

DISCOVER[®]



Discover employee benefits





Welcome to Discover benefits

Discover is a rich collective of talented, unique individuals. That's why we strive to create a package of benefits that enrich your life both inside and outside the job.



Get the most out of your benefits

Your health

Medical plans _____	3
Dental plans _____	7
Vision plans _____	8
Wellness benefits _____	9
Supplemental benefits _____	10

Your finances

Financial benefits _____	11
Insurance benefits _____	13
Optional benefits _____	14

Your peace of mind

Paid time off and holidays _____	16
Family benefits _____	17

To learn more about your Discover benefits, visit MyDiscoverBenefits.com



Your health

Keeping you feeling your best

Your health is our top priority. That's why we offer a comprehensive range of benefits to support your entire well-being.



National medical plan options

All national plans are administered by BlueCross BlueShield (BCBS) and include prescription drug coverage through CVS Caremark.

	BCBS HSA	BCBS Saver HSA	BCBS PPO	BCBS EPO [^]
Medical plan deductible (individual/family)	\$1,750/\$3,500	\$4,000/\$8,000	\$600/\$1,800	\$600/\$1,800
Medical plan coinsurance*	You pay 20%	You pay 0%	You pay 20%	You pay 20%
Medical plan out-of-pocket maximum (OOPM) (individual/family)	\$3,500/\$7,000	\$4,000/\$8,000	\$3,000/\$6,000	\$3,000/\$6,000
Medical plan network	Participating Provider Organization (PPO)			Blue High Performance Network SM (HPN)
Primary care physician visit	You pay 20%*	You pay 0%*	You pay a \$30 copay	You pay a \$25 copay
Specialist visit	You pay 20%*	You pay 0%*	You pay a \$40 copay	You pay a \$35 copay
Urgent care (Facility only)	You pay 20%*	You pay 0%*	You pay a \$50 copay	You pay a \$50 copay
Emergency room (Facility only)	You pay 20%*	You pay 0%*	You pay a \$250 copay	You pay a \$250 copay
Generic prescription drugs—retail (30-day supply)	You pay 20%* & you pay 0% for preventive generics	You pay 0%* & you pay 0% for preventive generics	You pay a \$10 copay	You pay a \$10 copay
Generic prescription drugs—mail order (90-day supply)	You pay 20%* & you pay 0% for preventive generics	You pay 0%* & you pay 0% for preventive generics	You pay a \$10 copay	You pay a \$10 copay

[^]EPO is limited to the plan's metropolitan service areas; coverage is limited to Blue HPN Providers.
*After you meet the deductible.

Medical plans

We recognize that some employees prefer copays with higher paycheck contributions, while others choose lower contributions in exchange for upfront payment at the time of service using funds from a Health Savings Account (HSA). Select the plan that works best for you and your family.

Utah medical plan options

If you are a resident of Utah, you also have the option to enroll in an HMO or HSA plan through SelectHealth.

	SelectHealth HSA (Utah)	SelectHealth HMO (Utah)
Medical plan deductible (individual/family)	\$1,750/\$3,500	\$600/\$1,800
Medical plan coinsurance*	You pay 20%	You pay 20%
Medical plan out-of-pocket maximum (OOPM) (individual/family)	\$3,500/\$7,000	\$3,000/\$6,000
Medical plan network	SelectHealth Med Network	
Primary care physician visit	You pay 20%*	You pay a \$30 copay
Specialist visit	You pay 20%*	You pay a \$40 copay
Urgent care (Facility only)	You pay 20%*	You pay a \$40 copay
Emergency room (Facility only)	You pay 20%*	You pay a \$250 copay
Generic prescription drugs—retail (30-day supply)	You pay 20%*	You pay a \$10 copay
Generic prescription drugs—mail order (90-day supply)	You pay 20%*	You pay a \$10 copay

*After you meet the deductible.

Hawaii medical plan option

If you are a resident of Hawaii, the only plan option available is a PPO plan through HMSA.

	HMSA (Hawaii)
Medical plan deductible (individual/family)	\$0/\$0
Medical plan coinsurance*	You pay 20%
Medical plan out-of-pocket maximum (OOPM) (individual/family)	\$2,500/\$7,500
Medical plan network	Participating Provider Organization (PPO)
Primary care physician visit	You pay a \$12 copay
Specialist visit	You pay a \$12 copay
Urgent care (Facility only)	You pay a \$12 copay
Emergency room (Facility only)	You pay 20% coinsurance
Generic prescription drugs—retail (30-day supply)	You pay a \$7 copay
Generic prescription drugs—mail order (90-day supply)	You pay an \$11 copay



Invest in your health



Health Savings Accounts (HSA)

If you enroll in a Discover HSA medical plan option, you'll automatically get a tax-advantaged HSA that can be used to pay for eligible health care expenses. You can contribute to your HSA up to IRS limits, and best of all, Discover also contributes to your HSA annually* in January based on your coverage level.

**The HSA contribution will be prorated for those enrolling in an HSA option after January 1.*

Coverage levels:



\$500 for you only



\$700 for you + spouse/domestic partner or you + child(ren)



\$1,000 for you + family

Benefits of an HSA:



It's tax-free.

You contribute before taxes. Qualified withdrawals/distributions are also tax-free.



You never lose it.

Unspent money stays in your account. It's always yours, even if you switch jobs.



Save for future costs.

You can use it for health expenses in retirement.

Health Care Flexible Spending Account (HCFSA)

You can contribute pre-tax dollars to an HCFSA up to IRS limits to pay for eligible health care expenses.

Did you know?



You can use your HSA funds for eligible out-of-pocket health expenses, including everyday health products. Pay your provider directly with your Discover health care payment card or use another payment method and request reimbursement from your account.



Health Savings Account (HSA) vs. Flexible Spending Account (FSA)

	HSA	Health Care FSA (HCFSA)	Limited Purpose HCFSA
Which medical plans does it pair with?	BCBS HSA BCBS Saver HSA SelectHealth HSA	HMSA BCBS PPO BCBS EPO SelectHealth HMO No medical coverage	BCBS HSA BCBS Saver HSA SelectHealth HSA
Which health expenses are eligible for account reimbursement?	Medical, Prescription Drug, Dental, and Vision	Medical, Prescription Drug, Dental, and Vision	Dental and Vision
Will you lose the money if you don't use it?	No, the account is yours.	Yes , you'll only be allowed to roll over unused funds (up to the annual IRS limit) into the next plan year. All other funds will be forfeited.	Yes , you'll only be allowed to roll over unused funds (up to the annual IRS limit) into the next plan year. All other funds will be forfeited.
Is a payment card available?	Yes , you can pay for eligible expenses by using your health care payment card, or you can choose to submit expenses for reimbursement.	No , you must submit expenses for reimbursement.	No , you must submit expenses for reimbursement.

Supplemental benefits

You may elect to enroll in voluntary coverage for Accident, Critical Illness, and/or Hospital Indemnity insurance plans. These plans may complement your medical coverage and pay cash directly to you to help pay for out-of-pocket medical expenses or anything else you might need.

Accident

Assists with out-of-pocket expenses for covered accidents or injuries. The payment amount varies based on the type of care/treatment.

Critical Illness

Eases financial burdens from serious illnesses like cancer, stroke, or heart attack with a lump sum benefit of \$15,000 (in most cases).

Hospital Indemnity

Offers a one-time \$1,000 hospital admission payment plus \$100 daily for the length of your stay.





Keep smiling

Dental plans



See it all

Vision plans



Choose from Standard or Premier dental plan options through MetLife

Both generally cover the same services and provide you with access to the same network of dentists, including those that are out-of-network or “non-preferred.” The Premier option has a higher coverage level for “non-preferred” dentists and covers orthodontics for adults.

	Standard		Premier	
	You pay:		You pay:	
	Preferred dentist	Non-preferred dentist	Preferred dentist	Non-preferred dentist
Deductible	\$0	\$100/\$300 single/family	\$0	\$50/\$150 single/family
Diagnostic and preventive services	0% coinsurance	50% coinsurance	0% coinsurance	0% coinsurance
Restorative services	20% coinsurance	60% coinsurance	20% coinsurance	20% coinsurance
Annual maximum	\$3,000	\$2,000	\$3,000	\$2,000



Choose from Standard or Premier vision plan options through VSP

Both have access to the same network of providers and generally cover the same services. The Premier option has a higher level of coverage for lenses, frames, and contact lenses.

	Standard		Premier	
	You pay:		You pay:	
	Preferred dentist	Non-preferred dentist	Preferred dentist	Non-preferred dentist
Exam	\$15 copay	\$15 copay	\$15 copay	\$15 copay
Lenses or frames	\$25 copay	\$0 copay	\$0 copay	\$0 copay
Frames	\$0 up to \$175 allowance	\$0 up to \$200 allowance	\$0 up to \$175 allowance	\$0 up to \$200 allowance
Contact lenses	\$0 up to \$175 allowance	\$0 up to \$200 allowance	\$0 up to \$175 allowance	\$0 up to \$200 allowance

Benefits for the whole you

Take advantage of a variety of resources to help you and your dependents get healthy and stay healthy.

Get digital tools tailored to your health goals

If you are enrolled in a BCBS medical plan, you have a variety of resources to tackle your health from the inside out. If you and/or your dependents qualify, the cost of these programs is covered 100%.

Livongo

For diabetes & hypertension:

Get support managing diabetes, blood pressure, weight, stress, and more.

Wondr Health

For weight management:

Move more, sleep better, and manage stress with Wondr Health's science-based weight management program.

Ovia Health™

For fertility & parenting: Tap into personalized, data-driven support for reproductive health, family building, pregnancy, and parenting.

Hinge Health

For joints & muscles: Access personalized coaching and tools with the Hinge Health exercise therapy program to help conquer back, knee, hip, shoulder, and neck pain.



Put mental health first

It is important to make sure your wellness doesn't stop at your physical health. Take advantage of counseling services and more through the EAP.

Get the support you need with our Employee Assistance Program (EAP)

You and your family members have access to confidential support available at no cost to you through our EAP, including:



Counseling

Talk to a counselor in the EAP Network.



Money coaching

Get two 30-minute calls with a money coach at no cost to you, per topic per year.



Talkspace

Connect with a licensed, dedicated therapist—anytime, anywhere—via voice or video.



WorkLife services

Specialists can locate information, resources, or referrals to help streamline your life.



Calm

Give your wellbeing a boost with a premium subscription to Calm, the top-rated wellness app.



Other

Get access to legal services and a smoking cessation program.





Your finances

Building on what you've earned

Your finances are more than just your paycheck. That's why we offer a wealth of resources to help you manage your financial journey, every step of the way.



Invest in your future

Whether retirement is around the corner or further down the road, it's never too early to start thinking about your financial future.

Take advantage of your **Discover 401(k) Plan** with a 5% match and an annual 3% fixed contribution. That's right, Discover contributes up to 8% of your eligible pay to your 401(k).

You are always vested in your own contributions and are 100% vested in Discover's contributions after two years of service.

The 401(k) Plan includes a broad range of investment options to choose from. Discover offers access to **Edelman Financial Engines** for free investment advice and financial education. They will manage the investments in your 401(k) for an additional fee.



Plan for the future

Financial benefits



Save for health expenses

Contributing to your **Health Savings Account (HSA)** is a great way to save on taxes. HSA contributions are not taxed when the money comes out of your paycheck, which reduces your taxable income earnings on those contributions (up to the IRS limits), are also not taxed within the account, and you can withdraw HSA funds tax-free to cover qualified medical expenses.

Pursue education

Our education benefit, **Shine Brighter U**, starts day one of employment for eligible U.S. employees and offers fully paid bachelor's degrees in fields like business and technology at in-network schools. We also offer partial funding for qualified associate's, out-of-network bachelor's, and graduate degree programs, plus select certificates.

Prepare for childcare

You can contribute pre-tax dollars to a **Dependent Day Care Flexible Spending Account (DDCFSA)** up to IRS limits to pay for eligible day care expenses for children under age 13 or dependent parents.



Additional benefit options

More benefits. More options. More coverage.

Life insurance and accidental death & dismemberment (AD&D) insurance

Discover provides you with Basic Life Insurance and Basic AD&D Insurance of one times your Health & Welfare Eligible Earnings (HWEE), up to a maximum of \$500,000. You may elect supplemental coverage for yourself and eligible dependents.

Business travel accident insurance

If you travel on Discover business, Discover automatically provides coverage of five times your Health & Welfare Eligible Earnings (HWEE), up to a maximum of \$3,000,000.

Short-term disability (STD)

Discover continues to pay you a percentage of your base salary, based on your years of service, for up to 25 weeks if you are sick or injured for more than seven consecutive calendar days. There is a six-month waiting period for non-exempt employees.

Long-term disability (LTD)

You may elect LTD coverage that pays you 60% of your HWEE, up to \$20,000 per month, if you become disabled for longer than 26 weeks. There is a six-month waiting period for non-exempt employees.

Legal assistance plan

You can enroll in a legal assistance plan that offers access to a network of attorneys who can assist you with a wide range of routine legal matters.

Perks@Work

Save on some of your favorite shopping categories and brands, from travel and electronics to movie tickets and apparel. In addition to receiving discounts, you earn rewards points that can be used for future purchases.



Commuter benefits

Discover gives you a \$60 monthly subsidy if you have eligible work-related transportation expenses. You may also contribute pre-tax dollars to this plan or enroll in a parking benefit program.



Pet insurance*

MetLife offers pet (dog or cat) insurance to Discover employees, with the option to conveniently pay your premiums through payroll deductions. Pre-existing condition limitations and limits on coverage apply. You can enroll at any time.

Home and auto insurance*

Farmers Insurance offers group rates to employees of Discover for auto and/or home insurance, with the option to conveniently pay your premiums through payroll deductions. You can enroll at any time.

*These insurance products are offered by a third party and are not employee benefit plans sponsored by Discover.



Your peace of mind

Bringing balance to your life

We get it. Your best work comes from a balanced life, which is why we offer generous paid time off, a personal holiday, and family-friendly benefits to help you achieve it.



Take time for you



Paid time off

Paid time off (PTO) can be used for vacation, personal, or sick time. PTO is prorated for new hires based on your hire date. Full-time employees are eligible for the following number of days each year based on years of service.

Years of service:	1-4	5-9	10-14	15-24	25+
Exempt employees	25 days	28 days	30 days	30 days	35 days
Non-exempt employees	20 days	25 days	25 days	30 days	35 days

Non-full-time employees receive the equivalent of their standard workday based on their employee classification.

Celebrate

Discover provides thirteen paid holidays per year:

- Personal holiday*
- New Year's Day
- MLK Day
- Presidents Day
- Memorial Day
- Juneteenth
- Independence Day
- Labor Day
- Indigenous Peoples' Day
- Veterans Day
- Thanksgiving
- Day after Thanksgiving
- Christmas Day

*In addition to company-recognized holidays, every employee gets one personal holiday. Use your personal holiday to celebrate any federal, state, religious, or cultural holiday that is meaningful to you.





Family first

Supporting you and your loved ones.



Care@Work Family Assistance Program

Access caregivers for your whole family, including your children, parents, grandparents, and even your pets. Support includes a Care.com membership, 20 subsidized days of backup care for children and adults, senior care planning, and discounts at participating centers.

Torchlight

Torchlight provides holistic support for parents and those caring for adult loved ones. Access expert guidance, webinars, personalized action plans, and more, available at no cost to you.

Flexible work arrangements

We offer flexible hours and hybrid options to help you balance your work and personal life, family needs, and more.



Ovia Health™

Ovia provides personalized, data-driven support for reproductive health, family building, pregnancy, and parenting.

Fertility support

We understand the importance of building your family, which is why we provide coverage for up to four egg retrieval procedures annually. Plus, lifetime dollar maximums have been removed for medical and prescription drug coverage related to fertility.

Adoption Assistance Program

Discover will reimburse you up to \$5,000 (\$6,000 for adopting a special needs child) for eligible expenses.

Paid parental leave

Discover provides 16 weeks of fully paid leave to primary caregivers and 2 weeks of paid leave to secondary caregivers to care for your child. To qualify for this benefit, you must have been employed by Discover for 12 consecutive months prior to your child's birth or adoption date.



2025 bi-weekly contributions

BlueCross BlueShield medical plan contributions

Health and welfare eligible earnings (HWEE) < \$60,000	Plan option	You only	You + spouse/DP	You + child(ren)	You + family
	HSA	\$50.66	\$120.52	\$107.38	\$149.08
Saver HSA	\$33.69	\$77.76	\$70.48	\$90.81	
PPO	\$69.12	\$172.84	\$145.38	\$225.88	
EPO	\$45.00	\$109.00	\$94.00	\$141.00	

HWEE \$60,000-\$100,000	Plan option	You only	You + spouse/DP	You + child(ren)	You + family
	HSA	\$63.07	\$162.13	\$145.73	\$202.76
Saver HSA	\$47.69	\$120.76	\$111.48	\$140.81	
PPO	\$85.11	\$208.22	\$179.67	\$285.96	
EPO	\$61.00	\$155.00	\$138.00	\$197.00	

HWEE > \$100,000	Plan option	You only	You + spouse/DP	You + child(ren)	You + family
	HSA	\$74.80	\$189.58	\$169.53	\$231.93
Saver HSA	\$60.69	\$148.76	\$135.48	\$175.81	
PPO	\$113.64	\$249.42	\$204.43	\$336.78	
EPO	\$72.00	\$181.00	\$160.00	\$225.00	

SelectHealth (Utah only) medical plan contributions

All HWEE bands	Plan option	You only	You + spouse/DP	You + child(ren)	You + family
	HSA	\$42.98	\$101.90	\$99.84	\$140.10
HMO	\$70.57	\$177.22	\$151.83	\$248.29	

HMSA (Hawaii only) medical plan contributions

HWEE < \$60,000	Plan option	You only	You + spouse/DP	You + child(ren)	You + family
	HMSA	\$15.98	\$170.23	\$148.53	\$236.99

HWEE \$60,000-\$100,000	Plan option	You only	You + spouse/DP	You + child(ren)	You + family
	HMSA	\$26.63	\$170.23	\$148.53	\$236.99

HWEE > \$100,000	Plan option	You only	You + spouse/DP	You + child(ren)	You + family
	HMSA	\$57.69	\$170.23	\$148.53	\$236.99

MetLife dental plan contributions

Plan option	You only	You + spouse/DP	You + child(ren)	You + family
Standard	\$7.14	\$16.43	\$18.93	\$30.75
Premier	\$12.93	\$28.80	\$35.31	\$56.48

VSP vision plan contributions

Plan option	You only	You + spouse/DP	You + child(ren)	You + family
Standard	\$3.61	\$7.20	\$7.20	\$10.81
Premier	\$6.96	\$13.92	\$13.92	\$20.87



For more information, visit
MyDiscoverBenefits.com or
call 844-337-6947.

Discover and its affiliates necessarily reserve the right to amend, modify, or discontinue the plans at any time. Any inconsistency between the terms of this guide or any verbal representation and the official plan documents will be governed by the plan documents.