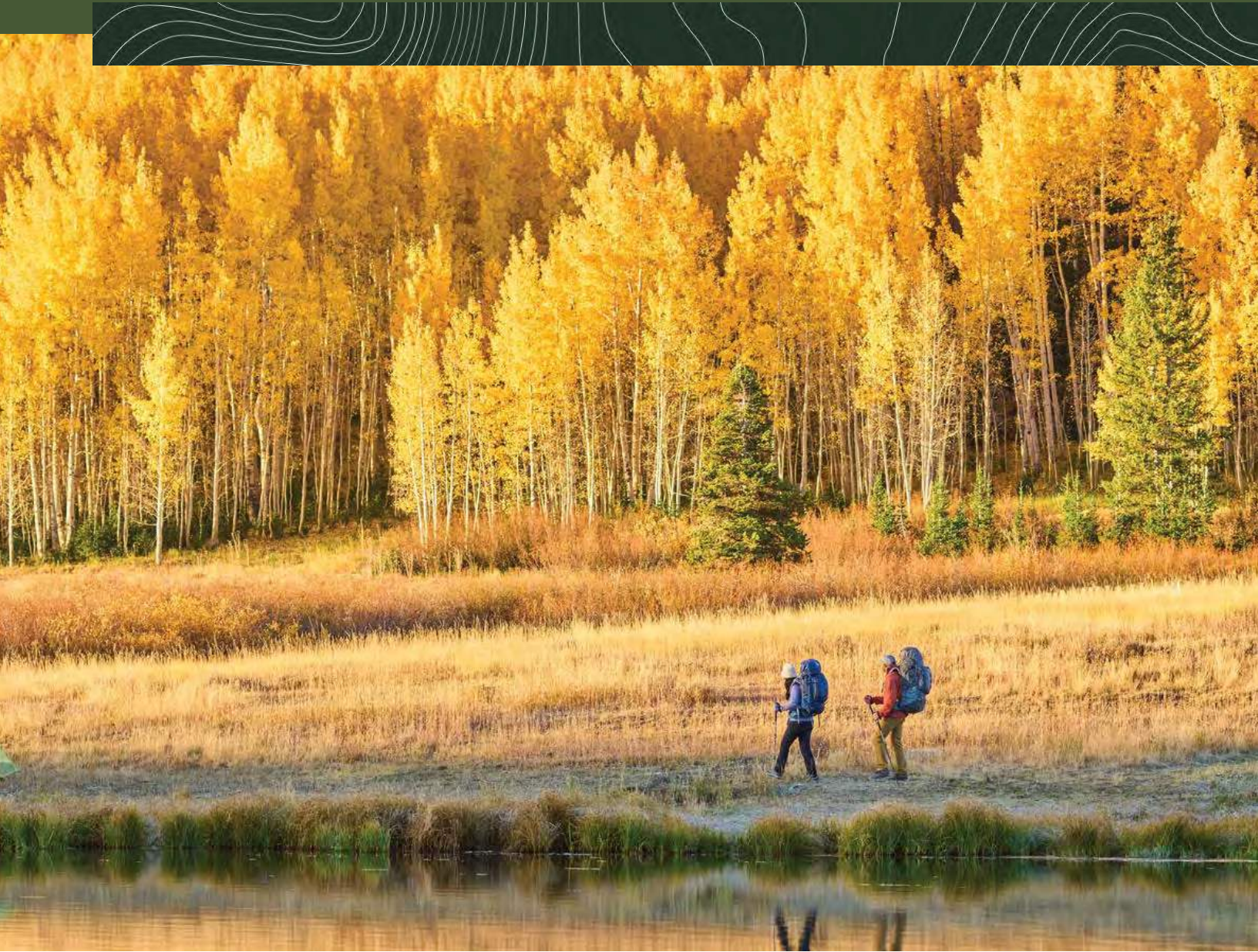


Gear up for 2024 benefits enrollment.

Experience all your benefits have to offer in 2024!



2024 Benefits Enrollment Guide

We want to help you live life to its fullest!

Welcome to the Bass Pro Shops family! We all work hard to create great outdoor experiences for our customers, and we want your benefits experience to be just as meaningful and rewarding to support your lifestyle.

That's why we offer a wide variety of programs to help you customize your benefits for every part of your life. Consider how your selections support your lifestyle choices — to enhance your physical, financial, and emotional health and well-being — to help you thrive. Your total well-being is important to us; use all the tools at your disposal to invest in yourself so you can lead a full and satisfying life.

Read through this guide for the basics, then explore bassprobenefits.com to learn more, and please feel free to connect with the Benefits and Well-being teams; they are here to ensure you have a great experience as an Outfitter at Bass Pro Shops.

Gear up for your enrollment — and get ready to experience all your benefits have to offer.



Thrive365

Your benefits guide.

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Summary of Benefits and Coverage (SBC).

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.

New hire enrollment: Here's what you need to know.

As a newly eligible Outfitter, you may choose from these benefits.

	For Salaried Full-time	For Hourly Full-time	For Regular Part-time*
Medical	✓	✓	
Dental	✓	✓	✓
Vision	✓	✓	✓
Health savings account (HSA)	✓	✓	
Health care flexible spending account (FSA)	✓	✓	
Dependent care FSA	✓	✓	
Basic life insurance	✓	✓	
Supplemental life insurance	✓	✓	
Short-term disability (STD)	✓	✓	
Long-term disability (LTD)	✓	✓	
Accident Hospital Indemnity Critical Illness	✓	✓	✓
Life Navigator EAP	✓	✓	✓
401(k) savings plan	✓	✓	✓

*Regular part-time does not include PACE, seasonal, temporary or international employment classifications.



Visit bassprobenefits.com whenever you need benefit information. Add it to your Favorites!

2024 eligibility.

Hourly Outfitters: You may enroll in your benefits during your first 90 days of employment. If you are an hourly Outfitter, your benefit selections will take effect on the 91st day of continuous employment. However, you must enroll no later than 30 days after that date.

Part-time Outfitters: Regular part-time Outfitters may enroll in the dental, vision and voluntary benefit plans! Part-time Outfitter benefits also take effect on the 91st day of continuous employment and may be selected upon the start of employment but no later than 30 days after the 91st day. (PACE, seasonal and temporary part-time classifications are not eligible.)

All salaried Outfitters: If you are a salaried Outfitter, you are eligible for benefits on your date of hire. You must enroll within 30 days of your hire date. The benefits you select will be effective on the date of hire.

Dependents.

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

- 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.

IMPORTANT TO KNOW.

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. **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.

It is well-documented that tobacco use contributes to a number of long-term chronic conditions and increasingly costly treatments. If you and/or your spouse or covered dependents use tobacco or vaping products, a \$40 weekly premium differential will be added to your medical plan premium.

Guaranteed issue.

As a new hire, you have a one-time opportunity to enroll in supplemental life and voluntary LTD, and you are guaranteed acceptance for coverage. If you wish to enroll in these plans in the future, you may be required to provide medical acceptance to obtain coverage.

Time to quit tobacco?

We are committed to helping you achieve your best health. If you and/or your covered spouse or dependents use tobacco or vaping products, we offer a free smoking cessation program. If you and your covered family members who smoke complete the program, you can avoid the tobacco premium differential. Contact HR Benefits for more information.

Call **1-417-873-4357, option 2**, or via email at **hrsupportcenter@basspro.com**.



NEED HELP DECIDING YOUR BENEFITS?

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 benefits 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 401(k) pre-tax and Roth retirement account contributions.

You can find the **myVOYAGE** tool when you log in to Workday.



GET READY FOR 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 benefits enrollment tasks:
 - Verify your tobacco use question.
 - Answer the spousal premium differential question if selecting any medical.
 - Add 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.
- Upload any required documents that verify your spouse and/or dependents meet eligibility requirements.
- 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.**

Complete your enrollment in Workday.

Everyone enrolls in benefits through Workday. To enroll:

- 1 Log in to your Workday account at **myworkday.com/basspro.**
- 2 Go to the Inbox.
- 3 Find and select the *Change Benefits Elections* task.
- 4 Proceed through all steps of the Change Benefits Elections process to make your 2024 benefit selections.
 - a. Thoroughly read ALL information provided.
 - b. Answer the tobacco use question.
 - c. Select each desired benefit by opening the tile and following the instructions to enroll.
 - d. Verify/complete beneficiary information in the Basic Life/AD&D and Supplemental Life tiles.
 - e. Upload any required documents for spouse and/or dependent eligibility.
 - f. Click the *Review and Complete* button.
 - g. 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.
 - h. **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.**

NEED TO MAKE A FUTURE CHANGE?

The benefits you choose during enrollment will be effective on **your eligibility date.** Your choices for medical, dental, vision and FSAs are for the current 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 upon hire or during annual Open Enrollment but can be canceled at any time.

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



Enroll promptly! Any premiums for the benefits you select will be deducted from your paycheck as of the date your benefits take effect.

Bass Pro Shops Medical Plan.

MEDICAL BENEFITS by Anthem Blue Cross and Blue Shield.



Bass Pro Shops partners with **Anthem** to provide you with robust resources to help you and your family manage your healthcare. You can access all of these services with help from an Anthem Health Guide or on the SydneySM Health app.

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 Live Chat on the **Sydney Health** app or at **anthem.com** to connect with an Anthem Health Guide.
- ✓ **Behavioral Health Resource** — Extra support can make a difference with issues 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.
- ✓ **Blue Distinction Centers (BDC) and Blue Distinction Centers+ (BDC+)** — National designations that recognize facilities for having met strict standards that include better treatment results and fewer return visits to the hospital. Choosing a BDC or BDC+ helps make sure you receive specialty care from doctors and hospitals with expertise in treating your health issue. This is why your plan covers a higher amount of the cost — and you pay less for care — if you use a BDC or BDC+ facility in your plan’s network.
- ✓ **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.

HEALTH COACHING by Vida.



Receive ongoing support and motivation from a dedicated health coach to live your healthiest, happiest life.

Vida can motivate you to:

- ✓ Lose weight.
- ✓ Stop smoking.
- ✓ Relieve stress and anxiety.
- ✓ Manage diabetes and chronic conditions.
- ✓ Learn about nutrition and exercise.
- ✓ Access mental health therapies.

Download the Vida app at [vida.com/basspro](https://www.vida.com/basspro) and start on your personalized road to wellness.

Vida Health Coaching is available at no extra cost to health plan enrolled members.

PHARMACY SERVICES by Express Scripts and Rx Savings Solutions.



Pharmacy benefits are managed by Express Scripts with discount savings from Rx Savings Solutions.

- ✓ Providing mail-order prescription services.
- ✓ Over 60,000 pharmacies nationwide.
- ✓ “Smart90” — **90-day fills** at Walgreens and CVS retail pharmacies.
- ✓ Rx Savings Solutions — ways to save money on medications.
- ✓ Compare medication pricing.

Go to [express-scripts.com](https://www.express-scripts.com) and [rxss.com](https://www.rxss.com) to get started.

If you have questions about these health plan resources and/or services, call 1-833-963-1175, or visit [anthem.com](https://www.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.

How your medical coverage works.

Bass Pro Shops offers three health plan choices. Each plan uses the same care provider networks and covered services, but what makes them different is how costs are shared with different deductibles, coinsurance, and maximum costs you pay.

1) Your Deductible	2) Your Coinsurance	3) Your Out-of-pocket Limit	Your HSA*
<p>You pay 100% until your deductible is met.</p> <p>Network preventive care is covered 100% 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 see a care provider in your plan's 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 every dollar you contribute up to:</p> <ul style="list-style-type: none"> • \$500 for individual coverage. • \$1,000 for family coverage.

*HSA — applies to the High Deductible Health Plan (HDHP) Core Plan and HDHP Value Plan only. Employer-matching contributions will be made on a 100%, 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-obligation consultation or visit connect.smartmatch.com/basspro.

BUCK WISE BENEFITS. TIPS TO USE YOUR BENEFITS WISELY AND SAVE A FEW BUCK\$.

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 by Anthem.

	Choice PPO Plan		HDHP Core Plan		HDHP Value Plan	
	In the plan's network	Outside the plan's network	In the plan's network	Outside the plan's network	In the plan's network	Outside the plan's network
Deductible Individual	\$1,750	\$3,500	\$3,200	\$6,400	\$4,000	\$8,000
Deductible Family	\$3,500	\$7,000	\$6,400	\$12,800	\$8,000	\$16,000
HSA contributions from Bass Pro Shops			Bass Pro Shops contributions will be made on a matching basis.		Bass Pro Shops contributions will be made on a matching basis.	
Individual	N/A		\$500		\$500	
Family	N/A		\$1,000		\$1,000	
Out-of-pocket limit Individual	\$6,000	Unlimited	\$6,400	Unlimited	\$7,000	Unlimited
Family	\$12,000	Unlimited	\$12,800	Unlimited	\$14,000	Unlimited
Physician services Primary care physician (PCP) visit	\$25 copay	40% after deductible	25% after deductible	50% after deductible	30% after deductible	50% after deductible
Specialist visit	\$50 copay	40% after deductible	25% after deductible	50% after deductible	30% after deductible	50% after deductible
Preventive care	Fully covered	40% after deductible	Fully covered	50% after deductible	Fully covered	50% after deductible
Inpatient hospital care	20% after deductible	40% after deductible	25% after deductible	50% after deductible	30% after deductible	50% after deductible
Outpatient surgery	20% after deductible	40% after deductible	25% after deductible	50% after deductible	30% after deductible	50% after deductible
Urgent care center	\$75 copay	40% after deductible	25% after deductible	50% after deductible	30% after deductible	50% after deductible
Emergency room (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.

Want to better understand the ins and outs of healthcare?

Scan this QR code with your phone's camera 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 by Express Scripts.

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

Save with Express Scripts Member Choice Program. Through this program you can get a 3-month supply of maintenance medications:

1. By mail order with Express Scripts or
2. At retail with Walgreens OR CVS pharmacies – you must choose one or the other, or
3. Any in-network pharmacy

Please log in at [express-scripts.com](https://www.express-scripts.com) and go to *Account > Pharmacy Preference* to locate your and your covered family members' personalized retail pharmacy network.

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, scan the QR code with your phone's camera or 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		
	under \$45k	\$45k to \$90k	over \$90k	under \$45k	\$45k to \$90k	over \$90k	under \$45k	\$45k to \$90k	over \$90k
Outfitter only	\$33.97	\$42.40	\$54.64	\$19.03	\$28.89	\$35.35	\$14.01	\$16.67	\$19.34
Outfitter + spouse	\$77.01	\$92.52	\$124.59	\$55.78	\$69.11	\$89.63	\$37.32	\$44.41	\$51.52
Outfitter + child(ren)	\$53.02	\$70.26	\$89.97	\$40.99	\$52.60	\$64.16	\$33.43	\$39.77	\$46.14
Outfitter + family	\$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. If you and your covered family members who smoke complete the smoking cessation program, you can avoid the tobacco premium differential.

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.

Our well-being messaging will 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 some prizes. Watch for communications throughout the year. Visit the 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 BUCK\$.

- **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 well-being 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 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.



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 your phone's camera to download the app from the App Store® or Google Play™. You can download the app at any time, but you won't see the features until your effective date.



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.



HSAs and FSAs. Save money, tax-free.

HSAs: ANTHEM SPENDING ACCOUNTS.

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 an HSA:

- 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.

A health care Flexible Spending Account (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% 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 between January 1, 2024, and December 31, 2024. There is no carryover, but you will have until March 31, 2025, to obtain reimbursements for 2024 expenses.
- 4 While you contribute each pay period, your health care FSA is pre-funded by Bass Pro Shops 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.

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% 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 between January 1, 2024, and December 31, 2024. There is no carryover, but you will have until March 31, 2025, to obtain reimbursements for 2024 expenses.
- 5 You will receive a debit card to use to pay for expenses where accepted by daycare providers. For other expenses, you can 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 or seeking employment, or to be 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%. The Enhanced Plan provides a higher annual maximum benefit and orthodontia coverage for dependent children.

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

- **The Delta Dental PPOSM 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[®] 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.

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.



BASE PLAN.

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

Dental Benefits, Continued.

ENHANCED PLAN.

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

WEEKLY OUTFITTER CONTRIBUTIONS.

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



Questions about your dental benefits?

Call Delta Dental at **1-800-335-8266** or visit **deltadentalmo.com**.

Vision benefits by VSP.

Bass Pro Shops offers 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 care 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. Here you can review your benefit information and find care providers who belong to the VSP network.
- At your appointment, tell the care 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.



Scan the QR code with your phone's camera or visit basspro.vspforme.com.

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
Wellvision Exam (once per calendar year)	\$0 copay	\$0 copay
Prescription glasses		
Lenses (once per calendar year)		
- Single vision	\$25 copay	\$25 copay
- Bifocal	\$25 copay	\$25 copay
- Trifocal	\$25 copay	\$25 copay
Frames — plan allowance	\$175 for one pair <i>every other year</i>	\$200 for one pair <i>every year</i>
Contact lenses		
Contact lenses instead of glasses (once per calendar year)	\$150 plan allowance	\$175 plan allowance
Contact lens fitting and evaluation	\$60 maximum copay	\$60 maximum copay
Lightcare — non-prescription sunglasses or blue light filtering glasses instead of prescription glasses or contacts	\$0 allowance and a \$2 copay	\$0 allowance and a \$2 copay

WEEKLY OUTFITTER CONTRIBUTIONS.

	Base Plan	Premium Plan
Outfitter only	\$1.08	\$1.80
Outfitter + spouse	\$2.14	\$3.58
Outfitter + child(ren)	\$2.35	\$3.94
Outfitter + family	\$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 to start shopping.

Income protection benefits by Voya.

We care about you and your family, which is why 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 are available at no cost to full-time Outfitters. You also have the option to purchase additional life insurance coverage, if needed.

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 children. **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. Guaranteed issue at initial eligibility is the lesser of \$500,000 or three times your annual salary. For amounts greater than the guaranteed issue amount, you will be required to provide Evidence of Insurability (EOI)*
- **Your spouse**, up to \$100,000. No more than 100% 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% of your coverage.

Guaranteed issue at initial eligibility is \$50,000. For greater amounts, you will be required to provide EOI for your spouse.

- **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% of the cost of coverage.

**All new enrollments will require completion of Evidence of Insurability (EOI) before the new amount takes effect.*

Get forms and instructions from your Human Resources department or the Workday Benefits worklet. Complete and submit EOI information to Voya Life per instructions. Your benefit will default to the guaranteed issue amount until your amount requiring EOI is approved.

What is guaranteed issue?

Guaranteed issue means you can purchase life insurance as a new hire — your initial eligibility — without requiring medical approval. If you find it difficult to be approved for life insurance, this is an excellent one-time opportunity to buy protection for your family.

Questions about your income protection benefits?

Call HR Support at **1-417-873-4357, option 2**, or send an email to **hrrsupportcenter@basspro.com**.

Disability benefits by Voya.

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 are automatically enrolled in employee-paid short-term disability (STD) and may purchase long-term disability (LTD) on a voluntary basis. Outfitters may opt-out of the employee-paid STD upon enrollment or any time thereafter.

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% of your weekly pay for the first seven weeks, and 50% 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.

Long-term disability.

Salaried Outfitters will automatically be enrolled in company-paid LTD insurance. The LTD benefit pays 60% 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.)

STD AND LTD FOR HOURLY OUTFITTERS.

Premium rates for STD and LTD benefits are shown during your enrollment in Workday.

Voluntary short-term disability.

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% 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 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% 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.)

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.

Disability benefits are insured by Voya.

Voluntary benefits by Voya.

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.

You may add these plans as a new hire or during annual Open Enrollment only.

Group Accident.

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.

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, including pregnancy, \$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
Outfitter only	\$1.20	\$6.58	Rates are based on age and amount of coverage selected for tobacco and non-tobacco users.
Outfitter + spouse	\$2.00	\$15.44	
Outfitter + child(ren)	\$2.46	\$10.55	
Outfitter + family	\$3.26	\$19.41	

Critical Illness.

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 at 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.



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.



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 for more information.

Your contributions.

You can defer up to 75% 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. You are always 100% 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% of the first 4% of your contributions.** All Safe Harbor employer-match contributions are immediately 100% 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 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.

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.

Time-off benefits.

We know everyone works hard to provide our valued customers with great products, services and experiences to create lasting memories. That's why Bass Pro Shops is pleased to offer these paid-time-off programs for our valued Outfitters to take care of personal issues, get outdoors and create lasting memories of your own.

PAID VACATION FOR SALARIED OUTFITTERS.*

Years of Service	Vacation Days
0-1	5
1-6	10
7-13	15
14+	20

Vacation days are granted on January 1 of each year and on the first day of employment for new hires. Vacation may be used as soon as it is granted and in one-day increments.

PAID VACATION FOR HOURLY OUTFITTERS.*

Years of Service	Vacation Hours
1-6	Up to 80 hours
7-13	Up to 120 hours
14+	Up to 160 hours

Vacation hours are granted based upon the hours paid in the previous year.

- Full-time Outfitters paid for 1,560 or more hours receive the full annual award.
- Full-time and part-time Outfitters who are paid between 1,040 and 1,560 hours receive prorated vacation time based on actual hours paid.

- Full-time and part-time Outfitters who are paid less than 1,040 hours during the previous year are not eligible to receive vacation time.

Vacation hours are awarded based on date-of-hire anniversary.

Vacation may be used as soon as it is granted in one-hour increments.

**Additional vacation policy details apply and may vary by business unit or state. Contact your supervisor or site HR representative for complete details.*

PAID SICK TIME.

Salaried Outfitters are granted five days of paid sick time each year at 100% of pay. Sick days may be used upon hire and do not carry over year over year but are renewed annually each January 1.

Hourly Outfitters who are classified as full-time will accrue one hour of sick time for every 30 hours worked. Accrual begins on the first day of work. Sick-time hours may be used as soon as they are accrued at 100% of pay. Unused sick time may carry over to the next calendar year; however, only up to 40 hours can be accrued and used per calendar year unless higher limits are required by state or local laws.

PAID HOLIDAYS.

Bass Pro Shops offers six paid holidays per year:

- New Year's Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Christmas Day

In addition, salaried Outfitters receive two additional personal holidays.

Since our retail and hospitality businesses and their supporting departments are open most holidays, talk with your supervisor or HR representative for holiday benefits at your location.

BEREAVEMENT LEAVE.

Full-time Outfitters may receive up to three days of paid bereavement leave to take off work to attend the funeral of an immediate family member, defined as: parent, spouse, child, sibling, grandparent or grandchild. Also included are the same immediate family members of the Outfitter's lawful spouse.

In addition, full-time Outfitters are eligible for one day of paid bereavement leave for extended family members of the Outfitter or the Outfitter's lawful spouse, to include: aunt, uncle, niece or nephew.

ADDITIONAL LEAVE.

Bass Pro Shops offers additional leave for jury duty, and Family and Medical Leave Act (FMLA) and medical leave, as well as personal leave to coincide with family and personal medical conditions, childbirth and bonding, and personal obligations or emergencies. Please talk with your supervisor or site HR representative for more information.

Answers to your questions.

Q: Who do I call if I have a question about my medical benefits?

A: Call the Health Guides at Anthem service to help you navigate the health care system, find a quality care provider or expert second opinion, question claims, or find services for other Bass Pro Shops providers. You can reach them at **1-833-963-1175**.

Q: If I elect coverage, can I add or drop my insurance during the year?

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. The change(s) will be effective on the event date. Questions? Call **1-417-873-4357, option 2**, or email **hrsupportcenter@basspro.com**.

Q: When will my selected benefits be effective?

A: Salaried Outfitters: Date of hire. Regular hourly Outfitters: 91st day of employment.

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. The supplemental life, hourly STD, hourly LTD and supplemental voluntary benefit premiums are deducted on an after-tax basis.

Q: What is the age cutoff for eligible dependents?

A: Dependent children are covered to age 26. Workday is set up to send you a reminder so you can go into Workday and remove the dependent. 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: How soon can I expect to receive my insurance cards?

A: If you enroll, you will receive a new medical card from Anthem. You can also view your digital ID card on the **Sydney Health app**. You will receive a new dental ID card from Delta Dental of Missouri. Anthem will issue a debit card for FSA and HSA enrollments. Vision and other benefits do not issue insurance cards. Cards are typically mailed within 10 to 14 days from the time the carrier receives the enrollment or change information from Bass Pro Shops.

Q: I haven't received my card. Who do I call to get one?

A: You may contact Anthem directly at **1-833-963-1175** or **anthem.com** and Delta Dental at **1-800-335-8266** or **deltadentalmo.com**. If you need further assistance, please contact **hrsupportcenter@basspro.com** or call **1-417-873-4357, option 2**. A digital version of your ID card is always available on the Sydney Health app.

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 or CVS retail pharmacies.

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: 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. The four weeks of covered contributions by Bass Pro Shops does not apply to layoffs. For more details, see the Leave sections in the Outfitter Handbook, or you may contact hrsupportcenter@basspro.com or call **1-417-873-4357, option 2**.

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, 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: 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: 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. Anthem will send account holders a packet of information with all of the details on how to activate the account so any payroll deductions or employer contributions may be deposited into your account.

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 hrsupportcenter@basspro.com or by calling **1-417-873-4357, option 2**. It is also available for download at bassprobenefits.com.

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: 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 or through these carrier contacts.

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

For HR support or Workday Assistance, call **1-417-873-4357, option 2**, or email hrsupportcenter@basspro.com.

Bass Pro Shops Family Health Center is now open!

THE NEW, STATE-OF-THE-ART OUTFITTER HEALTH CARE FACILITY, ONE OF THE BEST IN AMERICA!

Outfitters in the Ozarks, get ready for a new era in health care solutions! The Family Health Center officially opened, providing high-quality health care services in a convenient location, just across the street from Base Camp in Springfield, Mo.

Thanks to Johnny's leadership and vision, we're so proud to open one of the finest employee health care facilities in America. The Family Health Center

will be operated by Premise Health — the leading health care provider that runs more than 800 wellness centers in 45 states and Guam.

Inspired by Johnny's visits to both Toyota and Swarovski Optik's headquarters, the new Family Health Center will offer services that include primary care, preventive exams, allergy and flu shots, treatment of acute and chronic conditions, and women's health and wellness coaching, covering all Ozarks-area Outfitters who work for Bass Pro Shops, and their dependents ages 2 and older who are covered by a Bass Pro Shops medical plan. That includes team members at Base

Camp, Bass Pro Shops retail locations, Wonders of Wildlife National Museum & Aquarium, White River Marine Group boat plants and Big Cedar Lodge.

Staffed by full-time doctors, registered nurses and a pharmacist, the facility is equipped with a drive-up pharmacy for prescription needs and offers over-the-counter medicine at highly discounted prices. Outfitters will also be able to purchase natural products including vitamins and other supplements from **Nature's Wonders**, another Ozarks-based company, thanks to our friends and partners Chris and Michelle Rost.

The care you've been waiting for, all under one roof

Here are just some of the services available at the Family Health Center:

- Acute and urgent care
- Allergy and flu shots
- Annual physicals
- Condition management
- Pediatric care
- Preventive exams
- Wellness coaching
- Women's health

Many visits that do not require a doctor's attention, including lab draws, allergy shots, immunizations, or wellness coaching and advice, are paid entirely by Bass Pro Shops and offered free of charge.

Receive up to 75% off at the Bass Pro Shops Family Pharmacy

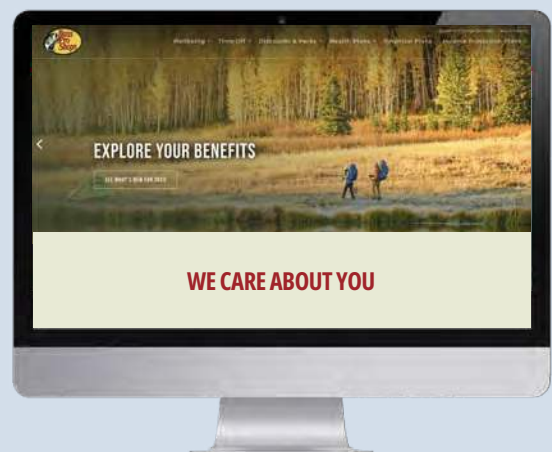
Start saving on over-the-counter products in the pharmacy. Take advantage of these savings to stock up on:

- Cough, cold and flu medications
- Allergy and sinus care
- Sleep aids
- Digestive health
- Children's health care items
- Pain relief and management needs
- Supports and braces
- Eye care
- Pill organization
- Personal care items
- Much more!

To schedule appointments visit basspro.com/familyhealth to learn more

FINAL REMINDERS:

- ✓ Check out the myVOYAGE tool in Workday.
- ✓ Check out the benefits website at 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.*





Bass Pro Shops HR Support Center

EMAIL: hrsupportcenter@basspro.com

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

WEB RESOURCES: 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 website are subject to change at any time.

Virtual text and video visits powered by K Health.

LiveHealth Online is the trade name of Carelon Health Solutions, Inc., 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 Carelon Digital Platforms, a separate company offering mobile application services on behalf of your health plan.

Anthem Blue Cross and Blue Shield is the trade name of Anthem Insurance Companies, Inc. Independent licensee of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.