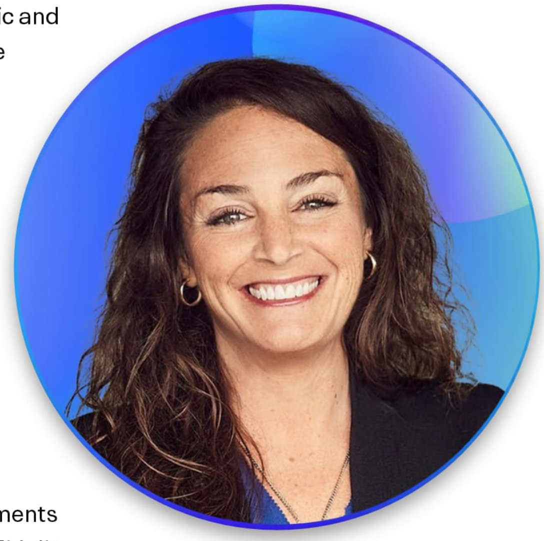
LIGHT & WONDER

# Your Wellness Journey Starts Here

2025
BENEFITS GUIDE

# Welcome to Your Benefits



Welcome to your 2025 Benefits! At Light & Wonder, you play a crucial role in our dynamic and inclusive community, and we're excited to support your journey with a benefits package tailored to enrich you and your family's well-being. We are committed to offering you benefits that make you feel valued, both inside and outside the workplace.
Your L&W team is pleased to introduce our 2025 Benefits Program, offering greater flexibility and empowering you to choose the coverage that best suits your needs.
This year, we're thrilled to roll out several exciting updates:

- **Introducing Nayya Choose:** Selecting the right benefits for you and your family can sometimes feel overwhelming. Nayya Choose provides personalized guidance to help you make informed decisions and build a benefits package tailored to your needs.

- **Unified Investments:** We're transitioning our Health Savings Account (HSA) administration from Inspira to Fidelity, allowing you to manage all your L&W investments in one place. Enjoy the convenience of first dollar investing with your HSA through Fidelity. Additionally, Flexible Spending Accounts (FSA) and commuter benefits will also transition to Fidelity for the 2025 plan year.

- **New Voluntary Benefits Partner:** We've partnered with Prudential for our voluntary benefits, including Accident, Hospital and Critical Illness coverage. This partnership offers enhanced savings opportunities and better preparedness for life's unexpected events.

- **Enhanced Voluntary Life Insurance:** During this open enrollment period, those eligible can now apply for Voluntary Life Insurance coverage up to $500,000 in guaranteed issue.

We're proud to offer a benefits package that not only elevates your experience but also underscores our commitment to your health and well-being. At L&W, we know that our success is deeply connected to the health and happiness of you and your loved ones.

## Check out your benefits

## Plan Summaries

### DOES THIS GUIDE CONTAIN EVERYTHING I NEED TO KNOW ABOUT MY HEALTH PLAN?

While there are many brief benefit summaries listed throughout this guide, they're just that: summaries. When you're trying to figure out whether a medical service or a medical supply will be paid for by your health plan, it's best to take a look at the Evidence of Coverage or Summary Plan Description as well.

One important thing to note is that in order for a service or supply to be paid for by your health plan, it must be overseen by a doctor. Some of the guidelines for coverage also come down to the type of plan you choose which you'll learn more about in this guide.

There's more important information in your health plan documents called Evidence of Coverage and Summary Plan Description. These documents have more details about your coverage. You can find them on your benefits website. The Benefits website is the final place you'll need to look if you have questions about your coverage because they're the binding agreement between you and the plan.

If you notice differences between benefits in this guide and the Evidence of Coverage or Summary Plan Description, you should go by what's written in those documents, not this guide.

When you ask your health plan to cover a supply or service, it's called a "claim." These documents have the information you need to get your claim reviewed or to dispute it if you think there's been an error.

## New Benefits Website: **www.lnwwellness.com**

Your NEW benefits website is a great resource for all of your benefit needs – during Open Enrollment or Year-Round!

Get access to plan documents, contact information, compliance documents, in-network provider search, educational videos and more!

Visit www.lnwwellness.com or scan the QR code below.

# Eligibility and Enrollment

**QUICK ANSWERS TO YOUR QUESTIONS**

## Who can sign up?

All Creators and SciPlayers who regularly work at least 30 hours per week are eligible to enroll. More good news: you can also cover your spouse, eligible child(ren), and any other individual described in an eligible class for that benefit.

## When does my coverage start?

**Regular, full-time Creators and SciPlayers:** Coverage starts on your date of hire.

Once you enroll in a benefits plan, you can't make any changes until the end of the plan year, which is from January 1, 2025, to December 31, 2025.

If you miss the deadline to sign up, you can't enroll later unless you experience what's called a Qualifying Life Event Change.

Learn more about Qualifying Life Events at the QLE page on the benefits website: https://lnwwellness.com/making-changes-after-open-enrollment/

## How do I sign up?

You will sign up on Workday

Enroll, change or waive your benefit options

Submit your elections

**WE STRONGLY RECOMMEND ALL CREATORS AND SCIPLAYERS REVIEW THEIR ELECTIONS ANNUALLY.**

## Introducing Nayya Choose

We know that enrollment season can feel overwhelming and confusing. That's why we've partnered with Nayya Choose to help you feel confident in your choices this year. You aim to get the most value while avoiding unnecessary costs, but it can be tough to determine which benefits to choose and why. Even if you have a good sense of what your needs are, changes in your life, finances, and health can all have an impact on the most appropriate plan package for you.

## HOW TO USE NAYYA CHOOSE:

Access Nayya using the QR code to the right

Answer a few questions about yourself and your family through Nayya's secure survey (it should take about 10 minutes to complete!)

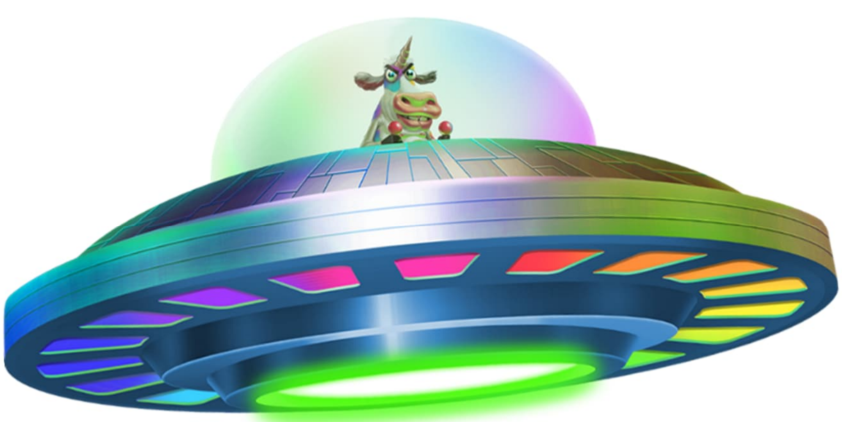
Get matched with a benefits package customized to your needs and budget

Use those recommendations to complete your benefits enrollment on Workday

# Medical Plans

## DEFINING PLAN TYPES AND ACRONYMS

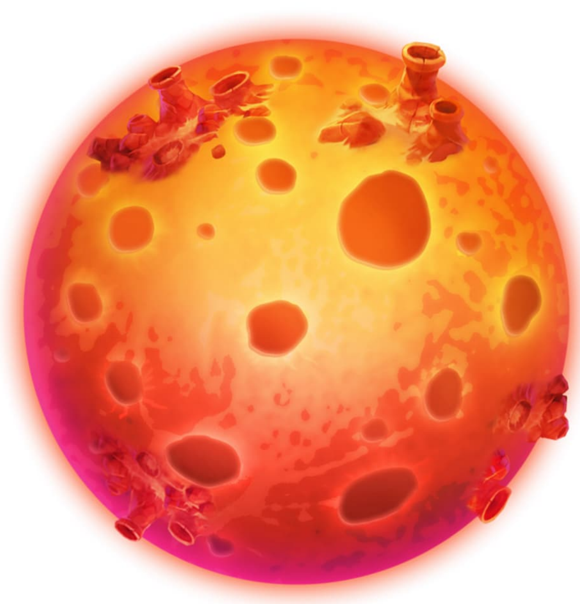
| | AETNA HDHP HSA<br>PREVIOUSLY "ESSENTIAL CARE" | AETNA EPO<br>PREVIOUSLY "CHOICE CARE" | AETNA PPO<br>PREVIOUSLY "CRITICAL CARE" |
|---|---|---|---|
| **PLAN DESCRIPTION** | A High-Deductible Health Plan (HDHP) combines traditional medical coverage with a Health Savings Account (HSA). This plan is in-network only, so Out-of-network coverage is not available except in the case of an emergency. As evident by the name, this plan has a higher deductible you must reach before the plan kicks in. | An Exclusive Provider Organization (EPO) Plan requires your providers to be contracted with the network. Out-of-network coverage is not available except in the case of an emergency. | A Preferred Provider Organization (PPO) Plan contracts with medical providers, such as hospitals and doctors, to create a network of participating providers. Using providers that belong in the plan's network will provide a higher benefit, but you have the flexibility to see a provider outside the network, generally for an additional cost. |
| **ADVANTAGES** | Tax advantages with an HSA.<br>Lowest monthly premiums. | Lower monthly premiums and out-of-pocket costs.<br>No referrals required for specialists. | Broader choice of providers.<br>No referrals required for specialists. |
| **OUT-OF-POCKET COSTS** | Your out-of-pocket expenses may be mostly upfront, since you'll need to satisfy your deductible before your plan kicks in. | You'll be responsible for copays and coinsurance, but most of your services are a copay structure, not requiring your deductible to be satisfied. | You'll be responsible for copays and coinsurance, but your deductible will be lower than the HDHP or EPO plan. |
| **HOW TO FIND AN IN-NETWORK PROVIDER** | You can easily search for an in-network provider by visiting:<br>https://www.aetnadocfind.com/lnw/home<br>Simply click on your plan option, and enter your location to find doctors by location, name, specialty or facility type. | | |
| **IMPORTANT NOTES** | It is beneficial to keep records of your healthcare expenses by retaining your receipts. | Out-of-network services without proper referral will not be covered. | You may choose in or out-of-network care. However, in-network care provides you a higher level of benefit. |



## 2025 PLAN HIGHLIGHTS

| PLAN HIGHLIGHTS | AETNA HDHP HSA<br>PREVIOUSLY "ESSENTIAL CARE" | AETNA EPO<br>PREVIOUSLY "CHOICE CARE" |
|---|---|---|
| | IN-NETWORK ONLY:<br>OPEN ACCESS SELECT NETWORK | IN-NETWORK ONLY:<br>OPEN ACCESS SELECT NETWORK |
| **Annual Plan Year Deductible** | | |
| Individual | $1,650 | $2,000 |
| Family | $3,300 | $4,000 |
| **Maximum Plan Year Out-of-pocket** | | |
| Individual | $5,000 | $6,000 |
| Individual within Family / Family | $6,650 / $10,000 | $12,000 |
| **Professional Services** | | |
| Primary Care Physician (PCP) | 30% Coinsurance | First 5 Visits are Free,<br>Then $55 Copay |
| Specialist | 30% Coinsurance | $75 Copay |
| Preventive Care Exam | No Charge | No Charge |
| Diagnostic X-ray and Lab | 30% Coinsurance | $100 Copay |
| Complex Diagnostics (MRI/CT Scan) | 30% Coinsurance | $500 Copay |
| Acupuncture Services (25 visits) | 30% Coinsurance | $100 Copay |
| Chiropractic Services (25 visits) | 30% Coinsurance | $100 Copay |
| **Hospital Services** | | |
| Inpatient | 30% Coinsurance | $400 Copay + 30% Coinsurance |
| Outpatient Surgery | 30% Coinsurance | $75 Copay |
| Urgent Care | 30% Coinsurance | 30% Coinsurance |
| Emergency Room | 30% Coinsurance | $500 Copay per visit + 30% Coinsurance |

The above information is a summary only. Please refer to your Evidence of Coverage for complete details of Plan benefits, limitations and exclusions.



## 2025 PLAN HIGHLIGHTS

| PLAN HIGHLIGHTS | AETNA PPO PREVIOUSLY "CRITICAL CARE" | |
|---|---|---|
| | IN-NETWORK: CHOICE POS II NETWORK | OUT-OF-NETWORK |
| **Annual Plan Year Deductible** | | |
| Individual | $600 | $3,000 |
| Family | $1,800 | $5,000 |
| **Maximum Plan Year Out-of-pocket** (1) | | |
| Individual | $3,500 | $6,000 |
| Family | $6,850 | $10,000 |
| **Professional Services** | | |
| Primary Care Physician (PCP) | $30 Copay | 50% Coinsurance |
| Specialist | $50 Copay | 50% Coinsurance |
| Preventive Care Exam | No Charge | Not Covered |
| Diagnostic X-ray and Lab | $50 Copay | 50% Coinsurance |
| Complex Diagnostics (MRI/CT Scan) | $250 Copay | 50% Coinsurance |
| Acupuncture Services | $50 Copay | 50% Coinsurance |
| Chiropractic Services | $50 Copay | 50% Coinsurance |
| **Hospital Services** | | |
| Inpatient | $400 Copay +20% Coinsurance | 50% Coinsurance |
| Outpatient Surgery | $50 Copay | 50% Coinsurance |
| Urgent Care | $60 Copay | 50% Coinsurance |
| Emergency Room | $500 Copay + 20% Coinsurance | 50% Coinsurance |

(1) Out-of-pocket maximum is based on the maximum allowable charge the carrier allows. This does not include any balance billing that may occur when using an out-of-network provider.

The above information is a summary only. Please refer to your Evidence of Coverage for complete details of Plan benefits, limitations and exclusions.

## Prescription Drug (Rx) Benefits

Many FDA-approved prescription medications are covered through the pharmacy benefits program, on the CVS/Caremark network. Tiered prescription drug plans require varying levels of payment depending on the drug's tier.

**Generic Formulary:** Generic drugs contain the same active ingredients as their brand-name counterparts but are less expensive.

**Brand Name Medications:** A brand-name medication can only be produced by one specified manufacturer and is proven to be the most effective in its class.

**Specialty Prescriptions:** Specialty medications most often treat chronic or complex conditions and may require special storage or close monitoring.

| PHARMACY TIER | AETNA HDHP HSA | AETNA EPO | AETNA PPO |
|---|---|---|---|
| PREVENTIVE RX | $0 Copay | $0 Copay | $0 Copay |
| RETAIL GENERIC (UP TO 30-DAY SUPPLY) | $15 Copay after Medical deductible is met | $15 Copay | $15 Copay |
| RETAIL BRAND NAME (UP TO 30-DAY SUPPLY) | $40 Copay after Medical deductible is met | $60 Copay | $40 Copay |
| MAIL ORDER GENERIC (UP TO 90-DAY SUPPLY) | $37.50 Copay after Medical deductible is met | $37.50 Copay | $37.50 Copay |
| MAIL ORDER BRAND NAME (UP TO 90-DAY SUPPLY) | $100 Copay after Medical deductible is met | $100 Copay | $100 Copay |
| SPECIALTY RX (UP TO 30-DAY SUPPLY) | $300 Copay after Medical deductible is met | $400 Copay | $300 Copay |

Please note: Under the Aetna HDHP, you will be responsible for the full cost of your non-preventive medication until you meet your deductible. Once you have met your deductible on the medical plan, you will pay the copays listed above for your prescriptions.

# Additional Medical Services

## Virtual Primary Care Services

Video chat for work, for school, for violin lessons, for…your sore throat? Yes! That miraculous little device in your hand can connect with a doctor for a video or voice chat. You can also use your desktop computer! These virtual visits save time and effort.

If your provider recommends a prescription medication during your virtual visit, they will send it to a local pharmacy. You can also get your medication through the mail. You have access to Virtual Primary Care, as well as Virtual Urgent Care and Behavioral Health through Doctor on Demand (by Included Health).

## Family Planning - Adoption and Fertility

Your Progyny benefit has been specifically designed to give you the best chance of fulfilling your dreams of family. Whether you just want to learn more about your options, are trying to conceive, or exploring fertility treatment, Progyny is here to support you each step of the way. The Progyny Smart Cycle covers all the individual services, tests, and treatments you may need. Progyny removes barriers to care so you and your doctor can create the customized treatment plan that is best for you.

## Omada Health

Omada is a digital behavior change program that can help you lose weight, reduce your risk for chronic heart disease or hypertension, and feel better than you have in years.

## 2nd MD, An Expert Second Opinion

Sometimes you need reassurance when it comes to a health condition. With 2ndMD, you can see a board-certified specialist for nearly any condition to provide you with confidence in your diagnosis and treatment plan. To help you get the treatment you need when you need it, 2ndMD specialists are available virtually.

## Aetna Beginning Right Maternity

This program is designed to assist you from the time you start planning a family, through pregnancy and well after your baby is born. Upon enrolling in our new Beginning Right Maternity Program, Aetna members can receive educational materials, programs to support high-risk women, access to specially trained nurses and more! Sign up as soon as you're pregnant on Aetna's site.

## FOLX Health

FOLX Health offers a comprehensive range of services specifically designed by and for LGBTQIA+ individuals, including gender-affirming care, sexual and reproductive health services, mental health support, virtual primary care, fertility education, ally support, and more. Creators and SciPlayers and covered dependents 18 years or older that are enrolled in a medical plan are eligible to utilize FOLX's clinical services.

# Discounts and Surcharges

## 2025 Wellness Discount

**WE HAVE A NEW WELLNESS ACTIVITY FOR 2025!**

If you would like to receive the $23.08 bi-weekly wellness discount on your 2025 medical premiums, you must complete a wellness activity, between October 27 and November 15, 2024. Stay tuned for more information.

## Spousal Surcharge

If you enroll your spouse in medical coverage, you will be asked to certify whether they are eligible for coverage through their employer. If your spouse is eligible for other employer-sponsored coverage – even if they do not elect to enroll in the other coverage– you will pay an additional spousal surcharge of $69.23 per pay period to cover them under a Light & Wonder medical plan.

The surcharge is paid on a pretax basis and does not apply if your spouse also works for Light & Wonder. If your spouse loses or gains other employer-sponsored coverage during the calendar year, please reach out to the People Solutions Center at psc@lnw.com or 1.833.744.4435.

## Surcharges and Discounts for 2025

| PROGRAM | BI-WEEKLY PREMIUM ADJUSTMENT |
|---|---|
| Wellness Discount | - $23.08 |
| Tobacco Free Discount (Creators & SciPlayers) | - $23.08 |
| Tobacco Free Discount (Covered Spouse) | -$23.08 |
| Spousal Surcharge | +$69.23 |

# Premium Cost Breakdown

**LET'S SUM IT ALL UP!**

The rates below are effective January 1, 2025 to December 31, 2025.

Please note that premiums calculated below are the total cost per pay period without the wellness and non-tobacco credits. If you use tobacco or nicotine, you will not qualify for the $23.08 non-tobacco discount; if you cover a spouse that uses tobacco or nicotine, you will not qualify for the $23.08 spouse non-tobacco discount.

## Aetna Medical Plans

| PLAN NAME AND ENROLLMENT TIER | BI-WEEKLY PAYROLL DEDUCTION BY SALARY BAND | | | |
|---|---|---|---|---|
| | UNDER $65K | $65K TO $100K | $100K TO $150K | OVER $150K |
| **Aetna HDHP HSA Plan** | | | | |
| Creator Only/SciPlayer Only | $46.16 | $72.28 | $80.30 | $83.51 |
| Creator/SciPlayer and Spouse | $108.43 | $132.46 | $147.33 | $153.22 |
| Creator/SciPlayer and Child | $69.10 | $94.14 | $107.74 | $112.04 |
| Creator/SciPlayer and Children | $78.65 | $99.59 | $114.32 | $118.88 |
| Creator/SciPlayer and Family | $132.82 | $160.86 | $180.26 | $187.46 |
| **Aetna EPO Plan** | | | | |
| Creator Only/SciPlayer Only | $78.36 | $100.74 | $119.84 | $133.62 |
| Creator/SciPlayer and Spouse | $136.32 | $170.30 | $202.24 | $225.50 |
| Creator/SciPlayer and Child | $100.91 | $127.22 | $151.16 | $168.54 |
| Creator/SciPlayer and Children | $108.82 | $138.75 | $169.22 | $188.69 |
| Creator/SciPlayer and Family | $161.15 | $207.14 | $248.02 | $276.54 |
| **Aetna PPO Plan** | | | | |
| Creator Only/SciPlayer Only | $133.68 | $163.35 | $196.22 | $200.76 |
| Creator/SciPlayer and Spouse | $240.55 | $266.69 | $321.37 | $328.80 |
| Creator/SciPlayer and Child | $180.16 | $205.63 | $246.78 | $252.48 |
| Creator/SciPlayer and Children | $203.39 | $229.13 | $282.88 | $289.41 |
| Creator/SciPlayer and Family | $298.64 | $343.05 | $411.63 | $421.14 |

PREMIUM DISCOUNT EXAMPLE:

Jane makes $64,000 annually and enrolls in the Aetna HDHP HSA plan.

Undiscounted premium per pay period: $46.16

Jane completed a wellness activity: - $23.08

Jane doesn't use nicotine/tobacco: - $23.08

JANE'S TOTAL PREMIUM PER PAY PERIOD: FREE!

# Health Savings Account

MAKE YOUR MONEY WORK FOR YOU

## Health Savings Account (HSA) Administered by Fidelity – only available with the Aetna HDHP HSA Plan

An HSA is a specialized savings account designed for healthcare expenses. It enables you to use tax-free money for eligible costs, making it an essential part of your financial strategy today and for the future.

**Save in taxes, three ways.** Your contributions come out of your paycheck before taxes, any earnings grow tax-free (subject to state law), and withdrawals for healthcare expenses are also tax-free.

**Keep your money every year.** The unused funds in your account roll over from year to year, and the account is still yours even if you leave the company.

**Take charge of your account!** **You can contribute to your account up to the annual maximum limit. Light & Wonder will match your contributions dollar for dollar on the first $700.** You can access your funds whenever you need them, whether for eligible healthcare expenses now or to save for future costs. With Fidelity, your money is securely held in a money market account. Fidelity offers first-dollar investing, allowing your money to grow through various investment options. Plus, you have the flexibility to start, change, or stop your contributions at any time.

**You can use your HSA to cover deductibles, copays, coinsurance, dental services, vision services, and more. For a complete list of eligible expenses, see IRS Publication 502 on irs.gov.**

## IRS Rules and Limits

You can't contribute to an HSA if you are:

Covered by another health plan that isn't a high-deductible health plan

Claimed as a dependent on someone else's tax return

Enrolled in Tricare, Medicare or Medicaid

## The maximum you can contribute in 2025:

**$4,300 if employee only coverage**
**$8,550 if you cover any dependents**
**$1,000 catch-up contribution for anyone age 55+**

# Flexible Spending Accounts

With this type of account, you and your spouse, plus any eligible dependents, can use pre-tax dollars to cover health care/dependent care/transit/parking. Unlike other benefits, you do need to re-elect your FSA each year that you'd like coverage, even if your open enrollment is passive! There are different types of FSAs, but they all help reduce your taxable income. Here are the different types of FSAs.

| FSA | DETAILS |
|---|---|
| HEALTHCARE FSA | Can reimburse for eligible healthcare expenses not covered by your medical, dental, and vision insurance.<br>Maximum contribution in 2025 is $3,300. |
| LIMITED PURPOSE FSA | Creators and SciPlayers may want to consider a limited purpose FSA if they are HSA eligible and plan to contribute to an HSA during the plan year.<br>This FSA may be used to reimburse qualified dental and vision expenses, as well as medical expenses once you've met your deductible.<br>Maximum contribution in 2025 is $3,300. |
| DEPENDENT CARE FSA | Can be used to pay for a child's (up to the age of 13) childcare expenses and/or care for a disabled family member in the household, who is unable to care for themselves.<br>Eligibility rules require that if you are married, your spouse needs to be working, looking for work or attending school full-time.<br>Maximum contribution in 2025 is $5,000. |
| COMMUTER SPENDING ACCOUNT | Can be used to cover qualified transit passes, vanpooling, payments for transportation in a commuter highway vehicle, and qualified parking costs.<br>Parking maximum contribution in 2025 is $325 per month.<br>Transit maximum contribution in 2025 is $325 per month.<br>Cash reimbursement is not allowed. You must use the FSA Debit card for all parking and transit purchases. |

# Voluntary Supplemental Health Plans

**PREPARE FOR THE UNEXPECTED**

## Critical Illness Insurance

**$10,000 | $20,000 | $30,000 |$40,000**

If you choose to sign up for this coverage, Prudential will pay you a lump sum of money if you are diagnosed with a covered condition. You can also elect to cover your spouse and dependent child(ren) to receive a benefit if they are diagnosed with a covered condition.

## Hospital Indemnity Insurance

**HIGH PLAN | LOW PLAN**

Hospital stays are difficult, especially if your health plan doesn't cover costs. To help ensure you can afford a hospital stay, you can sign up for hospital insurance through Prudential. This benefit will pay cash to you or your family to offset medical and non-medical bills that you get after staying in the hospital.

## Accident Insurance

**HIGH PLAN | LOW PLAN**

We all know they happen, but not everyone is prepared. Accident insurance is optional coverage that helps you pay for expenses if something unexpected occurs. The benefits are paid directly to you to help cover specific treatments, and the amount depends on the type of injury you have and what care you need.

## WELLNESS BENEFIT

All three of these voluntary plans offered through Prudential provide an annual wellness benefit, paid directly to you via Direct Deposit or mailed check for each enrolled member in the plan!

For the Critical Illness, Hospital Indemnity Insurance and Accident (Low) Plans: You are eligible for a $50 wellness benefit for each enrolled member, per year.

If you elect the Accident (High) Plan: You are eligible for a $100 wellness benefit for each enrolled member per year.

Here are some examples of regular preventative care that would qualify for the wellness benefit:

- Annual Physical (No Cost on all Light & Wonder medical plans)
- Immunization or Vaccine
- Mammogram
- Pap Smear
- Skin Cancer Biopsy
- Cholesterol Blood Test / Lipid Panel / Triglycerides Blood Test
- Colon Cancer Screening (Stool Test or Colonoscopy)

**Example:** *John is enrolled in both the Hospital Indemnity (Low) Plan and Accident (High) Plan, just covering himself. His premiums total $266.40 annually for both plans. He goes to get his annual physical, and gets a flu shot. In John's case, he would be able to submit each of these claims and receive a check for $150!*

# Voluntary Supplemental Health Plans

**2025 PLAN HIGHLIGHTS**

## Critical Illness Insurance

| | |
|---|---|
| **DIAGNOSIS PAYS 100% OF COVERAGE AMOUNT** | Alzheimer's Disease - Amyotrophic Lateral Sclerosis (ALS) - Benign Brain Tumor – Invasive Cancer – Coma - Coronary Artery Bypass Graft - Heart Attack - Major Organ Failure - Multiple Sclerosis - Muscular Dystrophy - Paralysis - Parkinson's Disease – Stroke |
| **DIAGNOSIS PAYS 50% OF COVERAGE AMOUNT** | Blindness – Deafness - Loss of Speech - Type 1 Diabetes |
| **DIAGNOSIS PAYS 25% OF COVERAGE AMOUNT** | Addison's Disease – Aneurysm - Huntington's Chorea - Myasthenia Gravis – Polio – Scleroderma - Sudden Cardiac Arrest - Transient Ischemic Attack (TIA) |

## Hospital Indemnity Insurance

| | HIGH PLAN | LOW PLAN |
|---|---|---|
| HOSPITAL ADMISSION | $2,000 | $1,000 |
| ICU ADMISSION | $4,000 | $2,000 |
| HOSPITAL CONFINEMENT | $200 | $100 |
| ICU CONFINEMENT | $400 | $200 |

## Accident Insurance

| | HIGH PLAN | LOW PLAN |
|---|---|---|
| FRACTURE BENEFIT | Up to $3,500 / $7,000 | Up to $3,000 / $6,000 |
| DISLOCATION BENEFIT | Up to $4,080 / $8,160 | Up to $2,200 / $4,400 |
| LACERATION BENEFIT | Up to $960 | Up to $650 |
| TORN KNEE CARTILAGE BENEFIT | $1,000 | $650 |

The above information is a sample of benefit payments only. Please refer to your Evidence of Coverage on www.lnwwellness.com for complete details of Plan benefits, limitations and exclusions.

# Dental Plans

## TAKING CARE OF YOUR SMILE

Light & Wonder offers two robust Cigna Dental PPO plans designed to meet your dental needs: the standard PPO plan and the enhanced PPO+ plan. The standard PPO plan features a $2,000 calendar maximum, providing comprehensive coverage for preventive, basic, and major dental services. This plan ensures you receive quality care while managing your costs effectively.

For those seeking additional benefits, the PPO+ plan offers a higher calendar maximum of $3,500, giving you greater flexibility and coverage. With both options, you can visit any licensed dentist, but you will enjoy enhanced benefits and lower out-of-pocket expenses when choosing a Cigna network provider. In-network providers can be located at [www.cigna.com](http://www.cigna.com) by choosing the Total Cigna DPPO Network. Explore these plans to find the best fit for your dental care needs!

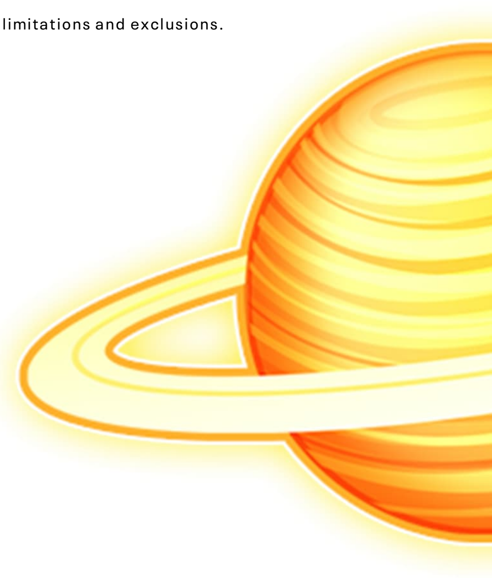
## 2025 PLAN HIGHLIGHTS

| PLAN HIGHLIGHTS | CIGNA DENTAL PPO | CIGNA DENTAL PPO+ |
|---|---|---|
| | IN-NETWORK | |
| Plan Year Deductible | | |
| Individual | $50 | $50 |
| Family | $150 | $150 |
| Annual Maximum | $2,000 | $3,500 |
| Preventive | Free – 100% Covered | Free – 100% Covered |
| Basic Services | 80% Covered after Deductible | 80% Covered after Deductible |
| Major Services | 50% Covered after Deductible | 60% Covered after Deductible |
| Orthodontia Services | | |
| Adults & Children to age 26 | 50% Covered up to Lifetime Max | 50% Covered up to Lifetime Max |
| Orthodontia Lifetime Maximum | $2,000 | $2,000 |
| Out of Network Coverage | | |
| Covered at same benefit percentage as In-Network services but reimbursed based on maximum reimbursable charge (MCR). This does not include any balance billing that may occur when using an out-of-network provider. | | |

The above information is a summary only. Please refer to your Evidence of Coverage for complete details of Plan benefits, limitations and exclusions.

## 2025 CONTRIBUTION RATES

| ENROLLMENT TIER | DENTAL PPO | DENTAL PPO+ |
|---|---|---|
| Creator Only/SciPlayer Only | $9.47 | $14.02 |
| Creator/SciPlayer and Spouse | $19.88 | $29.97 |
| Creator/SciPlayer and Child | $16.42 | $27.02 |
| Creator/SciPlayer and Children | $18.46 | $29.06 |
| Creator/SciPlayer and Family | $27.96 | $44.61 |



# Vision Plans

## BRINGING YOUR BENEFITS INTO FOCUS

Our vision plans provide comprehensive coverage to help you maintain optimal eye health. With access to a wide network of eye care professionals, you can receive benefits for just routine eye exams with the VSP Base plan or you can elect the VSP Buy-Up plan to include prescription glasses and contact lenses.

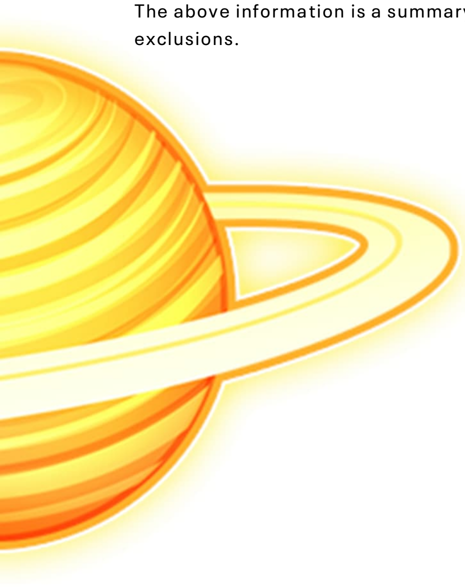
The vision plans not only supports your vision needs but also emphasizes preventive care, ensuring you stay on top of your eye health year-round. Whether you need a new pair of glasses or just a check-up, our vision plans have you covered.

To find an in-network eye care professional, visit [www.vsp.com](http://www.vsp.com) and select the VSP Choice network.

### 2025 PLAN HIGHLIGHTS

| PLAN HIGHLIGHTS | VSP BASE | VSP BUY-UP |
|---|---|---|
| | IN-NETWORK | |
| Exam – Every 12 months | $15 Copay | $10 Copay |
| Lenses – Every 12 months | | |
| Single | 20% discount only | $25 Copay |
| Bifocal | | |
| Trifocal | | |
| Frames – Every 12 months | 20% discount only | $200 frame allowance |
| Additional Pairs of Glasses | No Discount | 20% Discount |
| Contacts – Every 12 months, in lieu of lenses & frames | | |
| Medically Necessary | 15% discount only | $200 allowance |
| Elective | 15% discount only | $200 allowance |
| LASIK | No Discount | 15% off the regular price or 5% off the promotional price |

The above information is a summary only. Please refer to your Evidence of Coverage for complete details of Plan benefits, limitations and exclusions.



### 2025 CONTRIBUTION RATES

| ENROLLMENT TIER | VSP BASE | VSP BUY-UP |
|---|---|---|
| Creator Only/SciPlayer Only | No Cost | $2.70 |
| Creator/SciPlayer and Spouse | No Cost | $5.40 |
| Creator/SciPlayer and Child | No Cost | $5.40 |
| Creator/SciPlayer and Children | No Cost | $7.20 |
| Creator/SciPlayer and Family | No Cost | $9.00 |

# Life and AD&D Insurance

## Basic Life Insurance and AD&D

Discussing the unexpected can be challenging, but ensuring your loved ones have support during tough times is important. Light & Wonder's company paid basic life and accidental death and dismemberment (AD&D) policy can provide security. Light & Wonder automatically enrolls all eligible employees in this benefit, which pays your beneficiary a lump sum in case of a qualifying event. Additionally, if an accident leads to a loss of a limb, you or your chosen beneficiaries may receive extra coverage.

Basic Life coverage provides 2x your annual earnings, up to $1,000,000 and up to an additional 2x your annual earnings, up to $1,000,000 for AD&D.

Benefits will reduce to 65% between ages 65 and 70 and reduce to 50% at age 70.

Employer-paid life insurance coverage up to $50,000 is tax-free and not reported to the IRS. However, coverage over $50,000 will incur taxes as imputed income. If you wish to avoid this tax, you can opt for a $50,000 flat Basic Life/AD&D benefit instead.

Regularly updating your life insurance beneficiaries is essential to ensure your wishes are honored and your loved ones protected. Appointing beneficiaries guarantees that policy benefits go to the right people in unforeseen circumstances. It is important to review this information at least once a year or after significant life events, such as marriage, divorce, or the birth of a child. Keeping your beneficiary designations current helps prevent conflicts and ensures your financial support reaches those you intend to protect.

## Optional Life and AD&D

Optional life insurance is an optional coverage that allows Creators and Sci-Players to secure additional life insurance beyond Light & Wonder provided policies. This type of insurance offers flexibility in choosing coverage amounts to suit personal needs and can provide financial protection for loved ones in the event of unexpected loss. Premiums are deducted from payroll, making it easy to manage. With optional life insurance, you can customize your coverage to fit your family's financial goals and peace of mind. Benefits will reduce to 65% between ages 65 and 70 and reduce to 50% at age 70.

## Optional Life

Creators and SciPlayers are eligible to elect up to a maximum of $500,000 in increments of $10,000, with a guaranteed issue benefit of $500,000 if you enroll in the plan within 30 days of your initial eligibility.

## Spouse Optional Life

Spouses are eligible for up to $500,000 maximum in increments of $10,000, with a guaranteed issue benefit of $50,000 if you enroll in the plan within 30 days of your initial eligibility. **Please note that your spouse cannot elect more than 100% of your Optional Life Coverage, so you must be enrolled.**

## Child(ren) Optional Life

Children, up to 26 years old, are eligible for increments of $5,000 to a maximum of $10,000. Electing for any dependent child will cover all eligible children. **Please note that your child(ren) cannot elect more than 100% of your Optional Life Coverage, so you must be enrolled.**

You can enroll in additional coverage during your enrollment period. If you wait, you might have to prove that you're in good health and wait for the insurance company to approve your coverage.

# Disability Insurance

If sickness or injury prevents you from working for an extended period, you may be eligible for disability benefits.

## Short Term Disability (STD) Coverage

Short-term disability is a company-paid benefit administered by Prudential and is available if you are unable to perform your job due to a medically certified non-job-related illness or injury. You must have 6 months of service with Light & Wonder to be eligible for this benefit.

The first 7 calendar days of disability is called the "elimination period" which is unpaid unless you have 40 hours of accrued PTO available. Your STD benefits begin on your 8th day of disability and last until you are able to return to work or 26 weeks, whichever happens first. When your benefit begins, the amount you receive depends on your year of service with Light & Wonder.

| YOUR PLAN | COVERAGE DETAILS | | |
|---|---|---|---|
| | LENGTH OF SERVICE | 100% OF YOUR PAY | 60% OF YOUR PAY |
| SHORT TERM DISABILITY BENEFITS | 6 Months to 1 Year | 2 weeks | 24 weeks |
| | 1 Year to 3 Years | 4 weeks | 22 weeks |
| | 3 Years to 5 Years | 6 weeks | 20 weeks |
| | Over 5 Years | 13 weeks | 13 weeks |

Please note, the state you reside in may provide a partial wage-replacement disability insurance plan, which will reduce the amount you receive in STD benefit from Prudential.

## Long Term Disability (LTD) Coverage

Long-term disability benefits are available if your illness or injury continues longer than 26 weeks. Generally, LTD benefits begin after STD benefits end. Light & Wonder provides a company paid LTD benefit of 50% of pay, with a maximum monthly benefit of $15,000.

Your benefits may continue to be paid until you reach social security normal retirement age as long as you continue to meet the definition of disability.

## Long Term Disability (LTD) Voluntary Buy-Up Coverage

Administered by Prudential, this voluntary plan option provides an additional 10% of coverage.

Electing the buy-up plan option replaces an additional 10% of your base pay, totaling 60% of coverage up to a maximum monthly benefit of $15,000.

Please Note, LTD benefits may be reduced by any payments you receive from other income benefits (e.g., workers' compensation, Social Security disability, or retirement plan benefits funded by Light & Wonder.)

# 401(k) and Retirement

### PLANNING FOR THE FUTURE

No matter how wonderful your job is, it's good to plan for retirement. A 401(k) plan helps you plan for your future by squirreling away a portion of each paycheck. These funds are deducted from your eligible pay each pay period and invested based on your investment elections.

## Enrollment & Account Access

You are eligible to enroll in the plan after 45 days of employment with Light & Wonder. New Creators and SciPlayers will be automatically enrolled with a contribution rate of 3% unless you elect a different contribution rate or opt out of the program. You will also be automatically enrolled into the Annual Increase Program, which automatically increases your contribution percentage by 1% (to a maximum of 10%) each year.

To enroll in the 401(k) plan or change your automatic enrollment, please visit Fidelity at www.netbenefits.com within 45 days of starting with Light & Wonder. You may check your 401(k) account balance, view your contributions, change your investments and more by visiting the provided website.

## Additional Information

**Contribution Limits:** You may contribute from 1% to 60% of your eligible pay in either pre-tax, Roth or a combination of both, up to the IRS maximum contribution of $23,000*. If you are eligible to make catch-up contributions (Creators and SciPlayers age 50 or over), you may contribute up to 100% of your eligible pay up to $30,500*.

**Pre-tax contributions:** Pre-tax contributions are deducted from your pay before taxes are withheld. You pay no taxes on the contributions or earnings until you withdraw them.

**Roth Contributions:** You may make after-tax Roth contributions. Roth contributions allow you to take any associated earnings completely tax free at retirement as long as the distribution is a qualified one.

**Please Note: At the time of this printing, the IRS had not yet announced the contribution limits for 2025. These limits will be updated in the electronic version of the 2025 Benefits Guide on the benefits website when they are announced.*

**Employer Contributions:** Light & Wonder helps you in growing your retirement savings by providing a company match – 100% of the first 1% you contribute, and 50% of the next 5% of your eligible compensation contributed to the plan. Put simply, if you contribute 6% or more of your earnings, you will receive a match of 3.5% from Light & Wonder.

Note that Light & Wonder matches your contributions on a per-pay-period basis. Therefore, during pay periods in which you do not contribute, you will not receive company matching contributions. The plan provides for a true-up after the end of the plan year.

**Contribution Changes:** You can request to change your contribution amount at any time by logging on to Fidelity NetBenefits® at www.netbenefits.com or by calling Fidelity Retirement at 800.835.5097.

**Vesting:** You are always 100% vested in your own contributions to the plan, as well as any earnings on them. Your Company-Match contributions and earnings are 100% vested after 2 years of continuous service.

**Investment Options:** You have the flexibility to select from investment options that range from more conservative to more aggressive, making it easy for you to develop a well-diversified investment portfolio.

**For more information, visit www.netbenefits.com or contact Fidelity at 800.835.5097.**

**Marsh & McLennan Insurance Agency LLC does not serve as advisor, broker-dealer or registered investment advisor for this plan.**
**All the terms and conditions of your plan are subject to applicable laws, regulations and policies. In case of a conflict between your plan document and this information, the plan documents will always govern.**

# ESPP and Tuition Reimbursement

## Employee Stock Purchase Program (ESPP)

Light & Wonder offers an Employee Stock Purchase Plan to its Creators and SciPlayers. The ESPP provides an opportunity to purchase shares of Light & Wonder, Inc. common stock (“shares”) at a 15% discount via after-tax payroll deductions. If you are a full-time Creator or SciPlayer of Light & Wonder and located in the U.S. (including Puerto Rico) at the beginning of the Option Period and your Eligible Compensation does not exceed $250,000, then you are eligible to participate.

**THERE ARE TWO ANNUAL OPTION PERIODS:**

**January 1 – June 30:** with participating employee contributions over the Offering Period being applied to purchase of Shares on June 30.

**July 1 – December 31:** with participating employee contributions over the Offering Period being applied to purchase of Shares on December 31.

If you are eligible to participate in the ESPP, you will be notified of the next Offering Period prior to its opening.

## Tuition Reimbursement Policy

Full-Time Creators and SciPlayers who are interested in furthering their education can be eligible for a Tuition Reimbursement Program offered by Light & Wonder.
You are required to have at least 6 months of continuous service with Light & Wonder, have no disciplinary action in the 6 months prior to your course work, and submit the Tuition Reimbursement Application with manager and HR Business Partner approval at least 2 weeks prior the commencement of classes.

# Additional Benefits

## Legal Services

Your sister gives great advice, but it isn't legal advice. For that, you need a qualified attorney. Through MetLife's benefit, you can talk with one by phone or in their office. They'll guide you through debt matters, estate matters, family law, and more.

## Pet Insurance

Woof, Meow! That's pet for "Optional pet insurance from MetLife can cover your pets." Plans have flexible reimbursement and deductible options, so you can choose the level of coverage that's right for your pet.

## Rethink Care

Expert parenting support right at your fingertips. Rethink Care gives your family access to parenting toolkits and resources to help you be the best parent you can be.

## Care.com

Free Care Membership that gives you access to everyday assistance with services such as child, elder or pet care, school support, housekeeping and more!

## Employee Discounts

As a Creator or SciPlayer, you have access to Benefit Hub, the world's largest selection of employee discounts and rewards.

## Farmers Home & Auto Insurance

You can receive bundled discounts on your Home and Auto Insurance by purchasing them together through Farmers.

## Business Travel Accident

Covers your travel/medical expenses if you become sick or injured while traveling on approved company business. This benefit is fully paid for by Light & Wonder.

# Employee Assistance Program

## FREE RESOURCES AND SUPPORT

Your Employee Assistance Program (EAP) through ComPsych is a set of services that can support you through personal and professional challenges with resources, information, and counseling. Everything is confidential—what you talk about won't be shared with your employer—and free.

| PROGRAM COMPONENT | COVERAGE DETAILS |
|---|---|
| NUMBER OF SESSIONS | 3 free sessions per topic/issue per year per person |
| HOW TO ACCESS | Phone or online, as well as face-to-face sessions |
| TOPICS MAY INCLUDE | Confidential Emotional Support<br>• Anxiety, depression, stress<br>• Grief, loss and life adjustments<br>• Relationship/marital conflicts<br>Work and Lifestyle Support<br>• Child, elder and pet care<br>• Moving and relocation<br>• Shelter and government assistance<br>Legal Guidance<br>• Divorce, adoption and family law<br>• Wills, trusts and estate planning<br>• Free consultation and discounted local representation<br>Financial Resources<br>• Retirement planning, taxes<br>• Relocation, mortgages, insurance<br>• Budgeting, debt, bankruptcy and more |
| WHO CAN UTILIZE | You and all members of your household |

## GET IN TOUCH:

By phone: 833.812.5179
Online: guidanceresources.com
Website Password: LNWEAP
Download the Guidance Resources Now App

# Directory & Resources

Below, please find important contact information and resources for Light & Wonder.

**Light & Wonder Benefits**
www.lnwwellness.com

**Benefits Helpdesk**
psc@lnw.com

**Aetna Medical**
www.aetna.com
888.318.6016
M-F 8-8 EST, Sat. 8-4:30 EST

**CVS Virtual Care**
www.cvs.com/virtual-care/

**Doctor on Demand**
www.doctorondemand.com/lnw
800.997.6196

**FOLX Health**
www.folxhealth.com/lnw

**Progyny**
www.progyny.com
866.929.7684

**2nd MD - Expert Second Opinion**
www.2nd.md/activate/step1/lnw
866.841.2575

**Omada Health**
www.omadahealth.com/lnw
support@omadahealth.com
888.409.8687

**Fidelity - HSA, FSA, 401k, ESPP**
www.netbenefits.com
800.835.5097

**Cigna Dental**
www.mycigna.com
800.244.6224

**VSP Vision**
www.vsp.com
800.877.7195

**Prudential**
www.prudential.com/mybenefits
Web Access Code: 70354
877.367.7781

**ComPsych EAP**
www.guidanceresources.com
WebID: LNWEAP
833.812.5179

**RethinkBH - Parental Success**
https://connect.rethinkcare.com/sponsor/LNW
Enrollment Code: LNW

**MetLife - Legal Plans**
www.metlife.com
ID/Legal: 800.821.6400

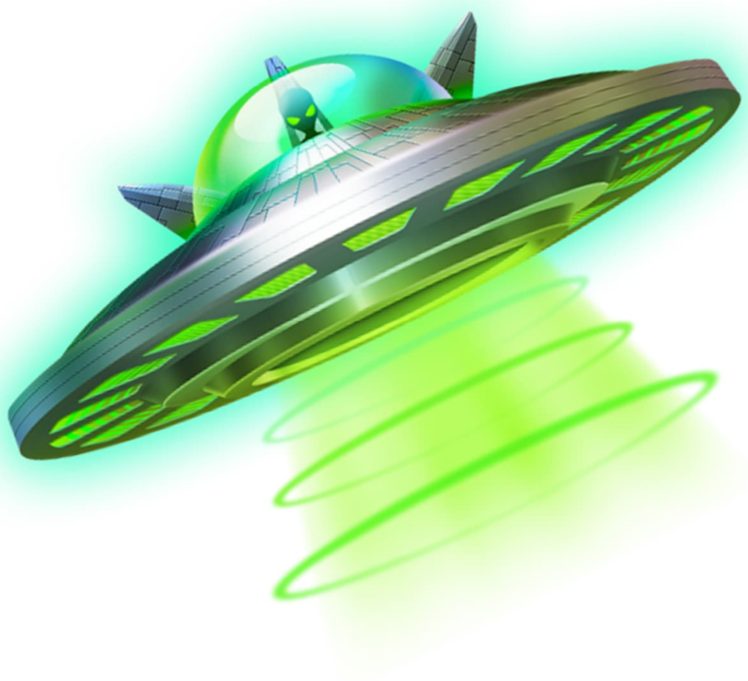
**MetLife - Pet Insurance**
www.petinsurance.com/submit-claim
Pet: 800.438.6388

**Light & Wonder Tuition Reimbursement**
vpratt@lnw.com

# Thanks for Reading

This guide provides essential information about your benefits and connects you to valuable resources that can assist you along the way. It’s designed to be a helpful reference whenever you need it. Should you have any questions or need clarification, the Light & Wonder Team is always available to help. Your well-being is important to us, and we’re here to support you.

**HERE’S TO A HAPPY, HEALTHY YEAR AHEAD!**



Notes:

Notes:

LIGHT & WONDER™

# Your Wellness Journey Starts Here

Scan the QR code above or visit www.lnwwellness.com to view your benefits website!

Prepared by: Marsh McLennan Insurance Agency LLC

www.MarshMMA.com | CA Insurance Lic: 0H18131