



Bass Pro Shops HR Support Center

CALL: 1-800-672-3170 (toll-free)

EMAIL: HRSupportCenter@basspro.com

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.

BP252493850



CULTURE OF CARE: PREVENTION, ACCESS & SUPPORT

NEW HIRE BENEFITS GUIDE

HAVE QUESTIONS? HRSupportCenter@basspro.com | 800-672-3170



BENEFITS

BP252493850

CULTURE OF CARE: PREVENTION, ACCESS AND SUPPORT

At Bass Pro Shops, we're proud to foster a Culture of Care — where our Outfitters are supported with comprehensive benefits that prioritize prevention, access, and support.

YOUR BENEFITS GUIDE

CULTURE OF CARE: INTRO	2
STEPS TO ELECT YOUR BENEFITS	3
MEDICAL BENEFITS	4
PRESCRIPTION BENEFITS & WEEKLY CONTRIBUTIONS	5
HEALTH SPENDING ACCOUNT (HSA)	6
FLEXIBLE SPENDING ACCOUNTS (FSA)	7
DENTAL BENEFITS	8
VISION BENEFITS	10
BASIC LIFE AND SUPPLEMENTAL LIFE INSURANCE - DISABILITY	11
VOLUNTARY BENEFITS	14
WELLBEING THAT WORKS FOR YOU - ACCESS TO CARE	16
HEALTH ADVOCATE EMPLOYEE ASSISTANCE PROGRAM	18
BASS PRO FAMILY HEALTH CENTER & PHARMACY	20
401(k) RETIREMENT PLAN & TIME-OFF BENEFITS	21
THE BASS PRO CARES FUND	23
SUPPORT WHEN YOU NEED IT - CONTACT LIST	24
FREQUENTLY ASKED QUESTIONS	25



BENEFITS

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.

Wellbeing programs

Q: What is the 2026 Bass Pro Shops Tobacco Differential?

A: A \$40 weekly premium is added to your medical plan if you or your covered spouse use tobacco or vaping products.

Q: What is the Tobacco Free Wellness Program?

A: We are committed to helping you achieve your best health. If you and/or your covered spouse use tobacco or vaping products, we offer a free smoking cessation program through Anthem LiveHealth Online to help you quit tobacco. If you and your covered spouse (if applicable) who use tobacco complete the program at any time before the end of 2026, the tobacco differential will be stopped and any differential amounts you previously paid during 2026 will be refunded. You can also avoid the tobacco surcharge if you and your spouse, if applicable, attest at any time during 2026 that you have been tobacco free for 90 days. If you wish, we can also work with your doctor to find an alternative way to avoid the surcharge. Contact Anthem.

Q: Are there healthy rewards built into 2026 benefits?

A: Outfitters and covered spouses who complete their annual physicals between November 1, 2025, and October 31, 2026, will be eligible for a Premium Holiday in December 2026 — meaning your health plan premium will be waived!

Here's how it works:

- Hourly Outfitters: No premium taken from your December 11 and December 18 paychecks
- Salaried Outfitters: No premium taken from your December 18 paycheck

To qualify, you must:

- Be employed for at least 90 days
- Still be employed when the reward is given in December 2026

Bass Pro Shops Family Health Center and Pharmacy

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

A: All Outfitters who work for Bass Pro Shops, and their dependent family members ages 2 and older who are covered on a Bass Pro Shops medical plan.

Q: Will expenses at the Family Health Center be covered by insurance?

A: Yes, they are submitted to Anthem and count toward deductibles and coinsurance.

WHY REVIEW YOUR BENEFITS?

PREVENTION

100% Covered

Annual visits & screenings per Anthem Preventive Guidelines

Dental & Vision

Preventive dental and vision services — like routine cleanings and vision exams — are fully covered, as long as you use in-network providers.

ACCESS TO CARE

Anthem 24/7 NurseLine

Virtual Health Care Anthem LiveHealth Online:

- Urgent and primary care
- Behavioral health support with licensed professionals
- SWORD Health virtual physical therapy
- Anthem Tobacco-Free Program

Health Advocate Employee Assistance Program (EAP):

- 24/7 confidential support for work/life challenges, available to you and your family

SUPPORT

Download these helpful apps:



Supporting you and your family: If you have questions about your employment benefits, contact the HR Support Center at:

HRSupportCenter@basspro.com
or call 800-672-3170.

HSA/FSA

Q: How do I sign up for an HSA?

A: Enroll during your Commencement of Employment if you choose the HDHP Core or Value Plan. You can change contributions anytime in Workday.

Q: How does the HSA work?

A: It's a personal account. Use your provided debit card or request reimbursement online.

Q: Can I enroll in an HSA anytime?

A: You must enroll during your Commencement of Employment to receive employer contributions.

Q: What happens to my HSA if I leave the company?

A: The money is yours to keep and use for qualified expenses.

Q: What if I have money left in my HSA at year-end?

A: It rolls over — no “use it or lose it” rule.

Q: What expenses are eligible for FSA/HSA reimbursement?

A: Most out-of-pocket medical, dental, vision, and pharmacy expenses. See IRS Publication 502.

Q: Do I need to enroll in a medical plan to select a health care FSA?

A: No. You can enroll in a health care FSA independently.

Q: What happens to my FSA if I leave the company?

A: You can submit expenses incurred before termination. Health care FSA may continue through a COBRA; dependent care FSA ends.

Q: What if I have money left in my FSA at year-end?

A: You must spend it by December 31 or lose it. You have until 3/31 of the new year to submit claims for the previous year.

Q: Are benefit contributions deducted pre-tax?

A: Yes, for medical, dental, vision, FSAs, HSAs, and 401(k). Other benefits are deducted after-tax.

STEPS TO ELECT YOUR BENEFITS

✓ To Get Started

- 1 Log in to your Workday account at myworkday.com/basspro.
 - a. For help logging in to Workday, contact HRSupportCenter@basspro.com
- 2 Go to the Inbox.
- 3 Select **Commencement of Employment**.
- 4 Proceed through all steps of the Change Benefits for Open Enrollment process:
 - a. Verify the tobacco use question.
 - b. Enroll/change each desired benefit by opening the tile and following the instructions.
 - c. Verify you have added any 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.



HAVE QUESTIONS? HRSupportCenter@basspro.com | 800-672-3170

MEDICAL BENEFITS: BY ANTHEM BLUE CROSS AND BLUE SHIELD

Bass Pro Shops is proud to continue offering a variety of comprehensive health plan options through Anthem Blue Cross and Blue Shield — giving you flexibility to choose coverage that fits your needs and budget.

	Choice PPO Plan		HDHP Core Plan		HDHP Value Plan	
	Network	Out-of-network	Network	Out-of-network	Network	Out-of-network
Deductible						
Individual	\$1,750	\$3,500	\$3,400	\$6,800	\$4,000	\$8,000
Family	\$3,500	\$7,000	\$6,800	\$13,600	\$8,000	\$16,000
HSA contributions from Bass Pro Shops	N/A		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	\$6,800	Unlimited	\$7,000	Unlimited
Family	\$12,000	Unlimited	\$13,600	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.

TIP:

Both High Deductible Health Plans (HDHPs) come with access to a Health Savings Account (HSA) — a tax-advantaged way to save for current and future medical expenses.

These plans are ideal for Outfitters who want lower monthly premiums and the ability to save pre-tax dollars for healthcare costs.

FREQUENTLY ASKED QUESTIONS



Q: Can I make changes after I complete my Commencement of Employment?

A: Yes, but only with a qualifying life event (e.g., marriage, birth, divorce). Changes must be made within 30 days and require documentation.

Q: What is the age limit for dependent coverage?

A: Children are covered until age 26. Disabled children may continue coverage with documentation.

Q: Can I cover my significant other?

A: No. Only legal spouses are eligible.

Q: Do I get a card for vision coverage?

A: No. VSP providers can verify coverage electronically.

Q What's a qualifying life event (QLE)?

A: Events like marriage, divorce, birth/adoption, or loss of coverage allow mid-year changes. You must act within 30 days and provide documentation.

Q: Who can I contact for support while making my benefit elections?

A: HR Support Center at HRSupportCenter@basspro.com or call 800-672-3170

General benefits questions

Q: How do I access my Anthem benefits and ID card?

A: Use the Sydney Health app or log in at anthem.com to view your benefits, digital ID card, claims, and find care providers.

Q: What do terms like premium, deductible, copay, and coinsurance mean?

A: Premium: Monthly cost for coverage.
Deductible: Amount you pay before insurance kicks in
Copay: Fixed fee for services
Coinsurance: Percentage you pay after deductible

Q: How do I find in-network doctors or specialists?

A: Log into your Anthem account or use the Sydney Health app to search for providers by specialty, location, or availability.

Q: What is the 24/7 NurseLine and how do I use it?

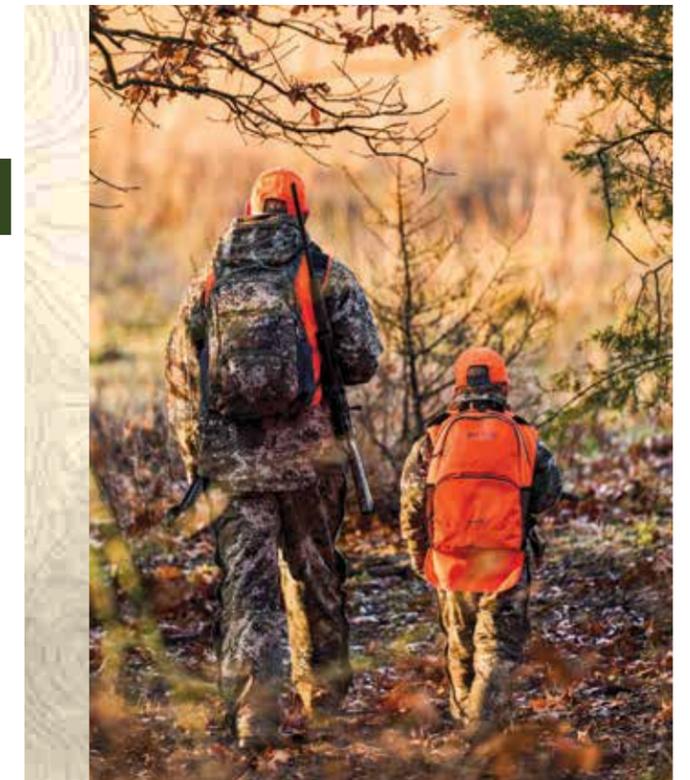
A: You can call the NurseLine anytime for help with symptoms, medications, or deciding where to go for care. Access it via your Anthem member portal or Sydney Health app.

Q: What do I need to do if I am planning to go on leave?

A: Contact your Leave team at HRSupportCenter@basspro.com

Q: What happens to my benefits during a leave of absence?

A: To continue to have coverage, you must continue paying your share of premiums. Visit Workday or contact HR Support for more information.



SUPPORT WHEN YOU NEED IT

Anthem: Member Services, Claims, HSA/FSA Account, Tobacco Cessation program, 24/7 Nurseline, Virtual Healthcare Support and Medicare Decision Support
1-833-963-1175



<https://www.anthem.com/>

CVS Caremark: Prescription coverage, Prescription Home Delivery and Support
1-855-299-3262



<https://www.caremark.com/get-started.html>

Delta Dental: Dental Coverage and Access Support
1-800-335-8266



<https://deltadentalmo.com/>

VSP Vision Care: Vision Coverage and Access Support
1-800-877-7195



<https://basspro.vspforme.com/>

Health Advocate: Employee Assistance Program, 24/7 Behavioral Health Support, Work/Life Balance, Legal and Financial Resources
1-877-374-2705



www.healthadvocate.com/basspro

Registration Code: **BASSPRO**

The Hartford: Life Insurance, Accidental Loss of Life and Severe Injury (AD&D), Critical Illness, Accident Insurance, Hospital Indemnity Insurance, Empathy, ComPsych
1-866-547-4205



<http://thehartford.com/employeebenefits>

Voya Financial: 401k Savings Plan and Investment Resources
1-833-277-6401



<http://basspro401k.voya.com/>

SWORD Health: THRIVE and BLOOM Digital at-home Physical Therapy
1-888-492-1860



<https://livehealthonline.com/healthyhabits/basspro/>

Bass Pro Shops Family Health Center and Pharmacy in Springfield, MO:

Primary care, Care Management, Urgent care, Virtual Health Care, Prescription Management, Pharmacy

Clinic: 1-417-612-8950

Pharmacy: 1-417-520-1993



<https://bassprobenefits.com/family-health-center/>

PRESCRIPTION BENEFITS: BY CVS CAREMARK

	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 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

This benefit program provides affordable and convenient options for filling prescriptions at numerous locations including CVS, Walgreens, and more. Plus, take advantage of even lower pricing on CVS mail-order prescriptions. CVS Caremark Pharmacy Benefit is included in your health plan. **Visit [Caremark.com/welcomecenter](https://www.caremark.com/welcomecenter) or call 1-855-299-3262 to get started.**

WEEKLY CONTRIBUTIONS

Annual salary	Choice PPO Plan			HDHP Core Plan			HDHP Value Plan		
	<\$45k	\$45k to \$90k	>\$90k	<\$45k	\$45k to \$90k	>\$90k	<\$45k	\$45k to \$90k	>\$90k
Outfitter only	\$40.55	\$50.61	\$65.22	\$20.87	\$31.68	\$38.78	\$14.86	\$17.68	\$20.52
Outfitter + spouse	\$91.91	\$110.43	\$148.70	\$61.18	\$75.81	\$98.31	\$39.59	\$47.11	\$54.65
Outfitter + child(ren)	\$63.28	\$83.86	\$107.39	\$44.95	\$57.69	\$70.38	\$35.46	\$42.19	\$48.95
Outfitter + family	\$112.62	\$139.68	\$179.66	\$71.64	\$93.66	\$116.11	\$47.43	\$56.46	\$65.49

Tobacco and Spousal differentials would be added to these weekly contributions as applicable.



HEALTH SAVINGS ACCOUNT (HSA)

A Health Savings Account (HSA) is a tax-advantaged savings account you can use to pay for qualified medical expenses — now and in the future.

Key Benefits

- ✓ Triple tax advantage:
- ✓ Contributions are tax-free
- ✓ Earnings grow tax-free
- ✓ Withdrawals for qualified expenses are tax-free
- ✓ Funds roll over year to year — no “use it or lose it”
- ✓ Portable — the money is yours, even if you leave the company
- ✓ Investment options available once your balance reaches a minimum threshold

Use Your HSA For:

- Doctor visits and hospital care
- Prescription medications
- Dental and vision expenses
- Mental health services
- Other qualified medical expenses (see IRS Publication 502 for a full list)



HSA ELIGIBILITY FOR 2026

You can elect an HSA only if you enroll in the HDHP Core Plan or HDHP Value Plan for 2026.

Company Contribution

Bass Pro Shops will match your HSA contributions dollar for dollar, up to:

- \$500 for individual coverage
- \$1,000 for family coverage

To receive the match, you must contribute to your HSA.

Contribution Limits

You can contribute up to:

- \$4,400 (individual coverage)
- \$8,750 (family coverage)

If you're age 55 or older, you can contribute an additional \$1,000:

- \$5,400 (individual)
- \$9,750 (family)

Learn More Visit Anthem Spending Accounts on the Anthem website or use the Sydney app for details on how to enroll and manage your HSA.

Your HSA is not an employer-sponsored benefit plan. By allowing you to make pre-tax contributions to your HSA and/or by making contributions on your behalf to your HSA, Bass Pro is not endorsing your account or assuming any responsibility to make an independent determination as to your eligibility to contribute to an HSA.

NOTE:
Outfitters cannot contribute to an HSA and also contribute to an FSA.

THE BASS PRO CARES FUND SUPPORTING OUTFITTERS IN TIMES OF CRISIS



CARES FUND

Our team members are more than employees — they are our extended family. When disaster or personal hardship strikes, we are there to give a hand 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 \$4 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. Giving as little as a \$1 a pay period ensures we are ready to support Outfitters when they face hardship. Show your care by enrolling in payroll contributions. Learn more at bassprocares.com.

INDUSTRY-LEADING BENEFITS AND DISCOUNTS

Exclusive Outfitter Discounts: We're proud to offer Outfitters an incredible 50% discount on Bass Pro Shops' proprietary brands and 15% off most vendor brands. Select Extra Discount Days offer even deeper savings on top outdoor brands like Garmin, Vortex, YETI, and Carhartt — helping Outfitters gear up for their next adventure with the best outdoor products available.

Thunder Ridge ticket savings: In 2025, Outfitters received a 25% discount on pre-sales at Thunder Ridge Nature Arena, making for an unforgettable season of live performances featuring some of the biggest names in entertainment. In addition to discounted tickets, many Outfitters were surprised with complimentary access to select shows — making the experience even more memorable. Stay tuned for exciting updates on the 2026 lineup and how to reserve your discounted tickets.

Honoring our veterans – This year we proudly celebrated our nearly 4,000 veteran Outfitters with unforgettable experiences, including thrilling events at America's Night Race at Bristol Motor Speedway.

Conservation attraction discounts and free passes: Outfitters enjoy discounted annual and individual passes to our world-class conservation attractions, including Wonders of Wildlife National Museum & Aquarium and Dogwood Canyon Nature Park.



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 their 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 Days
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.

Enhanced Time Off for Outfitters during their first year of service allows up to 48 hours of annual accruals to be used for personal and immediate family needs. See the Outfitter Handbook for more information.

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.



FLEXIBLE SPENDING ACCOUNTS (FSAs)

FSAs help save money by allowing you to set aside pre-tax dollars for eligible expenses. Bass Pro Shops offers two types of FSAs:

HEALTH CARE FLEXIBLE SPENDING ACCOUNT

Use pre-tax dollars to pay for eligible medical, dental, and vision expenses not covered by insurance.

Key details for 2026:

- Re-enrollment is required each year — 2025 elections do not carry over.
- Contribute between \$100 and \$3,400 through payroll deductions.
- Your full annual amount is available on January 1, even though you contribute throughout the year.
- Use funds for expenses incurred January 1 – December 31, 2026.
- Submit claims by March 31, 2027 for 2026 expenses.

Important rules:

- Use it or lose it — unused funds are forfeited after the plan year.
- You can enroll in an HCFSAs with or without the Choice PPO Plan.
- You'll receive an FSA debit card for easy payment at eligible locations.
- Submit receipts or set up auto-reimbursement through <https://www.anthem.com> or the Sydney Health app.
- You can also submit receipts or set up recurring reimbursements through <https://www.anthem.com> or the Sydney Health app under Claims.
- If you leave the company, you may continue using your FSA through COBRA until your balance is used.



DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT

Use pre-tax dollars to pay for eligible day-care expenses for your children or adult dependents.

Key details for 2026:

- Re-enrollment is required each year — 2025 elections do not carry over.

Contribute up to:

- \$7,500 per household (if married filing jointly)
- \$3,750 (if single or married filing separately)

Use funds for expenses incurred January 1 – December 31, 2026. Submit claims by March 31, 2027 for 2026 expenses.

Important rules:

- Use it or lose it — unused funds are forfeited after the plan year.
- You don't need to be enrolled in other Bass Pro Shops benefits to participate.
- Dependent Care FSA is not pre-funded — you'll be reimbursed only up to the amount currently in your account.
- Use your FSA debit card to pay day-care providers directly (where accepted).

Eligible dependents include:

- Children under age 13
- Dependents of any age who live with you and are physically or mentally unable to care for themselves
- A spouse who is physically or mentally unable to care for themselves

DENTAL COVERAGE BY DELTA DENTAL OF MISSOURI

Bass Pro Shops continues to offer two dental plan options that are both designed to help you and your family maintain good oral health and manage dental care costs.

WHAT'S COVERED?

Preventive care — including cleanings and exams — are covered at 100% under both plans.

NEW for 2026: Preventive visits are covered in full when you use a Delta Dental PPO™ in-network provider, and now include fluoride treatments and sealants for all ages.

Choosing a dentist

You have access to two Delta Dental networks:

- **Delta Dental PPO Network**
Offers the lowest out-of-pocket costs and helps you stretch your annual benefit dollars further.
- **Delta Dental Premier® Network**
Provides discounted pricing, though you may pay slightly more than with PPO dentists.

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 billed for charges over the allowance.



401(k) RETIREMENT PLAN THROUGH VOYA

Saving for retirement is simple and convenient with the Bass Pro 401(k) Savings Plan. You can contribute in a way that works best for you:

CONTRIBUTIONS

- **Traditional (pre-tax) contributions**
Reduce your taxable income now and defer taxes on your savings and earnings until you withdraw funds in retirement.
- **Roth (post-tax) contributions**
Pay taxes up front and enjoy tax-free withdrawals in retirement — including potential tax-free earnings if distribution requirements are met. Learn more at <https://voyadelivers.com/Roth>.

Your contributions

You can contribute up to 75% of your pay, subject to IRS limits. For the latest contribution limits, visit <https://voya.com/IRSlimits>. You're always 100% vested in your own contributions.

Company match

After one year of service, eligible Outfitters receive a dollar-for-dollar match (100%) on the first 6% of pay contributed to the 401(k). These Safe Harbor matching contributions are deposited with each payroll alongside your personal deferral.

YOUR RETIREMENT TOOLS WITH VOYA

Voya Institutional Plan Services (VIPS), LLC is the recordkeeper for our 401(k) plan. They provide helpful resources to support your retirement journey — from managing your account to learning about saving and investing.

- **myOrangeMoney®**
See how your current savings could turn into monthly income during retirement with this interactive online experience.
- **Personal financial dashboard**
Organize and manage all your financial information in one place with this easy-to-use digital tool.
- **Voya Retire mobile app**
Access your retirement account anytime, anywhere. Just search "Voya Retire" in your app store.
- **Financial wellness experience**
Take a quick personal assessment to get insights and tips for improving your financial health.

You can enroll or make changes to your account anytime — it's all about making retirement planning work for you.



Ready to start saving?

Your 401(k) Savings Plan is a key part of building your retirement future. Enroll today by calling **1-833-BPRO401 (1-833-277-6401)** or visiting <https://basspro401k.voya.com> and selecting Register Now.

Already enrolled?

You can update your contribution amount anytime by signing in online or giving Voya a call.

BASS PRO SHOPS FAMILY HEALTH CENTER & PHARMACY

Conveniently located just across from Base Camp, the Bass Pro Shops Family Health Center — powered by Premise Health — offers a full spectrum of services to support your health and overall wellbeing.

Our dedicated care team partners with you to take a proactive approach to your health, helping you feel your best today and stay well for the future.



SAVE MONEY AND TIME WITH HIGH-QUALITY, CONVENIENT HEALTH CARE SERVICES!

- Sick visit care
- Drive-up pharmacy
- 24/7 virtual healthcare
- Annual prevention visits, physicals, and wellness visits
- Weight loss & condition management
- Allergy and flu shots
- Biometric screenings and lab work
- Specialist referrals
- Pediatric care (2+)
- Women's health

ON-SITE AND VIRTUAL CARE COPAYS

Copay amounts vary based on your medical plan:

- **Choice PPO Plan:** Outfitters and their covered dependents pay \$5 per visit for both on-site and virtual care.
- **Core or Value HDHP:** Outfitters and their covered dependents pay \$40 per visit for both on-site and virtual care.
- Outfitters not enrolled in a Bass Pro Shops Medical Plan pay \$75 per visit for on-site care.

Download the **MyPremise app** today!

Schedule your appointment through the app, by phone or by visiting <https://www.mypremisehealth.com/MyChart/Authentication/Login?>



Contact:
Health Center **417-612-8950**
Pharmacy **417-520-1993**

	Health Center Hours	Pharmacy Hours
Monday	8:00 am-4:30 pm	9:00 am-1:00pm; 1:30 pm-5:00 pm
Tuesday	9:30 am-6:00 pm	10:30 am-1:00pm; 1:30 pm-6:30 pm
Wednesday	8:00 am-4:30 pm	9:00 am-1:00pm; 1:30 pm-5:00 pm
Thursday	8:00 am-4:30 pm	9:00 am-1:00 pm; 1:30 pm-5:00 pm
Friday	7:00 am-3:30 pm	8:00 am-1:00pm; 1:30 pm-4:00 pm

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 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 (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 billed for charges over the allowance.

TIP:

Enhanced plan highlights

If you're looking for more coverage, the Enhanced Plan offers:

A higher annual maximum benefit

Orthodontia coverage for dependent children up to age 19

WEEKLY OUTFITTER CONTRIBUTIONS

	Base Plan	Enhanced Plan
Outfitter only	\$4.28	\$5.79
Outfitter + spouse	\$7.53	\$10.20
Outfitter + child(ren)	\$7.82	\$10.49
Outfitter + family	\$10.42	\$14.25

To learn more, visit <https://www.deltadentalmo.com>



VISION BENEFITS: VSP VISION CARE

Take care of your eyes — and your budget — with vision coverage through VSP, one of the nation's largest vision networks.

Why choose in-network providers?

Using a VSP network provider means:

- Lower out-of-pocket costs
- No paperwork — your provider handles the claim
- Exclusive member savings on glasses, contacts, and eye care services

What's included?

With VSP, you get:

- ✓ One comprehensive eye exam per year, covered in full when you use a VSP network provider
- ✓ Preventive screenings for conditions like glaucoma, macular degeneration, and diabetic eye disease
- ✓ An allowance for frames or contact lenses every 12 months
- ✓ Discounts on lens upgrades like anti-reflective coating, progressive lenses, and more



	Base Plan	Premium Plan
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</i> year Includes Walmart and Sam's Club vision centers	\$200 for one pair every year Includes Walmart and Sam's Club vision centers
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
Suncare — Use your frame allowance for non-prescription sunglasses	\$0 copay	\$0 copay

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

WEEKLY OUTFITTER CONTRIBUTIONS

	Base Plan	Enhanced 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

Find a provider

VSP's network includes thousands of independent optometrists and retail locations. To find a provider near you, visit <https://www.vsp.com>.

SUPPORT: THREE APPS YOU SHOULD DOWNLOAD

You can download these apps directly from the App Store (for iOS devices) and Google Play (for Android devices).

ANTHEM: SYDNEY HEALTH

Use Sydney Health to access

- Local doctors and specialists
- Virtual primary and urgent care
- Preventive services and screenings guide based on your age/gender
- Your 2026 Plan details
- Claims and costs information
- Your digital health plan ID card
- AI chat feature to help answer questions
- FSA/HSA balances



Anthem's SydneySM Health app brings your benefits information together in one place — with a few taps on your mobile device!

CVS CAREMARK

Manage your prescriptions with ease

- The CVS CaremarkTM app makes it simple to stay on top of your medications. You can refill mail-order prescriptions, track your orders, view your prescription history, and even compare drug prices—all in one place.
- As your pharmacy benefit manager, CVS Caremark[®] gives you access to affordable medications, a broad network of pharmacies, cost-saving delivery options, and personalized support to help you manage your prescriptions with confidence.



HEALTH ADVOCATE

Connect with a compassionate expert and to virtual therapy

- Find tools to support your mental, emotional, physical and financial well-being. Browse our extensive library of resources, including articles, videos, forms, locators and more.
- We're here for you no matter what, to help with anything you need, anytime you need it. Connect with a mental health professional for convenient and confidential video counseling.



HEALTH ADVOCATE EMPLOYEE ASSISTANCE PROGRAM

SUPPORT WHEN YOU NEED IT MOST

Life can be challenging — but you don't have to navigate it alone. Through **Health Advocate EAP+Work/Life**, Outfitters and their families have access to **confidential, unlimited support** for personal, family, and work-related concerns.

This benefit is **fully paid by Bass Pro Shops** and available to all Outfitters, their spouses, dependent children, parents, and parents-in-law — **regardless of whether they are enrolled in the Bass Pro Shops benefits plan.**

No enrollment is required, and you receive **five free in-person counseling sessions per issue, per year.**

GET HELP WITH:

- Stress, anxiety, and depression
- Work and family challenges
- Financial and legal concerns
- Substance use
- And much more

You can connect with a licensed professional counselor 24/7 by phone, email, or online chat. Additional resources are available on the Health Advocate website.

Call **877-240-6863** or visit

www.healthadvocate.com/basspro to get started.

BASIC LIFE AND SUPPLEMENTAL LIFE INSURANCE BY THE HARTFORD

We care about you and your family — and we offer benefits to help protect them in case of disability or death.

Full-time Outfitters receive basic life insurance and accidental death & dismemberment (AD&D) coverage at no cost.

Need more coverage? You can also choose to purchase additional life insurance to fit your needs.



LIFE INSURANCE AND ACCIDENTAL DEATH & DISMEMBERMENT

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 2X your annual earnings up to \$1,000,000 maximum.
- **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, the company provides 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 children up to the age of 26.

While this coverage is free to you, you must select it and enter the name(s) of your spouse and/or dependent(s). Please be sure to enter or verify your spouse and/or dependent information in Workday for this 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:** Increments of \$10,000 up to a maximum of 3x annual earnings or \$750,000 (whichever is less)
- **Your spouse:** Increments of \$10,000 up to \$100,000
- **Your child(ren):** Increments of \$2,500 up to \$10,000

Guaranteed Issue

If you elect an amount that exceeds the Guaranteed Issue amount listed below, you and your spouse will need to provide Evidence of Insurability (EOI). If you enroll outside of your initial enrollment period or Open Enrollment, you will be required to complete EOI no matter the amount you elect. You will receive an email from The Hartford after Open Enrollment has ended to complete the EOI if applicable.

- **Yourself:** 3x annual earnings, to a maximum of \$500,000
- **Your spouse:** Up to \$50,000



DISABILITY BENEFITS BY THE HARTFORD

If you're unable to work due to illness or injury, disability coverage helps replace part of your income. Payments go directly to you, so you can focus on recovery and managing your expenses. **Short-Term Disability (STD)** supports you during brief recovery periods, while **Long-Term Disability (LTD)** provides extended support for more serious or lasting health conditions.

SHORT TERM DISABILITY

Salaried Outfitters

Starting as early as 8 days after you're unable to work for 7 consecutive days due to an eligible illness or injury, you will receive a weekly cash benefit equal to 100% of your earnings, up to a maximum of \$5,000. Starting week 9, the benefit transitions to 60% of your earnings and may continue while unable to work due to the covered condition for up to 25 weeks.

Full-time hourly Outfitters

Starting as early as 8 days after you're unable to work for 7 consecutive days due to an eligible illness or injury, you will receive a weekly cash benefit equal to 60% of your earnings, up to a maximum of \$1,250. Benefit coverage is payable up to 25 weeks while unable to work due to the covered condition.

LONG TERM DISABILITY

Salaried Outfitters

You'll receive a monthly cash benefit equal to 70% of your monthly pay, up to a maximum of \$15,000 per month if you continue to be disabled after 180 days. Payments generally pay as long as you are disabled up to your retirement age, or you become employable for any occupation.

Full-time hourly Outfitters

You'll receive a monthly cash benefit equal to 60% of your monthly pay, up to a maximum of \$5,000 per month if you continue to be disabled after 180 days. Payments generally pay as long as you are disabled up to your retirement age, or you become employable for any occupation.



SWORD HEALTH

SWORD Health offers convenient, at-home physical therapy programs designed to help you feel physically and mentally better, faster — and it's available at **no cost** to Outfitters, spouses, and dependents age 18+ enrolled in the Bass Pro benefits plan through LiveHealth Online.

THRIVE: Healthy Back & Joints

Say goodbye to back, joint, and muscle pain — from the comfort of home. THRIVE connects you with a licensed physical therapist via video who creates a personalized therapy plan tailored to your needs. Your therapist supports you throughout your journey and adjusts your program as you progress.

BLOOM: Pelvic Health Therapy

BLOOM is a specialized pelvic health program designed for women experiencing bladder issues, bowel dysfunction, or pelvic pain. This easy-to-use, at-home solution helps you take control of your pelvic health with expert guidance and support.



WELLBEING THAT WORKS FOR YOU

KEY PROGRAMS, RESOURCES AND APPS FOR 2026

ACCESS TO CARE

ANTHEM 24/7 NURSELINE

Anthem 24/7 NurseLine & Virtual Care – Get the right care at the right time

- Gives you and your covered family members access to a registered nurse anytime, day or night
- Find doctors, hospitals and specialists near you
- Connect with LiveHealth Online for video visits with board-certified doctors
- Join health programs for managing specific conditions
- Reminders to schedule important screenings, including dental and vision

VIRTUAL CARE: THROUGH LIVEHEALTH ONLINE

Urgent and Primary Virtual Care

- Urgent care for minor issues
- Primary care for annual checkups and chronic condition support
- Preventive care visits to stay ahead of issues
- Symptom checker to guide you to the right care
- Chronic condition management for ongoing support

Behavioral Health Support

Confidential, virtual access to licensed therapists, psychologists and psychiatrists – all from the comfort and privacy of your home. It's available 24/7 via smartphone, tablet or computer:

- Stress and anxiety
- Depression
- Relationship issues
- Grief and life transitions
- Panic attacks
- Coping with illness



Anthem Tobacco Free Program

At no cost to you, Anthem's Tobacco Free Program offers comprehensive, evidence-based support to help members quit smoking, vaping, and other forms of tobacco use. This digital health solution is designed to support tobacco cessation with:

- **Personalized quit plans** featuring interactive tools and educational content
- **Live chat coaching** with certified tobacco treatment experts
- **Tailored text messaging** for ongoing motivation and support
- **Nicotine replacement therapies** (patches, gum, lozenges) delivered directly to participants
- **24/7 online community** for peer support
- **Specialized resources** for pregnant smokers, individuals with chronic conditions, and parents of youth who vape

Annual visits and screenings covered 100%

- Anthem Preventive Care Guidelines: <https://www.anthem.com/preventive-care>

Dental preventive services and Wellvision Exam through VSP Vision covered 100%

- Delta Dental: <https://www.deltadentalmo.com/>
- VSP Vision Care: <https://www.vsp.com>

KEY REMINDERS ABOUT DISABILITY COVERAGE:

Salaried Outfitters

- STD and LTD coverage are 100% paid by **Bass Pro Shops** and added to your gross compensation for taxation purposes.
- **No enrollment is required.**
- You must be **actively working** on the day your coverage takes effect.

Full-time hourly Outfitters

- You'll be **automatically enrolled** in STD coverage.
- You may **opt out or waive** coverage at any time during the year.
- If you opt out or waive coverage:
- You cannot **re-enroll until the next Open Enrollment period.**
- You'll be responsible for paying the **full cost of STD and LTD coverage.**



IMPORTANT COVERAGE DETAILS:

Pre-existing condition clause

Benefits under STD and LTD will not be paid if your disability is caused by a pre-existing condition and occurs within the first 12 months your coverage is active. A pre-existing condition is any health issue that occurred within the **three months before your coverage start date**, for which you:

- Received medical treatment, care, services, or advice
- Took prescribed medication
- Had medication prescribed

Evidence of insurability (EOI) – LTD only

Outfitters that are newly enrolling in disability in 2026, evidence of insurability may be required.

***See plan documents for complete details on STD and LTD coverage and eligibility.**

VOLUNTARY BENEFITS BY THE HARTFORD

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. You must be actively at work with Bass Pro Shops on the day coverage takes effect. Open Enrollment is your only opportunity to add these voluntary plans each year.

Accident Plan

To support your financial well-being, Bass Pro Shops offers Accidental Injury benefits coverage for all eligible Outfitters and dependents. The benefit offers cash payments to help cover the costs associated with an unexpected accidental injury. Use it for things like:

- Childcare
- Utilities
- Groceries
- Medical expenses

Hospital Indemnity Plan

To support your financial well-being Bass Pro is offering Hospital Cash Benefits for all eligible Outfitters. This coverage is paid by you and is available for yourself and your eligible dependents. This benefit offers cash payments if you're admitted to the hospital due to illness or injury. The payments can help offset the costs associated with a hospital stay and give you flexibility to use the money where you need it most. Use it for things like:

- Hospital admission fees
- Transportation
- Lodging for family
- Recovery support services



Critical Illness Insurance

To support your financial well-being, Bass Pro Shops is offering Critical Illness Benefits for all eligible Outfitters. This coverage is paid by you and is available for yourself and your eligible dependents. It offers cash payments if you are diagnosed with a covered serious illness, such as cancer, heart attack, or stroke. These payments can help you manage unexpected costs and give you greater control over your finances. Use it for things like:

- Mortgage or rent
- Travel for treatment
- Out-of-pocket medical costs
- Everyday living expenses

Critical Illness

Critical Illness Rates are based on age and amount of coverage selected for tobacco and non-tobacco users.

Critical Illness Plan benefits

- For yourself: Increments of \$10,000 to a maximum of \$30,000
- For your spouse: 100% of your coverage amount
- For your child(ren): 50% of your coverage amount

Stay proactive about your health and get rewarded

Health Screening Benefit: If you and/or your dependent(s) are covered under Critical Illness and complete an eligible preventative screening like an annual physical, mammogram, colonoscopy or biometric blood test, you'll receive \$50 per person, per calendar yearly paid directly to you. It's a simple way to offset the cost of routine checkups while maximizing your benefits.

BASE PLAN

Weekly Rates	Accident	Hospital Indemnity
Outfitter only	\$.63	\$2.53
Outfitter + spouse	\$1.06	\$5.48
Outfitter + child(ren)	\$1.29	\$4.27
Outfitter + family	\$1.71	\$7.50

These plans are offered at affordable group rates:

ENHANCED PLAN

Weekly Rates	Accident	Hospital Indemnity
Outfitter only	\$1.20	\$4.98
Outfitter + spouse	\$2.00	\$10.84
Outfitter + child(ren)	\$2.46	\$8.45
Outfitter + family	\$3.26	\$14.88