



CULTURE OF CARE

PREVENTION ★ ACCESS ★ SUPPORT

OPEN ENROLLMENT



YOUR BENEFITS, YOUR ADVENTURE

OPEN ENROLLMENT GUIDE

HAVE QUESTIONS? HRSupportCenter@basspro.com | 1-800-672-3170

BENEFITS



CULTURE OF CARE

At Bass Pro Shops, our benefits reflect our commitment to supporting Outfitters and their families through everyday needs, important life moments, and unexpected challenges. Wellbeing looks different for everyone. It may mean staying current on preventive care, finding support during a difficult time, managing a health condition, protecting your income, caring for your family, or preparing for retirement. That is why our approach focuses on prevention, access, and support:

- **Prevention** helps you take steps today to support your health and future wellbeing.
- **Access** makes it easier to connect with quality, affordable care and trusted resources.
- **Support** helps you navigate physical, emotional, financial, family, and work/life needs.

We encourage you to explore the resources available to you and choose the support that best fits your needs by actively reviewing your benefits in Workday anytime during our 2027 Open Enrollment: October 26 through November 10, 2026.



BENEFITS

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 SBCs in Workday under the Benefits worklet.

2027 ENHANCEMENTS

PREVENTION

WELLBEING REWARDS — EARN A WELLBEING CREDIT

Preventive care can help identify potential health concerns earlier and give you an opportunity to talk with a provider about your health needs and goals. As part of our commitment to prevention, Bass Pro Shops will recognize eligible Outfitters who complete an annual physical during the program period with a Wellbeing Credit in December 2027. Watch for more details coming in early 2027.



BENEFITS

NEW DENTAL PARTNER — MORE REASONS TO SMILE

Your dental coverage just got better!

We're excited to welcome MetLife as our new dental carrier for 2027. MetLife offers a broad provider network focused on quality care and preventive services — helping you keep your teeth strong and healthy. If your dentist is not in-network, no problem; MetLife will cover 90% of reasonable and customary charges, subject to coinsurance and maximums. Find [more information on dental coverage](#) on page 12.

ACCESS

PRIMARY VIRTUAL CARE — NOW AVAILABLE WITH A \$0 COPAY

Need a checkup, ongoing care, or help managing a chronic condition? Primary virtual care makes it easier to connect with a provider from wherever you are, with a \$0 copay when you use Anthem's LiveHealth Online or Premise's Virtual Care providers.¹ Get the care you need without the trip to the doctor's office or the copay.

Primary virtual care can include:

- Annual wellness visits
- Routine primary care
- Chronic condition management
- Follow-up care

SUPPORT

EXPERT SUPPORT FOR SURGERY AND ORTHOPEDIC CARE

Transcarent makes it easier to navigate surgery and orthopedic care by connecting you with quality specialists and facilities, priority consultations, expert second opinions, and personalized support.

Available in 2027. [For more information on Transcarent](#), go to page 21.

ENHANCED WELLBEING SUPPORT

Enhanced wellbeing support is coming in 2027. We're partnering with ComPsych, a leading Employee Assistance Program (EAP) provider, to offer even more wellbeing support resources for you and your family. Find [more information on wellbeing support resources](#) on page 22.

¹ Only Outfitters enrolled in a Bass Pro Shops medical plan may qualify for \$0 virtual care copays.

IMPORTANT INFORMATION YOU NEED TO KNOW

ENROLLMENT DATES: OCTOBER 26 – NOVEMBER 10, 2026

2027 ENROLLMENT OVERVIEW

If you don't make any changes to your benefits during Open Enrollment, many of your benefits will roll over into 2027. However, there are some key exceptions and updates, so we strongly encourage all Outfitters to actively review their benefits during Open Enrollment.

Starting in 2027, Outfitters will choose from two medical plans: the Choice PPO Plan and the Value Plan. Current Core Medical Plan participants are encouraged to explore both options during Open Enrollment. If no changes are made, you'll automatically move to the Value Plan for 2027.

Important Reminder

You must re-enroll if you want to participate in Flexible Spending Accounts (FSAs), as these do not roll over automatically.

Outfitters are encouraged to actively review their benefit elections each year. It's important to understand your coverage and any changes for the upcoming year.

Dependent Eligibility Verification Coming in 2027

In early 2027, Bass Pro Shops will conduct a Dependent Eligibility Verification Audit for Outfitters enrolled in medical coverage who cover dependents. If this applies to you, you will be asked to provide documentation confirming that your covered dependents meet the plan's eligibility requirements. This process helps ensure our benefits program remains accurate, compliant, and cost-effective. Additional details, including required documentation, submission instructions, and important deadlines, will be shared closer to the audit.



NOTES

All benefit elections or changes made during this period will take effect on January 1, 2027.

All Outfitters who review their elections in Workday during Open Enrollment will be entered to win raffle prizes.

WHY REVIEW YOUR BENEFITS?

PREVENTION

Medical

Annual visits and screenings per Anthem Blue Cross and Blue Shield Preventive Guidelines are 100% covered in-network.

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 Wellness Program

Expanded Wellbeing Support Resources

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 2027 Open Enrollment, contact the HR Support Center at: **HRSupportCenter@basspro.com** or call **1-800-672-3170**.

2027 ELIGIBILITY

Hourly Outfitters who meet their 90-day waiting period before January 1, 2027, are eligible to participate in Open Enrollment.

Regular part-time Outfitters who meet their 90-day waiting period before January 1, 2027, are eligible to enroll in dental, vision, and the voluntary plans during Open Enrollment (PACE, temporary, and part-time seasonal classifications are not eligible). Part-time Outfitters who worked an average of 30 or more hours per week over the past 12 months may be eligible to enroll in a medical plan.

All salaried Outfitters may participate in Open Enrollment.

Outfitters can enroll eligible dependents to their plans. Eligible dependents include:

- Legal spouse.
- Dependent 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.

When adding a dependent, Outfitters will need to submit valid documentation to verify eligibility for a spouse and/or dependent children.

Evidence of Insurability (EOI)

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

2027 Working Spouse Premium Differential

If your spouse has medical coverage available through an employer, but you chose to cover him or her on the Bass Pro Shops medical plan, a weekly spousal premium differential of \$30 will be added to your benefit deductions.

Important Reminder: Outfitters must respond to the spousal premium differential question in Workday when selecting medical coverage. If you choose not to cover your spouse or if no medical coverage is selected, please be sure to waive this election.



2027 Tobacco Premium Differential

If you or your spouse use any form of tobacco or vaping product, a \$40 weekly after-tax premium differential will be added to your medical plan premium. Check the FAQ in back of guide for important information on [how you can have the Tobacco Premium Differential removed from your medical plan premium](#) by participating in the Anthem Tobacco-Free Wellness Program.

Important Reminder: Outfitters must respond to the tobacco premium differential question in Workday when selecting medical coverage.

Under the Tobacco Premium Differential section, select **Manage**. Then choose **Select**, and on the next screen, you'll answer the tobacco usage question.

VOLUNTARY FSA AND HSA ACCOUNTS

Flexible Spending Accounts (FSAs) are not included in the passive Open Enrollment. Outfitters will need to actively re-enroll each year. Health Savings Accounts (HSAs) are included in the passive Open Enrollment. Your current HSA deductions will roll over unless you change it.

OPEN ENROLLMENT: WHAT ROLLS OVER AND WHAT REQUIRES ACTION

Benefit	For Salaried Full-time	For Hourly Full-time	For Regular Part-time
Medical	The Choice PPO Plan and Value Plan will roll over unless you change it. Outfitters currently enrolled in the Core Plan will automatically move to the Value Plan if no changes are made.	The Choice PPO Plan and Value Plan will roll over unless you change it. Outfitters currently enrolled in the Core Plan will automatically move to the Value Plan if no changes are made.	If eligible, choices will be shown on your Workday enrollment screen.
Dental	Current plan(s) will roll over unless you change it.	Current plan(s) will roll over unless you change it.	Current plan(s) will roll over unless you change it.
Vision	Current plan(s) will roll over unless you change it.	Current plan(s) will roll over unless you change it.	Current plan(s) will roll over unless you change it.
Health savings account (HSA)	Current deduction will roll over unless you change it.	Current deduction will roll over unless you change it.	Eligible only if enrolled in a high-deductible health plan (HDHP). Must select.
Health care FSA	Does NOT roll over. Must reselect.	Does NOT roll over. Must reselect.	Not eligible.
Dependent care FSA	Does NOT roll over. Must reselect.	Does NOT roll over. Must reselect.	Not eligible.
Basic life insurance	Bass Pro Shops pays for you, your spouse, and your dependent children, but you must select your dependents for them to be covered.	Bass Pro Shops pays for you, your spouse, and your dependent children, but you must select your dependents for them to be covered.	Not eligible.
Supplemental life insurance	If you select new or add to existing coverage, <i>Evidence of Insurability</i> will be required.	If you select new or add to existing coverage, <i>Evidence of Insurability</i> will be required.	Not eligible.
Short-term disability (STD)	Provided by Bass Pro Shops, no selection required.	All Outfitters are automatically enrolled. You may waive coverage during Open Enrollment.	Not eligible.
Long-term disability (LTD)	Provided by Bass Pro Shops, no selection required.	All Outfitters are automatically enrolled. You may waive coverage during Open Enrollment.	Not eligible.
Accident, hospital indemnity, critical illness	Current enrollment will roll over, or you may add/change coverage during Open Enrollment only.	Current enrollment will roll over, or you may add/change coverage during Open Enrollment only.	Current enrollment will roll over, or you may add/change coverage during Open Enrollment only.
401(k) savings plan	Not part of Open Enrollment. <u>Make changes to your 401(k) anytime at basspro401k.voya.com.</u>	Not part of Open Enrollment. <u>Make changes to your 401(k) anytime at basspro401k.voya.com.</u>	Not part of Open Enrollment. <u>Make changes to your 401(k) anytime at basspro401k.voya.com.</u>

STEPS TO REVIEW AND MAKE CHANGES TO YOUR BENEFITS



To Get Started

- 1 Log into your Workday account at <https://www.myworkday.com/basspro>. For help logging into Workday, email HRSupportCenter@basspro.com or call 1-800-672-3170.
- 2 Go to the Inbox.
- 3 Select **Open Enrollment Change**.
- 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. Choose the **Review and Complete** button.
 - f. Review your selections. If you need to make changes, select the **Save for Later** button. If you are finished, choose **I Agree**, then select the **Submit** button.
 - g. Print and save your confirmation page.



MEDICAL BENEFITS: ANTHEM BLUE CROSS AND BLUE SHIELD



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

Benefits	Choice PPO Plan — In Network	Choice PPO Plan — Out-of-Network	Value HDHP Plan — In Network	Value HDHP Plan — Out-of-Network
Deductible — Individual	\$1,750	\$3,500	\$4,000	\$8,000
Deductible — Family	\$3,500	\$7,000	\$8,000	\$16,000
HSA contributions from Bass Pro Shops — Individual	Not applicable	Not applicable	\$500 ¹	\$500 ¹
HSA contributions from Bass Pro Shops — Family	Not applicable	Not applicable	\$1,000 ¹	\$1,000 ¹
Out-of-pocket limit — Individual	\$6,000	Unlimited	\$7,000	Unlimited
Out-of-pocket limit — Family	\$12,000	Unlimited	\$14,000	Unlimited
Preventive care	Covered at 100%	40% after deductible	Covered at 100%	50% after deductible
Physician services — Primary care physician (PCP) visit	\$25 copay/ \$0 copay for virtual appointments	40% after deductible	30% after deductible/ \$0 copay for virtual appointments	50% after deductible
Physician services — Specialist visit	\$50 copay	40% after deductible	30% after deductible	50% after deductible
Inpatient hospital care	20% after deductible	40% after deductible	30% after deductible	50% after deductible
Outpatient surgery	20% after deductible	40% after deductible	30% after deductible	50% after deductible
Urgent care center	\$75 copay	40% 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	30% after deductible	30% after deductible

¹ Bass Pro Shops contributions will be made on a matching basis.

The coinsurance percentages shown are the amounts you pay.

PRESCRIPTION BENEFITS: CVS CAREMARK



Retail prescriptions (30-day supply)	Choice PPO Plan — Network benefits only	Value HDHP Plan — Network benefits only
Generic	15%, \$15 minimum copay, \$50 maximum copay	30% after deductible
Brand formulary	30%, \$35 minimum copay, \$125 maximum copay	30% after deductible
Non-formulary	50%, \$75 minimum copay, \$250 maximum copay	30% after deductible

Mail-order and select 90-day fills at Walgreens and CVS pharmacies	Choice PPO Plan — Network benefits only	Value HDHP Plan — Network benefits only
Generic	15%, \$30 minimum copay, \$100 maximum copay	30% after deductible
Brand formulary	30%, \$70 minimum copay, \$250 maximum copay	30% after deductible
Non-formulary	50%, \$150 minimum copay, \$500 maximum copay	30% after deductible

This benefit program provides budget-friendly 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 the [CVS Caremark website](https://www.caremark.com) at [Caremark.com/welcomecenter](https://www.caremark.com/welcomecenter) or call 1-833-790-1010 to get started.**

WEEKLY CONTRIBUTIONS

Health plans	Choice PPO Plan	Choice PPO Plan	Choice PPO Plan	Value HDHP Plan	Value HDHP Plan	Value HDHP Plan
Annual salary	<\$45k	\$45k to \$90k	>\$90k	<\$45k	\$45k to \$90k	>\$90k
Outfitter only	\$44.20	\$55.67	\$73.04	\$15.60	\$18.74	\$21.96
Outfitter + spouse	\$100.18	\$121.47	\$166.54	\$41.57	\$49.94	\$58.48
Outfitter + child(ren)	\$68.97	\$92.24	\$120.27	\$37.23	\$44.72	\$52.38
Outfitter + family	\$122.76	\$153.65	\$201.21	\$49.80	\$59.85	\$70.08

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

Premiums are based on compensation and may be adjusted during the year if your compensation changes.

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

1. Contributions are tax-free unless taxable in the state in which an Outfitter is employed
2. Earnings grow tax-free
3. 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 of \$1,000

Use Your HSA For:

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



HSA ELIGIBILITY FOR 2027

You can elect an HSA only if you enroll in the Value HDHP Plan for 2027. If you're already enrolled in an HSA in 2026, your current payroll deductions will automatically carry over — unless you make changes during Open Enrollment.

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 (including Bass Pro Shop's contributions)

Per the IRS, you can contribute up to:

- \$4,500 (individual coverage)
- \$9,000 (family coverage)

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

- \$5,500 (individual)
- \$10,000 (family)

NOTE

Outfitters cannot contribute to an HSA and also contribute to an FSA, but you can contribute to both an HSA and a dependent care FSA.

Learn More

Visit Anthem Spending Accounts at anthem.com or use the [Sydney® Health](#) 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.

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 2027:

- Re-enrollment is required each year — 2026 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, 2027.
- Submit claims by March 31, 2028 for 2027 expenses.

Important rules:

- Use it or lose it — unused funds are forfeited after the plan year.
- You can enroll in an Health Care FSA with or without the Choice PPO Plan, but not if you're enrolled in the High Deductible Health Plan.
- You'll receive an FSA debit card for easy payment at eligible locations.
- Submit receipts or set up auto-reimbursement through [anthem.com](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 2027:

- Re-enrollment is required each year — 2026 elections do not carry over.
- **Contribute between:**
 - \$100 and \$7,500 per household (if married filing jointly)
 - \$100 and \$3,750 (if single or married filing separately)
- Use funds for expenses incurred January 1–December 31, 2027.
- Submit claims by March 31, 2028 for 2027 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 are physically or mentally unable to care for themselves and live with you
- A spouse who is physically or mentally unable to care for themselves and lives with you



DENTAL COVERAGE: METLIFE



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.

Choosing a dentist

MetLife uses the **PDP Plus Network** — one of the largest national dental PPO networks with over 475,000 providers nationwide.

NEW FOR 2027

Outfitters can earn higher annual benefit maximums by getting a cleaning each year. The increase is applied on your coverage anniversary date, which occurs every 12 months from the date your coverage began under the plan.

BASE PLAN

Benefit	PDP Plus Network % of Negotiated Fee	Out-of-Network 90% of R&C Fee
Annual calendar year maximum (maximum amount of benefits paid by the plan each year)	\$1,250 per person	\$1,000 per person
Calendar year deductible (applies to basic and major services; does not apply to preventive)	\$50 per person	\$50 per person
Preventive services (covered 100%)	Covered 100% ¹	Covered 100% ²
Basic services	20% after deductible ¹	20% after deductible ²
Major services	50% after deductible ¹	50% after deductible ²
Orthodontia	Not covered	Not covered

1 Negotiated fees refer to the fees that in-network dentists have agreed to accept as payment in full for certain services, subject to any co-payments, deductibles, cost sharing, and benefits maximums. Negotiated fees are subject to change. Negotiated fees do not apply to non-covered services in states that prohibit limitations for services not covered under a plan. Participating providers in these states may charge their non-negotiated fees for non-covered services.

2 R&C fee refers to the Reasonable and Customary (R&C) charge, which is based on the lowest of (1) the dentist's actual charge, (2) the dentist's usual charge for the same or similar services, or (3) the charge of most dentists in the same geographic area for the same or similar services as determined by MetLife.

LEARN MORE

Visit the MetLife website at metlife.pathfactory.com/bass-pro.

ENHANCED PLAN



Benefit	PDP Plus Network % of Negotiated Fee	Out-of-Network 90% of R&C Fee
Annual calendar year maximum (maximum amount of benefits paid by the plan each year)	\$2,000 per person	\$1,500 per person
Calendar year deductible (applies to basic and major services; does not apply to preventive)	\$50 per person	\$50 per person
Preventive services (covered 100%)	Covered 100% ¹	Covered 100% ²
Basic services	20% after deductible ¹	20% after deductible ²
Major services	50% after deductible ¹	50% after deductible ²
Orthodontia (coverage for all eligible participants)	50% to \$2,000 per person, per lifetime	50% to \$2,000 per person, per lifetime

1 Negotiated fees refer to the fees that in-network dentists have agreed to accept as payment in full for certain services, subject to any co-payments, deductibles, cost sharing, and benefits maximums. Negotiated fees are subject to change. Negotiated fees do not apply to non-covered services in states that prohibit limitations for services not covered under a plan. Participating providers in these states may charge their non-negotiated fees for non-covered services.

2 R&C fee refers to the Reasonable and Customary (R&C) charge, which is based on the lowest of (1) the dentist's actual charge, (2) the dentist's usual charge for the same or similar services, or (3) the charge of most dentists in the same geographic area for the same or similar services as determined by MetLife.

WEEKLY OUTFITTER CONTRIBUTIONS

Coverage	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

TIP

Regular preventive care pays off! With MetLife, getting a cleaning each year can increase your annual benefit maximum over time: up to \$1,750 on the Base Plan or \$2,500 on the Enhanced Plan.

Important Notice Regarding Your Group Dental Coverage

Your group dental plan may be sponsored by an employer, or issued by an insurer, located outside the state where you live. Even so, your state of residence may have dental benefit and disclosure requirements that apply to your coverage. These are known as extraterritorial dental disclosure laws. Impacted states include (but may not be limited to) Louisiana, Mississippi, Montana, and Texas.

What This Means for You

Some benefit and disclosure rules from your home state may apply to your plan, even though the plan was issued in another state. This notice, and any other plan materials you receive, may be updated to reflect those requirements.

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 prescription glasses lenses or contact lenses every 12 months
- ✓ Discounts on lens upgrades like anti-reflective coating, progressive lenses, and more



Network Benefits	Base Plan	Premium Plan
Exam (once per calendar year)	\$0 copay	\$0 copay
Prescription glasses lenses — (once per calendar year) includes: • Single vision • Bifocal • Trifocal	\$25 copay	\$25 copay
Prescription glasses 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 instead of glasses (once per calendar year)	\$150 plan allowance	\$175 plan allowance
Contact lens fitting and evaluation	\$60 maximum copay	\$60 maximum copay
VSP LightCare™ — 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 when using a VSP network provider. Also included are your weekly contributions for each vision plan.

WEEKLY OUTFITTER CONTRIBUTIONS

Coverage	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

FIND A PROVIDER

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

INCOME PROTECTION BENEFITS: THE HARTFORD



The Hartford

We care about you and your family, which is why we offer benefits designed to provide added financial security when you need it most. Full-time Outfitters receive basic life insurance and accidental death & dismemberment (AD&D) coverage at no added 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 child 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 budget-friendly rates. You may select additional coverage for:

- **You:** 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

If you elect an amount that exceeds the Guaranteed Issue amount listed below or request an increase in coverage, 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 regardless of the amount you elect. You will receive an email from The Hartford after Open Enrollment has ended to complete the EOI if applicable.

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



DISABILITY BENEFITS: 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 and long-term disability benefits are tax-free for all Outfitters — helping you keep more of your income as you recover.

SHORT-TERM DISABILITY

Salaried Outfitters

Starting as early as eight days after you're unable to work for seven consecutive days (referred to as the waiting period) 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 for eight weeks. The benefit then transitions to 60% of your earnings and may continue while you're unable to work due to the covered condition for up to an additional 17 weeks.

Full-time hourly Outfitters

Starting as early as eight days after you're unable to work for seven consecutive days (referred to as the waiting period) 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 you're 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. Benefits may continue while you remain eligible under the terms of the plan.

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.

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 and LTD 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.

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

For Outfitters who are newly enrolling in disability in 2027, evidence of insurability may be required.

Find plan documents on the benefits website (bassprobenefits.com) for complete details on STD and LTD coverage and eligibility.



VOLUNTARY BENEFITS: THE HARTFORD



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

Bass Pro Shops offers these voluntary policies designed to supplement your regular health or life insurance, so you can truly customize your benefits to meet your individual needs and lifestyle. 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 wellbeing, Bass Pro Shops offers accident 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 wellbeing, Bass Pro Shops offers Hospital Cash Benefits for all eligible Outfitters. This coverage is paid by you and is available for you and your eligible dependents. This benefit offers cash payments if you're admitted to the hospital for a minimum of 20 hours due to an 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

These plans are offered at budget-friendly group rates:

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

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



The Hartford

CRITICAL ILLNESS INSURANCE

To support your financial wellbeing, Bass Pro Shops offers Critical Illness Benefits for all eligible Outfitters. This coverage is paid by you and is available for you 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 PLAN BENEFITS

- For you: Increments of \$10,000, up to a maximum of \$30,000.
- For your spouse: If elected, spouse coverage amount must not exceed the Outfitter's coverage amount.
- For your child(ren): 50% of your coverage amount.

HEALTH SCREENING BENEFIT

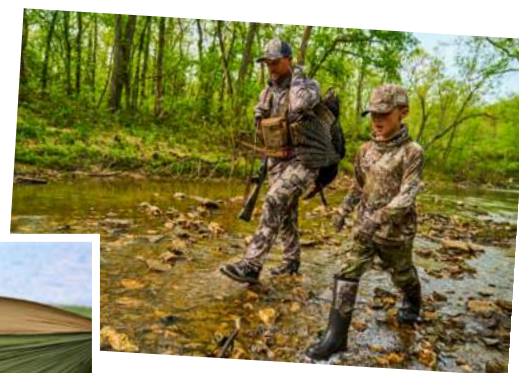
Stay proactive about your health and get rewarded. If you and/or your dependent(s) are covered under Critical Illness and complete an eligible preventive screening like an annual physical, mammogram, colonoscopy, or biometric blood test, you'll receive \$50 per person, per calendar year paid directly to you. It's a simple way to offset the cost of routine checkups while maximizing your benefits.

NOTE

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

LEARN MORE

For more information on voluntary benefits and examples of what is covered, visit [The Hartford website](https://TheHartford.com/employeebenefits) at TheHartford.com/employeebenefits.



WELLBEING THAT WORKS FOR YOU

KEY PROGRAMS, RESOURCES, AND APPS FOR 2027

ACCESS TO CARE

ANTHEM 24/7 NURSELINE

Anthem 24/7 NurseLine & Virtual Care — Get the right care at the right time; call 1-800-700-9184

- 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 Primary Care now with a \$0 copay

VIRTUAL CARE AT NO EXTRA COST TO YOU: 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

Scan the code to download the Sydney Health app to access LiveHealth Online.



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 — now with a \$0 copay:

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



Anthem Tobacco-Free Wellness Program

At no extra cost to you, Anthem's Tobacco-Free Wellness Program offers comprehensive, evidence-based support to help Outfitters and their spouses 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: [anthem.com/preventive-care](https://www.anthem.com/preventive-care)

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

- MetLife Dental website: [metlife.pathfactory.com/bass-pro](https://www.metlife.pathfactory.com/bass-pro)
- VSP Vision Care website: [vsp.com](https://www.vsp.com)

SWORD HEALTH

SWORD Health offers convenient, at-home physical therapy programs designed to help you feel physically and mentally better, faster — and they're available at **no extra 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.

TRANSCARENT



Transcarent makes it easier to navigate surgery and orthopedic care by connecting you with quality specialists and facilities, priority consultations, expert second opinions, and personalized support. If you and your eligible family members are enrolled in a Bass Pro Shops medical plan, you may have access to these services at a lower cost or no additional cost, depending on your plan. A dedicated registered nurse can also help manage scheduling, paperwork, medical records, travel arrangements, and other details throughout your care journey. Available in 2027.

For more information on how you can utilize this benefit after January 1, 2027, call the HR Support Center at **1-800-672-3170**.



WELLBEING SUPPORT RESOURCES

SUPPORT FOR EVERYDAY LIFE AND UNEXPECTED CHALLENGES



Life can be challenging — but you don't have to navigate it alone. Everyone needs support at different times and for different reasons. Beginning January 1, 2027, ComPsych will provide confidential wellbeing resources to help Outfitters and their families manage everyday responsibilities, work through difficult situations, and plan for what comes next.

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 **up to six free sessions with a licensed counselor per issue, per year. These sessions can be in person, by phone, by video, or chat — whatever works best for you.**

GET HELP WITH:

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

Beginning on January 1, 2027, you can connect with a licensed professional counselor 24/7 by phone, email, or online chat. Additional resources will be available on the ComPsych website, **guidanceresources.com**.

ComPsych also has Wellbeing Coaching for quitting tobacco and nicotine. Their Certified Tobacco and Nicotine Cessation Specialists integrate behavior-change techniques, including a mix of dependence-breaking strategies to help you reduce your usage, with the ultimate goal of quitting permanently — at no cost to the Outfitter!



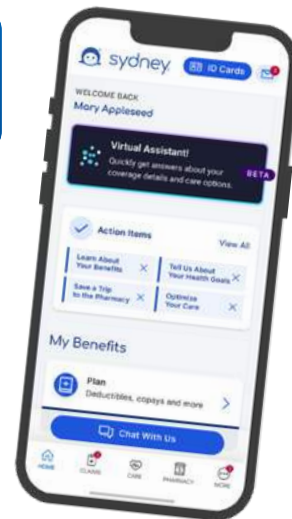
SUPPORT: THREE APPS YOU SHOULD DOWNLOAD

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
- Appointment scheduling
- Preventive services and screenings guide based on your age/gender
- Your 2027 Plan details
- Claims and costs information
- Your digital member ID card
- AI chat feature to help answer questions
- FSA/HSA balances



The Sydney Health app brings your benefits information together in one place — with a few taps on your mobile device!

Scan the code to download the **Sydney Health** app.

CVS CAREMARK

Manage your prescriptions with ease

The CVS Caremark® 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 medications, a broad network of pharmacies, cost-saving delivery options, and personalized support to help you manage your prescriptions with confidence.

Scan the code to download the **CVS Caremark®** app.



METLIFE DENTAL

One place for all of MetLife's resources

The MetLife app is available on desktop, tablet, and mobile. Use it to search for providers, view and email ID cards, submit and manage claims, contact MetLife customer service, and more.

Scan the code to download the **MetLife** app.



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 healthcare services!

- Sick visit care
- Drive-up pharmacy
- 24/7 virtual health care
- Annual prevention visits, physicals, and wellness visits
- Weight loss and 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 on-site care and \$0 for virtual care.
- **Value HDHP:** Outfitters and their covered dependents pay \$40 per visit for on-site care and \$0 for virtual care.
- Outfitters not enrolled in a Bass Pro Shops Medical Plan pay \$75 per visit for on-site care.



Download the **My Premise Health** app today!

Schedule your appointment through the app, by phone, or by visiting the **My Premise Health** website at **mypremisehealth.com/MyChart/Authentication/Login**.

Contact:

- Family Health Center **1-417-612-8950**
- Pharmacy **1-417-520-1993**

Days Open	Family Health Center Hours	Pharmacy Hours
Monday	8:00 am-4:30 pm	9:00 am-1:00 pm; 1:30 pm-5:00 pm
Tuesday	7:00 am-6:00 pm	10:30 am-1:00 pm; 1:30 pm-6:30 pm
Wednesday	8:00 am-4:30 pm	9:00 am-1:00 pm; 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-1:00 pm; 1:30 pm-4:00 pm

401(k) RETIREMENT PLAN: 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 about Roth contributions on the Voya website at **voyadelivers.com/Roth**.](#)

Your contributions

You can contribute up to 75% of your pay, subject to IRS limits. For the latest IRS [contribution limits](#), visit [**voya.com/IRSlimits**](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®**

Learn 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 in the 401(k) plan by calling **1-833-BPRO401 (1-833-277-6401)** or visiting [**basspro401k.voya.com**](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.

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

Salaried Outfitters¹

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.

Hourly Outfitters¹

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. Check 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.

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.

¹ Additional vacation policy details apply and may vary by business unit or state. Contact your supervisor or site HR representative for complete details.

THE BASS PRO CARES FUND

SUPPORTING OUTFITTERS IN TIMES OF CRISIS



Outfitters 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 by visiting bassprocares.com and selecting **Manage Payroll Contributions**. Giving as little as a \$1 a pay period ensures we are ready to support Outfitters when they face hardship. Show you care by enrolling in payroll contributions. Learn more [about the Bass Pro Cares Fund at bassprocares.com](https://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 Tactacam year-round in addition to 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.

Thunder Ridge Ticket Savings: In 2026, 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 2027 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.

Working Advantage Discounts: New in 2027, Outfitters have access to Working Advantage, a discount and rewards program offering savings on select products and services. Save on travel, hotels, theme parks, dining, movie tickets, live events, electronics, health and fitness, home and garden, and more. Outfitters can also earn FunLife Rewards on eligible purchases for even more savings.

More opportunities to save: ExpertVoice gives Outfitters insider access to 500+ brands. It's free to join and a great way to find deals on workday essentials, sporting goods, or in preparation for your next adventure.



SUPPORT WHEN YOU NEED IT

Anthem Health Plan: Member Services, Claims, HSA/FSA Account, Tobacco-Free Wellness Program, 24/7 NurseLine, Virtual Health Care Support, and Medicare Decision Support
1-833-963-1175
[anthem.com](https://www.anthem.com)



CVS Caremark: Prescription Coverage, Prescription Home Delivery and Support
1-833-790-1010
[caremark.com/get-started.html](https://www.caremark.com/get-started.html)



MetLife: Dental Coverage and Access Support, Find a Dentist, File Claims Available in 2027.
[metlife.pathfactory.com/bass-pro](https://www.metlife.pathfactory.com/bass-pro)



VSP Vision Care: Vision Coverage and Access Support, Find In-Network Providers, File Claims, Find Discounts
1-800-877-7195
[basspro.vspforme.com](https://www.basspro.vspforme.com)



ComPsych: Wellbeing Resources and Employee Assistance, including 24/7 Behavioral Health Support, Work/Life Balance, Legal and Financial Resources



The Hartford: Life Insurance, Accidental Loss of Life and Severe Injury (AD&D), Critical Illness, Accident Insurance, Hospital Indemnity Insurance, Empathy, Expanded Wellbeing Support Resources
1-866-547-4205
[thehartford.com/employeebenefits](https://www.thehartford.com/employeebenefits)



Voya Financial: 401(k) Savings Plan and Investment Resources
1-833-277-6401
[basspro401k.voya.com](https://www.basspro401k.voya.com)



SWORD Health: THRIVE and BLOOM Digital At-Home Physical Therapy
1-888-492-1860
<https://onboarding.swordhealth.com/c/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**
[bassprobenefits.com/family-health-center](https://www.bassprobenefits.com/family-health-center)



Bass Pro Shops HR Support Center:
1-800-672-3170
HRSupportCenter@basspro.com



Transcarent: Expert Guidance, Quality Care, and Personalized Support for Surgery and Orthopedic Needs. Available in 2027.



FREQUENTLY ASKED QUESTIONS

Open Enrollment

Q: When do Open Enrollment changes take effect?

A: January 1, 2027.

Q: Can I make changes after Open Enrollment?

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'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: 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 add my significant other to my benefit plans?

A: No. Only legal spouses are eligible.

Q: Will I receive a new Anthem ID card?

A: You will only receive new ID cards from Anthem if your coverage changes. Dental and FSA/HSA cards are mailed. Vision does not issue cards.

Q: Do I get a card for vision coverage?

A: No. VSP providers can verify coverage electronically.

Q: What if I need to make a future change after Open Enrollment?

A: Most benefits you choose during Open Enrollment (medical, dental, vision, FSAs) stay in place all year unless you have a qualifying life event. Changes must be made within 30 days and require documentation. You can adjust HSA and 401(k) contributions anytime. Some benefits (like supplemental life or disability) can be canceled anytime but only added during Open Enrollment.

For more details and to make changes, log into Workday, email the HR Support Center at HRSupportCenter@basspro.com, or call 1-800-672-3170.

Q: Who can I contact for support during Open Enrollment?

A: Contact the HR Support Center at HRSupportCenter@basspro.com or call 1-800-672-3170.

General Benefit 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. Find information about the [Sydney Health](#) app on page 23.

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

A: Premium: Weekly 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 medical providers?

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 or if I don't work enough hours to pay for my benefit premiums?

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



HSA/FSA

Q: How do I sign up for an HSA?

A: Enroll during Open Enrollment if you choose the Value HDHP Plan. You can change contributions anytime in Workday.

Q: How does the HSA work?

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

Q: Can I enroll in an HSA anytime?

A: You must enroll during Open Enrollment 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. Check 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 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; however, you can continue to submit expenses through March 2028 for claims incurred during 2027.

Q: Are benefit contributions deducted pre-tax?

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

Wellbeing Programs

Q: What is the 2027 Bass Pro Shops Tobacco Premium 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 or your spouse covered on your medical plan use any form of tobacco or vaping product, a \$40 weekly after-tax premium differential will be added to your medical plan premium. The differential is \$40 per week whether one or both of you use tobacco. To have it removed, each covered tobacco user must complete the Tobacco-Free Wellness Program or attest to being tobacco free for 90 days. If it is unreasonably difficult for you to meet these requirements due to a medical condition, or if it is medically inadvisable for you to attempt to meet them, call Anthem and we will work with you, and your doctor if you wish, to find another way to avoid the differential.

You can also utilize **ComPsych's Wellbeing Coaching** to help you quit tobacco and nicotine. Their Certified Tobacco and Nicotine Cessation Specialists integrate behavior-change techniques, including a mix of dependence-breaking strategies to help you reduce your usage, with the ultimate goal of quitting permanently.

Q: Are there healthy rewards built into 2027 benefits?

A: Yes! There are several ways to earn rewards for being healthy this year:

- ✓ **Wellbeing Credit:** Outfitters who complete their annual physical between November 1, 2026, and October 31, 2027, will be eligible for a Wellbeing Credit in December 2027.
- ✓ **MetLife Dental:** Earn higher annual benefit maximums by getting an annual cleaning done each year. The increase is applied on your coverage anniversary date, which occurs every 12 months from the date your coverage began under the plan.
- ✓ **Critical Illness:** If you and/or your dependent(s) are enrolled under Critical Illness and you complete an eligible preventive screening, you'll receive \$50 per person, per calendar year, paid directly to you.



Q: What will THRIVE and BLOOM cost me?

A: Nothing! THRIVE's virtual physical therapy program and BLOOM's pelvic health therapy are available at no cost to Outfitters, spouses, and dependents age 18+ enrolled in the Bass Pro Shops benefits plan through LiveHealth Online.

Bass Pro Shops Family Health Center and Pharmacy

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

A: The Family Health Center and Pharmacy are available to Bass Pro Shops Outfitters and their dependent family members ages 2 and older. Those enrolled in a Bass Pro Shops medical plan receive the greatest cost savings. Individuals covered by other health insurance plans may also use the Family Health Center and Pharmacy, but costs may be higher depending on their coverage.

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

A: Yes, the Family Health Center accepts insurance. Eligible expenses are submitted to the member's insurance carrier and may count toward applicable deductibles and coinsurance based on the terms of the health plan.



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.