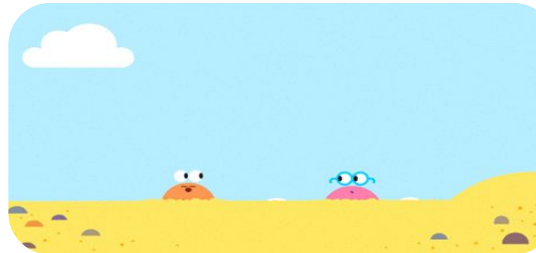
VTO is not payable upon termination, is not transferable to another team member, and does not carry over into the next calendar year.



# Continued benefit: Summer Fridays!!!

Summer Fridays are designed to give team members flexibility and make the most of their summer months to **relax and unwind!**

- **Duration:** Summer Friday Dates will generally run from May through the first week of September
- Summer Fridays are intended to start around **1pm onward local time**, or equivalent to a half day based on the hours you work.





# Pilot: Overalls

## *Life Struggles*

A situation unrelated to work that consumes our time! Left unaddressed, life struggles lead to burnout and stress.

Life struggles range from daily hassles, such as resolving a denied medical claim or fixing a busted pipe, to major life events, like caring for a loved one or planning for a new child.

**Overalls' goal is to help team member with life struggles leads to increase improved overall wellbeing and greater team member satisfaction.**

Interested?

**Be on the lookout for more information from People Ops in the next few months. Our goal is to launch the pilot in Q1 2024!**



# 2024 Key Takeaways

- There will be **no premium** changes for 2024 - GumGum has picked up the cost
- Medical and Vision **plan designs are remaining the same**
- You and your spouse / domestic partner can receive **\$300 EACH in gift cards** through the newly enhance for UHC Rewards program
- Our dental carrier has **changed from Delta to UHC** and there is an increased dental annual maximum to from **\$2,500 to \$3,000**
- Virtual Visit Copayments have **been reduced to \$0** when visiting 1 of our 5 providers
- ComPsych sessions have been **increased** from 3 sessions to 5 sessions!
- There is a **new Business Supplement Add-On** being offered through LegalShield
- **Introduction of Overalls Pilot** in Q1 2024 - Stay tuned



# Next Steps



Read through your [2024 Benefits Guide](#)

Click here to view our [2024 Benefits Guide!](#)



Visit the [GumGum Benefits Website](#) for supporting materials

Looking for more information? Visit our [Benefits Website](#) here!



[Log on to ADP enrollment](#) site starting TODAY and make your elections/waive elections



- Enrollment instructions can be found on the benefits website
- 2023 core benefits elections will rollover into 2024
- FSA elections will not rollover into 2024, please be sure to re-enroll

Ready to make elections? Click here to [enroll now!](#)



**Complete your online enrollment no later than Friday, November 17th, 2023 5pm PT / 8pm ET**



**Questions?**



# Thank You!

November 2023  
*SCM and People Operations*

