

Empowering You to Thrive in 2025



Enterprise Wireless Solutions
2025 Benefits Guide

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Is Clickable

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Find Out More!

Scan the QR code or go to
ericssonenterpriselesswirelessbenefits.com
to get full benefit details.

This guide provides an overview of the Enterprise Wireless Solutions benefits program. It is not intended to be a complete description of the benefits or official summary plan descriptions for these programs. If there is a conflict between this guide and the official plan documents, the plan documents will govern. Enterprise Wireless reserves the right to modify or terminate any of the described benefits at any time and for any reason. The descriptions of these benefits are not a guarantee of current or future employment or benefits.



Welcome to Your Benefits!

At Ericsson Enterprise Wireless Solutions, our vision for improving people's lives doesn't just apply to our customers. It's a top priority when it comes to supporting our team, as well. That's why we offer you a comprehensive benefits program, designed to support your wellbeing, growth, and unique needs. We hope you'll take full advantage of your plans.

We know that caring for your needs today sets the foundation for you (and your family) to thrive, now and in the future. These benefits are just one way of showing our gratitude for what you contribute to our team.

Let's create a bright future together!



Exciting Updates for 2025

As part of our commitment to making Ericsson Enterprise Wireless Solutions the best place to work, we are continuously looking for ways to bring you benefits that exceed expectations, in selection *and* value. Here are some changes and improvements for the new plan year:

- **Enhanced Life Coverage:** Basic Life insurance is now 2x your salary (previously \$100,000). Supplemental Life coverage may be purchased up to 8x your benefits pay. The enhanced maximum coverage available is \$2,000,000 for Employee Basic and Employee Supplemental Life insurance combined. Spouse and child life insurance options are enhanced as well for a greater level of protection.
- **Enhanced Accidental Death & Dismemberment (AD&D) Coverage:** Enterprise Wireless will provide Employee Basic AD&D coverage, up to \$25,000, at **no cost to you**. You may purchase additional coverage for yourself, your spouse, and your dependent children. This coverage pays benefits if you die or suffer an accidental dismemberment or loss of use resulting from an injury caused by a covered accident.
- **Disability Benefits:** Short-term disability (STD) can now cover up to 26 weeks at 100% pay, based on your tenure. Long-term disability (LTD) will now be available with two options:
 - 50% pay replacement to a monthly maximum benefit of \$15,000 per month. This option is provided at no cost to you.
 - 70% pay replacement. You can purchase additional coverage to replace a greater portion of your pay.
- **New Holiday Schedule:** Enjoy four floating holidays each year based on your schedule. Check out our updated sick time and generous parental leave policies.
- **Educational Assistance Program:** We're offering up to \$8,000 in tuition reimbursement each year! Unlock your potential and invest in your future
- **Employee Recognition Program:** We strive to not only recognize, but also celebrate, the positive impact you make at Enterprise Wireless! It's all about recognizing your achievements, professionalism, and dedication to responsible business practices. Let's keep inspiring each other!
- **Enhanced Hinge Health:** Hinge Health now includes a new Women's Pelvic Health benefit for pregnancy and postpartum care, to improve bladder control, and much more.
- **Expanded EAP Counseling:** Enjoy up to ten free confidential counseling sessions per issue, per year—available to all employees, family and household members.
- **Qualified Family Status:** Starting in 2025, you will have 60 days to add your newborn to your benefits.
- **New Benefits Website:** Visit ericssonenterprisewirelessbenefits.com for full details on these updates and more!



The Basics

Eligibility

As an active, full-time employee working at least 30 hours per week, you are eligible for benefits on your date of hire. You may enroll your eligible dependents in the same plans you choose for yourself.

Eligible dependents include:

- Your legal spouse or domestic partner
- Your natural, adopted, or step-children up to age 26
- Children of any age, if incapable of self-support due to mental or physical disability

Enrolling & Making Changes

Your initial benefit choices remain for the plan year, so review your options carefully. You can enroll or change benefits:

- Within 30 days of eligibility
- During Open Enrollment
- Within 30 days of a qualified family status change

Examples of status changes include marriage, birth or adoption, death of a dependent, or changes in employment or Medicaid/Medicare eligibility. You may need to provide documentation like a marriage or birth certificate. Contact our Benefits Team within 30 days of the change (or 60 days for birth of a child, Medicaid, or CHIP events).

Note: Starting in 2025, you will have 60 days to add your newborn to your benefits.



ENROLLMENT TIPS

- ✓ **Review Your Choices:** Don't stick to the same plan each year—life changes, and so should your benefits.
- ✓ **Consider the Whole Cost:** A lower premium may mean higher costs elsewhere. Find a plan that fits your needs and budget.
- ✓ **Use Your Benefits:** Make the most of benefits supporting your health and wellbeing.
- ✓ **Explore Voluntary Benefits:** A small investment now can make a big difference in a crisis.
- ✓ **Invest in Your 401(k):** Your contributions can grow significantly by retirement, with tax benefits and company matching.

Frequently Asked Questions (FAQs)

Q: Where can I learn more about my benefits?

A: The Enterprise Wireless benefits hub is your one-stop-shop for all things benefits. Find plan details, eligibility guidelines, enrollment instructions, carrier contacts, legal notices, and more. Visit [Enterprise Wireless Benefits](#) any time, day or night.

Q: When can I make changes to my benefits?

A: Typically, you can make changes to your benefits during Open Enrollment or after a qualified change in family status. You have a 30-day window to make changes to your benefits after experiencing a qualifying change. This includes events like marriage, divorce, or a change in employment status. You have 60 days to make changes related to the birth of a child, Medicaid, or CHIP events. Please ensure you notify Human Resources at **1-877-849-4605** or at benefits.enterprise.wireless@ericsson.com promptly to initiate the necessary changes.

Q: What information do I need to enroll my dependents in coverage?

A: You will need to provide their full legal name, Social Security number, and date of birth. You may also be required to submit documentation, such as a marriage certificate or birth certificate, to verify their eligibility.

Q: What does imputed income mean for domestic partners, and is it subject to taxes?

A: Imputed income refers to the value of certain benefits provided to domestic partners. While health benefits for legal spouses are typically tax-free, the IRS may consider the value of benefits provided to domestic partners as taxable income. That means the amount Enterprise Wellness pays toward a domestic partner is considered part of your compensation and is therefore taxable. Please consult your tax advisor to ask if imputed income applies to you.

Q: How do I know which benefit plans are right for me?

A: This is an important consideration as a new hire or during Open Enrollment. When choosing your plans, consider your current and future health needs and plan costs. Look at the full cost picture, including premiums, copayments, and deductibles. Don't forget family needs and network providers. The good news is, each year during Open Enrollment, you have the opportunity to make new benefit choices.

Q: What happens if I go out-of-network for care?

A: If you go out-of-network for care, your costs will generally be higher, and you have certain added responsibilities. You may be required to meet the out-of-network annual deductible and provide pre-authorization before the plan pays. The plan will not cover any benefit reductions due to failure to pre-authorize certain treatments. The plan will also not cover any charges above the allowable amount.

Q: What happens if my spouse and I are both employed by Enterprise Wireless and we enroll separately in a Health Savings Account (HSA) plan?

A: The company will treat married couples with individual benefit plans as a single tax unit and will cap the company HSA contributions at the family level of \$2,500.

Benefit Acronyms

AD&D:

Accidental Death & Dismemberment

EAP:

Employee Assistance Program

FSA:

Flexible Spending Account

HMO:

Health Maintenance Organization

HSA:

Health Savings Account

LTD:

Long-Term Disability

OOPM:

Out-of-Pocket Maximum

POS:

Point of Service

PPO:

Preferred Provider Organization

STD:

Short-Term Disability

Terms & Definitions

To better understand your coverage, it's helpful to be familiar with benefits vocabulary. Take a moment to review these terms, which may be referenced throughout this guide.

Balance Bill When a health care provider bills a patient for the difference between what the patient's health insurance chooses to reimburse and what the provider chooses to charge.	Coinsurance The percentage paid for a covered service, shared by you and the plan. You are responsible for coinsurance until you reach your plan's out-of-pocket maximum.	Contribution What you pay from your paycheck to participate in each plan. You may share this cost with your employer or be responsible for the full amount.	Copay A fixed dollar amount you pay the provider at the time of service.
Deductible The amount you pay each plan year before the plan begins paying benefits. Not all covered services are subject to the deductible.	Emergency Room Care Care received at a hospital emergency room for life-threatening conditions.	Formulary A list of preferred drugs chosen by a panel of doctors and pharmacists. Both brand name and generic medications are included on the formulary.	In-Network Care Care provided by contracted doctors within the plan's network of providers. This enables participants to receive care at a reduced rate compared to care received by out-of-network providers.
Out-of-Network Care Care provided by a doctor or at a facility outside of the plan's network. Your out-of-pocket costs may increase, and services may be subject to balance billing.	Out-of-Pocket Maximum The maximum amount you pay per plan year before the plan begins paying for covered expenses at 100%. This limit helps protect you from unexpected catastrophic expenses.	Preventive Care Routine health care including annual physicals and screenings to prevent disease, illness, and other health complications. In-network preventive care is covered at 100%.	Urgent Care Urgent care centers are helpful when care is needed quickly to avoid developing more serious pain or problems. Visit urgent care for sudden illnesses or injuries that are not life-threatening.



Mental Wellbeing

Enterprise Wireless's overall wellness strategy focuses on **every part of you**—your mental, physical, and emotional wellbeing. These mental wellbeing programs are free for all employees and their tax dependents, and are available even if you aren't enrolled in any other Enterprise Wireless benefits.

Employee Assistance Program (EAP)

Our EAP, through Workplace Options, provides counseling and phone support for work, home, personal, or family issues. Available to all employees, their immediate family (spouse and children up to age 26), and household members, regardless of medical plan enrollment. The EAP gives you **FREE** and confidential access to:

- Up to ten confidential counseling sessions per issue, per person, per year (available in person, online, or by text)
- Childcare and elder care referrals
- Financial and legal resources (including tax consultation services)
- Identity theft services
- Employee discount programs

To learn more about the EAP or to get started, contact Workplace Options directly by calling **1-888-851-7032** or online at **global.helpwhereyouare.com** (company code: Ericsson Enterprise).

Aetna Resources

Talkspace*

Talkspace, available through Aetna, offers confidential and convenient mental health support via your phone or video. You can access counseling, therapy, and medication services with licensed professionals.

Key features:

- Access a network of verified therapists for issues like stress, anxiety, depression, and more.
- Start communication within days and schedule live sessions quickly.
- Get psychiatric evaluations and medication management.
- Utilize self-help tools designed by clinical experts.

To get started:

1. Visit talkspace.com/aetna and enter your member ID number found on the back of your medical card.
2. Complete the QuickMatch provider finding tool to review providers that best meet your needs.
3. Schedule a live session or send a message.

If you have additional questions, please email aetna-support@talkspace.com or visit talkspace.com/faq/aetna.

*Sessions may be subject to copays or deductibles.

Health Concierge

Need help understanding your plans but aren't sure where to turn? With Aetna Health Concierge, you have a dedicated resource to answer questions like:

- How do I find an in-network doctor?
- How do I find an in-network dental provider?
- I have a diagnosis, but what do I do now?
- Is this covered by my health plan?
- How much is this going to cost me?

Your personal assistant is here to help you find care solutions that fit your needs and your budget. They can even help you schedule appointments. Enterprise Wireless wants you to understand your benefits and make them work for you. Your concierge can help. Call **1-833-915-3870** to get connected.

Don't forget to contact your concierge during Open Enrollment to ensure you enroll in the plans that best fit your needs!

Health Your Way

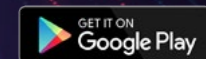
Looking for support in becoming your best self? Aetna Health Your Way provides personalized resources, health coaching, and opportunities to earn rewards, while achieving your goals.

Visit aetna.com, sign in, and select Wellbeing Resources to get started!



DOWNLOAD THE APP

Download the Active Health app to start earning rewards with Aetna Health Your Way, today!





Physical Wellbeing

Telemedicine

Aetna Members

Option 1: Skip the waiting rooms and scheduling hassles. CVS Virtual Care (replacing Teladoc) puts you in control of when and where you access care. You can speak with a licensed physician, psychologist, or psychiatrist 24/7/365 via phone or computer. Phone consultations and online video visits give you direct access to a licensed medical professional who may be able to:

- Define treatment of common medical conditions, such as colds, flu, bronchitis, allergies, rashes, etc.
- Support for mental health challenges such as anxiety, depression, stress, sleep, etc. (available for age 18 and older)
- Provide specialist referrals
- Prescribe medication

Option 2: As an Aetna member, you also have access to telemedicine services through Aetna providers under your health plan. Log in to your secure Aetna website to review the Aetna telemedicine provider listings.

Kaiser Members

You can get the care you need when and where you need it. For non-emergency medical advice and guidance, reach out to the doctors at Kaiser Permanente, any time of the day or night. Discuss your symptoms and treatment options via:

- Video visits
- Phone appointments
- In-person visits
- Email messages

CVS VIRTUAL CARE
Scan the QR code or visit cvs.com/virtual-care to schedule an appointment.
Download the app:


SCAN ME

 GET IT ON
Google Play

 Download on the
App Store

KAISER TELEMEDICINE
To schedule an appointment, contact Kaiser Permanente at:

- Northern CA: 1-866-454-8855 or kp.org/getcare
- Southern CA: 1-833-574-2273 or kp.org/getcare

Where to Go for Care

Need medical attention, but it's not a true emergency? Save time and money by using telemedicine services or visiting urgent care. Emergency room costs are expensive, and visits can take hours! Telemedicine services and urgent care centers offer the same quality care as the ER for non-life-threatening issues. However, they can save you a lot of money and significantly reduce your wait time.



 Telemedicine/Virtual Visit		 Primary Care Provider (PCP)		 Urgent Care Center		 Emergency Room	
Non-Life-Threatening		Non-Life-Threatening		Non-Life-Threatening		Life-Threatening	
							
Benefit: - Lower cost - Speak to a doctor from anywhere - Reduced waiting room time		Benefit: - Reasonable price in-network - In-person examination - Establish better overall care by going to one doctor		Benefit: - Lower cost than ER visit (though more than PCP visit) - Same-day visits available (if you can't see your PCP)		Benefit: - Necessary for life-threatening conditions - Open 24/7/365	

Which Medical Plan Is Right for You?

When deciding which medical plan is right for you and your family, it is important to consider the total cost of coverage. This includes what you pay in premiums and what you pay for services out of your pocket. While each medical plan covers in-network preventive screenings in full, the plans vary on annual deductibles, copays, levels of coinsurance, and HSA/FSA eligibility. The ideal medical plan should cover most of your health needs with out-of-pocket costs that meet your budget.

Plan Features	Aetna Choice POS	Aetna Healthfund Choice (HSA Qualified)	Kaiser Deductible HMO
	In-Network	In-Network	In-Network
Annual Deductible What do I pay before my plan pays for certain eligible services?	\$1,000 individual \$2,000 family	\$3,300 individual* \$6,600 family*	\$1,000 individual \$2,000 family
Employer HSA Contribution How much money will Enterprise Wireless give me for investing in my own health care account?	Not applicable	\$1,250 individual** \$2,500 family**	Not applicable
Out-of-Pocket Maximum What is the most I'll pay in a plan year for covered in-network services before my plan pays for everything?	\$3,000 individual \$6,000 family	\$5,000 individual \$10,000 family	\$3,000 individual \$6,000 family
Copays vs. Coinsurance How do I pay for covered services?	Pay a copay for many services, including primary, specialist, and urgent care visits. Pay 20% coinsurance for hospitalization after a copay.	Pay the entire cost of services until the annual deductible is met, then pay 20% coinsurance.	Pay a copay for many services, including primary, specialist, and urgent care visits. Pay 20% coinsurance for hospitalization.
Employee Premium How much comes out of my paycheck bi-weekly for employee only coverage?	\$70 employee only See Contributions page for other coverage levels.	\$37 employee only See Contributions page for other coverage levels.	\$57 employee only See Contributions page for other coverage levels.
Plan Availability Is the plan open to employees in all states?	Yes	Yes	No, California residents only
HSA & FSA Eligibility May I enroll in the HSA or FSA?	HSA – No Health FSA – Yes Dependent Care FSA – Yes	HSA – Yes Health FSA – No Dependent Care FSA – Yes	HSA – No Health FSA – Yes Dependent Care FSA – Yes
The Bottom Line Why would I enroll in this plan?	You access care fairly regularly and you like the predictability of set copays, including for your prescriptions. You don't mind paying more out of each paycheck in exchange for a lower deductible.	You are either a low utilizer of care or you expect a large expense (like surgery or having a baby) in the future. You like the ability to save money in your HSA (including the contribution from Enterprise Wireless). You are willing to accept a higher deductible in exchange for smaller paycheck deductions.	You live in California and you like having a large network of connected providers to manage your total care.

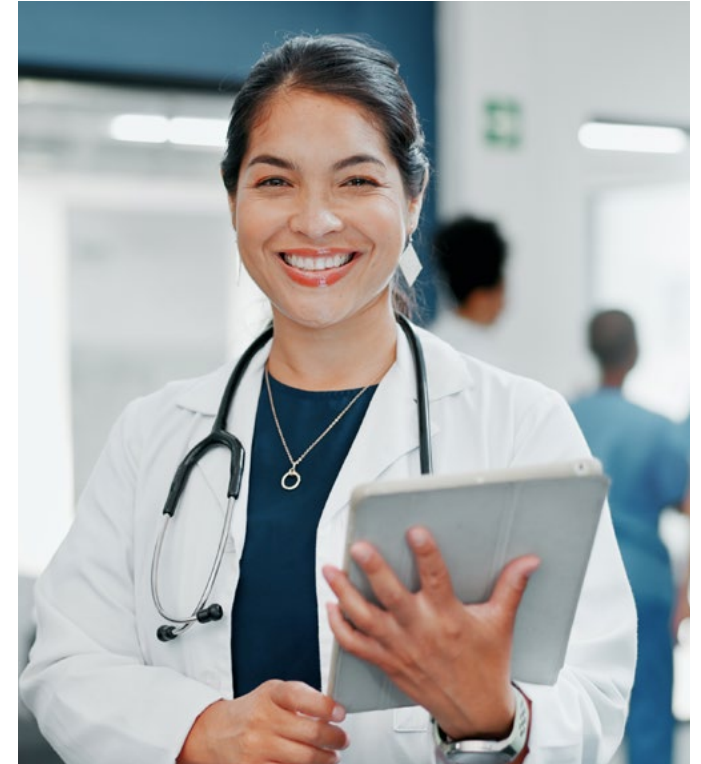
*2025 deductible change due to IRS annual requirements.

**Prorated for the year, depending on when your benefits begin.

Aetna Plan Comparison

Plan Features	Choice POS		Healthfund Choice (HSA Qualified)	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Enterprise Wireless Annual HSA Contribution Individual/Family	N/A		\$1,250 / \$2,500 Prorated for the year, depending on date of enrollment	
	You pay:		You pay:	
Annual Deductible Individual/Family	\$1,000 / \$2,000		\$3,300* / \$6,600*	
Annual Out-of-Pocket Maximum Individual/Family	\$3,000 / \$6,000	\$6,000 / \$18,000	\$5,000 / \$10,000	\$6,000 / \$18,000
Preventive Care Visit	Covered in full	40% after deductible	Covered in full	30% after deductible
CVS Virtual Care - General Medical	\$0 copay	Not covered	\$55 copay until deductible is met, then 20% after deductible	Not covered
Physician Visit/Telemedicine	\$30 copay	40% after deductible	20% after deductible	40% after deductible
Lab & X-ray	Covered in full	40% after deductible	20% after deductible	40% after deductible
Urgent Care	\$30 copay	40% after deductible	20% after deductible	40% after deductible
Emergency Room	\$100 copay, then 20%, deductible waived		20% after deductible	
Inpatient Hospital	20% after deductible	40% after deductible	20% after deductible	40% after deductible
Outpatient Mental Health	\$30 copay	40% after deductible	20% after deductible	40% after deductible
Chiropractic (35 visits/year)	\$30 copay	40% after deductible	20% after deductible	40% after deductible
Comprehensive Infertility	20% after deductible	40% after deductible	20% after deductible	40% after deductible
Acupuncture (12 visits/year)	\$30 copay	40% after deductible	20% after deductible	40% after deductible
Hearing Exam (child & adult) 1 routine exam every 36 months	20% after deductible	40% after deductible	20% after deductible	40% after deductible
Hearing Aid (child & adult) 1 pair every 36 months	20% after deductible	40% after deductible	20% after deductible	40% after deductible

*2025 deductible change due to IRS annual guidance.



FIND A PROVIDER

To find an in-network provider, visit aetna.com.

Aetna Prescription Coverage				
Plan Features	Choice POS		Healthfund Choice (HSA Qualified)	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Prescription Drugs: Retail (up to a 30-day supply)				
Generic	\$0 copay	20%	Certain Preventive Medications* Deductible waived - Generic covered in full and Brand Name 20%; All Other Medications Generic, Brand Name, and Specialty medications, 20% after deductible	40% after deductible
Preferred Brand	\$45 copay	20%		40% after deductible
Non-Preferred Brand	\$70 copay	20%		40% after deductible
Specialty**	20% to \$100 max	Not covered		Not covered
Prescription Drugs: Mail Order (up to a 90-day supply)				
Generic	\$0 copay	20%	Certain Preventive Medications* Deductible waived - Generic covered in full and Brand Name 20%; All Other Medications Generic, Brand Name, and Specialty medications, 20% after deductible	40% after deductible
Preferred Brand	\$90 copay			
Non-Preferred Brand	\$140 copay			

*Review the list of Aetna covered medications at [Aetna Standard Plan Formulary List](#). You will also find the HSA list of Certain Preventive Medications on this site by scrolling down to "More Coverage Details" and clicking on "Other Plan Information" to find the HSA Preventive Medicine List.

**After first specialty drug fill at a retail or specialty pharmacy, subsequent fills must be through the Aetna Specialty Pharmacy network.

Get Your Meds for Less

Generic drugs have the same active ingredients and effectiveness as brand-name drugs but usually cost less. They are just as safe, with the same benefits and risks. Your doctor may prescribe a generic or allow the pharmacist to substitute one when appropriate.

A generic drug is the same as a brand-name drug in:

- Dosage
- The way it works
- Safety
- The way it is taken
- Strength
- The way it should be used
- Quality

Mail Order Prescriptions

If you take daily maintenance medications for conditions like diabetes or asthma, you can get up to a 90-day supply delivered to your home or any address. CVS Caremark Mail Service Pharmacy provides this convenient service as part of your pharmacy benefits and insurance plan.

GoodRx

Aetna has partnered with GoodRx to ensure you get the best price on non-specialty generic drugs. Just present your Aetna ID card, and Aetna will automatically apply the lowest discount available—no additional steps needed from you!

Kaiser Plan Comparison

CA Employees Only

California employees can choose a Kaiser HMO plan, which offers a large network of doctors and specialists with coordinated care. This plan has low deductibles, low copays, free telehealth, and no out-of-network coverage—only Kaiser providers are covered. To find an in-network provider, visit healthy.kaiserpermanente.org/doctors-locations.

Live in Hawaii?

If you live in Hawaii, please contact your benefits team or visit ericssonenterpriselesswirelessbenefits.com for detailed plan information about the Hawaii Kaiser medical plan.



Medical Plan	
Plan Features	HMO
	In-Network Only
Enterprise Wireless Annual HSA Contribution Individual/Family	N/A
	You pay:
Annual Deductible Individual/Family	\$1,000 / \$2,000
Annual Out-of-Pocket Maximum Individual/Family	\$3,000 / \$6,000
Preventive Care Visit	Covered in full
Telehealth	Covered in full
Physician Visit	\$20 copay
Lab & X-ray	\$10 per encounter
Urgent Care	\$20 copay
Emergency Room	20% after deductible
Inpatient & Outpatient Hospital Services	20% after deductible
Outpatient Mental Health Services	\$20 copay
Chiropractic & Acupuncture	\$15 copay 20 visits per member per year for both chiropractic & acupuncture
Comprehensive Infertility Services	50%, deductible waived, not subject to out-of-pocket maximum. Limited to one treatment cycle per lifetime.

Prescription Coverage	
Plan Features	HMO
	In-Network Only
	You pay:
Prescription Drugs: Retail (up to a 30-day supply)	
Generic	\$10 copay
Preferred Brand	\$30 copay
Non-Preferred Brand	\$30 copay
Specialty	20% to \$250 max
Prescription Drugs: Mail Order (up to a 90-day supply)	
Generic	\$20 copay
Preferred Brand	\$60 copay
Non-Preferred Brand	\$60 copay

FIND A PROVIDER
To find an in-network provider, visit healthy.kaiserpermanente.org/doctors-locations.

Health Savings Account (HSA)

If you enroll in the Aetna Healthfund Choice Plan, you may be eligible to open an HSA through HealthEquity, to pay for eligible expenses not covered under your medical, dental, or vision plan. An HSA makes it easy to pay for current health care or save for future health care needs, even into retirement. Remember to adjust your HSA contributions if your family status changes mid-year to avoid exceeding the annual IRS maximum.

How the Healthfund Choice Plan & HSA Work Together

Reach the Deductible

You pay all costs for care, except preventive care, until you reach your deductible. You can use your HSA funds* to help pay the costs.

Share the Cost

After you meet your deductible, you and the plan will share the cost of your healthcare.

Reach the Limit

If you reach the out-of-pocket maximum, the plan will pay 100% of eligible medical and prescription costs for the rest of the plan year.

*For a complete list of eligible HSA expenses, see IRS [Publication 969](#) or contact the Benefits Team.



Why Enroll in the Healthfund Choice Plan:

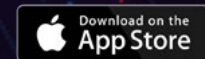
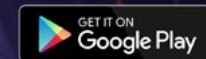
- **Free Money:** Enterprise Wireless contributes to your account. Amounts are prorated based on your benefits start date. Use this free money to pay for eligible medical, dental, and vision expenses.
- **Tax Benefits:** Contributions, interest, and qualified expenses are tax-free.*
- **Portability:** Your HSA goes with you if you leave or retire.
- **No Expiration:** Funds never expire—no “use it or lose it” rule.
- **Retirement Savings:** HSAs are great for future healthcare expenses.

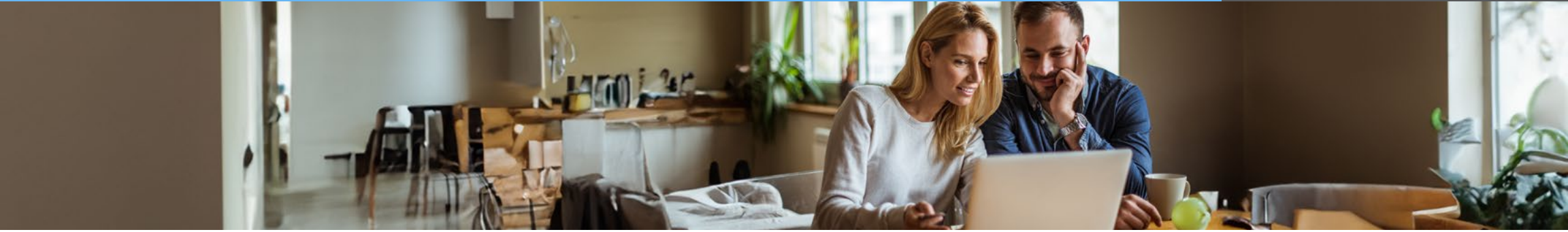
*State taxes may apply in CA and NJ. Consult your tax advisor for details.

DOWNLOAD THE APP

Download the HealthEquity mobile app to make it easier to use your HSA.

You can also review your account balance, shop on hsastore.com, or view a list of qualified medical expenses before you make a purchase.





2025 HSA Contributions

Coverage Type	Enterprise Wireless's Contribution*	Your Maximum Contribution**	Maximum IRS Contribution	55+ Catch-Up Contribution
Individual	\$1,250	\$3,050	\$4,300	Additional \$1,000
Family	\$2,500	\$6,050	\$8,550	

*Annual contributions are prorated based on when your coverage begins.

**Your annual maximum contribution may change if Enterprise Wireless's annual HSA contribution is prorated.

Note: HSA IRS maximum contribution limits are subject to change. To view current limits, visit [irs.gov](https://www.irs.gov).

FREE MONEY from Enterprise Wireless!

Enterprise Wireless provides a generous annual contribution to help you cover your out-of-pocket healthcare expenses, like the plan deductible. Let's take a look at how this could work for you:

Individual	Family
\$3,300 (Individual deductible)	\$6,600 (Family deductible)
- \$1,250 (Enterprise Wireless contribution)	- \$2,500 (Enterprise Wireless contribution)
= \$2,050 (Your deductible contribution)	= \$4,100 (Your deductible contribution)

HealthEquity HSA Claims Retriever

Say goodbye to the hassle of tracking your HSA claims. HealthEquity's HSA Claims Retriever program gives you the option to request claims from your medical, dental, or vision plans be sent directly to the HealthEquity portal for record keeping. Having claims automatically sent to your HealthEquity HSA member portal allows you to trigger payments and/or reimbursements without having to manually enter claim information and store claims for historical records.

Sign Up For The HSA Claims Retriever

1. Access the HealthEquity HSA member portal. Select "Resources" on the member portal.
2. Select "Claims Retriever by TPA stream" under Resources.
3. Select "Confirm" to leave the member portal.
4. Choose account or select from the drop down list.
5. Enter credentials and submit.

HSA vs FSA

You may be wondering how an HSA differs from a Health Care FSA. While both allow you to set aside pre-tax dollars to use on qualified medical, dental, and vision expenses, the accounts have some key differences. Use this chart to determine which may be the best fit for you, then go to [page 24](#) to learn more about FSAs.

	HSA	Health Care FSA
What is this account?	A health savings account that allows you to put aside money to use for healthcare expenses, now or in the future.	A health spending account with money that you lose if you don't spend it within the plan year or you change jobs.
Who owns it?	Employee	Employer
Who can contribute?	Employee & Employer	Employee
Can you take funds with you when you change jobs?	Yes	No
What are the Contribution Limits?	\$4,300 per person or \$8,550 per family	\$3,300 per person per year*
What are the tax implications?	Contributions are tax-deductible	Employee contributions are tax-free
Are there any investment opportunities?	Yes	No
Is there a minimum balance needed to start investing?	Yes, a minimum of \$1,000	No
What medical plans are eligible for this account?	HDHP	Any plan (You cannot contribute to an HSA and a Health Care FSA)
Can funds carry over, from year to year?	Yes	No
What are the catch-up contributions for people age 55 and over?	\$1,000 on top of the contribution limits	None
Can you use funds to pay for premiums?	No	No
Can you use funds for non-health care purposes if you're under 65?	Yes, but you are subject to a tax penalty of at least 20%	No
Can you use funds for non-health care purposes if you're 65 or over?	Yes, but the funds are considered taxable income	No

*The IRS maximum is current as of this publication. For the latest limit, visit [irs.gov](#).

HSA INVESTMENT OPTIONS

HealthEquity provides a different levels of investment guidance, based on your needs.

- 1. GPS:** Get algorithm-based HSA investment guidance, offering recommendations tailored to your age, goals, and experience.
- 2. AutoPilot:** Manage your portfolio with intelligent technology that creates a risk profile based on your input, automatically selects investments, and rebalances your portfolio, making it easy to invest confidently.
- 3. Self-Driven:** Research and make all HSA investment decisions yourself, with access to mutual fund data and performance insights.

Visit [healthequity.com](#) for more information.

Dental Coverage

With your PPO dental plan you may visit any dentist of your choice, but you'll receive the highest coverage when you use an in-network provider. Find an in-network provider at aetna.com. Then enter your zip code or city/state and click "search." This will allow you to search the entire directory or search for a specific dentist. Select "Dental PPO/PDN with PPO II and Extend" and click "continue" to search for a dentist.

Plan Features	Aetna Dental PPO Plan	
	In-Network	Out-of-Network
Calendar Year Benefit Maximum	Plan pays \$2,000 per covered individual	
Orthodontia Lifetime Maximum	\$2,000	
	You pay:	
Calendar Year Deductible (waived for Preventive & Orthodontia Services)	\$50 Individual / \$100 Family (Basic and Major Services only)	
Diagnostic & Preventive Services (e.g., x-rays, cleanings, exams)	0%	20%
Basic & Restorative Services (e.g., fillings, extractions, root canals)	20% after deductible	30% after deductible
Major Services (e.g., dentures, crowns, bridges)	50% after deductible	60% after deductible
Dental Implant Surgery	50% after deductible	60% after deductible
Orthodontia for Adults & Children	50%	

DID YOU KNOW?

You can call Aetna Health Concierge at **1-833-915-3870** and a Concierge representative will assist you with finding an in-network dentist.



DOWNLOAD THE APP

Download the Aetna Health app to find in-network providers, access your ID cards, submit and view claims, review your current coverage, and more!



Vision Coverage

Keep your vision healthy with regular eye exams. Save time and money by using in-network providers and shop online at Eyeconic for VSP discounts, no claims to file, and home delivery for eyewear and contacts. Visit eyeconic.com to find providers and browse frames.

Plan Features	VSP Vision
	In-Network*
Frame Allowance	Standard: \$150 Featured: \$170 Walmart/Sam's Club: \$150 Costco: \$80 (20% discount over allowance)
You pay:	
Exam every calendar year	\$10 copay
Frames every calendar year	\$25 copay
Lenses every calendar year	
Single Vision	\$25 copay
Bifocal	\$25 copay
Trifocal	\$25 copay
Lenticular	\$25 copay
Lens Enhancements every calendar year	Standard: \$0 copay Premium: up to \$105 copay Custom: up to \$175 copay Plus 30% discount
Contact Lenses every calendar year (in lieu of lenses and frames)	Up to \$60 copay, plus amount over \$150 allowance
Retinal screening (diabetics only)	\$0 copay
Additional exams & services**	\$20 copay

*Call VSP member services for out-of-network information.

**Services for members with diabetes, glaucoma, or age-related macular degeneration and treatment of certain eye conditions.

EasyOptions Perks

VSP EasyOptions lets you personalize your vision benefits at no extra cost. Choose one upgrade per calendar year during your in-network doctor visit:

- Extra \$100 frame allowance
- Fully covered anti-glare lenses
- Fully covered progressive lenses
- Additional \$50 contact lens allowance

Create an account at vsp.com to get started.

ADDITIONAL PLAN DISCOUNTS

- Up to 15% off on laser vision correction
- Up to 30% off on lens enhancements
- 20% off additional prescription glasses and non-prescription sunglasses
- \$20 off featured frames

Cost for Coverage

Below is your bi-weekly cost for medical coverage.

Medical				
Plan	Enrollment Tier	You Pay	Enterprise Wireless Pays	Total Premium Paid
Aetna Choice POS	Employee Only	\$70	\$274	\$344
	Employee + Spouse	\$215	\$473	\$688
	Employee + Child(ren)	\$142	\$887	\$1,029
	Employee + Family	\$285	\$1,136	\$1,421
Aetna Healthfund	Employee Only	\$37	\$301	\$338
	Employee + Spouse	\$124	\$552	\$676
	Employee + Child(ren)	\$82	\$929	\$1,011
	Employee + Family	\$164	\$1,233	\$1,397
Kaiser CA Deductible HMO	Employee Only	\$57	\$294	\$351
	Employee + Spouse	\$174	\$529	\$703
	Employee + Child(ren)	\$115	\$517	\$632
	Employee + Family	\$231	\$823	\$1,054



FREE BENEFITS!

Did you know Enterprise Wireless covers the cost of the Employee Assistance Program, Basic Life and Accidental Death & Dismemberment, Short-Term Disability, and Basic Long-Term Disability? We also offer Supplemental Life and AD&D to you at group rates.



Below is your bi-weekly cost for dental and vision coverage.

Dental				
Plan	Enrollment Tier	You Pay	Enterprise Wireless Pays	Total Premium Paid
Aetna Dental	Employee Only	\$7	\$10	\$17
	Employee + Spouse	\$15	\$19	\$34
	Employee + Child(ren)	\$23	\$28	\$51
	Employee + Family	\$31	\$39	\$70

Vision				
Plan	Enrollment Tier	You Pay	Enterprise Wireless Pays	Total Premium Paid
VSP Vision	Employee Only	\$2	\$3	\$5
	Employee + Spouse	\$3	\$4	\$7
	Employee + Child(ren)	\$3	\$9	\$12
	Employee + Family	\$5	\$7	\$12

Additional Benefits

If you are enrolled in an Aetna medical plan, you have access to the following benefits and resources.

Aetna's Specialized Personal Health Advocate

Aetna's Specialized Personal Health Advocate is like having a healthcare expert just for you. With this program, you can get personalized support and care. Whether you're exploring fertility options, need help with a premature baby, are looking for services related to transgender care, need support for your emotional wellbeing, or would like to explore genetic condition testing and counseling, we've got you covered. Call the Concierge toll-free at **1-833-915-3870** and a Concierge representative can assist with connecting you to an appropriate personal health advocate.

Transform Oncology

Transform Oncology works with Aetna to assist you after a cancer diagnosis. Here's what you may be eligible for:

- Free hereditary cancer screening to check if you need genetic testing. You can find the screening link in the digital Cancer Support Center within Aetna Health.
- Information about and access to next-generation sequencing. If you're in a clinical trial, this won't cost you anything.
- Help with keeping your infusion treatment costs down through Site of Care.

Reach out to an Aetna Personal Navigator if you need assistance. Look for the "Request a call" button in the digital Cancer Support Center within Aetna Health.

Hinge Health

Hinge Health is here to help you live a pain-free and active life. This digital program is designed to improve your movement, comfort, and overall quality of life. Whether you have chronic pain or want to reach your physical peak, Hinge Health offers tailored support to meet your specific needs.

There are no copays and no office visits. Best of all there is **no cost to you**—your Hinge Health benefit is 100% covered by Enterprise Wireless. This benefit is available to employees and dependents 18+ enrolled in the Aetna medical plan.

If you have questions, call **1-855-902-2777** or email hello@hingehealth.com. You may also visit hinge.health/ericssonenterprise to request a call with a Hinge Health professional.

DID YOU KNOW?

Hinge Health now includes Women's Pelvic Health Benefit which supports women at all stages of life -from early adulthood to after menopause-providing clinical care for the full continuum of pelvic floor disorders with a personalized care plan that addresses their unique symptoms and life stage. The program will support pelvic strength, bladder control, pregnancy/postpartum and pelvic pain through the same digital application experience as today.



Financial Wellbeing

Flexible Spending Accounts (FSAs)

HealthEquity FSAs let you use pre-tax dollars for eligible health and dependent care expenses, reducing taxable income. Elect your annual contribution, but remember, unused funds are forfeited. Visit healthequity.com/learn/flexible-spending-account to view the HealthEquity toolkit which offers a tax savings calculator to maximize your FSA. Visit HealthEquity online for eligible expenses, videos, and planning resources.

Health Care FSA		Dependent Care FSA	
Eligible employees who are not actively contributing to an HSA	Eligibility	Any employee who has eligible dependents with daycare or home care needs.	
\$3,300	Annual Contribution Limit	\$5,000 (\$2,500 if married and filing separately)	
Health care plan deductibles, copays, coinsurance, and prescriptions, including dental and vision hardware and expenses	Eligible Expenses*	Daycare for children age 13 and under, disabled children, and dependent adults to allow you and your spouse to attend work or school	
The full annual amount you elect is available on your plan effective date	Availability of Funds	You can be reimbursed up to the amount available in your account	
Debit card** or reimbursement	Payment or Reimbursement Options	Reimbursement	
12/31/2025	Deadline to Incur Services	3/15/2026	
4/30/2026	Deadline for Submission for Reimbursement	4/30/2026	

*Refer to IRS Publication 502 and 503 for a complete list of eligible expenses.

**Save your receipts when you use your debit card; you may be asked to verify card use transactions, per IRS guidelines.

Note: FSA IRS maximum contribution limits are subject to change. To view current limits, visit irs.gov.

Life Insurance

Life insurance provides financial security for you and your family if you pass away or become seriously injured.

Basic Life Insurance

Enterprise Wireless provides Employee Basic Life insurance equal to 2x your base pay. This benefit is offered at **no cost to you**.

Supplemental Life Insurance

You may purchase Supplemental Life insurance for yourself, your spouse, and your dependent child(ren) at reduced group rates. Depending on the amount you choose, Evidence of Insurability (EOI) may be required. If you enroll in Child Life coverage, each of your children is covered.

Benefit Features	Supplemental Life		
	Employee	Spouse	Dependent Child(ren) (up to age 26)
Coverage Options	Up to 8x benefits pay	\$10,000 increments	\$5,000 increments, per child
Maximum	\$2,000,000 (inclusive of employee Basic Life)	\$200,000 (not to exceed 100% of employee's coverage)	\$25,000 per child
EOI Required	Dependent upon amount	Over \$20,000	No

Note: EOI requires providing health information to qualify for a certain volume of insurance. If you choose Supplemental Life coverage above the guaranteed limit or after the initial period, you'll need to complete a health questionnaire. MetLife will review your information and notify you of their decision.



CHOOSING A BENEFICIARY

You can name anyone as the beneficiary of your Life and AD&D policy. Review and update your beneficiaries in your company's online enrollment portal as needed, to ensure your beneficiaries are current and correct.



Accidental Death & Dismemberment (AD&D) Insurance

The AD&D plan pays benefits if you (or your eligible dependents, should you cover them) die or suffer an accidental dismemberment or loss of use resulting from an injury caused by a covered accident. Benefits are paid only if the death or loss takes place within 365 days of the date of the accident that caused the injury. Some plan exclusions exist.

Employee AD&D Insurance

Enterprise Wireless provides \$25,000 of Employee Basic AD&D insurance at **no cost to you**. You may purchase Supplemental AD&D insurance of up to \$975,000. The maximum coverage is \$1,000,000 for Basic and Supplemental AD&D combined.

Dependent AD&D Insurance

The amount and cost of coverage for your eligible dependents is based on the amount of AD&D insurance you elect for yourself.

- **Spouse or domestic partner coverage:** 50% of your AD&D amount, up to a \$500,000 maximum.
- **Child(ren) coverage:** 10% of your AD&D amount per child, up to a \$100,000 maximum per child. One price provides each of your eligible children with an equal amount of AD&D coverage.

Disability Coverage

Disability benefits provide you with financial stability by replacing a portion of your income if you are unable to work for an extended period of time due to an injury or illness.

Short-Term Disability (STD)

STD provides income if you're unable to work and are approved for benefits by Sedgwick, at **no cost to you**. Benefits may be reduced by state disability plans. You're eligible after five consecutive business days of disability or immediately if hospitalized. Refer to the chart below to see the number of weeks you'll receive STD benefits at 100% of your salary, based on your years of service.

Note: Maternity benefits may be paid at 100% for up to ten weeks with no service requirement. For details, visit the Paid Parental Leave Instruction on the Time Off page of ericssonenterprise.wirelessbenefits.com.

Number of Weeks You Receive STD Benefits at 100% of Your Salary													
Years of Service*	0-1	1<2	2<3	3<4	4<5	5<6	6<7	7<8	8<9	9<10	10<11	11<12	12+
Weeks at 100%	2	4	6	8	10	12	14	16	18	20	22	24	26

*Enterprise Wellness may recognize your service date with a prior company if you are part of an acquisition group.

Long-Term Disability (LTD)

LTD provides part of your monthly pay if you're unable to work for over six months due to a qualifying disability and are approved by Prudential. There are two options:

- **50% pay replacement:** Provided at no cost, up to \$15,000 per month.
- **70% pay replacement:** You can purchase additional coverage to replace a greater portion of your pay, up to \$15,000 per month.

LTD benefits coordinate with Social Security, Worker's Compensation, and similar benefits, continuing until you are no longer disabled or reach normal retirement age.



DISABILITY CLAIMS

If you need to utilize disability benefits, contact Enterprise Wireless's leave administrator: absenceone.com/ericsson

LTD Pre-Existing Condition Limitations

If during the three-month period prior to your insurance effective date you consulted a physician, received a medical treatment, or took medications for a mental or physical condition, you have a pre-existing condition. No benefit is paid on a pre-existing condition until you have been covered under the plan for twelve months.

Travel & Emergency Services

Group Travel Accident (GTA)

When you travel for business, you're covered by Enterprise Wireless GTA insurance, available to eligible employees. Coverage starts when you leave your home or worksite and ends when you return, whichever is later.

Note: Regular commutes to and from work are not covered.

Travel Assist	
Personal Assistance	Medical Assistance
- Lost baggage service - Translation and interpretation - Lost document replacement	- Emergency referrals - Medical evacuation - Hospital admission - Emergency dental treatment

Emergency Relief Program

Employees who have experienced severe economic hardship and significant damage to personal property due to a natural disaster can receive financial assistance and/or additional days of paid leave.

Travel & Lodging

If you are enrolled in an Aetna medical plan, you can be reimbursed for travel and lodging expenses if covered medical care is not available within 100 miles of your home from an Aetna network provider.



LEARN MORE

For additional information about these benefits, please contact the Enterprise Wireless Benefits Team at benefits.enterprise.wireless@ericsson.com.



401(k) Retirement Plan

Start saving now with the Enterprise Wireless 401(k) Plan, managed by T. Rowe Price. Choose from a Traditional Pre-Tax or Roth After-Tax plan. If you do not make a choice within 30 days of hire, you'll be automatically enrolled in the Traditional Pre-Tax plan at 6% of your base earnings. The company matches your contributions to boost your retirement savings. You can adjust contributions, beneficiaries, and distributions anytime at rps.troweprice.com.

					
Enterprise Wireless matches your contributions* \$ for \$ of the first 3% and then 50% of the next 2% .	Contribute up to \$23,500 in 2025.**	Age 50 or over? Contribute an extra \$7,500 .	2 OPTIONS Traditional Pre-Tax -or- Roth After-Tax	You are eligible on the first of the month after becoming a covered employee.	Your personal funds and the company's contributions are 100% yours and there is no vesting period .

***IMPORTANT:** You must contribute at least 5% to get the full Enterprise Wireless contribution of 4%.

******You are automatically enrolled in the Traditional Pre-Tax plan at 6% of your base earnings.

You can update your contribution anytime at rps.troweprice.com. Remember, the company match applies only to base salary deferrals, not bonuses or commissions.



401(k) FAST FACTS

- In 2025, you may contribute up to 100% of your compensation up to the IRS maximum of \$23,500.
- Make sure you stay under the maximum. Failure to do so may result in a tax penalty.
- You are automatically vested in your contributions as well as Enterprise Wireless' matching contributions.
- In order to receive the company match you must actively contribute to the account.



Workplace Wellbeing

Education Assistance Program

As an Enterprise Wireless employee, you are eligible to receive up to \$8,000 per calendar year for tuition reimbursement. Refer to the **Benefits Hub** for important key details regarding this benefit.

Career Growth Opportunities

Build your career with Enterprise Wireless through our Degreed learning platform, Job & Skills model, and Career Hub.

- Degreed is our one-stop-shop for learning resources to help you grow your professional skills.
- Our Job & Skills model defines the work and skills we need to deliver for our customers.
- The Career Hub is Ericsson's career management platform that helps you to design your future and put your skills to work.

Through the Degreed learning platform, you can manage career aspirations and easily find and apply for development opportunities at Ericsson. It assists you with navigating your career path by helping you find jobs and projects that align with your experience and career goals.



Social Wellbeing

Time Off

At Enterprise Wireless, we care deeply about you and your family, which is why we offer generous time off, such as paid holidays, sick time, and vacation, as well as wellness initiatives to help you maintain a healthy work-life balance.

Holidays

Enterprise Wireless offers eleven paid holidays each year. The company designates seven holidays, giving you four days to use as floating holidays. You can schedule these holidays at your discretion, with manager approval.

Paid Time Off (PTO)

PTO is available based on the following guidelines:

- **Use It or Lose It:** Vacation must be used by December 31 or it will be lost, except where prohibited by law.
- **Accrual:** Vacation is accrued daily and based on your start date and years of service, as shown in the table below.
- **Part-Time Employees:** Those working 30-39 hours per week earn vacation proportionally.
- **Vacation Usage:** You can use vacation up to your annual limit, but it's accrued daily. If you use more than you've earned by your termination date, you'll need to repay the difference.
- **Vacation Buy Back:** Starting in 2025, employees can sell 40 hours (five days) of your available vacation balance each year for taxable cash, based on your base pay rate at the time of sale.

Annual Vacation Allowance*	
Years of Service	Vacation Allowance
0-6	15 days (120 hours)
7-18	20 days (160 hours)
19+	25 days (200 hours)

*Enterprise Wellness may recognize your service date with a prior company if you are part of an acquisition group.



Perks

Wellness Initiatives

Guaranteed to help you rest and recharge your battery, these perks include Wellness Days and a monthly No Internal Meetings Friday.

Diversity and Inclusion (D&I)

Our D&I mission is to create an inclusive work environment where all employees' differences are celebrated, their thoughts are valued, and everyone feels safe to bring their authentic selves to work. Consider getting involved by joining one of our Employee Resource Groups (ERGs)—groups of employees who support efforts to advance the careers and sense of belonging for their members. Each ERG is made up of members from under-represented groups and their allies, and they collectively work to advance our D&I mission. Visit our Diversity & Inclusion site (internal access only).



Sick & Other Time Off

Sick Time

You receive up to 80 hours of sick time, effective immediately upon your employment with Enterprise Wireless, with annual grants made on the first working day of the calendar year thereafter.

You may use up to 80 hours of your available paid sick time to care for a family member who is ill or injured. To see who qualifies as a family member and other uses of sick time, see the Sick Time Instruction on ericssonenterprisebenefits.com. Employees working between 30 and 39 hours per week will receive sick time proportional to the percentage of working hours to a 40-hour work week.

Unused sick time does not carry over to the following year, unless required by state law.

Other Time Off

- **Court Duty:** You are immediately eligible for paid time off for jury duty or court appearances.
- **Bereavement Pay:** You receive bereavement pay for up to five days. You are eligible if you experience a death in your immediate family.
- **Parental Leaves:**
 - **Maternity:** You may be eligible for up to a maximum of 16 weeks paid at 100%, no service requirement.
 - **Paternity:** You may be eligible for up to a maximum of six weeks paid at 100%, no service requirement.
 - **Adoption:** You may be eligible for up to a maximum of six weeks paid at 100%, no service requirement.

For more details, access the Paid Parental Leave Instruction on the [Benefits Hub](#).

Your Benefit Contacts

Coverage	Contact/Policy Number	Phone	Website/Email
Medical & Prescription	Aetna – Policy #803929 Enterprise Wireless Health Concierge	1-833-915-3870	aetna.com
	Kaiser California So. CA – Policy #235484 No. CA – Policy #607150	1-800-464-4000	kp.org
Telemedicine	Aetna CVS Virtual Care	-	cvs.com/virtual-care
	Kaiser (So. CA) Kaiser (No. CA)	1-833-574-2273 1-866-454-8855	kp.org/getcare
HSA	HealthEquity	1-866-346-5800	healthequity.com Or download the HealthEquity app!
Dental	Aetna Dental – Policy # 803929	1-877-238-6200	aetna.com
Vision	VSP – Policy #30030176	1-800-877-7195	vsp.com
EAP	Workplace Options	1-888-851-7032	global.helpwhereyouare.com (company code: Ericsson Enterprise)
FSA	HealthEquity	1-877-924-3967	healthequity.com Or download the HealthEquity app!
Life and AD&D	MetLife	1-800-438-6388	online.metlife.com
401(k)	T. Rowe Price	1-800 922-9945	rps.troweprice.com
STD	Sedgwick	1-844-236-0425	absenceone.com/ericsson

This communication highlights some of your Enterprise Wireless benefit plans. Your actual rights and benefits are governed by the official plan documents. If any discrepancy exists between this communication and the official plan documents, the plan documents will prevail. Enterprise Wireless reserves the right to change any benefit plan without notice. Benefits are not a guarantee of employment.



FIND OUT MORE!

Reading this guide is just the start. Scan the QR code or go to ericssonenterprisewirelessbenefits.com to access more information about your benefits, including plan documents, time off policies, holiday schedules, legal notices, and more.