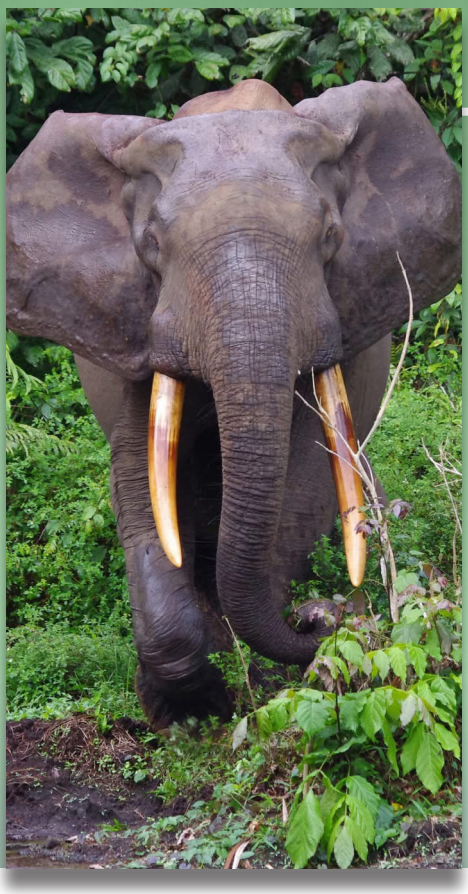

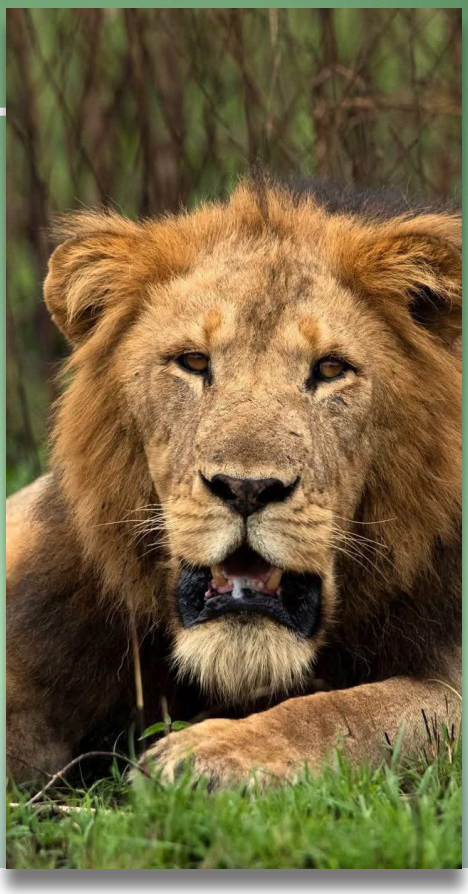

WCS

2026 Benefits Guide

Global Assignees

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This document is an outline of the coverage provided under your employer's benefit plans based on information provided by your company. It does not include all the terms, coverage, exclusions, limitations, and conditions contained in the official Plan Document, applicable insurance policies and contracts (collectively, the "plan documents"). The plan documents themselves must be read for those details. The intent of this document is to provide you with general information about your employer's benefit plans. It does not necessarily address all the specific issues which may be applicable to you. It should not be construed as, nor is it intended to provide, legal advice. To the extent that any of the information contained in this document is inconsistent with the plan documents, the provisions set forth in the plan documents will govern in all cases. If you wish to review the plan documents or you have questions regarding specific issues or plan provisions, you should contact your Human Resources/Benefits Department.

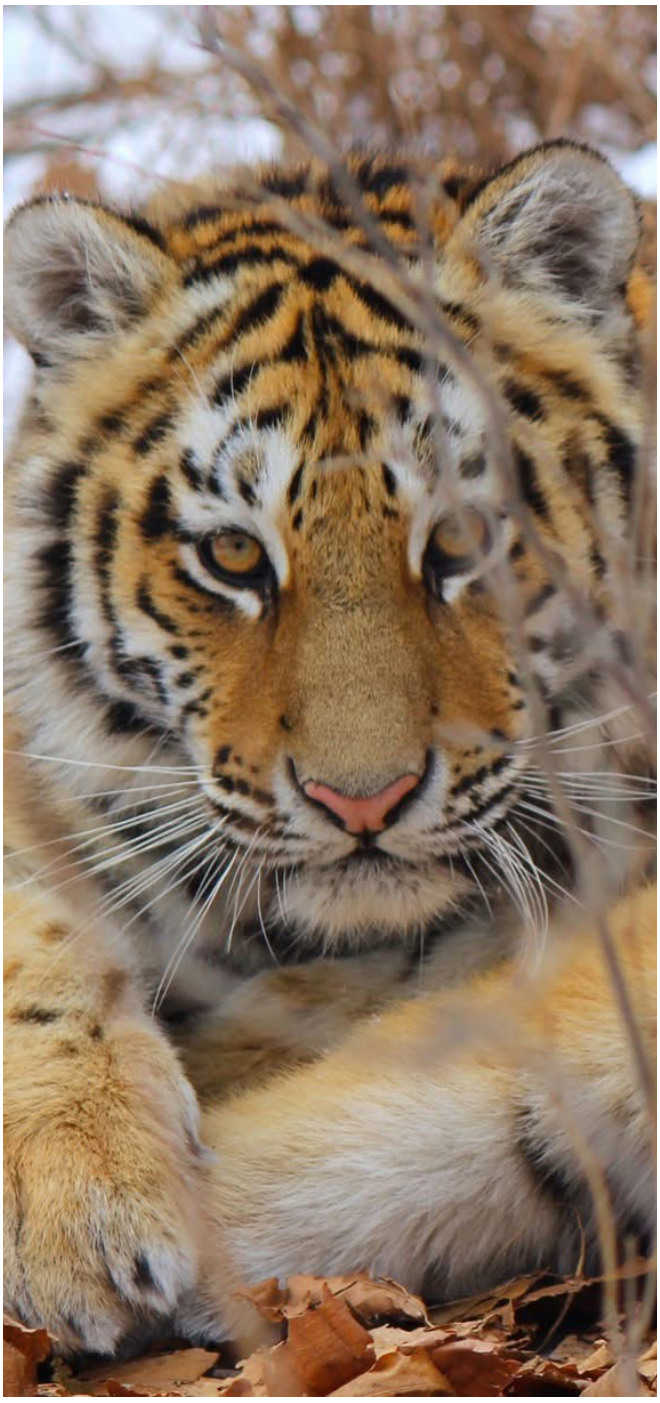
Contact Information

If you have specific questions about a benefit plan, please contact the administrator listed below, or your local Human Resources department.

Line of Coverage	Carrier	Contact	Website
Medical Insurance	Cigna Global Health Benefits	800.441.2668 U.S. Toll Free 001.302.797.3100 Direct or Collect Calls accepted	**cignaenvoy.com**
Vision Insurance			
Dental Insurance			
401(k) Retirement Savings Plan	Voya	866.719.2477	**www.cirs.voya.com**
Pension Plan	Transamerica	888.976.8196	**cirs.trsretire.com**
WCS Human Resources	WCS	**benefits@wcs.org**	

Overview

Wildlife Conservation Society offers a comprehensive suite of benefits to promote health and financial wellness for you and your family. This booklet provides a high level summary of the Health and Welfare Benefits that WCS offers to you and your family.



You are about to begin working or may already be working outside your home country

Whether it is your first or tenth time, it has the potential to be an amazing experience, professionally and personally. This opportunity can bring changes, questions and uncertainty. When living in a different country, your health care questions are likely to be different than when you're at home, and the answers may be too! With WCS Health and Welfare Benefits you have valuable health coverage.

Your satisfaction is important, and WCS has developed specialized health and welfare benefit services for covered family members.

Before you go, spend time reviewing your health care benefits and services outlined in this document. You and your covered family members have all the advantages of Cigna services whenever you need them, around the world.

Cigna is excited to share in this experience with you. You work hard and deserve a health plan that does too.

Eligibility

Eligible Employees

You are eligible for benefits on your first day of employment if you are a full-time salaried employee of the Wildlife Conservation Society.

Covering Your Dependents

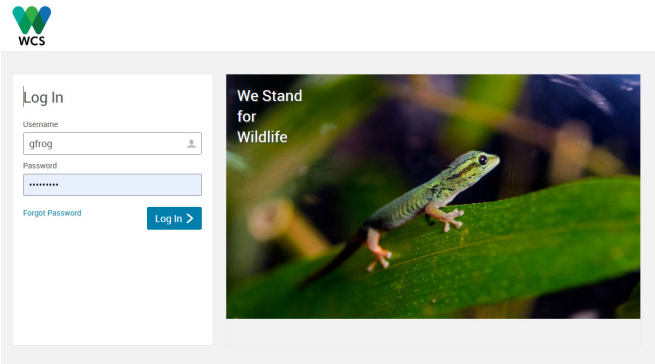
You may enroll your eligible dependents for coverage once you become eligible. Your eligible dependents include:

- Your legal spouse or domestic partner (your domestic partner is eligible for benefits if he or she is not a relative and has lived with you for at least 6 months, in a committed relationship).
- Your child (up to age 26) who is your biological child, stepchild, legally adopted child, or child for whom you have obtained legal guardianship.
- Your dependent children must be either:
  - Under the age of 26.
  - Or any age if the dependent child is mentally or physically disabled before reaching the age 26, depends solely on your support and is receiving Supplemental Security Income benefits as a result of the disability.

How to Enroll

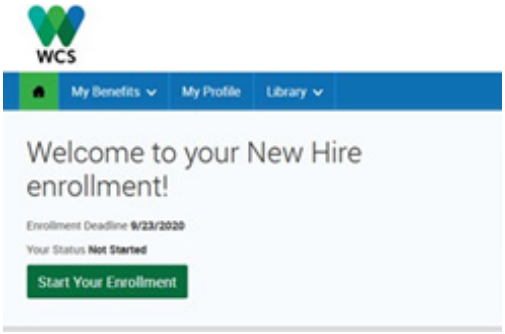
Step 1: Log In to the WCS Enrollment Portal

1. Visit the enrollment page: **https://wcs.bswift.com**.
2. Enter your login credentials:
   - **Username:** First letter of your first name + your full last name (e.g., Green Frog = GFrog).
   - **Password:** Your date or birth (MMDDYYYY)



Step 2: Start Your Enrollment

1. Click “Start Your Enrollment” to begin.
2. Complete the following steps:
   - **Review/Update Personal Information:** Ensure your details are accurate.
   - **Add/Update Dependent Information:** Add or update any dependents you wish to include in your coverage.
   - **Explore Plan Options:** Review the available plans and make your benefit elections for the plan year.
   - **Review Your Elections:** Carefully check the election summary page for accuracy.
   - **Agree and Finalize:** If everything is correct, check the box to “Agree and Finish Enrollment”.



Step 3: Confirm and Complete

1. **Save Your Confirmation:** View, print, or email your confirmation statement for your records.
2. **Log Out:** Once you’ve completed all steps, log out of the portal.

Success! Your benefit elections are now complete.

Download the Bswift Mobile App

Medical Insurance and Pharmacy Coverage - U.S. Citizens

Administered by Cigna Global Health Benefits

	International (Outside of the U.S.)	U.S. In-Network	U.S. Out-of-Network
Area of Cover	Worldwide		
Lifetime Benefit Maximum	Unlimited		
Annual Deductible - Per Individual - Per Family	$0 $0	$300 $600	$600 $1,200
Annual Out-of-Pocket Maximum (excludes deductible) - Per Individual - Per Family	$0 $0	$3,000 $6,000	$6,000 $12,000
Coinsurance (The percentage of covered expenses the plan pays)	100%	80%	70%
Office Visits	100%	$20 copay, then 100% not subject to deductible	$20 copay, then 100% not subject to deductible
Wellness Care (routine preventative care/exams, immunizations, well baby care and mammograms, colorectal cancer screenings, etc.)	100%	100% not subject to deductible	100% not subject to deductible
Emergency Room Treatment in the United States is excluded, except for Emergency Medical Service	100%	80% after deductible	80% after deductible
Ambulance Service	100%	100% after deductible	100% after deductible
Retail— Generic Drugs 30-day supply	No charge, not subject to plan deductible	No charge after you pay the $5 copay	You pay 30% after plan deductible
Retail— Brand Drugs designated as preferred on the Prescription Drug List 30-day supply	No charge, not subject to plan deductible	No charge after you pay the $15 copay	You pay 30% after plan deductible
Retail— Brand Drugs designated as non-preferred on the Prescription Drug List 30-day supply	No charge, not subject to plan deductible	No charge after you pay the $30 copay	You pay 30% after plan deductible
Mail Order— Generic Drug 90-day supply	No charge, not subject to plan deductible	No charge after you pay the $15 copay	In-Network Coverage Only
Mail Order— Brand Drugs designated as preferred on the Prescription Drug List 90-day supply	No charge, not subject to plan deductible	No charge after you pay the $45 copay	In-Network Coverage Only
Mail Order— Brand Drugs designated as non-preferred on the Prescription Drug List 90-day supply	No charge, not subject to plan deductible	No charge after you pay the $90 copay	In-Network Coverage Only

Monthly Employee Contributions for Benefits – U.S. Citizens

	Total Monthly Cost	WCS Monthly Cost	Employee Monthly Cost
EXPAT MEDICAL/RX, DENTAL, VISION, & EVACUATION COVERAGE			
Employee	$501.21	$400.97	$100.24
Employee + 1	$1,186.87	$949.50	$237.37
Employee + 2 or more	$1,695.79	$1,356.63	$339.16

Medical Insurance and Pharmacy Coverage - Non-U.S. Citizens

Administered by Cigna Global Health Benefits

	International (Outside of the U.S.)	U.S. In-Network Emergency Medical Services Only	U.S. Out-of-Network Emergency Medical Services Only
Area of Cover	Worldwide excluding treatment in the United States, except for Emergency Medical Services		
Lifetime Benefit Maximum	Unlimited		
Annual Deductible - Per Individual - Per Family	$0 $0	$300 $600	$600 $1,200
Annual Out-of-Pocket Maximum (excludes deductible) - Per Individual - Per Family	$0 $0	$3,000 $6,000	$6,000 $12,000
Coinsurance (The percentage of covered expenses the plan pays)	100%	80%	70%
Office Visits	100%	Not Covered	Not Covered
Wellness Care (routine preventative care/exams, immunizations, well baby care and mammograms, colorectal cancer screenings, etc.)	100%	Not Covered	Not Covered
Emergency Room Treatment in the United States is excluded, except for Emergency Medical Service	100%	80% after deductible	80% after deductible
Ambulance Service	100%	100% after deductible	100% after deductible
Retail— Generic Drugs 30-day supply	No charge, not subject to plan deductible	Not Covered	Not Covered
Retail— Brand Drugs designated as preferred on the Prescription Drug List 30-day supply	No charge, not subject to plan deductible	Not Covered	Not Covered
Retail— Brand Drugs designated as non-preferred on the Prescription Drug List 30-day supply	No charge, not subject to plan deductible	Not Covered	Not Covered
Mail Order— Generic Drug 90-day supply	No charge, not subject to plan deductible	Not Covered	Not Covered
Mail Order— Brand Drugs designated as preferred on the Prescription Drug List 90-day supply	No charge, not subject to plan deductible	Not Covered	Not Covered
Mail Order— Brand Drugs designated as non-preferred on the Prescription Drug List 90-day supply	No charge, not subject to plan deductible	Not Covered	Not Covered

Monthly Contributions for Benefits – Non-U.S. Citizens

	Total Monthly Cost	WCS Monthly Cost	Employee Monthly Cost
TCN/KLN MEDICAL/RX, DENTAL, VISION, & EVACUATION COVERAGE			
Employee	$360.65	$288.52	$72.13
Employee + 1	$849.83	$679.86	$169.97
Employee + 2 or more	$1,214.74	$971.79	$242.95

Vision Insurance-U.S. Citizens

Administered by Cigna Global Health Benefits

Regular eye examinations can not only determine your need for corrective eyewear but also may detect general health problems in their earliest stages. Protection for the eyes should be a major concern to everyone.

	International (Outside of the U.S.)	U.S. In-Network	U.S. Out-of-Network
Eye Exam — once every 12 months	100% not subject to deductible	$10 copay not subject to deductible	100% not subject to deductible $40 Maximum
LENSES — ONCE EVERY 12 MONTHS			
Single Lenses	Plan Coinsurance Unlimited Maximum	$25 copay not subject to deductible Unlimited Maximum	$25 copay not subject to deductible $30 Maximum
Bifocal Lenses	Plan Coinsurance Unlimited Maximum	$25 copay not subject to deductible Unlimited Maximum	$25 copay not subject to deductible $50 Maximum
Trifocal Lenses	Plan Coinsurance Unlimited Maximum	$25 copay not subject to deductible Unlimited Maximum	$25 copay not subject to deductible $70 Maximum
Lenticular Lenses	Plan Coinsurance Unlimited Maximum	$25 copay not subject to deductible Unlimited Maximum	$25 copay not subject to deductible $70 Maximum
Contact Lenses	Plan Coinsurance $100 Maximum	100% not subject to deductible $100 Maximum	100% not subject to deductible $80 Maximum
Frames — once every 24 months	100% not subject to deductible $100 Maximum	100% not subject to deductible $100 Maximum	100% not subject to deductible $80 Maximum

Additional coverage may be included with your Vision plan. Refer to Cigna Envoy for additional information.

Vision Insurance-Non-U.S. Citizens

Administered by Cigna Global Health Benefits

Regular eye examinations can not only determine your need for corrective eyewear but also may detect general health problems in their earliest stages. Protection for the eyes should be a major concern to everyone.

	International (Outside of the U.S.)	U.S. In-Network	U.S. Out-of-Network
Eye Exam — once every 12 months	100%	Not Covered	Not Covered
Lenses and Frames or Contacts — once every 12 months	100%	Not Covered	Not Covered
Hardware Maximum Benefit	$100	Not Covered	Not Covered

Additional coverage may be included with your Vision plan. Refer to Cigna Envoy for additional information.
Note: The cost of vision and dental coverage is included with medical on pages 6 and 7.

Dental Benefits – U.S. Citizens and Non-U.S. Citizens (All Assignees)

Administered by Cigna Global Health Benefits

Global Dental Plan	
Calendar Year Deductible Combined for: Class II, Class III	$25 Individual / $75 Family
Calendar Year Benefit Maximum Combined for: Class I, Class II, Class III	$1,500
Lifetime Class IV Benefit Maximum	$1,500
Class I: Preventive Dental Services (cleanings, exams, x-rays)	100% not subject to deductible
Class II: Basic Restorative (fillings, root canal therapy, oral surgery)	80% after deductible
Class III: Major Restorative (crowns, bridges, dentures)	50% after deductible
Class IV: Orthodontic Services Dependent children under age 19	50% not subject to deductible

Note: The cost of vision and dental coverage is included with medical on pages 6 and 7.

Life and Accidental Death and Dismemberment (AD&D) Insurance

All Except KLN in: Bangladesh, Democratic Republic of Congo, Ecuador, Indonesia, Kenya, Uganda.

Life and AD&D insurance can help your family meet daily expenses, pay off debt, protect your child's education, and more in the event of your death or dismemberment.

Group Term Life and Accidental Death and Dismemberment Insurance	
Classification	**Amount of Insurance**
Employee Benefit – Classification 1	Employees with More than 10 Years of Service: Two times basic annual salary to a maximum of $500,000
Employee Benefit – Classification 2	Employees with less than 10 Years of Service: One times basic annual salary to a maximum of $500,000
Guaranteed Issue Amount	$500,000
Accidental Death & Dismemberment	In addition to the group life benefit described above, this plan provides an equal amount of AD&D insurance that provides a benefit if you suffer a covered accidental injury or die from a covered accident.
Maximum Benefit	The Benefit Amount, Guaranteed Issue Amount, and Maximum Benefit will be rounded to the next higher $1,000, if not already a multiple thereof
Employer Paid	

Group Dependent Life – Spouse and Child	
Classification	**Principal Amount**
Spouse Benefit – Class 1	$25,000 Maximum
Spouse Maximum Benefit	Spouse's Life Insurance Benefits cannot exceed 50% of your Life Insurance Benefits
Dependent Child Benefits	Coverage Amount for Dependent Children: • 15 days to 6 months: $10,000 • 6 months to 19 years: $10,000 • Full-time Students 19 years, but less than 26 years: $10,000
Guaranteed Issue Amount	$25,000
Employer Paid	

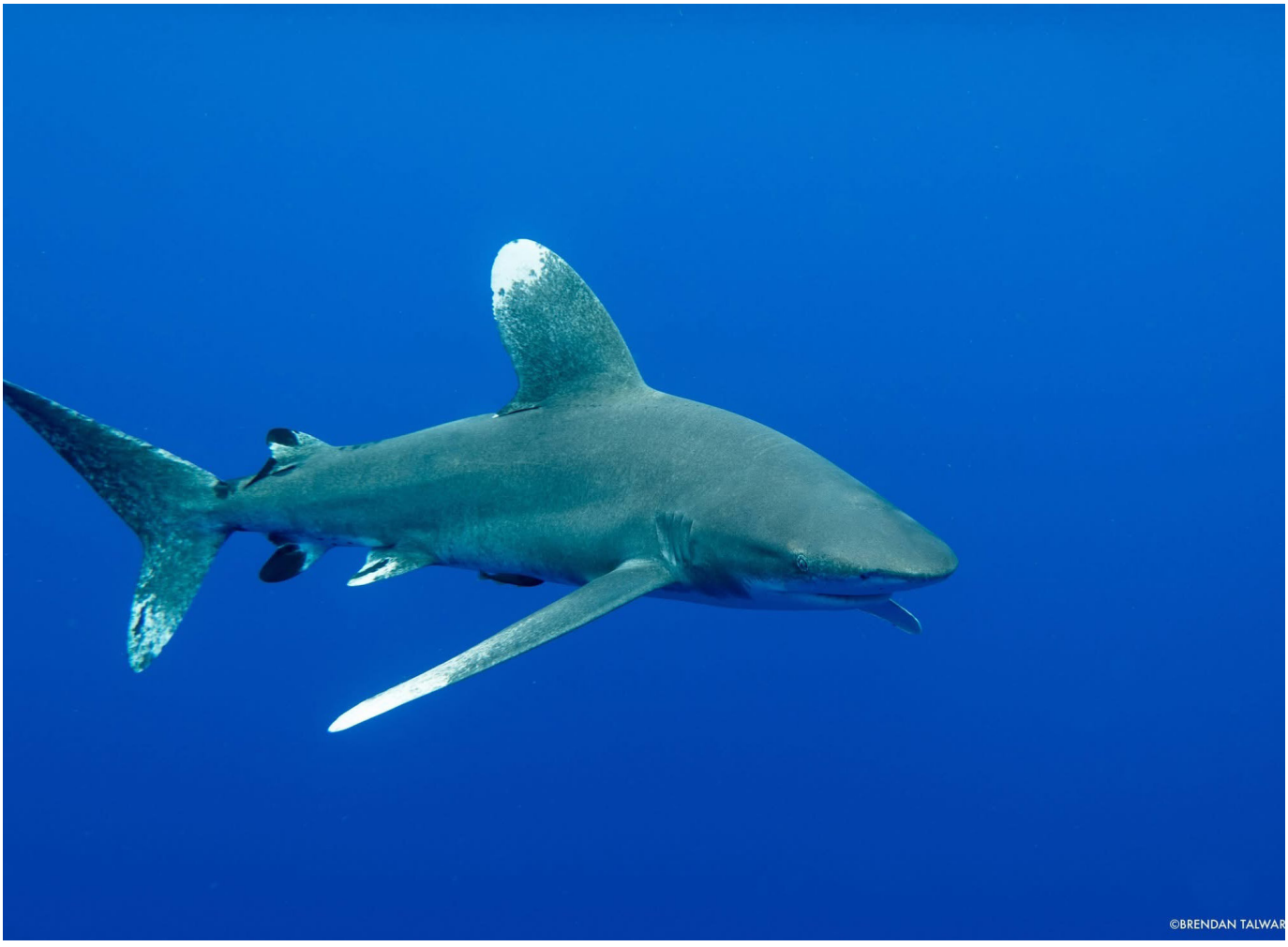
Voluntary Life Insurance

Optional Life Insurance: You have the ability to purchase up to up to a maximum benefit of $500,000 in additional life insurance in increments of $10,000. The cost of the coverage is based on your age and life insurance amount.

Voluntary Life Insurance Rates	
EMPLOYEE/SPOUSE RATES	
Age	**Monthly rate per $1,000 of coverage**
<30	$0.18
30-34	$0.22
35-39	$0.31
40-44	$0.46
45-49	$0.72
50-54	$1.16
55-59	$1.85
60-64	$2.83
65-69	$4.32

Age-Based Reductions	
Age Group	Payable Benefits
Age 65 to 69	65% of Life Insurance and AD&D Benefits
Age 70 and over	50% of Life Insurance and AD&D Benefits

If the Life Insurance Amount for which an employee is eligible exceeds the guaranteed issue amount, evidence of insurability for the excess insurance must be provided in the insurance company. Please refer to your certificate booklet to see if evidenced of insurability applies.



Other Services (Evac and IEAP)

Emergency Evacuation and IEAP – All

Emergency Evacuation	
Toll-Free Telephone Number	1.800.441.2668
Emergency Evacuation	100% of covered expenses not subject to the deductible for services approved by Cigna.
Family Travel Arrangements	Economy round-trip airfare to the place of hospitalization for one family member for hospitalizations in excess of 7 days.
Return of Dependent Children	One-way economy airfare to return dependent children to their country of residence.
Repatriation of Mortal Remains	100% coverage.

International Employee Assistance Program (IEAP)	
Toll-Free	1.888.851.7032 or 1.877.857.2952
Reverse Charge Number	+44 208 987 6230
Level 1: International Telephonic Assist	Direct dial 24/7 immediate access to confidential services for behavioral issues. Services include telephonic triage for emergent and urgent referrals, crisis intervention, and referrals to community resources. Up to 6 calls to resolve a behavioral issue.

Balanced living relies on total wellbeing. It is important to recognize when situations create an unhealthy amount of stress, distraction, or worry.

Before any work or life issue becomes a larger problem, or for support when you're facing difficulties, contact the service for free, confidential counselling and information.

Live assistance is always available for any work, personal, or family issue via short-term professional counseling confidential telephonic support staffed by professionals who are completely independent of WCS. Any information you share is at your discretion and will not be shared with your employer.

You're Supported Worldwide

- Available 24 hours a day, 7 days a week, 365 days a year.
- Access available worldwide by phone, email, or web.
- Access to 6 sessions with a counselor by phone.
- Provides information and counseling on any work, personal, or family issue that matters to you.
- No cost to you to use the service.
- Support available in your language.

Topics Include

- Improving family communication.
- Harmony between work and home life.
- Managing life changes.
- Handling stress.
- Surviving the loss of a loved one.
- Managing anxiety and depression.
- Substance use.
- Bullying and harassment.
- Managing workplace pressure.
- Couples' support.
- Parenting.
- Caring for an elder.

Phone:**+44 208 987 6230**

Contact your international operator and request that the charges be reversed or dial direct for a call back.

Website: **www.cignaenvoy.com**

E-mail: **support@resourcesforyourlife.com**

SMS texting: **+44 790 934 1229**

Standard text messaging rates may apply.

Please include your name, country location, and phone number where you can be reached.

Headspace

Headspace offers effective, convenient, and affordable mental health support from the privacy of your smartphone. Qualified coaches provide care through text-based chat alongside skill-building resources in-app. If you are in the U.S. and in need of extra support, connect with licensed therapists to provide personalized care that meets you where you are, for whatever you're going through.

Mental Wellbeing Coaching

Text-based chats

Coaching happens through text messages in the Headspace app. Texting lets you access mental wellbeing support privately, conveniently, and without the worry of anyone overhearing your conversation. Coaches are available for customers 13+ in the U.S. and 18+ for non-U.S. customers.

Confidential

Headspace is a healthcare provider and, as such, we keep your health information secure. Your activity is never shared with your company, and privacy of data is protected by law.

Scheduled sessions & immediate support

Schedule in advance a text-based chat for a certain time so that you can better prepare for a session with your coach, when it's convenient for you.

Real people, experienced professionals

Our coaches either have a graduate degree in psychology or a related field, and/or a coaching certification. They have at least two years of professional work experience, and undergo 200+ hours of training a year.

Citation:
Headspace. How Headspace Works with You. Headspace Customer Overview Brochure, 2025, **https://work.headspace.com/CignaInternational/member-enroll**. Accessed October 2023.

Retirement Savings Plan

CIRS Pension Plan (Tier I $ II)

Administered by Transamerica

Employees hired on or before September 30, 2016 (Tier I)

- You will become vested in the plan after 5 years of Employment Service.
- You will not make any contributions to the Plan. The entire cost of the Plan is paid by your employer.
- You must elect a beneficiary to receive the benefit in the case of your death.
- For more information about retirement age and the plan, visit the CIRS website **here**.

Employees hired on or after October 1, 2016 (Tier II)

- Membership begins after 1 year of completed service and attainment of age 21.
- You will become vested in the plan after 5 years of Employment Service.
- Once you become a Member in the Plan, your employer will automatically withhold mandatory after-tax contributions from your paycheck based on the table below:

For each Payroll Period, if your Annualized Base Salary Is	Contribution Percentage
$70,000.00 or less	2.0%
$70,000.01 to $100,000.00	2.5%
$100,000.01 or more	3.0%*

* Note that your employer will not withhold contributions on salary in excess of the IRS limit.

- You must contribute the amount based on the above chart. You are not permitted to contribute more or less than your mandatory amount.
- If you terminate employment prior to becoming vested, you will be entitled to receive a refund of your accumulated contributions with interest. The refund will not be available until a 6-month waiting period has elapsed.
- You must elect a beneficiary to receive the benefit in the case of your death.
- For more information visit the CIRS website **here**.

Retirement Savings Plan continued

401(k) Savings Plan (CIRS)

Administered by Voya (via CIRS)

- Membership begins after completion of 3 months of service and attainment of age 21.
- You can contribute pre and/or post tax.
  - Employees hired BEFORE 10/1/2016 have a required 2% minimum contribution.
- You can contribute up to 50% of your Base Salary on a pre-tax basis or 22% on an after-tax basis.
- Contributions can be made on either a before-tax or after-tax basis or a combination of both; however, the combined total cannot exceed 50% of your Base Salary.
- Account balances are always 100% vested and can be withdrawn after termination of employment with WCS.
- You can choose where to invest your money from a variety of funds.
- Those 50 and older may make catch up contributions per the IRS guidelines. A catch-up form must be completed and submitted to payroll.
- For more information, visit CIRS here.

Do you need to add or change a beneficiary? Find the beneficiaries form for the Pension plan **here** and the 401(k) Savings Plan **here**

457(B) Deferred Compensation Plan

WCS offers a 457(b) Deferred Compensation Plan through TIAA-CREF. This plan provides eligible employees with an additional way to save for retirement on a tax-deferred basis.

Eligibility: Full-time salaried employees with an annual salary of more than $100,000 are eligible to participate.

Enrollment: To enroll, contact the WCS Human Resources Benefits team at **benefits@wcs.org** for the plan code, and refer to the TIAA-CREF New Enrollment Guide for step-by-step instructions.

This benefits guide prepared by

Gallagher

Insurance | Risk Management | Consulting

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