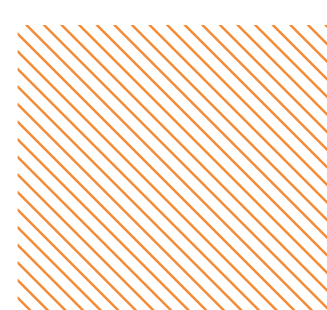




2021 Benefits



TERMINIX

Your benefits transformation continues

2020 has been a tumultuous and complicated year — and the why and how we come to work has been on each of our minds. One way that Terminix seeks to create an exceptional teammate experience is by offering competitive benefit choices that are meaningful to you.

We believe that by caring for our teammates and their families, exceptional teammate experiences will drive exceptional customer service experiences. Transforming and improving our benefits is happening one year at a time, and this year we are excited to share some additional, and valuable, enhancements.

In 2021, we'll continue to keep costs low, while simplifying and improving a number of our health and welfare benefits.

- For the second straight year, Terminix is covering all medical and prescription drug cost increases, and your contributions will not go up!
- Also, there are no rate increases for dental or vision coverage — in fact, your vision coverage will provide increased benefits for certain items.
- We are consolidating our medical plan administration with Meritain nationally, which will simplify our plans and give those enrolled in our medical plan national access to CVS MinuteClinics at little/no cost.
- We are continuing to offer premium support through Quantum Health Care Coordinators, who will help you make the most of your benefits.
- We are changing the way our Health Care Flexible Spending Account works so you can carry over an amount each year (carryover starts in 2022).
- We are improving other benefits in a variety of ways:
 - Adding new Accidental Death and Dismemberment (AD&D) coverage to match your Basic Life coverage at no cost to you.
 - Removing the seven-day waiting period on our short-term disability coverage if you're in an accident, getting our teammates paid on day one.
 - Providing a survivor benefit for an initial lump-sum payout should the unthinkable happen.
- In these stressful times, we're also doubling the number of covered consultations we provide through the Employee Assistance Program (from three to six).

Read this guide to learn more about the enhanced health and welfare benefits we are providing in 2021. When you are ready to enroll, you can do so beginning October 26, either online through Workday or by calling **800-901-9025**.

You are our biggest competitive advantage, and your experience is the reason I come to work each day. As we continue this journey to find new and better ways to **serve, care** and **deliver**, thank you for your continued commitment to our customers and this organization.



David Dart

Chief Human Resources Officer

Terminix





2021 Highlights

Great news about your contributions

We are a committed partner in your health. Each year we absorb a significant amount of your benefits costs even as insurance premiums continue to rise across the country. We're pleased to say, that for the second year in a row, there are no rate changes to your medical, pharmacy, dental and vision coverages!

Good things are ahead in 2021

There are a lot of good things going on with your benefits. We are ...

- Moving from BlueCross/BlueShield in some areas to Meritain, which will allow Quantum to provide Care Coordinators for all teammates
- Adding CVS MinuteClinic visits for low to no cost
- Improving your vision coverage at no extra cost to you
- Reducing the time to collect Short-Term Disability if you're hurt in an accident. You'll no longer wait seven days to claim Short-Term Disability; you'll be able to collect it on day one
- Adding a Company-paid Accidental Death and Dismemberment policy
- Expanding your EAP benefits to increase the number of covered consultations from three visits to six
- Providing a Survivor Benefit that pays the equivalent of one month's frozen salary in the event of your death, ensuring your loved ones have what they need to make it through until your life insurance is paid



Take action!

Don't miss your opportunity to enroll in Supplemental Life and AD&D Insurance **without Evidence of Insurability!** Plus, if you have supplemental AD&D insurance but not supplemental life insurance, **you must make a new election** for combined supplemental life and AD&D. Your action is also required if you want to participate in a Health Savings Account or Flexible Spending Account for 2021. Otherwise, if you don't make elections by the deadline, your current benefits will carry over to 2021.

If there are any differences between this enrollment guide and the Plan document, the Plan document will govern. The Company reserves the right to amend, suspend or terminate the Plan or level of benefits provided under the Plan at any time. If a change is made, benefits for claims incurred after the date the change takes effect will be paid according to the revised Plan provision. In other words, once a change is made, there are no rights to benefits based on earlier Plan provisions.



Eligibility and Enrollment

Eligibility

If you are a full-time teammate regularly scheduled to work at least 30 hours per week, you are eligible to participate in our medical, dental, vision, life and disability plans as well as other benefits.

When does coverage begin?

Some benefits, such as Company-paid life insurance and AD&D and the Employee Assistance Program, begin on your date of hire. However, most benefits coverage eligibility begins after 30 consecutive days of employment. The only exception is 401(k) eligibility. Teammates become eligible for the 401(k) after 90 days of employment. Remember, once you've elected your benefits, you can't make changes until the next enrollment period unless you experience a qualifying life event.

Eligible dependents

Dependents eligible for coverage in our benefits plans include:

- A legal spouse (including common-law spouse where recognized).
- Children up to age 26 (includes biological, stepchildren, legally adopted children, children placed for adoption, foster children and children for whom legal guardianship has been awarded to you or your spouse).
- Dependent children 26 years of age or older, unmarried and primarily supported by you and incapable of self-sustaining employment by reason of mental or physical disability that arose while the child was covered as a dependent under this Plan (periodic certification may be required).

Verification of dependent eligibility is required within 30 days upon enrollment.

What are Qualifying Life Events?

Do you know about the changes in life that may permit you to change your coverage? Qualifying Life Events (QLEs) are determined by the IRS and may allow you to enroll in or change your benefit elections outside of annual Open Enrollment. Some of the most common include:

- Change in your marital status (marriage, divorce or legal separation)
- Change in your number of dependents (birth, adoption or if a child is no longer eligible as a dependent)
- Change in your employment status resulting in a loss or gain of coverage
- Change in your spouse's employment status resulting in a loss or gain of coverage
- Entitlement to Medicare or Medicaid
- Eligibility for coverage through the Marketplace
- Change of address that results in a change in coverage

When a QLE occurs, you have 45 days to request changes to your coverage.

Contact the Terminix Benefits Service Center at **800-901-9025** for questions regarding QLEs.

Did you know?

Your contributions for medical, dental and vision benefits are deducted on a pre-tax basis, lessening your tax liability?

You may select any combination of medical, dental and/or vision plan coverage. For example, you could select medical coverage for you and your entire family but select dental coverage only for yourself. In order to cover a dependent, the eligible teammate is required to be covered by the plan.

You have an opportunity in 2021 to enroll in Supplemental Life and AD&D insurance without Evidence of Insurability.

Thoughts & tips:

If you have supplemental AD&D insurance but not supplemental life insurance, you must make a new election during OE for combined supplemental life and AD&D.



Open Enrollment To-Do List

Update your personal information.

Make sure your address, cell number and email address are all up to date in Workday.

Review deductibles for available plans.

Take a look at your options — if you foresee a lot of medical needs this year, you might want a lower deductible. If not, you could switch to a higher deductible and enjoy lower payroll deductions.

Consider an FSA or HSA.

A Flexible Spending Account (FSA) or Health Savings Account (HSA) can help cover healthcare expenses including dental and vision services and prescriptions. Adding one of these accounts, or boosting your contributions, can help with your long-term financial goals.

The way your Health Care FSA works will change at the end of the 2021 plan year. Instead of a grace period to spend down your account, you will be able to carry over unused funds into the 2022 plan year (legal limits will apply).

Check to see if your pharmacy is in-network.

Going in-network often saves you money. Check for any plan changes to make sure your favorite pharmacy is still your best bet and is covered in-network.

Update your beneficiaries.

Ensure you've designated beneficiaries and that they are still the correct beneficiaries for 2021.

Check your Supplemental Life and AD&D coverage.

Supplemental Life and AD&D have been combined to one election. Make sure your coverage is what you want. Also, this year you have an opportunity to elect or change your Supplemental Life without needing Evidence of Insurability (EOI) for amounts up to \$1 million for yourself and \$50,000 for your spouse.



Medical Benefits

Our benefits program includes medical plan options with a range of coverage levels and costs designed to meet your diverse needs. Your medical benefits are provided by Aetna/Meritain.

Consumer Driven Health Plan (CDHP)

The Basic (CDHP) Plan pairs lower contribution rates with a higher deductible making it eligible for a tax-free Health Savings Account (HSA) that helps you save up for future expenses. This combination gives you more control over your money.

With the Plan, you can choose any in-network or out-of-network provider each time you receive care. But keep in mind that you will generally pay less when you use in-network providers.

CDHPs at a glance

How a CDHP works

You pay nothing for **in-network preventive care** — it's covered in full.

Save with your HSA

You can set aside **triple-tax-advantaged money** from your paycheck to help cover your costs — now, or in the future. Learn more about an HSA on page 17.

Deductible

You **pay 100% of the costs** (including prescription drugs) until you meet the annual deductible.

Coinsurance

You and the plan **share the cost** of covered services after meeting the deductible.

Out-of-pocket limit

You're protected by an annual limit on costs — the **plan pays 100%** of any further covered expenses for the rest of the year.

Contributions

You pay the medical plan rate, on a pre-tax basis, from your paycheck to have coverage.

Budgeting for healthcare expenses

With the Basic Plan (CDHP), you pay less through your paycheck, but you may pay more when you receive care. So, it's important to plan ahead for your out-of-pocket expenses. Here are some ideas to consider:

- **Think about your costs.** Contribute at least enough to your HSA to cover your expected out-of-pocket costs, such as your prescription drugs, annual deductible and coinsurance. Remember — because you're keeping more of your paycheck by paying lower medical plan rates, you may have extra money available to put in your HSA.
- **Plan ahead.** You can spend HSA money that's been deposited into your account, and you can adjust your contributions at any time of the year.
- **Look long term.** You will never forfeit money left in your HSA; it rolls over year after year. If you know about future expenses — or if you want to save for your healthcare costs in retirement — set aside a little extra each paycheck so your balance can grow over time.



New in 2021: Simplified plans. More access to low/no cost care!

We are consolidating our medical plan administration with Meritain nationally, which will simplify your plans and give those enrolled in our medical plan national access to CVS MinuteClinics at little/no cost.

Preferred Provider Organization Plans (PPO)

The Regular PPO and Super PPO offer lower out-of-pocket costs in exchange for higher paycheck contributions. With these plans, your costs are more predictable, and you'll still have some out-of-pocket expenses.

You can choose any in-network or out-of-network provider each time you receive care. But in-network providers generally provide lower-cost benefits.



PPOs at a glance

How the PPOs work

You **pay nothing for in-network preventive care** — it's covered in full.

Copay

You **pay a fixed amount at the time of service** for doctor visits and prescriptions. Our plan pays the rest of the cost. Copays do not count toward your deductible in either of the PPO plans.

Deductible

For care that doesn't charge a copay, such as hospital services, **you pay 100% of the costs** until you meet the annual **deductible**.

Coinsurance

After meeting the deductible, you and the plan **share the cost** of certain services.

Out-of-pocket limit

You're protected by an annual limit on costs. Once the limit is met, **the plan pays 100%** of any further covered expenses for the rest of the year.

Contributions

You pay for medical plan coverage on a pre-tax basis from your paycheck.

Budgeting for healthcare expenses with an FSA

With a PPO plan, you pay a higher medical plan rate but may pay less when you receive care. Consider contributing to a Healthcare Flexible Spending Account (FSA) to cover your expenses:

- Contribute enough to cover your expected copays and other expected medical, pharmacy, dental or vision out-of-pocket costs.
- Remember, you have access to your full contribution election as soon as your benefits are effective. Without a Qualified Life Event, you can't change your elections after enrollment — although you can carry over some funds at the end of the year. See page 16 for more about FSAs.

Looking ahead to 2022!

The way your Health Care FSA works is changing at the end of 2021. Instead of a grace period to spend down your account, you'll be allowed to carry over unused funds into 2022 (legal limits apply). The carryover doesn't affect your 2022 contribution limit, giving you more tax-free dollars for eligible health care reimbursements in 2022!

Prescription Drugs

All of our medical plans provide prescription drug benefits through Express Scripts. Be sure to use preferred pharmacies to avoid a \$5 per-prescription surcharge.

Condition management

If you're diagnosed with a chronic condition (asthma, diabetes, COPD, CAD or CHF), you may be eligible for a special discount on your prescription drug costs. Complete some simple steps, and your pharmacy benefit program will help you learn to manage your condition. You may be eligible for free prescriptions through this program. Call your Quantum Care Coordinator at **866-317-6103** for information and assistance.

Drug tiers

The cost of a prescription drug depends on its medication tier:

- **Generic** — Drugs in the Generic medication tier typically cost significantly less than their brand name equivalents while containing the same active ingredients.
- **Preferred brand** — Preferred brand-name prescription medications are favored by a prescription plan based on drug effectiveness and cost.
- **Non-preferred brand** — Medications in the Non-preferred brand-name tier are not on the Plan's formulary (favored list) based on effectiveness and cost. They may still be covered but could require prior authorization and cost more.
- **Specialty Drugs** — Prescription medications in the Specialty tier are often costly because they treat complex conditions. Specific criteria typically need to be met before a drug is covered.

Extend your mail order payments

If you take a maintenance medication, get home delivery and spread out the cost of a 90-day mail order supply with the Extended Payment Program (EPP).

Enroll in the EPP by calling Express Scripts at **800-305-1834** or go to www.express-scripts.com/terminix. Register with your member ID, then select Edit Payment Information under My Account at the top of the page.

Save money

Prescription drug costs are rising faster than other healthcare expenses, but here are some ways to save:

- **Ask your doctor to prescribe generic medications first.** Generics are typically as effective as brand-name medications but can cost 30% to 75% less.
- **Use the Plan's mail order feature.** If you regularly take medication, the mail order prescription program is convenient and money-saving.
 - Prescriptions are shipped for free.
 - You can set up automatic refills.

Save money on prescriptions

GoodRx helps you find low-cost prescriptions by comparing prices and providing discounts to give you the best bang for your buck. **GoodRx is also available to teammates who are not medical plan members.** Visit www.goodrx.com to get started

Prescription savings for your furry family members

Give your furry family members the care they deserve with Inside Rx Pets, a prescription savings program available to all teammates at no cost. Pet parents can receive discounts on brand and generic human medications prescribed for pets at 40,000 participating retail pharmacies. Learn more at insiderxpets.com/rxsave2.

Medical Plan Comparison

Key features at a glance:

All our medical plans provide:

- **Comprehensive, affordable coverage** that fulfills the requirements of the healthcare reform law.
- **Free in-network preventive care**, with services such as annual physicals, recommended immunizations and routine cancer screenings covered at 100%.
- **Prescription drug coverage** included with each medical plan.
- **Financial protection** through annual out-of-pocket maximums that limit the amount you'll pay each year.

2021 Medical Plans

	Basic (CDHP)		Regular PPO		Super PPO	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Preventive Care	No cost to you when you see in-network providers — covered at 100% in-network					
Individual/Family Annual Deductible	\$3,000/ \$6,000	\$9,000/ \$18,000	\$2,000/ \$4,000	\$6,000/ \$12,000	\$1,000/ \$2,000	\$3,000/ \$6,000
Individual/Family Annual Out-of-Pocket Limit ¹	\$6,450/ \$12,900	\$12,900/ \$25,800	\$5,600/ \$11,200	\$11,200/ \$22,400	\$4,000/ \$8,000	\$8,000/ \$16,000
Your Coinsurance	30% after ded.	50% after ded.	30% after ded.	50% after ded.	20% after ded.	45% after ded.
Doctor's Office Visit	30% after ded.	50% after ded.	\$40 copay	50% after ded.	\$35 copay	45% after ded.
Doctor on Demand Virtual Visit	30% after ded. ²	N/A	\$25 copay	N/A	\$25 copay	N/A
Specialist Office Visit	30% after ded.	50% after ded.	\$50 copay	50% after ded.	\$45 copay	45% after ded.
Urgent Care Facility	30% after ded.	50% after ded.	\$40 copay	50% after ded.	\$35 copay	45% after ded.
Chiropractic Services (Up to 30 visits per calendar year)	30% after ded.	50% after ded.	30% after ded.	50% after ded.	20% after ded.	45% after ded.
Inpatient, Outpatient and Emergency Care	30% after ded.	50% after ded.	30% after ded.	50% after ded.	20% after ded.	45% after ded.
Inpatient Hospital or Outpatient Surgery ³	30% after ded.	50% after ded.	30% after ded.	50% after ded.	20% after ded.	45% after ded.
Outpatient Lab and X-ray Services ³	No charge after ded.	50% after ded.	No charge	50% after ded.	No charge	45% after ded.
Emergency Room Services ⁴	30% after ded.		\$400 copay then 30% after ded.		\$300 copay then 20% after ded.	
Maternity Care, Pre- and Post-Natal	30% after ded.	50% after ded.	\$40 copay	50% after ded.	\$35 copay	45% after ded.
In-Hospital Delivery ³	30% after ded.	50% after ded.	30% after ded.	50% after ded.	20% after ded.	45% after ded.

¹ Copays apply toward annual out-of-pocket limit.

² For the Basic (CDHP) option, you will pay the full \$49 cost of the telemedicine visit at the time of service. If your plan deductible has been met, you will be reimbursed the difference between the \$49 cost of the visit and your 30% coinsurance.

³ Pre-certification may apply.

⁴ Emergency room copay is waived if the patient is admitted to the hospital.

2021 Prescription Drug Plans

Retail Prescriptions (your cost for a 30-day supply)			
	Basic (CDHP)	Regular PPO	Super PPO
Retail Brand Annual Deductible	Subject to medical deductible	Separate retail prescription drug deductible: \$100/person, up to \$200/family	Separate retail prescription drug deductible: \$75/person, up to \$150/family
Annual Out-of-Pocket Limit	Included in medical out-of-pocket limit	Separate from medical: \$1,000/person, up to \$2,000/family	Separate from medical: \$1,000/person, up to \$3,000/family
Generic	30% coinsurance after deductible	\$10 copay	\$10 copay
Preferred Brand	30% coinsurance after deductible	25% after deductible (\$15 min/\$100 max)	20% after deductible (\$15 min/\$100 max)
Non-Preferred Brand	30% coinsurance after deductible	35% after deductible (\$30 min/\$100 max)	30% after deductible (\$30 min/\$100 max)

Mail Order (your cost for a 90-day supply)			
	Basic (CDHP)	Regular PPO	Super PPO
Generic	30% after deductible	\$25 copay	\$25 copay
Preferred Brand	30% after deductible	25% after deductible (\$30 min/\$200 max)	20% after deductible (\$30 min/\$200 max)
Non-Preferred Brand	30% after deductible	35% after deductible (\$60 min/\$200 max)	30% after deductible (\$60 min/\$200 max)

Specialty drugs

Specialty pharmacies provide medications that are used to treat certain complex conditions. Express Scripts has established a network of retail pharmacies experienced in dispensing and monitoring these special medications. To learn more about the specialty pharmacy network, call Express Scripts at **800-305-1834**.

2021 Medical Plan Monthly Payroll Contributions

Medical/Prescription Drug Contributions*			
	Basic (CDHP)	Regular PPO	Super PPO
Teammate	\$107.00	\$136.00	\$300.00
Teammate + Spouse	\$289.00	\$367.00	\$810.00
Teammate + Spouse + 1 Child	\$362.00	\$452.00	\$1,024.00
Teammate + Spouse + 2 or More Children	\$436.00	\$536.00	\$1,238.00
Teammate + 1 Child	\$180.00	\$221.00	\$514.00
Teammate + 2 or More Children	\$254.00	\$305.00	\$728.00

*Tobacco users will pay a \$40 per-month surcharge in addition to the rates shown here.

Tools and Resources

Manage your health, your way

The following resources can help you better manage your health and financial well-being.

Convenient care, at your fingertips

With Virtual Visits, the doctor comes to you — no long lines required. Get low cost, quality care in your own home through Doctor on Demand. You'll have 24/7 access to a board-certified doctor via phone or video chat for non-emergency conditions. No matter the time or location, a doctor is just a few clicks away. Enroll today for Doctor on Demand by visiting www.doctorondemand.com or calling **800-997-6196**.

Your one-stop shop for care

Quantum Care Coordinators are your personal guide to navigating healthcare and can help you get on track to live your best life. Whether you need help understanding your benefits or have trouble locating a provider, Care Coordinators can help answer your questions via phone, web chat or mobile app. Let them help you:

- Choose a medical plan
- Answer healthcare-related questions and find support
- Locate in-network doctors and facilities
- Review claims and billing
- Replace ID cards
- And so much more

Get connected. Call **866-317-6103** Monday through Friday, 7:30 a.m.–9:00 p.m. CT. Download the Care Coordinators app from the Apple App Store or Google Play, or text **QUANTUM** to **38470** to receive a download link.

Make money moves

Don't miss an opportunity to save money! Use these tools to get the best value for quality care for your family.

Access CVS MinuteClinics

Need care for a minor health issue? Visit your local CVS. Meritain medical plan members have access to care for little to no cost. That's right. Your visit could be free! Download the CVS app to find locations and schedule visits.

Get the right care, at the right price

Did you know that medical costs for the same procedure can vary depending on where you have it done? Healthcare Bluebook helps you locate high quality, low-cost care in your area. Plus, when you use a Fair Price Provider, you'll be rewarded by the **GO GREEN TO GET GREEN REWARDS PROGRAM — as in CASH!**

Here's how you can get started:

1. Visit healthcarebluebook.com/Terminix. Look for the **GO GREEN TO GET GREEN** message next to certain procedures.
2. Choose a Fair Price Provider. Look for a green circle next to the provider to pay the Fair Price or less.
3. Your reward is in the mail! No form or receipt needed, it's that simple!

Stop smoking with Quit for Life

Put down the smokes and save some cash. Take advantage of the Quit for Life Program to quit tobacco for good. The program offers confidential counseling and therapy for you and your eligible dependents who are 18 and older. Additional resources, including 24/7 telephone counseling and self-help booklets, are also available.

Live more, stress less

We're here to help when life gets tough. Take advantage of these resources to help you get back on your feet.

Access a network of attorneys

Need legal advice and don't know where to turn? Take advantage of MetLife Legal Plans (formerly Hyatt Legal Plans) to access a national network of more than 10,000 attorneys. Call **800-821-6400** for more information.

Support when you need it

We care about you and your family's total well-being — mental, emotional and physical. That's why we offer an Employee Assistance Program (EAP) through Magellan. This confidential program offers six free counseling sessions and referrals for a wide variety of concerns. Visit www.magellanhealth.com/member to learn more.



Dental Benefits

Healthy teeth and gums are important to your overall wellness. To help you maintain your dental health and address any issues, your dental coverage pays for most preventive and diagnostic care and helps pay for the cost of basic and major restorative treatments. The Buy-Up DPPO Plan also provides orthodontia benefits for you and your covered dependents.

Key features at a glance:

- Free in-network preventive and diagnostic care, with no deductible.
- Affordable coverage that helps you manage the cost of dental treatment.
- Wide network of providers that has agreed to negotiated rates, which helps you save money.

Find a network dentist

You'll generally pay less out of pocket when you use an in-network dentist. Visit www.deltadentaltn.com for more information.

2021 Dental Plan

	Base DPPO	Buy-Up DPPO
	PPO Network	PPO and Premier Networks
Annual Deductible	\$100/person	\$50/person
Annual Maximum Benefit (for preventive, basic and major care combined)	\$1,000/person	\$1,500/person
Services	You pay:	You pay:
Preventive (includes routine oral exams, preventive cleanings and X-rays)	\$0, no deductible up to the annual maximum	\$0, no deductible up to the annual maximum
Basic Care	15%, after deductible up to the annual maximum	15%, after deductible up to the annual maximum
Major Care	50%, after deductible up to the annual maximum	50%, after deductible up to the annual maximum
Orthodontia coinsurance for adults and children/lifetime maximum	Not covered	50% no deductible, up to \$1,500/person lifetime maximum

2021 Dental Plan Monthly Payroll Contributions

	Base DPPO	Buy-up DPPO
	Monthly	Monthly
Teammate Only	\$20.22	\$29.14
Teammate + One	\$40.44	\$60.34
Teammate + Two	\$58.63	\$92.32
Teammate + Three or More	\$64.71	\$102.88

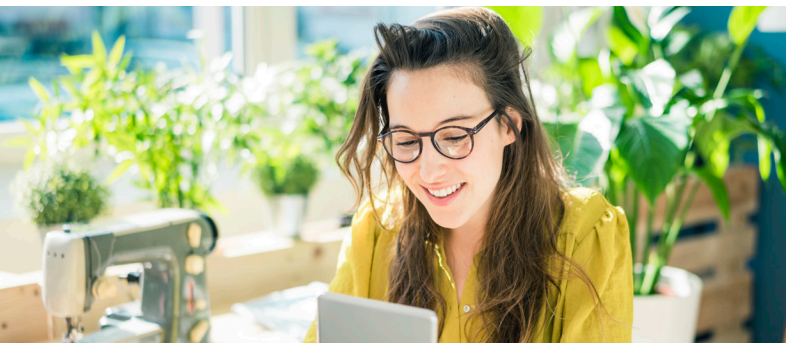
Using your dental benefits

Here’s how to make the most of your dental benefits:

- **Choose a provider.** Each time you need dental care, you have a choice of providers. Selecting a Delta Dental participating dentist will ensure you receive the highest benefits from your plan. To find a provider, go to www.deltadentaltn.com.
- **Present your plan identification information at your provider’s office.** Group #6318.
- **If your service will exceed \$500, submit a pre-treatment estimate.** You should always submit a request for a pre-treatment estimate for procedures and services your dentist believes will exceed \$500 (procedures such as crowns, inlays, bridges and periodontics).

For more information about pre-treatment estimates, call Delta Dental at **800-223-3104** or visit www.deltadentaltn.com.

Check your claim status and other information at Delta Dental. You can review Explanation of Benefits (EOB) statements, check if claims have been paid and more.



Vision Benefits

To help you keep your vision strong and eyes healthy, vision coverage covers annual exams and correction treatment. The coverage saves you money on eligible vision care expenses such as eye exams, glasses and contact lenses.

Key features at a glance:

- Eye exam covered every year with only a small copay charged to you.
- Coverage for prescription eyeglasses or contact lenses so you can choose the method of correction you prefer.
- Wide network of providers that has agreed to negotiated rates, which helps you save money.

Find a network provider

You’ll generally pay less out of pocket when you use an in-network eye doctor. Visit eyemed.com/en-us/member for more information.

2021 Vision Plan

	In-Network	Out-of-Network Reimbursement
Exam with Dilation	Covered at 100%	Up to \$25
Frames	\$0 copay, \$130 allowance annually; any amount over \$130, 20% discount	Up to \$30
Lenses		
Single vision	\$10 copay	Up to \$20
Lined bifocal	\$10 copay	Up to \$30
Lined trifocal	\$10 copay	Up to \$40
Standard progressives	\$75 copay	Up to \$30
Elective Materials (Add to standard lens prices)		
Polycarbonate	\$40	Not available
Standard scratch coating	\$0 copay	Up to \$5
Ultraviolet coating	\$15	Not available
Solid or gradient tint	\$15	Not available
Anti-reflective coating	\$45	Not available
Contact Lens Fitting	Up to \$40 for a standard contact lens fitting and follow-up	Not available
Contact Lenses		
Conventional	\$0 copay, \$130 allowance annually; 15% discount on any amount over \$130	Up to \$70
Disposable	\$0 copay, \$130 allowance annually; no discount on amounts over \$130	Up to \$70

Note: Each calendar year, you may receive either standard lenses covered at 100% or a \$130 allowance toward the purchase of contact lenses.

2021 Vision Plan Monthly Payroll Contributions

	EyeMed Vision
	Monthly
Teammate Only	\$6.60
Teammate + One	\$13.20
Teammate + Two	\$16.50
Teammate + Three or More	\$18.16





Flexible Spending Accounts (FSAs)

Using an FSA is like getting a discount on everyday health and/or dependent care expenses because you're paying with tax-free money. There are separate FSAs for healthcare and dependent care.

Health Care FSA

This account pairs with the Regular PPO and Super PPO only; also available if you waive our medical coverage.

- Contribute up to \$2,750 annually to help cover qualified medical, dental and vision expenses. A complete list of qualified medical expenses is available at www.irs.gov/publications/p502.
- Select your annual contribution amount during Open Enrollment. You can only change your contribution amount during the year if you experience a Qualifying Life Event.
- Spend your money by using your FSA debit card or request reimbursement for payments you've made.
- Your entire annual contribution amount is available to you from the beginning of the plan year.

Your FSA is changing

At the end of the 2021 plan year, instead of a grace period to spend down your Health Care FSA, you'll be able to carry over unused funds into the 2022 plan year (legal limits will apply).

Dependent Care FSA

The Dependent Care FSA is not associated with a medical plan. You can enroll in the Dependent Care FSA with any medical plan and even if you waive medical coverage.

- Contribute up to \$5,000 a year to help cover your eligible dependent care expenses, including child care for children up to age 13 and care for dependent elders. This includes preschool, summer day camp, before- or after-school programs and child- and elder-day care.
- Use the Your Spending Account website at www.yourspendingaccount.com/terminix to reimburse yourself for payments you've made.
- Select your annual contribution amount during Open Enrollment. You can only change your contribution amount during the year if you experience a Qualifying Life Event.

Unused money in your Dependent Care FSA does not carry over at the end of each year — **use it or lose it.**



Health Savings Account (HSA)

Teammates in the Basic (CDHP) can open and contribute money to a Health Savings Account (HSA) through Your Spending Account. The HSA is a tax-free savings account that you can use to pay for qualified health expenses any time, even in retirement.

Put money in tax-free

- Contribute to your HSA through pre-tax payroll deductions.
- Change your contribution amount any time.

Keep in mind: 2021 contribution limits

The total amount you and the Company can contribute to your HSA this year is:

- \$3,600 for individual medical coverage.
- \$7,200 for family medical coverage.
- Add \$1,000 to these limits if you're age 55 or older.
- If you are age 65 or older and enrolled in Medicare, you can no longer contribute to an HSA.

Think long term!

A married couple is expected to spend **\$350,000** on healthcare costs during retirement, even with Medicare coverage. If you contributed the annual maximum to your HSA for 30 years, your account could grow to **\$313,000**.

Source: [EBRI.org](https://www.ebri.org). Estimate of future account value assumes a 5% rate of return and no withdrawals.



Carry unused money over

- All the money in your HSA is yours to keep, year after year.
- You can build up savings to pay for future healthcare expenses. You can even invest your money once it reaches a minimum balance, which gives you the potential for tax-free earnings growth and a way to plan ahead for your medical costs in retirement.

Pay for care tax-free

- Pay for qualified medical, dental and vision expenses for you and your family using your HSA debit card (provided sufficient funds are in your account). A complete list of qualified expenses is available at www.irs.gov/publications/p502.
- Track your spending, check your balance, reimburse yourself and more on the website at www.yourspendingaccount.com/terminix.

Triple tax advantage

The HSA has a triple tax advantage that surpasses even a 401(k) or Roth IRA. Money goes in tax-free for federal taxes (state income taxes may apply in some states), builds earnings tax-free and comes out tax-free when used on eligible expenses.*

*Money in an HSA can be withdrawn tax-free as long as it is used to pay for qualified health-related expenses. If money is used for ineligible expenses, you will pay ordinary income tax on the amount withdrawn, plus a 20% penalty tax if you withdraw the money before age 65.

Getting started

Unlike a Healthcare FSA, with an HSA you can enroll in, change or suspend contributions at any time during the plan year. Take advantage of the Open Enrollment period to enroll in an HSA.



Financial Benefits

Your financial well-being is important to us. That's why we offer the following benefits to help you save for the future and prepare for the unexpected.

Life and AD&D Insurance

Basic life insurance and AD&D

The Company provides Basic Life to assist your family in the event of your death. This year, the Company will add an Accidental Death and Dismemberment (AD&D) benefit. Both of these benefits are fully paid by the Company to your designated beneficiary(ies). Each benefit is equal to 1.5x your frozen annual earnings (rounded to the next highest \$1,000) to a maximum benefit for each of \$1 million.

Supplemental life and AD&D insurance

You have the option of electing a combined Supplemental Life and Accidental Death and Dismemberment (AD&D) policy for you and Dependent Life and AD&D for your spouse and/or child(ren). To enroll in Supplemental Life and AD&D for your dependents, you must enroll in Supplemental Life and AD&D for yourself. During enrollment, you can purchase separate spouse and/or child(ren) life insurance coverage.

Teammate supplemental life and AD&D

You may purchase up to 5x your annual frozen earnings (rounded to the next highest \$1,000). The maximum benefit is \$2 million for basic and supplemental coverage combined.

Supplemental child(ren) life and AD&D

You may purchase amounts of \$2,000, \$5,000, \$10,000, \$15,000 or \$25,000 for children from live birth to 26 years of age. If you purchase an amount of Child Life Insurance for one child, it applies to all of your eligible children at no additional cost.

Supplemental spouse life and AD&D

You may purchase amounts of \$15,000, \$25,000, \$50,000, \$75,000 or \$100,000.

Evidence of insurability (EOI)

Supplemental Life Insurance over the guaranteed issue of 5x annual earnings or \$1 million combined with Basic Life coverage will require EOI. Also, if you have previously enrolled in Supplemental Life Insurance, any change may require EOI.

EOI is required for Spouse Life amounts of \$75,000 and \$100,000. If EOI is not approved or completed, your spouse will have coverage of \$50,000.

What are frozen earnings?

Coverage amounts for life insurance are based on your annual earnings. For teammates who are in an eligible class as of August 31, your earnings are the greater of your gross annual income for the 12-month period from September 1, 2019, through August 31, 2020, or your annualized rate as of August 31, 2020. For teammates not employed or in an eligible class on August 31, your annual earnings are your annualized rate as of your date of hire. Gross annual income includes your total income before taxes and any payroll deductions for benefits. It reflects commissions received, but does not include overtime, bonuses, discretionary income or any other extra income you receive from the Company or income from any other employer.

Terminix cares: Company-paid Survivor Benefit

We realize that it can take time for things to work through the system. That's why we added a Survivor Benefit that, in the event of your death, provides the equivalent of one month of frozen salary to ensure that your loved ones have what they need to make it through until your life insurance is paid.



2021 Supplemental Life & AD&D Monthly Teammate Contributions

		Supplemental Teammate & Spouse Life and AD&D (Per \$1,000 of Coverage)	
		Non-Tobacco	Tobacco
	<25	\$0.063	\$0.089
	25 – 29	\$0.073	\$0.103
	30 – 34	\$0.092	\$0.133
	35 – 39	\$0.102	\$0.147
	40 – 44	\$0.111	\$0.162
	45 – 49	\$0.159	\$0.236
	50 – 54	\$0.241	\$0.355
	55 – 59	\$0.434	\$0.649
	60 – 64	\$0.649	\$0.989
	65 – 69	\$1.238	\$1.883
	70+	\$1.996	\$3.151
Spouse Life and AD&D			
	<25	\$0.058	\$0.082
	25 – 29	\$0.068	\$0.096
	30 – 34	\$0.088	\$0.126
	35 – 39	\$0.098	\$0.140
	40 – 44	\$0.108	\$0.155
	45 – 49	\$0.158	\$0.229
	50 – 54	\$0.248	\$0.348
	55 – 59	\$0.448	\$0.642
	60 – 64	\$0.668	\$0.982
	65 – 69	\$1.278	\$1.876
	70+	\$2.068	\$3.144
Child Life and AD&D			
	\$2,000		\$0.53
	\$5,000		\$1.325
	\$10,000		\$2.65
	\$15,000		\$3.975
	\$25,000		\$6.625

Take note!

- The cost of life and AD&D insurance amounts over \$50,000 is considered “imputed income,” and the IRS taxes you as if you were receiving income. If you’re affected by imputed income, you will see a line added to your paycheck as “Excess Life Imputed Income” with your imputed income listed next to it as a dollar amount.
- You may enroll up to the lesser of 5x annual earnings or \$1 million combined with Basic Life coverage amount for Supplemental Life and AD&D when you are first eligible. **In 2021, because we’re combining our supplemental life and AD&D insurance offerings, you have the opportunity to enroll up to the guaranteed issue amount without Evidence of Insurability (EOI) during Open Enrollment.** If you have not elected up to the guarantee issued amount, you may increase one level during each Open Enrollment period or if you experience a midyear Qualified Life Event. If you do not enroll when you are initially eligible, you must provide EOI at the time of your enrollment and the life insurance carrier must approve the coverage increase before it takes effect.
- You may enroll your dependents up to the maximum amount for Spouse or Child Life and AD&D coverage when you are first eligible. If you have not enrolled your Spouse or Child to the maximum amount allowable, you may increase one level during each Open Enrollment after 2021.
- If you elect \$75,000 or \$100,000 in Supplemental Spouse Life and AD&D Insurance, your spouse will be required to provide EOI and the insurance carrier must approve the coverage increase before it takes effect.

Disability Insurance

The loss of income due to illness or injury can cause serious financial hardship for your family. Disability insurance replaces a portion of your income to help you continue paying your bills and meeting your financial obligations during this difficult time.

Short-Term Disability insurance (STD)

- Coverage begins on the first day of approved disability if you are injured or in an accident. If you are ill, coverage begins on the eighth day of approved disability.
- We provide a benefit of 66.67% of frozen earnings for participants with up to four years of completed service; 80% of frozen earnings for participants after the fourth completed year of service. Benefits are offset by any available state disability income.
- Benefits are paid weekly for up to 13 weeks per disability.
- The maximum weekly benefit is \$3,460 and the maximum monthly benefit is \$15,000 per month.



New in 2021: Day one STD!

If you’re hurt in an accident or have a serious injury, starting January 1, 2021, you’ll be paid on day one of your disability. No more waiting for seven days to claim Short-Term Disability!

What are frozen earnings?

Coverage for STD is based on your annual earnings. For teammates who are in an eligible class as of August 31, your earnings are the greater of your gross annual income for the 12-month period from September 1, 2019, through August 31, 2020, of the current year, or your annualized rate as of August 31, 2020. For teammates not employed or in an eligible class on August 31, your annual earnings are your annualized rate as of your date of hire. Gross annual income includes your total income before taxes and any payroll deductions for benefits. It reflects commissions received, but does not include overtime, bonuses, discretionary income or any other extra income you receive from the Company or income from any other employer.

Long-Term Disability insurance (LTD)

Coverage begins when your STD ends but you're still considered disabled.

- You can purchase LTD coverage of 50% or 60% of frozen earnings, offset by other sources of income (such as Social Security disability payments).
- If disabled before age 60, the maximum duration is to age 65. If disabled after age 60, the maximum duration is a specific number of months based on age as of the date of disability.
- Benefits are paid monthly to a maximum benefit of \$15,000 per month.

Take note!

You must provide evidence of insurability (EOI) if you did not previously elect LTD coverage when you were first eligible. EOI is required before you can be approved for coverage if you have no LTD coverage or you elect to increase coverage from the 50% to the 60% benefit option.

If you are disabled during the first 12 months you are covered by the LTD plan as a result of a preexisting condition, benefits are not paid for that disability. Similarly, if you increase your benefit coverage option from 50% to 60% and are disabled due to a preexisting condition during the first 12 months after your change to 60%, benefits payable for that disability are at the 50% coverage level.

2021 LTD Monthly Payroll Contribution Rates

Premiums	Monthly
LTD Rate Per \$100 of Covered Payroll	
50% Benefit	\$0.378
60% Benefit	\$0.944



Retirement and Investing Benefits

401(k) Plan

We are committed to supporting your financial well-being — today and tomorrow. The Terminix Retirement Plan (401(k)) helps you prepare for retirement by offering an easy, tax-advantaged way to save for your future financial needs.

Key advantages:

- Company match on the first 6% of your pay you contribute — \$1 for \$1 match on the first 1% and 50 cents-per-dollar match on the next 5%
- Tax savings
- Tax-deferred investment growth
- Wide range of investment choices
- Convenient pre-tax payroll deductions

Manage your account

Visit www.wellsfargo.com to enroll or manage your plan account:

- Check your balance
- Change your contribution rate
- Manage your investments
- Update your beneficiary
- Use planning tools and calculators
- Access forms and documents

What if I don't enroll?

After completing 90 days of service, you will be automatically enrolled in the 401(k) Plan. If you don't take any enrollment action — either enrolling yourself or opting out — you will be automatically enrolled, and 3% of your eligible earnings will be invested in the T. Rowe Price Target Date Retirement fund based on your date of birth. You may change your contribution rate and investment elections at any time by calling **800-728-3123** or visiting www.wellsfargo.com.

Your 401(k) contributions

You may contribute between 1% and 75% of your eligible pay to your plan account, up to annual IRS limits. In 2021, you may contribute up to:

- \$19,500 if you are under age 50 (pre-tax)
- \$26,000 if you're age 50 or older in 2021 (which includes an additional \$6,500 in catch-up contributions)

Catch up!

It's not too late to make up for lost time. If you'll be 50 or older in 2021, take advantage of the opportunity to contribute up to an additional \$6,500.

Keep in mind that company contributions are made before-tax no matter which contribution type you select.

Max the match!

Contribute at least 6% to take full advantage of the match — otherwise, you're saying "No, thanks" to free money.

Company contributions

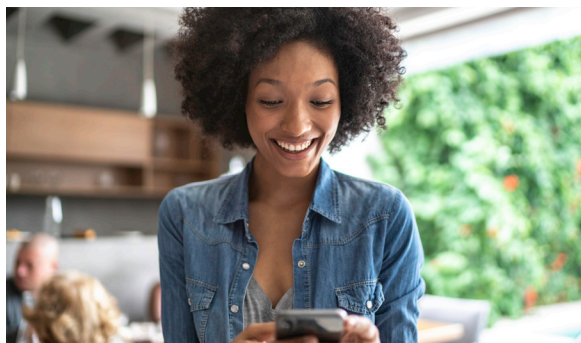
To support your retirement saving efforts, you will receive a dollar-for-dollar match on the first 1% you contribute and a 50 cents per-dollar match on the next 5% you contribute (total match of 3.5% of your eligible pay).

Vesting

Vesting is another way of saying "how much of the money is yours to keep if you leave the company." You are always 100% vested in your own contributions, including any investment gains and losses on the money. You are fully vested in the company-matching, safe-harbor contributions after two years of service.

Have you named a beneficiary?

It's important to designate a beneficiary to receive the value of your Profit Sharing and Retirement Plan (401(k)) account in the event you die before beginning to receive your benefit. As personal circumstances change, be sure to keep your beneficiary information up to date. Visit www.wellsfargo.com to add or change a beneficiary.



Before investing, carefully consider the funds' or investment options' objectives, risks, charges and expenses. Call **800-728-3123** for a prospectus and, if available, a summary prospectus, or an offering circular containing this and other information. Please read them carefully. Investing involves risk, including the risk of loss of principal.

Employee Stock Purchase Plan (ESPP)

As an teammate, you have an exciting opportunity to share in our Company's financial future through the ownership of Company stock. The Employee Stock Purchase Plan (ESPP) lets you buy shares of Company common stock through convenient payroll deductions. It's another way we offer you unique value as an teammate — and is a potentially valuable addition to your long-term savings strategies.

Key advantages:

Consider the ways in which the Employee Stock Purchase Plan (ESPP) might help you reach your financial goals, including:

- **Becoming invested** — The plan enables you to participate in company ownership by becoming a shareholder.
- **Elect to contribute between 1% and 15% of your regular pay after taxes to the plan** — You will make contributions via payroll deductions, and your balance at the end of the month is matched by the Company at 10%. The total funds are then used to purchase shares of Company stock.
- **Saving made easy** — The post-tax deductions each pay period mean that you'll regularly — and very simply — set aside money to invest in company common stock.

Eligibility and enrollment

All teammates, including part-time teammates, are eligible to participate in the Employee Stock Purchase Plan.

When you enroll in the plan, you elect to contribute from 1% to 15% of your eligible base pay through post-tax payroll deductions throughout the plan year, up to the annual IRS limit.

How to get started:

- Enroll and make changes any time through Workday.
- View this video for instruction on how to enroll: gspk.co/s/0ve8pdu.
- Once you enroll, an account will be set up for you with Morgan Stanley. To access your account, visit www.StockPlanConnect.com. You'll need your Social Security number or Teammate ID, your date of birth and the Company's stock ticker symbol, TMX.

To learn more, visit www.StockPlanConnect.com or call **800-367-4777**.

There is always risk with owning stock. As with any stock purchase, there is the potential to lose some or all of your investment if the Company's stock performance declines.

It is recommended that you speak to your financial and/or tax advisor regarding participating in the ESPP.



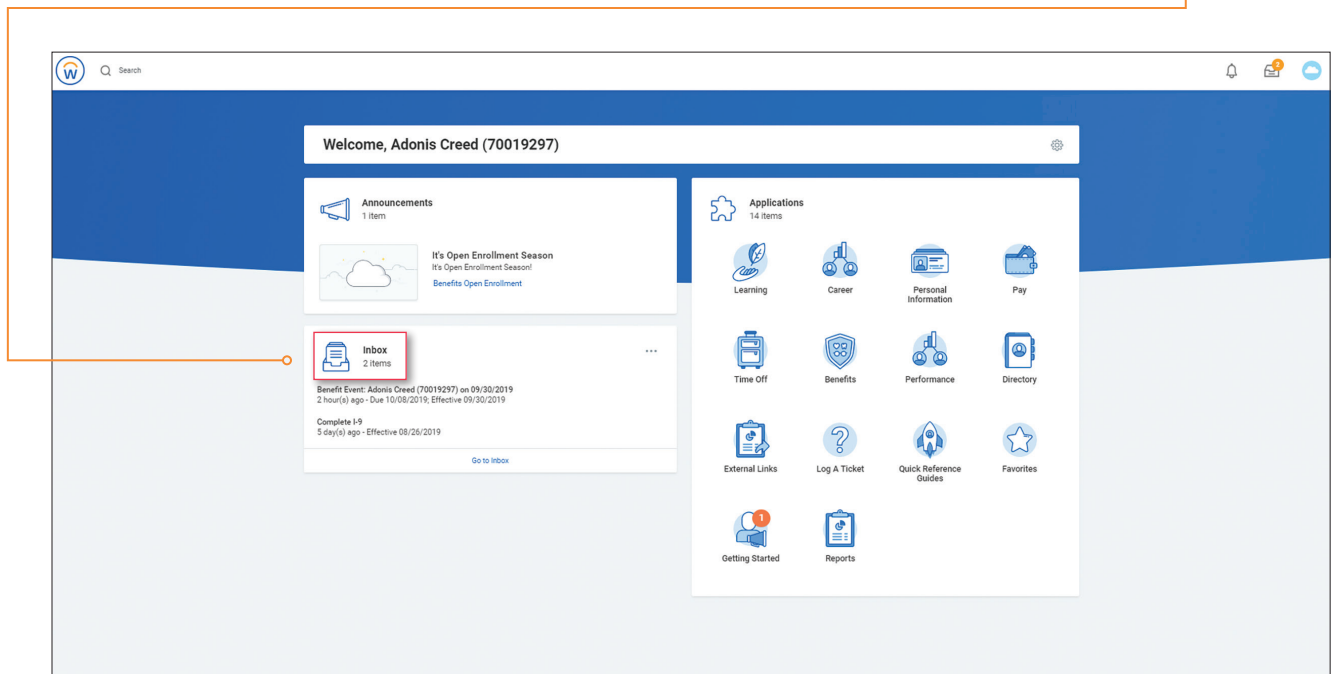


Step-by-Step Guide to Enrolling

Open Enrollment for your 2021 benefits is October 26–November 13, 2020.

Follow these simple instructions to enroll in your benefits online.

To get started, sign in to your Workday account. Once you're signed in, click on your **Inbox**.



Enroll on the go using your mobile device

You can enroll using your mobile device. Simply, download the Workday app, enter “**Terminix**” as the Company ID and then log in using your Workday ID and password. You can download the app from the Apple App Store or Android Google Play.



7 Steps to Enroll

Step 1: Health Information and Healthcare Elections

Select **“Yes”** or **“No”** to indicate if you and/or your covered family members use tobacco. (This information will be used to calculate your medical rate.)

Change Benefit Elections
New Hire for Adonis Creed (70019297) - Step 1 of 7 (Actions)

Event Date: 08/26/2019
Initiated On: 10/01/2019
Submit Elections By: 10/30/2019
2 hour(s) ago - Effective 08/26/2019

Healthcare Reform and Your Responsibilities
* The Affordable Care Act (ACA), or healthcare reform, generally requires that you have medical coverage or pay a penalty when you file your taxes. All three ServiceMaster plans meet the ACA coverage requirements.
* For some associates, a spouse's plan, Medicaid or the federal or state insurance marketplace may offer a better option.

▼ **Health Information**

Tobacco Use

Question: If you and/or your covered family members are tobacco users, select "Yes". If you and your covered family members do not use tobacco, select "No".
Please note your Tobacco response applies to the Medical and Supplemental Life plans.

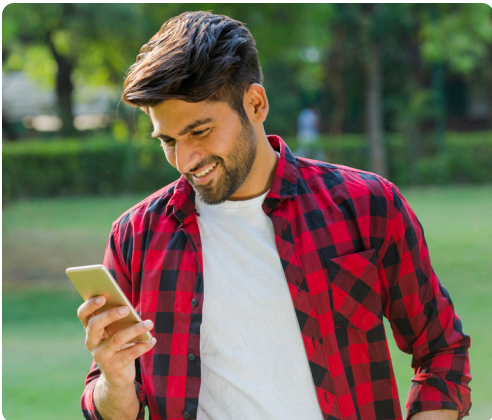
Answer * Yes No

> **Health Care Plan Dependencies**

Health Care Elections: 5 items

Continue Save for Later Go Back Cancel

- How to navigate:**
- Click **“Continue”** when you’re ready to move to the next step.
 - Click **“Save for Later”** if you want to save your progress and return to it later during the enrollment period.
 - Click **“Go Back”** if you want to return to the previous page. You can also use the arrows in the top blue bar.



Step 1: Health Information and Healthcare Elections continued

- **Review all your health plan options for 2021:** This section includes medical choices, dental choices and the vision plan.
- **Make your health plan elections:** Click **“Elect”** next to the plan you want. If you don’t want to enroll in a particular benefit, select **“Waive.”** (Please note: You may only elect one medical plan and one dental plan.)

Please note your Tobacco response applies to the Medical and Supplemental Life plans.

Answer * Yes No

> **Health Care Plan Dependencies**

Health Care Elections 6 items

Benefit Plan	*Elect / Waive	Enroll Dependents	Coverage	Employee Cost (Monthly)	Provider Website
Medical - Quantum Care - Aetna/Meritain CDHP Basic	<input checked="" type="radio"/> Elect <input type="radio"/> Waive	<input type="text"/>	EE Only	\$107.00	Quantum Care - Aetna/Meritain
Medical - Quantum Care - Aetna/Meritain PPO Regular	<input type="radio"/> Elect <input checked="" type="radio"/> Waive				Quantum Care - Aetna/Meritain
Medical - Quantum Care - Aetna/Meritain PPO Super	<input type="radio"/> Elect <input checked="" type="radio"/> Waive				Quantum Care - Aetna/Meritain
Dental - Delta Dental of TN DPPO Base	<input type="radio"/> Elect <input checked="" type="radio"/> Waive				Delta Dental of TN
Dental - Delta Dental of TN DPPO Buy-Up	<input type="radio"/> Elect <input checked="" type="radio"/> Waive				Delta Dental of TN
Vision - EyeMed Vision Care Vision	<input type="radio"/> Elect <input checked="" type="radio"/> Waive				EyeMed Vision Care

107.00

[Continue](#) [Save for Later](#) [Cancel](#)

IMPORTANT: Use the navigation bar to scroll through all your health plan options — medical, dental and vision.

Links to visit any of our health plan provider websites are here.

Not sure which plan to choose?
 Visit hrbenefits.terminix.com to view plan descriptions and helpful information about your benefit options. (An easy way to do this while enrolling is to open a new browser window.)

Step 1: Health Information and Healthcare Elections continued

Enroll dependents: Click on the **three small horizontal bars** in the “Enroll dependents” column next to the plan you’ve selected. You can either select from a list of existing dependents or add a new dependent.

When adding a dependent, it’s a good idea to select “**Yes**” when asked if you want to use your new dependent as a beneficiary. That way you won’t have to re-enter your dependent’s information later.

The “**Coverage**” column will update when dependents have been successfully added. So, if you continue to see “**EE Only**” in the “**Coverage**” column, no dependents have been added.

For your health plan election, the “**Coverage**” column will update based on the number and types of dependents you add, such as:

- EE + Sp; or
- EE + 1 Ch.

But, for your dental and vision elections, the “**Coverage**” column will update to show “**EE + 1**”. That’s the number of dependents you are adding, instead of the types of dependents.

Please note your Tobacco response applies to the Medical and Supplemental Life plans.

Answer * Yes No

> Health Care Plan Dependencies

Health Care Elections 6 items

Benefit Plan	*Elect / Waive	Enroll Dependents	Coverage	Employee Cost (Monthly)	Provider Website
Medical - Quantum Care - Aetna/Meritain CDHP Basic	<input checked="" type="radio"/> Elect <input type="radio"/> Waive	<input type="text" value="Search"/>	EE Only	\$107.00	Quantum Care - Aetna/Meritain
Medical - Quantum Care - Aetna/Meritain PPO Regular	<input type="radio"/> Elect <input checked="" type="radio"/> Waive				Quantum Care - Aetna/Meritain
Medical - Quantum Care - Aetna/Meritain PPO Super	<input type="radio"/> Elect <input checked="" type="radio"/> Waive				Quantum Care - Aetna/Meritain
Dental - Delta Dental of TN DPPO Base	<input type="radio"/> Elect <input checked="" type="radio"/> Waive				Delta Dental of TN
Dental - Delta Dental of TN DPPO Buy-Up	<input type="radio"/> Elect <input checked="" type="radio"/> Waive				Delta Dental of TN
Vision - EyeMed Vision Care Vision	<input type="radio"/> Elect <input checked="" type="radio"/> Waive				EyeMed Vision Care

107.00

Step 1: Health Information and Healthcare Elections continued

See your costs: The cost you see reflects the cost for coverage you've elected or removed and any dependents you've added or deleted.

As you add, change or delete dependents, you'll notice that the rates will increase or decrease to reflect the type of dependents you're changing, e.g., a spouse or children.

Please note your Tobacco response applies to the Medical and Supplemental Life plans.

Answer * Yes
 No

> Health Care Plan Dependencies

Health Care Elections 6 items

Benefit Plan	*Elect / Waive	Enroll Dependents	Coverage	Employee Cost (Monthly)	Provider Website
Medical - Quantum Care - Aetna/Meritain CDHP Basic	<input checked="" type="radio"/> Elect <input type="radio"/> Waive	<input type="text"/>	EE Only	\$107.00	Quantum Care - Aetna/Meritain
Medical - Quantum Care - Aetna/Meritain PPO Regular	<input type="radio"/> Elect <input checked="" type="radio"/> Waive	<input type="text"/>			Quantum Care - Aetna/Meritain
Medical - Quantum Care - Aetna/Meritain PPO Super	<input type="radio"/> Elect <input checked="" type="radio"/> Waive	<input type="text"/>			Quantum Care - Aetna/Meritain
Dental - Delta Dental of TN DPPO Base	<input checked="" type="radio"/> Elect <input type="radio"/> Waive	<input type="text"/>	EE Only	\$20.22	Delta Dental of TN
Dental - Delta Dental of TN DPPO Buy-Up	<input type="radio"/> Elect <input checked="" type="radio"/> Waive	<input type="text"/>			Delta Dental of TN
Vision - EyeMed Vision Care Vision	<input type="radio"/> Elect <input checked="" type="radio"/> Waive	<input type="text"/>			EyeMed Vision Care
				127.22	



Step 2: Health Savings Account (HSA) Election

- If you enrolled in the Basic (CDHP), make your Health Savings Account (HSA) contribution election. Once you click “Elect,” you can enter the **amount you want to contribute for the year or from each paycheck** — the system calculates the rest.
- If you enrolled in a different plan, you are not eligible for the HSA. This section will be grayed out. Simply click “Continue.”

Keep in mind: Even if you are contributing to the HSA this year, you must elect a new contribution amount for 2021.

Change Benefit Elections
New Hire for Adonis Creed (70019297) - Step 2 of 7 [Actions](#)

Event Date 08/26/2019
Initiated On 10/01/2019
Submit Elections By 10/30/2019
2 hour(s) ago - Effective 08/26/2019

Total Employee Cost/Credit
\$148.42 Monthly Cost

To accept and agree to the above affirmation, enter the annual amount you want to contribute.

> **Health Savings Account Plan Dependencies**

Health Savings Election 1 item

Benefit Plan	*Elect / Waive	Contribution Range (Annual)	Supporting Information
Health Savings Account - Your Spending Account	<input checked="" type="radio"/> Elect <input type="radio"/> Waive	Your number of remaining payroll deductions for the year 7 Your estimated contributions made this year 0.00 How much do you want to contribute for the total year? 0.00 How much do you want to contribute per paycheck ()? 0.00 Your contribution (Monthly) \$0.00	Minimum Contribution (Annual) \$120.00 Maximum Contribution (Annual) \$3,500.00 Provider Website Your Spending Account

[Continue](#) [Save for Later](#) [Go Back](#) [Cancel](#)

Step 3: Flexible Spending Account (FSA) Election

Health Care FSA

- If you enrolled in the Regular PPO or Super PPO plan (or if you waived medical coverage), you may make a Health Care FSA election: Once you click “Elect,” you can **enter the amount you want to contribute either for the year or from each paycheck** — the system calculates the rest. Click “Waive” if you do not want to contribute.
- If you enrolled in the Basic (CDHP), you are not eligible for the Health Care FSA. Select “Waive.” (If you attempt to enroll in the Health Care FSA but are not eligible, you will receive an error message when you submit your elections.)

Dependent Care FSA

Click “Elect” if you would like to contribute to the Dependent Care FSA to save and budget for eligible day care and elder care expenses. Then, enter the amount you want to contribute **either for the year or from each paycheck** — the system calculates the rest. Click “Waive” if you do not want to contribute.

When you’re ready to move to the next step, click “Continue.”

Change Benefit Elections
New Hire for Adonis Creed (70019297) - Step 3 of 7 [Action](#)

Event Date 08/26/2019
Initiated On 10/01/2019
Submit Elections By 10/30/2019
2 hour(s) ago - Effective 08/26/2019

Spending Account Elections 2 Items

Benefit Plan	*Elect / Waive	Contributions	Supporting Information
Healthcare FSA - Your Spending Account	<input checked="" type="radio"/> Elect <input type="radio"/> Waive	Your number of remaining payroll deductions for the year 7 Your estimated contributions made this year 0.00 How much do you want to contribute for the total year? 0.00 How much do you want to contribute per paycheck (Semi-Monthly)? 0.00 Your contribution (Monthly) 0.00	Minimum Contribution (Ann) \$120.00 Maximum Contribution (Ann) \$2,650.00 Provider Website Your Spending Account
Dependent Care FSA - Your Spending Account	<input checked="" type="radio"/> Elect <input type="radio"/> Waive	Your number of remaining payroll deductions for the year 7 Your estimated contributions made this year 0.00 How much do you want to contribute for the total year? 0.00 How much do you want to contribute per paycheck (Semi-Monthly)? 0.00 Your contribution (Monthly) 0.00	Minimum Contribution (Ann) \$120.00 Maximum Contribution (Ann) \$5,000.00 Provider Website Your Spending Account

[Continue](#) [Save for Later](#) [Go Back](#) [Cancel](#)

Keep in mind:

- Even if you are contributing to an FSA this year, you must elect a new contribution amount for 2021.
- You cannot transfer money from the Health Care FSA to the Dependent Day Care FSA, or vice versa.
- You can only use the Health Care FSA for qualified medical, prescription drug, vision and dental expenses.
- You can only use the Dependent Day Care FSA for eligible dependent day care and elder care expenses.

Step 4: Insurance Elections

Basic Life, Basic AD&D and Short-Term Disability: These benefits are automatically provided to you by the Company. They will be grayed out, requiring no action from you.

Long-Term Disability (LTD): If you are enrolled in this benefit now, your current election will show. You can keep it as is or change it. The benefit level you are eligible for will automatically display.

Supplemental Employee Life and AD&D, Supplemental Spouse Life and AD&D and Supplemental Child Life and AD&D: If you are currently enrolled in any Supplemental Life insurance, whether for yourself or a dependent, your current election will show combined with Supplemental AD&D coverage. The Supplemental AD&D coverage amount will mirror the Supplemental Life amount. *If you are currently enrolled in Accidental Death and Dismemberment (AD&D) coverage and are not enrolled in any Supplemental Life insurance, that stand alone AD&D coverage will end on December 31, 2020. You must elect coverage through the new combined benefit in order to have AD&D coverage for 2021.*

If you do not want to elect a particular benefit, select “**Waive**.”

Once you’ve made your insurance elections, click “**Continue**” to move to Step 5.

If you are enrolled in any of these benefits now, your current elections will show. You can keep them as-is, or change them. The benefit levels you are eligible for will automatically display.

> Insurance Plan Dependencies and Coverage Limitations

Insurance Elections 7 items

Benefit Plan	*Elect / Waive	Coverage Level	Covers Dependents	Calculated Coverage	Employee Cost (Monthly)
Basic Life - Absence One Basic Life & AD&D (Employee)	<input type="radio"/> Elect <input type="radio"/> Waive	1.5 X Salary		\$109,000.00	
Short Term Disability (STD) - Absence One 80% (Employee)	<input type="radio"/> Elect <input type="radio"/> Waive	80% of Salary		\$58,000.00	
Long Term Disability (LTD) - Absence One 50% of Salary (Employee)	<input type="radio"/> Elect <input checked="" type="radio"/> Waive				
Long Term Disability (LTD) - Absence One 60% of Salary (Employee)	<input type="radio"/> Elect <input checked="" type="radio"/> Waive				
Supplemental Life - Absence One (Employee)	<input type="radio"/> Elect <input checked="" type="radio"/> Waive				

Step 5: Beneficiary Designations

Designate a beneficiary for your life and AD&D insurance benefits: You may select the person(s) or trust(s) you'd like to receive the proceeds of your policies in the event of your death.

1. **To add a beneficiary, click the “+” button.**
2. **Click the three small horizontal bars** in the Beneficiary column to select from your existing list of Beneficiary Persons or Trusts. You can also create a new beneficiary.
3. After naming your beneficiary, you'll be able to select whether he or she is a **primary or contingent beneficiary** and what percentage of the benefit this person will receive.

To add more beneficiaries, simply click the “+” button. To delete a beneficiary, click the “-” button. Once you're finished, click “**Continue**” to move to Step 6.

Change Benefit Elections
New Hire for Adonis Creed (70019297) - Step 5 of 7 [Actions](#)

Event Date 08/26/2019
Initiated On 10/01/2019
Submit Elections By 10/30/2019
2 hour(s) ago - Effective 08/26/2019

Total Employee Net Cost/Credit
\$177.42 Monthly Cost

Benefit Plan	Requires Beneficiary	Beneficiaries
Basic Life - Aetna Life Insurance Company (Employee)	<input type="checkbox"/>	<div style="border: 1px solid red; padding: 5px;"><p>+ *Beneficiary</p><p>- <input type="text"/></p><p><input type="radio"/> Primary Percentage <input type="text" value="0"/></p><p><input type="radio"/> Contingent Percentage <input type="text" value="0"/></p></div>

Tip: You can select up to four primary beneficiaries, as long as the total benefit amount equals 100%.
A primary beneficiary is first in line to receive the benefits.
A contingent beneficiary only receives benefits if the primary beneficiary has died.

[Continue](#) [Save for Later](#) [Go Back](#) [Cancel](#)

Step 6: Additional Benefits Elections

Legal Services Plan: If you'd like to enroll, select "**Elect**" or leave it marked "**Waive**" to decline it. Once you've made your election, click "**Continue**" to go to the last step.

Change Benefit Elections
New Hire for Adonis Creed (70019297) - Step 6 of 7 (Actions)

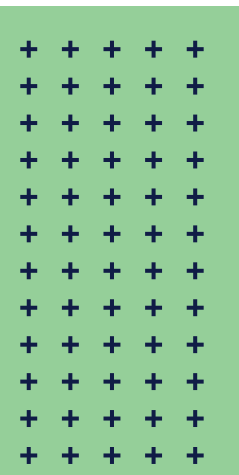
Event Date: 08/26/2019
Initiated On: 10/01/2019
Submit Elections By: 10/30/2019
2 hour(s) ago - Effective 08/26/2019

Total Employee Net Cost/Credit: \$177.42 Monthly Cost

Additional Benefits Elections: 1 Item

Benefit Plan	*Elect / Waive	Coverage	Amount (Monthly)	Percent	Employee Cost (Monthly)	Employer Contribution (Monthly)	Provider Website
Legal Services - Hyatt Legal Plans	<input type="radio"/> Elect <input checked="" type="radio"/> Waive		0.00	0			Hyatt Legal

Buttons: Continue, Save for Later, Go Back, Cancel



Step 7: Elected Coverages

- Review the selections you made to be sure you are happy with them. If you'd like to make changes, use the "Go Back" button to return to prior screens.
- **Waived Coverages and Beneficiary Designations:** Click to view details within these sections.

Life insurance: If you select any additional life insurance coverage that requires evidence of insurability (EOI), you'll see a reminder to submit the EOI to the insurance carrier.

Elected Coverages 3 Items

Benefit Plan	Coverage Begin Date	Deduction Begin Date	Coverage	Calculated Coverage	Dependents	Beneficiaries	Employee Cost (Monthly)
Medical - Quantum Care - Aetna/Meritain PPO Regular	09/25/2019	09/25/2019	EE Only				\$136.00
Dental - Delta Dental of TN OPPO Base	09/25/2019	09/25/2019	EE Only				\$20.22
Basic Life - Aetna Life Insurance Company (Employee)	09/25/2019	09/25/2019	1.5 X Salary	\$90,000.00			
Total:							\$156.22

> Waived Coverages
> Beneficiary Designations

Attachments

Drop files here

or

Electronic Signatures

Legal Notice: Please Read

Your name and Password

- You understand and
- You hereby authorize
- You understand and
- Company-provided

I Agree

Submit Save for Later Go Back Cancel

IMPORTANT:

To complete your enrollment, read the legal notice, then click "I Agree." You will not be able to actually submit your 2021 benefit elections until you click the "I Agree" box.

When you're happy with your elections, click "Submit".

Step 7: Elected Coverages continued

Be sure to click **Print** to print a hard copy or save a PDF of your benefit elections for your records. You'll also receive a confirmation of your benefit elections in the mail but not until after the enrollment period closes.

Submit Elections Confirmation
New Hire for Adonis Creed (70019297) (Actions)

Initiated On: 10/01/2019
Submit Elections By: 10/30/2019
Event Date: 08/26/2019
2 hour(s) ago - Effective 08/26/2019

Total Employee Cost/Credit: **\$177.42 Monthly Cost**

You have successfully submitted your benefits enrollment. Select Print to launch a printable version of this summary for your records.

Elected Coverages: 5 items

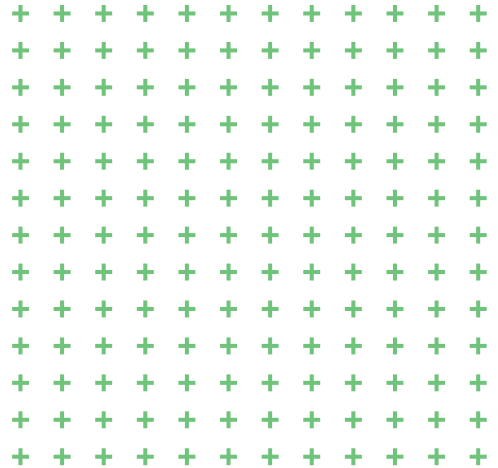
Benefit Plan	Coverage Begin Date	Deduction Begin Date	Coverage	Calculated Coverage	Dependents	Beneficiaries	Employee Cost (Monthly)
Medical - Quantum Care - Aetna/Meritain PPO Regular	09/25/2019	09/25/2019	EE Only				\$136.00
Dental - Delta Dental of TN DPPO Base	09/25/2019	09/25/2019	EE Only				\$20.22
Basic Life - Aetna Life Insurance Company (Employee)	09/25/2019	09/25/2019	1.5 X Salary	\$90,000.00			
Short Term Disability (STD) - Aetna Disability 60% (Employee)	02/26/2020	02/26/2020	60% of Salary	\$36,000.00			
Long Term Disability (LTD) - Aetna Disability 50% of Salary (Employee)	02/26/2020	02/26/2020	50% of Salary	\$30,000.00			\$21.20
Total:							\$177.42

Waived Coverages: 9 items

Plan Type: Vision

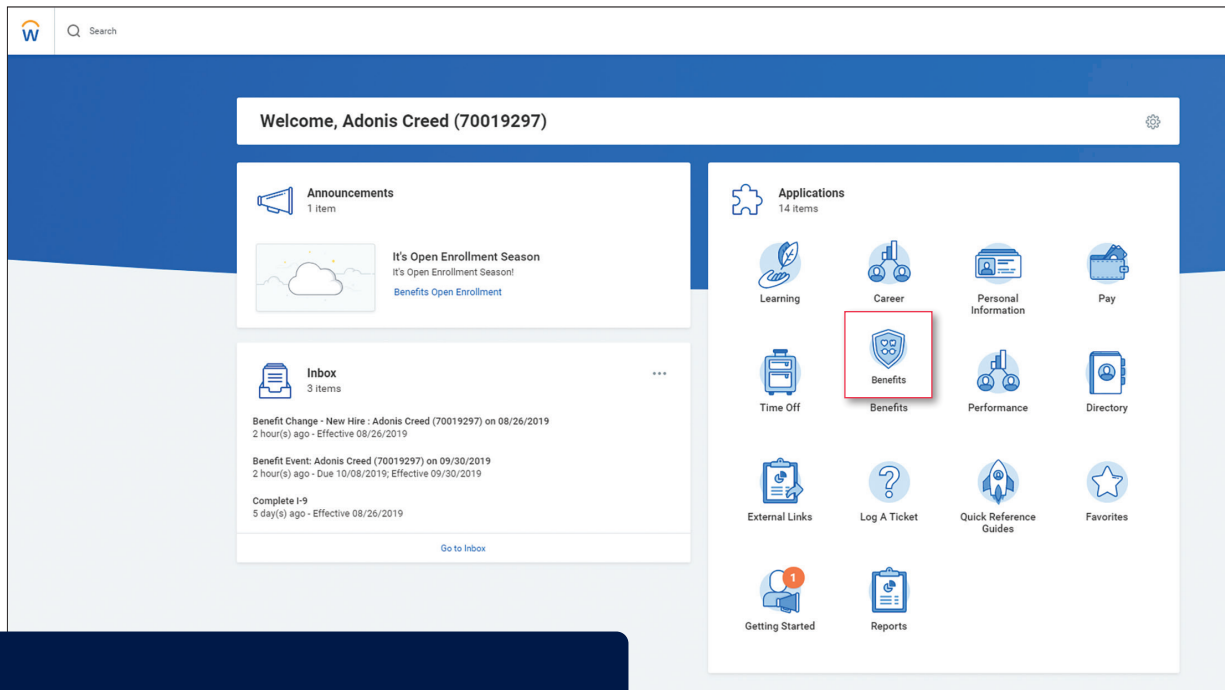
Health Equine Account

Print Done



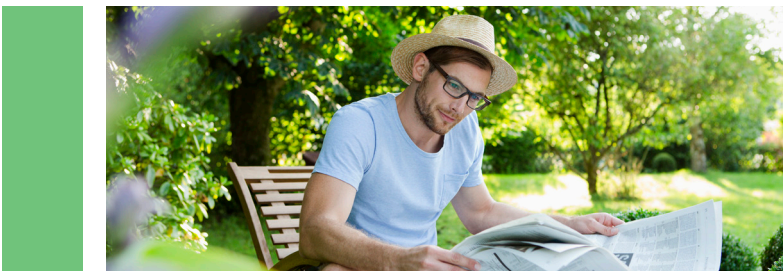
Step 7: Elected Coverages continued

If you want to make changes **after** submitting your elections, you may do so as long as the Open Enrollment period has not ended. From your Workday home screen, go to the “**Benefits**” worklet and click the “**Change Open Enrollment**” button at the bottom of the page. **You may only make changes until 6:00 p.m. CT on November 13, 2020.**



Need assistance?

If you have questions or would like help with the Open Enrollment process, call **800-901-9025** from 8 a.m. to 5:00 p.m. CST to speak with a service representative.





Important Contacts

Benefit	Phone	Website
Medical and Pharmacy (Care Coordinators)	866-317-6103	www.tmxhealthplan.com
Doctor on Demand (online medical advice)	800-997-6196	www.doctorondemand.com
Healthcare Bluebook (Medical Plan Cost Comparison)	800-341-0504	healthcarebluebook.com/cc/Terminix
GoodRx (Prescription Drug Price Comparison Tool)	855-268-2822	www.goodrx.com
Delta Dental (Dental Plans)	800-223-3104	www.deltadentaltn.com
EyeMed (Vision Plan)	866-723-0514	eyemed.com/en-us/member
Your Spending Account (Health Savings Account, Health Care FSA, Dependent Care FSA)	800-901-9025	www.yourspendingaccount.com/terminix
AbsenceOne Disability	855-205-5852	Coming January 1, 2021
Quit for Life	866-784-8454	www.quitnow.net
MetLife Legal Plans (formerly Hyatt Legal Services Plan)	800-821-6400	www.legalplans.com
Life Management Program (Teammate Assistance Program)	800-308-4936	www.magellanhealth.com/member/
Wells Fargo Profit Sharing and Retirement Plan (401(k))	800-728-3123	www.wellsfargo.com
StockPlan Connect (Employee Stock Purchase Plan (ESPP))	800-367-4777	www.stockplanconnect.com
Workday Mobile App (Enroll on-the-go)		Download from the Apple App Store or Google Play