

Brown and Brown 2024 Benefit Guide

This overview of Employee Benefits is designed to provide basic information regarding employee benefit plans and programs available to eligible employees of Brown & Brown, Inc. and its subsidiaries. It does not detail all of the terms, conditions, restrictions, and exclusions contained in the plan documents, carrier contracts or the Summary Plan Descriptions (SPD) for the various benefit plans and programs. This overview merely summarizes the employee benefit plans and programs and does not create any contractual rights for any current or former employee of Brown & Brown, Inc. and its subsidiaries, or for any other individual. The benefit provisions of the applicable plan document, contract or SPD will govern the determination of any individual's rights under any employee benefit plan or program. This document does not constitute a plan document or SPD as defined by the Employment Retirement Income Security Act of 1974, as amended (ERISA). Brown & Brown, Inc. and its subsidiaries reserve the right to amend or terminate any of its employee benefit plans and programs at any time and without notice or cause.

Welcome to Brown & Brown!

At Brown & Brown, we recognize the value each teammate brings to our Company. That is why we offer a comprehensive and competitive array of benefits as part of the Brown & Brown Total Well-Being program. This Benefit Guide is designed to help our newest teammates **learn** about benefit options, **choose** the coverage that makes sense for their unique needs and **benefit** from an array of year-round resources to take more control of their health and manage their total well-being. This Guide provides information on the health and welfare benefit plans and programs available to eligible teammates of Brown & Brown, Inc. and its subsidiaries ("Brown & Brown," "we" or the "Company"). Every reasonable effort has been made to ensure the accuracy of the information contained in this Guide; however, in the event of a discrepancy between the benefit provisions as described in this Guide and the applicable documents, the provisions described in the plan documents will govern. Copies of the Summary of Benefits and Coverage (SBCs) and Summary Plan Descriptions (SPDs) are posted on the Brown & Brown Intranet, **The Spot** at <https://bbins365.sharepoint.com/sites/thespot-teammatehub>.

The Plan Year is August 1st through July 31st.

You have five ways to access and manage your benefits throughout the year:

1. Benefits Information is posted on the Brown & Brown Intranet and is available for review prior to making your benefit elections. For copies of the Summary of

Benefits and Coverage (SBCs), Summary Plan Descriptions (SPDs) or Benefit Summaries, and links to provider websites and forms, visit the Teammate Hub on **The Spot** at <https://bbins365.sharepoint.com/sites/thespot-teammatehub>.

2. The MyBenefitsApp is a mobile teammate benefits information site available anytime, anywhere. Access from a computer or tablet. Go to <https://bbinsurance.mybenefitsapp.com>. Add an icon to your smartphone for quick access.
3. Workday Self-Service empowers our teammates with tools to quickly and easily enroll for benefits, as well as manage existing benefits and pay information. Access to Workday is available through single sign-in on **The Spot** at <https://bbins365.sharepoint.com/sites/thespot-teammatehub> or on the Workday Mobile App. **Important Note:** Be prepared with your dependent's Social Security Number(s) and Date(s) of Birth which are required to add dependent(s) and complete beneficiary designations. **You are required to enroll or waive all benefits offered.**
4. You can also contact the Brown & Brown Team Resources Center at **1-866-505-0991 (Press 1)** with enrollment questions. Contact the individual carriers for specific benefit or network questions.
5. To view benefit information prior to receiving login information to the Brown & Brown Intranet, The Spot, teammates can login at <https://bbinsurance.com/benefits-information> using the password bnb.

If you need help or support with Workday, you can reach out to the appropriate team based on the nature of your issue:

- For Workday technical support (i.e., trouble accessing Workday) report an issue and submit a ticket to Technology Solutions using **Get IT Help** under **Enterprise Tools** from the homepage on **The Spot** at <https://bbins365.sharepoint.com/sites/thespot-teammatehub>.
- For Workday general support, refer to the Guides posted in the **Workday Help Center** on **The Spot** at <https://bbins365.sharepoint.com/sites/thespot-teammatehub> under **Enterprise Tools** or email workdayhcmteam@bbins.com.

2024 Eligibility and Enrollment Highlights

Who is eligible for coverage and when are they eligible for coverage:

Group Health and Welfare Benefits are available to:

- Regular full-time teammates working at least 30 hours per week, and benefits begin the first of the month following a 30-day waiting period.
- Regular part-time teammates working at least 20 hours per week are eligible for Commuter Benefits (Transit/Parking); benefits are available to elect prior to the 30 day first of the month waiting period.
- Full-time and part-time U.S.-based teammates working on a regular basis (and eligible dependents) are eligible for Lyra Coaching, Therapy and Work Life Services.

Adoption Assistance Program benefits are available to:

- Regular full-time U.S.-based teammates working at least 30 hours per week; benefits begin the first of the month following a 30-day waiting period.

The Employee Savings Plan also referred to as your (401)k is available to:

- All teammates 18 years of age or older who are expected to complete a year of service (1000 hours). This excludes leased employees. Participation in the 401(k) program begins on the first day of the payroll coinciding with or next following completion of one month of service.

The Employee Stock Purchase Program also referred to as the ESPP, is available to:

- All teammates at time of hire. After new hire enrollment, teammates must wait until the next open enrollment period to participate. Participation begins the first of the month following 30 days of employment. Teammates who separate from employment for any reason prior to the end of the plan year will receive a distribution of any funds held by the Company.

What benefits are available to dependent(s) and/or spouse(s):

- **Medical, Rx, Dental, and Vision Benefits are available to:**
 - Your same- or opposite-gender lawfully married spouse or your state-recognized same- or opposite-gender common law spouse.
 - Your and/or your spouse's married or unmarried minor child(ren) up to the end of the calendar year in which they reach age 26.
 - Your and/or your spouse's unmarried children over the age of 26 who are incapable of self-support due to a mental or physical disability. (Please note: A Dependent Eligibility Form is required. Please contact Team Resources to obtain at **1-866-505-0991 / Press 1.**)
- **The Hospital Indemnity Protection Plan, also referred to as HIP, is available to:**
 - Your same- or opposite-gender lawfully married spouse or your state-recognized same- or opposite-gender common law spouse.
 - Your and/or your spouse's married or unmarried minor child(ren) up to the end of the calendar year in which they reach age 26.
- **Voluntary Term Life, also referred to as VTL, is available to:**
 - Your same- or opposite-gender lawfully married spouse or your state-recognized same- or opposite-gender common law spouse.
 - Your and/or your spouse's married or unmarried minor child(ren) up to the end of the calendar year in which they reach age 26.
- **Personal Accident Insurance, also referred to as AD&D, is available to:**
 - Your same- or opposite-gender lawfully married spouse or your state-recognized same- or opposite-gender common law spouse, up to age 99.
 - Your and/or your spouse's married or unmarried minor child(ren) up to the end of the calendar year in which they reach age 26.
 - No one may be covered more than once under this AD&D Plan. If covered as a teammate, you cannot be also covered as a dependent.
- **Voya Group Insurance is available to:**
 - Your same- or opposite-gender lawfully married spouse or your state-recognized same- or opposite-gender common law spouse.
 - Your and/or your spouse's married or unmarried minor child(ren) up to the end of the calendar year in which they reach age 26.
- **ID Watchdog, also referred to as ID Theft Protection, is available to:**
 - Your same- or opposite-gender lawfully married spouse or your state-recognized same- or opposite-gender common law spouse.
 - Your and/or your spouse's married or unmarried minor child(ren) up to the end of the calendar year in which they reach age 26.

For all eligibility, it is important to know that the coverage(s) available for enrollment may have an actively at work provision and/or for non-medical coverage may also have a pre-existing condition exclusion or limitation. The benefits information found in the

Teammate Hub on The Spot at

<https://bbins365.sharepoint.com/sites/thespot-teammatehub> is available to further explain the specific circumstances to which these provisions and/or conditions may apply. Please refer to the corresponding benefit Summary Plan Descriptions, also referred to as SPDs, in The Spot **at**

<https://bbins365.sharepoint.com/sites/thespot-teammatehub> for detailed eligibility information.

2024 Enrolling in Benefits

Important information about enrolling in benefits:

- You **must** enroll for benefits no later than 30 days after your date of hire. If you do not enroll within this time, your opportunity to enroll for benefits will end, and you must wait until the next Open Enrollment period. The only exception to this will be if you experience an IRS-approved qualifying change in family status.
- If you do not wish to participate in the benefits program, you **MUST** waive each offered benefit.
- Always confirm your elections and print a copy of the confirmation for your records.
- Enroll in your benefits by going to **The Spot** at <https://bbins365.sharepoint.com/sites/thespot-teammatehub> and click on the **Workday** icon under Helpful Links or access through the **Workday Mobile App**.
- Enrollment for Commuter Benefits (Parking and/or Transit), the Brown & Brown, Inc. Employee Savings Plan 401(k), and/or the Brown & Brown, Inc. Employee Stock Purchase Plan (ESPP) are not completed in Workday. To enroll for these benefits, follow the instructions below:
 - **401(k):** Enrollment in the 401(k) can be made at any time after completion of one month of service. After receipt of your first paycheck, go to <https://workplace.schwab.com>. *As a first-time enrollee you will need to complete the Registration process to establish your Login credentials (i.e., Login ID and Password).* Upon entering the Schwab site, click on the Register Now box located in the upper right-hand side of the screen to begin the process. You may also set-up your Login credentials via the mobile app. Contact Schwab at 1-800-724-7526 with questions and for additional information. As a reminder, access to your 401(k) account on the Schwab website is not available prior to receipt of your first paycheck.
 - **Commuter Benefits:** Elections for Commuter Benefits (Transit/Parking) are completed on the HealthEquity/WageWorks website <https://participant.wageworks.com>. Call HealthEquity/WageWorks at 1-877-924-3967 with questions and for additional information. Please note: Commuter Benefits are available to elect prior to the 30-day, first of the month waiting period.
 - **Employee Stock Purchase Plan:** Go to The Spot at <https://bbins365.sharepoint.com/sites/thespot-teammatehub> and click on the ESPP tile found in the Wealth & Retirement section. Click on the Documents dropdown and the link for the current plan year ESPP New Hire Enrollment Form and follow the instructions. Contact Stock Compensation at stockcompensation@bbins.com for additional information.

Teammate health care contributions (medical/dental/vision) will be pre-tax unless otherwise elected during the enrollment process. Under Section 125 of the IRS code,

teammates may elect to have premium deductions for certain benefit plans taken from their pay before federal income, Social Security and Medicare tax calculations. This can result in a savings to you. *However, pre-tax benefit elections will remain in effect until the next Open Enrollment period unless you experience an IRS-approved qualifying change in status. Examples of a qualifying change in status are: marital status change, birth or adoption of child, employment change, dependent no longer qualified for coverage or death. Refer to Summary Plan Descriptions for more details posted on The Spot at <https://bbins365.sharepoint.com/sites/thespot-teammatehub>.* When a change to Benefits is made due to a qualifying life event, the request must be made **within 30-days** of the date that the life event occurred. Benefits will be effective the first of the following month. If the request is not submitted within 30-days, the opportunity to add/change elections will be closed.

How to Access Workday:

If you did not complete your benefits enrollment during the Onboarding process:

1. Visit the home page of The Spot at <https://bbins365.sharepoint.com/sites/thespot-teammatehub> and under Enterprise Tools, click on the Workday icon, or access through the Workday Mobile App.
2. The Workday home page opens and from this screen navigate to the “Awaiting Your Action” and search for the benefits enrollment task.
3. *Keep in mind that at any time you can click the “Brown & Brown” icon in the upper left-hand corner of the screen to return to your Workday home screen.*

Start Your Benefits Enrollment:

1. From your Workday home screen, select the **Inbox** from the upper right-hand corner.
2. Select the “Enroll in Benefits” task from your inbox on the left hand-side of the screen.
3. Select the “Let’s Get Started” button.
4. Continue through each screen offered to select and finish the benefits election process.
5. View and print your Benefits Statement for your records.

2024 Medical Benefits

There are two medical plans provided for teammates and administered by UnitedHealthcare, also referred to as UHC. The two medical plans provided are the Choice Plus Copay and the Choice Plus HDHP with HSA. Preventive care services (annual exams, routine screenings) are free when received in-network with both plans. Virtual care, family planning benefits, enhanced advocacy services, and well-being resources and services are available with both plans. Provider access is available through the national UHC Choice Plus Network. Please note that teammates residing in Maine, Massachusetts, and New Hampshire will utilize the Choice Plus with Harvard Pilgrim Network for provider access.

The Choice Plus Copay plan has a \$750 deductible which applies to each individual on the Plan up until the \$1,500 family deductible is met. The in-network out-of-pocket maximum for any person will not exceed \$6,000.

The Choice Plus High Deductible Health Plan, also referred to as the Choice Plus HDHP if available to employees and their families. If you enroll as an employee only, the deductible and out-of-pocket maximums for “Employee” apply. If you enroll any dependents, the deductible for the family coverage is \$3,500 and can be satisfied by one or more of the family members. However, the in-network out-of-pocket maximum for any person within the family will not exceed \$6,000.

The Group Number for Brown & Brown employees on UHC medical plans is 909131 and is required when registering on the UHC website. For any medical benefit questions, contact the Brown & Brown Health Concierge at 1-844-298-8929.

Be sure to thoroughly review the benefit summaries and/or Summary Plan Descriptions (SPDs) posted in the Teammate Hub **Health Care Benefits** section on **The Spot** at <https://bbins365.sharepoint.com/sites/thespot-teammatehub>.

2024 In-Network Benefits at a Glance Chart

2024 Medical Plan Benefits Chart		
	2024 Medical Plan Options	
	2024 Choice Plus Copay	2024 Choice Plus HDHP
Annual Deductible (Employee	\$750	\$1,750

Annual Deductible Family)	\$1,500	\$3,500
Annual Out-of-Pocket Maximum Employee	\$6,000	\$6,000
Annual Out-of-Pocket Maximum Family	\$12,000	\$12,000
Preventative Care	\$0	\$0
Primary Care Physician Office Visit	\$25 copay	You pay 20% after deductible
Specialist Office Visit	\$50 copay	You pay 20% after deductible
Mental Health Office Visit	\$0	Covered in full after deductible
Primary Care Virtual Visit	\$25 copay	You pay 20% after deductible
Specialist Virtual Visit*	\$25-\$50	You pay 20% after deductible
Mental Health Virtual Visit	\$0	Covered in full after deductible
24/7 Virtual Visit	\$0	You pay 20% after deductible
Urgent Care	\$40 copay	You pay 20% after deductible
Emergency Room	\$400 copay, which is waived if you are admitted	You pay 20% after deductible
Outpatient Care	You pay 20% after deductible	You pay 20% after deductible
Inpatient Care	You pay 20% after deductible	You pay 20% after deductible
Preventative Prescription Drugs 30 day supply	\$15	Covered in full
Preventative Prescription Drugs 90 day supply	\$45	Covered in full
Generic Prescription Drugs 30 day supply	\$15	\$15 after deductible
Generic Prescription Drugs 90 day supply	\$45	\$45 after deductible
Preferred Brand Prescription Drugs 30 day supply	\$50	\$50 after deductible

Preferred Brand Prescription Drugs 90 day supply	\$150	\$150 after deductible
Non-Preferred Brand Prescription Drugs(30 day supply	\$90	\$90 after deductible
Non-Preferred Brand Prescription Drugs 90 day supply	\$270	\$270 after deductible
Specialty Prescription Drugs 30 day supply	\$200***	\$200*** after deductible
Specialty Prescription Drugs 90 day supply	\$200***	\$200*** after deductible

* Costs for Specialist Virtual Visits vary. Please see the plan documents for specific details and copayments/coinsurance for available virtual services including women's health, sleep care, migraine care, gastroenterology, and speech therapy.

**Certain preventative drugs are covered in full as a part of the Affordable Care Act, also referred to as the ACA, under both plans. You can find a list of ACA preventative drugs and the expanded Choice Plus HDHP preventative drug list on the Express Scripts Brown & Brown website.

***If eligible for the Copay Assistance Program, PillarRx will contact you or your adult dependent age 18 or older.

The 2024 Choice Plus Copay Plan and the 2024 Choice Plus HDHP plan both include:

- **Preventive care:** Free with in-network services; no copays, coinsurance or deductibles to meet for annual physicals and routine screenings – it is important to make sure your provider indicates the visit and services are for preventive care.
- **Virtual care:** UHC provides access to convenient virtual care. Connect 24/7/365 with quality board-certified doctors and pediatricians, as well as licensed counselors and psychiatrists.
- **In- and out-of-network benefit coverage:** While you have the flexibility to use any provider or facility you wish, it is always more cost-effective to use in-network providers. Out-of-network services are subject to separate deductibles and out-of-pocket maximums, and you will be responsible for any costs above the plan's negotiated rates.
- **Health4Me Mobile App:** Provides instant access to health information, provider search capability, health plan ID card information and much more.

- **The National UHC Choice Plus Network:** Teammates residing in Massachusetts, New Hampshire and Maine will utilize the UHC Choice Plus with Harvard Pilgrim Network.
- **The UHC Choice Plus National Lab Network:** Lab Corp. or Quest.
- **Fertility Solutions Program:** To support teammates and their covered spouses, treatment options covered through the Choice Plus medical plans may include (but are not limited to) bloodwork and testing, artificial insemination, IVF cycles and medically necessary cryopreservation. **Please note:** UHC support includes a clinical care team of experts and fertility Centers of Excellence, also referred to as COE, to provide you and your family with the highest-quality care and service. If you live within 30 miles of a fertility COE, you will be required to receive fertility care through that COE. For information call UHC Fertility Solutions at **1-866-774-4626**.
 - It is important to note that there is a \$20,000 annual benefit maximum and \$50,000 lifetime benefit maximum for family building support. Teammates enrolled in one of our UHC Choice Plus plans, have the annual and lifetime maximum benefits combined for both fertility-related care (medical and pharmacy) *and* adoption assistance
- **Platinum Preferred Substance Use Coverage:** When you or a loved one is facing the challenge of substance use, the last thing you want to worry about is the cost of receiving critical treatment. When you receive treatment at Platinum Preferred substance use facilities through UHC, services will be covered at 100% for teammates enrolled in our Choice Plus Copay and 100% after deductible for teammates enrolled in our Choice Plus HDHP.
- **Substance Use Treatment Helpline:** Access to a substance use recovery advocate that provides judgment-free support. Call the UHC Substance Use Treatment Helpline at **1-855-780-5955**.
- **Clinical Management Programs:**
 - Genetic Testing, Radiology and Cardiology Prior Authorization through UHC for support in making the best decisions for health care quality and cost using evidence-based medicine if prior authorizations are required.
 - 2nd MD Consultations for a **required** virtual expert medical consultation 30-days prior to a scheduled spine, hip or knee surgery. If a consultation is not completed, a **\$750 surcharge** will be assessed to the surgery claim. Call **1-866-269-3534** or visit <https://2nd.md/activate/step1/bbinsurance> to initiate a consultation.
- **Well-Being Resources and Services - at no-cost or low-cost through:**
 - **2nd MD:** Brown & Brown teammates and their family members enrolled in a UHC medical plan have access to 2nd.MD, a virtual expert medical consultation and navigation service. With 2nd.MD you can connect with

board-certified, elite specialists about your diagnosis or treatment plan all within a matter of days—at no cost to you! Get expert advice when you or an eligible family member has questions about a new or existing diagnosis, treatment plan, possible surgery, your medications or a chronic condition. Visit <https://2nd.md/bbinsurance> or call **1-866-269-3534** for information.

- **Omada for Prevention®** : An online behavioral counseling support program designed to help at-risk individuals combat obesity-related chronic disease. Participants in the program learn how to make modest health changes that can lead to weight loss and reduced risk of type 2 diabetes and heart disease. Visit <https://omadahealth.com/bbins> to learn more.
 - **Important Note:** If you would like to take a weight loss medication, you must first complete this Omada program to have the medication covered through your Brown & Brown UHC Choice Plus medical plan and filled through Express Scripts.
- **Omada® for Diabetes:** A personalized program that surrounds you with the tools and support you need to reach your wellness goals. Participants will be paired with a certified diabetes care and education specialist, have access to medications management support and to an online community. Visit <https://omadahealth.com/bbins> to get started.
- **Prescription drug coverage through Express Scripts, including Accredo for specialty pharmacy:**
 - If enrolled in the Choice Plus HDHP, you will benefit from \$0 copays for many preventive drugs, with no deductible to meet. This includes a variety of drugs for conditions such as asthma, cholesterol, depression, heart disease and high blood pressure.
 - Before weight loss medications will be covered through either Choice Plus Plan, teammates and their covered dependents will be **required** to complete a healthy lifestyle management program with Omada® —a personalized virtual health program included in the UHC Choice Plus medical plans at no additional cost.
 - Include step therapy to help you and your doctor choose a clinically effective, lower cost medicine as the first step in treating certain health conditions. Step therapy encourages individuals to first try less expensive, clinically appropriate options before “stepping up” to drugs that cost more. If you try (or have tried) a first line drug and it does not work for you, then you may receive coverage for a non-preferred drug that your doctor prescribes.

- Prior authorization to help ensure teammates are prescribed the most cost-effective and clinically appropriate medications for certain health conditions. This program makes sure you are getting a prescription that is suitable for the intended use and covered by your prescription plan.
- **Copay Assistance Program through PillarRx:** Assists members in obtaining copay assistance from drug manufacturers to reduce out-of-pocket expenses for eligible specialty medications.
- **The Brown & Brown Health Concierge - An Enhanced Advocacy Service:**
We know health care can be complicated—and it is not always easy to figure out what services are covered, which resources can best meet your needs and where you can get answers to your questions. We also know it can be easier to have ONE person to call to guide you and your covered dependents through your benefits and resources and help you make more confident decisions when using your medical plan and receiving health care services. That is why we offer the Brown & Brown Health Concierge to teammates who enroll in one of our UnitedHealthcare (UHC) medical plans. This enhanced advocacy and guidance service, offered through UHC, will pair you with a dedicated health and benefits expert to support you and your family through your health care journey. Your dedicated Brown & Brown Health Concierge can guide you through getting the most value from your medical plan, understanding a diagnosis, finding a specialist, reviewing a bill or explanation of benefits, managing claims and more. You can contact the Brown & Brown Health Concierge at 1-844-298-8929.

The costs per pay period for the Choice Plus Copay plan for 2024 are below. This is based on twice per month pay periods (24 pays). If paid monthly (12 pays) then double the amount:

- \$67.50 for Employee Only
- \$215 for Employee + Child(ren)
- \$271.50 for Employee + Spouse
- \$350.50 for Employee + Family

The costs per pay period for the Choice Plus HDHP plan for 2024 are below. This is based on twice per month pay periods (24 pays). If paid monthly (12 pays) then double the amount:

- \$50 for Employee Only
- \$186.50 for Employee + Child(ren)
- \$236.50 for Employee + Spouse
- \$305 for Employee + Family

If you do not have a change in status, you can generally make changes to your Medical benefit within the following guidelines:

- You may drop coverage at any time if post-tax deduction is elected.
- If pre-tax deduction is elected, you may drop coverage only during Open Enrollment.
- You may add coverage only during Open Enrollment

To Find a UHC Network Medical Provider:

1. Go to UHC's website at <https://myuhc.com>
2. Click on Find a Provider
3. Select **Medical Directory** and then Employer and Individual Plans
4. Select Choice Plus Harvard Pilgrim if you reside in MA, NH and ME
5. Select Choice Plus if you do not reside in one of the states listed above
6. Enter or change the location
7. Select the type of medical care and follow the instructions based on the category chosen

To Find a UHC Behavioral Health Provider:

1. Go to UHC's website at <https://myuhc.com>
2. Click on Find a Provider
3. Select **Behavioral Health Directory** and then Employer and Individual Plans
4. Enter or change the location
5. Select the type of behavioral health care and follow the instructions based on the category chosen

To Find an Express Scripts Pharmacy:

1. If you are not yet registered, go to the Pre-Member website at <https://Express-Scripts.com/BrownBrownInc>
2. If you are already registered, go to the Member website at <https://express-scripts.com>

Prescription Drug Coverage is included in your Medical benefits through Express Scripts, along with Accredo for Specialty Medications and PillarRx for Copay Assistance. Network retail pharmacies are available and preferred.

Benefits of the Prescription Drug Coverage include:

- An up to 90-day supply through retail or home delivery.
- Prescriptions easily managed on a laptop, tablet, desktop or phone.
- Accredo Specialty Pharmacy, which provides personal care and health advocacy assistance for specialty medications typically used to treat chronic, complex conditions like multiple sclerosis and cancer.

- Copay Assistance Program available through PillarRx, which provides assistance from drug manufacturers for eligible medications. (If eligible, PillarRx will contact you or your adult dependent(s) age 18 or older.)

ID Card Distribution: UHC Medical and Express Scripts Rx are combined on one UHC ID card and will be mailed direct to your home address on file with UHC.

2024 Health Savings Account

A Health Savings Account, also referred to as an HSA, is available only for employees who are enrolled in the Choice Plus HDHP. An HSA can help you save money to pay for future eligible health care expenses. The HSA is administered by Optum Bank and is opened automatically when enrolled in the Choice Plus HDHP. A Welcome Kit and Mastercard® Debit Card will be mailed to you from Optum Bank.

HSA investment options are available when the basic account exceeds \$1,000 and there is no “use it or lose it” policy – your HSA is owned and managed by you. There are no monthly fees for the basic Optum Bank HSA. Fees apply when investment options are elected.

Eligibility for the HSA:

If you enroll in the Choice Plus HDHP, you can also elect an HSA. However, under IRS rules **you are not eligible for an HSA if you are claimed as a dependent on someone else's tax return or if you enrolled in any other non-qualified medical coverage.** This includes:

- Your or your spouse's Health Care Flexible Spending Account (HCFSAs).
- Medicare Part A or B.
- TRICARE, TRICARE for Life or Veterans Administration medical benefits (unless you have a service-connected disability).
- Short-term travel medical insurance that provides coverage when you travel outside the U.S. (whether or not provided by Brown & Brown).
- Consult with your tax professional with questions.

Contribution Limits for the HSA:

- \$4,150 for single coverage.
- \$8,300 for family coverage.
- \$1,000 catch-up contribution if 55 or older and can begin any time in the calendar year in which you will reach age 55 (applies to primary account holder).

Eligible Expenses for an HSA:

- You may use your HSA for qualified health-related expenses as allowed by the IRS, section 213(b). To see a list of qualified expenses, go to <https://optumbank.com/qualifiedexpenses> to access their medical expense eligibility tool.
- Unqualified distributions from your HSA are subject to income tax and 20% penalty.

- Important to note: you cannot expense any claims incurred prior to the opening date of your HSA.

Making Deposits and Account Access for your HSA:

- Brown & Brown pre-tax payroll deduction integration is only available with an established Optum Bank HSA.
- Changes to your deferral election can be made during the year on a monthly basis in Workday. Any changes made will be processed the first of the following month.
- Access and manage your HSA through the UnitedHealthcare (UHC) site at <https://myuhc.com> or Optum Bank at <https://optumbank.com> where you can view your account balance, set-up to transfer funds, pay bills, check deposits and withdrawals.

Thoroughly review the information and documents posted in the HSA, FSA & Commuter Benefits section on **The Spot** at <https://bbins365.sharepoint.com/sites/thespot-teammatehub> prior to making your HSA election.

Contact UHC at **1-844-298-8929** or Optum Bank at **1-866-234-8913** for specific questions related to the HSA.

IMPORTANT: Be sure to complete beneficiary information for your HSA.

You may drop coverage on your HSA monthly as long as you are enrolled in the HDHP medical plan. You may add coverage monthly as long as you are not enrolled in a Health Care FSA.

Teammates eligible for the Proctor Loan Protector medical and HSA benefits, please contact the Team Resources representative for your location. Detailed benefit information is also available in the Teammate Hub on **The Spot** at <https://bbins365.sharepoint.com/sites/thespot-teammatehub>.

2024 Dental Benefits

There are two options provided for Dental Coverage through MetLife. The two options are a High Dental Plan and a Low Dental Plan. Both plans offer in- and out-of-network coverage, and access to providers through the PDP Plus national provider network. Using in-network providers lowers your out-of-pocket costs and reduces additional costs. The **Low Plan is designed to be used as an in-network plan only**. Out-of-network benefits are available; however, the reimbursement schedule is limited to the in-network provider negotiated fee resulting in balance billing, deductible for preventive service and higher costs to the participant. It is also important to point out that the calendar year deductible is not waived for out-of-network preventive services. If you anticipate out-of-network services will be needed, please consider enrolling in the High Plan. For specific dental questions, contact MetLife at **1-855-638-3943**. Coverage for preventive, restorative, and orthodontia services are available at different levels across the two Dental plans. Dental Coverage is 100% teammate paid.

Dental ID cards are not issued by MetLife. When going to a provider (in or out-of-network) indicate you are covered by MetLife and provide the standard requested information (e.g., SSN, Company/Brown & Brown, **Group #316235**). Coverage and benefits can then be validated. However, you can view and print an ID card for reference from your VSP member account.

Thoroughly review the dental benefit summary and/or Summary Plan Description (SPD) posted in the Health Care Benefits section in the Teammate Hub on **The Spot** at <https://bbins365.sharepoint.com/sites/thespot-teammatehub>.

If you do not have a change in status, you can generally make changes to your Dental benefit within the following guidelines:

- You may drop coverage at any time if post-tax deduction is elected.
- If pre-tax deduction is elected, you may drop coverage only during Open Enrollment.
- You may add coverage only during Open Enrollment

Benefits at a Glance for 2024 IN-NETWORK Dental Benefits

2024 Dental Benefit Plans Chart	
	2024 Dental Plan Options

	2024 High Dental Plan (Percentage of Negotiated Fee*)	2024 Low Dental Plan (Percentage of Negotiated Fee*)
Annual Dental Deductible, Individual	\$50/Individual	\$100/Individual/
Annual Dental Deductible, Family	\$150/Family	\$300/Family
Type A: Preventative	100%; no deductible	100%; no deductible
Type B: Basic Restorative	90% after deductible	90% after deductible
Type C: Major Restorative**	60% after deductible	50% after deductible
Type D: Orthodontia (Child)	50%	50%
Type D: Orthodontia (Adult)	50%	Not Covered
Annual Maximum (per person)	\$2,000 per calendar year	\$1,250 per calendar year
Orthodontia Lifetime (per person)	\$1,000 lifetime max	\$1,000 lifetime max

*Negotiated Fee refers to the fees that participating dentists have agreed to accept as payment in full for covered services, subject to copayments, deductibles, cost sharing and benefits maximums. Negotiated fees are subject to change.

**Implants are not covered under the 2024 Low Dental Plan.

The costs per pay period for the 2024 Low Dental Plan are below. This is based on twice per month pay periods (24 pays). If paid monthly (12 pays) then double the amount:

- \$22.54 for Employee Only
- \$50.64 for Employee + Child(ren)
- \$45.43 for Employee + Spouse
- \$72.50 for Employee + Family

The costs per pay period for the 2024 High Dental Plan are below. This is based on twice per month pay periods (24 pays). If paid monthly (12 pays) then double the amount:

- \$12.01 for Employee Only
- \$27.14 for Employee + Child(ren)
- \$24.33 for Employee + Spouse
- \$38.91 for Employee + Family

To Find a Network Dental Provider:

- Visit the MetLife website at <https://metlife.com>
- Click on Find a Dentist
- Select **PDP Plus** as the network
- Enter the search criteria and wait for the results

2024 Vision Benefits

Vision Coverage is available and administered by VSP with access to providers through the VSP Advantage national provider network. Vision Coverage includes a free annual eye exam, and coverage for glasses and contact lenses available up to an allowance. This plan allows you and your family members the freedom to visit any network or non-network doctor, anytime you need care. However, when network doctors are used you will usually spend less money out-of-pocket. When non-network doctors are used, the plan pays a schedule benefit amount which is a set dollar amount. Vision Coverage is 100% teammate paid.

Vision coverage through VSP is validated at time of service; ID cards are not issued. Provide the VSP Group #30086006 to your provider to validate coverage. However, you can view and print an ID card for reference from your VSP member account.

For specific vision questions, contact VSP at 1-800-877-7195 and identify yourself as a Brown & Brown, Inc. Teammate.

Thoroughly review the vision benefit summary and/or Summary Plan Description (SPDs) posted in the Health Care Benefits section in the Teammate Hub on The Spot at <https://bbins365.sharepoint.com/sites/thespot-teammatehub>.

Benefits at a Glance: IN-NETWO

If you do not have a change in status, you can generally make changes to your Vision benefit within the following guidelines:

- You may drop coverage at any time if post-tax deduction is elected.
- If pre-tax deduction is elected, you may drop coverage only during Open Enrollment.
- You may add coverage only during Open Enrollment

Benefits at a Glance for 2024 IN-NETWORK Vision Benefits

2024 Vision Plan Chart	
	2024 Vision Plan
Vision Copay	Exam = \$0 (no copay) Materials = \$10 copay
Eye Exams (every calendar year)	100% after copay
Standard Lenses (every calendar year)	100% after copay
Contact Lenses (necessary every calendar year)	100% after copay

Contact Lenses (elective every calendar year)	Up to \$160 allowance
Frames (every other calendar year)	\$160 retail allowance

The costs per pay period for the 2024 Vision Plan are below. This is based on twice per month pay periods (24 pays). If paid monthly (12 pays) then double the amount:

- \$3.98 for Employee Only
- \$6.84 for Employee + Child(ren)
- \$6.96 for Employee + Spouse
- \$11.05 for Employee + Family

To Find a Network Vision Provider:

- Visit VSP's web page at <https://vsp.com>
- Click on Find a Doctor
- Under Find an Eye Doctor, you must Create an Account or Log In to your established account to find an In-Network Doctor in the **Advantage** Network; **OR**
- Click on **Advanced Search** and from the Doctor Network dropdown select **Advantage**
- Enter your search options and click on **Apply Filters**

Teammates eligible for the Hawaii medical/drug/vision and dental benefits, please contact the Team Resources representative for your location. Detailed benefit information is also available in the Teammate Hub on The Spot at <https://bbins365.sharepoint.com/sites/thespot-teammatehub>.

2024 Adoption Assistance Program

Brown & Brown recognizes the importance of family building benefits and offers an Adoption Assistance Program effective January 1, 2024 to help with eligible expenses associated with the adoption of an eligible Child.

HealthEquity is the Program Administrator and manages eligibility, documentation and claims filing for the Adoption Assistance Program.

Adoption Program Eligibility:

- U.S.-based, full-time permanent teammates of Brown & Brown, or its subsidiaries, scheduled to work at least 30 or more hours per week on a regular basis. Please note – the 30-day 1st of the month waiting period applies for newly hired teammates.
- A certified adoption agreement/application must be signed January 1, 2024 or later to be eligible for the program.
- You may be eligible for adoption reimbursement assistance of up to \$20,000 annually for qualified expenses related to a legal adoption, to a maximum of \$50,000 per lifetime.
- Take note the Adoption Assistance Program does not require medical plan enrollment; however, this adoption program is running in conjunction with the fertility program through UnitedHealthcare (UHC) for teammates enrolled in a UHC Choice Plus medical plan offered by Brown & Brown. This means that both the adoption and fertility expenses count toward the \$20,000 annual limit and \$50,000 lifetime limit.
- In the event two or more family members work for Brown & Brown and are benefits eligible, the maximums will be applied per household.
- The adopted child must be under the age of 18 per the IRS or be physically or mentally incapable of caring for themselves.
- If you terminate employment with Brown & Brown or otherwise become ineligible to participate in the Adoption Assistance Program, your participation in the Adoption Assistance Program will automatically terminate on the last day of the month during which your eligibility ceases.

How the Adoption Assistance Program Works:

- Eligible teammates will contact the Team Resources, also referred to as TR, Benefits Department to request to participate and enroll for the program.
 - Call 1-866-505-0991 / press 1
 - Email benefits@bbins.com

- The TR Benefits Dept. will confirm eligibility and send the enrollment information to HealthEquity to be added to the program.
 - If you do not already have a Flexible Spending Account (FSA) and/or Commuter Account established at HealthEquity, you will need to register at <https://healthequity.com/wageworks>.
 - If you already have a HealthEquity account to manage your FSA(s) or Commuter Account(s), your login credentials will be the same to access the adoption program. Once your eligibility is confirmed, you will see this benefit on your HealthEquity dashboard when you log onto the site.

How to Submit Claims for Reimbursements in the Adoption Assistance Program:

- Once an account is established, you will see the adoption program listed in your member portal and can begin to submit claims. Claims can be uploaded online or through the HealthEquity mobile app.
- Claims for reimbursement can be submitted as expenses arise in the adoption journey – the adoption proceedings can be in process and do not have to be finalized for claims submission.
- When submitting claims for reimbursement, documentation is to be printed—it cannot be handwritten and must include:
 - Service provider name.
 - Service amount.
 - Description of service(s).
 - Service recipient's name
 - Service period or payment date.
- Keep in mind the program provides for claims reimbursement only for adoption agreements/applications signed after January 1, 2024.

Adoption Benefit Reimbursements:

- Reimbursements will be made by Brown & Brown and are only available to the eligible teammate through payroll once an eligible claim is processed.
- Please allow up to 60 days for the reimbursement to process due to the administration review of the expense(s) and when payroll periods occur within the month.
- Eligible Expenses may include:
 - Adoption agency fees.
 - Application fees.
 - Home study fees.
 - Legal, attorney and court fees.
 - Post adoption counseling.
 - Transportation and living expenses related to the adoption.
 - Medical expenses for the child that are not covered by insurance.

Additional information about the Adoption Assistance Program is available in the Work & Life section in the Teammate Hub on **The Spot** at <https://bbins365.sharepoint.com/sites/thespot-teammatehub>.

2024 Flexible Spending Accounts

Brown & Brown provides you with the opportunity to pay for unreimbursed medical, dental, vision, and dependent care expenses on a pre-tax basis. Administrative services and claim reimbursements are provided by HealthEquity/WageWorks.

The Plan Year for all Flexible Spending Accounts is January through December. Eligible expenses must be incurred by December 31 to be qualified for reimbursement in the current Plan Year. Eligible expenses incurred during the Plan Year must be submitted by the following March 31. It is VERY important to choose your annual amount(s) carefully to avoid any unused funds at the close of the Plan Year.

There are three different Spending Accounts, also referred to as FSAs, available. The three FSAs available are a Health Care FSA, also referred to as HCFSA, a Limited Purpose FSA, also referred to as LPFSA, and a Dependent Care FSA, also referred to as a DCFSA.

Health Care FSA (HCFSA) and Limited Purpose FSA (LPFSA):

- The HCFSA and LPFSA include a carryover provision up to \$640 (IRS max allowed, subject to change). Any remaining funds in a HCFSA or LPFSA at the end of the Plan Year will have up to \$640 of unused funds carry over which can be used for eligible expenses incurred in the following Plan Year. Any unused funds over and above \$640 will be forfeited. For example, if \$3,050 was contributed to the FSA and only \$2,000 of eligible expenses were incurred, \$640 would carry over but the remaining unused funds would be forfeited.
- The HCFSA and LPFSA can be reimbursed up to the total amount elected to deposit for the year. If termination of either benefit occurs prior to the end of the Plan Year, you are only eligible for reimbursement of expenses which were incurred while you were a participant in the Plan unless (if applicable) COBRA continuation is elected.

Dependent Care FSA (DCFSA):

- The DCFSA Includes a 2½ month grace period which allows for eligible DCFSA expenses to be incurred after the end of the Plan Year. You will have until March 15th of the following year to incur new expenses and use money left in your DCFSA. The last day to submit claims is March 31st. Any unused funds would be forfeited after the grace period ends.
- The DCFSA can be reimbursed up to the total amount deposited in your account. If termination of the DCFSA occurs prior to the end of the Plan Year, you can continue to request eligible reimbursements until the earlier of the date your balance is exhausted or the end of the Plan Year. **Medical (health care)**

expenses for your dependent(s) are not eligible for reimbursement under the Dependent Care FSA.

HealthEquity Debit Card:

- A HealthEquity Healthcare Visa® debit card is issued for the HCFSA and LPFSA and is mailed to your home address by HealthEquity/WageWorks. It can be used to pay for qualified expenses and is limited to the eligible expenses associated with the plan. For a full list of qualified expenses allowed by the IRS, refer to Publication 502 at <https://irs.gov>. Keep all receipts for reference.
- **IMPORTANT NOTE:** The Health Care debit card cannot be used for eligible dependent care expenses. Expenses for DCFSA can be submitted through the member portal on the **HealthEquity/WageWorks** website, completion of a DCFSA reimbursement form, or through the HealthEquity/WageWorks mobile app. Recurring DCFSA claims can be scheduled for the duration of the Plan Year. Reimbursements will be made through direct deposit to an account specified by you.

Chart for Benefits at a Glance: 2024 Flexible Spending Accounts, or FSAs, including HCFSA, LPFSA, and DCFSA below

2024 FSA Benefits Chart			
	2024 FSA Plan Options		
	2024 Health Care FSA	2024 Limited Purpose FSA	2024 Dependent Care FSA
Eligibility	Available with or without a medical plan election and only if an HSA is NOT opened	Available if you enroll in the Choice Plus HDHP and elect contributions to the HSA	Available with or without a medical plan election
Qualified Expenses	Medical, prescription drug, dental, vision, and hearing	Dental and vision only	Dependent care facility fees before and after school, local day camp, nursery school for eligible dependents under age 13 (or tax-eligible dependents who

			cannot care for themselves) and adult day care. Medical (health care) expenses for dependent(s) are not eligible for reimbursement under the DCFSA
Annual Contributions	\$100 minimum and \$3,200 maximum through pre-tax payroll deductions	\$100 minimum and \$3,200 maximum through pre-tax payroll deductions	\$5,000 per year or \$2,500 per year if filing as single, through pre-tax payroll deductions
Carryover	Yes: \$640	Yes: \$640	No
Grace Period	No	No	Yes

NOTE: You may be disqualified from any tax advantages of a contribution to a Health Savings Account (HSA) if you (or any of your covered eligible dependents) are enrolled in another health benefit plan while covered by a qualified HDHP with an HSA. Your participation in a Healthcare FSA (either through Brown & Brown or through your eligible dependent) is considered another plan. This notice is not meant to be considered legal or tax advice. Teammates are required to follow all tax laws and are encouraged to consult with your tax professional with questions or need assistance with your FSA and/or HSA enrollment.

Thoroughly review the information and Summary Plan Description (SPD) posted in the HSA, FSA & Commuter Benefits section on **The Spot** at <https://bbins365.sharepoint.com/sites/thespot-teammatehub> prior to making your flexible spending account election(s).

Changes may be made to your FSAs only during Open Enrollment.

2024 Commuter Benefits

Brown & Brown provides you with the opportunity to pay for commuter parking and public transportation expenses on a pre-tax basis. The commuter benefits program is provided by HealthEquity/WageWorks. Participants have the option of receiving a WageWorks Commuter Card for parking and/or transit, as well as transit passes, tickets, smart cards or other fare media when enrolling in a commuter benefit.

Employee only work-related parking and transit expenses can be reimbursed. Expenses are defined by IRS Code Section 132. Commuter expenses for a spouse or dependent are not eligible. Elections for parking and/or transit commuter expense can be made immediately following the establishment of your account at HealthEquity/WageWorks. After your account setup, there are several different options to make a commuter Election.

A WageWorks Commuter Card debit card is available; however, other options may be more convenient. Elections and changes to your deferral amount(s) can be managed directly through the HealthEquity/WageWorks site. Elections are monthly; however, you can elect for reoccurring elections— which would be similar to an annual election.

The monthly contribution for commuter benefit amounts are as follows:

- For Parking, you can contribute up to \$315 monthly for parking at or near your job or location from which you commute to work.
- For Transit, you can contribute up to \$315 monthly for public transportation (bus, train, ferry, subway); commuter highway vehicles (vanpool) for commuting to work.

For ongoing customer service related to Commuter Benefits, you have 24/7 Online Account Access at <https://participant.wageworks.com> (once registered). Your HealthEquity/WageWorks account, via computer or smartphone, provides you access to view and make changes to your transit and/or parking benefits, and the ability to see activity on your commuter accounts. Also, specific questions can be directed to HealthEquity/WageWorks Customer Support Center directly at **1-877-924-3967**, Monday through Friday from 8:00 a.m. to 8:00 p.m. ET.

Thoroughly review the information and documents posted in the HSA, FSA & Commuter Benefits section on **The Spot** at <https://bbins365.sharepoint.com/sites/thespot-teammatehub> prior to making your commuter election.

You may make changes to your Commuter Benefits monthly. Commuter Benefits are not subject to Section 125 of the IRS code or ERISA.

2024 Hospital Indemnity

A Hospital Indemnity Protection Plan, also referred to as HIPP is available through UnitedHealthcare. High or Low options are available providing coverage for hospital admission, hospital confinement, intensive care unit (ICU) admission and ICU confinement. Teammate and family coverage is available. The HIPP is 100% teammate paid, and available regardless of enrollment in a medical plan. You may drop coverage at any time, but may only add coverage during Open Enrollment. Enrollment in a medical plan is not required. No one may be covered more than once under this Plan. If covered as an employee, you cannot be covered as a dependent.

The Hospital Indemnity Protection Plan can help protect from high costs of hospital care for covered hospital expenses such as:

- Hospital admissions
- Hospital confinements
- Intensive Care Unit (ICU) admissions
- ICU confinements

Covered teammates receive direct payments after hospital care that can be used for:

- Medical bills
- Living expenses
- Child care
- A vacation

UHC Benefit Assist is available to teammates enrolled in the Brown & Brown Self-Funded Health Plan administered by UnitedHealthcare (UHC). Benefit Assist helps with claims processing at no additional cost. Teammates covered under another medical plan can initiate a claim through the telephonic process with UHC.

Thoroughly review the HIPP Detailed Benefits Overview and/or Summary Plan Description (SPD) posted in the Income Protection section on The Spot at <https://bbins365.sharepoint.com/sites/thespot-teammatehub> prior to making your election.

2024 HIPP Benefits at a Glance Chart

2024 HIPP Benefit Plans Chart		
	2024 HIPP Plan Options	
	2024 HIPP Low Option 1	2024 HIPP High Option 2
Hospital Admission (up	\$1,000 (+\$100 for	\$2,000 (+\$200 for

to 365 days per plan year)	newborn)	newborn)
Hospital Confinement (up to 364 days per plan year)	\$100 (+\$100 for newborn)	\$200 (+\$200 for newborn)
IC Confinement (up to 364 days per plan year)	\$200	\$400
ICU Admission (up to 365 days per plan year)	\$1,000	\$2,000
Short Stay & Observation (up to 23 hours per plan year)	\$100	\$200

The costs per pay period for the 2024 HIPP Low Option 1 plan are below. This is based on twice per month pay periods (24 pays). If paid monthly (12 pays) then double the amount:

- \$4.11 for Employee Only
- \$7.22 for Employee + Child(ren)
- \$8.23 for Employee + Spouse
- \$12.09 for Employee + Family
-

The costs per pay period for the 2024 HIPP High Option 2 plan are below. This is based on twice per month pay periods (24 pays). If paid monthly (12 pays) then double the amount:

- \$8.23 for Employee Only
- \$14.44 for Employee + Child(ren)
- \$16.46 for Employee + Spouse
- \$24.17 for Employee + Family

2024 Disability Coverage

Disability Coverage is available in the form of Short-Term Income Replacement, also referred to as STIR, and Long-Term Disability, also referred to as LTD. Both plans are insured by The Hartford.

Short-Term Income Replacement:

Brown & Brown offers Short-Term Income Replacement (STIR), which is self-funded by Brown & Brown at no cost to teammates and provides valuable income replacement for you in the event you have a non- occupational injury or illness which prevents you from working your regular work schedule.

Short-Term Income Replacement benefits are as follows:

- Provided at no cost to teammates.
- Income replacement at 75%; benefit will be determined using base wages.
- Benefits begin after completion of a qualifying period, also referred to as QP.
- Teammates must use all accrued Short-Term Income Replacement and Paid Time Off, also referred to as PTO, bank hours prior to taking unpaid leave during the QP (not to exceed the teammate's standard hours per pay period), and subject to any local regulations which might otherwise limit the amount of PTO required to be used.
- Benefits will be coordinated with state disability plans where applicable.
- The maximum duration is 90 calendar days, including any applicable QP or until the person is qualified to work, whichever occurs first.
- **Note:** Teammates must provide medical certification substantiating the inability to work and the leave must be approved before benefits will be payable. Please see your Profit Center Team Resources Coordinator for information on how to apply for these benefits. Income Replacement may supplement any amount the teammate receives, or is eligible to receive, under any State disability income law or other benefit. The combination of such amounts, inclusive of Income Replacement, shall not exceed 75% or 100% of base wages as described in the "Calculation of Income Replacement Benefit" section in the STIR Benefit Summary.

Refer to the Short-Term Income Replacement Benefit Summary in the Teammate Handbook found in the Employment Practices section on **The Spot** at <https://bbins365.sharepoint.com/sites/thespot-teammatehub> for details.

Long-Term Disability:

Brown & Brown offers Long Term Disability (LTD) insurance through The Hartford. This benefit is designed to replace a portion of your income when you cannot work on a full-time basis because of a non-occupational injury or illness. No medical information required if benefit is elected during your initial enrollment period. If you do not elect coverage for yourself during your initial enrollment period, you may enroll during Open Enrollment; however, Evidence of Insurability (EOI) may be required and processed through underwriting.

Long-Term Disability benefits are as follows:

- 50% to \$5,000 monthly maximum benefit – 100% Company paid.
- Buy-Up Option 1 – 60% to \$15,000 monthly maximum benefit or up to \$300,000 in covered earnings ($\$300,000 \times .60 = \$180,000/12 = \$15,000$ monthly maximum benefit); Employee/Company cost share; premium is \$0.19 cents per \$100 of your covered monthly earnings; the cost will automatically be calculated at time of enrollment in Workday.
- Buy-Up Option 2 – 60% to \$25,000 monthly maximum benefit or up to \$500,000 in covered earnings ($\$500,000 \times .60 = \$300,000/12 = \$25,000$ monthly maximum benefit); teammates must earn over \$300,000 per year to benefit from this option; Employee/Company cost share; premium is \$0.264 cents per \$100 of your covered monthly earnings; the cost will automatically be calculated at time of enrollment in Workday.
- Benefits begin after a 90-day elimination period.
- Benefit Duration:
 - Disabled Before: Age 63.
 - Benefit: As long as you are disabled; until normal Social Security Retirement Age or specific time outlined in Summary Plan Description (SPD).
 - Benefit Maximum: The greater of your Social Security Normal Retirement Age or four (4) years.

Note: The insurance contract includes an Actively At Work provision for first time enrollees which means the full-time performance of all customary duties of an employee's occupation as of the date of coverage; in addition to a Pre-Existing Conditions Limitations.

Thoroughly review the Long-Term Disability Insurance Overview and/or Certificate of Insurance and Summary Plan Description (SPD) posted in the Income Protection section on **The Spot** at

<https://bbins365.sharepoint.com/sites/thespot-teammatehub>.

You may drop coverage for LTD at any time, but may only add coverage during Open Enrollment.

2024 Life Insurance

There are two Life and AD&D Insurance options available through The Hartford.

- Basic Term Life, also referred to as GTL or Group Term Life, and AD&D is available for teammate coverage only. \$50,000 basic life insurance is provided at no cost, and an additional 2x earnings in excess of \$50,000 is offered at a 50% cost share, up to a maximum benefit of \$500,000.
- Voluntary Term Life, also referred to as VTL, and AD&D is available in 1x to 8x of salary to a maximum of the lesser of 8x salary or \$1,500,000. Spouse and child(ren) coverage is available with teammate election and is 100% teammate paid.

You may drop GTL or VTL coverage at any time, but may only add coverage during Open Enrollment.

Basic Term Life (GTL) Insurance:

Brown & Brown offers all eligible teammates group term life insurance through The Hartford. If a benefit is elected during your initial enrollment period, no medical information is required. If you do not elect coverage during your initial enrollment period, you may enroll during Open Enrollment; however, Evidence of Insurability (EOI) may be required and processed through underwriting.

Basic Term Life benefits are as follows:

- \$50,000 basic life insurance at no cost to teammates.
- Additional 2x earnings in excess of \$50,000 is offered at 50% cost share up to a maximum benefit of \$500,000. The monthly cost is \$0.0515 per \$1,000 of coverage amounts over \$50,000.
- Benefit is based on annual earnings. Please refer to the Summary Plan Description for details.
- Guarantee Issue at hire to a maximum of \$500,000.
- Coverage is reduced by 35% at age 70, and an additional 20% at age 75.
- Includes an Accidental Death & Dismemberment benefit which provides additional benefits.
- Coverage can be converted in the event of termination from employment.

Please note that the insurance contract includes an Actively at Work provision for first time enrollees which means the full-time performance of all customary duties of a teammate's occupation as of the date of coverage.

Term to Know—Imputed Income:

- The cost of GTL coverage over \$50,000 is subject to imputed income. This means it's included in your taxable income and reported on your W-2 form. If you select this benefit, you will notice a GTL accumulator on your pay voucher, which tracks this amount.

For detailed information on the GTL/AD&D insurance program, please review The Hartford benefits highlight sheet and the Summary Plan Description posted in the Income Protection section in the Teammate Hub on **The Spot** at <https://bbins365.sharepoint.com/sites/thespot-teammatehub>.

Voluntary Term Life (VTL) Insurance:

The Voluntary Term Life and AD&D is insured by The Hartford. If you elect coverage for yourself, you then may also elect coverage for your spouse and/or dependent children. No medical information is required if benefit is elected during your initial enrollment period. If you do not elect coverage for yourself or your dependents during your initial enrollment period, you may enroll during Open Enrollment; however, Evidence of Insurability (EOI) may be required and processed through underwriting.

Voluntary Term Life benefits are as follows:

- Available in 1 to 8 times your annual earnings to a maximum of the lesser of 8 times earnings or \$1,000,000.
- Premium is based on age and smoking status.
- Benefit is based on annual earnings. Refer to the Summary Plan Description for details.
- Guaranteed Issue at hire to a maximum of \$1,000,000.
- Coverage is reduced by 35% at age 70, and an additional 20% at age 75.
- Coverage can be converted or ported in the event of termination from employment.

Voluntary Term Life Spousal Coverage benefits are as follows:

- Available only if employee elects voluntary term life insurance (this coverage operates independently of GTL).
- Premium is based on spouse's age & smoking status.
- May purchase up to 50% of employee coverage, up to a maximum of \$150,000 in \$10,000 increments.
- Guarantee Issue is up to \$150,000 if elected during initial enrollment.
- Coverage is reduced by 35% at spouse age 70, and an additional 20% at spouse age 75.

Voluntary Term Life Child Coverage benefits are as follows:

- Available only if employee elects voluntary term life insurance (operates independently of GTL).
- \$20,000 life only (AD&D coverage does not apply) benefit level per child; birth to age 26.
- Pay period premium is \$.97 (24 pay periods), or \$1.94 (12 pay periods), regardless of the number of children.

Voluntary Term Life Premium Information:

- The teammate and spouse premiums are based on age and smoking status. When you enroll on-line the cost will automatically be calculated; however, you can call the Team Resources Center at 1-866-505-0991 for an estimate of your pay period premium.

Please note the insurance contract includes an Actively at Work provision for first time enrollees which means the full-time performance of all customary duties of a teammate's occupation as of the date of coverage. Dependent coverage will be delayed if the dependent is in a period of limited activity, which means the dependent is unable to perform the regular and usual activities of a healthy person of the same age and sex.

For detailed information and rates on the VTL/AD&D insurance program, thoroughly review The Hartford benefit highlights sheet and the Summary Plan Description (SPD) posted in the Income Protection section on The Spot at <https://bbins365.sharepoint.com/sites/thespot-teammatehub>.

2024 Personal Accident

Brown & Brown offers this program through New York Life. Personal Accident AD&D Insurance can help you pay expenses if you, your covered spouse or children are seriously injured or killed in a covered accident.

Personal Accident AD&D benefits are as follows:

- You may choose one of four options; spouse and child(ren) coverage available with employee election. Your cost will depend on the option and benefit amount you select.
 - Option 1 – Employee Only: Select from \$25,000 to \$1,500,000 of coverage in units of \$25,000. Maximum coverage cannot be more than 8 times your annual earnings.
 - Option 2 – Employee & Spouse Coverage: Spouse’s benefit amount will be 60% of teammate’s and cannot exceed \$600,000.
 - Option 3 – Employee, Spouse & Dependent Child(ren) Coverage: Spouse’s benefit will be 50% of teammate’s, not to exceed \$600,000. Each covered child’s benefit will be equal to 20% of teammate’s benefit amount; not to exceed \$100,000 per child. The premium is the same regardless of the number of children covered.
 - Option 4 – Employee & Dependent Child(ren) Coverage: Each covered child’s benefit will be equal to 25% of teammate’s benefit amount. The benefit amount per child cannot exceed \$100,000.
- Coverage can be elected to cover a lawful spouse until the end of the year the spouse turns 99, and any unmarried dependent child(ren) from live birth until the end of the calendar year in which the child reaches age 26.
- No one may be covered more than once under this Plan. If covered as a teammate, you cannot be covered as a dependent.
- Identity Theft Resolution Services included at no additional cost.

Personal Accident AD&D premium information:

The cost will depend on the benefit amount and coverage option you select. The chart below shows the monthly rate for each coverage option per \$1,000 of coverage.

2024 Personal Accident Benefit Chart	
2024 Personal Accident Coverage	2024 Personal Accident Employee Cost
Employee Only	\$0.021

Employee and Child(ren)	\$0.028
Employee and Spouse	\$0.033
Family	\$0.035

For detailed information on the Personal Accident Insurance AD&D program, thoroughly review the New York Life Insurance Overview and Summary Plan Description (SPD) posted in the Income Protection section in the Teammate Hub on **The Spot** at <https://bbins365.sharepoint.com/sites/thespot-teammatehub>.

2024 Accident and Critical Illness Insurance

Eligible teammates of Brown & Brown can elect two group insurance plans offered by Voya: Group Accident Insurance and Group Critical Illness Insurance. No medical questions are required during the initial enrollment period; and is guaranteed-issue for eligible teammates and their family members. Contact Voya at 1-888-790-6056 for additional information. For a complete description of available benefits, exclusions and limitations, see the certificate of insurance.

Group Accident Insurance Benefit Details:

- Cleaning the gutters. Yoga class. Soccer practice. Life offers plenty of opportunities for accidental injuries. When an injury happens, Accident Insurance can help.
- Accident Insurance is designed to complement your medical benefits. The benefit payments do not go out to pay for medical bills or treatments you may need, instead they come in—directly to you—to be used however you'd like. Choose this supplemental health insurance product to lessen the financial impact of a covered accident.
- Accident Insurance provides a benefit payment after a covered accident that results in specific injuries and treatments. You may be required to seek care for your injury within a set amount of time. Some of the specific covered treatments and conditions include ER treatments, stitches, X-rays, and physical therapy. If one of these events happens to you, and your claim is approved, you would receive a benefit payment.
- Voya Travel Assistance is available with Accident Insurance coverage. When traveling 100 miles or more from home, services include medical assistance, emergency medical transport, and travel assistance such as pre-trip and cultural information, security services and accessible technology.

Group Critical Illness Insurance Benefit Details:

- There are more than just medical bills to pay after a heart attack, stroke, or other unexpected covered medical condition. Critical Illness Insurance provides a benefit payment that can help.
- Based on your illness, your benefit may also include a daily lodging and travel benefit payment.
- Determine you and your family's coverage needs by electing from four benefit levels of \$10,000, \$20,000, \$30,000 or \$40,000.

Both plans have limitations and exclusions that may affect benefits payable. The brief descriptions above are for general information only. For detailed information and rates,

thoroughly review the Voya Overviews and Summary Plan Description (SPD) posted in the Income Protection section on The Spot at

<https://bbins365.sharepoint.com/sites/thespot-teammatehub>.

Take advantage of the Voya Wellness Benefit with Accident Insurance. Every day we learn more and more about the importance of regular health screenings and the increased chances of survival when serious illnesses are detected early. The Wellness Benefit included with Voya Group Accident and Critical Illness Insurance provides an annual payment if you complete a covered health screening on or after your coverage effective date. You may also receive a benefit payment for your spouse and/or children if they are covered. You can earn \$50 for yourself and your spouse, and \$50 for your children.

Accident and Critical Illness Insurance Plans are available with Voya and are 100% teammate paid. Teammate and family coverage is available for both plans. You may drop Accident and Critical Illness Insurance at any time, but may only add coverage during Open Enrollment.

2024 ID Watchdog

ID Watchdog, also referred to as ID Theft Protection, is available and is 100% teammate paid. You may drop ID Watchdog coverage at any time, but may only add coverage during Open Enrollment.

Eligible teammates of Brown & Brown can elect to purchase identity theft protection from ID Watchdog. Contact ID Watchdog at **1-866-513-1518** for additional information.

ID Watchdog provides an affordable way to help protect and monitor the identities of you and your family. You will be alerted to potentially suspicious activity and enjoy the peace of mind that comes with the support of dedicated resolution specialists.

Why choose a monitoring service?

- Credit Lock – lock your credit report to help provide additional protection against unauthorized access to your credit.
- Dedicated Resolution Specialists – if you do become a victim, ID Watchdog certified resolution specialists will fully manage your case until your identity is restored.

ID Watchdog Identity Theft Protection Plans Include the Following:

- Credit report monitoring
- Dark web monitoring
- Credit score tracking
- Financial accounts monitoring
- Mobile app
- ID theft resolution specialists
- 24/7/365 U.S. based customer care
- Up to \$1M identity theft insurance

2024 ID Watchdog Identity Theft Protection costs are as follows. These are based on 24 pay periods, double if paid monthly:

- \$3.75 for Employee Only
- \$7 for Family

For detailed information thoroughly review the documents posted in Work & Life section in the Teammate Hub on **The Spot at**

<https://bbins365.sharepoint.com/sites/thespot-teammatehub>.

2024 Lyra Coaching, Therapy and Work Life Services

Lyra coaching, therapy, and work life services are available. This includes confidential care for your emotional and mental health, how, when and where you need it with no cost to teammates and immediate family members for up to eight free coaching or therapy sessions per person per year. Support beyond mental health such as legal, financial and identity theft services, and child, elder and pet care consultations, resources and referrals are available. Please note, some charges may apply for services beyond the Brown & Brown contractual services.

Lyra offers confidential care for your emotional and mental health, how, when and where you need it. Whether you are feeling stressed, anxious or depressed—or are concerned for someone in your family who could benefit from Lyra's services—you will be able to find support. Lyra members waste less time looking for care and spend more time feeling better.

Completely confidential services and support include:

- **Up to eight free coaching or therapy sessions per person each year.*** You and each of your eligible family members have up to eight (8) free coaching or therapy sessions per person each year. Coaching is often most helpful for members who need support getting challenges like stress, burnout, anxiety and relationship issues under control so the feelings do not get worse. Your Lyra coach will work with you to identify challenges, get to the root of the issue, listen and help you learn new strategies to feel better and stay on track. Therapy is often most helpful for members dealing with clinical diagnoses or more complex or long-standing mental health challenges, such as PTSD, depression or eating disorders. Please note: Medication management and psychiatry are not included in free coaching or therapy. If you are enrolled in one of our Brown & Brown UnitedHealthcare (UHC) Choice Plus medical plans, you can access these services through your medical coverage.
- **Access to Lyra's expansive network of 8,800+ diverse providers.** Therapists are available across a multitude of provider categories (including gender, ethnicity, language and sexual orientation) and specialty areas (including divorce, veteran support and grief)—so you can find a provider more closely aligned to your unique needs.
- **Self-help resources available on demand.** With everything from guided meditations, how-to videos and mindfulness exercises through Lyra's app or on the web, you can choose the type of support that best fits your needs at any time.
- **Access to coaches based on your preferences.** We understand that different people have different levels of comfort with their care, as well as with

technology—so you and each of your eligible family members can choose how you prefer to get that support in the way that feels best. Whether that is via live messaging through a mobile device or computer with real-time responses, phone, video or “face-to-face.”

- **Support beyond mental health.** In addition to mental health support, Lyra offers free consultations for legal, financial and identity theft services, and referrals for child, elder and pet care services.

Lyra is available to all U.S.-based teammates, regardless of medical plan enrollment. For complete details about eligibility and getting started with Lyra, as well as how you may be able to continue care with a Lyra provider beyond your free sessions if you enroll in a Brown & Brown UHC medical plan, see our 2023 Mental Health Resources Guide posted in the Teammate Hub on **The Spot** at <https://bbins365.sharepoint.com/sites/thespot-teammatehub>.

We are here for each other. If you do not feel physically or mentally well, please reach out to someone. This can be a fellow teammate, a leader, a confidential Lyra coach or therapist, or anyone else that you trust. We are here to support each other.

To help teammates navigate mental health resources, Mental Health Resource Guidebooks are available and posted on the home page of **The Spot** at <https://bbins365.sharepoint.com/sites/thespot-teammatehub> and in the **Teammate Hub**. For quick access to these resources, add the MyBenefits App to your smartphone and/or tablet.

**U.S.-based teammates and their eligible dependents enrolled in one of our Brown & Brown UnitedHealthcare (UHC) Choice Plus medical plans can continue care beyond the eight free sessions with a Lyra network provider and access medication management/psychiatry. Additional sessions are billed through the medical plan and are subject to network cost-sharing, as defined in the Summary Plan Description.*

2024 Cancer Services

Brown & Brown has partnered with Memorial Sloan Kettering (MSK) Cancer Center to offer **MSK Direct** to all teammates and their dependents (pending insurance verification); no need to enroll.

MSK Direct is a resource to help navigate cancer from prevention through diagnosis and ongoing treatment in cancer care.

How MSK Cancer Services Work:

- Contact MSK Direct when diagnosed, or if there is a suspicion of cancer, to discuss treatment options.
- For on-site care (in most states) – MSK Direct will:
 - Schedule an initial appointment at your convenience.
 - Gather all necessary medical records.
 - Meet you at the first appointment for support and assistance.
 - Remain a resource throughout your course of care at MSK.
- For virtual/remote care – MSK Direct will:
 - Collaborate with local and MSK doctors to provide accurate and comprehensive diagnoses and personalized treatment plans and care.
 - Provide education and support to help identify clinical trials.
 - Recommend the best hospitals close to where you live.
 - Virtual services are covered through UnitedHealthcare plans.
- Clinical care is billed through your insurance; patients are responsible for applicable copays, coinsurance and deductibles for the medical services received from MSK.
- Memorial Sloan Kettering is an in-network provider for the Brown & Brown Health Plan administered by UnitedHealthcare.

Additional MSK Resources:

- Informational webinars, screening and prevention resources are provided through MSK Direct to help reduce the risk for cancer. Visit <https://mskcc.org/bbins> for further information.

Contact MSK Direct by calling the Brown & Brown dedicated phone line at **1-833-516-1113** or visit <https://mskcc.org/bbins>.

Visit the Lifestyle & Well-Being Benefits section in the Teammate Hub on **The Spot** at <https://bbins365.sharepoint.com/sites/thespot-teammatehub> for additional information.

2024 Medicare Advocacy Services

Medicare advocates can provide free, personalized guidance to help teammates and their family members understand the available health coverage options. The services are completely voluntary and used for educational purposes only.

The advocacy service can help evaluate whether a change would be a better choice during the annual federal government Medicare open enrollment period, and guide interested teammates and/or family members who would like to pursue Medicare benefits in selecting a plan that meets their medical and financial needs.

For more information about the Medicare Advocacy Services, Contact Brown & Brown Eligibility Services at **1-833-830-2386** or visit <https://bbeligibility.com/medicare-advocacy>.

Additional information can be found in the Health Care Benefits section posted on **The Spot** at <https://bbins365.sharepoint.com/sites/thespot-teammatehub>.

2024 Education Assistance

The Education Assistance Program is an investment in teammates' future career growth and development. The Brown & Brown culture strongly values driven teammates who work hard for our Company and who also want to further their education.

Eligible teammates have an opportunity to utilize available funding for Tuition Reimbursement, Student Loan Repayment Assistance, and the National Merit Brown & Brown Scholarship competition (for teammates' eligible dependent children entering college).

For additional information, visit the Work & Life Education Assistance Program section on **The Spot** at <https://bbins365.sharepoint.com/sites/thespot-teammatehub>.

2024 401(k) Employee Savings Plan

401k Summary:

The Employee Savings Plan, also referred to as the 401(k) is available through Schwab Retirement Plan Services, Inc. You have a choice of pre-tax contributions or after-tax contributions through a Roth 401(k) election. Safe Harbor Employer Matching Contribution – 100% vested. Contributions can begin, be stopped or changed at any time on-line at <https://workplace.schwab.com>. Deferrals cease on the next regular pay date. You may enroll after the completion of one month of service.

Saving for the future is an important step toward achieving financial security. Because we save *with* you, Brown & Brown can help you reach these goals through the Brown & Brown, Inc. Employee Savings Plan (the “401(k) Plan”). In order to have financial stability in your retirement years, it is important to take action now. Additional information can be found in the Wealth & Retirement section on **The Spot** at <https://bbins365.sharepoint.com/sites/thespot-teammatehub>.

Schwab Retirement Plan Services, Inc. is the recordkeeper to provide information to help you make informed choices about your retirement needs, investment alternatives, and the benefits of long-term savings.

Teammate Contributions for the 401(k) are as follows:

You may choose to make pre-tax contributions, or after-tax contributions through a Roth 401(k) election, up to the annual IRS maximum limit. Deferrals may be a percentage of your earnings and for teammates paid bi-weekly, deductions are taken on all 26 pay periods that you participate. You may stop or change your contribution at any time and may change your investment direction or reallocate funds at any time. You may “roll” another qualified plan into the Brown & Brown plan.

Company Contributions for the 401(k) are as follows:

Brown & Brown will make Safe Harbor matching contributions to your account if you are participating in the Plan. Brown & Brown will match 100% of the first 3% of your eligible pay plus 50% of the next 2% of your eligible pay that you contribute to the 401(k) Plan. If you contribute less than 5%, you are not taking full advantage of the matching contribution.

For example, assume you earn \$40,000 in compensation during the plan year. You elect to save \$4,000 (or 10%) of your compensation into the Plan. Brown & Brown will provide you with a match of \$1,600, which is equal to \$1,200 [$(\$40,000 \times 3\%)$] plus \$400 [$(\$40,000 \times 2\% \times 50\%)$].

Vesting for the 401(k) is as follows:

You are always 100% vested in your own contributions, including any rollover contributions you make to your account. The Safe Harbor company matching contributions, plus any earnings generated on those contributions are also 100% vested.

Investment Direction for your 401(k) is as follows:

You decide how your account will be invested. There are a variety of fund choices to choose from. Additional fund information can be found at

<https://workplace.schwab.com>.

Thoroughly review the Education Guide, Summary Plan Description (SPD) and additional information posted in the Wealth & Retirement Employee Savings Plan 401(k) section on **The Spot** at

<https://bbins365.sharepoint.com/sites/thespot-teammatehub>.

Beneficiary Designations in your 401(k):

It is important once you have enrolled for the 401(k) Plan that you designate the beneficiary or beneficiaries for your Retirement Plan account. Beneficiaries can be added on-line via the Schwab website and only takes a minute. Beneficiary designations lets Schwab and Brown & Brown know who should receive your account balance in the event of your death. Review the **Beneficiary Designation Instructions** posted in the Teammate Hub Wealth & Retirement section on **The Spot** at

<https://bbins365.sharepoint.com/sites/thespot-teammatehub>.

Customer Service for the 401(k) plan are as follows:

To obtain answers to general questions, apply for a loan, or change your deferral or allocations, contact Schwab Participant Services at **1-800-724-7526** or visit their website at <https://workplace.schwab.com>.

2024 Employee Stock Purchase Program (ESPP)

The Employee Stock Purchase Plan, also referred to as the ESPP, presents you with the opportunity to purchase shares of Brown & Brown, Inc. common stock at a 15% discount through accumulated payroll deductions. The ESPP allows you to share in the growth and success of the Company not only as an employee, but also as a shareholder. E*TRADE is our ESPP administrator.

Deductions for the ESPP:

For teammates paid bi-weekly, deductions will be taken on all 26 pay periods. The deferral election must be in whole dollars or percentage only. The maximum election is \$21,250 or 10% of eligible earnings. The minimum election is \$2.00 or 1% of eligible earnings. Electing a flat dollar amount will mean that your contributions will be deducted in equal amounts from 26 pay periods. Electing a percentage will take the deduction from all eligible earnings types.

Making Changes to your ESPP:

The ESPP plan year runs from August 1 to the following July 31 and open enrollment is held each year during the month of July. You may reduce your deduction one time during the plan year or discontinue deductions at any time but you will not be allowed re-entry until the next plan year. You may also request reimbursement of held funds at this time. Please see your Profit Center Team Resources Coordinator for assistance with mid-plan year election changes.

Discounts for ESPP:

The purchase price for shares under the plan is 85% of the lesser of (a) the fair market value of the shares as of the first business day of the plan year, or (b) the fair market value of the shares as of the last business day of the plan year.

Reports to Participants for the ESPP:

No transactions are made on your behalf until the end of the plan year (7/31).

Therefore, you will not receive statements during your first year of participation. Once stock has been purchased on your behalf and an account established, you will be able to activate and access your account on-line via the E*TRADE web portal.

Customer Service for the ESPP:

If you have additional questions, please contact your Profit Center Team Resources Coordinator or E*TRADE Customer Service. You can reach E*TRADE toll free in the U.S. at **1-800-838-0908**. If calling International, dial **1-650-599-0125**.

Detailed information about the ESPP is posted in the Teammate Hub Wealth & Retirement ESPP section on **The Spot** at <https://bbins365.sharepoint.com/sites/thespot-teammatehub>.

Please be advised that the Company is in no way soliciting you to purchase stock. The decision is yours to make. As with most stock, there is the risk that the market price of the stock and the value of your investment could decline. You may want to consult an investments and/or financial advisor as to your individual investment planning.

2024 Financial Wellness Programs

Whether you are at the beginning of your career, nearing retirement, or anywhere in between, a financial wellness program can provide the tools, resources and guidance to help achieve your financial goals. Brown & Brown is proud to offer two financial wellness programs at no cost to teammates. The two financial wellness programs are described below:

- **Morgan Stanley** – The Morgan Stanley financial wellness program will provide you with access to educational tools, resources and professionals. Log into the financial wellness digital portal to measure and improve your financial well-being by exploring a range of topics recommended based on your individual needs. Visit <https://mso.morganstanleyclientserv.com> to begin the path to Financial Wellness or call Morgan Stanley at **1-866-324-6087** to speak to a Financial Wellness Service Representative.
- **Charles Schwab** – Schwab Retirement Plan Services provides an interactive online dashboard designed to help retirement plan participants save and invest. An active Schwab Retirement Plan Services account is required to access the Financial Wellness tools and resources. Visit <https://workplace.schwab.com> to log into your account to access the **My Financial Guide** or call Schwab Participant Services at **1-800-724-7526**.

Additional information can be found in the Wealth & Retirement Financial Wellness Programs section in the Teammate Hub on **The Spot** at <https://bbins365.sharepoint.com/sites/thespot-teammatehub>.

2024 Brown & Brown Teammate Savings Center

Additional benefits, such as home insurance, auto insurance, pet insurance, KinderCare tuition savings, and teammate discounts are available via the Brown & Brown Teammate Savings Center.

Items available in the Brown & Brown Teammate Savings Center include:

- Teammates working 20 or more hours are eligible for automatic payroll deductions on select auto, home, and pet insurance programs along with special group rates.
- **10% savings** on tuition at KinderCare Learning Centers and Champions school programs.
- Discounts and specials available to all teammates on a variety of additional products and services.

To access the Teammate Savings Center:

- Go to <https://bbinsurance.benefithub.com>
- Click on **Activate my account** from the login page. You will then be prompted to enter in your **work email address** and **date of birth**.
- From there you will be redirected back to the login page to create and enter in a password; click **Login**.

For questions about the Brown & Brown Teammate Savings Center, call BenefitHub at **1-866-664-4621** or email customer care@benefithub.com. Representatives are available Monday-Friday 8:30 AM to 8:30 PM EST.

2024 Time Off

For information related to time off (Holidays, Bereavement Leave, Jury Duty Pay and all other paid time-off), please refer to the Teammate Handbook posted under Helpful Links on **The Spot** at <https://bbins365.sharepoint.com/sites/thespot-teammatehub>.

2024 Profit Center Benefits

For information related to Profit Center level benefits, please speak to the Team Resources representative for your location.

2024 Important Notices for the 2024 Benefit Guide:

The Federal Government has outlined several notices as important for Brown & Brown teammates. You can find these below.

COBRA:

As a new teammate, you have or will receive an important communication mailed directly to your home from our COBRA administrator, WageWorks, a subsidiary of HealthEquity, Inc. as follows:

- A COBRA Initial Rights Notice. This is only a notification for future reference as needed. Please retain this notice.

Brown & Brown offers teammates and their families the opportunity for a temporary extension of health coverage under the Comprehensive Omnibus Budget Reconciliation Act of 1986, as amended (known as "COBRA" or "continuation of coverage"). COBRA is offered at group rates in certain instances where coverage under the plan would otherwise end. A COBRA Continuation FAQ is provided in the Teammate Hub in the applicable Benefits tabs on The Spot at <https://bbins365.sharepoint.com/sites/thespot-teammatehub>.

Below is a list of additional documents that are important for current and future reference:

- Summary of Benefits and Coverage (SBC) with Glossary of Terms – following the Department of Labor's guidance, this provides an easy-to-understand summary about the health plan offerings.
- Summary Plan Description (SPD) and Summary of Material Modifications (SMM), as applicable. The SPD and applicable SMM provides important information about how the benefits plan operates. Included in the SPD are:
 - Family Medical Leave
 - Mental Health Parity and Addition
 - Newborns' and Mothers' Health Protection Act
 - Patient Protection Rights
 - Qualified Medical Child Support Order
 - Special Enrollment Rights
 - Uniform Services Employment and Reemployment Rights (USERRA)
- In addition to the SBC and SPD, the following notices are provided:
 - Children's Health Insurance Program (CHIP)
 - COBRA FAQ
 - Health Insurance Marketplace Coverage Notice

- HIPAA Privacy Rights and HIPAA Privacy Practices
 - Medicare Part D Notice
 - Rights and Notice Against Surprise Billing
 - Summary Annual Report (SAR) - SAR is posted on the Benefits landing page under Helpful Links
 - Women's Health and Cancer Rights Act
- All the above Notices can be viewed in their entirety on the Brown & Brown Intranet, The Spot at <https://bbins365.sharepoint.com/sites/thespot-teammatehub>. The Notices are posted under each medical plan.
- The 401(k) Safe Harbor and Qualified Default Investment Alternative Notice is sent to eligible Plan participants direct from Schwab Retirement Plan Services.
- Call the Brown & Brown Team Resources Center at 1-866-505-0991 (Press 1) with any questions or to request printed copies of any benefit documents.

2024 Benefit Contact Information:

Coverage: Medical

- Provider: UnitedHealthcare
- Group #909131
- Phone: 1-844-298-8929
- Website: <https://myuhc.com>

Coverage: Lyra Coaching, Therapy, and Work Life Services

- Provider: Lyra
- Phone: 1-877-253-2606
- Email: care@lyrahealth.com
- Website: <https://bbins.lyrahealth.com> and <https://learn.lyrahealth.com>. The username is your work email, and the code is #bbins

Coverage: UHC Clinical Management Program Required Prior to Spine, Hip, or Knee Surgery

- Provider: 2nd.md
- Phone: 1-866-269-3534
- Website: <https://2nd.md/activate/step1/bbinsurance>

Coverage: Prescription Drug

- Provider: Express Scripts
- ESI Group #BRWNRX1
- BIN #003858
- PCN #A4
- Phone: 1-800-745-3931
- Website: For pre-member visit <https://express-scripts.com/brownbrowninc> and for members visit <https://express-scripts.com>

Coverage: Specialty Pharmacy

- Provider: accredo
- Phone: 1-800-745-3931
- Website: <https://accredo.com>

Coverage: Copay Assistance

- Provider: PillarRx
- Phone: 1-636-289-0114

Coverage: Omada for Prevention and Omada for Diabetes

- Provider: Omada - only available with UHC Choice Plus plans
- Phone: 1-844-298-8929

- Website: <https://omadahealth.com/bbins>

Coverage: Dental

- Provider: MetLife
- Group #316235
- Phone: 1-855-638-3943
- Website: <https://metlife.com>

Coverage: Vision

- Provider: VSP Vision Care
- Group #30086006
- Phone: 1-800-877-7195
- Website: <https://vsp.com>

Coverage: Health Savings Account

- Provider: Optum Bank
- Phone:
 - UHC Customer Service: 1-844-298-8929
 - Optum Bank: 1-866-234-8913
- Website: <https://myuhc.com> and <https://optumbank.com>

Coverage: Adoption Assistance Program

- Provider: HealthEquity/WageWorks
- Phone:
 - To Get Started: 1-866-505-0991/Press 1
 - Once Eligibility is Confirmed: 1-877-924-3967
- Email: benefits@bbins.com
- Website: <https://healthequity.com/wageworks>

Coverage: Flexible Spending Accounts

- Provider: HealthEquity/WageWorks
- Group #40136
- Phone: 1-877-924-3967
- Website: <https://healthequity.com/wageworks> and <https://participant.wageworks.com>

Coverage: Commuter Benefits

- Provider: HealthEquity/WageWorks
- Group #40136
- Phone: 1-877-924-3967
- Website: <https://healthequity.com/wageworks> and <https://participant.wageworks.com>

Coverage: Hospital Indemnity Protection Plan

- Provider: UnitedHealthcare
- Group #306944
- Phone: 1-800-444-5854
- Website: <https://myuhcfp.com>

Coverage: Short-Term Income Replacement

- Provider: The Hartford
- Policy #697940
- NY DBL/PFL Policy #709694
- HI TDI Policy #297230
- Long-Term Disability Group #715023
- Phone: 1-888-277-4233
- Website: <https://thehartford.com/mybenefits>

Coverage: Life Insurance Plans

- Provider: The Hartford
- Life Policy #715023
- AD&D Policy #S09316
- Phone: 1-866-505-0991/Press 1
- Website: The Spot Teammate Hub at <https://bbins365.sharepoint.com/sites/thespot-teammatehub>

Coverage: Personal Accident AD&D Insurance

- Provider: New York Life
- Group #OK-809523
- Phone: 1-866-505-0991/Press 1
- Website: The Spot Teammate Hub at <https://bbins365.sharepoint.com/sites/thespot-teammatehub>

Coverage: Accident Insurance

- Provider: Voya
- Group #738581
- Phone: 1-888-790-6056
- Website: <https://voya.com/claims>

Coverage: Critical Illness Insurance

- Provider: Voya
- Group #738581
- Phone: 1-888-790-6056
- Website: <https://voya.com/claims>

Coverage: ID Theft

- Provider: ID Watchdog
- Group # #2000153353466
- Phone: 1-866-513-1518
- Website: <https://idwatchdog.com>

Coverage: MSK Direct Cancer Services

- Provider: Memorial Sloan Kettering Cancer Center
- Phone: 1-833-576-1113
- Website: <https://mskcc.org/bbins>

Coverage: Medicare Advocacy Services

- Provider: Brown & Brown Insurance Eligibility Services
- Phone: 1-833-830-2386
- Website: <https://bbeligibility.com/medicare-advocacy>

Coverage: Employee Savings Plan - 401(k)

- Provider: Charles Schwab
- Phone: 1-800-724-7526
- Website: <https://workplace.schwab.com>

Coverage: Employee Stock Purchase Plan/ESPP

- Provider: ETRADE from Morgan Stanley
- Phone:
 - US Toll Free: 1-800-838-0908
 - International: 1-650-599-0125
- Website: <https://etrade.com>

Coverage: Financial Wellness Programs

- Providers: Morgan Stanley and Charles Schwab
- Phone:
 - Morgan Stanley: 1-866-324-6087
 - Charles Schwab: 1-800-724-7526
- Website:
 - Morgan Stanley: <https://mso.morganstanleyclientserv.com>
 - Charles Schwab: <https://workplace.schwab.com>

Coverage: Brown & Brown Team Resources Center

- Provider: Brown & Brown
- Phone: 1-866-505-0991/Press 1
- Email: benefits@bbins.com