



Experience your benefits

GEAR UP FOR YOUR BENEFITS ENROLLMENT.

Experience all your benefits have to offer in 2020!

YOUR BENEFITS GUIDE.

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Summary of Benefits and Coverage (SBCs).

The Affordable Care Act (health care reform) requires that Bass Pro Shops provide outfitters a standard SBC for medical plans. This rule is intended to allow for easier comparison of the plans available to you. You may access the SBC in Workday under the Benefits worklet.



GEAR UP FOR A GREAT YEAR.

At Bass Pro Shops, our commitment to your health and well-being is stronger than ever. We all work hard to create great outdoor experiences for our customers. And we want your benefits experience to be just as meaningful and rewarding.

That's why we offer a wide variety of benefit programs that help you customize your benefits and gear up for every part of your life — so you can live healthier, save for the future and live life to the fullest.

Use this guide to get to know your plan options — how they work, what they cost, and what's right for you and your family. Gear up for your enrollment — and get ready to experience all your benefits have to offer.

2020 ELIGIBILITY.

Hourly outfitters You may enroll in your benefits during your commencement of employment. If you are an hourly outfitter, your benefit elections will take effect on the 91st day of continuous employment. However, you must enroll no later than 30 days after that date.

Salaried outfitters If you are a salaried outfitter, you are eligible for benefits on your date of hire. You must enroll within 30 days of your hire date. The benefits you elect will be effective on the date of hire.

Part-time outfitters Regular part-time outfitters may enroll in the dental, vision and voluntary benefit plans! Part-time outfitter benefits also take effect on the 91st day of continuous employment and may be elected upon commencement of employment but no later than 30 days after the 91st day. (PACE, seasonal and temporary part-time classifications are not eligible.)

DEPENDENTS.

You may enroll your eligible dependents in medical, dental, vision and/or some voluntary benefits. Eligible dependents include your:

- Legal spouse.
- Child(ren) up to age 26 regardless of marital status, student status or living situation.
- Children of any age who are incapable of supporting themselves due to a mental or physical disability, and who are totally dependent on you.

You must provide proof of eligibility for any new dependent you want to add to your coverage. You will receive information about eligibility and documentation requirements after you enroll. The company may conduct a dependent eligibility review at any time.

Important to know.

SPOUSAL SURCHARGE.

If your spouse has medical coverage available through an employer, but you choose to cover him or her on the Bass Pro medical plan, an additional weekly fee of **\$20** will be added to your benefit deductions. **If you elect any medical plan, you must answer the spousal surcharge question in Workday, even if you do not cover a spouse.**

TOBACCO SURCHARGE.

If you and/or your spouse or covered dependents use tobacco, a **\$30** weekly surcharge will be added to your medical plan premium.

Thinking of quitting tobacco?

Resources are available to help you quit at no cost to you. Go tobacco-free for 90 days and quit paying the tobacco surcharge.

Learn more at bassprobenefits.com.



ENROLLING IN YOUR BENEFITS.

Everyone enrolls in benefits through Workday. To enroll:

1. Log in to your Workday account at <https://myworkday.com/basspro>.
2. Go to the Inbox to find your *Change Benefit Elections* task.
3. Open the *Change Benefit Elections* task and make your elections for 2020.
4. Review your elections, click *I Agree*, then click *Submit* to complete your enrollment.
5. **Print your confirmation page.**

If you need assistance logging in to your Workday account, call **1-417-873-4357, option 2**.

Enroll promptly! Any premiums for the benefits you elect will be deducted from your paycheck as of the date your benefits take effect.

Need to make a future change?

Your choices for medical, dental, vision and flexible spending accounts (FSAs) are for the entire calendar year. However, you can change your elections for these benefits during the year if you experience a qualifying "life event" — such as marriage, legal separation or divorce, birth or adoption of a child, death, or a change in employment status for you, your spouse or your dependents. You can also make changes when a covered dependent turns 26 and is no longer eligible for coverage. Changes must be made within **30 days** of the event and you will need to provide supporting documentation, such as a marriage license or birth certificate.

Other benefits do not require a life event. Health savings account (HSA) and 401(k) elections may be changed at any time. And supplemental life benefits, disability, and the accident, critical illness, hospital indemnity and whole life policies may be canceled at any time.

You may initiate these changes in your Workday account, or email hrsupportcenter@basspro.com or call **1-417-873-4357, option 2** for assistance.



Want to know more?

Let ALEX® be your guide:

- ✓ Learn more about your benefits.
- ✓ Decide which plans are right for you.
- ✓ Estimate your health care costs.
- ✓ See how HSAs work.

Visit myalex.com/bass-pro/2020.

GET READY FOR ENROLLMENT. CHECK.

- Read about your benefits in this guide so you know what to expect.
- Visit myalex.com/bass-pro/2020 to better understand your options and decide which plans are right for you.
- Visit bassprobenefits.com to learn more about all of your benefits.
- Log in to Workday to access your enrollment task:
 - Verify your tobacco use question.
 - Answer your working spouse option.
 - If you enroll in the HDHP Core Plan or HDHP Value Plan, **you must elect the HSA to receive the employer contributions.**
 - Verify or add any necessary spouse/dependents to coverage or as beneficiaries. (You will need their names, birth dates, Social Security numbers, genders and addresses.)
- Consider the options for vision, voluntary benefits and charitable contributions.
- Make sure to complete the enrollment process — if you fail to complete enrollment, you may not have all the benefits you need!

Questions? Call **1-417-873-4357, option 2.**

Gear up for better health.

Bass Pro Shops continues to pick up a significant portion of your health care costs, especially for outfitters making under \$45,000 annually. But medical costs continue to climb higher each year. While we can't control the overall cost of health care, we can control our own health and lifestyle choices. We can have an impact on our health care costs when we individually, and collectively, use our benefit resources wisely and promote healthy behaviors — stay up to date on preventive care; take part in our company wellness program offerings; use the vast resources of your UnitedHealthcare medical plan; and adopt everyday health habits. We're in this together!



MEDICAL AND PRESCRIPTION DRUG BENEFITS.

MEDICAL BENEFITS: UNITEDHEALTHCARE.

Bass Pro offers the choice of three plans — including two high-deductible health plan (HDHP) options that include a tax-advantaged HSA — administered by *one nationwide network*: UnitedHealthcare.

Your options include:

- Choice Plus Plan
- HDHP Core Plan
- HDHP Value Plan

Take advantage of your preventive care!

Preventive care is covered at 100 percent for all plan options when you see UnitedHealthcare network providers. To make sure your doctor is in the network, visit bassprobenefits.com.

Make the most of your health care dollars.

When you enroll in the Choice Plus Plan, you can save more by electing a health care FSA. When you enroll in the HDHP Core Plan or HDHP Value Plan, you can open an HSA.

HOW YOUR MEDICAL COVERAGE WORKS.

While our plans differ in how costs are shared, they work in much the same way.

1	2	3	
Your Deductible	Your Coinsurance	Your Out-of-Pocket Limit	Your HSA*
<p>You pay 100 percent until your deductible is met.</p> <p>Network preventive care is covered 100 percent and not subject to the deductible.</p> <p>For the Choice Plus Plan, you pay a copay for some expenses, including doctor visits and prescriptions.</p>	<p>Once you meet your deductible, the plan will begin to pay a share and you will pay a share of expenses.</p> <p>You'll always pay less when you stay in the network.</p> <p>If you go out of the network, you pay more.</p>	<p>Once you reach your out-of-pocket limit, the plan will pay 100 percent of eligible expenses for the rest of the year.</p>	<p>Bass Pro Shops contributes:</p> <ul style="list-style-type: none"> • \$500 for individual coverage. • \$1,000 for family coverage. <p>This is only provided when you elect a plan with a health savings account.</p>

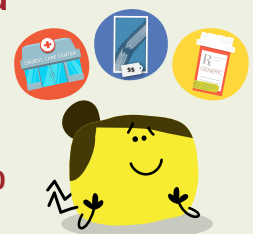
*Applies to the HDHP Core Plan and HDHP Value Plan only. Employer contributions are prorated and made quarterly.

UNDERSTANDING YOUR DEDUCTIBLE.

If you have family coverage, your deductible consists of two components — an **individual** and **family**. The individual deductible and out-of-pocket limit are *embedded* in the family deductible. So if one family member meets the individual deductible, the plan will pay — and the family member will begin to pay coinsurance for care in the network — before the family deductible is met. The same is true for the out-of-pocket limit.

Want to understand more about how things work?
Go ask ALEX!

myalex.com/bass-pro/2020



MEDICAL BENEFITS: UNITEDHEALTHCARE – ONE NATIONWIDE NETWORK.

	Choice Plus Plan		HDHP Core Plan		HDHP Value Plan	
	Network	Out-of-network	Network	Out-of-network	Network	Out-of-network
Deductible						
Individual	\$1,250	\$2,500	\$2,800	\$5,600	\$3,800	\$7,600
Family	\$2,500	\$5,000	\$5,600	\$11,200	\$7,600	\$15,200
HSA contributions from Bass Pro Shops						
Individual		N/A		\$500		\$500
Family		N/A		\$1,000		\$1,000
Out-of-pocket limit						
Individual	\$5,000	Unlimited	\$6,000	Unlimited	\$6,650	Unlimited
Family	\$10,000	Unlimited	\$12,000	Unlimited	\$13,300	Unlimited
Physician services						
Primary care physician (PCP) visit	\$35 copay	40% after deductible	25% after deductible	50% after deductible	30% after deductible	50% after deductible
Specialist visit	\$50 copay	40% after deductible	25% after deductible	50% after deductible	30% after deductible	50% after deductible
Preventive care	Fully covered	40% after deductible	Fully covered	50% after deductible	Fully covered	50% after deductible
Inpatient hospital care	20% after deductible	40% after deductible	25% after deductible	50% after deductible	30% after deductible	50% after deductible
Outpatient surgery	20% after deductible	40% after deductible	25% after deductible	50% after deductible	30% after deductible	50% after deductible
Urgent care center	\$75 copay	40% after deductible	25% after deductible	50% after deductible	30% after deductible	50% after deductible
Emergency room	\$250 copay plus 20% coinsurance after deductible	\$250 copay plus 20% coinsurance after deductible	25% after deductible	25% after deductible	30% after deductible	30% after deductible

The coinsurance percentages shown are the amounts you pay.

Questions about your medical benefits?

Call UnitedHealthcare at **1-844-554-5513** or visit **myuhc.com®**.



PHARMACY BENEFITS: EXPRESS SCRIPTS.

	Choice Plus Plan	HDHP Core Plan	HDHP Value Plan
	Network benefits only	Network benefits only	Network benefits only
Retail prescriptions (30-day supply)			
Generic	15%, \$15 minimum copay, \$50 maximum copay	25% after deductible	30% after deductible
Brand formulary	30%, \$35 minimum copay, \$125 maximum copay	25% after deductible	30% after deductible
Non-formulary	50%, \$75 minimum copay, \$250 maximum copay	25% after deductible	30% after deductible
Mail-order prescriptions (90-day supply)			
Generic	15%, \$30 minimum copay, \$100 maximum copay	25% after deductible	30% after deductible
Brand formulary	30%, \$70 minimum copay, \$250 maximum copay	25% after deductible	30% after deductible
Non-formulary	50%, \$150 minimum copay, \$500 maximum copay	25% after deductible	30% after deductible

Questions about your pharmacy benefits?

Call Express Scripts at **1-877-206-7431** or visit express-scripts.com.

WEEKLY CONTRIBUTIONS: (ALL ELIGIBLE OUTFITTERS).

	Choice Plus Plan			HDHP Core Plan			HDHP Value Plan		
	<\$45k	\$45k to \$90k	>\$90k	<\$45k	\$45k to \$90k	>\$90k	<\$45k	\$45k to \$90k	>\$90k
Annual salary									
Outfitter only	\$30.36	\$36.48	\$45.72	\$17.51	\$26.59	\$32.54	\$12.89	\$15.34	\$17.80
Outfitter + spouse	\$68.82	\$79.59	\$104.26	\$51.35	\$63.61	\$82.50	\$34.35	\$40.88	\$47.42
Outfitter + child(ren)	\$47.39	\$60.44	\$75.29	\$37.73	\$48.41	\$59.06	\$30.77	\$36.61	\$42.47
Outfitter + family	\$84.33	\$100.68	\$125.96	\$60.12	\$78.59	\$97.43	\$41.16	\$48.99	\$56.82

Additional contributions may also apply:

- **Spousal coverage** — If your spouse has coverage available with their employer and you choose to add your spouse to a Bass Pro Medical plan, add \$20 per week. You must choose this answer on the spousal surcharge question in Workday.
- **Tobacco use** — If you or your spouse and/or dependents are tobacco users, add \$30 per week. You must answer “yes” on the tobacco use question in Workday.

HSA's AND FSA's. SAVE MONEY, TAX-FREE.

HSA's: OPTUM BANK®

The **HDHP Core Plan** and **HDHP Value Plan** come with an HSA, administered by Optum Bank, which you can use to cover out-of-pocket health care expenses, including your deductible. Your unused balance rolls over each year and accumulates tax-free. *Bass Pro Shops will again contribute to your account in 2020 on a quarterly basis.* You (including the Bass Pro contributions) can contribute up to Internal Revenue Service (IRS) limits of **\$3,550** for individual and **\$7,100** for family in 2020. The annual “catch-up” contribution amount for individuals age 55 or older is \$1,000. **You must elect the HSA plan to receive Bass Pro contributions (even if you enter a \$0 payroll deduction).**

In order to open an HSA, you must be:

- A full-time outfitter.
- Enrolled in the Bass Pro Core or Value Medical plan.
- Not contributing to a health care FSA.
- Not covered by another non-HDHP.
- Not covered by Medicare, Tricare or VA benefits.
- Not a dependent.



Five things you need to know about HSA's:

- 1. It's owned by you.** An HSA is similar to a personal bank account — it's yours to keep even if you leave the company or retire.
- 2. There's no “use it or lose it” rule.** Your balance rolls over and accumulates, year after year.
- 3. You can invest it.** Once your balance reaches \$2,000, you can invest your HSA much like your 401(k).
- 4. You get a triple tax advantage.** Contributions are pre-tax, your account grows tax-free and you're not taxed on the money you use to pay qualified medical expenses.
- 5. It's easy to use.** Pay qualified expenses with a swipe of your Optum Bank debit card. Or save your money and medical receipts and withdraw it in the future.

HEALTH CARE FSA: UNITEDHEALTHCARE.

A health care FSA allows you to set money aside pre-tax and use these dollars **to pay for medical, dental and vision expenses not covered by insurance.** You can set aside \$100 to \$2,700 annually through equal payroll deductions. The money you save in taxes is like getting a 25 percent or greater discount on eligible health care expenses. Here are things you need to know about enrolling:

1. You can enroll in a health care FSA with the Choice Plus plan, or no medical plan, but not if you elect an HSA.
2. **Be sure to use it all!** You must spend all the money you contribute to your FSA. You are not allowed to carry over or withdraw any unused balance at the end of the year. This is the “use it or lose it” rule, so just plan for **health care expenses** you know you will spend.
3. You can use the money in your FSA to pay for expenses you incur between January 1, 2020, and December 31, 2020. There is no carry over, but you will have until March 31, 2021, to obtain reimbursements for 2020 expenses.
4. Under the health care FSA, your entire annual election is pre-funded and available January 1. This is a great way to budget or pay for up-front expenses, like your deductible.
5. You will receive an FSA debit card to conveniently pay for copays, pharmacy and other eligible expenses where accepted. For other expenses, you can submit receipts and obtain reimbursement.
6. You can sign up at myuhc.com to automatically submit your medical out-of-pocket claims directly to your health care FSA for reimbursement.

DEPENDENT CARE FSA: UNITEDHEALTHCARE.

A dependent care FSA allows you to set money aside pre-tax and use these dollars **to pay for daycare costs for your child(ren) or adult dependent.** You do not have to be enrolled in any other Bass Pro benefit to open a dependent care FSA. The amount of taxes you save is like getting a 25 percent or greater discount on your daycare expenses. Here are things you need to know about enrolling:

1. **Be sure to use it all!** You must spend all the money you contribute to your FSA. You are not allowed to carry over or withdraw any unused balance at the end of the year. This is the “use it or lose it” rule, so just plan for **daycare expenses** you know you will spend.
2. You may set aside up to \$5,000 annually for a married couple (\$2,500 if you are single or married and file separately) of pre-tax earnings to cover the cost of **daycare for eligible dependents.***
3. The dependent care FSA is not pre-funded; you will be reimbursed up to the amount in your account at the time you request a reimbursement.
4. You can use the money in your FSA to pay for expenses you incur between January 1, 2020, and December 31, 2020. There is no carry over, but you will have until March 31, 2021, to obtain reimbursements for 2020 expenses.
5. You will receive a debit card you may use to pay for expenses where accepted by daycare providers. For other expenses, you may submit receipts for reimbursement or set up recurring reimbursements for the same amounts.



For a list of qualified expenses, visit irs.gov and look for Publication 502. FSAs are administered by UnitedHealthcare.

*Dependent care eligibility.

To be eligible for dependent care FSA savings, dependent care must be for:

- Your dependent who has not reached age 13.
- Your dependent of any age who is physically or mentally incapable of self-care and who lives with you.
- Your spouse who is physically or mentally incapable of self-care and lives with you.

The care of the dependent must enable you and your spouse, if you are married, to be employed, be seeking employment or be attending school full-time.

DENTAL BENEFITS: DELTA DENTAL.

Available for full-time and part-time outfitters.

You have two dental plan options: the **Base Plan** and the **Enhanced Plan**, both administered by Delta Dental® of Missouri. Both plans pay for preventive services at 100 percent. The Enhanced Plan provides a higher annual maximum benefit and orthodontia coverage for dependent children up to age 19.

When you need dental care, you have a choice of Delta Dental networks:

- **The Delta Dental PPOSM network:** Dentists in the PPO network offer the best pricing, which means the lowest out-of-pocket costs for you and your family. This stretches your annual maximum benefit.
- **The Delta Dental Premier[®] network:** These dentists also offer discounted pricing, but you will pay slightly more out of pocket.

You can use out-of-network providers, but you will pay more. You can find dentists in either network by visiting deltadentalmo.com.



New for 2020!

- Plan allowances have been updated to pay for composite fillings.
- Delta Dental Healthy Smiles, Healthy Lives[®] is a new program that allows additional cleaning services to help reduce risks associated with periodontal disease and certain medical conditions.

BASE PLAN.

	PPO Network	Premier Network	Out-of-Network
Annual calendar year maximum (maximum amount of benefits paid by the plan each year)	\$1,000 per person	\$1,000 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	\$50 per person
Preventive services (covered 100%)	Covered 100%	Covered 100%	Covered*
Basic services	20% after deductible	20% after deductible	20% after deductible*
Major services	50% after deductible	50% after deductible	50% after deductible*
Orthodontia (for children up to age 19)	Not covered	Not covered	Not covered

*Out-of-network coverages are paid based upon Delta Dental's established allowance, and you may be billed for charges over the allowance.

Dental Benefits, Continued.

ENHANCED PLAN.

	PPO Network	Premier Network	Out-of-Network
Annual calendar year maximum (maximum amount of benefits paid by the plan each year)	\$1,500 per person	\$1,500 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	\$50 per person
Preventive services (covered 100%)	Covered 100%	Covered 100%	Covered*
Basic services	20% after deductible	20% after deductible	20% after deductible*
Major services	50% after deductible	50% after deductible	50% after deductible*
Orthodontia (for children up to age 19)	50%, no deductible, up to \$1,500 lifetime maximum per person	50%, no deductible, up to \$1,500 lifetime maximum per person	50%, no deductible, up to \$1,500 lifetime maximum per person

*Out-of-network coverages are paid based upon Delta Dental's established allowance, and you may be billed for charges over the allowance.

WEEKLY OUTFITTER CONTRIBUTIONS.

	Base Plan	Enhanced Plan
Outfitter only	\$4.05	\$5.48
Outfitter + spouse	\$7.12	\$9.66
Outfitter + child(ren)	\$7.40	\$9.93
Outfitter + family	\$9.87	\$13.48

Questions about your dental benefits?

Call Delta Dental at **1-800-335-8266** or visit deltadentalmo.com.

VISION BENEFITS: VSP®

Available for full-time and part-time outfitters.

Bass Pro Shops offers two vision plan options — the Base Plan and the Premium Plan, both administered by VSP. With either plan you can save on vision care and products when you use providers who belong to the VSP network.

Using your vision benefits is easy. Here's all you need to do:

- Create an account at basspro.vspforme.com. Here you can review your benefit information and find providers who belong to the VSP network.
- At your appointment, tell the provider's staff you have VSP. You don't need an ID card, but if you want one as a reference, you can print one at basspro.vspforme.com.

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

	Base Plan	Premium Plan
Exam (once per calendar year)	\$0 copay	\$0 copay
Prescription glasses		
Lenses (once per calendar year)		
- Single vision	\$25 copay	\$25 copay
- Bifocal	\$25 copay	\$25 copay
- Trifocal	\$25 copay	\$25 copay
Frames	\$150 for one pair <u>every other</u> year	\$175 for one pair <u>every</u> year
Contact lenses		
Contact lenses instead of glasses (once per calendar year)	\$150 plan allowance	\$175 plan allowance
Contact lens fitting and evaluation	\$60 maximum copay	\$60 maximum copay

WEEKLY OUTFITTER CONTRIBUTIONS.

	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

Questions about your vision benefits?

Call VSP at 1-800-877-7195 or visit basspro.vspforme.com.



INCOME PROTECTION BENEFITS.

Available for full-time outfitters.

We care about you and your family. And we want to offer benefits that provide for you and your beneficiaries in the event of your disability or death. Basic life insurance and accidental death and dismemberment (AD&D) coverage is available at no cost to you — you also have the option to purchase additional life insurance coverage, if needed.

Life insurance and AD&D.

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 two times your annual earnings.
- **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, we provide AD&D coverage equal to the basic life amount.

BASIC DEPENDENT LIFE.

Bass Pro also provides \$5,000 in basic life coverage for your eligible spouse and \$2,500 for each eligible child to age 26. While this coverage is free to you, you must elect it and enter the name(s) of your spouse and/or dependent.

Please be sure to enter or verify your spouse and/or dependent information in Workday for this FREE benefit!

WHAT IS GUARANTEED ISSUE?

Guaranteed issue means you can purchase life insurance as a new hire — your initial eligibility — without requiring medical approval. If you find it difficult to be approved for life insurance, this is an excellent one-time opportunity to buy protection for your family.

SUPPLEMENTAL LIFE.

For added protection, you can purchase supplemental life for yourself, your spouse and your child(ren) at affordable rates. You may elect additional coverage for:

- **Yourself**, in an amount up to \$750,000. You can choose \$15,000, \$25,000, \$50,000 or an increment of \$10,000 from \$60,000 to \$750,000. Guaranteed issue at *initial eligibility* is the lesser of three times your annual salary or \$500,000. For amounts greater than the guaranteed issue amount, you will be required to provide Evidence of Insurability (EOI).*
- **Your spouse**, up to \$100,000. You may choose \$15,000, \$25,000, \$50,000 or an increment of \$10,000 from \$60,000 to \$100,000, but no more than 100 percent of your coverage. Guaranteed issue at *initial eligibility* is \$50,000. (The same EOI requirements noted above apply.)*
- **Your child(ren)**, up to \$10,000 for each child. You may choose \$2,500, \$5,000 or \$10,000 in coverage for children from birth to age 26. Guaranteed issue at *initial eligibility* is \$10,000.

Note: To purchase supplemental coverage for your spouse or child(ren), you must enroll in supplemental outfitters coverage. You pay 100 percent of the cost of coverage.

*EOI: Obtain form and instructions from your HR department or the HR Benefits Portal. Complete and submit to Voya® per instructions. Your benefit will default to the guaranteed issue amount until your elected amount is approved.



Questions about your income protection benefits?

Call HR Support at **1-417-873-4357, option 2**, or send an email to **hrsupportcenter@basspro.com**.

DISABILITY BENEFITS: UNUM.®

Short-term disability (STD) and long-term disability (LTD) for all full-time outfitters.

You work hard to make our company great, and we want to do all we can to help you protect your financial security. If you find yourself unable to work due to injury or illness, disability benefits are offered to replace a portion of your income.

Rest assured, benefit checks will be sent directly to you, so you can focus on paying your bills and getting back on your feet.

- Salaried outfitters will have STD and LTD coverages paid by Bass Pro. No enrollment is required.
- Full-time hourly outfitters may purchase STD and LTD coverage on a voluntary basis. If you want to have STD or LTD coverage, you must enroll. *Evidence of Insurability is not required for initial enrollment.*

STD and LTD for salaried outfitters.

SHORT-TERM DISABILITY.

Salaried outfitters will automatically be enrolled in company-paid STD insurance. Weekly benefits begin after you have been unable to work for seven consecutive days due to an eligible injury or illness. The weekly benefit amount is equal to 100 percent of your weekly pay for the first eight weeks, and 60 percent of your weekly pay for the next 17 weeks, up to a maximum of \$5,000 per week. The benefit is payable up to 25 weeks while unable to work due to a covered condition.

LONG-TERM DISABILITY.

Salaried outfitters will automatically be enrolled in company-paid LTD insurance. The LTD benefit pays 60 percent of your monthly salary, up to a maximum monthly benefit of \$15,000, if you continue to be disabled after 180 days (the length of your STD benefit). LTD benefits generally pay as long as you are disabled up to your retirement age, or you become employable for any occupation. (See plan documents for complete details.)

STD and LTD for hourly outfitters.

VOLUNTARY SHORT-TERM DISABILITY.

Full-time hourly outfitters may purchase voluntary STD insurance.* Weekly benefits begin after you have been unable to work for seven consecutive days because of an eligible injury or illness. The amount of the benefit is equal to 60 percent of your weekly pay, up to a maximum of \$1,250 per week.

The benefit is payable up to 25 weeks while unable to work due to a covered condition. As a voluntary benefit, you must elect this coverage during enrollment and you pay the entire cost of your STD coverage.

VOLUNTARY LONG-TERM DISABILITY.

Full-time hourly outfitters also may purchase voluntary LTD insurance.* To receive benefits, you must be disabled for 180 days within a 365-calendar-day period. The amount of the benefit is equal to 60 percent of your monthly earnings, up to a maximum of \$5,000 per month.

LTD benefits generally pay as long as you are disabled up to your retirement age, or you become employable for any occupation. (See plan documents for complete details.)

**If you do not enroll in disability coverage as a new hire, you can only add coverage during annual open enrollment, and Evidence of Insurability will be required.*



Protect your income.

Disability plans help protect your income when you cannot work due to an extended injury or illness. You will see your cost for these coverages in your Workday enrollment session.

Questions about your disability benefits?

Call Unum at **1-866-245-2934**.

VOLUNTARY BENEFITS: UNUM.

Available for all full-time and regular part-time outfitters.

Bass Pro offers four voluntary policies by Unum, a leader in voluntary benefits for more than 100 years. These policies are designed to supplement a person's regular health or life insurance, so you can truly customize your benefits to meet your individual needs and lifestyle. And, when you have a claim, benefits are paid directly to you, regardless of other coverage.

These voluntary benefits are a great way to lessen the financial risk of HDHPs or active lifestyles. These plans do have some pre-existing limits, so if you have any questions in deciding if these benefits are right for you, please call the Voluntary Benefits Service Center at **1-855-276-2109**. These plans may only be elected as a new hire and during the annual open enrollment period.

GROUP ACCIDENT BY UNUM.

Do you live an active, outdoor lifestyle? The accident insurance plan provides a lump-sum benefit to help cover the costs associated with unexpected accidental injury. If you're like most people, you don't budget for accidents. You hope it never happens, but if one occurs, wouldn't it be nice to have an insurance plan that pays benefits regardless of any other insurance you have?

HOSPITAL INDEMNITY BY UNUM.

Sometimes health insurance isn't enough. The Unum hospital indemnity plan pays a lump-sum benefit of \$2,000 directly to you for a covered hospital admission and specified amounts per day or per incident for covered services over and above any health coverage you may have.

CRITICAL ILLNESS BY UNUM.

A critical illness plan pays a lump-sum benefit when you need it most — upon diagnosis of a covered critical illness. It can help prepare you for the added cost of battling a specific critical illness and the many incidental costs not typically covered by regular health insurance.

WHOLE LIFE BY UNUM.

A whole life benefit provides additional life insurance coverage that builds cash value over time. You have a choice of benefit and premium amounts that fit your paycheck and lifestyle.

You may enroll in accident, hospital indemnity and critical illness during your enrollment session on Workday.

When you "elect" the whole life benefit in Workday, you will be sent a to-do task to your Workday inbox to access the enrollment link, or you can go to the Benefits Icon and find External Links, then click on Unum Whole Life Enrollment.

These plans have some pre-existing limits. If you have questions or need more information on these Unum voluntary benefit plans, see the plan brochures on bassprobenefits.com or call the Voluntary Benefits Service Center at **1-855-276-2109**.



HEALTH ADVOCATE EAP.

Your Employee Assistance Program (EAP) resource.

Balancing your work and home life is not always easy. Through Health Advocate EAP+Work/Life, you have confidential, unlimited help for personal, family and work issues and resources to help you better balance your work and life.

All outfitters, their spouses, dependent children, parents and parents-in-law are covered under this program paid by Bass Pro. No enrollment is required.

You can talk to a licensed professional counselor by phone, email or via online chat to receive short-term assistance with:

- Stress and depression
- Work and family problems
- Financial and legal advice
- Substance use
- And more

Health Advocate is available 24/7. Get the help you need, when you need it most. All you have to do is call **1-877-240-6863**, or visit **healthadvocate.com/members**.

THE CARES FUND.

Supporting each other in hardship.

At Bass Pro Shops, our outfitters are more than employees — they are our extended family. When disaster or personal hardship strikes, we are there to provide a hand up through The Cares Fund. Your contribution to the fund supports our Bass Pro family in devastating times of need.

Since its launch in 2016, the Bass Pro Cares Fund has provided critical support to more than 1,500 outfitters of Bass Pro Shops, Cabela's, Big Cedar Lodge and White River Marine Group, who have been affected by natural disasters, life-threatening illnesses or other personal hardships. To learn more about the Bass Pro Cares Fund, please visit **bassprocares.com**.

You will see the opportunity to contribute through payroll deduction to the Cares Fund and other charitable organizations during your enrollment session.



ANSWERS TO YOUR QUESTIONS.

▶ **Can I add/drop my insurance during the year? If so, how and what do I need to provide?**

Yes, but **only** if you have a “qualifying life event.” These events include marriage, divorce, birth or adoption of a child, death, dependent reaching age 26, or a dependent gaining or losing other insurance coverage. You must submit any changes in Workday within 30 days of the specific event and provide the necessary documentation to support the reason for the qualifying event. The change(s) will be effective on the event date. Questions? Call **1-417-873-4357, option 2**, or email **hrsupportcenter@basspro.com**.

▶ **When will my enrollment benefits be effective?**

Salaried outfitters: Date of hire. **Regular hourly outfitters:** 91st day of employment.

▶ **Are contributions deducted pre-tax in payroll?**

The medical, dental, vision, health care FSA, dependent care FSA, HSA and 401(k) are all deducted on a pre-tax basis. The supplemental life, hourly STD, hourly LTD and supplemental voluntary benefit premiums are deducted on an after-tax basis.

▶ **What is the age cutoff for eligible dependents?**

Dependent children are covered to age 26. Workday is set up to send you a reminder so you can go into Workday and remove the dependent. Coverage ends on the last day of the month of their 26th birth date. Permanently disabled children may continue dependent coverage with supporting documentation.

▶ **Can my significant other be covered on my insurance plan?**

No. The Bass Pro Shops plan covers legal spouses. A domestic partner or common law spouse is not included as a covered dependent.

▶ **Do I have to enroll in a medical plan to elect the health care FSA?**

No. You may elect a health care FSA without electing the Choice Plus Plan. You are responsible for complying with the IRS rules.

▶ **How soon can I expect to receive my insurance cards?**

If you enroll, you will receive a medical/pharmacy card from UnitedHealthcare and a dental card from Delta Dental of Missouri. Optum Bank will issue a debit card for FSA and HSA enrollments. VSP and Unum do not issue insurance cards. Cards are typically mailed within 10 to 14 days from the time the carrier receives the enrollment or change information from Bass Pro Shops.

▶ **I haven't received my card. Who do I call to get one?**

You may contact UnitedHealthcare directly at **1-844-554-5513** or **myuhc.com** and Delta Dental at **1-800-335-8266** or **deltadentalmo.com**. If you need further assistance, please contact **hrsupportcenter@basspro.com** or call **1-417-873-4357, option 2**.

▶ **Why don't I get a card for vision coverage?**

All VSP-participating providers have access to the VSP eligibility system. They have the ability to verify if you have coverage through the Bass Pro Shops plan, so there is no need for an ID card.

▶ **Do I have to use the mail-order service for my maintenance medications?**

You may opt out of the Express Scripts mail-order service for a particular medicine or all medications by calling **1-888-772-5188**. Choose the open-ended opt-out option.

▶ **What happens to my premiums if I have a leave of absence or unpaid time away from work?**

You are responsible for continuing to pay for your portion of benefit premiums while you are on a leave of absence or unpaid time away from work. You will receive a letter from Bass Pro benefits with instructions regarding your premium requirements to continue your benefits. For more details, see the Leave sections in the Outfitter Handbook or you may contact **hrsupportcenter@basspro.com** or call **1-417-873-4357, option 2**.

► **How do I sign up for an HSA?**

You can sign up for an HSA during enrollment if you are also enrolled in the HDHP Core Plan or HDHP Value Plan. During the calendar year, you can change your contribution amount at any time by visiting Workday.

► **How does the HSA work?**

Your HSA works like a personal bank account. It's owned by you and you can withdraw funds at any time to pay yourself back for eligible health care expenses — or pay at the doctor's office or pharmacy by using your Optum Bank debit card. Once you register online, you can even request reimbursement online or on your smartphone. Learn more by visiting optumbank.com or call Optum Bank at **1-800-791-9361**.

► **What expenses are eligible for reimbursement from my FSA or HSA?**

The IRS has established the rules for what expenses are allowed for reimbursement by the pre-taxed funds in an HSA and health care FSA. Most out-of-pocket expenses under our medical, pharmacy, dental and vision plans are eligible. For a listing of expenses, please visit the Optum Bank website at http://hsabank.com/~media/files/eligible_medical_expenses or the IRS website at <https://irs.gov/pub/irs-pdf/p502.pdf>.

► **What happens if I have money left in my HSA at the end of the plan year?**

The balance in your HSA rolls over to the next year. There is no "use it or lose it" rule with an HSA. Even if you don't participate in a Bass Pro Shops HDHP, you can use your HSA to pay for qualified expenses for you and your taxable dependents under another high-deductible health plan.*

► **What happens if I have money left in my FSA at the end of the plan year?**

FSA money must be spent by December 31 or the "use it or lose it" rule applies. You will have until March 31 after the plan year to *submit* your expenses for reimbursement, but these expenses must be incurred before December 31. IRS laws do not allow for reimbursement of unused funds.

► **If I leave the company and have an HSA, what happens to that money?**

The money in your account is yours to keep; even if you leave the company or retire, you can continue to use your Optum Bank debit card to pay for qualified health care expenses. If you choose to take money from the account for non-eligible expenses, you will be subject to taxes and possible penalties.

► **Do I have to enroll in the HSA when I sign up for benefits or can I do that at any time?**

If you are enrolled in the HDHP Core Plan or HDHP Value Plan, you will need to elect an HSA if you want to receive the Bass Pro Shops (employer) HSA quarterly contribution. When you elect an HSA, an account will be initiated for you with Optum Bank. Optum Bank will send account holders a packet of information with all of the details on how to activate the account so any payroll deductions or employer contributions may be deposited into your account.

► **I enrolled in life insurance; will I receive a copy of my policy?**

The life insurance through Bass Pro Shops is group term life insurance coverage. You can request a copy of the "Life Insurance Certificate" from the HR benefits team by sending an email to hrsupportcenter@basspro.com or by calling **1-417-873-4357, option 2**. It is also available for download on bassprobenefits.com.



*Doesn't apply to non-HDHPs.

401(K) SAVINGS PLAN.

We make it easy and convenient to build a nest egg for retirement with the 401(k) Savings Plan. You can contribute in a combination of ways:

- **Pre-tax contributions (traditional):** With pre-tax contributions, you get an immediate tax break by lowering your taxable income. You don't pay taxes on your savings or earnings until you start withdrawing from your account.
- **Post-tax contributions (Roth):** You pay taxes up front on Roth contributions so you can withdraw money tax-free once you retire — earnings on Roth contributions may also be tax-free once you meet distribution requirements. Visit voyadelivers.com/Roth for more information.

YOUR CONTRIBUTIONS.

You can defer up to 75 percent of your pay, up to IRS limits. IRS limits are subject to change. You can find the most current IRS limits at voya.com/IRSlimits. You are always 100 percent vested in your contributions.

COMPANY MATCH.

After completing one year of service, plan participants are eligible for a Safe Harbor employer-matching contribution. **The company matches 100 percent of the first 4 percent of your contributions.** All Safe Harbor employer-match contributions are immediately 100 percent vested.

Voya Financial.

Voya Institutional Plan Services (VIPS), LLC is our 401(k) plan record-keeper. Voya provides you with plan information, saving and investing education, transaction processing and more on your journey to retirement.

Voya offers a number of great tools and features that will help you take action and assess your retirement readiness, including:

- **myOrangeMoney®:** An educational, interactive online experience that shows you how your current retirement savings may translate into monthly retirement income.
- **Personal Financial Dashboard:** A web-based tool that enables you to organize, integrate and manage all of your financial information on one digital platform.
- **Voya Retire mobile app:** A fast and easy way to access your retirement account on the go! Search "Voya Retire" in your app store.
- **Financial Wellness Experience:** Take a personal assessment today to gain insights that will help you take meaningful actions for your financial future.

ENROLL ANYTIME.

Your 401(k) Savings Plan is an integral part of your retirement saving strategy. Enroll today by calling **1-833-BPRO401 (1-833-277-6401)** or visiting basspro401k.voya.com and selecting *Register Now*.

Check out the 401(k) eBook.

The eBook provides an overview of the plan features and information on saving and investing for retirement. You can also view informational videos; just visit the *Tips and Tools* tab on the top navigation bar. View the eBook at basspro401k.com.

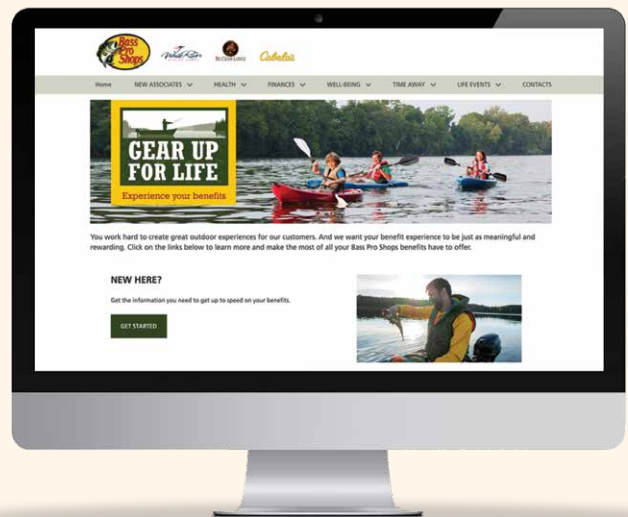
FIND MORE INFORMATION ON BASSPROBENEFITS.COM OR THROUGH THESE CARRIER CONTACTS.

Benefit	Administrator	Phone	Website
Medical	UnitedHealthcare	1-844-554-5513	myuhc.com
Prescription drug	Express Scripts	1-877-206-7431	express-scripts.com
Dental	Delta Dental of Missouri	1-800-335-8266	deltadentalmo.com
Vision	VSP	1-800-877-7195	basspro.vspforme.com
HSA	Optum Bank	1-800-791-9361	optumbank.com
FSAs	UnitedHealthcare	1-844-554-5513	myuhc.com
Life insurance	Voya Life	1-417-873-4271	bassprobenefits.com
Short- and long-term disability	Unum	1-866-245-2934	unum.com
Voluntary benefits	Unum	1-855-276-2109	bassprobenefits.com
401(k) savings plan	Voya Financial	1-833-277-6401	basspro401k.voya.com
EAP	Health Advocate	1-877-240-6863	healthadvocate.com/members

For HR support or Workday Assistance, call **1-417-873-4357, option 2**, or email hrsupportcenter@basspro.com.

FINAL REMINDERS:

- ✓ Check out the ALEX tool for more information about all benefits: myalex.com/bass-pro/2020.
- ✓ Check out bassprobenefits.com for more detailed benefit information.
- ✓ Collect the birth dates, Social Security numbers and address information for any dependents you wish to enroll and designate as beneficiaries.
- ✓ Go to Workday and complete your enrollment. *Print your completed benefit confirmation page.*
- ✓ Go to Workday to make any benefit changes throughout the year.







Bass Pro HR Support Center

EMAIL: hrrsupportcenter@basspro.com

CALL: 1-417-873-4357, option 2

WEB RESOURCES: bassprobenefits.com

Go ask ALEX!

myalex.com/bass-pro/2020

This guide includes general information about your medical benefit plan. 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 on this website are subject to change at any time.

Virtual Visits are not an insurance product, health care provider or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. Virtual Visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times or in all locations. Payment for Virtual Visit services does not cover pharmacy charges; members must pay for prescriptions (if any) separately.

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