

WHERE IS **2024** TAKING YOU?

START



SPIN

SPIN



Your 2024
Wellness
Resource
Guide



Open
Enrollment
November
1 - 10



WHAT'S NEW FOR 2024

ZOLL believes in partnering with our employees to support your physical, financial, and emotional well-being. We offer Paid Parental Leave, adoption and surrogacy benefits, and Medicare advocacy benefits to support you, no matter where you may be in your well-being journey.

We have worked hard to keep health care as affordable as possible for all employees in 2024. Here's what's new:

- The Saver Plan with HSA will have an IRS-required increase in the in-network deductible to **\$1,600 employee / \$3,200 family**, which still puts our plan at the lowest allowed deductible.
- To help offset this, ZOLL will increase its annual HSA contribution to **\$650 employee / \$1,300 family** beginning in 2024.
- ZOLL will expand its salary-based contributions to reflect the fact that costs of health care are rising and we want to ensure that our plans are as equitable as possible; so that if you earn less, you pay less for medical coverage. Contributions will be based on salary **less than \$50,000, \$50,000-\$99,999, and \$100,000 or more.**

We continue to encourage you to be actively engaged in your benefits throughout the year, not just during Open Enrollment, by using the tools available at ZOLLbenefits.com.

**Let's work together to make 2024
your healthiest year yet!**



**Attend a virtual
Open Enrollment
meeting to learn
what's new and
get your questions
answered. We are
here to help!**

MAKE YOUR MOVE!

Open Enrollment is November 1 – 10, 2023.

Follow this Open Enrollment checklist to ensure you'll have the benefits you need for 2024.

Explore Your Resources at ZOLLbenefits.com.

- Review your benefit options and 2024 costs of coverage
- Register to attend a virtual Open Enrollment meeting
 - » Learn what's new in 2024
 - » Get your questions answered

Take Action in Workday!



Confirm your elections from November 1st – 10th!

All employees should review and confirm their benefit elections in Workday during Open Enrollment. Visit ZOLLbenefits.com and click the Workday link to get started.



Enroll by
NOVEMBER

10

TIPS TO WIN!

Use Health Advocate

Get help to better understand your benefits, confirm your providers are in the network, and choose the best coverage for your needs.



DID YOU KNOW?

ALEX can help you choose the right plan just by asking a few questions about your family, budget, and lifestyle.



Scan the code to meet ALEX today!



Attend a Virtual Open Enrollment Meeting

October 24 @ 10:00 a.m. ET
October 25 @ 2:15 p.m. ET
November 1 @ 2:15 p.m. ET

November 2 @ 8:00 p.m. ET
November 7 @ 12:00 p.m. ET
November 7 @ 7:00 p.m. ET

TIPS TO WIN!

Scan the code to register today!



KNOW WHEN TO ENROLL

- **Open Enrollment:** November 1 – 10, 2023
- **New Hire:** Within 31 days of your hire date
- **Qualifying Life Event:** Within 31 days of the event

Open Enrollment is your annual opportunity to pick the coverages that will support your journey in the coming year.

Your benefit elections will be effective on January 1, 2024. After Open Enrollment, you will not be able to make any changes unless you have a qualifying life event.

Add or Remove Dependents

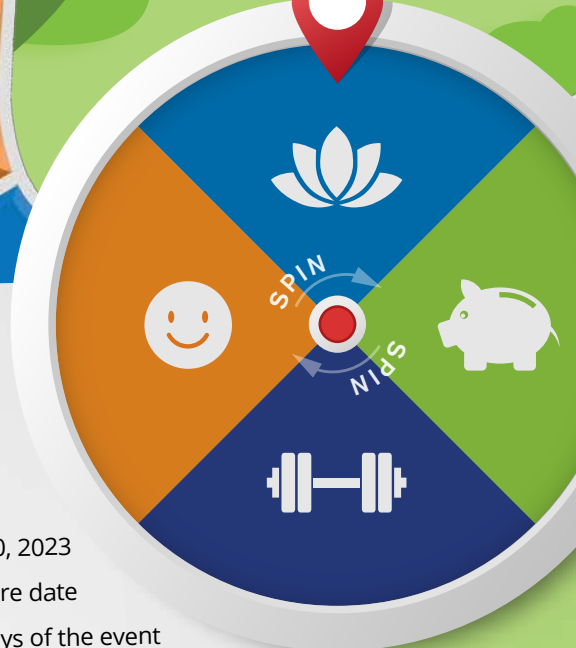
If you're enrolling new dependents, make sure you have their:

- Date of birth
- Social Security number
- Proof of dependent status, such as a marriage or birth certificate to upload

For more information, please check with your local Human Resources department.

Keep Your Beneficiaries Current

Remember to update your beneficiaries when you update your dependents.



 **DID YOU KNOW?** ? ?

ZOLL offers support for your dependents with special needs. Visit [ZOLLbenefits.com](https://www.zollbenefits.com) for enrollment forms and coverage details.

ZOLL BENEFITS SUPPORTS YOUR EVERY MOVE

Focus on Your Health and Your Family

Health Care Advocate

Reach out to your health care concierge at Health Advocate for personalized guidance to help you make the best medical decisions and get your questions answered.

Health Coaching and Wellness Rewards

Improve your health, track your progress, and earn rewards with Healthy Hearts! Healthy You!

Telemedicine

Connect to licensed physicians, counselors, and therapists at your convenience. Virtual care is available 24/7 via phone, laptop, or computer.

Fertility, Adoption, and Surrogacy Support

ZOLL's family-building benefits provide clinical, emotional, and financial support for all employees. These benefits include a broad range of options to meet your unique needs, including fertility, adoption, and surrogacy support.

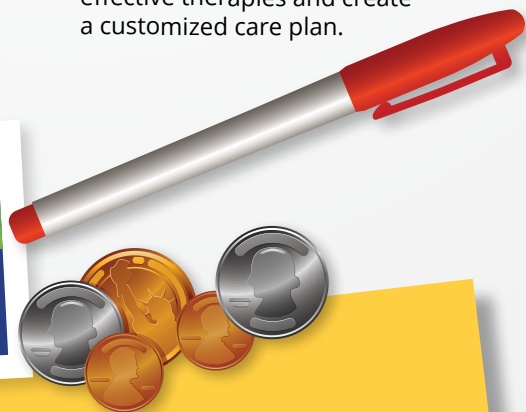
Special Needs Support

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.



DID YOU KNOW?

ZOLL provides up to **\$15,000** for adoption or surrogacy costs.



Get Fiscally Fit

Flexible Spending Accounts

Save money when you use tax-free dollars to cover eligible medical and dependent care expenses, including child and adult daycare.

Health Savings Account

Use a tax-advantaged account to pay for current or future health care expenses when you enroll in the Saver Plan with HSA.

ZOLL Medical 401(k) Savings Plan

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

Financial Advisor

Schedule a free one-on-one consultation with a CAPTRUST advisor to create a solid financial blueprint – for now and the future.

Manage Your Finances

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



Make Self-Care a Priority

Behavioral Health and Virtual Services

It's important to pay attention to how you feel. Whether you're in crisis or just need someone to talk to, ZOLL offers support with experienced therapists and digital tools, regardless of your medical plan enrollment.



Scan the code 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.

WebMD Stress Specialist

Learn how to practice mindfulness, build resilience, and manage your stress.



Create Balance Between Work and Life

Leave of Absence and Disability

To help you focus on what matters most, ZOLL offers Paid Parental Leave for up to 12 weeks, along with FMLA and Short-term and Long-term Disability benefits for when you need extended time off to care for yourself or a loved one.



Care.com

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

Voluntary Benefits

Bridge the financial gap with pet insurance, accident insurance, and critical illness insurance.

TIPS TO WIN!

Get perks and discounts on travel, products, and services through LifeMart, and services by registering on **Care.com**. Make life more fun – and affordable!



HEALTHY HEARTS!
HEALTHY YOU!

GOOD HEALTH BRINGS REWARDS

ZOLL's Healthy Hearts! Healthy You! wellness program delivers a personalized, well-rounded approach to well-being that provides you and your spouse with tools, resources, and rewards to support your wellness journey, regardless of your medical plan enrollment.



Scan the code to get started today and download the Wellness At Your Side app.

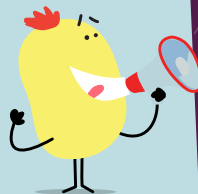


IT PAYS TO GET HEALTHY!

	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 2023 will be paid out in the first paycheck of February, 2024.

Both you and your spouse can earn rewards! \$500 + \$500 = \$1,000!



“I continue to apply suggestions the Health Coach made, and I am completely satisfied and thrilled with the results.”
– Employee

ZOLL'S MEDICAL BENEFITS HAVE YOU COVERED

Take advantage of:

- Free in-network preventive care and screenings
- Prescription drug coverage, with free mail-order shipping. And you can get a three-month supply for the price of two
- Access to nationwide networks

Telemedicine: When you aren't feeling your best and need non-emergency care or behavioral health services, you can meet with board-certified doctors anytime from the comfort of your home.



2024 ZOLL Medical Plan Comparison

Saver Plan with HSA

- Pairs with an HSA. **ZOLL will contribute more in 2024!**
- Lower cost per paycheck
- Higher annual deductible and out-of-pocket maximum
- Plan pays services at 90% after meeting the deductible

PPO90 Plan

- May be used with a Health Care Flexible Spending Account (FSA)
- Higher cost per paycheck
- Lower annual deductible and out-of-pocket maximum
- Copays for most services

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

When you enroll in the Saver Plan and participate in a Health Savings Account (HSA), your contributions, withdrawals for eligible health expenses, and earnings are all tax-free! ZOLL's contributions are tax-free too!

HSA Annual Contributions	Coverage Level	
	Employee	Family
ZOLL	\$650	\$1,300
+ Employee	\$3,500	\$7,000
= Combined Maximum*	\$4,150	\$8,300

If you are over 55, you can contribute an additional \$1,000.

* Per IRS limits

SHOW OFF YOUR SMILE WITH DENTAL COVERAGE

Good oral health impacts your overall well-being. Keep your teeth and gums in top shape and your smile shining bright with coverage through Delta Dental of Massachusetts.

The Benefits of Your Dental Plan

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

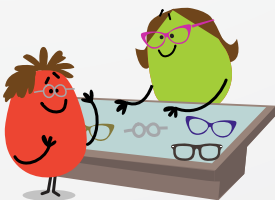


SET YOUR SIGHTS ON VISION COVERAGE

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

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 Vision Care and additional pairs of glasses



Preventive Care Pays with Rollover Max

When you receive your regular cleanings, you can increase your dental benefit value each year with the Rollover Max feature. You can roll over a portion of your unused dental benefits to help pay for more costly dental services in the future.

TIPS TO WIN!

Save on Health Care Expenses

Set aside tax-free dollars to cover health care 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

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



DID YOU KNOW?

You can save even more with a **Dependent Care FSA**, regardless of your medical plan enrollment, to cover eligible expenses such as:

- Daycare, preschool, or summer day camp for your dependents age 12 or younger
- Adult care for a dependent who is in need of elder care or in-home aides

YOUR 2024 MEDICAL PLAN CONTRIBUTIONS

	Employee	Employee + 1	Family
Employee Pays Bi-Weekly			
Saver Plan with HSA			
ZOLL contributes to your HSA too! \$650 employee / \$1,300 family			
Salary < \$50,000	\$64.15	\$115.38	\$147.23
Salary = \$50,000-\$99,999	\$66.08	\$122.31	\$159.01
Salary ≥ \$100,000	\$76.57	\$148.15	\$196.70
PPO90			
Salary < \$50,000	\$96.96	\$179.04	\$231.65
Salary = \$50,000-\$99,999	\$98.82	\$185.93	\$240.47
Salary ≥ \$100,000	\$113.99	\$226.80	\$298.83

TIPS TO WIN!

Not sure which medical plan is right for you? ALEX can help you choose!



TIPS TO WIN!

**HEALTHY HEARTS!
HEALTHY YOU!**

Play Smart

Save \$500 annually on medical plan premiums by earning your Healthy Hearts! Healthy You! Reward!

GREAT COVERAGE AT A LOW COST

Your bi-weekly cost for dental and vision coverage remains the same for 2024.

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

BENEFITS TO EASE YOUR JOURNEY

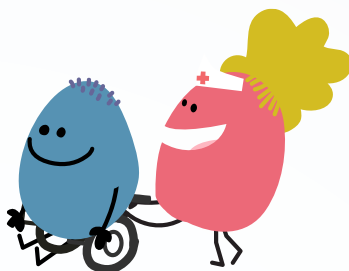
Bridge the Gap with Voluntary Benefits

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

- **Accident Insurance:** Pay for expenses related to accidents or injuries
- **Critical Illness Insurance:** Have a financial safety net when an unexpected illness strikes

Keep Your Pets Healthy

Our pets are like family. You can purchase pet insurance to keep your pets healthy and your costs lower for routine care or unexpected illness or injury.



Care for Your Loved Ones

Your loved ones deserve the best care. Whether your search is for child care, senior care, home care, or pet care, you will find useful information, tools, and resources by visiting [Care.com](https://www.care.com).

The EAP Provides FREE 24/7 Guidance at Every Step

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).

FIND YOUR 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's 24/7 tools and resources work with your ZOLL medical coverage to help you grow your family in the way that works best for you. Visit managed.winfertility.com/zoll/ to learn more.

LEVEL UP YOUR FINANCIAL STRATEGY

ZOLL Medical 401(k) Savings Plan

The ZOLL Medical 401(k) Savings Plan, administered by Fidelity, offers a generous Company-matching contribution that is deposited when your contributions are deducted from your paycheck:

- 100% of each dollar you contribute on the first 4%
- 50% on the next 3% you contribute

Visit netbenefits.com to change your contribution, update your beneficiary, and access additional tools and resources such as a free financial checkup, personalized retirement planning, estate planning, and more.



TIPS TO WIN!

Choose Your Beneficiary!

Be sure to declare or update your 401(k) Plan beneficiary at netbenefits.com.

Create Your Retirement Blueprint with CAPTRUST

CAPTRUST's free Financial Advisors provide personalized recommendations to help you make better financial decisions. Schedule your one-on-one consultation to review your finances and establish goals. Get started by calling **1-800-967-9948** or visit captrustadvice.com.

Take Control of Education Costs with Fidelity

Did you know 43.6 million Americans are carrying approximately \$1.7 trillion in student debt? If that includes you, you are not alone. Fidelity provides tools for navigating college expenses:

- Save for college through 529 plans
- Track your progress with the College Savings Calculator
- Compare college costs and receive expert college admissions guidance
- Use the Student Loan Calculator to explore repayment scenarios to pay off your student loans faster



DID YOU KNOW?

ZOLL provides basic life and AD&D insurance at no cost to you. Make sure your beneficiaries are up to date during Open Enrollment when you review and confirm your benefit elections in Workday.



ZOLL Medical Corporation
269 Mill Road
Chelmsford, MA 01824

CHECK INSIDE for Your Open Enrollment Benefit Strategy!

1. Visit [ZOLLbenefits.com](https://zollbenefits.com) to explore your benefits and watch the Open Enrollment video.
2. Attend a virtual Open Enrollment meeting to get your questions answered.
3. Confirm your elections in Workday from November 1st – 10th.

Scan the code
to get started at
[ZOLLbenefits.com!](https://zollbenefits.com)



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