Puerto Rico

2025 Benefits Overview

LIGHT & WONDER

What's Changing in 2025?

- Accident, Critical Illness and Hospital Indemnity are moving from Chubb to Prudential
    - **If your child is currently enrolled in Critical Illness coverage, please log into Workday during Open Enrollment and re-add the coverage for 2025, as it is not going to automatically roll over.**
- There is a new Benefits website
- Qualifying Life events contact is changing in 2025

Enrollment and Life Events

workday.

Open Enrollment 11/4/2024– 11/15/2024

- Add, change or drop dependents from your coverage
- Enroll, change or decline coverage
- Elect/Add voluntary life insurance
- Update beneficiary information (allowed any time)

Qualifying Life Events for Mid-Year Changes

- Marriage, divorce, or legal separation
- Birth or adoption of a child
- Gain/Loss of coverage
- Loss of dependent status
- Medicaid or Medicare enrollment

NEW QUALIFYING LIFE EVENT CONTACT!

If you have a qualifying event, contact PSC@lnw.com within 30 days of event!

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Medical, Dental and Vision Coverage

Triple-S benefits will continue to be offered in 2025!

Medical, dental and vision coverage are bundled. If you elect medical coverage, you will also receive dental and vision coverage.

The bi-weekly cost for the medical, dental and vision plan are as follows:

TRIPLE-S SALUD
BlueCross BlueShield of Puerto Rico

Coverage Tier	Creator Cost Per Pay Period
Creator Only	$49.61
Creator + Child/Children	$88.36
Creator + Spouse	$100.56
Creator + Family	$125.43

ComPsych®
GuidanceResources® Worldwide

Employee Assistance Program

- 3 free sessions per issue
- Available 24/7
- Available to all members of your household
- Confidential
- Choice of face-to-face or telephonic behavioral consultations

Get In Touch:
By phone: 833-812-5179
Online: guidanceresources.com
Website Password: LNWEAP

Confidential Emotional Support

Our highly trained clinicians will listen to your concerns and help you or your family members with any issues, including:

- Anxiety, depression, stress
- Grief, loss and life adjustments
- Relationship/marital conflicts

Work-Life Solutions

Our specialists provide qualified referrals and resources for just about anything on your to-do list, such as:

- Finding child and elder care
- Hiring movers or home repair contractors
- Planning events, locating pet care

Legal Guidance

Talk to our attorneys for practical assistance with your most pressing legal issues, including:

- Divorce, adoption, family law, wills, trusts and more

Need representation? Get a free 30-minute consultation and a 25% reduction in fees.

Financial Resources

Our financial experts can assist with a wide range of issues. Talk to us about:

- Retirement planning, taxes
- Relocation, mortgages, insurance
- Budgeting, debt, bankruptcy and more

Online Support

GuidanceResources® Online is your 24/7 link to vital information, tools and support. Log on for:

- Articles, podcasts, videos, slideshows
- On-demand trainings
- "Ask the Expert" personal responses to your questions

Company Paid Benefits

Short-Term Disability (STD)

- Eligibility for this plan begins after 6 months of service with Light & Wonder.
- For an injury or illness, your benefits become payable after 7 days of continuous absence.

LENGTH OF SERVICE	100% OF YOUR PAY	60% OF YOUR PAY
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.		

Company & Employee Paid Benefits

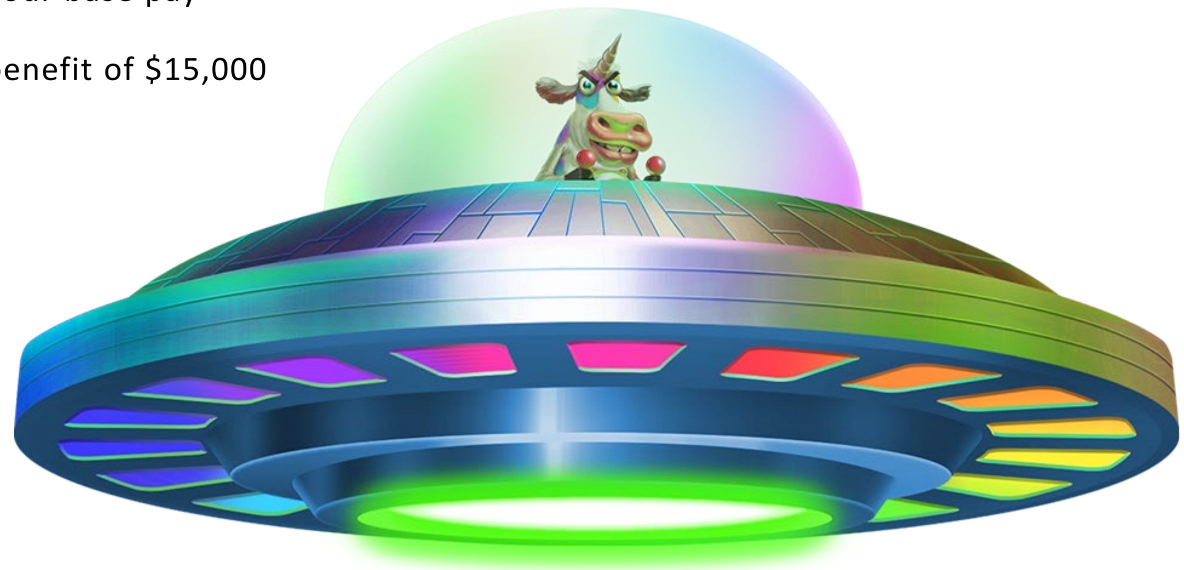
Long-Term Disability (LTD)

Company-Paid Long-Term Disability (LTD)

- 50% of monthly earnings up to $15,000 per month
- Eligible after 26 weeks of disability

Optional Long-Term Disability (LTD) Buy-Up Coverage (Employee Paid)

- The voluntary Buy-Up option provides an additional 10% of coverage
- Electing the buy-up plan option replaces an additional 10% of your base pay
  - Total would be 60% of coverage up to a maximum monthly benefit of $15,000



Creator Basic Life Insurance and AD&D

- You have two options to choose from for company paid life insurance:
  - Flat $50,000; or
  - 2x salary up to a maximum of $1,000,000
- You will receive the same amount you elect for life insurance for Accidental Death and Dismemberment (AD&D) insurance

IRS Regulation: Group life insurance that exceeds $50,000 is subject to the IRS imputed income tax. If you want to avoid this tax (on the premium being paid for coverage over $50,000) you can elect the flat $50,000 option

We encourage all Creators/SciPlayers to review your Beneficiaries this open enrollment to ensure they align with your wishes!

Optional Basic Life Insurance and AD&D

100% Employee Paid

Coverage Level	Description
Employee	**Increments of $10k up to $500k max*.**
Spouse	Increments of $10k up to $500k max.
Child	Increments of $5k up to $10k max.

- **Special Enrollment! This open enrollment only, *Creators/SciPlayers* can newly elect or increase current coverage to $500k without having to complete a medical questionnaire.**
- If you are enrolling your spouse for the first time or increasing their coverage during 2025 Open Enrollment, please note that you will need to complete an Evidence of Insurability (EOI) form after Open Enrollment ends. You will have an open task in Workday with the EOI form.
- Optional Life and Optional AD&D can be elected separately. Employes have to be enrolled in order for spouse and child coverage

Restrictions may apply if you and/or your dependent(s) are confined in the hospital or terminally ill.
Please refer to your Summary Plan Description for exclusions and further detail.

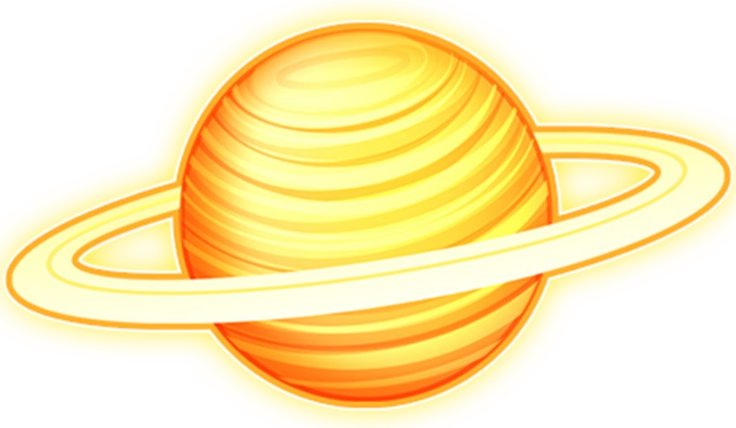
Voluntary Benefits

Metlife Legal

- MetLife provides employees, spouses and dependents access to legal services including a network of attorneys with telephonic advice and office consultations. Services may include:
    - Will preparation
    - Trusts
    - Power of attorney
    - Real estate matters
    - Debt matters
    - Family law matters
    - Identity theft

2 plans to choose from:

Legal Plan	Legal High	Legal Low
Creator Only/SciPlayer	$9.00	$3.69



Voluntary Supplemental Health Plans

100% Employee Paid

Accident

HIGH | LOW

- Pays cash to help offset the expenses associated with accidents or injuries:
  - Deductible/Copays
  - Ambulance
  - Surgery
  - And much more!
- Pays benefits based on injury and plan option
  - X-Ray: $40 on LOW Plan, $75 on HIGH plan
  - Torn ACL: $650 on LOW, $1,000 on HIGH
- Flat bi-weekly rate based on your enrollment tier

Critical Illness

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

- Pays a lump-sum benefit directly to you upon diagnosis
- Helps pay for out-of-pocket medical expenses associated with a serious illness (e.g., heart attack, stroke, coma, kidney failure, etc.)
- If you want to enroll a dependent into the plan, please know that Spouse coverage cannot exceed 100% of your coverage, and Child(ren) cannot exceed 50% of your coverage
- Guaranteed Issue for 2025:
  - $40,000 for self and spouse
  - $20,000 for child(ren)

Hospital

HIGH | LOW

- Pays you a fixed benefit for every day you are in the hospital up to a maximum
  - $1,000 per admission (5 per year) and $100 per day on LOW plan
  - $2,000 per admission (5 per year) and $200 per day on HIGH plan
- A cash benefit when you need it
- Flat bi-weekly rate based on your enrollment tier

Wellness Reimbursement for Voluntary Supplemental Plans

Prudential

Each of the Voluntary Coverage plans offer a Wellness Benefit, payable to you upon completion of a Wellness activity claim.

- Accident LOW: $50 per enrolled member per year
- Accident HIGH: $100 per enrolled member per year
- Hospital LOW| Hospital HIGH: $50 per enrolled member per year
- Critical Illness: $50 per enrolled member per year

Wellness Eligible Activities include:

- Annual Physical (No Cost on all Light & Wonder medical plans)
- Immunization or Vaccine (Including Flu Shots)
- Mammogram
- Pap Smear

SCAN ME

CLICK ON THE QR CODE ABOVE TO BE DIRECTED TO PRUDENTIAL'S CLAIM FORMS

Plan	Accident HIGH	Accident LOW	Hospital High & Low	Critical Illness
Per Enrolled Member	$100	$50	$50	$50

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Voluntary Supplemental Coverage Benefits Cost Summary

Prudential

Accident Tier	Accident HIGH	Accident LOW
Creator Only/SciPlayer Only	$5.93	$3.48
Creator/SciPlayer and Spouse	$8.55	$5.31
Creator/SciPlayer and Child	$9.43	$6.74
Creator/SciPlayer and Children	$9.43	$6.74
Creator/SciPlayer and Family	$13.22	$8.37

Hospital Indemnity Tier	Hospital HIGH	Hospital LOW
Creator Only/SciPlayer Only	$8.55	$4.32
Creator/SciPlayer and Spouse	$17.75	$9.29
Creator/SciPlayer and Child	$16.65	$8.86
Creator/SciPlayer and Children	$16.65	$8.86
Creator/SciPlayer and Family	$25.85	$13.84

Critical Illness EXAMPLE	Age 43
Creator Only/SciPlayer - $30k Coverage	$10.23
Creator/SciPlayer's Spouse - $30k Coverage	$10.23
Creator/SciPlayer's Child - $10k Coverage	$1.01
Total Premium (Bi-Weekly)	$21.48

Biweekly premiums shown

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New Benefits Guidance Tool

<u>Receive a recommendation for plans when you use Nayya Choose:</u>

- Access Nayya with the QR Code:
- Answer a few questions about yourself and your family
- Get matched with a benefits package tailored to your needs and budget!

Support/Resources

The NEW Benefits website is a great resource for plan information and more!

Scan the below QR code or go to https://lnwwellness.com/medical-dental-vision

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Next Steps & Reminders

Action	Date(s)
Open Enrollment information available	Monday, October 27
Online Enrollment System, Workday, opens for elections	Monday, November 4
Online Enrollment System closes at 11:59pm (Pacific Time) and all elections must be finalized to system close	Friday, November 15
Benefits become effective	Wednesday, January 1

Have questions or need assistance with Open Enrollment?

Contact People Solutions Center:

Email: psc@lnw.com

Phone: 1-833-744-4435

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