



2021 Benefits Open Enrollment

Your Guide to a Successful Enrollment

NOVEMBER 30 – DECEMBER 11, 2020

NOVEMBER 2020						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	11	12	13	14	15	16
22	23	24	25	26	27	28
29	30					

DECEMBER 2020						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		



What's Inside

A Message from Publicis Benefits Connection	3
Preview of Benefit Changes for Next Year.....	4
Benefits for Your Overall Well-Being.....	7
2021 PBC Healthy Living — More Ways to Be Well.....	11
Let Tax-Advantaged Health Accounts Reduce What You Pay for Health Care	12
2021 Benefits at a Glance	13
Important Reminders.....	16
Get Ready to Enroll	17
Resources.....	18

This newsletter contains highlights of benefit plans and programs offered by Publicis Benefits Connection. It is not intended to be a comprehensive summary. All plans are governed by the official plan documents, including any related summary plan descriptions. To the extent there is a discrepancy between the information contained in this newsletter and the official plan documents, the official plan documents will prevail. Publicis offers these benefits at will and, while it has no immediate plans to do so, has the right to amend, modify or terminate any plan or program without prior notice and for any reason. Receipt of this newsletter should not be construed as a contract of employment.

A Message from Publicis Benefits Connection

At Publicis Groupe, we believe our employees are the heart, mind and soul of our business. That's why we work so hard to provide you and your loved ones with best-in-class benefits — to support your physical, financial and emotional wellness at every stage in your life. Continuing to protect and expand these benefits is just one of many ways we'd like to give back to you for all that you do, every single day.

As we look forward into 2021, you're going to see the same benefits that you know and value today. We're happy to report we've managed to keep overall medical costs down and consistent with the national trend. Publicis pays most of the annual increase in medical costs and, for 2021, the employee share will be limited to a five percent rise in medical contributions.

We're also excited and proud to share that three new benefits will be available for next year. These additional services are being added to the medical platform:

- **Gender Assignment / Reassignment:** We already offer a robust and comprehensive benefit for gender reassignment services. In 2021, additional services for reversal procedures as well as gender assignment services will be included, subject to medical policy review and adherence.
- **Infertility to Family Planning:** We're offering a new Family Planning benefit, which provides coverage for services formerly only allowed with a diagnosis of infertility. We made this change to better assist our employees looking to build their families through the use of various fertility treatments such as intrauterine insemination and in vitro insemination.
- **Hearing aids:** Hearing aids will be covered under your health plan for 2021, subject to certain limits.

Thank you for your tireless efforts, and know that we'll continue our dedication to supporting you and your loved ones!

Sincerely,

Your Publicis Benefits Connection team

Enroll between November 30 and December 11, 2020

Go to www.publicisbenefitsconnection.com and click "View, Enroll, or Change Your Benefits" on the home page.

All elections must be made by 11:59pm ET on December 11 — there will be no extensions of the Open Enrollment period. See page 17 for more information.

Quick Guide to Helpful Resources

Start by reading this newsletter carefully to learn more about 2021 benefits changes and resources and use the links to access additional information. Here are other helpful resources to turn to so you can make thoughtful and informed benefits enrollment decisions.

- **Visit** www.publicisbenefitsconnection.com > **2021 Open Enrollment** for complete information about your 2021 benefits.
- **Use the Ask Emma Online Decision Support Tool**, available on the bswift enrollment site, to make a confident medical plan selection for yourself and your family members.
- **Call the PBC Benefits Service Center at 1-800-933-3622** if you have questions. Service Center hours are 9:00 a.m. to 5:00 p.m. ET weekdays. Or email benefits.sharedservices@lionresources.com.
- **Starting November 30, enroll by visiting** www.publicisbenefitsconnection.com and clicking “View, Enroll, or Change Your Benefits” on the home page.

Preview of Benefit Changes for Next Year

The following benefit changes will take effect January 1, 2021, unless otherwise noted.

MEDICAL BENEFITS

Hearing Aid Benefit Added

We’re introducing hearing aid coverage under all of the medical plan options. Hearing aids will be covered up to \$2,500 annually, once every 3 years. Covered services will generally include electronic hearing aids (monaural and binaural), installed in accordance with a prescription written during a covered hearing exam. Some limits may apply.

2021 Benefit Levels and Contribution Rates

Benefit levels under the Publicis medical plans will generally remain unchanged, with the exceptions of the enhancements and new requirements noted in this newsletter. Employee contribution rates for the medical plans will increase approximately 5 percent, consistent with increases in recent years. Remember that as the cost of health care continues to climb, Publicis continues to pay the majority of the increase and shares a portion with employees.

2021 Benefit Premium Costs

Your 2021 benefit premium cost is based on your frozen salary as of September 30, 2020. However, should your salary change effective October 1 – December 31, 2020, all benefits that use your annual salary to calculate coverage will be adjusted using your updated annual salary. Please log into your PBC bswift account in January to obtain your new benefits confirmation statement reflecting your updated benefit premiums. As a reminder, if your salary changes January 1, 2021, or any time during the plan year, your benefit premium cost will not be adjusted. For a life insurance death claim, the claim is processed using the current salary at the time of death.

Find 2021 Employee Contribution Rates

2021 employee contribution rates for the health plans are available from your local HR or by logging into your bswift account and selecting **Library > Content** from the menu. You will have the opportunity to review and compare rates during your enrollment on the bswift enrollment site.

Find the Prescription Drug Formulary Here!

You may access the 2021 Advanced Control Formulary for Specialty Medications [here](#). Or, visit www.publicisbenefitsconnection.com > 2021 Open Enrollment.

Expanded Family Planning Benefit

Coverage under the Publicis medical plans will be expanded in 2021 to include family planning services without evidence of medical necessity (e.g., infertility). We made this change to better assist our employees looking to build their families through the use of various fertility treatments such as intrauterine insemination and in vitro insemination.

Note: There is a \$15,000 lifetime fertility benefit maximum. The covered individual will need to satisfy the plan's deductible and pay the applicable coinsurance up to the out-of-pocket or lifetime maximum, whichever comes first. The fertility benefit **does not** include cryopreservation (storage) for eggs.

Prescription Drug Benefit Updates and Changes

Please note the following changes to prescription drug benefits, which are provided through CVS Caremark under the Publicis medical plans:

- **Updated prescription drug formularies available.** When you estimate your out-of-pocket costs for prescription drugs next year, remember to take into account the CVS Caremark formulary changes taking effect January 1, 2021. Be sure to check whether your medications are listed in the new formularies, or whether you need to discuss alternative medications with your prescribing physician.
- **Providing employees with \$0 copay for specialty medications.** At Publicis Groupe, we are aware of the cost of specialty medications for our employees. That's why we are now collaborating with CVS Caremark and PrudentRx to reduce your copay costs for specialty medications to \$0 effective January 1, 2021. If you have a specialty medication, you'll be automatically enrolled in this program and PrudentRx will send you additional information to get started.

TAX-ADVANTAGED ACCOUNTS

Increases to 2021 IRS Contribution Limits

The IRS has announced increases to the amounts you may contribute annually to tax-advantaged health accounts in 2021. The increases allow you to realize additional tax savings if you participate.

- **Health Savings Account (HSA).** Take charge of your health care spending with an HSA. It's only available when you enroll in the Medical HSA Plan. The 2021 IRS annual contribution limit will increase to \$3,600 (individual) and \$7,200 (other coverage levels).
 - The annual catch-up contribution for employees who are age 55 and older in 2021 will continue to be \$1,000.
- **Health Care and Limited Purpose Health Care Flexible Spending Accounts.** The annual contribution limit will increase to \$2,750 for each account. The Dependent Care Flexible Spending Account annual contribution limit will remain unchanged at \$5,000.

Is a Health Savings Account (HSA) Right for You?

You have access to an HSA if you enroll in the Medical HSA Plan. Unlike most Flexible Spending Accounts (FSAs), the money in an HSA can remain in your account from year to year. You can earn interest or earnings with your HSA, and you can even take your HSA with you if you leave Publicis or retire.

An HSA's triple-tax advantage, which is similar to that of a traditional 401(k) plan or IRA, makes it a top-notch way to save for retirement. The HSA and 401(k) share certain features, like contributing pre-tax dollars. Think carefully about the purpose of each account as you determine your contributions. For example, your 401(k) may be used to cover living expenses during retirement, while your HSA can cover health care expenses, without being taxed.

Publicis Groupe Contributes to Your HSA, Too!

Publicis will continue to make annual HSA contributions of \$250 (employee only) and \$500 (other coverage levels) for employees who enroll in the Medical HSA Plan. These contributions, as well as those you make, earn triple-tax savings that amount to a significant discount on eligible expenses you pay for with HSA funds.

HealthEquity | WageWorks Will Administer the HSA

WageWorks, currently the administrator of the Flexible Spending Accounts and Transportation Reimbursement Incentive Program (TRIP), will now be known as Health Equity | WageWorks, and will become the new HSA administrator. Current participants will receive new debit cards and further information about the change of HSA administrator. You'll receive additional communications about this transition.

New Administrator for Life and AD&D Insurance Benefits: MetLife

MetLife will replace Securian as the administrator for Life and AD&D Insurance benefits, effective January 1, 2021. Life and AD&D Insurance benefit options and provisions will not change. Reminder: Open Enrollment is your one opportunity to increase optional life insurance without EOI.

Benefits for Your Overall Well-Being

Maintaining sound well-being involves taking care of the “whole” you, including your mental and physical health. This is all the more important when life gets challenging. Whether you’re just feeling stressed or anxious, going through a personal crisis, or just looking to manage everyday issues, your PBC benefits offer support for you and your family, often at no cost to you.

Learn more about some of these resources below and, for more information, visit www.publicisbenefitsconnection.com > **Health** > **Medical** > **Valuable BCBSIL Programs**.

Introducing Catapult: Get Free Virtual Preventive Care

At Publicis Groupe, we want to find better ways to support our employees with their health. That’s why we’re now partnering with Catapult to provide you with free virtual preventive care checkups, all in the convenience of your home. There have been all kinds of reasons that the majority of us haven’t received our regular preventive care checkups. But what’s important to remember is that our health matters and we need to prioritize it most of all.

To learn more, go to the **Catapult page** on the PBC site.

Remember: Catching things early with preventive care makes all the difference to staying in good health.

Find More Information

You can check out these and other valuable BCBSIL programs, including the Special Beginnings Maternity Program and BCBSIL Member Rewards Program, on www.publicisbenefitsconnection.com > Health > Medical > Valuable BCBSIL Programs.

VALUABLE BCBSIL PROGRAMS

Blue Access for Members

Connect instantly to personalized health information when you register for Blue Access for Members (BAM). Here are some of things you'll be able to do:

- Check the status of a claim as well as your claim history
- View and print an Explanation of Benefits (EOB) statement for a claim
- Locate an in-network doctor or hospital
- Request a new or replacement Medical Plan ID card, or print a temporary one.

If you need information on the go, you can always log in or register by going to the [BCBSIL website](#) from your mobile device web browser for secure and convenient access.

Blue Care Connection

Receive personalized assistance and attention from a Personal Health Clinician when you need help with any of a broad range of medical issues. A Clinician can help you manage a health condition, answer questions about a medical diagnosis, or assist you with making and maintaining a plan to improve your overall health.

Or you may expect a call from a BCBSIL Personal Health Clinician when you:

- Are planning a surgery or hospital stay
- Have a serious illness, injury or high-risk pregnancy
- Have an ongoing health problem
- Are in the hospital or have just come home from the hospital.

Personal Health Clinicians are registered nurses who know your health plan benefits and can connect you with resources that may help you. Call the Customer Service number on the back of your BCBSIL ID card and ask for your Personal Health Clinician whenever you need support and information.

TELEMEDICINE

If you're enrolled in a Publicis medical plan, you and your eligible dependents have access to telemedicine through Teladoc. Telemedicine's convenience and effectiveness make it an increasingly popular way to seek medical assistance for conditions such as:

- COVID and flu symptoms
- Allergies
- Bronchitis
- Urinary tract and respiratory infections
- Sinus problems
- And more

Teladoc is available to you 24/7/365 via phone or online video consultation. You must first set up an account before contacting a Teladoc doctor. Note: If you participate in the Medical HSA Plan, a copayment will apply if you use Teladoc services before you have met the annual deductible. There will be no cost to you for these services after you meet the deductible.

Find more information about telemedicine on www.publicisbenefitsconnection.com > **Health > Medical > Telemedicine.**

BRIGHT HORIZONS PROGRAM

If you need access to urgent or ongoing family care to help you balance work and family obligations, Bright Horizons can help. The program has two family care offerings:

- Bright Horizons Back-Up Care (back-up child and adult/elder care)
- Additional Family Supports via CareDirect™ (for ongoing family care needs)

Bright Horizons lets you access temporary back-up, center-based child care, as well as in-home care for dependent children and adult/elder family members (even if they don't live with you). It's easy and free to register and, once you do, you can conveniently reserve and access back-up care when the need arises without having to take time away from work. For more information, go to www.publicisbenefitsconnection.com > **Work/Life > Bright Horizons.**

HEALTH ADVOCATE

Health Advocate is offered at no cost to you under your health plans. This service provides access to highly trained Personal Health Advocates who are qualified to support and resolve a full range of health care and health insurance-related issues for you and your family members. For example, Health Advocate's experts can help you:

- Compare and evaluate Publicis health plans so you can make informed decisions
- Locate "best-in-class" physicians and make appointments
- Research advanced approaches to care and help coordinate second opinions
- Transfer medical records
- Communicate with doctors and insurers, and assist with resolving insurance claims and billing issues
- And much more

You can access Health Advocate even if you're not enrolled in a Publicis medical plan. Services are available to you, your partner or spouse, your dependent children, even your parents and parents-in-law. All personal information is kept confidential. To contact Health Advocate, visit the Publicis Health Advocate site at www.healthadvocate.com/publicis.

BE SAFE – GET YOUR FLU SHOT!

Visit a participating CVS Caremark network pharmacy to get your flu vaccination under your prescription drug plan. With over 63,000 U.S. network pharmacies, it's likely there's a CVS Caremark pharmacy near you (this number also includes participating licensed non-CVS and CVS retail pharmacies). This program is not available at CVS Minute Clinics or CVS pharmacies at Target retail locations.

Just call ahead for availability and an appointment, and bring your CVS Caremark prescription ID card and a valid photo ID. For more information, go to www.publicisbenefitsconnection.com > **Health** > **Prescription Drugs** to view the CVS Caremark Flu Vaccination Flyer and Participating Pharmacies Flyer.

\$0 Copay for Flu Vaccinations under the BCBSIL Medical Plans

If you are enrolled in a Publicis medical plan, you and your covered family members can obtain a flu vaccination with no copay as part of your regular doctor's office visit. Similarly, flu vaccinations are covered at 100% under the BCBSIL plans if obtained through a pharmacy that has a participating network "retail health clinic" at the pharmacy location.

This means if you are covered under the Premier or Standard PPO medical plan and obtain a flu vaccination through a pharmacy with an in-network retail clinic, the flu vaccination will be 100% covered. Keep in mind, however, that if you go to an out-of-network pharmacy to receive a flu vaccination, or if you are covered under the Medical HSA Plan, the flu vaccination will be subject to the deductible and coinsurance accordingly, which means you will incur an out-of-pocket expense.

Earn Up to \$300* for Making Steps On Your Wellness Journey

Visit www.webmdhealth.com/pbchealthyiving.

1. Complete the Personal Health Assessment (PHA), and earn **\$125 healthy rewards** for the 2020-2021 program plan year.
 - **If you were hired prior to 10/3/2020**, you must complete the PHA no later than 12/31/2020 to earn the \$125 PHA cash reward.
 - **If you were hired on or after 10/3/2020**, you have until 6/30/2021 to earn the \$125 PHA cash reward for the 2020-2021 program year.
2. Once you complete the PHA, you become eligible for an additional **\$175 Healthy Activity reward**.
3. Earn points by completing a series of activities* by 10/26/2021 to be eligible for this \$175 cash reward for the 2020-2021 program year.

Please note that points earned for the \$125 cash reward do not count toward points required for the \$175 Healthy Activity reward.

**Incentive rewards are subject to applicable taxes and will be paid via payroll within two to four pay cycles following your award completion date. You must be actively employed at the time of payout.*

2021 PBC Healthy Living — More Ways to Be Well

Our Publicis Benefits Connection (PBC) Healthy Living program rewards you for taking small steps to help you live a happier, healthier life.

As you continue to take care of yourself, we will too. Our focus is helping you protect what is most important – your health and wellness. That’s why we’re offering up to \$300 healthy rewards this year to support you on your wellness journey. See information on the left for more details.

PBC Healthy Living will be expanding the number of incentive-earning activities that you can complete to earn 60 points between November 1, 2020, and October 26, 2021. New activities include completing a virtual exam through Catapult, registering for Teladoc, engaging with Livongo and more!

Learn more by [clicking here](#) or visit www.publicisbenefitsconnection.com > **Wellness > PBC Healthy Living**.

Flexible Spending Accounts: Let Tax Savings Reduce What You Pay for Health Care

You have the option to choose from three Flexible Spending Accounts (FSAs): the Dependent Care FSA, the Health Care FSA and the Limited Purpose Health Care FSA. All of them help you set aside pre-tax money to pay for eligible expenses. When you do, it can amount to a hefty discount on expenses you pay for health care and/or dependent care.

Example

Assume you are in a 28% tax bracket, and participate in the Health Care FSA. If you have a \$1,000 expense for a dental root canal, and use funds you've set aside in your Health Care FSA to pay for it, you can reduce the cost you pay by \$280 ($\$1,000 \times 28\%$).

Follow the links below for lists of the types of eligible expenses the FSAs can pay for:

- [Eligible Health Care FSA Expenses](#)
- [Eligible Dependent Care FSA Expenses](#)

If you expect to incur eligible expenses in 2021 like those listed behind the links above, it's worth considering enrolling in an FSA.

Important Reminders for Current FSA Plan Participants

- If you contributed to a Health Care and/or Dependent Care FSA in 2020, be sure to submit any outstanding eligible claims to HealthEquity | WageWorks by March 31, 2021. Eligible expenses must have been incurred between January 1 and December 31, 2020.
- If you don't file an FSA claim for your remaining 2020 FSA balance(s) by March 31, 2021, you'll forfeit the remaining balances per IRS rules, as balances do NOT carry over into the new plan year. Remaining FSA balances are not available for future eligible expenses or for a cash refund.
- If you plan to enroll in the Health Care FSA for 2021, subsequent to your enrollment, you'll receive a Health Equity | WageWorks Health Care FSA card in the mail (loaded with your 2021 election amount) to pay for eligible health care expenses you incur in 2021.
- Be sure to use your new card only to pay for 2021 eligible expenses. Using your current 2020 HealthEquity | WageWorks Health Care FSA card to pay for 2021 expenses will result in your transaction(s) being declined at the point of service.

You can find more information about FSAs on www.publicisbenefitsconnection.com and in the 2021 Publicis Benefits Guide.

2021 Benefits at a Glance

2021 BENEFITS	
<p>Medical, including Prescription Drugs</p> <p><i>Medical:</i> Blue Cross Blue Shield of IL</p> <p><i>Rx:</i> CVS Caremark</p>	<ul style="list-style-type: none"> All three plan options cover preventive care at 100% in-network and include prescription drug benefits. Medical HSA Plan—May have lower per-paycheck cost; highest deductible of the three plan options. Standard PPO—Review your 2021 contribution information* to compare 2021 per-paycheck costs; benefit levels fall between other plan options. Premier PPO—Higher per-paycheck cost; higher benefit levels than other plan options.
<p>Health Savings Account</p> <p><i>Effective 1/1/2021,</i> <i>Health Equity WageWorks</i></p>	<ul style="list-style-type: none"> You are enrolled automatically if you elect the Medical HSA Plan; you must take the additional step of opening the account in order to use it. Publicis makes an annual contribution on your behalf of \$250 (Employee Only tier) or \$500 (all other tiers). You can also contribute on a pre-tax basis up to the annual IRS limit of \$3,600 (individual) or \$7,200 (family), which includes your and Publicis' contributions combined. You own the funds in your account, even after you leave Publicis; you decide whether to use your account to pay for current expenses or save them for future expenses.
<p>Telemedicine Services</p> <p><i>Teladoc</i></p>	<ul style="list-style-type: none"> You and your eligible dependents automatically have access if you enroll in a Publicis medical plan option. Gives you access to a national network of board-certified doctors all day, every day. Obtain affordable, high-quality care conveniently by phone, web or mobile—available at no cost to most employees. Doctors can diagnose and treat your condition, and write prescriptions to manage common health problems. Employees enrolled in the Medical HSA Plan must meet the plan deductible before they are eligible for the \$0 copay.
<p>Dental</p> <p><i>Delta Dental</i></p>	<ul style="list-style-type: none"> Basic Option—Lower per-paycheck cost and higher out-of-pocket expenses when you need care; orthodontia and major dental expenses not covered. Comprehensive Option—Higher per-paycheck cost, lower out-of-pocket expenses when you need care; benefits for orthodontia and major dental services available.

2021 BENEFITS

<p>Vision <i>Vision Services Plan (VSP)</i></p>	<ul style="list-style-type: none"> • Low Option—Lower per-paycheck cost and higher out-of-pocket expenses when you need care. • High Option—Higher per-paycheck cost and lower out-of-pocket expenses when you need care.
<p>Flexible Spending Accounts (FSAs) <i>Effective 1/1/2021, HealthEquity WageWorks</i></p>	<ul style="list-style-type: none"> • Health Care FSA—Lets you set aside a predetermined amount on a tax-free basis in 2021 to pay for unreimbursed health care expenses. • Dependent Care FSA—Lets you set aside a predetermined amount on a tax-free basis in 2021 to pay for qualified dependent care expenses you incur so you can work. • Limited Purpose Health Care FSA—Lets you set aside a predetermined amount of money from your paycheck on a pre-tax basis to pay for eligible unreimbursed dental and vision expenses when you elect the Medical HSA Plan; you cannot enroll in both the Health Care FSA and the Limited Purpose Health Care FSA. <p><i>2021 contribution limits are \$2,750 for Health Care FSA and \$5,000 for Dependent Care FSA.</i></p>
<p>Supplemental Long-Term Disability Insurance <i>The Hartford</i></p>	<ul style="list-style-type: none"> • The company provides a core amount of LTD insurance at no cost to you; your company-provided LTD coverage is equal to 40% of your base pay up to a maximum base pay of \$300,000, with a maximum benefit of \$10,000 per month • To supplement your company-provided LTD coverage, you may purchase an additional level of LTD coverage: <ul style="list-style-type: none"> • Level One—benefit equal to 20% of your base pay amount up to \$300,000 (for total coverage of 60% of base pay), with a maximum combined monthly benefit of \$15,000 • Level Two—benefit equal to 60% of your base pay amount above \$300,000, with a maximum combined monthly benefit of \$25,000 <p>Please note: Level One coverage provides 60% of your base pay amount up to \$300,000, and Level Two coverage provides up to 60% of your base pay amount exceeding \$300,000. If your base pay is less than \$300,000, you need to select Level One coverage only for the highest coverage level available for Supplemental LTD. If your base pay exceeds \$300,000, you need to select Level Two coverage only for the highest coverage level available (an additional 20% benefit on the first \$300,000 of base pay and 60% on base pay over \$300,000, up to a maximum of \$500,000 in base pay).</p>
<p>Life and AD&D Insurance <i>Effective 1/1/2021, MetLife</i></p>	<ul style="list-style-type: none"> • You may add to your company-paid Basic Life Insurance by purchasing employee-paid Supplemental Life Insurance, Dependent Life Insurance and Optional AD&D Insurance • Open Enrollment is your one opportunity to increase optional life insurance without Evidence of Insurability.

2021 BENEFITS

<p>Transportation Reimbursement Incentive Program (TRIP) <i>Health Equity WageWorks</i></p>	<ul style="list-style-type: none"> You may set aside a predetermined dollar amount on a tax-free basis to pay for expenses to commute to and from work. You may enroll (or discontinue enrollment) at any time during the year in one or both of two accounts: a Parking Account and/or a Mass Transit Account. Waiving your TRIP contributions to \$0 will not impact your eligible funds. As long as you remain actively employed and benefits-eligible, your funds will roll over month-to-month. <p><i>TRIP monthly contribution limits for 2021 are \$270 for monthly parking and \$270 for monthly transit passes or commuter highway vehicle transportation.</i></p>
<p>Group Legal <i>MetLaw</i></p>	<ul style="list-style-type: none"> Helps offset the cost of common legal services; most services are at no cost when you use an attorney from the MetLaw Plan network; you must enroll during Open Enrollment.
<p>Voluntary Benefits <i>Marsh@Work Solutions</i></p>	<ul style="list-style-type: none"> Gives you access to various financial protection programs, such as homeowner's or renter's insurance, auto insurance and pet insurance, at attractive group rates; You may enroll in voluntary benefits at any time during the year.
<p>Back-Up Child and Adult/Elder Care <i>Bright Horizons</i></p>	<ul style="list-style-type: none"> Provides employees with a comprehensive resource for urgent and ongoing family care needs to help mitigate the challenges of balancing work and family obligations

*See page 4 for information about obtaining employee contribution rates.

Regulatory Documents

The following regulatory notices are posted under **General Information** and **Important Notices** on the **Guides/Forms** page of www.publicisbenefitsconnection.com.

Please be sure to review these notices carefully.

- **Required Marketplace Notice** explains details you may need to provide if you seek coverage in the Health Care Marketplace.
- **HIPAA Notice of Privacy Practices** describes how medical information about you may be used and disclosed and how you can obtain access to this information.
- **Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)** explains how your state may have a premium assistance program to help pay for your family's medical coverage, if you are eligible for Medicaid or CHIP and have access to employer-sponsored medical coverage.
- **Notice of Creditable Coverage** confirms that prescription drug coverage offered by Publicis is, on average for all participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered creditable coverage.
- **Summary Annual Reports** provide you with basic financial data for the Publicis group benefit plans in a format required by the United States Department of Labor and include instructions on how you may obtain additional information about the plan.

Important Reminders

MAKE SURE ALL DEPENDENTS ARE STILL ELIGIBLE FOR COVERAGE

Our health coverage is self-funded, which means we, the company and employees (not insurance companies), directly pay the cost of claims. As a result, we all share in the total cost of the health plan. Covering ineligible dependents can add millions of dollars in nonessential expenses to the plan. We will conduct dependent audits periodically in our continuous effort to control costs for the company as well as for our employees.

Please make sure that all your dependents meet the eligibility criteria in the health plans – including dental and vision benefits -- before you enroll them in 2021 coverage. Please remove any dependents who are not currently eligible, and do not add ineligible dependents.

To review the eligibility criteria, go to www.publicisbenefitsconnection.com and click on "Who is Eligible?" in "Quick Links."

Is your dependent a full-time student?

Publicis will conduct audits for dependents covered on dental and/or vision benefit plans who are 21 or older. You can expect to receive these requests to verify full-time student status every year during the fall and spring.

Working Spouse Surcharge

If your spouse or domestic/civil union partner has access to other employer-provided medical coverage and you elect to cover him or her under your Publicis medical plan, you will incur an additional charge for that coverage.*

For 2021, that surcharge will remain at \$100 per month on an after-tax basis. Be sure to consider all the benefit options available to you and your spouse or domestic/civil union partner to see how you might be able to save money while maintaining the medical coverage you and your family need.

**Surcharge does not apply to dental and vision.*

The PBC Mobile Apps: Help Manage Your Benefits on the Go

PBC wants to ensure that you stay on track with your health and wellness. Through our benefit carriers, we offer a comprehensive suite of mobile apps and mobile enabled sites, making it easier than ever to manage your benefit accounts. These apps are fully optimized to provide quick and easy access to benefit accounts.

These apps are fully optimized to provide quick and easy access to benefits information on your smartphone or tablet, whenever you need it.

Click here for details on the app features and installation to your phone or mobile device.

Get Ready to Enroll

Starting November 30, visit www.publicisbenefitsconnection.com to start enrolling in your 2021 benefits.

Don't wait! There won't be an extension after the December 11 deadline.

We strongly encourage that you make your elections as early as possible in order to receive your member ID card(s) by January 1, 2021, if you plan to make a change. Medical and dental ID cards will be generated only if you make a new election for 2021. Medical ID cards will also be generated if you make a change to your coverage tier for 2021 (for example change to Employee + Spouse coverage from Employee Only coverage).

If you decide not to make any changes, your 2020 benefits will automatically renew in 2021, **except** for:

- Dependent Care Flexible Spending Account (FSA)
- Regular / Limited Purpose Health Care FSA
- Health Savings Account (HSA)

What Changes Can You Make After December 11?

- **TRIP:** Adjust how much you put toward your transportation. Note: Waiving your TRIP contributions to \$0 will not impact your eligible funds. As long as you remain actively employed and benefits-eligible, your funds will roll over month-to-month.
- **Qualified "Life Event" Changes:** You will be able to adjust your plan based on qualified life changes, like newborn/adoption, marriage, etc. Find the full list under "Guides/Forms" on www.publicisbenefitsconnection.com.

When you're ready to enroll, follow these steps:

- Visit www.publicisbenefitsconnection.com.
- Click "**View, Enroll or Change Your Benefits**" on the home page. From the page, click on <http://www.publicisbenefitsconnection.bswift.com/> — this will direct you to the bswift login page.
- Review your dependents on the bswift site to ensure they are still eligible for coverage in 2021. Any new dependents you add for 2021 will require proof of eligibility (see page 16 for details).
- Use the **Ask Emma Decision Support Tool** to help you select a health plan for 2021.
- Save and print your final confirmation statement.

Need Additional Help?

Click [here](#) to view the 2021 Open Enrollment Video for quick tips on navigating the bswift site and using the Ask Emma Decision Support Tool to make your 2021 benefit elections during Open Enrollment!

Resources

FOR MORE INFORMATION		TO ENROLL
www.publicisbenefitsconnection.com	PBC Benefits Service Center	www.publicisbenefitsconnection.com
<p>Visit at any time to learn more about your benefits. Access resources such as:</p> <ul style="list-style-type: none"> • 2021 Publicis Benefits Guide • Benefit Summaries • Information on Qualified Life Events • Forms Library • Carrier Contact Information 	<p>If you need additional information:</p> <p>Call: 1-800-933-3622 on weekdays from 9:00am to 5:00pm ET</p> <p>Email: benefits.sharedservices@lionresources.com</p>	<p>Enroll between November 30 and December 11, 2020, by clicking “View, Enroll, or Change Your Benefits” on the home page.</p> <p>All elections must be made by 11:59pm ET on December 11—there will be no extensions of the Open Enrollment period.</p>

2021 Employee Contribution Rates

2021 employee contribution rates for the health plans are available from your local HR or by logging into your bswift account and selecting **Library > Content** from the menu. You will have the opportunity to review and compare rates during your enrollment on the bswift enrollment site.