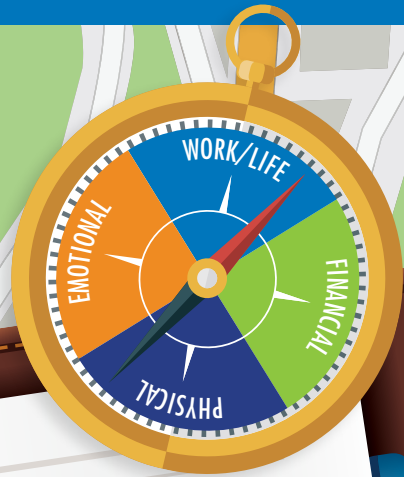


Total Well-Being



REMINDERS:

ALEX can help!



Workday



Wellness Reward



401(k)



FSA \$



Open Enrollment
November
2 - 11

Learn more at
[ZOLLbenefits.com](https://www.zollbenefits.com)



BENEFIT SOLUTIONS TO HELP YOU NAVIGATE YOUR LIFE

No matter where you are in your journey, your ZOLL Benefits are there to support you. At every stage, ZOLL offers tools and resources to help you and your family weather the storms, enjoy moments of calm, and set your sights on new adventures.

Whether your 2023 goals include your physical, financial or emotional well-being, or all of the above, ZOLL Benefits are designed to meet you where you are and get you where you want to be.

Explore Your Benefits as You Prepare for 2023 Open Enrollment

Use these tools to get to know your benefits and make informed decisions when choosing the best options for you and your family in the coming year.



Important Dates

November 2, 2022 – Open Enrollment Starts

November 11, 2022 – Open Enrollment Ends

January 1, 2023 – Benefits Effective for 2023

Virtual Open Enrollment Meetings

October 25 @ 10:00 A.M. ET

October 26 @ 2:15 P.M. ET

November 2 @ 2:15 P.M. ET

November 3 @ 8:00 P.M. ET


November 8 @ 12:00 Noon ET

November 8 @ 7 P.M. ET

Register at ZOLLbenefits.com/open-enrollment

Welcome to 2023 Open Enrollment

November 2 - 11, 2022



S	M	T	W	T	F	S
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

Navigating the road ahead starts with choosing the right benefits for your life. Open Enrollment is your annual opportunity to pick the coverage you'll need for the next year.

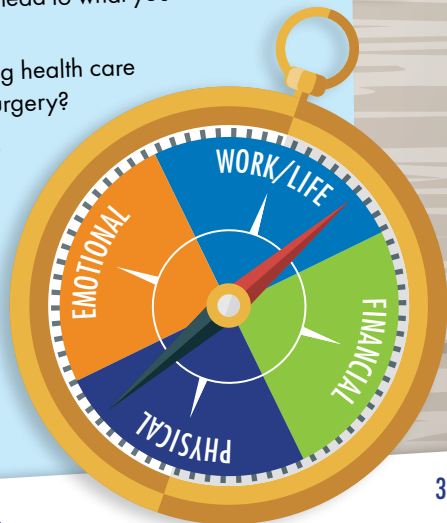
Here are a few things you need to know:

- **Mark Your Calendar:**
Open Enrollment begins November 2 and ends on November 11, 2022.
- **Everyone must enroll** in Workday during Open Enrollment to have coverage in 2023. Your current elections do not automatically roll over without your review and confirmation that you'd like to keep them the same. Open Enrollment ends on November 11th. After that date, you will not be able to make changes to your elections unless you have a qualifying life event.
- **You can add or remove dependents from coverage.** If you're enrolling new dependents, make sure you have their date of birth and Social Security number. You will be required to upload proof of their dependent status, such as a marriage or birth certificate. For more information, please check with local Human Resources.

SET YOUR COURSE FOR 2023!

Before you elect your benefits, think ahead to what you and your family might need:

- Are you expecting any upcoming health care procedures like pregnancy or surgery?
- Do you want to take advantage of the tax savings accounts in 2023?
- Do you need additional financial protection?
- Are you contributing enough to your 401(k) to get the full match from ZOLL?



WHERE IS YOUR JOURNEY TAKING YOU?

Whether you are just starting out in your career, building a family, or facing an empty nest, ZOLL's benefits help you achieve your goals, save money, and focus on your wellness.



Focus on Your Health and Your Family

Telemedicine

Connect to quality medical and behavioral health care, anytime from anywhere.

Health Coaching and Wellness Rewards

Improve your health, track your progress, and get rewarded with Healthy Hearts! Healthy You! – all from your phone.

Mail Order Prescriptions

Get your maintenance medications delivered and pay less!

Health Advocate

Reach out to your health care concierge to get questions answered and find the guidance you need to make the best medical decisions for your situation.

WINFertility

ZOLL partners with WINFertility to help you build your family, your way. They provide all the tools and support you need through every step of the process. ZOLL provides up to \$15,000 for adoption or surrogacy costs.

Special Needs Support

If you have a child with medical, behavioral, or learning challenges, ZOLL's medical plans provide tools and resources to help you find effective therapies and create a customized care plan. They are there to support you.



Get Financially Fit

Flexible Spending Accounts

Save on taxes for eligible medical and dependent care expenses, including child and adult daycare.

Fidelity 401(k) Savings Plan

Maximize ZOLL's matching contribution by contributing 7% or more to your 401(k).

CAPTRUST Financial Planning

Create a solid financial blueprint, now and for the future.

Fidelity Debt Management Tools

Take control of your finances with Fidelity's debt tracker and student loan refinancing tools.

An Easier Way to Use Your FSA \$\$

We've made using your Health Care FSA debit card easier than ever. The new process will allow you to use your FSA card at more places, including the doctor's office and pharmacy, without having to provide a receipt every time.





Get Help to Navigate Your life

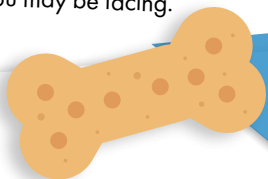
Virtual Behavioral Health

Get convenient support at home and on-the-go through experienced therapists and digital tools.

UnitedHealthcare and Aetna medical plan members have access to behavioral health support. Visit <https://www.zollbenefits.com/emotional/behavioral-health-virtual-services/> to learn more.

Employee Assistance Program (EAP)

Find 24/7, confidential support. EAP provides three free one-on-one counseling sessions for any issue you may be facing.



Create a Work and Life Balance

Paid Parental Leave

ZOLL offers Paid Parental Leave, which includes up to six weeks of paid time off at 100% pay for the birth, adoption or foster-care placement of a child.

Care.com

Get referrals for caregivers and in-home support you can trust at a price you can afford.

Perks and Discounts

Save on services and products – just for being a part of ZOLL. LifeMart, accessible by registering on Care.com, makes life more affordable and fun.

Voluntary Benefits

Bridge the financial gap with Pet Insurance, Accident Insurance, and Critical Illness Insurance.

On-the-Go Resources



Getting details on your benefits is easy and convenient. No matter where you are, you have quick access to your plan information, carrier contacts, and support when you need it!

Health Advocate
1-866-695-8622

ZOLL Benefits
ZOLLbenefits.com

ALEX
myalex.com/zoll/2023





HEALTHY HEARTS! HEALTHY YOU!



LET GOOD HEALTH LEAD THE WAY!

In the busyness of life, health can sometimes take a back seat to other priorities. Healthy Hearts! Healthy You! makes it easy to establish a baseline and provides the tools and personalized support to help you improve your health. All employees and spouses, regardless of medical coverage, are encouraged to participate and earn up to \$500 each in rewards.

Turn Points into Cash

Score at least 500 points to earn \$500 in rewards. Your spouse can earn too, even if you don't participate.

Build Healthy Habits

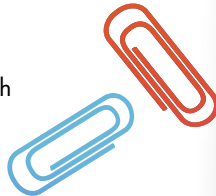
Choose the good habits you want to adopt with Daily Habit Plans.

Challenge Yourself

Participate in wellness challenges by yourself or as part of a team.

Get a Guide

Health goals are easier with personalized support from a health coach.



It Pays to Get Healthy!

When you earn a total of 500 points, you qualify for rewards:

	Employee	Spouse
Enrolled in a ZOLL Medical Plan	\$500 medical premium discount	\$500 cash
Not Enrolled in a ZOLL Medical Plan	\$500 cash	

Rewards earned in the current plan year will be paid out early the following year. (Example: If you earned your reward in 2022, you will receive your reward in early 2023.)



"I already earned my reward! I love that ZOLL offers this wellness program, and my husband does too!"
-Employee

MEDICAL COVERAGE PUTS YOU IN THE DRIVER'S SEAT OF YOUR HEALTH

Your ZOLL medical plans keep you covered all year long so you can stay healthy. Take advantage of free in-network preventive care, prescription drug coverage, and nationwide networks to lower your costs and receive high-quality care.

For 2023, we will continue to offer two medical plan options:

- **The Saver Plan with Health Savings Account (HSA)**
- **PPO90 Plan**

Telemedicine: When you aren't feeling your best, get the care you need, from the comfort of your home, 24/7. Meet virtually with board-certified doctors, for common health conditions, non-emergency care, and behavioral health services.

Mail-Order Prescriptions: Save money and a trip to the drug store. Enjoy the convenience of medicine delivered right to your door, with free shipping. And get a three-month supply for the price of two.

What's the Difference?

Saver Plan with HSA	PPO90 Plan
<ul style="list-style-type: none"> • Lower premiums • Higher annual deductible and out-of-pocket maximum • Full deductible must be met before the plan pays for services at 90% • Pairs with a Health Savings Account, which includes funding from ZOLL 	<ul style="list-style-type: none"> • Higher premiums • Lower annual deductible and out-of-pocket maximum • Copays for most services • May be used with a Health Care Flexible Spending Account

Triple Tax Advantages + ZOLL's HSA Contribution = Big Savings

When you enroll in the Saver Plan and participate in an HSA, you'll save on taxes while paying for current or future eligible health care expenses.

Coverage Level	Zoll Contribution	Employee Contribution Maximum	Combined Contribution Maximum*
Employee	\$625	\$3,225	\$3,850
Family	\$1,250	\$6,500	\$7,750
Over 55	You can contribute an additional \$1,000		

*Per IRS annual limits.

How does the HSA help you save on taxes?

Your contributions, withdrawals for eligible expenses, and earnings are all tax-free! ZOLL's contributions are tax free too!



SHOW OFF YOUR SMILE WITH DENTAL COVERAGE

Good oral health impacts your overall well-being. Take care of your teeth and gums with dental coverage through Delta Dental of Massachusetts. Receive the highest level of benefits with in-network providers.

The Benefits of Your Dental Plan

- Fully covered in-network preventive care, that includes two cleanings per year
- \$1,500 annual maximum per member
- Orthodontic coverage for adults and children, with a \$1,500 separate lifetime maximum
- Nationwide network of providers

Preventive Care Pays

When you receive your regular cleanings, you also have the advantage of the Rollover Max feature. Unused benefit dollars roll over from one year to the next to help you prepare for future dental expenses.

A Better Way to Pay for Health Care Expenses

Set aside tax-free dollars to cover eligible expenses based on your medical plan enrollment:

Saver Plan with HSA Members:

- HSA: medical, dental and vision costs
- Limited Purpose FSA: dental and vision costs

PPO90 Members:

- Health Care FSA: medical, dental and vision costs

Save even more with a Dependent Care FSA

You can participate in a Dependent Care FSA regardless of your medical plan enrollment, to pay for eligible daycare, preschool or summer day camp for your dependents age 12 or younger. You can also pay for adult care for a dependent who is need of elder care or in-home aides.

Download the Fidelity app to manage your FSA, upload receipts, check your balance, and more!

SET YOUR SIGHTS ON VISION COVERAGE

Protect your eyesight with vision coverage through VSP. With benefits for eye exams, glasses, and contact lenses, you can enjoy substantial savings by using a VSP doctor.

The Benefits of Your Vision Plan

- Fully covered annual eye exam
- Benefits for prescription glasses
- \$150 frame allowance every other calendar year (\$170 frame allowance for featured frames)
- Benefits for lens enhancements
- Savings for Laser VisionCare and additional pairs of glasses

YOUR 2023 MEDICAL PLAN CONTRIBUTIONS

ZOLL is committed to offering coverage that fits your lifestyle and your budget.

	Employee	Employee + 1	Family
Employee Pays Bi-Weekly			
PPO90			
Salary > \$100,000	\$107.54	\$210.00	\$274.15
Salary < \$100,000	\$93.23	\$172.15	\$220.62
Saver Plan with HSA			
Salary > \$100,000	\$72.92	\$138.46	\$180.46
Salary < \$100,000	\$64.15	\$115.38	\$147.23

Wellness Reward



Did You Earn Your
\$500 Healthy Hearts!
Healthy You! Reward?

Save more



Pay Less in Taxes

Your medical, dental, and vision premiums are deducted from your paycheck before taxes are withheld.

Want to save more money on taxes?

Participate in an FSA, HSA, and 401(k) to set aside pre-tax dollars for your expenses today and in the future.

GREAT COVERAGE AT A LOW COST

Your bi-weekly cost for dental and vision coverage is the same for 2023.

	Employee	Employee + 1	Family
Dental	\$3.35	\$8.62	\$10.05
Vision	\$2.15	\$4.30	\$6.93

BENEFITS TO EASE YOUR JOURNEY


As you navigate life, ZOLL Benefits point you in the right direction. Use these benefits to make your life easier, enjoy savings, and protect what's most important.

BRIDGE THE GAP WITH VOLUNTARY BENEFITS



Get the support you need to provide additional financial protection and peace of mind through ZOLL's voluntary benefits, including:

- **Pet Insurance:** Keep your pets healthy and your costs low.
- **Accident Insurance:** Pay for expenses related to accidents or injuries.
- **Critical Illness Insurance:** Have a financial safety net when an unexpected illness strikes.



The EAP Provides FREE
24/7 Support at Every
Bend in the Road

No matter what you face along the way, our Employee Assistance Program (EAP) provides you and your family with free, confidential financial, legal, and behavioral health assistance. Access support online, via phone and face to face. Find out more at myCigna.com (Employer Code: ZOLLMEDICAL).

CARE FOR YOUR LOVED ONES

Your loved ones deserve the best care, and you deserve knowing they're in good hands. **Care.com** connects you to caregivers like trusted sitters, elder care, pet care, tutors, and housekeepers to make your life a little easier. With background checks and safety protocols, you can feel confident that **Care.com** will meet your needs and your budget.



YOUR UNIQUE PATH TO PARENTHOOD



ZOLL's medical coverage offers fertility and maternity support to provide you the best chances for a healthy and safe birth.

WINFertility can help you grow your family in the way that works best for you. With tools, resources, and services available 24/7, WINFertility works with your ZOLL medical coverage to walk with you every step of the way. Visit managed.winfertility.com/zoll/ to learn more.

Interested in Adoption or Surrogacy?

ZOLL also provides a \$15,000 maximum reimbursement for costs associated with adoption or surrogacy. You do not need to be enrolled in a ZOLL medical plan to be eligible for an adoption and surrogacy reimbursement.



AVOID DETOURS WITH FINANCIAL TOOLS

Take advantage of your financial benefits to stay on the right path. ZOLL offers plans that assist you in getting rid of debt, stretching your dollars, saving for both the short-term and long-term future, and weathering financial storms.

Fidelity 401 (k) Savings Plan

The ZOLL 401 (k) Savings Plan offers a generous Company-matching contribution of 100% of each dollar you contribute up to 4%, and 50% on the next 3%. ZOLL's matching contribution is deposited when your contributions are deducted from your paycheck. Fidelity offers additional tools and resources to help you on your financial journey, such as a free financial check-up, personalized retirement planning, estate planning, and more. Get started at netbenefits.com.

Who gets your money if something happens to you?

Hopefully you will reap the benefits of your account in retirement, but in the event of your death, make sure you get to decide. Declare or update your 401 (k) beneficiary today at netbenefits.com.

Create Your Financial Roadmap with CAPTRUST



CAPTRUST Financial Advisers help you make better financial decisions by getting to know your financial blueprint. You have access to a free, financial advisor who will make personalized recommendations based on your goals. Get started by calling **1-800-967-9948** or visit captrustadvice.com.

Take Control of Education Costs with Fidelity

Did you know 45 million Americans have student debt and 65% are under 40 years old? ZOLL provides you with tools for navigating college expenses through Fidelity:

- **College Planning:** Save for college through 529 plans and track your progress with the College Savings Calculator. You can also compare college costs and receive expert college admissions guidance.
- **Student Loan Assistance:** Pay off your student loans faster. Use the Student Loan Calculator to explore different repayment scenarios.

Are You or a Loved One Turning 65 Soon?

Doctor's Choice makes the transition to Medicare easy – all at no cost to you. You'll receive guidance every step of the way, so you can make the best Medicare decisions based on your lifestyle, health status, and budget. Get started at ZOLL.medicarecheckup.com.

Protect the ones you love!

ZOLL automatically provides basic life and AD&D insurance to employees at no cost. During Open Enrollment you can purchase voluntary life insurance through Reliance for yourself and your family. You must enroll yourself to be able to enroll your dependents.

ZOLL

ZOLL Medical Corporation
269 Mill Road
Chelmsford, MA 01824



Your 2023 Open Enrollment Compass

Stay on the right path for 2023 by choosing the best benefits for you and your family during Open Enrollment.

ZOLLbenefits.com has everything you need, all in one place:

- 1. Explore your ZOLL Benefits** and watch the Open Enrollment video.
- 2. Get your questions answered, attend a virtual Open Enrollment Meeting.**
- 3. Make your choices** by enrolling in Workday from November 2 – 11, 2022.

Scan the code to get started at ZOLLbenefits.com today!

