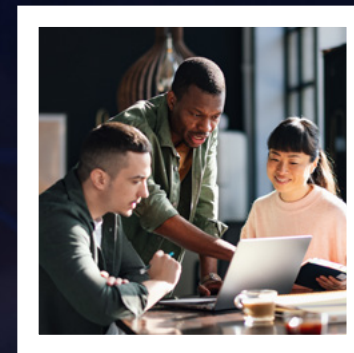




Power Up Your Benefits

Enterprise Wireless Solutions
2027 Benefits Guide



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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 Solutions 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, we are shaping a culture built on care, connection, and competitiveness, ensuring every employee and their family feels supported.

By uniting around a shared culture, we're building a foundation that helps every employee thrive, now and in the future. These benefits are one way we show our gratitude for all you contribute.

Let's move forward together and write the next chapter of our story.



SCAN ME

Find Out More!

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

Exciting Updates for 2027

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:

Increased HSA Contribution

When you enroll in the Aetna Healthfund Plan for 2027, Enterprise Wireless Solutions will now contribute **\$1,250 for Employee Only coverage or \$2,500 for Employee + One or More coverage** to your Health Savings Account (HSA). Half of the contribution is deposited right away, with the remaining half added over the next six months. Use your HSA for eligible medical, dental, vision, and prescription expenses or save it for the future. See [pages 22-23](#) for more information.

NEW Program Management for Education Resources and Support

Enterprise Wireless Solutions is partnering with EdAssist to help you better manage your educational expenses. Use EdAssist education benefits to help advance your career with individualized coaching and career tools, and manage your tuition costs and reduce student loan debt by utilizing specialized refinancing strategies. Visit the [Employee Benefits Portal](#) under Recognition & Perks > Perks > Student Loan Benefit Program to get started. See [page 36](#) for more information.

NEW Wellness Program

Our new wellness program through Vitality rewards you for taking steps to support your health. You and your spouse/domestic partner can earn points for activities like health assessments, preventive screenings, fitness challenges, and workouts. Redeem your points for Vitality Bucks, which can be used for gift cards, fitness devices, and more. See [page 13](#) for more information.

Aetna Choice POS Copay Updates

To further align with Ericsson, we are making the following plan design updates to the Aetna Choice Plan:

- \$35 PCP office visit copay (was \$30)
- \$45 Specialist office visit copay (was \$30)
- \$45 Urgent care copay (was \$30)
- \$150 copay, then 20% for Emergency Room visits (was \$100 copay, then 20%)
- \$10 Generic Drugs (was \$0)
- 25% to \$250 maximum for Specialty Drugs (was 20% to \$100)

Also, deductibles and out-of-pocket maximums will increase for out-of-network services only. These updates increase what you pay at the time of care, so consider your expected needs when choosing a plan. See [page 15](#) for more information.

Aetna Dental Plan Enhancement

Routine cleanings and preventive care will no longer reduce your annual plan maximum. This enhancement allows you to keep your entire annual maximum intact for unexpected or major dental work such as fillings, crowns, root canals, and bridges. This ensures your routine dental maintenance never competes with necessary dental procedures.

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 eligible dependents in the same plans you choose for yourself.

Eligible dependents include:

- Your legal spouse or domestic partner
- Your natural, adopted, or stepchildren 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 **Employee Benefits Center** at **1-877-849-4605** within 30 days of the change (or 60 days for birth of a child, Medicaid, or CHIP events).

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 at the time of care, and vice versa.



Explore Voluntary Benefits

A small investment now can make a big difference in a crisis.

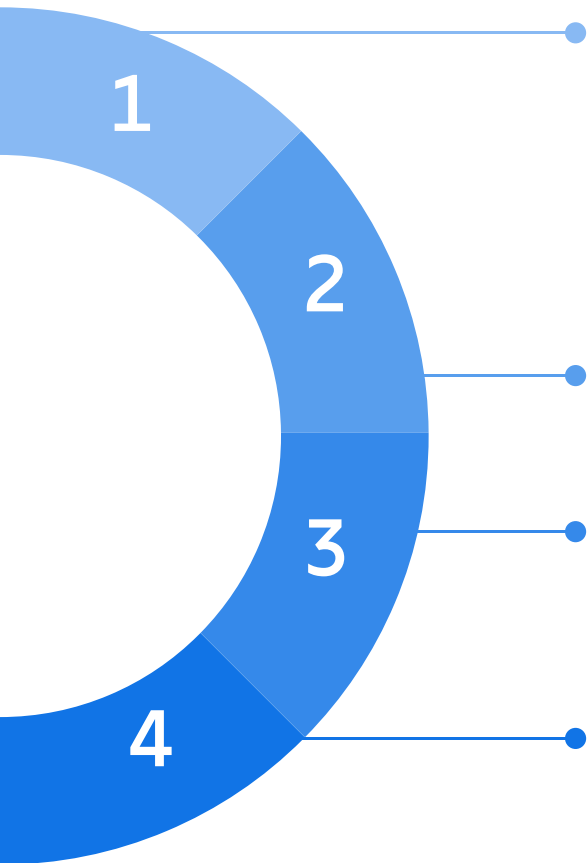


Invest in Your 401(k)

Your contributions can grow significantly by retirement, with tax benefits, and company matching contributions.

How to Enroll

Follow these steps to enroll in your benefits:



Determine Your Needs

Be a smart healthcare shopper and ask yourself the following questions:

- **Who should I cover?** Evaluate your coverage options for all dependents who meet eligibility requirements.
- **How much did I spend on healthcare last year?** Consider your past expenses to help you plan for your future needs.
- **Will I need more or less health coverage next year?** Estimate the amount of healthcare you will require in the upcoming year.

Review Your Options

Review this Benefits Guide and ericssonenterprisewirelessbenefits.com to compare your options and evaluate plan costs and potential savings.

Enroll in Benefits

Enroll in your benefits through the **Employee Benefits Portal**. Be sure to “checkout” to confirm your benefit elections. Before you log out of the system, print a copy of your benefit confirmation statement for your records.

Confirm Your Elections

Review to make sure your benefits and dependent information are correct. Even if you aren’t changing your benefits, be sure to review your beneficiary information for life insurance, including company-paid Life and AD&D.



Frequently Asked Questions

Q: Where can I learn more about my benefits?

A: Visit our **Benefits Hub** any time, regardless of whether you're at work or at home.

Q: When can I make changes to my benefits?

A: You can change your benefits during Open Enrollment or after a qualified change in family status. You generally have 30 days after a qualifying life event (such as marriage, divorce, or a change in employment status) to update your benefits, or 60 days for a birth, Medicaid, or CHIP event. You can change your benefits through our **Employee Benefits Center** or by calling **1-877-849-4605**.

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.

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

A: The value of benefits Enterprise Wireless Solutions provides for a domestic partner may be treated as taxable income. Because tax rules vary, consult your tax advisor to see whether this applies to you.

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

A: 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, or tax-advantaged accounts, like HSAs and FSAs.

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.

Q: What happens if my spouse and I are both employed by Enterprise Wireless Solutions 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.

Q: How is my HSA funded?

A: Your HSA can be funded by both you and Enterprise Wireless Solutions. You can make contributions through payroll deductions, and the company will contribute as well. Half of your employer contribution is added upfront, and the rest is added over the next six months.

Q: How is imputed income calculated for company-paid and voluntary life insurance coverage, and how does it affect my taxable income?

A: Any life insurance coverage over \$50,000, whether company-paid or voluntary, is considered imputed income. The IRS calculates a taxable value based on your age, and that amount is added to your paycheck as taxable income.

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. Review these terms, which may be referenced throughout the guide.

Balance Bill When a healthcare 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 healthcare 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 Solutions offers free mental wellbeing resources to employees and their family members, even if you are not enrolled in a medical plan.

Ericsson Care Line

The Ericsson Care Line, through Workplace Options, is available to employees and their families. Call 1-888-851-7032 or visit global.helpwhereyouare.com and use company code Ericsson Enterprise for free, confidential access to:

Employee Discounts

Enjoy exclusive savings on products, services, and experiences.

Identity Theft Services

Get round-the-clock access to identity theft protection services to help safeguard your personal information.

Financial & Legal Resources

Get expert consultations and tools for budgeting, saving, and legal matters.

Crisis or Short-Term Counseling

Receive up to 10 FREE, confidential counseling sessions, per person, per year (in person or online).

Child & Elder Care Referrals

Access to support for parenting, childcare, and elder care including helpful tools and referrals.

Empathy Support Services

Enterprise Wireless Solutions partners with Empathy Support Services to provide free, personalized support after a loss or terminal diagnosis. Empathy offers:

- **Care manager:** A consistent point of contact who stays with you throughout the process.
- **Practical Help:** A care plan tailored to your needs, with step-by-step support for decisions and tasks.
- **Emotional Support:** Tools include daily journals, guided meditation, and other coping resources.
- **Secure storage** of important documents, with electronic delivery to beneficiaries if needed.

Who Can Use Empathy?

- Beneficiaries after the loss of a loved one.
- Employees/dependents diagnosed with a terminal illness who qualify for the Accelerated Benefit Option (ABO).*

Learn more at empathy.com/metlife.

*You do not need to file an ABO claim to access Empathy's services.

Aetna Resources

The resources below are only available to employees and dependents enrolled in an Aetna medical plan.



Talkspace

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

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.

Questions? 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 help you find care solutions that fit your needs and your budget. Call **1-833-915-3870** to get connected.

Benefit Tip: Contact your concierge during Open Enrollment to help 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

Skip the waiting room and connect with care anytime, anywhere. You can speak with a licensed physician, psychologist, or psychiatrist 24/7/365 via phone or computer.

Aetna Members

Option 1: CVS Virtual Care is available to all Aetna members, and those enrolled in the Healthfund plan will enjoy the added perk of a low copay. You have access to:

- Care for common conditions (colds, flu, allergies, rashes, etc.)
- Mental health support (anxiety, depression, stress, sleep; age 18+)
- Specialist referrals
- Prescriptions

Option 2: As an Aetna member, you also have access to telemedicine services through Aetna providers under your medical plan. Log in to aetna.com to review the Aetna telemedicine provider directory.

Kaiser Members

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

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 visits are expensive and 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

NEW Wellness Program

The Vitality wellness program rewards you for taking steps to support your health and wellbeing. All benefit eligible employees and their spouses/domestic partners are eligible for the Vitality wellness program, earn points for healthy activities, and redeem rewards throughout the year.

Earn Rewards for Healthy Choices

 Earn Points	 Build Your Status	 Stay Active
Complete activities like your health assessment, biometric screening, preventive screenings, workouts, weekly activity goals, and fitness challenges.	As your points add up, you'll earn Vitality Bucks to redeem in the Vitality Mall for gift cards, fitness devices, and more.	Meet weekly physical activity goals to earn additional Vitality Points and opportunities for rewards through the Vitality Wheel.

Visit powerofvitality.com or download the Power of Vitality app to register. Employees and spouses/domestic partners register separately, so each person can earn points, build status, and receive rewards.



Get Rewarded for Exercise

Complete 70 standard or advanced workouts by December 31, 2027 and earn a gym rebate of up to \$350.



Which Medical Plan Is Right for You?

When deciding which medical plan is right for you, it is important to consider the total cost of coverage. This includes what you pay in premiums and what you pay for services. The ideal medical plan should cover most of your health needs with costs that fit your budget. Check the **Cost for Coverage** page to view your medical, dental, and vision rates.

Plan Features	Aetna Choice POS	Aetna Healthfund Plan* (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	\$2,000 Employee Only \$4,000 Employee + One or More	\$1,000 individual \$2,000 family
Employer HSA Contribution How much money will Enterprise Wireless Solutions give me for investing in my own healthcare account?	N/A	\$1,250 Self Only** \$2,500 Employee + One or More**	N/A
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?	\$3,500 individual \$7,000 family	\$4,000 Employee Only \$8,000 Employee + One or More	\$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?	\$61.67 employee only See Cost for Coverage page for other coverage levels.	\$50.71 employee only See Cost for Coverage page for other coverage levels.	\$62.08 employee only See Cost for Coverage 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 Care FSA – Yes Dependent Care FSA – Yes	HSA – Yes Health Care FSA – No Dependent Care FSA – Yes	HSA – No Health Care 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 Solutions). 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.

*The Aetna Healthfund plan has a full family deductible and out-of-pocket maximum. This means the whole family deductible or out-of-pocket maximum must be met before the plan pays for any individual family member's care.

**Prorated for the year, depending on when your benefits begin. HSA is funded 50% upfront, with the remaining 50% spread over six months.

Aetna Medical Plans

The changes to your 2027 costs for services are noted below in **purple**.

Plan Features	Aetna Choice POS		Aetna Healthfund Plan (HSA Qualified)	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Enterprise Wireless Solutions 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	\$1,000 Individual / \$2,000 Family	\$2,000 Individual / \$4,000 Family	\$2,000 Self Only** / \$4,000 Employee + One or More**	
Annual Out-of-Pocket Maximum	\$3,500 Individual / \$7,000 Family	\$7,000 Individual / \$14,000 Family	\$4,000 Self Only / \$8,000 Employee + One or More	\$6,000 Self Only / \$18,000 Employee + One or More
Preventive Care Visit	\$0 copay	40% after deductible	\$0 copay	40% after deductible
CVS Virtual Care - General Medical	\$0 copay	Not covered	\$55 copay, then 20% after deductible	Not covered
Primary Care/Telemedicine	\$35 copay	40% after deductible	20% after deductible	40% after deductible
Specialist	\$45 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	\$45 copay	40% after deductible	20% after deductible	40% after deductible
Emergency Room	\$150 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	\$35 copay	40% after deductible	20% after deductible	40% after deductible
Chiropractic (35 visits/year)	\$35 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)	\$35 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

*Your HSA is funded 50% upfront, with the remaining 50% spread over six months.

**This plan uses a family deductible, which means the total family deductible must be met before the plan begins paying for any individual's care.

Aetna Prescription Plans

The changes to your 2027 costs for prescription drugs are noted below in purple.

Plan Features	Aetna Choice POS		Aetna Healthfund Plan (HSA Qualified)	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Prescription Drugs: Retail (up to a 30-day supply)				
Generic	\$10 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**	25% to \$250 max	Not covered		Not covered
Prescription Drugs: Mail Order (up to a 90-day supply)				
Generic	\$20 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.com/individuals-families/find-a-medication.html](https://www.aetna.com/individuals-families/find-a-medication.html). 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 the 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, safety, quality, strength, and effectiveness as brand-name drugs, but usually cost less. Your doctor may prescribe a generic or allow your pharmacist to substitute one when appropriate.

Mail Order Prescriptions

Get up to a 90-day supply of maintenance medications delivered through CVS Caremark Mail Service Pharmacy.

GoodRx

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



Find a provider

To find an in-network provider, call the Aetna Health Concierge at 1-833-915-3870.

Additional Aetna 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 gives you one-on-one support for unique health needs—from fertility and premature baby care to gender-affirming care services, emotional wellbeing, or genetic testing. Call the Concierge at **1-833-915-3870** to get connected.

Hinge Health

Hinge Health helps you move better, reduce pain, and improve your quality of life—at **no cost to you**. This digital program, fully covered for employees and dependents 18+ on an Aetna medical plan, provides personalized support for chronic pain, peak performance, and women's pelvic health, including care for pelvic floor disorders at any stage of life. Call **1-855-902-2777**, email **hello@hingehealth.com**, or visit **hinge.health/ericssonenterprise** to get started.

Transform Oncology

Transform Oncology works with Aetna to assist you after a cancer diagnosis. You may be eligible to receive:

- 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.



Women's Health Resources

MinuteClinic Women's Health Services

With MinuteClinic, you have access to a wide range of women's health services—available in person or virtually. Services include annual exams, reproductive and family planning support, menopause care, mental health counseling, and more. Explore **minuteclinic.com/womenshealth**.

Gennev

With Aetna, you have access to Gennev, a virtual platform providing menopause care from board-certified OB/GYNs and Registered Dietitian Nutritionists. Receive evidence-based treatment plans to manage symptoms and support long-term health. Get started at **gennev.com**.

Midi Health

Midi Health offers expert, personalized care for women in midlife, including perimenopause and menopause. Care Plans may include prescriptions, supplements, lifestyle coaching, and wellness therapies, all delivered through convenient virtual visits. Visit **joinmidi.com** to learn more.

Kaiser Medical & Prescription Plan

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, and free telehealth, but no out-of-network coverage—only Kaiser providers are covered. To find an in-network provider, visit healthy.kaiserpermanente.org/doctors-locations.



Medical Plan	
Plan Features	HMO
	In-Network Only
Enterprise Wireless Solutions 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 (20 annual visits, combined limit)	\$15 copay
Comprehensive Infertility Services (Deductible waived, not subject to OOPM)	50%; Limited to one treatment cycle per lifetime.

*Out-of-network care is covered for emergency room services.

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

Live in Hawaii?

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

Benefits in Action

When choosing a medical plan, consider both your premiums and out-of-pocket costs. The best plan is the one that fits your healthcare needs and budget. Let's see how the Healthfund Plan (HSA-qualified plan) works for three different lifestyles.

Noah

Plan Usage: Low

Overall Health: Generally healthy with preventive care needs and one ongoing preventive medication.

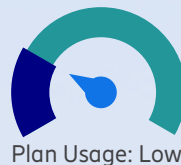
Coverage: Employee Only

Description: Noah is in good health and focuses on preventive care. He schedules his annual wellness exam and recommended preventive screenings each year, which are covered at 100% under both plans. He also takes one preferred brand preventive medication each month to help manage a chronic condition.

What Noah Wants Most in a Plan: Lower overall costs while preparing for future healthcare expenses

Plan Selection: Noah chooses the Aetna Healthfund Plan. Here's why:

- Lower payroll deductions help reduce his overall healthcare costs.
- Eligible preventive medications cost less under the plan.
- Enterprise Wireless Solutions contributes to his HSA, helping cover current expenses while allowing him to save for future healthcare needs.



Noah Adds Accident Insurance

Noah decides to enroll in accident insurance through MetLife. Since he has the Aetna Healthfund Plan and loves outdoor adventures, he likes having a little extra cushion. If he's ever injured in a covered accident, he'll get a lump-sum cash payment—sent directly to him—that he can use for medical bills, everyday expenses, or anything else he needs.

Estimated Treatments*	Aetna Choice POS	Healthfund Plan
In-Network Preventive Visits (Covered at 100%)	\$0	\$0
Annual Prescription Cost – Preferred Brand (\$92/prescription)	\$540.00 (\$45 copay x 12 prescriptions)	\$220.80 (\$18.40 x 12 prescriptions) Pay 20% (deductible waived) of the cost of the drug (\$92) for certain preventive medications
Total Spent at Time of Care	\$540.00	\$220.80
HSA Employer Contribution	N/A	\$1,250.00 Noah uses \$220.80 of his employer HSA contribution to pay for the Total Spent at Time of Care and saves the remaining \$1,029.20 for future medical expenses
Annual Premium Cost for Employee Only Coverage	\$1,603.42 (\$61.67 x 26 pay periods)	\$1,318.46 (\$50.71 x 26 pay periods)
Noah's Total Cost	\$2,143.42	\$1,318.46

*The numbers used are for illustrative purposes only. Actual prices are based on services rendered and discounted rates at the time of service. Actual savings will vary.

Benefits in Action

Melissa

Plan Usage: Moderate

Overall Health: Manages a few ongoing health conditions, sees her primary care provider regularly, and takes multiple maintenance medications.

Coverage: Employee + Spouse

Description: Melissa and her husband visit their doctors several times a year for routine follow-up appointments. Melissa takes two brand-name maintenance medications each month to help manage a thyroid autoimmune condition and ADHD. They prefer the predictability of set copays for office visits and prescriptions instead of paying the full cost of care until meeting a deductible.

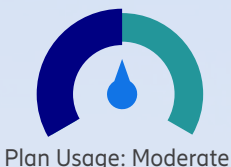
What Melissa Wants Most in a Plan: Convenience over cost

Plan Selection: Melissa chooses the Aetna Choice POS. Here's why:

- Predictable, low copays for doctor visits and prescriptions.
- Higher premiums are balanced by lower out-of-pocket costs throughout the year.
- Peace of mind knowing coverage begins with copays instead of having to meet a large deductible first.

Melissa Adds Critical Illness Insurance

Melissa and her husband decide to add critical illness insurance, available through MetLife, to their benefits package. They both deal with health concerns, have family members who have suffered heart attacks and strokes, and want to be proactive as they get older. Critical illness coverage provides them a lump-sum cash benefit if they're diagnosed with a covered condition such as stroke, heart attack, kidney failure, major organ transplant, coma, or paralysis.



Estimated Treatments*	Aetna Choice POS	Healthfund Plan
In-Network Preventive Visits (Covered at 100%)	\$0	\$0
Primary Care Doctor Visits (6 visits at \$120 per office visit)	\$210.00 (\$35 copay x 6 visits)	\$720.00 (\$120 x 6 visits) Pay the full cost until deductible is met
Annual Prescription Cost – Non-Preferred Brand (2 prescriptions: Aetna Choice \$70 copay for each Rx; Aetna Healthfund: \$100 each Rx, applied to deductible)	\$1,680.00 (\$70 copay x 24 prescriptions)	\$2,400.00 (\$100 x 24 prescriptions) Pay the full cost until deductible is met
Total Spent at Time of Care	\$1,890.00	\$3,120.00
HSA Employer Contribution	N/A	\$2,500.00 Melissa could use her HSA funds to help pay for Total Spent at Time of Care, with only \$620 coming from her pocket.
Annual Premium Cost for Employee + Spouse Coverage	\$4,275.18 (\$164.43 x 26 pay periods)	\$3,042.26 (\$117.01 x 26 pay periods)
Melissa's Total Cost	\$6,165.18	\$3,662.26

*The numbers used are for illustrative purposes only. Actual prices are based on services rendered and discounted rates at the time of service. Actual savings will vary.

Benefits in Action

Ethan

Plan Usage: High

Overall Health: Generally healthy with a family and occasional unexpected medical needs.

Coverage: Employee + Family

Description: Ethan and his spouse have two active children who enjoy sports and outdoor activities. Throughout the year, the family has a few unexpected medical needs, including emergency room visits for injuries. One child recently needed surgery, resulting in a short hospital stay. Ethan and his family want a plan that helps them manage larger healthcare expenses while also allowing them to save for future medical needs.

What Ethan Wants in a Plan: Plan for today, save for tomorrow

Plan Selection: Ethan chooses the Aetna Healthfund Plan. Here's why:

- Enterprise Wireless Solutions HSA contributions, combined with his own savings, help cover healthcare costs now and build savings for future expenses.
- Lower payroll deductions allow Ethan to put more money toward his HSA.
- The family out-of-pocket maximum helps provide financial protection if unexpected major medical care is needed.



Ethan Adds Hospital Indemnity Insurance

Ethan adds hospital indemnity coverage, available through MetLife, on top of his Healthfund Plan because, with kids who seem to frequently get injured, he doesn't want to face his entire deductible all at once. Hospital indemnity pays Ethan's family cash benefits based on the number of days someone spends in the hospital. The money goes directly to him and can be used however he needs to use it—whether for medical bills, meal delivery, or everyday expenses.



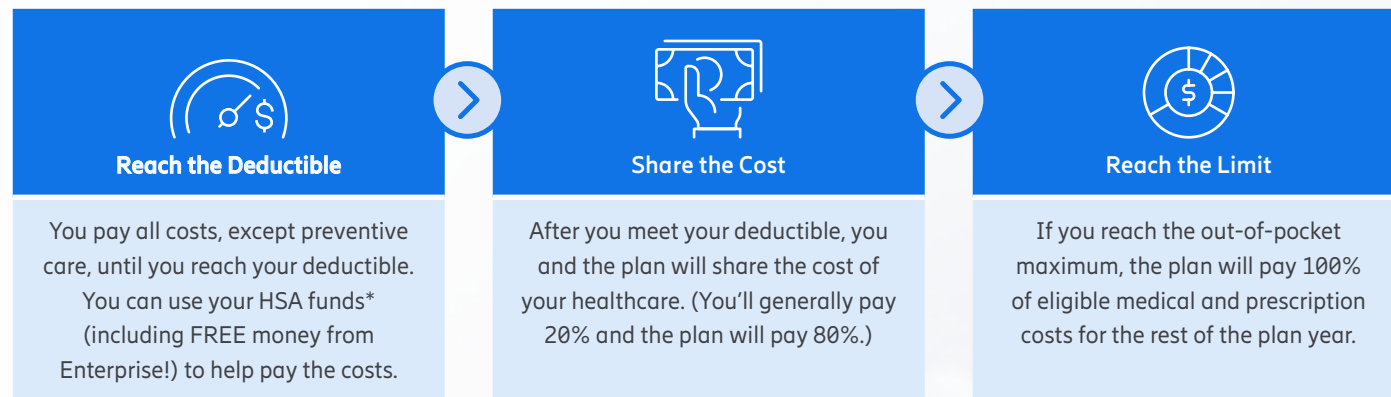
Estimated Treatments*	Aetna Choice POS	Aetna Healthfund
In-Network Preventive Visits (Covered at 100%)	\$0	\$0
Emergency Room Visits (2 visits at \$3,400 per visit)	\$1,660.00 (\$150 copay + 20% of the remaining cost, deductible waived)	\$4,560.00 (full cost until deductible is met, then 20%)
Primary Care Visits for Children (5 visits at \$120 per visit)	\$175.00 (\$35 x 5 visits)	\$120.00 (20% coinsurance)
Hospitalization (\$5,000 for the entire stay)	\$1,800.00 (\$1,000 deductible, then 20% coinsurance)	\$1,000.00 (20% coinsurance, deductible already met)
Total Spent at Time of Care	\$3,635.00	\$5,680.00
HSA Employer Contribution	N/A	\$2,500.00 Ethan uses his HSA funds to help pay for Total Spent at Time of Care, with only \$3,180 coming from his pocket.
Annual Premium Cost for Employee + Family Coverage	\$8,829.08 (\$339.58 x 26)	\$5,517.98 (\$212.23 x 26)
Ethan's Total Cost	\$12,464.08	\$8,697.98

*The numbers used are for illustrative purposes only. Actual prices are based on services rendered and discounted rates at the time of service. Actual savings will vary.

Health Savings Account (HSA)

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

How the Aetna Healthfund Plan & HSA Work Together



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



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.



Why Enroll in the Aetna Healthfund Plan?

- **FREE Money:** Enterprise Wireless Solutions contributes to your HSA, prorated based on your benefits start date.
- **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 a great way to prepare for future healthcare expenses.

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

Health Savings Account (HSA) Continued

FREE MONEY from Enterprise Wireless Solutions!

Enterprise Wireless Solutions provides a generous annual HSA contribution to help cover your healthcare costs, including your plan deductible. But your HSA isn't just for medical—you can also use it for qualified dental and vision expenses, even if you're not enrolled in those plans. Or, you can let your HSA grow over time as a safety net for future or unexpected healthcare costs.

2027 HSA Contributions				
Coverage Type	Enterprise Wireless Solutions Contribution*	Your Maximum Contribution**	IRS Contribution Limits	55+ Catch-Up Contribution
Employee Only	\$1,250	\$3,250	\$4,500	Additional \$1,000
Employee + One or More Dependents	\$2,500	\$6,500	\$9,000	

*Annual contributions are prorated based on when your coverage begins, and are funded 50% upfront, with the remaining 50% spread over six months.

**Your annual maximum contribution may change if Enterprise Wireless Solutions, 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).



HSA Investment Options

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

1. **GPS:** Get HSA investment guidance, offering recommendations tailored to your age, goals, and investment experience.
2. **AutoPilot:** Portfolio management that creates a risk profile based on your input, automatically selects investments, and rebalances your portfolio.
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.

More HSA Money, Sooner!

Enterprise Wireless Solutions will put 50% of the company HSA contribution in your account upfront, then fund the remaining 50% over the next six months, giving you a head start on your health care savings.

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 by calling the Aetna Health Concierge at **1-833-915-3870**.

Plan Features	Aetna Dental PPO Plan	
	In-Network	Out-of-Network
Calendar Year Benefit Maximum	Plan pays \$2,000 per covered individual (Preventive care services will not reduce your annual dental benefit maximum)	
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%	



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

With the Vision Plan offered through VSP, you can choose to receive care from a VSP provider or a non-VSP provider. If you choose a VSP provider, your provider will file a claim on your behalf and receive payment directly from VSP. For non-VSP providers, the plan reimburses you up to a set amount for covered care and materials. You may select extra in-network coverage and increase the frequency of services and materials by electing the Premier option. You can use your benefits at your eyecare provider, as well as Costco Optical, Visionworks, Walmart, and Sam's Club.

Visit [vsp.com](https://www.vsp.com) or call Member Services at 1-800-877-7195 for more information and to find an in-network provider.

Plan Features	VSP Base Plan	VSP Premier Plan
	In-Network*	In-Network*
Exam	\$10 copay (every calendar year)	\$10 copay (every calendar year)
Frames	\$20 copay (every other calendar year)	\$10 copay (every calendar year)
Frame Allowance	\$120 allowance, plus 20% off out-of-pocket costs (Costco: \$65; Walmart/Sam's Club: \$120)	\$170 allowance, plus 20% off out-of-pocket costs (Costco: \$95; Walmart/Sam's Club: \$170)
Lenses Single vision Bifocal Trifocal Lenticular	\$20 copay	\$10 copay
Lens Enhancements (every calendar year)	Polycarbonate lenses, LightCare (non-prescription blue light filtering glasses or sunglasses)	Progressive lenses, anti-reflective coating, Polycarbonate lenses, LightCare (non-prescription blue light filtering glasses or sunglasses)
Contact Lenses (every calendar year, in lieu of lenses and frames)	Up to \$60 copay, plus amount over \$120 allowance	Up to \$60 copay, plus amount over \$170 allowance
VSP LightCare (every calendar year)	\$20 copay, plus amount over \$120 allowance	\$10 copay, plus amount over \$170 allowance

*In-network costs are shown. Review your plan details for out-of-network costs.



Protect Your Eyes, Indoors and Out

With VSP LightCare, you and your dependents can get sunglasses or blue light filtering glasses, even if you don't need prescription lenses.

Use your frame allowance at a VSP network doctor or online at [Eyeconic](#).

Did You Know?

Blue light glasses reduce eye strain from screens, and sunglasses with full UVA/UVB protection shield your eyes from harmful rays and help prevent cataracts.

Cost for Coverage

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

Medical			
Enrollment Tier	Aetna Choice POS	Aetna Healthfund Plan	Kaiser HMO
Employee Only	\$61.67	\$50.71	\$62.08
Employee + Spouse	\$164.43	\$117.01	\$192.34
Employee + Child(ren)	\$184.41	\$152.94	\$126.70
Employee + Family	\$339.58	\$212.23	\$254.93

Dental	
Enrollment Tier	Aetna Dental Plan
Employee Only	\$8.12
Employee + Spouse	\$16.24
Employee + Child(ren)	\$24.29
Employee + Family	\$33.55

Vision		
Enrollment Tier	VSP Base Plan	VSP Premier Plan
Employee Only	\$4.84	\$9.63
Employee + Spouse	\$7.03	\$14.00
Employee + Child(ren)	\$12.59	\$25.04
Employee + Family	\$12.59	\$25.04



Enterprise Wireless Solutions Shares the Cost

Enterprise Wireless Solutions subsidizes a significant portion of the cost of your benefits. When electing coverage through the online benefits portal, you will see the total cost of benefits, plus the amount the company pays on your behalf.

FREE Benefits!



Did you know Enterprise Wireless Solutions fully 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 reduced group rates.

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**. To view the HealthEquity toolkit, which offers a tax savings calculator to maximize your FSA, visit healthequity.com/learn/flexible-spending-account. Visit HealthEquity online for eligible expenses, videos, and planning resources.



Health Care FSA		Dependent Care FSA	
Eligible employees who are NOT enrolled in the Aetna Healthfund Plan and HSA		Any employee who has eligible dependents with daycare or home care needs.	
\$3,400		\$7,500 (\$3,750 if married and filing separately)	
Healthcare plan deductibles, copays, coinsurance, and prescriptions, including dental and vision hardware and expenses		Daycare for children under age 13, 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		You can be reimbursed up to the amount available in your account	
Debit card** or reimbursement		Reimbursement	
12/31/2027		3/15/2028	
4/30/2028		4/30/2028	

*Refer to IRS Publications **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.

Flexible Spending Accounts (FSAs) Continued

HSA vs. FSA: What's the Difference?

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 and are able to be used with certain medical plans.

Questions	HSA	Health Care FSA
What is this account?	An account that allows you to put aside money to use for healthcare expenses, now or in the future.	An account with money that you lose if you don't spend it within the plan year or you change jobs.
What medical plans are eligible for this account?	Aetna Healthfund Plan	Aetna Choice POS, Kaiser Deductible HMO, or not enrolled in a medical plan
Who owns it?	Employee	Employer
Who can contribute?	Employee & Employer* (The company contributes \$1,250/employee only and \$2,500/employee + one or more)	Employee
Can you take funds with you when you change jobs?	Yes	No
What are the contribution limits?	\$4,500 per person or \$9,000 per family	\$3,400 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
Can funds carry over 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

*The company will contribute 50% of its annual HSA contribution upfront, with the remaining 50% contributed over the following six months.

**The IRS maximum is current as of this publication. For the latest limit, visit [irs.gov](https://www.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 Solutions provides Employee Basic Life insurance equal to 2x your base pay. This benefit, through MetLife, is offered at **no cost to you**.

Supplemental Life Insurance

You may purchase Supplemental Life insurance for yourself, your spouse/domestic partner, 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, all of your children must be covered.

Benefit Features	Supplemental Life		
	Employee	Spouse/Domestic Partner	Dependent Child(ren) (up to age 26)
Coverage Options	Up to 8x base pay	\$10,000 increments	\$5,000 increments, per child
Maximum	\$2,000,000 (including 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 reflective of your wishes.

Accidental Death & Dismemberment (AD&D) Insurance

The AD&D plan pays benefits if you (or your eligible dependents, should you cover them on the supplemental plan) 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.

Basic AD&D Insurance

Enterprise Wireless Solutions provides \$25,000 of Basic AD&D insurance at **no cost to you**.

Supplemental AD&D Insurance

You may purchase Supplemental AD&D insurance for yourself, your spouse, and your dependent child(ren) at reduced group rates.

Benefit Features	Supplemental AD&D		
	Employee	Spouse/Domestic Partner	Dependent Child(ren)* (up to age 26)
Coverage Options	Up to \$975,000	50% of employee amount	10% of employee amount
Maximum	\$1,000,000 (including Basic AD&D)	\$500,000	\$100,000

*Rate for dependent children includes an equal amount of AD&D coverage for all eligible children.



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: Disability benefits for maternity leave may be paid at 100% for up to 10 weeks with no service requirement. After the disability period, you are eligible for Paid Parental Leave, which provides 6 weeks 100% paid leave. Visit ericssonenterprise.wirelessbenefits.com/time-off for details.

STD Benefits													
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% Salary	2	4	6	8	10	12	14	16	18	20	22	24	26

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

Long-Term Disability (LTD)

LTD replaces a portion of your 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, workers' 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 the Enterprise Wireless Solutions leave administrator at absenceone.com/ericsson. If you are on Medicare or Medicaid, make sure you have your Plan Benefit Package (PBP) number available.

Travel & Emergency Services

Group Travel Accident (GTA)

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

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 Solutions Benefits Team at bews.total.rewards@ericsson.com.

401(k) Plan

Save for your future with the Enterprise Wireless Solutions 401(k) Plan, managed by T. Rowe Price.

- **Automatic enrollment:** 6% of your base earnings in the Traditional plan, starting the first of the month after you become eligible.
- **Make changes anytime:** Update your contributions, beneficiaries, and distributions through T. Rowe Price at rps.troweprice.com.

Eligibility

You are eligible on the **first of the month** following your start date.

IRS Maximum

You can contribute up to **\$24,500** in 2027.*

Plan Types

Choose **Traditional Pre-Tax** or **Roth After-Tax**

Matching Company Contribution

100% on first 3% you contribute,
50% on next 2%.***

IRS Catch-Up Contribution Maximum

Age 50 or over: Contribute an extra **\$8,000**.**

Vesting

All funds are **100% yours** and there is **no vesting period**.



401(k) Fast Facts

- In 2027, you may contribute up to 100% of your compensation up to the IRS maximum of \$24,500.
- 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 Solutions' matching contributions.
- In order to receive the company match, you must actively contribute to the account.



IRS maximums are accurate at the time of this publication. For up-to-date limits, visit [IRS.gov](https://www.irs.gov).

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

**Catch-up contributions are made to your Roth account. If you do not have a Roth account, one will be set up for you.

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

Voluntary Benefits

Your medical plan helps cover healthcare costs, but unexpected events can still create extra expenses. These voluntary benefits provide additional financial protection by paying benefits directly to you when you need them most. You can purchase coverage for yourself, your spouse, and your child(ren). You pay the cost of coverage and benefits are paid directly to you.



Accident Insurance

Accidents can happen at any time. MetLife Accident insurance helps pay for expenses related to unexpected accidents and injuries. The benefit amount is based on the injury and medical care received and is paid in a lump-sum amount.



Critical Illness Insurance

MetLife Critical Illness insurance helps pay for expenses related to the diagnosis of a critical illness, such as cancer, heart attack, or stroke. The benefit amount is determined by the type of illness and is paid in a lump-sum amount. When you enroll, you also have access to a health screening benefit which provides an annual benefit if you complete a health screening test, regardless of whether there were any out-of-pocket costs.



Hospital Indemnity Insurance

An unexpected hospital stay can be expensive, even with medical insurance. MetLife Hospital Indemnity insurance helps pay for expenses related to being admitted to or confined in a hospital. Benefits are paid directly to you in a lump-sum amount.



Reminder

When you are enrolling yourself and your family in the voluntary benefits, be sure you are covering all your dependents under the *Coverage Level* section of the benefit enrollment portal when you are electing voluntary benefits.

Voluntary Benefits (continued)

Identity Protection

With Allstate identity protection, get identity and cyber protection features designed to help you defend yourself from today's risks. Access services including cyber protection, scam protection, family digital safety, credit monitoring, and credit card fraud assistance.

For more information, call **1-800-789-2720**, 24 hours a day, seven days a week or go online to myaip.com/ericssonenterprisewireless.

Legal Plan

When you enroll in the MetLife legal plan, you have access to attorneys who can provide assistance and advice on a variety of legal issues. Your plan covers you, your spouse or domestic partner, and your dependents.

The legal plan gives you access to:

- Free 30-minute consultation
- Discounted attorney fees
- Online access to lawyers
- Assistance with document creation
- Legal document review
- Online tools to create customized wills, living wills, and powers of attorney

Find more information by calling **1-800-821-6400**, Monday through Friday, 8 a.m. to 8 p.m. ET or by visiting metlife.com/info/EricssonBenefits.

Auto & Home Insurance

MetLife auto and home provides convenient access to a comprehensive range of protection that goes beyond traditional offerings.

Services include:

- | | |
|------------------------------|-----------------------------|
| ■ Auto | ■ Home |
| ■ Boat | ■ Condo |
| ■ Recreational vehicle | ■ Mobile/motor home |
| ■ Landlord's rental dwelling | ■ Personal excess liability |
| ■ Renters | ■ Flood |

Pet Insurance

MetLife pet insurance helps you prepare for the cost of unexpected veterinary care while offering optional coverage for everyday services like vaccines, annual checkups, and teeth cleanings.



Discount Program

To enroll in these benefits (Allstate identity protection and MetLife home, auto, and pet insurance), visit our **Benefit Hub** discount mall. You can also use this portal to find exclusive deals at your favorite stores, restaurants, and more!

Workplace Wellbeing

Education Assistance Program

As an Enterprise Wireless Solutions employee, you are eligible to receive up to \$8,000 per calendar year for tuition reimbursement. Refer to the **Benefits Hub** for important details regarding this benefit. Contact your People Business Partner to learn more.

Career Growth Opportunities

Build your career with Enterprise Wireless Solutions!

- **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.
- **Career Hub** helps you to design your future, expand your skillset, and identify career and development opportunities within Ericsson.

NEW

Program Management for Education Resources & Support

Managing student loans can feel complicated. Through EdAssist, you can access tools, coaching, and education resources to help you make the most of your benefits and plan your next step.

- **Save on Education**
Explore low-cost or tuition-free programs and exclusive discounts at 230+ accredited schools within the EdAssist network.
- **Get Expert Guidance**
Meet one-on-one with an EdAssist coach for help understanding your education benefits, choosing a school or program, and planning how to pay for your education.
- **Build Your Career**
Connect your education choices to your career goals and create a path that fits your interests, lifestyle, and learning needs.
- **Explore More Resources**
Access blogs, webinars, audio content, and Live Chat through EdAssist's LevelUp Studio.

Visit the **Ericsson Benefits Portal** and go to *Recognition & Perks > Perks* to get started.

Talk to a Coach

Coaches can help you understand your benefit, connect education to your career goals, choose a school or program, and explore ways to reduce your out-of-pocket costs. Coaching is available at **no cost to you**.

How to schedule a coaching session:

1. Log in to **EdAssist**.
 2. Select *Coaching & Resources* from the top menu.
 3. Select *Schedule a Coaching Appointment*.
 4. Choose the type of coaching that fits your needs:
- » **Benefits Policy:** Understand your education benefit and what it covers.
 - » **Academic:** Explore schools, programs and ways to connect education to your career goals.
 - » **College Finance:** Explore financial aid and strategies to reduce education costs.

Social Wellbeing

At Enterprise Wireless Solutions, we care deeply about you and your family, which is why we offer a generous time off package, including paid holidays, sick time, and vacation.

Holidays

Enterprise Wireless Solutions offers 11 paid holidays each year. The company designates seven holidays, giving you four days to use as floating holidays. 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, unless state law requires otherwise.
- **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:** You can sell up to 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 Wireless Solutions may recognize your service date with a prior company if you are part of an acquisition group.



Additional Perks Wellness Initiatives

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

Diversity & Inclusion (D&I)

Our Diversity & Inclusion (D&I) mission is to create an inclusive work environment where all employees' unique perspectives are celebrated, their contributions are valued, and everyone feels safe to be authentic at 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, who work collectively to advance our D&I mission. Visit our [Diversity & Inclusion site](#).

Sick Time

You receive up to 80 hours of sick time, effective immediately upon your employment with Enterprise Wireless Solutions, 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 ericssonenterprisewirelessbenefits.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

- **Personal Days:** You receive three personal days that you can use anytime for any reason.
- **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 for a death in your immediate family.
- **Parental Leave:**
 - **Maternity:** You may be eligible for up to a maximum of 10 weeks of disability benefits 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 at ericssonenterprisewirelessbenefits.com.



Your Benefit Contacts

Coverage	Contact/Policy Number	Phone	Website/Email
Benefit Questions	Employee Benefits Center	1-877-849-4605	Employee Benefits Center
Employee Assistance Program (EAP)	Workplace Options	1-888-851-7032	global.helpwhereyouare.com (company code: Ericsson Enterprise)
Telemedicine	Aetna CVS Virtual Care	-	cv.com/virtual-care
	Kaiser (So. CA)	1-833-574-2273	kp.org/getcare
	Kaiser (No. CA)	1-866-454-8855	
Wellness Program	Vitality	-	powerofvitality.com
Medical & Prescription	Aetna – Policy #803929	1-833-915-3870	aetna.com
	Enterprise Wireless Health Concierge		
	Kaiser California So. CA – Policy #235484 No. CA – Policy #607150	1-800-464-4000	kp.org
Health Savings Account (HSA)	HealthEquity	1-866-346-5800	healthequity.com HealthEquity app
Dental	Aetna Dental – Policy # 803929	1-877-238-6200	aetna.com
Vision	VSP – Policy #30030176	1-800-877-7195	vsp.com
Flexible Spending Accounts (FSAs)	HealthEquity	1-877-924-3967	healthequity.com HealthEquity app
Life and AD&D	MetLife	1-800-438-6388	online.metlife.com
Short-Term Disability (STD)	Sedgwick	1-844-236-0425	absenceone.com/ericsson
Long-Term Disability (LTD)	Prudential	1-800-778-4357	prudential.com
401(k)	T. Rowe Price	1-800-922-9945	rps.troweprice.com
Education Benefit	EdAssist	-	hrportal.ehr.com/ericsson
Accident, Critical Illness & Hospital Indemnity	MetLife	1-800-438-6388	metlife.com/info/ericssonbenefits
Identity Protection	Allstate Identity Protection	1-800-789-2720	myaip.com/ericssonenterprisewireless
Legal	MetLife Legal	1-800-821-6400 M-F, 8am-8pm ET	metlife.com/info/ericssonbenefits
Auto & Home	MetLife Farmers Auto & Home	1-855-567-6605	metlife.com/info/ericssonbenefits
Pet	MetLife Pet	1-800-438-6388	metlife.com/info/ericssonbenefits



SCAN ME

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.

Still have questions about your benefits?

Call the Employee Benefits Center at **1-877-849-4605**
M-F, 8 am to 6 pm CT

This communication highlights some of your Enterprise Wireless Solutions 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 Solutions reserves the right to change any benefit plan without notice. Benefits are not a guarantee of employment.