

# AMGEN®

# Your 2023 Benefits Decision Guide

Annual Enrollment for your 2023 Amgen benefits is October 27 - November 11, 2022.

This is your opportunity to review and update your benefits for 2023.

Contents What to Expect	3
	<b>5</b> 5
	6 6
Medical Premiums 1	10
Amgen Dental Plan 1-	14 4
Dental Premiums	<b>15</b>
VISION VSP Vision Care 1	<b>16</b>
VISION	<b>18</b> 8
Flexible Spending Accounts 1	9

Health Savings Account
Voluntary Benefits
Enrollment Checklist
Wellness
Legal Notices
Contacts
Disclaimer

### What to Expect

### What to Expect

#### Annual benefits enrollment is your opportunity to review and update your benefits for 2023.

You do not need to actively enroll if you would like to keep your current Amgen medical, dental and vision coverage (or continue to opt-out of coverage) and do not want to add or change eligible dependent coverage.

There are a few exceptions, such as Health Savings Account (HSA) and Flexible Spending Account (FSA) elections, which require you to enroll annually if you wish to participate in 2023.

Once Annual Enrollment closes, you may not change your elections until next year's Annual Enrollment, unless you experience a qualifying life event (e.g., if you get married or have a child).

If you add new dependents to your coverage during Annual Enrollment, or any time during the year because of a qualifying event, you are required to submit documentation (i.e., birth certificate, marriage license) to support eligibility before they are enrolled in coverage.

#### What's New for 2023

- Healthcare premiums: There will be modest premium increases to reflect the general increase in healthcare cost experienced by the plans. See <u>Medical Premiums</u>.
- New Anthem ID Cards: Anthem will mail new medical ID cards in December to reflect a change in phone numbers, effective January 1, 2023, for the 24/7 NurseLine and Behavioral Health Resource Center. All other information on your ID card will remain unchanged, including the Group Number and Medical ID.
- Clinical support for Anthem plan participants: Anthem's clinical support program, Total Health Total You, will be available to all plan participants at no cost to you, effective January 1, 2023. You will receive communications and resource recommendations tailored specifically to your health goals through the Anthem Engage app and the Primary Nurse Team. There is no action to take. However, you may notice more personalized guidance from Anthem to suggest ways to reduce your health care costs, along with other helpful tips.
- Increases in HSA contribution limits: The IRS announced increased maximum annual HSA contributions for 2023 to \$3,850 (staff member only coverage) or \$7,750 (family coverage). HSA catch-up contributions for those age 55 or older remain at \$1,000 (single or family coverage). See <u>Health Savings Account</u>.

Amgen offers tools and resources to help you better understand your options. You can access these resources via *MyHR* > *Benefits* > *Manage Health and Insurance Benefits*.

### What to Expect

- Vision plan enhancement: VSP Vision Care will include coverage for retina imaging.
- Expanding Vitality eligibility: <u>Vitality</u> will be available to all benefits-eligible U.S. staff. Currently, participation is limited only to those enrolled in an Amgen Medical Plan. The Vitality program year runs from December 1 – November 30. See <u>Wellness</u>.
- Fitbit Storefront: Access a Fitbit storefront through Wellness at Amgen/HealthFitness to purchase Fitbit devices at a discount. Fitbit devices are compatible with the Vitality activity tracking program. See <u>Wellness</u>.

#### **Staff Members on a Leave of Absence**

• You do not need to actively enroll if you would like to keep your current Amgen medical, dental and vision coverage (or continue to opt-out of coverage) and do not want to add or change eligible dependent coverage. If currently on a leave of absence, you may make changes to your benefit elections, including your HSA and FSA, when you return from a leave of absence. Changes must be made within 31 days of the event.

#### MEDICAL

### Medical Plan Options

Amgen offers two PPO Medical Plan options. The Value PPO Medical Plan includes a Health Savings Account. Staff members in select locations may choose from a local HMO or EPO plan.

#### **Medical Surcharges**

Staff members in certain situations are asked to help share the cost of coverage.

- **Tobacco surcharge:** \$150 per month if a staff member uses tobacco. Tobacco cessation resources are available on MyAmgen Wellness and the Amgen Benefits Center.
- Working spouse/domestic partner surcharge: \$100 per month if a staff member's working spouse/domestic partner declines coverage available through his or her own employer and joins Amgen medical coverage. The surcharge is applicable even for staff members choosing Amgen coverage as secondary coverage for their spouse/ domestic partner.

If either or both surcharges apply to you in the current year and you do not want to make changes to your medical election for the new year, your current surcharge(s) will roll over to 2023. If there has been a change (e.g., you quit smoking or your spouse stopped working), you can make this update during Annual Enrollment. Retroactive refunds will not be provided, so make your elections carefully.

#### **Related links**

- Anthem
- Find Doctors
- Medical Premiums

Start with Anthem Health Guides for support with remembering exams and tests, comparing costs, finding providers and questions about claims. Log on to the <u>Anthem website</u> and select the Customer Support tab or call **844-647-3687**. For assistance with a complex issue, contact our Anthem Concierge, **Victor Evangelista** at **951-316-1301**.

#### **New Anthem ID Cards**

Anthem will mail new medical ID cards in December to reflect a change in phone numbers for the 24/7 NurseLine and Behavioral Health Resource Center.

#### MEDICAL

### PPO Medical Plans

Amgen offers two <u>PPO healthcare</u> coverage options: the Traditional PPO and the Value PPO with a <u>Health Savings Account</u>. Both plans cover the same wide range of health-care services, use Anthem's nationwide network of providers and provide access to Amgen therapies.

#### **IBM Benefits Mentor**

The IBM Benefits Mentor is a powerful comparison tool that provides information to help you make the most cost-effective enrollment decision. This tool is available on the <u>Amgen Benefits Center</u>.

#### **Related links**

- Anthem
- Find Doctors
- <u>Express Scripts</u>
- Medical Premiums

#### New Anthem ID Cards

Anthem will mail new medical ID cards in December to reflect a change in phone numbers for the 24/7 NurseLine and Behavioral Health Resource Center.

### Traditional PPO vs. Value PPO Plans

	2023 Traditional PPO		2023 Value PPO	
Deductibles1				
Coverage	In-Network	Out-of-Network	In-Network	Out-of-Network
Staff member only	\$350	\$850	\$1,500	\$3,000
Family	\$700	\$1,700	\$3,000	\$6,000
Are prescription drugs included in the deductible?	No	No	Yes	Yes

### Medical and Prescription Drug Out-of-Pocket Maximums

Annual Base Pay	In-Network	Out-of-Network	In-Network	Out-of-Network
Less than \$100,000	\$3,000/staff member only \$6,000/family	\$7,500/staff member only \$15,000/family	\$3,000/staff member only \$6,000/family	\$7,500/staff member only \$15,000/family
\$100,000-\$199,999	\$4,000/staff	\$10,000/staff	\$4,000/staff	\$10,000/staff
	member only	member only	member only	member only
	\$6,850/family	\$20,000/family	\$6,850/family	\$20,000/family
\$200,000+	\$5,000/staff	\$12,500/staff	\$5,000/staff	\$12,500/staff
	member only	member only	member only	member only
	\$6,850/family	\$25,000/family	\$6,850/family	\$25,000/family

	2023 Traditiona	I PPO	2023 Value PP	0				
Medical and Prescription Drug Out-of-Pocket Maximums								
Medical Coinsurance	In-Network	Out-of-Network <sup>2</sup>	In-Network	Out-of-Network <sup>2</sup>				
Amgen's share for most covered services	80%	50% after deductible	80%	50% after deductible				
Preventive	100% deductible waived	50% after deductible	100% deductible waived	50% after deductible				
Primary care (including OB/GYN visit <sup>3</sup> or LiveHealth Online)	100% after deductible	50% after deductible	100% after deductible	50% after deductible				
Specialist visit	80% after deductible	50% after deductible	80% after deductible	50% after deductible				
Inpatient hospital stay	80% after deductible	50% after deductible	80% after deductible	50% after deductible				
Outpatient surgery	80% after deductible	50% after deductible	80% after deductible	50% after deductible				
Emergency room visit	80% after deductible	50% after deductible	80% after deductible	50% after deductible				

	2023 Traditional	РРО	2023 Value PP	0
Medical and Prescrip	tion Drug Out-of-P	ocket Maximums		
Prescription Drug Copays <sup>5,6</sup>	In-Network	Out-of-Network	In-Network	Out-of-Network
Preventive	100% covered, deductible waived	100% covered, deductible waived	100% covered, deductible waived	100% covered, deductible waived
Amgen products <sup>4</sup>	100% covered, deductible waived	100% covered, deductible waived	100% covered, after deductible	100% covered, after deductible
Retail (up to 30-day supply)	You pay \$10 (generic); \$30 (preferred/brand formulary); \$50 (brand non-formulary) deductible waived	50% covered, after deductible	You pay \$10 (generic); \$30 (preferred/ brand formulary); \$50 (brand non- formulary) after deductible	50% covered, after deductible
Mail-order (up to 90-day supply)	You pay \$25 (generic); \$75 (preferred/brand formulary); \$125 (brand non- formulary) deductible waived	Not covered	You pay \$25 (generic); \$75 (preferred/ brand formulary); \$125 (brand non- formulary) after deductible	Not covered

- 1. Only in-network eligible expenses apply toward your in-network deductible and in-network out-of-pocket maximum. Some expenses do not apply to your in-network deductible or in-network out-of-pocket maximum. Only out-of-network eligible expenses apply toward your out-of-network deductible and out-of-network out-of-pocket maximum. For more information, visit MyHR and download the Summary Plan Description (SPD).
- 2. For professional and outpatient facility charges, out-of-network benefits are reduced to one-half of 150% of the Medicare Prevailing Rate. In addition to satisfying a higher deductible, paying a higher coinsurance rate, and being subject to higher out-of-pocket maximums, out-of-network benefits reimbursements are based on usual and prevailing rates as determined by the respective insurer/Administrator, and you may be balance-billed for the difference.
- 3. Eligible in-network preventive care, including well-woman care, is covered at 100% before the deductible.
- 4. Electing an Anthem medical plan will ensure coverage for Amgen products. Amgen products are covered at 100% (deductible waived) under the Traditional PPO, and 100% after deductible under the Value PPO.
- 5. Excluded: Compound medication ingredients that have not shown clinical benefit over lower-cost alternatives, have components that are not FDA approved, or have bulk ingredients used in compound medications where a standard equivalent exists.
- 6. Formulary and dispensing rules are subject to change.

#### MEDICAL

### Medical Premiums

Medical premiums are determined by your annual base pay as of **November 15, 2022**, as well as the coverage level you choose. There will be modest premium increases to reflect the general increase in healthcare cost experienced by the plans. The following are biweekly medical premiums for 2023.

	Anthem		United-	Anthem	Kaiser
	Traditional PPO	Value PPO	Healthcare HMO Cali- fornia	EPO New England	HMO N. California
Staff member					
Salary less than \$100,000	<b>\$44.31</b> <b>\$48.92</b> \$53.54	<b>\$26.31</b> <b>\$30.92</b> \$35.54	<b>\$34.62</b> <b>\$39.23</b> \$43.85	<b>\$42.46</b> <b>\$47.07</b> <b>\$</b> 51.69	<mark>\$38.31</mark> \$42.92 \$47.54
\$100,000 – \$199,999	<b>\$51.23</b> <b>\$55.80</b> \$60.46	<b>\$30.92</b> <b>\$35.53</b> \$40.15	<b>\$40.15</b> <b>\$44.76</b> <b>\$49.38</b>	<b>\$49.85</b> \$54.46 \$59.08	<mark>\$44.31</mark> \$48.92 \$53.54
\$200,000+	<b>\$56.31</b> <b>\$60.92</b> \$65.54	<b>\$34.15</b> <b>\$38.76</b> \$43.38	<b>\$43.39</b> <b>\$48.00</b> \$52.62	<b>\$53.54</b> <b>\$58.15</b> \$62.77	<b>\$48.46</b> <b>\$53.07</b> \$57.69

	Anthem		United-		United- Healthcare	Anthem	Kaiser
	Traditional PPO	Value PPO	HealthCale HMO Cali- fornia	EPO New England	HMO N. California		
Staff member	⊦ spouse/domesti	c partner					
Salary less than \$100,000	<mark>\$139.85</mark> \$144.46 \$149.08	<b>\$96.46</b> <b>\$101.07</b> \$105.69	<b>\$118.15</b> <b>\$122.76</b> \$127.38	<b>\$137.08</b> <b>\$141.69</b> \$146.31	<b>\$128.77</b> <b>\$133.38</b> \$138.00		
\$100,000 – \$199,999	<b>\$158.77</b> <b>\$163.38</b> \$168.00	<b>\$109.39</b> <b>\$114.00</b> \$118.62	<b>\$134.77</b> <b>\$139.38</b> \$144.00	<mark>\$154.62</mark> \$159.23 \$163.85	<b>\$145.39</b> <b>\$150.00</b> \$154.62		
\$200,000+	<b>\$171.23</b> <b>\$175.84</b> \$180.46	<b>\$118.62</b> <b>\$123.23</b> \$127.85	<b>\$144.46</b> <b>\$149.07</b> \$153.69	<b>\$165.69</b> <b>\$170.30</b> \$174.92	<b>\$156.46</b> <b>\$161.07</b> \$165.69		

	Anthem		United- Healthcare	Anthem	Kaiser
	Traditional PPO	Value PPO	HealthCale HMO Cali- fornia	EPO New England	HMO N. California
Staff member +	- child(ren)				
Salary less than \$100,000	<b>\$79.85</b> <b>\$84.46</b> \$89.08	<b>\$52.62</b> \$57.23 \$61.85	<b>\$75.69</b> <b>\$80.30</b> \$84.92	<b>\$78.00</b> <b>\$82.61</b> \$87.23	<b>\$82.62</b> <b>\$87.23</b> \$91.85
\$100,000 – \$199,999	<b>\$91.85</b> <b>\$96.46</b> \$101.08	<b>\$60.00</b> <b>\$64.61</b> \$69.23	<b>\$86.77</b> <b>\$91.38</b> \$96.00	<b>\$89.08</b> <b>\$93.69</b> \$98.31	<b>\$94.62</b> <b>\$99.23</b> \$103.85
\$200,000+	<b>\$98.77</b> \$103.38 \$108.00	<b>\$65.54</b> <b>\$70.14</b> \$74.77	<b>\$93.69</b> <b>\$98.30</b> \$102.92	<b>\$96.00</b> <b>\$100.61</b> \$105.23	<b>\$102.00</b> <b>\$106.61</b> \$111.23

# **AMGEN**<sup>®</sup> 2023 Benefits Decision Guide

### Benefits

	Anthem		United-		United- Healthcare	Anthem	Kaiser
	Traditional PPO	Value PPO	HealthCale HMO Cali- fornia	EPO New England	HMO N. California		
Staff member -	- family						
Salary less than \$100,000	<b>\$193.39</b> <b>\$196.00</b> \$202.62	<mark>\$119.08</mark> \$123.69 \$128.31	<b>\$153.23</b> <b>\$157.84</b> \$162.46	<b>\$188.77</b> <b>\$193.38</b> \$198.00	<b>\$164.31</b> <b>\$168.92</b> \$173.54		
\$100,000 – \$199,999	<b>\$218.77</b> \$223.38 \$228.00	<b>\$134.77</b> \$139.38 \$144.00	<mark>\$174.92</mark> \$179.53 \$184.15	<b>\$213.23</b> <b>\$217.84</b> <b>\$222.46</b>	<b>\$184.15</b> <b>\$188.76</b> \$193.38		
\$200,000+	<b>\$235.85</b> <b>\$240.46</b> \$245.08	<b>\$146.31</b> <b>\$150.92</b> \$155.54	<b>\$187.39</b> <b>\$192.00</b> \$196.62	<b>\$228.46</b> <b>\$233.07</b> \$237.69	\$198.00 \$202.61 \$207.23		

Reach Gold Status / Silver Status / No Wellness Discount. For more information Wellness Credit Incentives, go to Wellness.

#### DENTAL

# Amgen Dental Plan

The Amgen Dental Plan, administered by Delta Dental of California, covers preventive and diagnostic care at 100%. Other covered services—including orthodontia—are subject to a calendar-year deductible, coinsurance and coverage maximums.

Benefits are provided up to a maximum of \$2,000 per person per calendar year (a separate lifetime maximum of \$2,000 per person applies for orthodontia). While you can see any dentist, your out-of-pocket costs are lower when you visit a network provider. PPO and Premier dentists are in-network, but you will receive the best rate when using the PPO network.

For details, review the Delta Dental Benefits Summary.

#### **Related links**

- Delta Dental
- Find Dentists
- Dental Premiums

For more information about the Amgen Dental Plan, go to the Amgen Benefits Center or *MyAmgen > MyHR > Benefits > Manage Health and Insurance Benefits* for dental plan highlights and Summary Plan Description.

In-Network Dental Plan Details	Benefits
Deductible per calendar year	\$50 per person / \$150 per family
Preventive — routine oral exam	Plan pays 100%, after deductible
All other regular dental expenses	Plan pays 80%, after deductible
Special dental expenses	Plan pays 50%, after deductible
Orthodontia expenses	Plan pays 50%, after deductible

### DENTAL

# Dental Premiums

Dental premiums are determined by the coverage level you choose. The following are biweekly dental premiums for full-time staff members for 2023.

Coverage Level	2023 Biweekly Contribution Rates
Staff member	\$6.58
Staff member + spouse/domestic partner	\$13.82
Staff member + child(ren)	\$11.39
Staff member + family	\$20.40

#### VISION



Amgen provides vision coverage through VSP Vision Care, which offers access to a broad network of providers. While you can see any doctor, you'll get the most out of your benefits and greater savings when you visit a doctor in the VSP Choice provider network. The plan provides coverage for annual exams and contact lenses or glasses, including a number of designer frames (covered every 24 months).

If you elect coverage with VSP, visit the <u>VSP website</u> to download an ID card (your Social Security number is required to register). For details, review the <u>VSP Benefit Summary</u>.

#### **Related links**

- <u>VSP</u>
- Find Doctors
- <u>Vision Premiums</u>

For more information about VSP Vision Care, go to the <u>Amgen</u> <u>Benefits Center</u> or **MyAmgen** > **MyHR** > **Benefits** > **Manage Health and Insurance Benefits** for vision plan highlights and Summary Plan Description.

In-Network VSP Vision Care Details	Benefits	<i>Health and Insur</i> for vision plan hig Summary Plan De
WellVision exam	<i>Every calendar year:</i> \$20 copay for exam and glasses	
Prescription glasses	<ul> <li>Frames every other calendar year; combined with exam:</li> <li>\$200 allowance for frames</li> <li>\$220 allowance for featured frame brands</li> <li>20% savings on the amount over your allowance</li> <li>\$110 Costco frame allowance</li> <li>Lenses every calendar year;</li> </ul>	
	You pay extra for progressive lenses and other enhancements	

In-Network VSP Vision Care Details	Benefits
Contacts (instead of glasses)	<i>Every calendar year:</i> Up to \$60 copay; \$150 allowance for contacts (copay does not apply); contact lens exam (fitting and eval- uation)
Diabetic Eyecare Plus Program	<ul> <li>As needed:</li> <li>\$20 copay for services related to diabetic eye disease, glaucoma and age-related macular degeneration (AMD).</li> <li>Retinal screening for eligible members with diabetes.</li> <li>Limitations and coordination with medical coverage may apply</li> <li>Ask your VSP doctor for details.</li> </ul>

### VISION

### Vision Premiums

Vision premiums are determined by the coverage level you choose. The following biweekly vision premiums apply to both full and part-time staff members.

Coverage Level	2023 Biweekly Contribution Rates
Staff member	\$3.40
Staff member + spouse/domestic partner	\$6.24
Staff member + child(ren)	\$6.80
Staff member + family	\$11.34

# Flexible Spending Accounts

With Amgen's flexible spending accounts (FSAs), you can reduce your taxable income and use those pre-tax dollars towards eligible health and/or dependent care expenses. For a list of expenses eligible for reimbursement, review Internal Revenue Service (IRS) <u>Publication 502</u> and/or <u>503</u>.

	Examples of Eligible Expenses	Annual Contribution Limit
Healthcare FSA	<ul> <li>Medical or dental plan de- ductibles, coinsurance and copayments</li> <li>The Healthcare FSA offers a rollover of up to \$550</li> </ul>	\$2,850
Dependent care FSA	<ul> <li>Those that allow:</li> <li>You and/or your spouse to work</li> <li>Your spouse to attend school full time for at least five months a year</li> </ul>	\$5,000

For more information about FSAs, go to the <u>Amgen</u>. <u>Benefits Center</u> or *MyAmgen* > *MyHR* > *Benefits* > *Manage Health and Insurance Benefits* to calculate savings accounts, review plan highlights and Summary Plan Descriptions.

# Limited Purpose FSA (LPFSA)

If you enroll in the Value PPO medical plan, you may enroll in the LPFSA in addition to an HSA. A LPFSA reimburses you for qualified dental and vision expenses. The LPFSA reimburses you for qualified medical and prescription expenses only after the medical plan deductible has been met for the year. LPFSA dollars (with the exception of the \$550 or less carryover) will be forfeited at the end of the year if not used. Please review your options carefully before enrolling in a LPFSA.

# Health Savings Account

With a Health Savings Account or HSA, you choose how to spend your healthcare dollars. For those who elect to enroll in the higher deductible Value PPO, an HSA offers the opportunity to pay for eligible medical, dental and vision expenses with pre-tax funds for you, your spouse/domestic partner and dependents. In addition, any unused annual contributions continue to grow, and all HSA funds are yours to keep, even after you leave Amgen. Enroll in the HSA if you elect the Value PPO Plan and meet <u>IRS eligibility guidelines</u>.

HSA contribution limits for 2023 are \$3,850 (staff member only coverage) or \$7,750 (family coverage). If you are age 55 or older, you can make an additional \$1,000 catchup contribution any time in the plan year.

You may change your current HSA contributions at any time throughout the year, without a qualified life event, by visiting the <u>Amgen Benefits Center</u>.

# Use HSA funds now or in the future for:

- Health plan deductibles and coinsurance
- Qualified medical, pharmacy, dental and vision care services for you, your spouse or dependents
- Medicare premiums at retirement

#### Three Ways to Save



#### Save for eligible healthcare expenses

Make regular pre-tax contributions directly from your paycheck, up to IRS limits.



#### Save on taxes

Contributions are federal and state tax-free\* and withdrawals, including investment gains used to pay for eligible expenses, are not taxed.



#### Save if you are age 55+

Contribute an additional \$1,000 per year in catch-up contributions if you are age 55 and older at any time in the plan year.

\* In some states, including California, your contributions are subject to state tax.

#### If You Elect a Different Plan in 2023

If you leave the Value PPO and are not covered by another high-deductible medical plan (such as through your spouse or domestic partner's employer), IRS guidelines state that:

- Your HSA will remain open (unless you take steps to close it), and all funds are yours to keep.
- You can spend all existing funds in your HSA without taxes or penalties to pay for future, qualified healthcare expenses.
- You will not be able to make new contributions into your HSA.
- As long as you are employed with Amgen, the company will pay the monthly administrative fee so there is no cost to you to keep your account open.
- If you enroll in a high-deductible plan in the future, you can make new contributions to your existing HSA account.

# Voluntary Benefits

#### Legal Plan

Amgen offers legal coverage through MetLife Legal Plans. It provides simple, affordable and accessible assistance through a network of experienced attorneys to help when you are buying a home, planning for your family's future, caring for aging parents and other key times in your life. Take advantage of:

- An experienced service team to match you with the right attorney
- Experienced legal advice and representation, in person or by phone
- In-court representation for covered legal matters
- A mobile app and online tools for your convenience
- No copays, deductibles, or claim forms with network attorneys

The cost is \$22.25 per month. Elect this optional coverage during Annual Enrollment.

#### **Pet Insurance**

Take advantage of discounted pet insurance through MetLife to help protect your furry family members. Coverage includes accidental injuries, illnesses, exam fees, surgeries, medications and more. Once enrolled, submit claims through a variety of convenient methods to receive reimbursement for covered expenses.

#### **Related links**

- MetLife Legal Plan
- MetLife Pet Insurance

### **Enrollment Checklist**

### Enrollment Checklist

Review your Annual Enrollment action checklist:

- Reference Legal Notices for your 2023 Summary of Benefits documents.
- Use online support tools and resources available on the <u>Amgen Benefits Center</u> to help you make enrollment decisions. When accessing the Amgen Benefits Center, you are required to re-authenticate devices every six months or after 50 logins, whichever comes first.
- Make elections during Annual Enrollment: October 27 November 11.
- Make your <u>Healthcare</u> and <u>Dependent Care Flexible Spending Account</u> (FSA) elections for 2023.
- Open a <u>Health Savings Account</u> if enrolling in the Value PPO for the first time, or if reenrolling with an existing HSA; determine your HSA contribution elections for 2023.
- Confirm or modify your beneficiaries online.
- Review your confirmation statement, which will be mailed to your address of record at the end of Annual Enrollment and can be expected by the end of November.
- Complete <u>wellness</u> activities to earn credit towards the 2023 premium discount. All activities must be completed and recorded by Vitality by **November 30, 2022** to qualify.

Amgen offers tools and resources to help you better understand your options. You can access these resources via *MyHR > Benefits > Manage Health and Insurance Benefits.* 

### Wellness

### Wellness

Amgen offers wellness incentive and support programs to help supplement your 2023 healthcare premiums. You have until **November 30** to complete wellness activities in <u>Vitality</u> to earn a 2023 healthcare premium discount.

#### Vitality Health Enhancement Program

You and your spouse/domestic partner, if applicable, may choose to participate in Vitality. You will receive a personalized program that can help you incorporate healthy activities into your life. Tracking these activities helps you progress through Vitality's status levels. If enrolled in an Amgen medical plan and you reach Silver or Gold status, you will be eligible for discounts on your healthcare plan premiums in 2024. If not enrolled in an Amgen medical plan, you are not eligible for this incentive.

	Silver	Gold
Staff member	Earn 2,500 Vitality Points	Earn 6,000 Vitality Points
Covered spouse/ domestic partner	Earn 1,000 Vitality Points	Earn 3,000 Vitality Points

**NEW!** Effective December 1, 2022, Vitality will be available to all benefits-eligible staff, not just for those enrolled in an Amgen medical plan.

#### **Hello Heart**

Hello Heart helps you track, manage and improve your heart health with an app on your smartphone. This program is offered at no cost and includes a free blood pressure monitor.

You may participate if you are a full-time staff member, spouse/domestic partner and dependent(s) over age 18 covered by an Amgen healthcare plan with blood pressure readings of 140/90 or above or are currently taking blood pressure medication. To enroll, go to <u>Hello Heart</u> or text AMGEN23 to **75706**.

- NEW! Use your personal Hello Heart monitor to track your cholesterol.
- Check your blood pressure and save your readings with the Hello Heart app. The app will provide clear explanations of what they mean.

#### **Related links**

- <u>Vitality Health</u>
- Hello Heart
- Hello Heart App (iPhone)
- Hello Heart App (Android)

#### Fitbit Storefront

You can access a Fitbit storefront through Wellness at Amgen to purchase Fitbit devices at a discount. Fitbit devices are compatible with the Vitality activity tracking program.

#### **Wellness Discount**

- If you reach 2,500 points and your spouse/domestic partner reaches 1,000 points, your Wellness discount will be \$20 per month (\$240/annual).
- If you reach 6,000 points and your spouse/domestic partner reaches 3,000 points, your Wellness discount will be \$40 per month (\$480/annual).

### Wellness

- Send your readings and progress reports to your doctor (If you want to) to catch potential issues early.
- Access personalized tips for maintaining a healthy heart.
- Set medication reminders in the Hello Heart app so you never forget.

Your information is kept 100% private on your phone. Only you will know what your heart is up to. Access the app whenever you need it, anywhere, anytime.

### Legal Notices

# Legal Notices

Our plans are designed to be in compliance with the following federal government provisions. Select a provision for details.

#### **Summary of Benefits and Coverage**

2023 Anthem Traditional PPO Less than \$100,000 2023 Anthem Traditional PPO \$100,000-\$199,999 2023 Anthem Traditional PPO \$200,000+ 2023 Anthem Value PPO Less than \$100,000 2023 Anthem Value PPO \$100,000-\$199,999 2023 Anthem Value PPO \$200,000+

Regional Plans 2023 Anthem EPO 2023 HMSA PPO 2023 Kaiser HMO 2023 UHC HMO

#### **Price Transparency**

The <u>Transparency in Coverage Final Rules</u> require certain group health plans to disclose on a public website information regarding in-network provider rates and historical outof-network allowed amounts and billed charges for covered items and services in two separate machine-readable files (MRFs).

The MRFs for the benefit package options under the Amgen Health Plan are <u>Anthem</u> <u>MRFs</u>. Use this link and enter the Amgen EIN (95-3540776) when asked to *Find Files for an Organization*.

# Contacts

# Contacts

Use the information below if you have questions.

Benefit/Program	Contact Information
Annual Enrollment/General Questions	800-97-AMGEN (800-972-6436) Monday through Friday, 5:30 a.m. to 5:30 p.m. Pacific Time, excluding holidays. Visit <b>MyAmgen &gt; MyHR &gt; Benefits &gt; Annual Enrollment</b> or go direct to <u>benefits.amgen.com</u>
Anthem Traditional PPO Anthem Value PPO	anthem.com/ca 844-647-3687
LiveHealth Online	livehealthonline.com 888-548-3432
UnitedHealthcare (UHC) HMO California	<u>uhcwest.com</u> 800-624-8822
Anthem EPO	<u>anthem.com</u> 844-647-3687
Kaiser HMO Northern California	<u>kp.org</u> 800-464-4000
Express Scripts Prescription Drug	<u>express-scripts.com</u> 800-817-8043
Amgen Dental Plan	deltadentalins.com 800-765-6003

# Contacts

Benefit/Program	Contact Information
VSP Vision Plan	<u>vps.com</u> 800-877-7195
Retiree Medical Savings Account (RMSA)	800-97-AMGEN (800-972-6436) Monday through Friday, 5:30 a.m. to 5:30 p.m. Pacific Time, excluding holidays.
Bright Horizons Family Solutions & Supports	<u>clients.brighthorizons.com/amgen</u> 877-242-2737 Visit <b>MyHR &gt; Benefits &gt; Work/Life</b> Resources or go direct to <u>benefits.amgen.com</u>
Adoption Assistance Program	800-97-AMGEN (800-972-6436) Monday through Friday, 5:30 a.m. to 5:30 p.m. Pacific Time, excluding holidays. Visit <b>MyAmgen &gt; MyHR &gt; Benefits &gt; Work/Life Re-</b> sources or go direct to <u>benefits.amgen.com</u>
Lyra Health	<u>amgen.lyrahealth.com</u> Email: <u>care@lyrahealth.com</u> 844-252-8511
Hello Heart	Email: <u>support@helloheart.com</u> 800-767-3471
Nutrition Services	Email: nutrition@amgen.com
Cancer Support Resources Wellness at Amgen	powerofvitality.com/vitality/login Email: <u>wellness@amgen.com</u> 800-97-AMGEN; option 5, option 2

# Contacts

Benefit/Program	Contact Information
Torchlight Elder Care	amgen.torchlight.care 844-693-3477
MetLife Legal Plans	<u>metlife.com/amgen</u> <u>info.legalplans.com</u> (access code: 1500254) 800-821-6400 Monday through Friday, 8 a.m. to 8 p.m. Eastern Time
MetLife Pet Insurance	<u>metlife.com/amgen</u> 866-937-7387
Health Savings Account (HSA) Flexible Spending Accounts (HCFSA and CFSA) Short- and Long-Term Disability Life Insurance and Accidental Death & Dismemberment (AD&D) Insurance	800-97-AMGEN (800-972-6436) Monday through Friday, 5:30 a.m. to 5:30 p.m. Pacific Time, excluding holidays. Visit <b>MyAmgen &gt; MyHR &gt; Benefits &gt; Manage Health &amp;</b> <b>Insurance Benefits</b> or go direct to <u>benefits.amgen.com</u>

### Disclaimer

# Disclaimer

This guide is meant to constitute Summaries of Material Modifications to the applicable Amgen benefit plan to which the changes apply. It constitutes an addendum to the Summary Plan Descriptions ("SPD") for the applicable Amgen plans, which are available at the <u>Amgen Benefits Center</u> or by request by calling 800-97-AMGEN.

Coverage under each Amgen plan is determined under the terms of the applicable plan, as reflected in the SPD, this guide, and any other notice regarding coverage changes issued since the effective date of the applicable SPD. Nothing in this guide creates a right to be covered under any particular plan. Receipt of these materials does not guarantee that the recipient is a participant under any particular plan and/or otherwise eligible for benefits under any plan.

This guide is intended to provide an overview of certain benefit plans and programs offered to certain Amgen U.S.-based staff members. It does not constitute an offer of employment or compensation. Should any discrepancy exist between the plan or program documents governing an Amgen benefit and the information stated in this guide, the official plan or program documents, which are maintained by Human Resources, will prevail. You are encouraged to obtain copies of this information and review it in detail. Amgen reserves the right to change or terminate the programs and benefits described at any time without notice.