

BENEFITS2018



SAME AWESOME BENEFITS WITH **COLLECTIVE HEALTH**

STAY WELL WITH **FIT FOR FLIGHT**

GET BACK IN ACTION WITH **HINGE**

EXPAND YOUR CREW WITH **FAMILY PLANNING**

GET YOUR MIND RIGHT WITH **LYRA**

We have awesome benefits at Red Bull!
Use this guide as your benefits go-to
and save it to your computer. Let us know
if you have any q's.

ENROLLING - WHO, WHEN & HOW?



Eligibility - Full-time employees are eligible on the **1st of the month** after hire date.



Enroll - Visit **www.redbullbenefits.com** and follow the instructions to enroll.



Deadline - Deadline to enroll is **31 days** after eligibility date.



Changes - Benefits are **locked** in for the rest of the year. Changes can be made during Annual Enrollment OR within 31 days of a Qualifying Life Event.

Need Help?

We have your back!

Call Talent Operations at

877-694-9220 or email

talent.operations@us.redbull.com



COLLECTIVE HEALTH – YOUR SOURCE FOR MEDICAL, RX, DENTAL AND VISION BENEFITS



One Platform – Get your medical, Rx, dental and vision information in one place. By phone, email, online chat or mobile app.



Find Your Provider – No plan names or numbers. It's as easy as punching in your zip code and specialty. Or use the Collective Health app and see a list of providers right where you're standing.



Member Advocates – Who likes repeating themselves over and over again? Talk to a dedicated representative via phone, email or online chat so you don't have to play telephone with customer service.



Simple Plan Summaries – Cost explanations without confusion.



Collective Health

Online: join.collectivehealth.com/RedBull

Email: help@collectivehealth.com

Phone: 844-803-0210 (M-F, 6 a.m. - 6 p.m. PST)

Chat: my.collectivehealth.com and log in



MEDICAL BENEFITS

The Red Bull medical plan gives you the flexibility to use any provider to get care.

Cost Per Month – This is what you’re going to pay monthly for coverage.

\$70.05	just you
\$153.88	you and your other half
\$129.45	you and your mini yous
\$220.42	your whole family

Health Reimbursement Account – The fixed amount of money Red Bull gives you each year to help cover medical expenses that hit your deductible. It’s available as soon as you enroll and replenishes on the 1st of every year. Should you start after January 1, this amount will be pro-rated. If you don’t use it, it will carry forward to the next year as long as your balance doesn’t exceed two times the amount below.

\$500	just you
\$750	you and your other half
\$1,000	you and your mini yous
\$1,250	your whole family

Think of it as an invisible account that the insurance company holds for you. Your providers file medical claims against it so there are no cards or forms to be bothered with. Everything is automatic. You can track how much money you have in your HRA by visiting my.collectivehealth.com and logging in.

Deductible – The amount you pay before the plan starts paying for 90% of your eligible costs.

Tip – Remember Red Bull helps pay for some of this amount with the HRA. Subtract the HRA amount from this and that’s how much of your own money you have to pay toward your deductible.

\$1,250	just you
\$2,250	you and your other half
\$2,500	you and your mini yous
\$2,750	your whole family

Out-of-Pocket Maximum – You’ll never pay more than this amount for covered expenses in a calendar year.

In-Network

\$2,250	just you
\$4,250	you and your other half
\$4,500	you and your mini yous
\$4,750	your whole family

Out-of-Network

\$4,000	just you
\$7,750	you and your other half
\$8,000	you and your mini yous
\$8,250	your whole family

Looking for the finer points?

Explore the details at
join.collectivehealth.com/RedBull





Preventive Health – It’s Free!

Preventing illness is smart. In fact, in-network preventive care is covered at 100% with no deductible. Work with your doctor to figure out what preventive care is right for you based on your age and gender. Here are some services that are covered:

- **Well Baby/Well Child Care** – Covered up to age 7. Immunizations covered to age 18.
- **Well Woman Care** – One routine exam each year. Over 40? You’ll get an annual mammogram, too!
- **Well Man Care** – One routine exam each year.
- **Flu Shots** – Beat the flu with a free shot during the season.

To get a full list of preventive health care services, visit www.healthcare.gov.

Prescription Drugs – Feel Better Fast

Sometimes over-the-counter meds don’t cut it. If you enroll in our medical plan, you automatically have coverage. You’ll pay a flat dollar amount depending on the type of drug you’re prescribed.

Tier 1 – \$5. These are mostly generics.

Tier 2 – \$25. These are preferred brand name drugs.

Tier 3 & 4 – \$50. These are the highest cost brand name and specialty drugs.

Want to find out your drug’s tier?

Contact Collective Health at **844-803-0210**.

Immunizations and general oral contraceptives are free – these drugs won’t cost you a penny out of your pocket.

Want to save money? Enroll in mail-order

Save money by using Home Delivery. You’ll get a 90-day supply instead of 30-day and you’ll only pay double the copay. Sign up by visiting my.collectivehealth.com or calling **844-803-0210**.

You can’t use your Health Reimbursement Account (HRA) for prescription drug costs, so consider saving in the Health Care FSA – it can be used for prescription drugs (see page 9).

DENTAL BENEFITS

Red Bull provides dental coverage to you and your eligible dependents for free. You can use any provider, but you'll pay less when you use Delta Dental providers. In-network coverage includes:

- **Preventive Care** – Covered at 100%
- **Basic Services** – Covered at 80%
- **Major Services** – Covered at 50%
- **Orthodontia** – Covered at 50%, up to \$2,500

Learn more about dental and vision benefits, find in-network providers and more at join.collectivehealth.com/RedBull.



VISION BENEFITS

Red Bull provides you with vision coverage at no cost. When you go to a VSP provider, you pay a \$10 copay for an eye exam each year. With VSP providers you'll also get:

- **Lenses** – Free every 12 months
- **Frames OR Contacts** – \$150 for frames or \$250 for lenses, every 12 months
- **Computer Vision Care** – \$10 exam every 12 months, \$120-\$140 allowance specific to computer glasses as well as 20% savings on the amount over.

If you don't go to a VSP provider, you'll pay more for everything.

WAYS TO ACCESS CARE

Red Bull offers additional ways to get the care you need...without a visit to the doctor.

LiveHealth[®] O N L I N E

24/7 access to doctors via phone or video conference who can assess your non-emergency condition, provide treatment options and even send a prescription to the pharmacy of your choice (not available everywhere). Most people are connected to a doctor in 10 minutes or less. All services will be filed against your medical insurance.

Call **855-603-7985** or visit **www.livehealthonline.com**
(Not available in all states).

H i n g e H e a l t h

Provides personalized digital health treatments for musculoskeletal conditions, such as knee and back pain. Hinge provides you with wearable sensors, an app, health coaching and peer support to remotely deliver physical therapy so you can get back to what you love – be it hiking, snowboarding or just playing with your kids. You and your dependents can rehab your condition anywhere with the evidence-based technology of Hinge Health. It's at no cost to you!

An eligibility assessment is required.

Visit **hingehealth.com/redbull** to apply today and get back to the things you enjoy.

LYRA

Gives you and your dependents access to the behavioral health care you need, when you need it. Lyra gets you and your family the right support quickly from top therapists, psychiatrists, other behavioral health specialists and self-guided therapy programs. The cost of the therapy sessions provided from Lyra are covered by Red Bull.

Get support at **redbull.lyrahealth.com** or call **844-657-2855**

Moms, Lyra has a special program for you too! WellMom provides support during the ups and downs of becoming a new mother. Download the WellMom app to get started.

heal

Request a doctor house call for yourself or your dependents. Licensed, background-checked and patient-friendly physicians will arrive at your home within 2 hours or less! All services will be filed against your medical insurance.

To get started, download the Heal app for Apple and smart phone devices. Upload your insurance card and schedule your visit.

Specific to California, rapidly expanding to other major cities.

Best Doctors[®]

A leading physician expert will review your diagnosis and/or treatment plan and provide a detailed recommendation. Best Doctors will collect all of your records, images and test samples, and you'll receive a comprehensive report, either confirming what you've been told or recommending a change.

Call Best Doctors at **866-904-0910** or check them out on the web at **www.bestdoctors.com**.

FAMILY PLANNING BENEFITS

Whether you're already pregnant, or trying to get there, Red Bull offers free resources to help you along every step of the way.

Bump to Baby Program 2.0

Red Bull's Bump to Baby program (B2B) is your guide on what to expect when you're expecting a Red Bull baby! It was designed to offer the best benefit tools, clinical support, and effective healthcare cost management for Red Bull Parents.

B2B offers these tools and support in a full life cycle platform – from family planning to pregnancy to delivery/leave (LOA) to returning to work (RTW) – so the transition from one stage to the next is done as smoothly and easily as possible. We want you to feel supported every step of the way. Plus, through our partnership with Ovia, you could be eligible for numerous rewards when you actively use the app.

For detailed information on how to participate, visit www.redbullbenefits.com.



We encourage our expecting moms to participate in Fertility and Pregnancy Tracking support through Ovia Health. Ovia is the number one fertility app to track ovulation. With fertility and pregnancy tracking through Ovia, you can get to know your cycle, receive important interim care between doctors visits and even be connected with a Health Coach to guide you through pregnancy activities. You can also identify risk factors, enroll in programs to reduce risk and increase the likelihood of a healthy pregnancy for mom and baby!

The apps provide a seamless link from fertility to pregnancy. To get started, download Ovia's fertility and pregnancy apps. Information on how to link your account to Red Bull is on the Red Bull Benefits site under the B2B Program.



Dealing with infertility can be challenging. Progyny provides support and solutions to help you get the best outcomes. Specialists at Progyny will guide you from the start, providing access to high-quality doctors, extraordinary clinical expertise and proprietary clinical solutions.

Red Bull even provides fertility benefits such as coverage for IVF treatment. For details visit my.collectivehealth.com.

Ready to get started? Patient care advocates can be reached by phone at **888-203-5045** M-F, 9 a.m.-5 p.m. EST or by email at info@progyny.com.

Adoption Assistance

Red Bull offers adoption assistance to all full-time benefit eligible employees. Adopted children must be under the age of 18. They may be a relative, but not a step-child. Eligible adoption expenses are reimbursable up to \$5,000 per adoption.

For more information or to take advantage of this benefit contact talent.operations@us.redbull.com.

Expecting little wings?

Email talent.operations@us.redbull.com and let us know so we can inform you of the leave process and make sure you're taking advantage of all the benefits Red Bull has to offer.

Your pending arrival will remain confidential.



SAVE MONEY WITH
FLEXIBLE SPENDING ACCOUNTS
(ALSO KNOWN AS **FSA**s)

If you're looking to save money, FSAs are a great place to start. Pay for your eligible expenses using pre-tax dollars...it's as easy as that!

Medical FSA

- **Eligible Items** – Deductible, coinsurance, prescription copays, dental work, prescription glasses, contacts, LASIK, etc.
- **Debit Card** – Yes
- **When to Submit Receipts** – Anytime in the year
- **Rollover** – Yes, up to \$500
- **Grace Period** – No, due to rollover benefit
- **Plan Maximum** – \$2,650

Dependent Day Care FSA

- **Eligible Items** – Day care or elder expenses
- **Debit Card** – No
- **When to Submit Receipts** – After payroll deducts the amount
- **Rollover** – No
- **Grace Period** – Yes, January 1 – March 15; submit receipts by March 31
- **Plan Maximum** – \$5,000

Not sure if an FSA is right for you?

It could save you up to 30% per year on expenses. Visit www.irs.gov and search publications 502 and 503 for a full list of eligible expenses.

FIT FOR FLIGHT

Fit For Flight's mission is to create aspirational programming that educates and empowers employees to become their best selves.

Fit For Flight keeps our Red Bull Family healthy, both physically and mentally through the following platforms:

- **Events & Activities** – Whether it's climbing the highest peak in the US with "Climbing with Cat" or taking 10 minutes out of your day for a guided meditation during "Mindfulness Monday's," Fit For Flight creates impactful experiences to help promote change.
- **Rewards & Partnerships** – Fit For Flight has partnered with some of the leading health and wellness brands, such as Fitbit and Headspace, so you have access to the tools needed to live a healthy lifestyle. We also offer our employees various retail/service discounts and gym subsidies so you don't have to break the bank to break a sweat!
- **Education & Support** – We have a registered dietitian dedicated to Red Bull and on-site fitness classes in the Fit For Flight gym, so you have the support you need to stay fit.

Get started now!

**Visit www.redbullfitforflight.com
(password fff)**



WINGS FOR LIFE

At least 250,000 traumatic spinal cord injuries happen each year. The main causes are accidents in daily life.

Join in on the battle to cure spinal cord injury. Donate via payroll deduction and Red Bull will match your contribution. Learn more at www.redbullbenefits.com.

“The question is not whether effective treatments and cures will be found, but when they will be found.”

*Prof Dr. Jan Schwab
Scientific Director of Wings for Life*

LIFE & DISABILITY INSURANCE

When unexpected events happen, the company has you covered with valuable life and disability coverage. You can buy more for you and your family, too. Here's what you get:

Company-Paid Coverages

Red Bull pays the premium for you and you are automatically enrolled when hired.

- **Employee Basic Life and AD&D** – Two times base salary up to \$500,000.
- **Business Travel Accident** – Five times base salary up to \$1 million.
- **Short-Term Disability** – 100% of your base pay for up to 2 or 8 weeks, 66.67% of your base pay for up to 17 or 23 weeks*.
- **Long-Term Disability** – 60% of your base pay, up to \$20,000 per month.

Supplemental Coverages

You pay the premium and need to enroll.

- **Employee Life** – \$10,000 increments up to \$500,000.
- **Spouse Life** – \$5,000 increments up to your supplemental coverage amount.
- **Supplemental AD&D** – \$10,000 increments up to \$500,000.
- **Child Life** – \$2,000 increments up to \$10,000. Eligible dependents: from birth to age 19.

*Please contact Talent Operations for more details.



FINANCIAL WELLNESS

Red Bull provides you with tools and resources to protect and prepare you financially...for today and tomorrow.

Red Bull 401(k)

Save for your retirement with Red Bull's 401(k) program. Deductions are taken out of your paycheck each pay period, before taxes are calculated, and put in the funds of your choice. The best part is after one year, Red Bull will start matching your contributions!

The Nuts & Bolts

- **Eligibility** – After 90 days of employment
- **Enrollment** – Automatically enrolled at 4% of pay after 90 days or employment
- **Contributions** – Elect to automatically increase by 1% annually
- **Company Match** – 50% on your first 8% of contributions after one year of full-time status at Red Bull
- **Changes** – Make them any time at www.redbull401k.com

Learn more by visiting www.redbull401k.com

Get personalized investment advice by calling NFP Retirement at 818-878-0400 or visiting www.nfp.com/retirement.

Financial Planning

Financial planning resources and tools can give you valuable peace of mind when it comes to managing your money. Be sure to check out:

Planning Resources

- Transamerica 401(k)
- NFP Retirement Investment Advice





VOLUNTARY BENEFITS

You can choose to participate in the following voluntary benefits:



Auto, Home & Pet Insurance – Get competitive rates on auto, home and pet insurance through MetLife. Convenient payment options and reliable customer service are just two additional benefits. Enroll by going to www.metlife.com/mybenefits or by calling **800-GET-MET8**.



Hyatt Legal – With Hyatt Legal, you get full representation for estate planning, family law, civil lawsuits, immigration services and more – for just \$16.50 per month! Get more info by visiting www.legalplans.com (code 2520010) or by calling **800-821-6400**.



Pet Assure – Get up to a 25% savings on vet costs by enrolling in Pet Assure. At just \$8 per month, you'll get discounts on food, grooming, boarding, veterinary medical services and training. If you have multiple pets, the cost is \$11 per month.

Get wholesale pricing of up to 50% off on prescriptions, flea and tick preventatives, heartworm products and more. Just \$4.50 per month for a single pet and \$8.50 per month for unlimited pets. Get more info by visiting www.petassure.com or by calling **888-789-PETS**.



Discounts – Save on things from sports gear, bikes, clothing, gym discounts, telephone services...even cars! Check out all the employee discounts available to you on www.redbullbenefits.com.

CONTACTS

All Benefits

Red Bull
www.redbullbenefits.com
877-694-9220

Best Doctors

Best Doctors
www.bestdoctors.com
866-904-0910

Collective Health – Medical, Rx, Dental & Vision

Collective Health
General information:
join.collectivehealth.com
Registered users:
my.collectivehealth.com
Email: help@collectivehealth.com
844-803-0210

Employee Assistance Program

ACI Specialty Benefits via RSLI
http://rsl.acieap.com
Company Code: RSLI859
855-RSL-HELP

Fertility Solutions

Ovia Health Fertility & Tracking
www.oviahealth.com

Progyny
www.pogyny.com
888-203-5045

Fit for Flight

Red Bull
www.redbullfitforflight.com
Password: fff

Flexible Spending Accounts

IGOE
www.goigoe.com
800-633-8818 (option #1)

401(k) Retirement Plan

Transamerica Retirement Solutions
www.redbull401k.com
800-755-5801

Hyatt Legal Plans

MetLife
www.legalplans.com
Access Code: 2520010
800-821-6400

Investment Advisor

NFP Retirement
(formerly 401(k) Advisors)
www.nfp.com/retirement
818-878-0400

Life Insurance & Disability Benefits

RSLI/Matix
Life: 800-351-7500
www.reliancestandard.com
Disability: 877-202-0055
www.matrixabsence.com

Behavioral Wellness

Lyra
redbull.lyrahealth.com
844-657-2855

MetLife Auto / Home / Pet Insurance

MetLife
www.metlife.com/mybenefits
800-GET-MET8

Muskuloskeletal Program

Hinge Health
hingehealth.com/redbull

Online Doctor's Visit

LiveHealth Online
www.livehealthonline.com
855-603-7985

Pet Assure

Pet Assure
www.petassure.com
888-789-PETS

Other Questions/ Talent Operations

Red Bull
talent.operations@us.redbull.com
877-694-9220





This brochure only summarizes the key provisions of your benefits. If there is a conflict between this brochure and official Plan Documents that govern these Plans, the official Plan Documents will prevail.