

CHANGES FOR 2021

There are no increases or changes to our benefits for 2021. Same partners, same coverage, same enhancements all managed under one platform: Collective Health. We made a few changes to our program partners that we're excited to share, including adding two new benefit partners, so check out the program partners for more details.

NOTE: on January 1, 2021 Progyny (fertility and family planning benefit) and IGOE (flexible spending accounts) will no longer be available. Progyny will be replaced by Kindbody and IGOE will be replaced by HealthEquity. More information can be found below.

BENEFITS SUMMARY

COLLECTIVE HEALTH	<p>Collective Health brings together your medical/pharmacy, dental and vision plans under one platform (website and mobile app). Collective Health will continue to ensure that your healthcare experience revolves around you by providing the following services:</p> <ul style="list-style-type: none"> ● Your benefits (medical, dental and vision) in one place – no more multiple logins and websites ● Member advocates – a dedicated team always ready to help by phone, email or chat ● Member guidance on how to use your benefits, navigate the plans, resolve any claims and help find a provider ● Member benefit statements with cost explanations without confusion <p>To view our summaries, visit https://join.collectivehealth.com/redbull.</p>
MEDICAL	<p>With this plan, you have the flexibility of seeing doctors in- and out-of-network and preventive care is covered 100%. Once you hit your deductible, the plan pays 90% for in-network providers. Red Bull also funds a Health Reimbursement Account (HRA) to help pay your deductible and cover other out-of-pocket costs.</p>
DENTAL	<p>The Delta Dental plan gives you the flexibility to see both in- and out-of-network dentists and preventative care is covered 100%. There is a \$2,000 annual benefit maximum.</p>
VISION	<p>The VSP plan gives you the flexibility to get a vision exam with both in-network (\$10) and out-of-network (up to \$50) optometrists and pay an extra \$60 for an in-network contact exam.</p>
NUTRITIONAL COUNSELING	<p>A registered dietician or licensed nutritionist can evaluate your diet and give you tips on how to stay your healthiest. Under preventive care with your medical benefits, you're covered for up to 3 visits per year paid 100% by your medical plan. Additional visits are covered under the plan at 90% for in-network providers after you reached your deductible.</p>
KINDBODY NEW FOR 2021	<p>Kindbody is your modern-day fertility and family planning provider, and their mission is to make fertility and family-building services more accessible to individuals, couples and LGBTQ+ people by reimagining family planning to put the power back in your hands. With your Kindbody benefit, you'll get access to best-in-class care at affordable prices, clinics that are modern, warm, and welcoming, and a dedicated Care Navigation Team – available to guide you through your journey and give you peace of mind, every step of the way.</p> <p>Red Bull provides fertility benefits, including 1 SMART Cycle and SMART Cycle Rx of IVF and one full year of egg freezing. Additionally, eligible employees can receive up to \$15,000 in contributions each towards eligible adoption (per adoption) and surrogacy (one-time) expenses.</p>
OVIA	<p>FERTILITY</p> <p>Ovia Fertility helps track your ovulation cycle to let you know when you're most fertile, and it's available at no cost to you! Link your account to Red Bull to receive content tailored to Red Bull employees.</p> <p>PREGNANCY</p> <p>Ovia Pregnancy is a personalized pregnancy tracker that helps you learn about your pregnancy health and baby's development every day. Ovia gives you feedback on everything from symptoms to medications, and immediately alerts you to potential pregnancy health risks. The Ovia Pregnancy app is available to you at no additional cost. Link your account to Red Bull to receive content tailored to Red Bull employees and when you actively log in data at least 2x/week in real time you will be eligible for incentive rewards such as a snoogle pillow and stroller!</p>

	<p>PARENTING</p> <p>With Ovia Parenting, parents can read up on a wealth of personalized articles, log milestones (like “first bath!”), and share photos and videos with family members—all securely in the app. This service is available at no cost to you, and you can receive personalized articles for Red Bull parents when you link your account to Red Bull.</p>
<p>ONE MEDICAL</p>	<p>A membership-based medical practice where the experience is built around people, not paperwork, making quality care more accessible and enjoyable for all. With One Medical, experience same-day office visits and on-time appointment that doesn’t feel rushed. Can’t make it to the office? One Medical also offers care through 24/7 on-demand video, phone and messaging engagements. One Medical is your healthcare home base, with a focus on prevention and overall wellness to help achieve your health goals. Red Bull covers the membership fees to One Medical if you are enrolled in Red Bull’s medical plan and live where One Medical is offered. For a list of locations, visit onemedical.com.</p>
<p>HEAL</p>	<p>Heal is bringing back the on-demand house calls. Heal is an app you can download to request a doctor to come to you and they will arrive within a few hours. The cost of a visit is \$99. They can also perform free preventive services like an annual physical or provide a flu shot. Visit https://getheal.com/ for more details and available locations.</p>
<p>ACCESS HOPE</p>	<p>Access Hope is an independent research and treatment center that offers a world-renowned, high impact cancer expertise and support. Their Expert Evaluation Team works with a member’s treating oncologist to provide a written holistic review of medical records, diagnosis and treatment plan, including assistance with identifying clinical trials where relevant. Access Hope uses current research and best practices, and peer-to-peer collaboration/support with treating oncologist. Access Hope is fully integrated with Collective Health, so members have access as a soon as they engage with Collective Health.</p>
<p>LYRA HEALTH</p>	<p>Behavioral health support. Lyra connects you with mental and behavioral health providers in person, or remotely over video chat. Lyra’s Behavioral Health Services target your mental and emotional well-being. With Lyra, you’re supported by therapists, psychiatrists, and do-it-yourself tools. Learn to master your mind, mood, and relationships whether you’re stressed, depressed, or feeling unbalanced. Lyra access to therapists, psychiatrists, and online evidenced-based care is available at no additional cost to you.</p>
<p>HINGE HEALTH</p>	<p>Hinge Health can help improve your musculoskeletal disorder through digital musculoskeletal care. Hinge Health offers wearable sensors, thoughtfully designed software, and behavioral health assistance to help improve your chronic pain. Start feeling better, faster through their educational tools, exercise therapy programs, and behavioral health resources.</p>
<p>WORKIT</p>	<p>Workit Health offers on-demand addiction care for smoking, drugs, alcohol, pain, gambling, love and eating disorders that is accessible and follows the gold standard of care. Completely confidential and anonymous, Workit provides custom treatment and is ideal for those who might not want or need traditional treatment. Workit is available to all permanent Red Bull employees and is at no cost!</p>
<p>FIT FOR FLIGHT</p>	<p>Fit for Flight is Red Bull's employee wellness program is designed to keep the Red Bull family happy and healthy through fitness, nutrition and mental wellness (at no cost to you!). Access resources on the Fit for Flight Teams Channel.</p>
<p>GYMPASS</p>	<p>GymPass provides an unmatched fitness and wellness network that includes access to over 50,000 gyms and studios globally, live stream and on-demand classes from your favorites (like Barry’s and YogaWorks), 1:1 virtual personal training sessions, online therapy with licensed mental health professionals, access to Wellness apps focused on mindfulness, nutrition/meal prep, financial planning, and much more! Membership starts at \$9.99/month and is available to you and your dependents over 18 years. There are no sign-up or cancellation fees and you can upgrade or downgrade your plan at any time.</p>

MEDICAL BENEFITS

EMPLOYEE CONTRIBUTIONS FOR 2021

We are happy to say that there is no increase in employee contributions; rates stay the same for the 8th year in a row! Here is a recap of the pre-tax employee monthly contributions to your medical benefits (dental, vision, disability, life insurance and EAP are free):

Medical per Pay Period Contributions	
You	\$32.33/pay period
You + other half*	\$71.02/pay period
You + child(ren)**	\$59.75/pay period
Family	\$101.73/pay period

*Domestic partners must provide proof of living together for at least one year

**Children up to 26 years of age, excluding mentally or physically disabled children

PLAN DESIGN SUMMARY - HRA CONTRIBUTIONS, DEDUCTIBLES OR OUT-OF-POCKET MAX

There are no changes to plan design for 2021. Here's a summary for your reference:

	HRA*	Deductible (Both In- and Out-of-Network)	Out-of-pocket Max (In-Network)	Out-of-pocket Max (Out-of-Network)
You	\$500	\$1,250	\$2,250	\$4,000
You + other half	\$750	\$2,250	\$4,250	\$7,750
You + child(ren)	\$1,000	\$2,500	\$4,500	\$8,000
Family	\$1,250	\$2,750	\$4,750	\$8,250

*Your HRA balance rolls over into the following year up to 2x the amount.

DOMESTIC PARTNERS & IMPUTED INCOME RATE CHANGES

If you have a domestic partner or a domestic partner child enrolled in medical, dental or vision, Red Bull is required to tax you for the value of their benefits. Domestic partner benefits are considered taxable income by the IRS. Imputed income rates are added to your payroll so that you're taxed for it. After taxes have been applied, the amounts will be removed. Imputed income rates are not deductions. For a copy of the new rates, e-mail Talent.Operations@us.redbull.com or add the Red Bull Benefits App to Workbench.

COLLECTIVE HEALTH

Collective Health is your one stop shop for all of your medical/pharmacy, dental and vision plan information. Collective Health can help you figure out how your plan works, what's covered, how to get medical authorization, find a provider in your area, and understand medical terms, and claims processing. You will also receive Member Benefits Statements from Collective Health after a claim has been processed showing you how much Red Bull has paid for the claim and what you are responsible to pay – very simple and easy to understand.

Collective Health's Member Advocates are here to help. You can chat or send a secure message at my.collectivehealth.com or give them a call at (844) 857.6083 between the hours of 4:00am – 6:00pm PST, Monday – Friday, 7:00 – 11:00 am on Saturday, closed on Sunday.

Need new health cards? You can download and print your cards from the Collective Health portal or go virtual and pull up your cards on the Collective Health mobile app so you'll never lose them!

OPEN ENROLLMENT FAQs

Open Enrollment is your opportunity each year to make changes to your benefits without a qualifying life event. Open Enrollment for your 2021 benefits is taking place Sunday, November 1 – Monday, November 16, 2020. Any changes made during Open Enrollment will be effective January 1, 2021.

RED BULL BENEFITS ELIGIBILITY:

All full-time employees and their dependents are eligible for Red Bull Benefits, which include spouses, same sex or opposite sex domestic partners (registered partner or partner you've been living with for more than 1 year are sharing household expenses), children or domestic partner children up to age 26, or physically or mentally disabled children regardless of age.

DO I HAVE TO MAKE CHANGES DURING OPEN ENROLLMENT?

No, your current plans will rollover into the 2021 plan year, except for Medical and Dependent Care FSA elections. Even if you're currently enrolled in an FSA, you must actively re-enroll in the benefit for 2021. If you miss Open Enrollment, you will need to wait until next year's Open Enrollment or until you have a Qualifying Life Event to make changes.

Open Enrollment is also a great time to review your benefits to make sure everything is correct. Some things to review:

- Your current benefit elections – do you need to add or drop any plans? Make changes to your life insurance?
- Review your dependents and beneficiaries – are they up to date? Is their information accurate?
- Elect a Flexible Spending Account for Medical Care or Dependent Care. These accounts must be elected every Open Enrollment.

HOW DO I MAKE CHANGES, LIKE ENROLLING IN A 2021 FSA?

All changes must be made on Ceridian (access the app on Workbench).

HOW DO I UPDATE MY MARITAL AND DEPENDENT RELATIONSHIP STATUS DUE TO A RECENT MARRIAGE OR DIVORCE?

E-mail Talent.Operations@us.redbull.com a copy of your marriage certificate or divorce decree so your marital status can be updated.

DO I HAVE TO ELECT ALL OF THE HEALTH PLANS AND BENEFITS OFFERED?

No, you can pick and choose the plans you'd like to enroll in. You can select medical only, or dental only, or dental and vision only, etc. However, the employee is required to enroll in a plan in order to add a dependent to that same plan and some benefit partners (eg, Lyra or Hinge) require you to be enrolled on Red Bull's medical plan for access.

I WAS HIRED IN OCTOBER OR NOVEMBER – HOW WILL THIS AFFECT ME?

You will have two separate enrollments - one for 2020 benefits and one for 2021 benefits.

- **OCTOBER START DATE: 2020 New Hire Enrollment:** The deadline to enroll in your 2020 benefits is November 30, 2020. Coverage spans from November 1 – December 31, 2020.
- **OCTOBER START DATE: 2021 Open Enrollment:** Your deadline to enroll in 2020 benefits is November 16, 2020. Coverage spans for the 2021 calendar year. If you do not take action during Open Enrollment, then your New Hire Elections made for 2020 will rollover into 2021 (except for FSA).
- **NOVEMBER START DATE: 2020 New Hire Enrollment:** The deadline to enroll in your 2020 benefits is December 31, 2020. Coverage spans from December 1 – 31, 2020.
- **NOVEMBER START DATE: 2021 Open Enrollment:** Your deadline to enroll in 2020 benefits is November 16, 2020. Coverage spans for the 2021 calendar year. If you do not take action during Open Enrollment, then your New Hire Elections made for 2020 will rollover into 2021 (except for FSA).

The Red Bull Benefits Team will reach out to remind employees hired in October or November to complete both windows. Open Enrollment is your opportunity each year to make changes to your benefits without a qualifying life event.



REMIND ME HOW FLEXIBLE SPENDING ACCOUNTS WORK

Flexible Spending Accounts (FSA) let you save money on out-of-pocket medical, dental, vision and pharmacy expenses and dependent day care or elder care. You can elect an amount for 2021 to be deducted from your paycheck over the year on a pre-tax basis. You will receive a debit card to use for medical FSA and can also submit claims for reimbursement (this is the only method used for Dependent Care FSA). The max for medical FSA is \$2,700 and \$5,000 for dependent care. FSA's are "use-it-or-lose-it" accounts and must be used for expenses in 2020. There is a \$500 rollover max for medical FSA and grace period until March 31, 2021 for the dependent care FSA (receipts must be submitted by March 31, 2021). To learn more about FSA's, visit <https://www2.healthequity.com/learn/webinars/flexible-fsa>

WHAT IS ELIGIBLE UNDER A FLEXIBLE SPENDING ACCOUNT?

Examples of eligible medical care FSA items include payments for deductible and co-insurance, prescription co-pays, dental work, contact lenses, eyeglasses and LASIK. Eligible expenses for the dependent day care or elder care FSA items include after-school programs, babysitters, and elder care expenses if they are a dependent. You and your partner must be working or going to school full-time to be eligible to enroll in the dependent day care FSA.

For a full list of eligible FSA items or to calculate how much you might need for a FSA, visit <https://learn.healthequity.com/qme/>

WILL I RECEIVE A CONFIRMATION STATEMENT THAT SUMMARIZES MY 2021 BENEFITS?

Yes, after Open Enrollment, you will receive an Open Enrollment statement that summarizes your 2021 benefit elections. Expect them to be mailed out mid-December. You can also review and print your 2021 elections on the last page of your 2021 OE session in Dayforce.

QUESTIONS:

COLLECTIVE HEALTH	RED BULL BENEFITS TEAM
Chat or send a secure message at my.collectivehealth.com	Email: talent.operations@us.redbull.com
Phone: 844.857.6083 Hours: Monday – Friday: 4:00am – 6:00pm PT Saturday: 7:00 – 11:00 am PT Sunday: Closed	Phone: 877.694.9220 Hours: Monday – Friday. 8:00am – 5:00pm PST
Website: https://join.collectivehealth.com/redbull	Benefits App on Workbench
Available to assist with: <ul style="list-style-type: none"> • Questions about the health plans and coverage • Defining terms like HRA, deductible and out-of-pocket max • How collective health works • Questions about vendor partners • Finding in-network providers • Transition of care (providers, authorizations) 	Available to assist with: <ul style="list-style-type: none"> • Benefits eligibility and enrollment • Open enrollment • Qualifying life events • Profile updates (address, phone, marital status) • Dependent updates • Other benefits outside of medical/pharmacy, dental and vision • 401(k) retirement