

# Gear up for 2024 Open Enrollment.

Experience all your benefits have to offer in 2024!



Open Enrollment is October 30 to November 17, 2023.



Open Enrollment Benefits Guide 2024



## WE WANT TO HELP YOU LIVE LIFE TO ITS FULLEST!

It's that time of year again, where you make sure you're prepared for all of next year's exciting outdoor adventures! That's right, it's time for Open Enrollment!

Open Enrollment, which runs from October 30 through November 17, 2023, is your opportunity to assure you and your family are covered for the year ahead with benefits for your physical, emotional and financial well-being.

Ask yourself...

- Which health plan will give me peace of mind when I'm out making memories?
- Which benefits will keep me healthy and thriving throughout 2024?
- Did I use my Bass Pro Shops benefits last year? If so, which ones are still important to me?

Answering these questions will help you pick the best benefits so you can continue blazing a path through nature's playground! After all, the best health plan is one you never have to worry about and lets you focus simply on what life has to offer. As in years past, you have an extensive choice of life-comforting benefits to choose from, including:

- Health plans with care assistance, coaching and preventive services.
- Life and disability plans to build financial stability in times of need.
- Savings plans to save money, lower taxes and build retirement security.
- Voluntary benefits to build a customized plan to fit your needs.

Read through this guide for all the details, including your basic benefits and what's new for 2024. As always, you can also cruise on over to [bassprobenefits.com](http://bassprobenefits.com) anytime for information year-round.



## Your benefits guide.

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### Summary of Benefits and Coverage (SBCs).

The Affordable Care Act (health care reform) requires that Bass Pro Shops provides Outfitters a standard SBC for medical plans. This rule is intended to allow for easier comparison of the plans available to you. You may access the SBC in Workday under the Benefits worklet.

## What's new in 2024?

### NEW LOWER PRIMARY CARE CO-PAY

One of the most important things you can do for your healthcare is to seek care from and have a regular relationship with a primary care physician. That's why we reduced the PPO Choice Plan co-pay to a more affordable \$25. But remember, with all Bass Pro Plans, you can save even more with virtual care, and your annual preventive care visit is still covered 100%.

### DEDUCTIBLE CHANGES

To maintain HSA compliance, we have adjusted the HDHP Core Plan deductible to comply with IRS guidelines. At the same time, we are increasing the Choice PPO plan for the first time in several years with associated family and out of pocket maximums. [See page 10 for more details.]

### INCREASE IN WORKING SPOUSE PREMIUM DIFFERENTIAL

If your employed spouse has medical coverage available through their employer, and you would like to add them to your Bass Pro medical plan, you will incur a \$30 per week premium differential. This is a \$10 per week increase.

### INCREASE IN TOBACCO PREMIUM DIFFERENTIAL

It is well documented that tobacco use contributes to a number of long-term chronic conditions and increasingly costly treatments. We will increase the tobacco use premium differential from \$30 to \$40 per week beginning January 1, 2024. At the same time, we offer resources to help you quit. Tobacco users who kick the habit for 90 days and remain tobacco free may have the premium differential removed. [See page 11 for more details.]

### NEW ADULT ORTHODONTIA DENTAL BENEFIT

We are pleased to add new benefits for Adult Orthodontia to the Enhanced Plan without any premium increase. [See page 16 for more details.]

### INCREASED VISION BENEFIT FOR WALMART AND SAM'S CLUB

We have increased the Frame Allowance available at Walmart and Sam's Club vision centers to equal that of other retailers for both Base (\$175 allowance) and Premium (\$200 allowance) plans. [See page 18 for more details.]

### AUTOMATIC ENROLLMENT IN VOLUNTARY SHORT-TERM DISABILITY (HOURLY)

One in 4 of today's 20 year olds can expect to be out of work for at least a year because of a disability. And the chances increase as you get older. Yet 51 million working adults in the U.S. don't have disability insurance because they usually don't understand precisely how it works. Do you have enough savings to cover three months of living expenses, or more? Bass Pro Shops offers an affordable Short Term Disability benefit and we feel strongly enough about its value that we are automatically enrolling all hourly Outfitters in this voluntary benefit. You may opt out, or decline, this benefit during Open Enrollment, or any time thereafter. However, we encourage you to learn more. [See page 20 for more details.]

### ENHANCED LIFE NAVIGATOR VISITS

We have made a free benefit even better! We increased the number of free in-person visits with a Life Navigator EAP counselor from 3 to 5 visits per issue. More help for you and your extended family when you need it. [See page 22 for more details.]

Source: Written By Licensed Agent Sa El: 95+ Disability Insurance Stats & Disability Facts (Sep 2023) <https://www.simplyinsurance.com/disability-statistics/>

# Open Enrollment: Here's what you need to know.

- Open Enrollment starts October 30 and ends November 17. The benefit choices or changes you make will be effective January 1, 2024.
- This year is a “passive” Open Enrollment. That means your current benefits will continue, or “roll over,” to next year unless you change them. **There are two exceptions to this rule: flexible spending accounts (FSAs) and short-term disability (STD) for full-time hourly Outfitters.** If you want to participate in an FSA, you must re-enroll.

	For Salaried Full-time	For Hourly Full-time	For Regular Part-time
<b>Medical</b>	Current plan(s) will roll over unless you change it.		If eligible, choices will be shown on your Workday enrollment screen.
<b>Dental</b>			Current plan will roll over unless you change it.
<b>Vision</b>			Current plan will roll over unless you change it.
<b>Health savings account (HSA)</b>	Current deduction will roll over unless you change it.		Eligible only if enrolled in a high-deductible health plan (HDHP) Medical plan. Must select.
<b>Health care FSA</b>	Does NOT roll over. Must reselect.		Not eligible.
<b>Dependent care FSA</b>			Not eligible.
<b>Basic life insurance</b>	Bass Pro Shops pays for you, your spouse and your children. For spouse or children, you must “select” and add dependent information.		Not eligible.
<b>Supplemental life insurance</b>	If you select new or add to existing coverage, <i>Evidence of Insurability*</i> will be required.		Not eligible.
<b>Short-term disability (STD)</b>	Provided by Bass Pro Shops, no selection required.	<b>New in 2024!</b> All Outfitters will be automatically enrolled. You may waive coverage during Open Enrollment.	Not eligible.
<b>Long-term disability (LTD)</b>		Current enrollment will roll over. New elections will require evidence of insurability.	Not eligible.
<b>Accident Hospital indemnity Critical illness</b>	Current enrollment will roll over or you may add coverage during Open Enrollment only.		
<b>401(k) savings plan</b>	Not part of Open Enrollment. You may make changes at any time on <a href="https://basspro401k.voya.com">basspro401k.voya.com</a> .		

\*Evidence of Insurability (EOI) means you will need to answer basic medical questions required by the carrier before your coverage is approved. See instructions provided in Workday when you enroll.

# Complete your Open Enrollment in Workday.

Log in to Workday to verify your benefit selections, make any necessary changes, re-enroll in an FSA and update dependent information.

This can all be done during Open Enrollment, **October 30 to November 17, 2023**. To get started:

- 1 Log in to your Workday account at [myworkday.com/basspro](https://myworkday.com/basspro).
- 2 Go to the Inbox.
- 3 Select *Open Enrollment Change*.
- 4 Proceed through all steps of the Change Benefits for Open Enrollment process:
  - a. Re-verify the tobacco use question.
  - b. Enroll/change each desired benefit by opening the tile and following the instructions.
  - c. Verify you add desired dependents to any plan you change. Upload required documents if adding dependents to a medical plan.
  - d. Verify/complete beneficiary information in the Basic Life/AD&D and Supplemental Life tiles.
  - e. Click the *Review and Complete* button.
  - f. Review your selections. If you need to make changes, click the *Save for Later* button. If you are finished, click *I Agree*, then click the *Submit* button.
  - g. **Print or save your confirmation page.**

For additional support, see your local Human Resources representative or contact the HR Support Center at **1-417-873-4357, option 2**, or via email at [hrsupportcenter@basspro.com](mailto:hrsupportcenter@basspro.com).

## NEED TO MAKE A FUTURE CHANGE?

The benefits you choose during Open Enrollment will be effective **January 1, 2024**. Your choices for medical, dental, vision and FSAs are for the entire year. However, you can change your selections for these benefits during the year if you experience a qualifying “life event” — such as marriage, legal separation or divorce, birth or adoption of a child, death, or a change in employment status for you, your spouse or your dependents. You can also make changes when a covered dependent turns 26 and is no longer eligible for coverage. Changes must be made within **30 days** of the event and you will need to provide supporting documentation, such as a marriage certificate or birth certificate.

Some benefits do not require a life event. HSA and 401(k) selections may be changed at any time. Supplemental life benefits, disability, and the accident, critical illness and hospital indemnity policies may only be selected during Open Enrollment but can be canceled at any time.

You may initiate these changes in your Workday account, or email [hrsupportcenter@basspro.com](mailto:hrsupportcenter@basspro.com) or call **1-417-873-4357, option 2**, for assistance.

## Visit our benefits website.

Go to [bassprobenefits.com](https://bassprobenefits.com) and review benefits information. We've made it simpler and easier to navigate.



## DURING OPEN ENROLLMENT — use myVOYAGE to make benefit decisions

With **myVOYAGE**, you can receive guidance in choosing the best health plan and benefits for you and your family. **myVOYAGE** also helps you plan toward retirement and build emergency savings — giving you a complete financial picture for your Open Enrollment selections.

- ✓ Personalized digital guidance to choose benefits such as medical, dental, vision and critical illness coverage.
- ✓ Educational information about health savings accounts (HSAs) and flex spending accounts (FSAs).
- ✓ Decision support and information about 401k pre-tax and Roth retirement account contributions. You can find the **myVOYAGE** tool when you log in to Workday.



# Open Enrollment checklist

## ✓ GET READY FOR OPEN ENROLLMENT. CHECK.

- Read about your benefits in this guide so you know what to expect.
- Get expert and personalized guidance in choosing the best health, retirement and emergency savings benefits for you and your family with the **myVOYAGE** tool.
- Visit **bassprobenefits.com** to learn more about benefit tools and resources.
- Log in to Workday to access your Open Enrollment task:
  - Verify your tobacco use question.
- Answer the spousal premium differential question if selecting any medical.
- FSAs do not carry over. You must re-enroll in these plans for 2024. **All other benefit selections shown will carry over unless you make changes.**
- Verify or update any necessary spouse/dependents to coverage or as beneficiaries. (You will need their names, birth dates, Social Security numbers, genders and addresses.)
- Update personal information such as address, telephone number and email.
  - Make sure to complete the enrollment process — open and select/manage each desired benefit before reviewing and submitting your changes.
  - Print your confirmation.

Questions? Call **1-417-873-4357, option 2.**



# 2024 eligibility.

**Hourly Outfitters** who will meet their 90-day waiting period before January 1, 2024, are eligible to participate in Open Enrollment.

**Regular part-time Outfitters** who will meet their 90-day waiting period before January 1, 2024, are eligible to enroll in dental, vision and the voluntary plans during Open Enrollment. (PACE, temporary and part-time seasonal classifications are not eligible.) Part-time Outfitters who worked more than 30 hours per week over the past 12 months may be eligible to enroll in a medical plan.

**All salaried Outfitters** may participate in Open Enrollment.

### Dependents.

You may enroll your eligible dependents in medical, dental, vision and/or some voluntary benefits. Eligible dependents include your:

- Legal spouse.
- Child(ren) up to age 26 regardless of marriage or student status, or living situation.
- Unmarried children of any age who are incapable of supporting themselves due to a mental or physical disability, and who are totally dependent on you.

### Evidence of Insurability (EOI).

**EOI is required if you enroll in supplemental life during Open Enrollment. Be sure to follow the EOI instructions when selecting or adding additional coverage to this plan.**

### IMPORTANT TO KNOW.

#### Working spouse premium differential.

If your spouse has medical coverage available through an employer, but you choose to cover him or her on the Bass Pro Shops medical plan, an additional weekly fee of **\$30** will be added to your benefit deductions. **If you select any medical plan, you must answer the spousal premium differential question in Workday, even if you do not cover a spouse.**

#### Tobacco premium differential.

If you and/or your spouse or covered dependents use any form of tobacco or vaping products, a **\$40** weekly premium differential will be added to your medical plan premium. You must answer “yes” on the tobacco use question in Workday.

### Time to quit tobacco?

Resources are available from Vida Health to help you quit at no cost to you. The tobacco use premium differential can be removed if you and any dependents you cover on your Medical plan quit for 90 days and remain tobacco free.

Contact Vida Health at **vida.com/basspro.**

# Medical and prescription drug benefits.

Bass Pro Shops will continue to offer the same choice of health plans — including two HDHP options that include a tax- advantaged HSA — administered by Anthem.

Your options include:

- Choice PPO Plan
- HDHP Core Plan
- HDHP Value Plan

**Take advantage of your preventive care!** Preventive care is covered at 100 percent for all plan options when you see network providers. **To make sure your doctor is in the network, visit [anthem.com](http://anthem.com) or the [Sydney Health app](#).**

**Make the most of your health care dollars.** When you enroll in the Choice PPO Plan, you can save more by selecting a health care FSA. When you enroll in the HDHP Core Plan or HDHP Value Plan, you can open an HSA.

## TAKE ADVANTAGE OF YOUR HEALTH PLAN SERVICES.

Bass Pro Shops medical plans have many resources and services to improve your physical and mental health and well-being, and to navigate the health care system when you need it. You can access all of these services with help from an Anthem Health Guide or on the Sydney<sup>SM</sup> Health app. Call an Anthem Health Guide for any health and benefit related questions.

Get support for your total well-being with your **Anthem** health plan and access resources to help maintain and improve your physical and mental health and well-being.

- ✓ **Sydney Health app** — Sydney Health brings your benefits information together in one place! It also connects you with virtual care and wellness resources. You can use it to find doctors and care providers, access your digital health plan ID card; and track your health goals, fitness and wellness rewards. To download the app, search for “Sydney Health” in the App Store® or Google Play™.
- ✓ **24/7 NurseLine** — Connect with a registered nurse who will answer your health questions wherever you are — anytime, day or night.
- ✓ **Anthem Health Guides** — Highly trained Anthem associates are like personal support guides who can help you with all your healthcare needs. They can help you connect with the right resources, stay on top of the screenings and tests you need, and find doctors. Use the Live Chat on the **Sydney Health app**, visit **anthem.com** or call the number on your ID card to connect with an Anthem Health Guide.
- ✓ **Behavioral Health Resource** — Extra support can make a difference with things like depression, anxiety, substance use or eating disorders. Caring professionals will work with you to arrange counseling and support services that meet your individual and family needs.
- ✓ **Case Management** — If you’re coming home after surgery or have a serious health condition, a nurse care manager can help answer your questions, coordinate benefits for home therapy or medical supplies, and find community resources to help you.
- ✓ **Building Healthy Families** — This program can help you take care of yourself and your baby before, during and after pregnancy. You can talk to registered nurses 24/7 about your pregnancy and newborn care.
- ✓ **Virtual Second Opinion** — This service connects you with expert, personalized advice to help you decide if surgery is right for you. You can learn about your treatment options, along with surgery risks and benefits.
- ✓ **Pharmacy Savings** — Get 90-day fills with Express Scripts mail order, or choose a Walgreens or CVS pharmacy. Missouri residents can drop by or have their prescriptions mailed from the Bass Pro Shops Family Pharmacy. Search for lower-cost alternatives with Rx Savings Solutions.

If you have questions about these health plan resources and/or services, call 1-833-963-1175, or visit **anthem.com**. If you have questions about Vida or Express Scripts, you can also call Anthem, and they will connect you directly to a Vida or Express Scripts team member who can help. Contact information for all carriers can be found on page 26.

# Bass Pro Shops Medical Plan

## How your medical coverage works.

While our plans differ in how costs are shared, they work in much the same way.

1) Your Deductible	2) Your Coinsurance	3) Your Out-of-Pocket Limit	Your HSA*
<p><b>You pay 100 percent until your deductible is met.</b></p> <p>Network preventive care is covered 100 percent and not subject to the deductible.</p> <p>For the Choice PPO Plan, you pay a copay for some expenses, including doctor visits and prescriptions.</p>	<p>Once you meet your deductible, the plan will begin to pay a share and you will pay a share of expenses.</p> <p>You'll always pay less when you stay in the network.</p> <p>If you go out of the network, you pay more.</p>	<p>Once you reach your out-of-pocket limit, the plan will pay 100% of eligible expenses for the rest of the year.</p>	<p>Bass Pro Shops will match your contributions dollar for dollar up to:</p> <ul style="list-style-type: none"> <li>• <b>\$500</b> for individual coverage.</li> <li>• <b>\$1,000</b> for family coverage.</li> </ul>

\*HSA — applies to the HDHP Core Plan and HDHP Value Plan only. Employer-matching contributions will be made on a 100 percent, dollar-for-dollar basis each pay period.

## Understanding your deductible.

If you have family coverage, your deductible consists of two components — **individual** and **family**. The individual deductible and out-of-pocket limit are *embedded* in the family deductible. So if one family member meets the individual

deductible, the plan will pay — and that individual family member will begin to pay coinsurance for care in the network — before the family deductible is met. The same is true for the out-of-pocket limit.

## Bass Pro Shops medical plan and Medicare.

If you have questions about Medicare, we partner with SmartConnect. SmartConnect can explain Medicare options and help you make choices that are best for you. Call them at **1-855-322-1551** for a no-pressure, no-obligation consultation or visit **connect.smartmatch.com/basspro**.

## BUCK WISE BENEFITS. TIPS TO USE YOUR BENEFITS WISELY AND SAVE A FEW BUCKS.

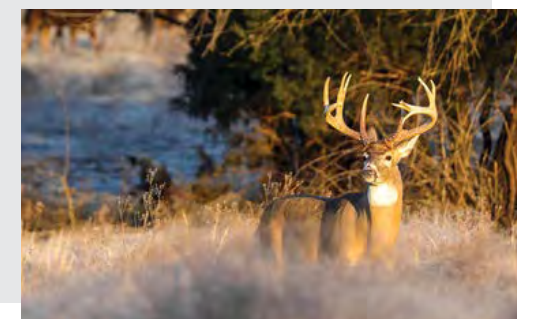
### Health Plan Savings

- **Stay Healthy!** Get your annual preventive health screenings; they're covered at 100%.
- **Choose the Right Plan!** If you are healthy and unlikely to meet your deductible, consider a High Deductible plan and pay less in premiums.
- **Use Virtual Care!** Many common ailments can be addressed with a provider using your smartphone at a much lower cost than in-person or urgent care.
- **Bass Pro Family Health Center!** Use it as much as you can!

- **Call an Anthem Health Guide!** Take advantage of Anthem Health Guides and nurses to help you navigate the healthcare system, look for cost-effective care and get the most value for your healthcare dollars.
- **Find Prescription Savings!** Use Rx Savings Solutions to look for lower cost alternatives to current prescriptions.
- **Use a Coach!** Take advantage of Vida Health coaching for physical and mental health. Coaching is included in the cost of your medical plan.

### Pre-Tax Savings

- **Get the Match!** Defer at least 4% in the 401(K) to get your full company matching dollars.
- **Pay less taxes!** Use FSA or HSA plans to avoid tax dollars and extend the purchasing power of your medical dollars.





## MEDICAL BENEFITS: ANTHEM.

	Choice PPO Plan		HDHP Core Plan		HDHP Value Plan	
	Network	Out-of-network	Network	Out-of-network	Network	Out-of-network
<b>Deductible</b> Individual Family	<b>New deductibles for 2024:</b> \$1,750 \$3,500	<b>New deductibles for 2024:</b> \$3,500 \$7,000	<b>New deductibles for 2024:</b> \$3,200 \$6,400	<b>New deductibles for 2024:</b> \$6,400 \$12,800	\$4,000 \$8,000	\$8,000 \$16,000
<b>HSA contributions from Bass Pro Shops</b> Individual Family	N/A N/A		Bass Pro Shops contributions will be made on a matching basis. \$500 \$1,000		Bass Pro Shops contributions will be made on a matching basis. \$500 \$1,000	
<b>Out-of-pocket limit</b> Individual Family	<b>New in 2024:</b> \$6,000 \$12,000	Unlimited Unlimited	<b>New in 2024:</b> \$6,400 \$12,800	Unlimited Unlimited	\$7,000 \$14,000	Unlimited Unlimited
<b>Physician services</b> Primary care physician (PCP) visit Specialist visit	<b>New in 2024:</b> PCP reduced to \$25 copay \$50 copay	40% after deductible 40% after deductible	25% after deductible 25% after deductible	50% after deductible 50% after deductible	30% after deductible 30% after deductible	50% after deductible 50% after deductible
<b>Preventive care</b>	Fully covered	40% after deductible	Fully covered	50% after deductible	Fully covered	50% after deductible
<b>Inpatient hospital care</b>	20% after deductible	40% after deductible	25% after deductible	50% after deductible	30% after deductible	50% after deductible
<b>Outpatient surgery</b>	20% after deductible	40% after deductible	25% after deductible	50% after deductible	30% after deductible	50% after deductible
<b>Urgent care center</b>	\$75 copay	40% after deductible	25% after deductible	50% after deductible	30% after deductible	50% after deductible
<b>Emergency room</b> (Non-emergencies are not covered.)	\$250 copay plus 20% coinsurance after deductible	\$250 copay plus 20% coinsurance after deductible	25% after deductible	25% after deductible	30% after deductible	30% after deductible

The coinsurance percentages shown are the amounts you pay.

With the 2024 plan and rate changes, it may be time to reevaluate your medical plan choice. The to **myVOYAGE** tool in Workday will walk you through a series of questions to help understand your coverage needs and savings opportunities.

### Want to better understand the ins and outs of healthcare?

Scan this QR code with the camera on a mobile device to watch a video on common insurance terms, such as copay, coinsurance, and deductible.



### Questions about your medical benefits?

Call Anthem at **1-833-963-1175**, or visit **anthem.com** or the **Sydney Health app**.

## PHARMACY BENEFITS: EXPRESS SCRIPTS.

	Choice PPO Plan	HDHP Core Plan	HDHP Value Plan
	Network benefits only	Network benefits only	Network benefits only
<b>Retail prescriptions (30-day supply)</b>			
<b>Generic</b>	15%, \$15 minimum copay, \$50 maximum copay	25% after deductible	30% after deductible
<b>Brand formulary</b>	30%, \$35 minimum copay, \$125 maximum copay	25% after deductible	30% after deductible
<b>Non-formulary</b>	50%, \$75 minimum copay, \$250 maximum copay	25% after deductible	30% after deductible
<b>Mail-order and select 90-day fills at Walgreens and CVS pharmacies.</b>			
<b>Generic</b>	15%, \$30 minimum copay, \$100 maximum copay	25% after deductible	30% after deductible
<b>Brand formulary</b>	30%, \$70 minimum copay, \$250 maximum copay	25% after deductible	30% after deductible
<b>Non-formulary</b>	50%, \$150 minimum copay, \$500 maximum copay	25% after deductible	30% after deductible

### Save with Rx Savings Solutions.

Rx Savings Solutions helps you find ways to save money on your prescription drugs. This secure online tool is available at no extra cost to all Bass Pro plan members and their dependents. To get started, visit **myrxss.com** and activate your account. The service will show you every opportunity available to save money on your current prescription(s) and send you alerts whenever it finds new ways to save money.



## WEEKLY CONTRIBUTIONS: (ALL ELIGIBLE OUTFITTERS).

	Choice PPO Plan			HDHP Core Plan			HDHP Value Plan		
	<\$45k	\$45k to \$90k	>\$90k	<\$45k	\$45k to \$90k	>\$90k	<\$45k	\$45k to \$90k	>\$90k
<b>Outfitter only</b>	\$33.97	\$42.40	\$54.64	\$19.03	\$28.89	\$35.35	\$14.01	\$16.67	\$19.34
<b>Outfitter + spouse</b>	\$77.01	\$92.52	\$124.59	\$55.78	\$69.11	\$89.63	\$37.32	\$44.41	\$51.52
<b>Outfitter + child(ren)</b>	\$53.02	\$70.26	\$89.97	\$40.99	\$52.60	\$64.16	\$33.43	\$39.77	\$46.14
<b>Outfitter + family</b>	\$94.36	\$117.03	\$150.52	\$65.31	\$85.38	\$105.85	\$44.71	\$53.22	\$61.73

Additional contributions may also apply:

- **Spousal coverage** — If your spouse has coverage available with their employer and you choose to add your spouse to a Bass Pro Shops medical plan, add \$30 per week. You must correctly answer the spousal premium differential question in Workday if you select medical coverage.
- **Tobacco use** — If you or anyone you cover on your Medical plan uses any form of tobacco or vaping products, add \$40 per week. You must answer “yes” on the tobacco use question in Workday. You may remove the tobacco use premium differential if all covered members have quit for 90 days and remain tobacco free.



# Participate in Your Health!

Bass Pro Shops wants to partner with you to support and encourage your efforts to enjoy, love, and conserve the outdoors. That's why we offer benefit and well-being programs and services that meet you where you are on your road to wellness. Our programs focus on four pillars, designed to support you and your family on your total health and well-being journey:

- **Emotional/Mental** — the ability to manage emotions and cope with life's challenges.
- **Financial** — build financial security to allow full enjoyment of life.
- **Physical: nutrition, movement, sleep** — the ability to pursue activities of daily living.
- **Social** — meaningful connection to others both at work and outside of work.

In 2023 we introduced our True North My Rewards program using the Sydney Health app. By completing actions and participating in activities, Outfitters earned points toward prizes. In 2024 we will repeat and expand our well-being messaging to help you understand and use your benefits to the fullest, add more movement to your day, engage in well-being programming, have fun, and maybe even win more prizes. Watch for communications throughout the year. Visit the [bassprobenefits.com/wellbeing](https://bassprobenefits.com/wellbeing) website to learn more. You can participate in services and challenges on Anthem's Sydney Health app and engage in our Thrive365 and True North activities that will move you forward on your path to health and well-being.



## BUCK WISE BENEFITS. TIPS TO USE YOUR BENEFITS WISELY AND SAVE A FEW BUCKS.

- **Use Free Life Navigator Services!** You can get up to 5 free sessions and unlimited access to web resources for you and your extended family members.
- **True North Rewards!** Use the Sydney Health app to participate in activities that support your wellbeing and earn points toward rewards.
- **Move!** Take advantage of the Basecamp Fitness Center or get discounted membership through Active & Fit Direct. Visit the [bassprobenefits.com/wellbeing](https://bassprobenefits.com/wellbeing) website to learn more about this nationwide benefit.
- **Bass Pro Discount!** Use your Bass Pro retail discount for things you need, and things for fun!
- **Partner Discounts!** Find discounts on many common items in the Outfitter Discount Outlet and Perks at Work.
- **Training & Development!** Get discounts on educational courses to learn and grow.



### Introducing My Health Check-in

A quick and easy health assessment available through the Sydney Health app. My Health Check-in will personalize your health experience with online tools and resources that support your wellness goals. This benefit begins on January 1, 2024.



# Anthem's Sydney Health app.

The **Sydney Health** app puts your health and well-being in the palm of your hand. With a few taps on your mobile device, health plan members can see plan details, check claims and costs, access your digital health plan ID card, chat with an Anthem Health Guide, find and access doctors near you as well as through virtual care, and utilize a wide variety of wellness resources.

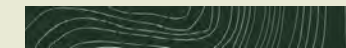
The **Sydney Health** app provides access to health and wellness programs, including:

- 24/7 NurseLine
- Behavioral Health Resources
- Building Healthy Families program
- Virtual Second Opinion
- Care Management



All Outfitters have access to virtual care through LiveHealth Online. See a doctor or therapist 24/7 using the **Sydney Health app**.

**Even if you are not on the health plan, you will have access to the Sydney Health app for health information, wellness events, challenges, trackers and more.** Sydney is your personal health assistant and benefits guide all in one.



Scan the QR code with the camera on your mobile device to download the app from the App Store® or Google Play™. You can download the app at any time, but you won't the features until your effective date.





# HSAs and FSAs. Save money, tax-free.

## HSAs: ANTHEM SPENDING ACCOUNTS.

If selected, your 2023 payroll deduction amount will carry over to 2024 unless you change it.

If you enroll in the HDHP Core or HDHP Value Plans, you may select an HSA that you can use to cover out-of-pocket health care expenses, including your deductible. If you are already enrolled, your current payroll deduction will roll over unless you change it. Bass Pro Shops will again contribute to your account in 2024 — \$500 for individual and \$1,000 for family annually, deposited to your HSA on a dollar-for-dollar matching basis each pay period. Including the Bass Pro Shops contributions, you can contribute up to the annual IRS limits of \$4,150 for individual and \$8,300 for family in 2024. The annual “catch-up” contribution for individuals aged 55 and older remains at \$1,000. **You must select and contribute to an HSA plan to receive the Bass Pro Shops employer contribution.**

Reminder — You cannot contribute to an HSA if you are enrolled in a non-high deductible plan, or Medicare, VA, or other government health benefits.

### Five things you need to know about HSAs:

- 1 **It's owned by you.** An HSA is similar to a personal bank account — it's yours to keep even if you leave the company or retire.
- 2 **There's no “use it or lose it” rule.** Your balance rolls over and accumulates, year after year.
- 3 **You can invest it.** Once your balance reaches \$1,000, you can invest your HSA much like your 401(k).
- 4 **You get a triple tax advantage.** Contributions are pre-tax, your account grows tax-free and you're not taxed on the money you use to pay qualified medical expenses.
- 5 **It's easy to use.** Pay qualified expenses with a swipe of your HSA debit card. Or save your money and medical receipts and withdraw it in the future.

## HEALTH CARE FSA: ANTHEM SPENDING ACCOUNTS.

If selected, your 2023 deductions do NOT carry over; you must re-enroll for 2024.

A health care FSA allows you to set money aside pre-tax and use these dollars **to pay for medical, dental and vision expenses not covered by insurance.** You can set aside \$100 to \$3,050 annually through equal payroll deductions. The money you save in taxes is like getting a 25 percent or greater discount on eligible health care expenses. Here are things you need to know about enrolling:

- 1 You can enroll in a health care FSA with the Choice PPO Plan, or have the FSA without the Choice PPO Plan.
- 2 **Be sure to use it all!** You must spend all the money you contribute to your FSA. You are not allowed to carry over or withdraw any unused balance at the end of the year. This is the “use it or lose it” rule, so just plan for **health care expenses** you know you will spend.
- 3 You can use the money in your FSA to pay for expenses you incur between January 1, 2024, and December 31, 2024. There is no carryover, but you will have until March 31, 2024, to obtain reimbursements for 2024 expenses.
- 4 While you contribute each pay period, your health care FSA is pre-funded by Bass Pro and available January 1. This is a great way to budget or pay for up-front expenses, like your deductible.
- 5 You will receive an FSA debit card to conveniently pay for copays, pharmacy and other eligible expenses where accepted. For other expenses, you can submit receipts and obtain reimbursement.
- 6 You can sign up at [anthem.com](https://www.anthem.com) to automatically submit your medical out-of-pocket claims directly to your health care FSA for reimbursement. You can view your account on [anthem.com](https://www.anthem.com) or the [Sydney Health app](#).
- 7 If you leave Bass Pro Shops, you can continue using your health care FSA (through COBRA continuation) until there is no longer a balance.

For a list of qualified expenses, visit [irs.gov](https://www.irs.gov) and look for Publication 502. FSAs are administered by Anthem Spending Accounts.

## DEPENDENT CARE FSA: ANTHEM SPENDING ACCOUNTS.

If selected, your 2023 deductions do NOT carry over; you must re-enroll for 2024.

A dependent care FSA allows you to set money aside pre-tax and use these dollars **to pay for daycare costs for your child(ren) or adult dependent.** You do not have to be enrolled in any other Bass Pro Shops benefit to open a dependent care FSA. The amount of taxes you save is like getting a 25 percent or greater discount on your daycare expenses. Here are things you need to know about enrolling:

- 1 **Be sure to use it all!** You must spend all the money you contribute to your FSA. You are not allowed to carry over or withdraw any unused balance at the end of the year. This is the “use it or lose it” rule, so just plan for **daycare expenses** you know you will spend.
- 2 You may set aside up to \$5,000 annually for a married couple (\$2,500 if you are single or married and file separately) of pre-tax earnings to cover the cost of **daycare for eligible dependents.\***
- 3 The dependent care FSA is not pre-funded; you will be reimbursed up to the amount in your account at the time you request a reimbursement.
- 4 You can use the money in your FSA to pay for expenses you incur between January 1, 2024, and December 31, 2024. There is no carryover, but you will have until March 31, 2024, to obtain reimbursements for 2024 expenses.
- 5 You will receive a debit card you may use to pay for expenses where accepted by daycare providers. For other expenses, you may submit receipts for reimbursement or set up recurring reimbursements for the same amounts.

### \*Dependent care eligibility.

To be eligible for dependent care FSA savings, dependent care must be for:

- Your dependent who has not reached age 13.
- Your dependent of any age who is physically or mentally incapable of self-care and who lives with you.
- Your spouse who is physically or mentally incapable of self-care and lives with you.

The care of the dependent must enable you and your spouse, if you are married, to be employed, be seeking employment or attending school full-time.





# Dental benefits: Delta Dental.


You have two dental plan options: the **Base Plan** and the **Enhanced Plan**, both administered by Delta Dental of Missouri. Both plans pay for preventive services at 100 percent. The Enhanced Plan provides a higher annual maximum benefit and orthodontia coverage for dependent children up to age 19.

When you need dental care, you have a choice of Delta Dental networks:

- **The Delta Dental PPO<sup>SM</sup> network:** Dentists in the PPO network offer the best pricing, which means the lowest out-of-pocket costs for you and your family. This stretches your annual maximum benefit.
- **The Delta Dental Premier<sup>®</sup> network:** These dentists also offer discounted pricing, but you will pay slightly more out of pocket.

You can use out-of-network providers, but you will pay more. You can find dentists in either network by visiting [deltadentalmo.com](http://deltadentalmo.com).

The charts below and on the following page show what you pay in deductibles, coinsurance and copays and what the plan pays in maximum benefits. Also included are your weekly contributions for each dental plan.



**Get your preventive care!**

Both plans cover two cleanings per year.

**New in 2024:** Adult Orthodontia added to the Enhanced Plan.



## ENHANCED PLAN.

	PPO Network	Premier Network	Out-of-Network
<b>Annual calendar year maximum</b> (maximum amount of benefits paid by the plan each year)	<b>New in 2024!</b> \$2,000	<b>New in 2024!</b> \$2,000	\$1,500 per person
<b>Calendar year deductible</b> (applies to basic and major services; does not apply to preventive)	\$50 per person	\$50 per person	\$50 per person
<b>Preventive services</b> (covered 100%)	Covered 100%	Covered 100%	Covered*
<b>Basic services</b>	20% after deductible	20% after deductible	20% after deductible*
<b>Major services</b>	50% after deductible	50% after deductible	50% after deductible*
<b>Orthodontia</b> ( <b>New for 2024</b> - coverage for all eligible participants)	50%, no deductible, up to \$2,000 lifetime maximum per person	50%, no deductible, up to \$2,000 lifetime maximum per person	50%, no deductible, up to \$1,500 lifetime maximum per person

\*Out-of-network coverages are paid based upon Delta Dental's established allowance, and you may be balance billed for charges over the allowance.

## BASE PLAN.

	PPO Network	Premier Network	Out-of-Network
<b>Annual calendar year maximum</b> (maximum amount of benefits paid by the plan each year)	\$1,250	\$1,250	\$1,000 per person
<b>Calendar year deductible</b> (applies to basic and major services; does not apply to preventive)	\$50 per person	\$50 per person	\$50 per person
<b>Preventive services</b> (covered 100%)	Covered 100%	Covered 100%	Covered*
<b>Basic services</b>	20% after deductible	20% after deductible	20% after deductible*
<b>Major services</b>	50% after deductible	50% after deductible	50% after deductible*
<b>Orthodontia</b>	Not covered	Not covered	Not covered

\*Out-of-network coverages are paid based upon Delta Dental's established allowance, and you may be balance billed for charges over the allowance.

## WEEKLY OUTFITTER CONTRIBUTIONS.

	Base Plan	Enhanced Plan
<b>Outfitter only</b>	\$4.12	\$5.57
<b>Outfitter + spouse</b>	\$7.24	\$9.81
<b>Outfitter + child(ren)</b>	\$7.52	\$10.09
<b>Outfitter + family</b>	\$10.02	\$13.70



### Questions about your dental benefits?

Call Delta Dental at **1-800-335-8266** or visit [deltadentalmo.com](http://deltadentalmo.com).



# Vision benefits: VSP.

In 2024, you will have the same two vision plan options: the **Base Plan** and the **Premium Plan**, both administered by VSP. With either plan you can save on vision care and products when you use providers who belong to the VSP network.

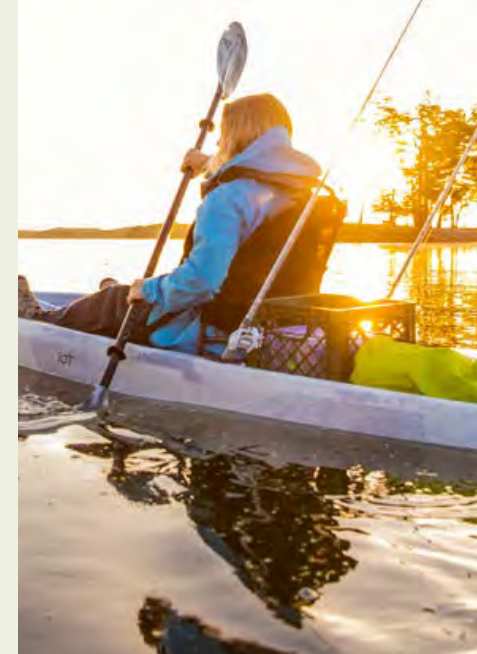
Using your vision benefits is easy. Here's all you need to do:

- Create an account at [basspro.vspforme.com](https://basspro.vspforme.com). Here you can review your benefit information and find providers who belong to the VSP network.
- At your appointment, tell the provider's staff you have VSP. You don't need an ID card, but if you want one as a reference, you can print one at [basspro.vspforme.com](https://basspro.vspforme.com).



# Income protection benefits.

We care about you and your family. And we offer benefits that provide for your beneficiaries in the event of your disability or death. Basic life insurance and accidental death and dismemberment (AD&D) coverage is available at no cost to full-time Outfitters. You also have the option to purchase additional life insurance coverage, if needed.



The charts below show what you pay in copays and what the plan pays in maximum benefits. Also included are your weekly contributions for each vision plan.

	Base Plan	Premium Plan
<b>Exam</b> (once per calendar year)	\$0 copay	\$0 copay
<b>Prescription glasses</b>		
<b>Lenses</b> (once per calendar year)		
- Single vision	\$25 copay	\$25 copay
- Bifocal	\$25 copay	\$25 copay
- Trifocal	\$25 copay	\$25 copay
<b>Frames — plan allowance</b>	\$175 for one pair <i>every other</i> year <b>New in 2024!</b> Now includes Walmart and Sam's Club vision centers	<b>New in 2024!</b> \$200 for one pair <i>every</i> year <b>New in 2024!</b> Now includes Walmart and Sam's Club vision centers
<b>Contact lenses</b>		
<b>Contact lenses instead of glasses</b> (once per calendar year)	\$150 plan allowance	\$175 plan allowance
<b>Contact lens fitting and evaluation</b>	\$60 maximum copay	\$60 maximum copay
<b>Suncare</b> — Use your frame allowance for non-prescription sunglasses	\$0 copay	\$0 copay

## WEEKLY OUTFITTER CONTRIBUTIONS.

	Base Plan	Enhanced Plan
<b>Outfitter only</b>	\$1.08	\$1.80
<b>Outfitter + spouse</b>	\$2.14	\$3.58
<b>Outfitter + child(ren)</b>	\$2.35	\$3.94
<b>Outfitter + family</b>	\$3.75	\$6.28

### New in 2024!

- ✓ The full annual frame allowances now include Walmart and Sam's Club vision centers.
- ✓ Both the Base and Premium plans now cover glasses you order online at Eyeconic®. Visit [eyeconic.com](https://eyeconic.com) to start shopping.

## LIFE INSURANCE AND AD&D.

### Basic Life and AD&D.

Bass Pro Shops provides basic life and AD&D benefits for all full-time Outfitters.

- **For salaried Outfitters:** The amount of basic life coverage is equal to two times your annual earnings.
- **For full-time hourly Outfitters:** The amount of basic life coverage is a flat \$60,000 benefit.

In addition, for both salaried and hourly Outfitters, we provide AD&D coverage equal to the basic life amount.

Bass Pro Shops also provides \$5,000 in basic life coverage for your eligible spouse and \$2,500 for each eligible child to age 26. While this coverage is free to you, you must select it and enter the name(s) of your spouse and/or dependent. **Please be sure to enter or verify your spouse and/or dependent information in Workday for this FREE benefit!**

### Supplemental Life.

If you want more protection, you can purchase supplemental life for yourself, your spouse and your child(ren) at affordable rates. You may select additional coverage for:

- **Yourself**, in an amount up to \$750,000. You can choose \$15,000, \$25,000, \$50,000 or an increment of \$10,000 from \$60,000 to \$750,000.
- **Your spouse**, up to \$100,000. No more than 100 percent of your coverage. You may choose \$15,000, \$25,000, \$50,000 or an increment of \$10,000 from \$60,000 to \$100,000, but no more than 100 percent of your coverage.
- **Your child(ren)**, up to \$10,000 for each child. You may choose \$2,500, \$5,000 or \$10,000 in coverage for children from birth to age 26.

**Note:** To purchase supplemental coverage for your spouse or child(ren), you must enroll in supplemental coverage for yourself. You pay 100 percent of the cost of coverage.

*\*All new enrollments or increases to current coverage will require completion of Evidence of Insurability (EOI) before the new amount takes effect.*

### Questions about your income protection benefits?

Call HR Support at **1-417-873-4357, option 2**, or send an email to [hrrsupportcenter@basspro.com](mailto:hrrsupportcenter@basspro.com).



# Disability benefits.

You work hard to make our company great, and we want to do all we can to help you protect your financial security. If you find yourself unable to work due to injury or illness, disability benefits are offered to replace a portion of your income.

Rest assured, benefit checks will be sent directly to you, so you can focus on paying your bills and getting back on your feet.

- Salaried Outfitters will have short-term disability (STD) and long-term disability (LTD) coverages paid by Bass Pro Shops. No enrollment is required.
- Full time hourly Outfitters may purchase STD and LTD coverage on a voluntary basis. Although you will be auto enrolled in STD for 2024, you have the ability to opt out or cancel it anytime during the year.

## STD AND LTD FOR SALARIED OUTFITTERS.

### Short-term disability.

Salaried Outfitters will automatically be enrolled in company-paid STD insurance. Weekly benefits begin after you have been unable to work for seven consecutive days due to an eligible injury or illness. The weekly benefit amount is equal to 100 percent of your weekly pay for the first seven weeks, and 50 percent of your weekly pay for the next 17 weeks, up to a maximum of \$5,000 per week. The benefit is payable up to 25 weeks while unable to work due to a covered condition.

## STD AND LTD FOR HOURLY OUTFITTERS.

### Voluntary short-term disability.

**New in 2024 — Full-time hourly Outfitters will automatically be enrolled in Outfitter-paid voluntary STD insurance.** Outfitters may opt out or “waive” this benefit during Open Enrollment or any other time.

Weekly benefits begin after you have been unable to work for seven consecutive days because of an eligible injury or illness. The amount of the benefit is equal to 60 percent of your weekly pay, up to a maximum of \$1,250 per week.

The benefit is payable up to 25 weeks while unable to work due to a covered condition. As a voluntary benefit, you must select this coverage during Open Enrollment and you pay the entire cost of your STD coverage.

### Voluntary long-term disability.

Full-time hourly Outfitters also may purchase voluntary LTD insurance. To receive benefits, you must be disabled for 180 days within a 365-calendar-day period. The amount of the benefit is equal to 60 percent of your monthly earnings, up to a maximum of \$5,000 per month.

LTD benefits generally pay as long as you are disabled up to your retirement age, or you become employable for any occupation. (See plan documents for complete details.)

### Long-term disability.

Salaried Outfitters will automatically be enrolled in company-paid LTD insurance. The LTD benefit pays 60 percent of your monthly salary, up to a maximum monthly benefit of \$15,000, if you continue to be disabled after 180 days (the length of your STD benefit). LTD benefits generally pay as long as you are disabled up to your retirement age, or you become employable for any occupation. (See plan documents for complete details.)

## EVIDENCE OF INSURABILITY

A record of your past and current health issues (Evidence of Insurability or EOI) is required to enroll in LTD only. You will receive STD coverage if you keep it, but payment of benefits depends on any pre-existing conditions.

The pre-existing condition clause states that benefits for STD and LTD are not payable if your disability is due to a pre-existing condition and occurred during the first 12 months your insurance is in effect. A pre-existing condition is a health issue that occurred within the three months right before your insurance went into effect and you did one or more of the following:

- Received medical treatment, care, services or advice.
- Took prescribed drugs.
- Had medications prescribed.



### Protect your income.

Disability plans help protect your income when you cannot work due to an extended injury or illness. You will see your cost for these coverages in your Workday enrollment session.

# Voluntary benefits.

## AVAILABLE FOR ALL FULL-TIME AND REGULAR PART-TIME OUTFITTERS.

Bass Pro Shops offers these voluntary policies designed to supplement a person’s regular health or life insurance, so you can truly customize your benefits to meet your individual needs and lifestyle. And, when you have a claim, benefits are paid directly to you, regardless of other coverage.

These voluntary benefits are a great way to lessen the financial risk of high deductibles and active lifestyles.

**Open Enrollment is your only opportunity to add these voluntary plans each year.**

### Group Accident by Voya.

Do you live an active, outdoor lifestyle? The accident insurance plan provides a lump-sum benefit to help cover the costs associated with unexpected accidental injury. If you’re like most people, you don’t budget for accidents. You hope it never happens, but if one occurs, wouldn’t it be nice to have an insurance plan that pays benefits regardless of any other insurance you have?

Here are some examples of covered accident related benefits:

- Emergency room visit: \$200
- Doctor visit: \$75
- Ankle fracture (non-surgical): \$1,800
- Dislocated shoulder (non-surgical): \$1,500

### Hospital Indemnity by Voya.

Sometimes health insurance isn’t enough. The Voya hospital indemnity plan pays a lump-sum benefit of \$2,200 directly to you for a covered hospital admission, \$200 per day while hospital confined (up to 60 days) and \$400 per ICU day (up to 15 days). This is over and above any health coverage you may have.

These plans are offered at affordable group rates:

Weekly Rates	Accident	Hospital Indemnity	Critical Illness
<b>Outfitter only</b>	\$1.20	\$6.58	Rates are based on age and amount of coverage selected for tobacco and non-tobacco users.
<b>Outfitter + spouse</b>	\$2.00	\$15.44	
<b>Outfitter + child(ren)</b>	\$2.46	\$10.55	
<b>Outfitter + family</b>	\$3.26	\$19.41	

### Critical Illness by Voya.

A critical illness plan pays a lump-sum benefit when you need it most — upon diagnosis of a covered critical illness. It can help prepare you for the added cost of battling a specific critical illness and the many incidental costs not typically covered by regular health insurance.

You have the option to select three levels of coverage:

- For you — \$10,000; \$20,000; or \$30,000 of coverage
- For your spouse — \$5,000; \$10,000; or \$15,000 of coverage
- For your children — 50% of your selected benefit

Here are some examples of covered critical illnesses:

- Heart attack
- Cancer
- Stroke
- Advanced dementia
- Type 1 diabetes
- Multiple sclerosis



If you have questions or need more information on these voluntary benefit plans, see the plan brochures on [bassprobenefits.com](http://bassprobenefits.com) or call the Voya voluntary benefits center at **1-877-236-7564**.



# Life Navigator EAP: Health Advocate.

## YOUR EMPLOYEE ASSISTANCE PROGRAM (EAP) RESOURCE.

Balancing your work and home life is not always easy. Through Life Navigator EAP+Work/Life, you have confidential, unlimited help for personal, family and work issues and resources to help you better balance your work and life.

All Outfitters, their spouses, dependent children, parents and parents-in-law are covered under this program paid by Bass Pro Shops. No enrollment is required.

**New in 2024** — Free in-person counseling sessions have been increased from 3 to 5 per issue.

You can talk to a licensed professional counselor by phone, email or via online chat to receive short-term assistance with:

- Stress and depression
- Work and family problems
- Financial and legal advice
- Substance use
- And more



Life Navigator is available 24/7. Get the help you need, when you need it most. All you have to do is call **1-877-240-6863**, or visit [healthadvocate.com/members](https://healthadvocate.com/members).

# The Bass Pro Cares Fund.

## SUPPORTING OUTFITTERS IN TIMES OF CRISIS.

Our team members are more than employees — they are our extended family. When disaster or personal hardship strikes, we are there to provide a hand up through the Bass Pro Cares Fund.

Grants from the fund are available to help Outfitters struggling to pay for basic living expenses because of an unexpected, qualified hardship. The fund provides one-time grants to help Outfitters pay for housing, utility bills, medical expenses, home repairs or other eligible expenses.

Thanks to Outfitter contributions and generous support from our founder Johnny Morris, the Bass Pro Cares Fund has granted over \$2 million to Outfitters since 2016.

Start a contribution or make changes to your contribution by clicking on the Pay worklet on your Workday home page at any time.

Learn more at [bassprocares.com](https://bassprocares.com).



# 401(k) Savings Plan.

We make it easy and convenient to build a nest egg for retirement with the 401(k) Savings Plan. You can contribute in a combination of ways:

- **Pre-tax contributions (traditional):** With pre-tax contributions, you get an immediate tax break by lowering your taxable income. You don't pay taxes on your savings or earnings until you start withdrawing from your account.
- **Post-tax contributions (Roth):** You pay taxes up front on Roth contributions so you can withdraw money tax-free once you retire — earnings on Roth contributions may also be tax-free once you meet distribution requirements. Visit [voyadelivers.com/Roth](https://voyadelivers.com/Roth) for more information.

## Your contributions.

You can defer up to 75 percent of your pay, up to IRS limits. IRS limits are subject to change. You can find the most current IRS limits at [voya.com/IRSlimits](https://voya.com/IRSlimits). You are always 100 percent vested in your contributions.

## Company match.

After completing one year of service, plan participants are eligible for a Safe Harbor employer-matching contribution. **The company matches 100 percent of the first 4 percent of your contributions.** All Safe Harbor employer-match contributions are immediately 100 percent vested.

## VOYA FINANCIAL.

Voya Institutional Plan Services (VIPS), LLC is our 401(k) plan record-keeper. Voya provides you with plan information, saving and investing education, transaction processing and more on your journey to retirement.

Voya offers a number of great tools and features that will help you take action and assess your retirement readiness, including:

- **myOrangeMoney®:** An educational, interactive online experience that shows you how your current retirement savings may translate into monthly retirement income.
- **Personal Financial Dashboard:** A web-based tool that enables you to organize, integrate and manage all of your financial information on one digital platform.

- **Voya Retire mobile app:** A fast and easy way to access your retirement account on the go! Search "Voya Retire" in your app store.
- **Financial Wellness Experience:** Take a personal assessment today to gain insights that will help you take meaningful actions for your financial future.

## Enroll anytime.

Your 401(k) Savings Plan is an integral part of your retirement savings strategy. Enroll today by calling **1-833-BPRO401 (1-833-277-6401)** or visiting [basspro401k.voya.com](https://basspro401k.voya.com) and selecting *Register Now*.

## CHECK OUT THE 401(K) EBOOK.

The eBook provides an overview of the plan features and information on saving and investing for retirement. You can also view informational videos; just visit the *Tips and Tools* tab on the top navigation bar. View the eBook at [basspro401k.com](https://basspro401k.com).

Voya is committed to safeguarding your plan accounts and personal information from the risk of fraud, cyber threats and unauthorized activity — so much so, we established the Voya S.A.F.E. (Secure Accounts for Everyone) Guarantee.

## WHAT DOES THE S.A.F.E. GUARANTEE MEAN?

If any assets are taken from your workplace retirement plan account due to unauthorized activity and through no fault of your own, we will restore the value of your account, subject to you taking action to satisfy the following key steps:

- 1 Register your account online.
- 2 Review your account information on a regular basis and keep your contact information current.
- 3 Promptly report any suspected identity theft or unauthorized activity.
- 4 Contact us if you receive any communication or alert you did not initiate.
- 5 Practice safe computing habits.

You can find more information on safeguarding your personal data at [voya.com/articles/safe-guarantee](https://voya.com/articles/safe-guarantee).



# Answers to common questions.

## Q: Can I make benefit changes at other times after Open Enrollment?

**A:** Yes, but **only** if you have a “qualifying life event.” These events include marriage, divorce, birth or adoption of a child, death, dependent reaching age 26, or a dependent gaining or losing other insurance coverage. You must submit any changes in Workday within 30 days of the specific event and provide the necessary documentation to support the reason for the qualifying event. Questions? Call **1-417-873-4357, option 2**, or email [hrrsupportcenter@basspro.com](mailto:hrrsupportcenter@basspro.com).

## Q: When will the enrollments and changes I make during Open Enrollment be effective?

**A:** The benefits you select during Open Enrollment take effect on January 1, 2024.

## Q: Are contributions deducted pre-tax in payroll?

**A:** Medical, dental, vision, health care FSA, dependent care FSA, HSA and 401(k) are all deducted on a pre-tax basis. All other benefit premiums are deducted on an after-tax basis.

## Q: What is the age cutoff for eligible dependents?

**A:** Dependent children are covered on medical, dental and vision to age 26. Coverage ends on the last day of the month of their 26th birth date. Permanently disabled children may continue dependent coverage with supporting documentation.

## Q: Can my significant other be covered on my insurance plan?

**A:** No. The Bass Pro Shops plan covers legal spouses. A domestic partner or common-law spouse is not included as a covered dependent.

## Q: Do I have to enroll in a medical plan to select the health care FSA?

**A:** No, you may select a health care FSA without selecting the Choice PPO Plan. You are responsible for complying with the IRS rules.

## Q: If I leave the company and have an FSA balance, what will happen to that money?

**A:** You may submit any expenses you incurred before your termination date and receive reimbursement from your account. If you have unused funds in your health care FSA, you may continue participating through COBRA until you are able to use your funds. The dependent care FSA cannot be continued after termination.

## Q: When will I receive my new Anthem insurance ID card?

**A:** You will receive a new medical card from Anthem by January 1, 2024. You can also view your digital ID card on the **Sydney Health app** starting January 1, 2024. You will receive a new dental ID card only if you make a change to your coverage. The FSA and HSA plans will send a debit card, too. The vision plan does not issue an ID card.

## Q: Do I get a card for vision coverage?

**A:** No, all VSP-participating providers have access to the VSP eligibility system. They have the ability to look up your coverage through the Bass Pro Shops plan, so there is no need for an ID card.

## Q: Do I have to use the mail-order service for my maintenance medications?

**A:** No, mail order may save you money, but you may opt out of the Express Scripts mail-order service by calling **1-888-772-5188**. Choose the open-ended opt-out option. You may also get 90-day refills on maintenance medications at Walgreens and CVS retail pharmacies.

## Q: What happens to my benefits if I have a leave of absence or unpaid time away from work?

**A:** You must continue to pay your employee share of premiums to maintain your benefits. If you have no paid time, Bass Pro Shops will cover your contributions for medical, dental and vision only for up to four weeks. All other benefits must be paid on a timely basis. You will receive a letter in the mail with instructions should this occur. For more details, see the Leave sections in the Outfitter Handbook or contact your HR representative. The four weeks of covered contributions by Bass Pro Shops does not apply to layoffs.

## Q: How do I sign up for an HSA?

**A:** You can sign up for an HSA during Open Enrollment if you are also enrolled in the HDHP Core Plan or HDHP Value Plan. During the calendar year, you can change your contribution amount at any time by visiting Workday.

## Q: How does the HSA work?

**A:** Your HSA works like a personal bank account. It's owned by you and you can withdraw funds at any time to pay yourself back for eligible health care expenses or by using your HSA debit card. Once you register online, you can even request reimbursement online or on your smartphone. Learn more by visiting [anthem.com](http://anthem.com), or call Anthem at **1-833-963-1175**.

## Q: What expenses are eligible for reimbursement from my FSA or HSA?

**A:** The IRS has established the rules for what expenses are allowed for reimbursement by the pre-taxed funds in an HSA and health care FSA. Most out-of-pocket expenses under our medical, pharmacy, dental and vision plans are eligible. For a listing of expenses, please visit the IRS website at <https://irs.gov/pub/irs-pdf/p502.pdf>.

## Q: How does the new Rx Savings Solutions program save me money?

**A:** Rx Savings Solutions uses our prescription database to find opportunities for you to save money on medications — in some cases, you may be able to save hundreds of dollars just by getting a prescription in tablet or pill form. Rx Savings Solutions will share the information with you so you can decide whether you want to take action — they'll even help you make the change with your doctor or pharmacist, if needed.

## Q: What happens if I have money left in my HSA at the end of the plan year?

**A:** The balance in your HSA rolls over to the next year. There is no “use it or lose it” rule with an HSA.

## Q: What happens if I have money left in my FSA at the end of the plan year?

**A:** All FSA money must be spent by December 31 or the “use it or lose it” rule applies.

## Q: If I leave the company and have an HSA, what happens to that money?

**A:** The money in your account is yours to keep; even if you leave the company or retire, you can continue to use your HSA debit card to pay for qualified health care expenses. If you choose to take money from the account for non-eligible expenses, you will be subject to taxes and possible penalties.

## Q: Do I have to enroll in the HSA when I sign up for benefits or can I do that at any time?

**A:** If you are enrolled in the HDHP Core Plan or HDHP Value Plan, you will need to select and make contributions to an HSA if you want to receive the Bass Pro Shops (employer) HSA matching contribution effective January 1, 2024. When you select an HSA, an account will be initiated for you with Anthem.

## Q: I enrolled in life insurance; will I receive a copy of my policy?

**A:** The life insurance through Bass Pro Shops is group term life insurance coverage. You can request a copy of the “Life Insurance Certificate” from the HR benefits team by sending an email to [hrrsupportcenter@basspro.com](mailto:hrrsupportcenter@basspro.com) or by calling **1-417-873-4357, option 2**. It is also available for download on [bassprobenefits.com](http://bassprobenefits.com).

## Q: Who can use the Bass Pro Shops Family Health Center and Pharmacy?

**A:** 1. All Bass Pro Shops Outfitters, regardless of work location, and 2. All dependents (spouses and children age 2 and older) who are covered by a Bass Pro Medical plan.

## Q: Will my Bass Pro Shops Family Health Center and Pharmacy expenses be covered by insurance?

**A:** For Bass Pro health plan members, the office visit copay and pharmacy expense will be submitted to Anthem and credited to deductibles or coinsurance. For non-Bass Pro health plan Outfitters, Premise Health will assist with any expenses if you have other insurance.



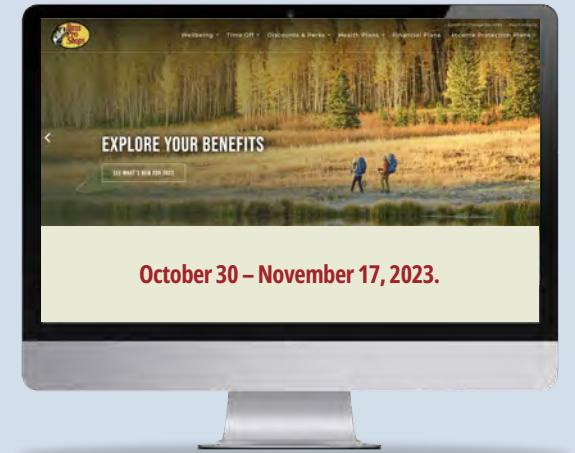
# Find more information on [bassprobenefits.com](https://bassprobenefits.com) or through these carrier contacts.

Benefit	Administrator	Contact	Website	App
401(k) Savings Plan	Voya Financial	1-833-277-6401	<b>401(k) Savings Plan</b> <a href="http://basspro401k.voya.com/">http://basspro401k.voya.com/</a>	<b>Voya Retire</b> 
Bass Pro Shops Family Health Center	Premise Health	1-417-612-8950	<b>Premise Health</b> <a href="https://www.mypremisehealth.com/MyChart/Authentication/Login?">https://www.mypremisehealth.com/MyChart/Authentication/Login?</a>	<b>My Premise Health</b> 
Bass Pro Shops Family Pharmacy	Premise	1-417-520-1993		No app is available.
Dental	Delta Dental of Missouri	1-800-335-8266	<b>Delta Dental of Missouri</b> <a href="https://deltadentalmo.com/">https://deltadentalmo.com/</a>	<b>Delta Dental</b> 
Digital Physical Therapy	SWORD	1-888-492-1860	<b>SWORD Health</b> <a href="https://onboarding.swordhealth.com/v3/c/basspro/account/register/member?type=wellness">https://onboarding.swordhealth.com/v3/c/basspro/account/register/member?type=wellness</a>	<b>Sydney Health</b> 
Flexible Spending Account (FSA)	Anthem	1-833-963-1175	<b>FSA Account</b> <a href="https://www.anthem.com/">https://www.anthem.com/</a>	<b>Sydney Health</b> 
Health Savings Account (HSA)	Anthem	1-833-963-1175	<b>HSA Account</b> <a href="https://www.anthem.com/">https://www.anthem.com/</a>	<b>Sydney Health</b> 
Life Insurance	Voya Life	1-888-238-4840	<b>Voya Claims Center</b> <a href="https://claimscenter.voya.com/static/claimscenter/">https://claimscenter.voya.com/static/claimscenter/</a>	No app is available.
Life Navigator - EAP	Health Advocate	1-877-240-6863	<b>Life Navigator - EAP</b> <a href="https://members.healthadvocate.com/ha/">https://members.healthadvocate.com/ha/</a>	<b>Health Advocate</b> 
Medical	Anthem	1-833-963-1175	<b>Medical</b> <a href="https://www.anthem.com/">https://www.anthem.com/</a>	<b>Sydney Health</b> 
Medical Leave of Absence	Voya	1-888-973-3652	<b>Voya Leave Management</b> <a href="https://www.trackingabsence.com/eep/cveep_Login?startURL=%2Feep%2F">https://www.trackingabsence.com/eep/cveep_Login?startURL=%2Feep%2F</a>	No app is available.
Medicare Decision Tools	Anthem	1-818-254-5381		<b>Sydney Health</b> 
Medicare SmartConnect	SmartConnect	1-877-374-2705	<b>SmartConnect</b> <a href="https://gps.smartmatch.com/help">https://gps.smartmatch.com/help</a>	No app is available.
myVOYAGE Design Tool	Voya		<b>myVOYAGE</b> <a href="https://myhealthwealth.voya.com/welcome">https://myhealthwealth.voya.com/welcome</a>	No app is available.
Prescriptions	Express Scripts	1-877-206-7431	<b>Express Scripts</b> <a href="http://express-scripts.com/basspro">http://express-scripts.com/basspro</a>	<b>Express Scripts</b> 
Prescription Savings	Rx Savings Solutions	1-800-268-4476	<b>Rx Savings Solutions</b> <a href="https://auth.rxsavingsolutions.com/activate">https://auth.rxsavingsolutions.com/activate</a>	<b>Rx Savings Solutions</b> 
Short & Long Term Disability	Voya	1-877-236-7564	<b>Voya Leave Management</b> <a href="https://www.trackingabsence.com/eep/cveep_Login?startURL=%2Feep%2F">https://www.trackingabsence.com/eep/cveep_Login?startURL=%2Feep%2F</a>	No app is available.
Vision	VSP	1-800-877-7195	<b>VSP</b> <a href="https://basspro.vspforme.com/">https://basspro.vspforme.com/</a>	<b>VSP</b>
Voluntary Benefits	Voya	1-877-236-7564	<b>Voya Claims Center</b> <a href="https://claimscenter.voya.com/static/claimscenter/">https://claimscenter.voya.com/static/claimscenter/</a>	No app is available. 
Wellness Coaching	Vida Health	<a href="mailto:support@vida.com">support@vida.com</a>	<b>Vida Health</b> <a href="https://www.vida.com/member/basspro/">https://www.vida.com/member/basspro/</a>	<b>VIDA</b> 

For HR support or Workday Assistance, call **1-417-873-4357, option 2**, or email [hrrsupportcenter@basspro.com](mailto:hrrsupportcenter@basspro.com).

## FINAL REMINDERS:

- ✓ Check out the myVOYAGE tool in Workday.
- ✓ Check out the benefits website at [bassprobenefits.com](https://bassprobenefits.com) for more benefit information.
- ✓ Collect the birth dates, Social Security numbers and address information for any dependents you wish to enroll and designate as beneficiaries.
- ✓ (Hourly Outfitters) Review your STD enrollment rate and “waive” if you want to opt out of this benefit.
- ✓ Go to Workday and complete your enrollment. *Print your completed benefit confirmation page.*
- ✓ **Except for FSAs, your current benefit selections will roll over to 2024 unless you change them.**







## Bass Pro Shops HR Support Center

EMAIL: [hrsupportcenter@basspro.com](mailto:hrsupportcenter@basspro.com)

CALL: 1-417-873-4357, option 2

WEB RESOURCES: [bassprobenefits.com](http://bassprobenefits.com)

This guide includes general information about your benefit plans. This summary is not a plan document under which the plan is maintained and administered. Any discrepancies between this information and your plan documents will be governed by the plan documents. The benefits described in this booklet and the [bassprobenefits.com](http://bassprobenefits.com) website are subject to change at any time.

LiveHealth Online is the trade name of Health Management Corporation, a separate company, providing telehealth services on behalf of Anthem Blue Cross and Blue Shield.

In addition to using a telehealth service, you can receive in-person or virtual care from your own doctor or another healthcare provider in your plan's network. If you receive care from a doctor or healthcare provider not in your plan's network, your share of the costs may be higher. You may also receive a bill for any charges not covered by your health plan.

Sydney Health is offered through an arrangement with Caredon Digital Platforms, a separate company offering mobile application services on behalf of your health plan. ©2023

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