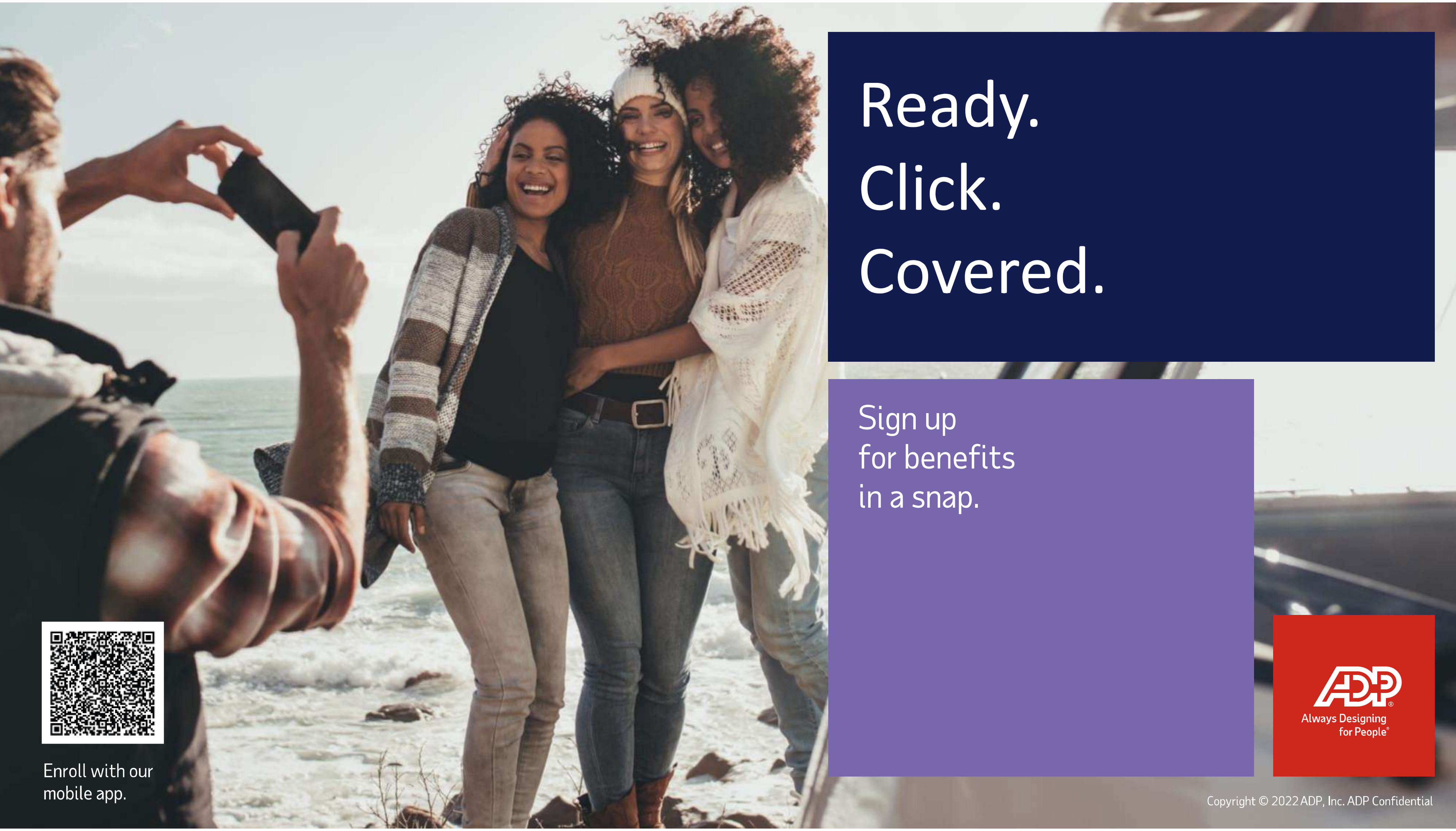

Ready.
Click.
Covered.
Sign up
for benefits
in a snap.
Always Designing
for People®
Enroll with our
mobile app.

Your benefits should make your life *easier*.

That's where we come in.

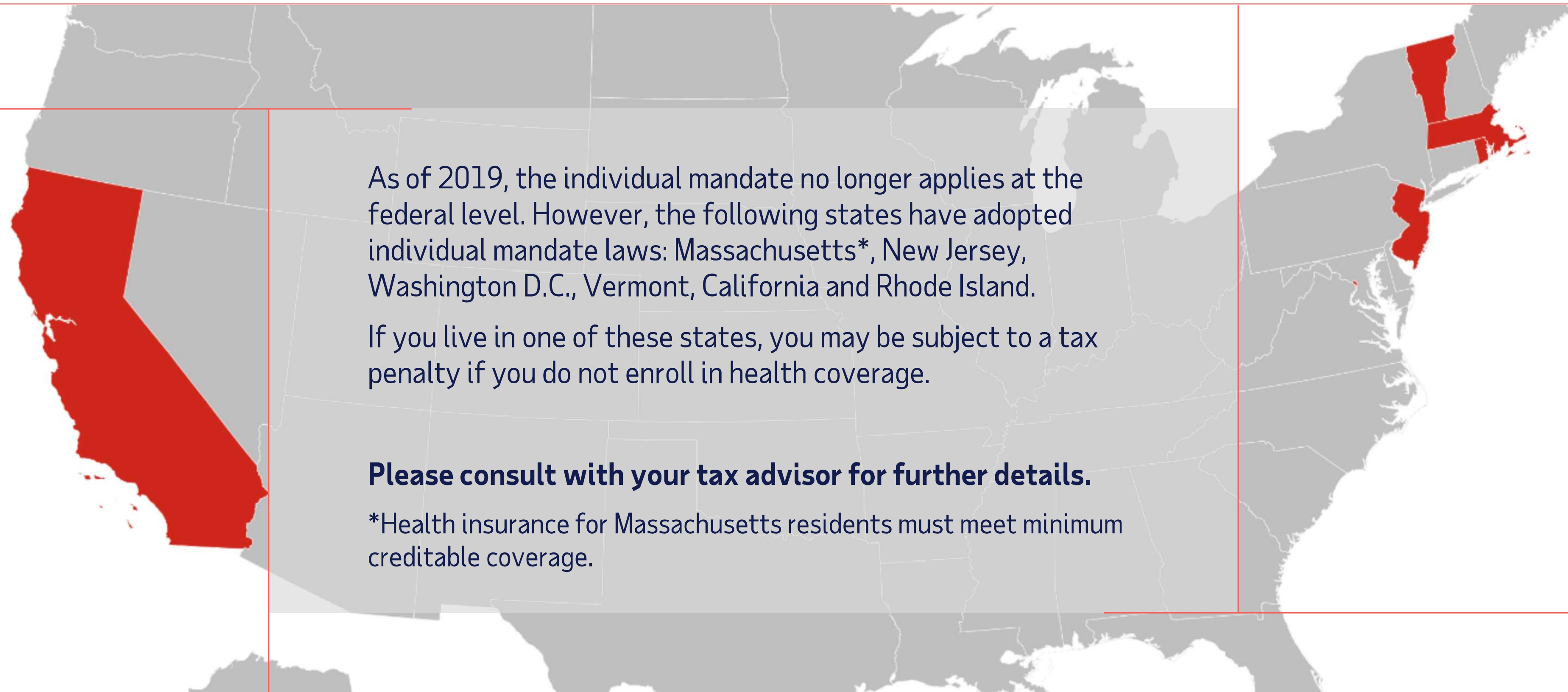
The best benefits experience starts with supporting what's important to you.

- Picking the right health care plan
- Getting the most out of your health care
- Making good health care decisions

Let's cover your benefits options

Preventive care for a healthy future

2023 state-based individual mandate for medical coverage



As of 2019, the individual mandate no longer applies at the federal level. However, the following states have adopted individual mandate laws: Massachusetts*, New Jersey, Washington D.C., Vermont, California and Rhode Island.

If you live in one of these states, you may be subject to a tax penalty if you do not enroll in health coverage.

Please consult with your tax advisor for further details.

*Health insurance for Massachusetts residents must meet minimum creditable coverage.

Benefits 101

Deductible

The fixed amount you must pay for health care expenses **based on a calendar year** before your insurance begins paying out.

Coinsurance

The percentage you pay for covered health services after you've met your deductible. For example, you pay 20% of the total covered cost.

Copayment (or copay)

A fixed amount you pay when receiving a medical service or a prescribed medication.

Out-of-pocket maximum

The maximum amount you are responsible for paying for eligible health care expenses **for a calendar year**. This includes your deductible and the member's portion of coinsurance and copay.

Prescription key terms

Prior authorization (PA)

Some medication requires advanced approval. Typically, an authorization form must be submitted by your doctor.

Step therapy

A type of PA that requires you to try a less expensive drug that's used to treat the same condition *before* moving up a "step" to a more expensive drug.

Quantity limits

A limitation of the amount or quantity of medication that's covered by your plan during a specific period.

Preventive medication

These are select drugs used to help avoid disease and maintain health. They are often exempt from health plan deductibles.

Medical plans

Aetna (National), Phoenix Medical Group LLC, A, Full Time Employees

Plan	AETNTL-MC OA 1000-80%
Deductible (individual/family)	$1,000/$2,000
Calendar year out-of-pocket max (individual/family)	$4,500/$9,000
Primary care visit / virtual visit	$25 Copay / $25 Copay
Specialist visit	$50 Copay
Urgent care / Emergency room	$85 Copay / $350 Copay
Hospitalization inpatient/outpatient	Ded then 20%/Ded then 20%
Prescription copays (mail order available)	T1A $3/T1 $10/$45 Copay/$70 Copay/P 30%/NP 50%
Diagnostics/scans/labs	Ded then 20%

Plan	Coverage level	Monthly cost
AETNTL-MC OA 1000-80%	Employee	$214.83
	Employee + Spouse	$1382.85
	Employee + Children	$1180.13
	Employee + Family	$2344.99

Review the **Summary of Benefits and Coverage** (SBC) for full benefits details. If there are any discrepancies between information on this slide and the SBC, the SBC will control.

Medical plans

Aetna (National), Phoenix Medical Group LLC, A, Full Time Employees

Plan	AETNTL-MC OA 1500-90%
Deductible (individual/family)	$1,500/$3,000
Calendar year out-of-pocket max (individual/family)	$5,500/$11,000
Primary care visit / virtual visit	$25 Copay / $25 Copay
Specialist visit	$50 Copay
Urgent care / Emergency room	$85 Copay / $350 Copay
Hospitalization inpatient/outpatient	Ded then 10%/Ded then 10%
Prescription copays (mail order available)	T1A $3/T1 $10/$45 Copay/$70 Copay/P 30%/NP 50%
Diagnostics/scans/labs	Ded then 10%

Review the **Summary of Benefits and Coverage** (SBC) for full benefits details. If there are any discrepancies between information on this slide and the SBC, the SBC will control.

Plan	Coverage level	Monthly cost
AETNTL-MC OA 1500-90%	Employee	$195.78
	Employee + Spouse	$1342.14
	Employee + Children	$1143.42
	Employee + Family	$2290.83

Medical plans

Aetna (National), Phoenix Medical Group LLC, A, Full Time Employees

Plan	AETNTL-HDHP MC 3000-90%
Deductible (individual/family)	$3,000/$6,000
Calendar year out-of-pocket max (individual/family)	$5,500/$11,000
Primary care visit / virtual visit	Ded then 10% / $49/10%
Specialist visit	Ded then 10%
Urgent care / Emergency room	Ded then 10% / Ded then 10%
Hospitalization inpatient/outpatient	Ded then 10%/Ded then 10%
Prescription copays (mail order available)	Ded+1A$3/T1$10/Ded then $45/Ded then $70/P 30%ad/NP 50%ad
Diagnostics/scans/labs	Ded then 10%
Company HSA contribution	$300.00/$300.00

Plan	Coverage Level	Employee Monthly Cost
AETNTL-HDHP MC 3000-90%	Employee	$0.00
	Employee + Spouse	$814.20
	Employee + Children	$664.12
	Employee + Family	$1509.28

Review the **Summary of Benefits and Coverage** (SBC) for full benefits details. If there are any discrepancies between information on this slide and the SBC, the SBC will control.

Medical plans

Aetna (National), Phoenix Medical Group LLC, A, Full Time Employees

Plan	AETNTL-HDHP MC Copay 4000-100%
Deductible (individual/family)	$4,000/$8,000
Calendar year out-of-pocket max (individual/family)	$6,850/$13,700
Primary care visit / virtual visit	Ded then $30 / $49/$30
Specialist visit	Ded then $60
Urgent care / Emergency room	Ded then $85 / Ded then $350
Hospitalization inpatient/outpatient	Ded then $500/Ded then $300
Prescription copays (mail order available)	Ded+1A$3/T1$10/Ded then $45/Ded then $70/P 30%ad/NP 50%ad
Diagnostics/scans/labs	Ded then 0%
Company HSA contribution	$300.00

Review the **Summary of Benefits and Coverage** (SBC) for full benefits details. If there are any discrepancies between information on this slide and the SBC, the SBC will control.

Plan	Coverage Level	Employee Monthly Cost
AETNTL-HDHP MC Copay 4000-100%	Employee	$0.00
	Employee + Spouse	$588.40
	Employee + Children	$461.56
	Employee + Family	$1190.82

Medical plans

Kaiser Permanente (Hawaii), Phoenix Medical Group LLC, G, All FT Employees - Hawaii

Plan	KAI-HMO-14-0-HI
Deductible (individual/family)	None/None
Calendar year out-of-pocket max (individual/family)	$2,000/$6,000
Primary care visit / virtual visit	$14 Copay / Covered
Specialist visit	$14 Copay
Urgent care / Emergency room	$14 Copay / $25 Copay
Hospitalization inpatient/outpatient	No Charge/$14 Copay
Prescription copays (mail order available)	$10 Copay/$35 Copay/$35 Copay/$200 Copay
Diagnostics/scans/labs	10% Coins

Review the **Summary of Benefits and Coverage** (SBC) for full benefits details. If there are any discrepancies between information on this slide and the SBC, the SBC will control.

Plan	Coverage level	Monthly cost
KAI-HMO-14-0-HI	Employee	$0.00
	Employee + Spouse	$329.60
	Employee + Children	$133.06
	Employee + Family	$674.08

HDHP preventive medication

No deductible — only the applicable copay or coinsurance applies.

Xarelto	Albuterol	Calcitonin
Lisinopril	Symbicort	Prenatal vitamins
Atenolol	Trulicity	hctz
Trazadone	Humulin	naltrexone

Note: Medication sample list, not all inclusive.

Conditions include (but not limited to):

Hypertension
High cholesterol
Diabetes
Asthma
Osteoporosis

Pre-member support hotline

- Get answers about medical coverage.
- Learn how prescription drug benefits work.
- Find network providers based on your health needs.
- Understand preauthorization and transition of care.

(866) 208-5931

Monday – Friday, 8 a.m. to 9 p.m. ET

When you call:

- Press 1 for "pre-enrollment plan information and assistance".
- Confirm you're a pre-member from ADP TotalSource.
- Reference your plan description name.

Aetna Member Services is not able to provide a cost estimate for services or prescriptions. They are only able to advise on your benefit level (e.g. deductible/coinsurance, generic medication).

Get more from your benefits

Aetna.com

Aetna Health app – connect with care and manage your benefits. Anytime, from anywhere:

Access on the go

Text AETNA to 90156
to receive a download link

The **Attain** app helps you follow your own path to better health. Combines your unique health history with your activity and offers you personalized challenges and goals and motivating rewards!

TELADOC

24/7 access to licensed U.S. doctors helps you avoid costly and time-consuming trips to urgent care or the ER . Connect by web, phone, or mobile app.

Aetna One® Choice
Care Management Program that offers ongoing 1:1 nurse support, backed by a multidisciplinary team and coaching when you need it.

Aetna Enhanced Maternity Program
Support and resources through the entire journey. Includes phone-based genetic counseling as well as confidential and cost-effective genetic testing..

CVS specialty

Convenient delivery and flexible payment options for specialty drugs
Personalized support from a team of nurses and pharmacists who are specially trained in your condition.

minute clinic

Convenient and affordable health services at No Cost or Low Cost

- In-store or virtual access to clinicians who provide services for minor injuries and illnesses, immunizations and annual exams – as well as follow-up care for chronic conditions.

24-Hour Nurse Line

Get answers from Aetna's around-the-clock nurse line.

Blood Glucose Meter Program
Regular blood sugar monitoring provides the information you need to take action.

If you have diabetes, you have access to a free blood glucose meter.

Order online or call Member Services at (866) 208-5931.

CVS HealthHUB

Offers a more comprehensive and personalized experience:

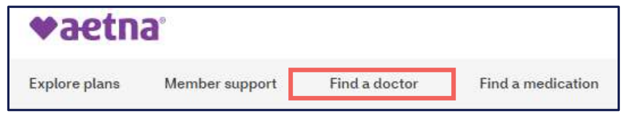
Chronic condition care for conditions like high blood pressure, high cholesterol, sleep apnea and Type 2 diabetes - with screenings, monitoring and treatment options.

Care Concierge helps guide to in-store services, including pharmacist consultations and referrals to community services and partners.

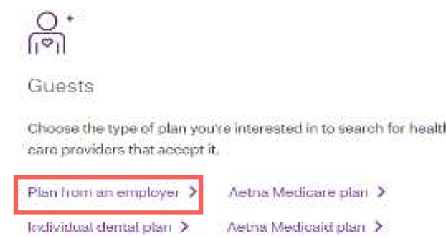
Find a doctor

1 Head to **Aetna.com**

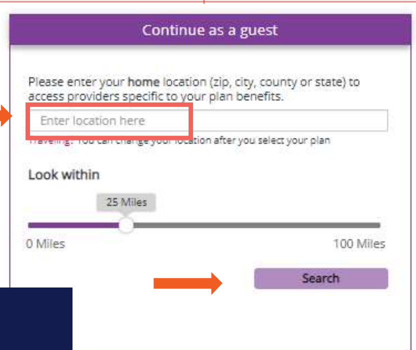
2 Select **Find a doctor**



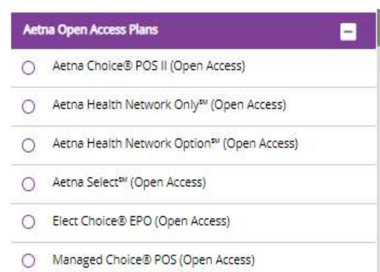
3 Under Guests → select **Plan from an employer**



4 Enter your location and search radius



5 Select a health plan to view search options



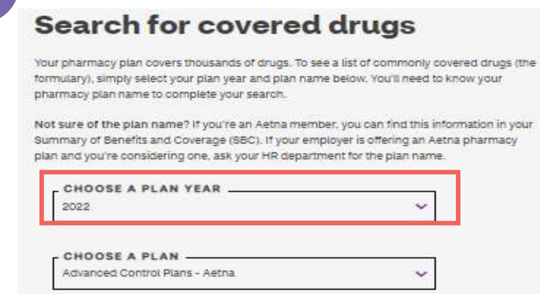
6 Find what you need by category or specific information

Find a medication

1 Head to **Aetna.com**

2 Click **Find a medication**

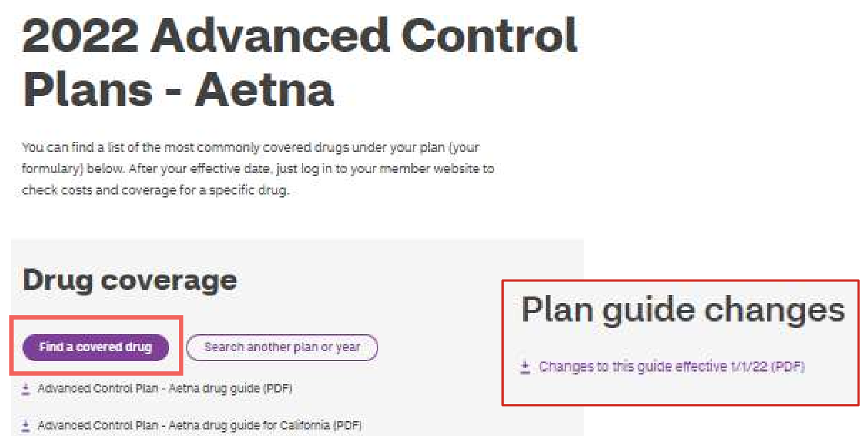
3 Choose a plan year



4 Choose a plan

5 Select **Find a covered drug** for the **most current information**.

If Downloading the drug guide (PDF)-- remember to review the quarterly plan guide changes



ADP aetna™

Save with the Aetna Discount Program

Built-in plan discounts with no referrals, claims or limits. Your family can use them, too.

- Gyms and personal training
- Massage and self-care
- Hearing aids and exams
- Natural products
- Much more!

Visit **aetna.com**

Aetna WorldTraveler Plus℠

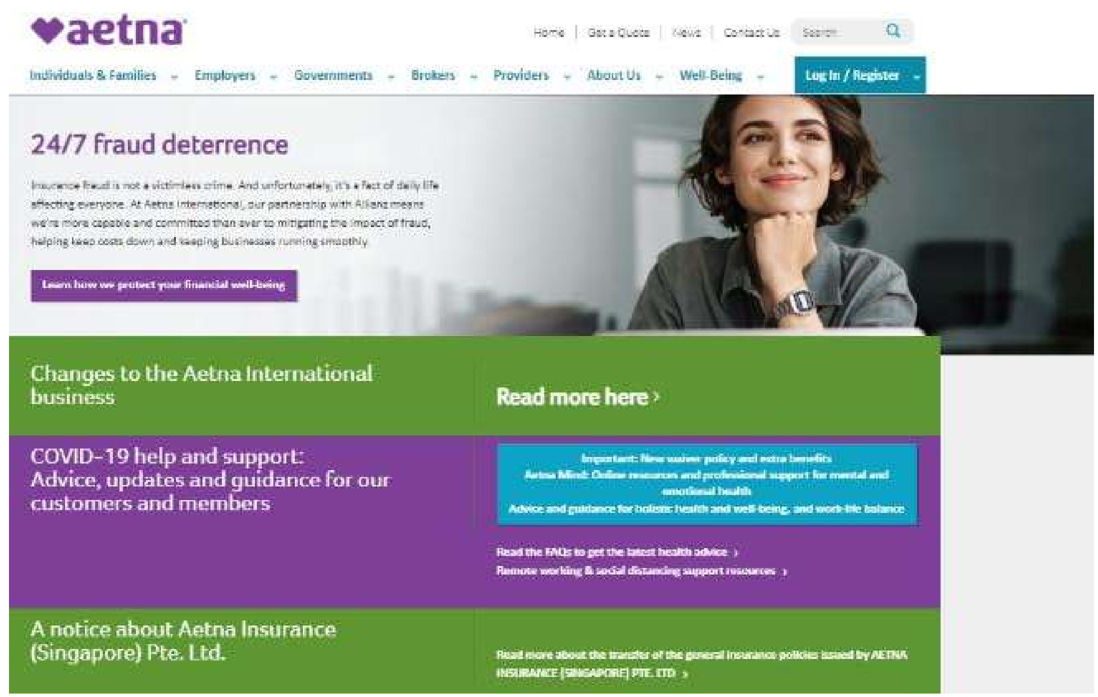
Emergency medical insurance for employees who travel internationally on business.*

Get access to:

- Emergency and urgent medical assistance
- Travel assistance
- Political/natural disaster support
- Translation services
- 24/7 evacuation assistance and more

Global support, local expertise.

Get on-the-ground support and global accessibility with our worldwide health care network of doctors and hospitals.



Visit
aetnainternational.com

*Employees who travel six months or less outside of their home country for business.

HealthAdvocate℠

We make healthcare **easier**

If you're enrolled in an ADP TotalSource medical benefits plan, you and your family (including parent in-laws) are automatically eligible for Health Advocate.

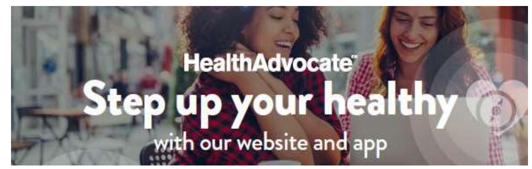
Health Advocate can help you:

- Find the right doctors and hospitals.
- Schedule tests and appointments.
- Resolve billing and claims issues — and more.

Lower your bills with Medical Bill Saver.

- Health Advocate will contact your provider and negotiate a discount on medical and dental bills of $400 or more.
- If they succeed, they share in 25% of the savings. You pay nothing to Health Advocate for their negotiation assistance if they don't.
- Once an agreement is made, they obtain provider sign-off on payment terms and conditions. You'll get an easy-to-read savings statement of the outcome.

Please note: Some states may have restrictions in place that impact Health Advocate's ability to negotiate medical bills. Rules are subject to change by state. Negotiation of fees related to Medicaid or Medicare are prohibited by federal law.



Member Video

Health Advocate's digital experience has the resources you need to improve your health and well-being.
Health Advocate is available to employees, spouses/partners, dependents, parents and parents-in-law at no cost to you. Through our website and mobile app, you can:

- **Learn about your Health Advocate services** and the many ways we can help
- **View important news alerts** and timely tips to improve your well-being
- **Use our Symptom Checker** for information about a variety of conditions to help you decide when you should call the doctor and what you can do at home
- **Quickly connect with a Health Advocate expert** through live chat, one-touch calling, web message or email
- **Open a case for our experts to assist you,** check the status of your cases and direct message the expert working on your issue
- **Access a Medical Visit Checklist** so you know what questions to ask your doctor at your next appointment

Get started today!
Log in or register with the steps below:
1. Visit the website or download the mobile app
2. Click "Register Now"
3. Enter the required information, confirm your registration, and then log in

(866) 695-8622

HealthAdvocate.com/ADPTotalSource

Download the app today!

App Store | Google Play

Dental plans

Aetna Dental, Phoenix Medical Group LLC, A, Full Time Employees

Plan	AET-APPO DEN 5,000-Area 3A
Deductible (Individual/Family)	$50/$150
Benefit max	$5,000
Preventive services	100%-No Ded
Basic services	Ded then 90%
Major services	Ded then 60%
Orthodontic services	50%

Review the **Summary of Benefits and Coverage** (SBC) for full benefits details. If there are any discrepancies between information on this slide and the SBC. The SBC will control.

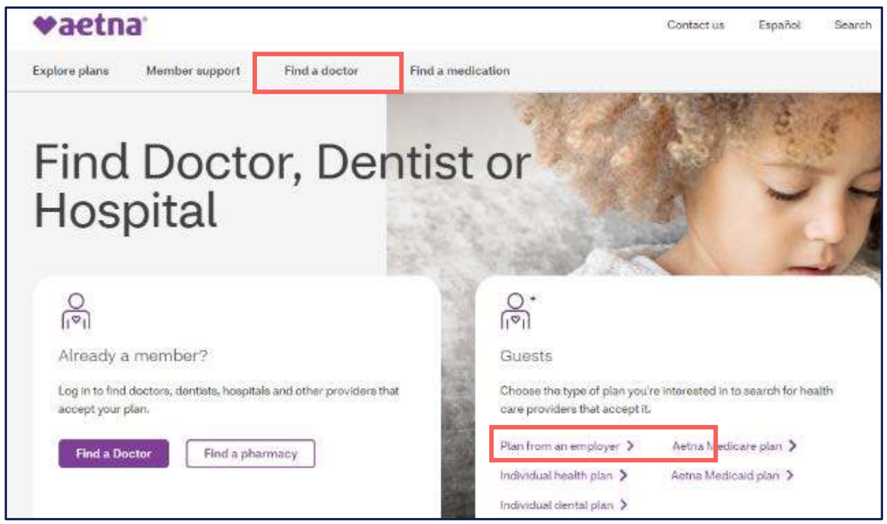
Plan	Coverage level	Monthly cost
AET-APPO DEN 5,000-Area 3A	Employee	$49.74
	Employee + Spouse	$99.49
	Employee + Children	$104.13
	Employee + Family	$158.50

Aetna Dental

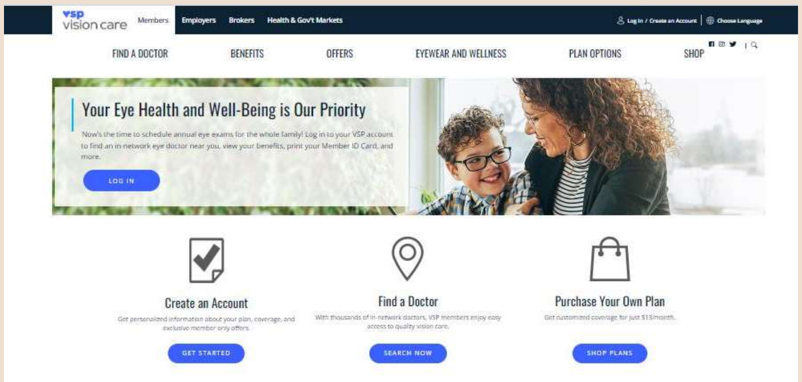
Visit aetna.com and select **Find a Doctor** to access Aetna's Directory of Network Providers.

It's important to choose the correct plan when finding your provider's information:

DMO members: DMO® /DNO
DPPO members: Dental PPO/PDN with PPO II and Extend℠



VSP Vision Care®



Member services: **(800) 877-7195**

Participating providers can be found at **vsp.com** (VSP Choice Network).

Save on exams, eyeglasses or contact lenses and laser eye surgery.

Benefits vary depending on whether services are provided in- or out-of-network.

No ID cards required.

Vision options

No ID cards required. Participating providers can be found at **vsp.com**.
Phoenix Medical Group LLC, A, Full Time Employees

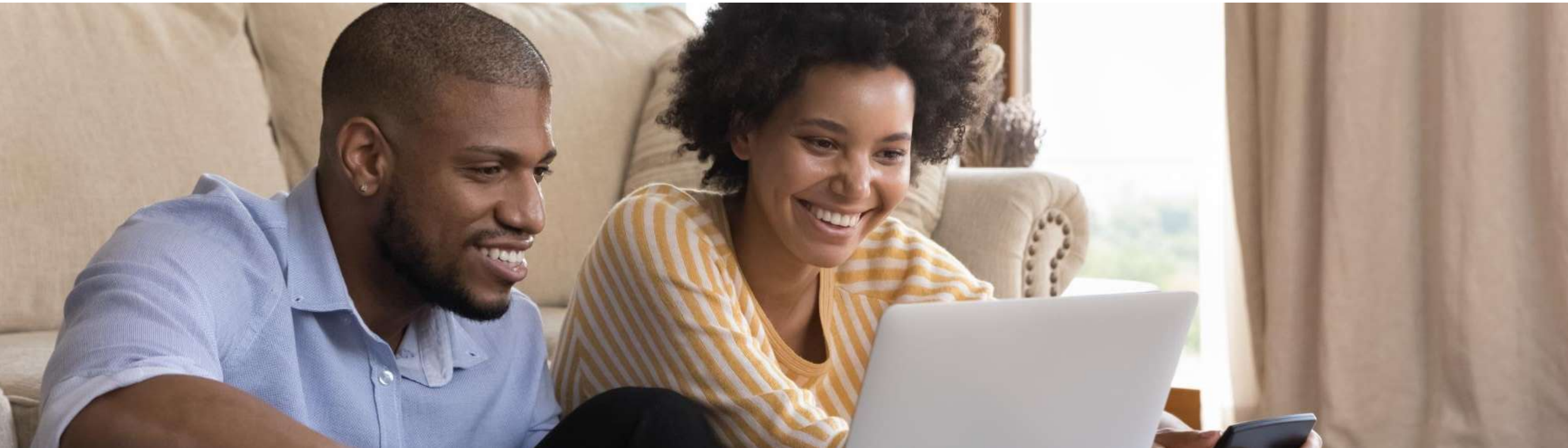
VSP Choice Plan

Benefit	Copay	Frequency
In-network		
Well vision examination	$10	Once every 12 months within a Plan Year
Prescription glasses	$15	Once every 12 months within a Plan Year
Single vision, lined bifocal, lined trifocal and standard progressive lenses	None	Once every 12 months within a Plan Year
Retail allowance for frames		$200 allowance per Plan Year 20% off amount over your allowance
Contact lenses (instead of glasses)		$150 allowance per Plan Year 15% off contact lens exam (fitting and evaluation)
Laser VisionCare (instead of glasses or contacts)	N/A	$150 allowance both eyes for Custom LASIK, Custom PRK, Bladeless LASIK, LASIK, or PRK Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities
Out-of-network		
All services	N/A	Services are reimbursed up to a maximum amount, depending on service

Plan	Coverage Level	Monthly Cost
VSP – Vision	Employee	$6.46
	Employee + Spouse	$12.93
	Employee + Children	$13.84
	Employee + Family	$22.12

Covered Lens Enhancements (In-network)
Scratch-resistant coating
UV protection

Review the **Summary of Benefits and Coverage** (SBC) for full benefits details. If there are any discrepancies between information on this slide and the SBC, the SBC will control.



Let’s cover your other account options

Life, Accidental Death & Personal Loss, and Disability

Basic $10,000

Employer paid → Basic Life Insurance $10,000

Offered to all full-time eligible employees (must elect medical coverage to be eligible)

Long-Term Disability

LTD Basic 50% $1,000/mo-180

Employer paid → LTD Benefits

50% up to $1,000 per month after 180 days of disability.

Offered to all full-time eligible employees (must elect medical coverage to be eligible)

Health Savings Account (HSA)

- An HSA gives you the choice to use tax-free money for eligible medical expenses OR save your triple-tax-advantaged funds for later.
- You must have a High Deductible Health Plan (HDHP) to be eligible.
- <u>Maximum HSA contributions for 2023</u>:
  - $3,850 individual
  - $7,750 family
    - Additional $1,000 “catch up” contribution each calendar year for employees 55 years and older
- There is a maintenance fee of $1 per month
- **Your employer is contributing $25.00**
- You must enroll in an HSA separately.
    - Don't delay in opening an HSA account. You will forfeit any employer contribution you are otherwise eligible for prior to you opening your HSA account.
- If enrolled in Medicare benefits, you are not eligible to contribute to an HSA or receive an employer contribution. Tax penalties may apply.

Health Care Flexible Spending Account (HCFSA)

- The current plan year contribution limit is $3,050.
- Health care FSA funds can be used for eligible medical, dental and vision expenses.
- Up to $610 of your remaining health care or limited health care FSA balance may be carried over into the coming Plan Year if you remain eligible to participate in the FSA.*
- If you participate in an HDHP, you will only be able to elect a Limited Plan FSA.
  - The Limited Plan FSA will only cover eligible dental and vision expenses, so consider contributing less.
  - The HDHP is meant to be paired with an HSA. The HSA will cover all qualified medical expenses, and the surplus of dental and vision expenses — so consider contributing more.

*Refer to the **Summary Plan Description (SPD)** for eligibility and coverage details

*Carryover does not apply to the Dependent Care FSA

Important deadlines:

May 31, 2024
for incurring claims

July 30, 2024
for requesting reimbursement

Dependent Care Flexible Spending Account (DCFSA)

Use for non-medical dependent expenses

- Examples: after-school programs, preschools, elderly home care
- Eligible dependents are children under 13 and certain other qualifying relatives*

Plan contributions ($50 – $5,000)

- $50 to $2,500 if married and filing separately
- $50 to $1,500 if a Highly Compensated Employee**
- Elections are applicable per Plan year (6/1 – 5/31) but IRS contribution limits are applied per Calendar year. If you are newly eligible in the middle of a Plan Year, elect carefully and make sure to consider the number of months remaining in the Plan Year when electing your FSA contribution amount so that you do not exceed IRS limits

DCFSA does not include carry over allowance and does not cover medical expenses for dependents.

*Refer to the Summary Plan Description (SPD) for eligibility and coverage details
** HCE contribution limit is based on the ADP plan year, not calendar year

Important deadlines:

May 31, 2024
for incurring claims

July 30, 2024
for requesting reimbursement

Commuter benefits

Transit

Up to $300/month

Pay for eligible bus, train, carpool or vanpool expenses with pre-tax funds.

Parking

Up to $300/month

Pay for eligible parking expenses with pre-tax funds.

* Part-time employees working at least 15 hours per week are eligible

- Set up deductions for Transit and/or Parking during your online Open Enrollment.
- To participate and/or make changes after your initial enrollment, you can update directly at ADP TotalSource.
- You have until the last day of the month to sign up for the next month.
- Deductions start the same month as the benefits.
- Funds are available for use on a Transit/Parking card within three business days of each pay date.
- Note: You will have 60 calendar days following termination (a "claims runout") during which you can submit paper claims for eligible expenses that were incurred on or prior to your termination date. Any funds remaining in the OCB account 60 days after the termination date will be forfeited.

All-in-one Optum Bank Mastercard

For all spending accounts (HCFSAs/DCFSAs/Commuter Benefits) and HSAs

Ready. Set. Simplify.

Optum Bank makes it easy to consolidate your accounts by using just one card. If you're enrolled in multiple programs through ADP TotalSource, your card automatically debits from the right account.

Use your debit Mastercard for:

- Health Care/Limited Purpose FSA
- Dependent Care FSA, if the vendor can accept payment cards
- HSA
- Transportation
- Parking

About your ADP payment card:

- You'll receive two cards.
- You can authorize others to use your card.
- You may request additional cards under your name only from Optum bank

Optum Customer Service
1-800-243-5543/Optumbank.com
Monday-Friday 8AM to 10AM ET; Saturday and Sunday 9AM to 5:30PM ET

Health Care FSA vs. HSA: Which do you need?

Enrolled in an HDHP or HSA-eligible medical plan?	
IF YES ...	IF NO ...
For medical/dental/vision expenses, choose an HSA or Limited Health Care FSA	For medical/dental/vision expenses, choose Health Care FSA

Let's cover your voluntary benefits

Voluntary benefits*

Coverage for you and your dependents.
Visit www.benefitsquest.com/adptotalsource to learn more.

Term life insurance

Life insurance provides death benefits as well as additional support, planning and protection services.

- Employee coverage up to $100,000 with guaranteed issue, no medical underwriting if enrolled as new hire during initial enrollment opportunity
- Up to $750,000 will require you to answer medical questions and/or statement of health completion
- Spouse coverage up to $20,000, no medical underwriting if enrolled as new hire during initial enrollment opportunity. Up to $100,000 will require you to answer medical questions and/or statement of health completion
- Child coverage is available in $5,000 or $10,000, no medical underwriting

Short-Term Disability

Provides you with continuing weekly income during the initial weeks while you are out of work due to an illness or accident.

- Option to elect either 60% or 20% of gross monthly earnings in coverage
- Guaranteed issue is 60% or 20% coverage; those enrolled in employer paid STD are limited to 20%

Additional Offerings

- Accident insurance
- Accidental Death & Dismemberment (AD&D)
- Hospital indemnity insurance
- Critical illness insurance
- Legal services

* Part-time employees working at least 15 hours per week are eligible for voluntary benefits.
* Review policy details for pre-existing terms and conditions including guaranteed issue eligibility

ADP TotalSource does not sponsor the Accident Insurance, Accidental Death and Dismemberment Insurance, Group Legal Plan, Critical Illness Insurance, the Hospital Indemnity Insurance, Voluntary Short-Term Disability and Voluntary Group Term Life Insurance. ADP TotalSource does not endorse these coverages or make any warranties or representations as to their quality or suitability or contribute to premiums due for these coverages. Purchase of these coverages is completely optional for employees. Contact MetLife for additional coverage information

MetLife

Access helpful resources, in a few steps

Technology at your fingertips

The ADP Mobile App and ADP TotalSource website can help you enrich your life in *and* out of the office.

Availability where and when you need it.
Head to **ADPTotalSource.ADP.com**

- Easily enroll and view benefits online
- Access pay and tax statements
- Support for life's moments
- Access MySolutions in the ADP Mobile App for How to Guides or submit a case to the MyLife Advisors
- Change your name with HitchSwitch
- Save money with LifeMart discounts

(844) 448-0325
MyLifeAdvisor@adp.com

Monday - Friday
8:00 a.m. - 11:30 p.m. ET

Spanish support
available upon request.

Submit your Qualifying Life Events online.

Log in to ADP TotalSource and click on Report a Life Change on your Home Page

Change in Marital Status | Birth/Adoption| Loss/Gain Coverage | Loss of a family member | Loss/Gain of Eligibility

LIFE EVENT*

Collect Supporting Documentation
- ex. Marriage or Birth Certificate

Gather Dependent Personal information
- e.g. SSN, DOB, etc.

Submit your Life Event online within 60 Days.

Request is reviewed within 5 days

Coverage Effective following Receipt/Approval:

1st of the Following Month:

If Birth/Adoption:

Retro to Event date

Why is this important?

- Opportunity to make updates to some of your benefit elections
- Make your benefits reflect your life
- Must be completed timely (60 days from Event date)

*All changes and supporting documentation must be completed within 60 days of the event, or you will have to wait until the next benefit open enrollment period to make benefits elections. For further details on Qualifying Life Events please reference the Summary Plan Description located in the TotalSource Forms Library under the Resources tab.

Let’s cover your essential resources

The Employee Assistance Program (EAP) from LifeCare is a confidential service designed to help employees with a variety of personal concerns.

- Mental and emotional health
- Parenting, childcare and education
- Senior caregiving services
- Physical wellness and nutrition
- Legal and financial issues

Learn more about EAP

ADPTotalSource.ADP.com
Myself > Benefits > EAP

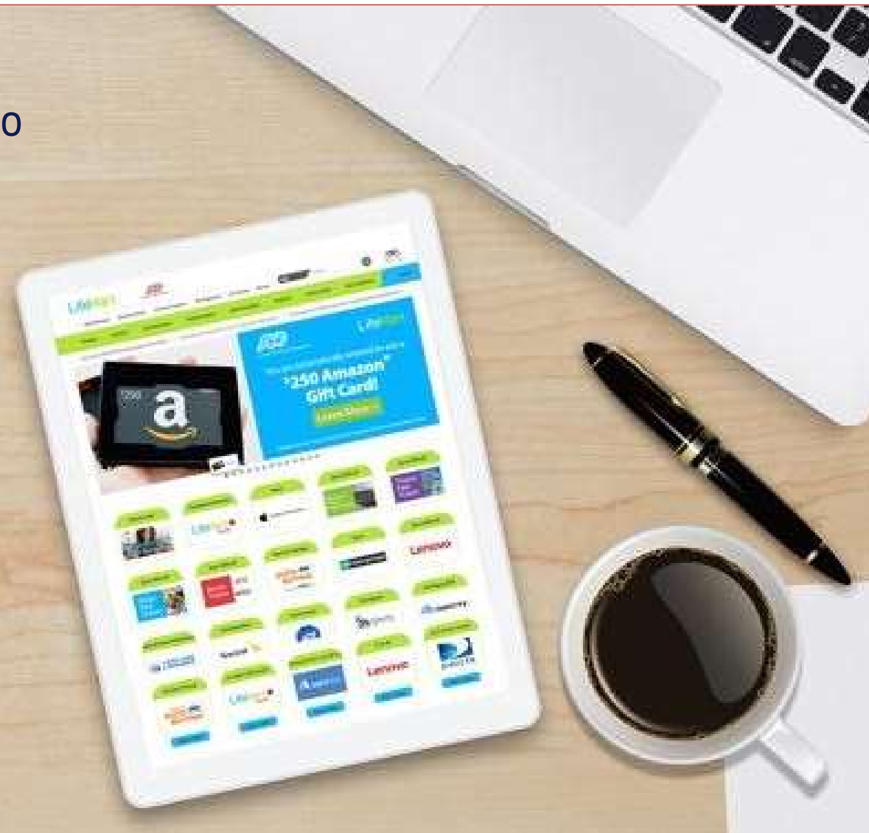
(866) 574-7256

ADP LifeCare

Discounts in a snap, powered by LifeMart®

Log in to ADP TotalSource and click on Myself > Benefits > Discounts.

- Electronics/cell phones
- Health and wellness
- Groceries
- Travel
- Entertainment
- Financial services
- Home and auto
- Family
- Child care
- Senior care
- Education
- Pet insurance



It's your money. Make the most of it.

Wisely® is a digital bank account that comes with a card for spending and an app to manage your money.

For assistance or further details, please contact **mylifeadvisor@adp.com**

- **No enrollment costs**
- **No monthly or hidden fees**
- **No minimum balance**

Wisely® can make life easy

Skip the hassle of paper checks and manage your money wherever life takes you. There's no cost to sign up, no hidden fees,[6] and no credit check needed.[5]

Get paid up to 2 days early

with direct deposit for your pay[7] and other sources of income fast at no cost to you

Grow your savings

put aside money for a rainy day[4]

Shop and pay bills

in stores, by phone, digital wallet or online everywhere Visa® or Mastercard® are accepted[3,8]

Manage your money

keep track of your spending and account balance 24/7 with the myWisely® mobile app[3]

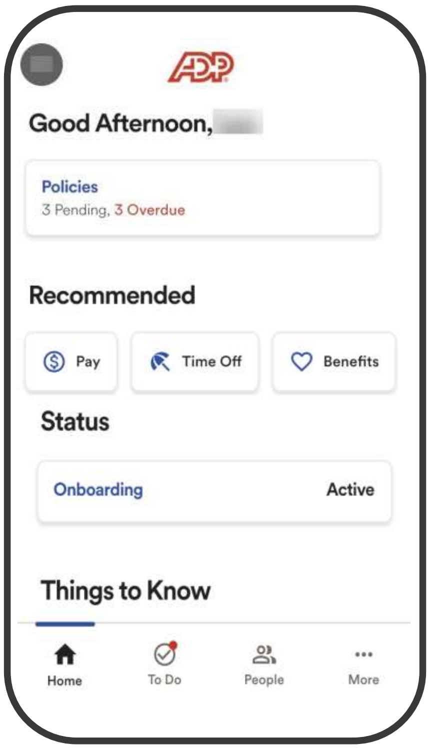
Get cash

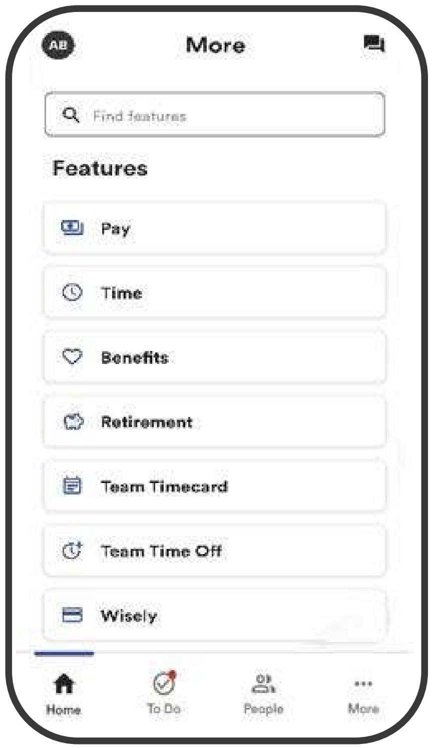
on purchases at major retailers and enjoy surcharge-free ATM withdrawals[2] at over 40,000 locations nationwide

Protect your account

balance is protected from fraud if the card is lost or stolen and is FDIC insured along with other security features including instant card lock, purchase protection and travel alert notifications[9]

Benefits on the go





Do more with our mobile app:

- Compare health plans
- Add and update dependents or beneficiaries
- Elect coverage and view benefits
- View pay statements and W-2s
- Manage direct deposit and tax withholdings
- Access MySolutions

Download ADP Mobile app:

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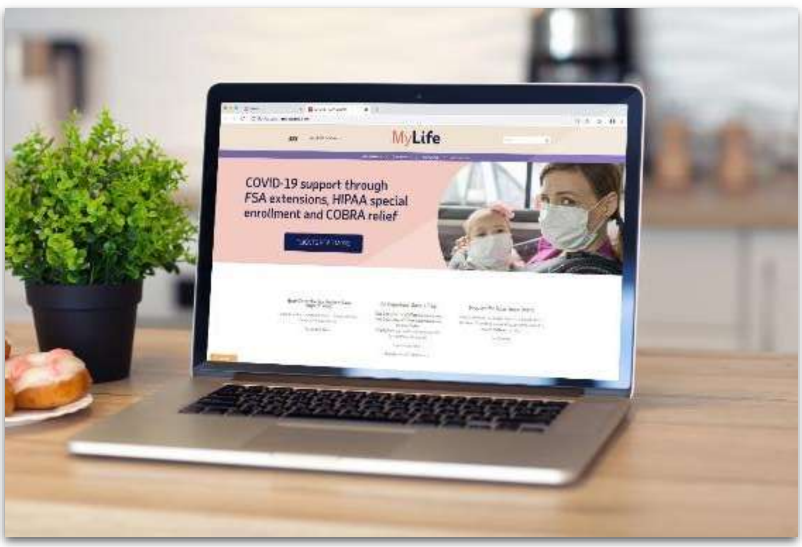
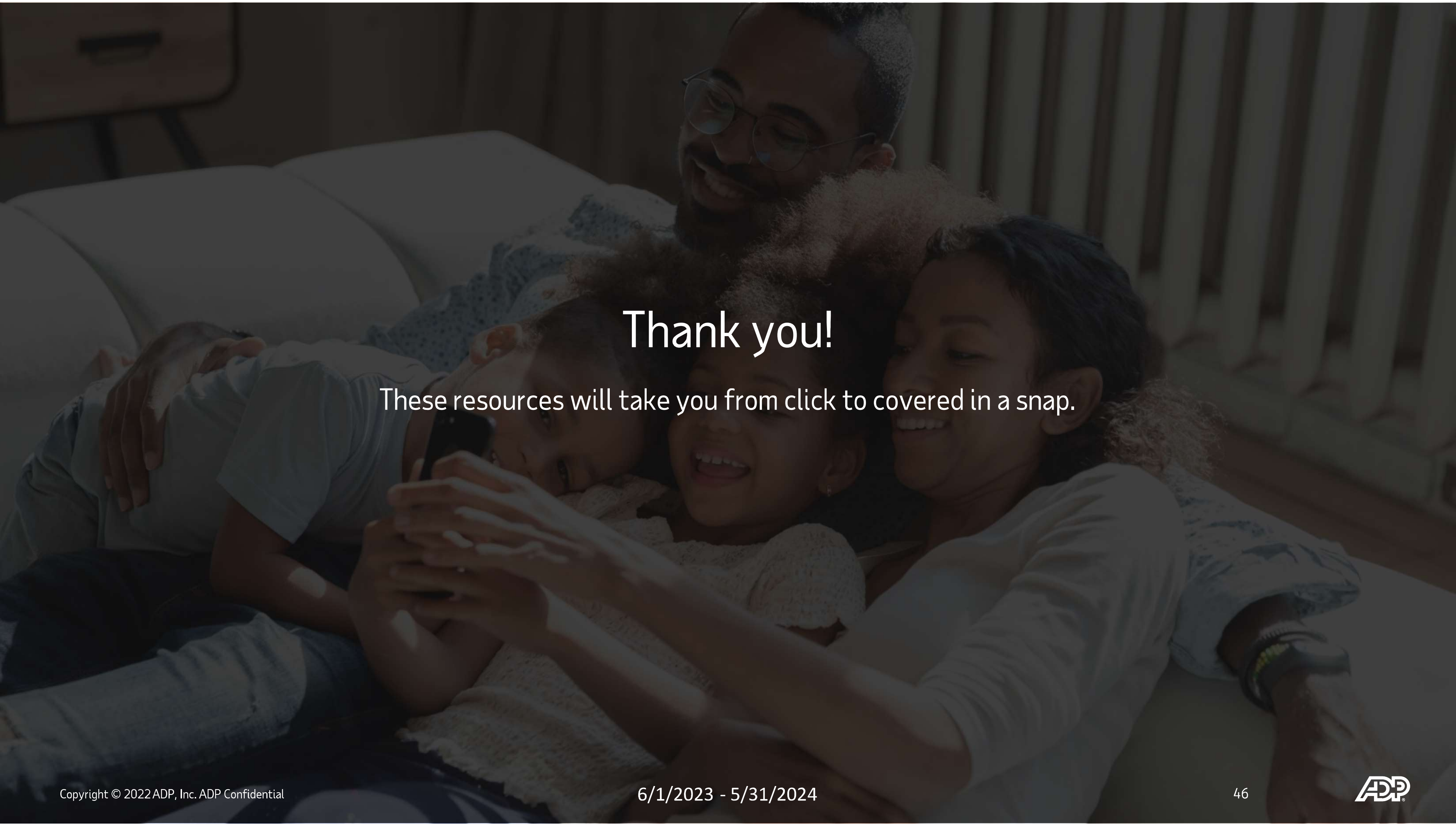
Discover tips for health, wealth and work life

MyLife.adp.com.



Quarterly MyLife newsletters

- Dig into info on benefits, financial health and discounts.
- Uncover new resources, tools and content.
- Get helpful tips for your health, wealth, life and work.
- To receive, you must have an email address on file.


Thank you!
These resources will take you from click to covered in a snap.
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6/1/2023 - 5/31/2024
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