



2021

Navigation Guide

Empowering Your Self-Care

Your 2021 Total Rewards Benefits

Open Enrollment Is Monday, October 19, 9:00 a.m. through Friday, October 30, 11:59 p.m. EST

Empowering Your Self-Care

Open Enrollment is your annual opportunity to empower your self-care through our well-being resources. For 2021, Ranir is transitioning to most of Perrigo's programs. This *Navigation Guide* will summarize what's transitioning, where to find additional information, and required actions for 2021 benefits.

Do You Have to Enroll?

The 2020 Ranir benefits are sunseting on December 31, 2020 as we transition to Perrigo benefits for 2021.

YES, you must enroll and add eligible dependents to the Perrigo Benefits Center (enrollment information on page 3) by Friday, October 30, 2020, at 11:59pm ET to continue your benefit elections beginning January 1, 2021.

How Do I Enroll?

Participate in Open Enrollment learning opportunities, including our guided journey and presentations, led by HR. Starting Monday, October 19, begin your enrollment process through the Perrigo Benefits Center (information below). You can elect online or via telephone, through Friday, October 30, at 11:59pm ET.

What's Changing?

In the tables on the following pages, we've outlined:

- Changes to our benefit partners
- Updates to our benefit programs
- Certain actions required at Open Enrollment
- Page references, where you can learn more, in the *Total Rewards Guide*.

What's Not Changing?

No changes will occur with your Basic Life / Accidental Death & Dismemberment, your Short-Term and Long-Term Disability Plans, nor with your 401(k) Retirement Plan through Vanguard.

What actions should I take after I enroll?

In addition to electing your 2021 benefits, please also:

- Download your confirmation statement or request one if enrolling by phone. One will also be mailed in November, to your address on file. Please review and report any errors to the Perrigo Benefits Center right away
- Encourage you to notify your current healthcare providers of 2021 changes

What actions should I take as we approach January 1?

- We will share information on any steps required to close out your 2020 programs in November
- Take active steps in January to earn a HEALTHY^{you} medical plan discount (info shared in December)
- In January, Mercer will also ask you to verify your enrolled dependents and spouse surcharge ; please respond by the published due date.

We understand you have many choices available as you prepare for 2021. We are proud to offer a number of tools and resources available to support you in your journey. We encourage you to explore these and let us know if you have any questions!

Perrigo Benefits Center
benefitscenter.perrigo.com
800.974.5176 (M-F, 8a-7p ET)



Use your mobile device camera to access a guided journey as you prepare to enroll in your 2021 programs

Benefit	Vendor	Benefit Details, Updates, and Actions to Take	Guide Page
How to Enroll	From: ADP To: Perrigo Benefits Center	<ul style="list-style-type: none"> • Single Sign-On via the Perrigo network • Or 800.974.5176 (translation line available) • Available starting Monday 10/19 9:00am ET. 	29
Medical Plans	From: Priority Health To: Blue Cross Blue Shield of Michigan (BCBSM)	<p>3 medical plan options: PPO Plan, Value PPO Plan, and CDH Plan</p> <ul style="list-style-type: none"> • Medical rates will change • Use the Medical Plan Decision Tool (on the PBC to see which medical plan may be right for you) • Please confirm that your healthcare providers accept BCBSM insurance • Perrigo medical plans (in No-Fault States) are secondary to auto-insurance; please share with your auto agent • Dependents remain eligible up to their 26th birthday <p>Medical plan discount:</p> <ul style="list-style-type: none"> • Participate in HEALTHYyou in January to earn a medical plan discount for 2021 • Instructions will be shared in December <p>Rate surcharges:</p> <ul style="list-style-type: none"> • Tobacco surcharge will discontinue • New - Spousal surcharge applies if your spouse is eligible for a medical plan from another employer • Update: Leadership surcharge applies for sr. managers and above (no longer by base salary) 	6
Prescription Drugs	From: Priority Health To: CVS Caremark	<ul style="list-style-type: none"> • Caremark uses their Standard Formulary to determine which drugs are covered • Letters will be mailed mid-December notifying you of any considerations • You are also welcome to call Caremark to inquire beforehand • Please confirm your pharmacy accepts CVS Caremark • If you are taking maintenance medications, you may need to transfer your prescription to a CVS mail-order or retail pharmacy; information will be shared during Open Enrollment 	10
Specialty Drugs	New: PrudentRx	<ul style="list-style-type: none"> • Partners with you on your specialty medications to find manufacturer's coupons for 100% coverage • If you opt-out or decline to register, you will be responsible for 30% co-insurance 	10
Diabetes Care Program	New: Livongo	<ul style="list-style-type: none"> • No-charge program supports the well-being of medical plan participants diagnosed with type-1 or type-2 diabetes • Free blood glucose meters, test strips, 24/7 coaching, and analytics are included 	14
Hypertension Care Program	New: Livongo	<ul style="list-style-type: none"> • No-charge program supports the well-being of medical plan participants diagnosed with hypertension • Free blood pressure cuff, 24/7 coaching, and analytics are included 	14
Chronic Condition Management	New: Blue Cross Blue Shield of Michigan (BCBSM)	No-charge program supports the well-being of medical plan participants diagnosed with asthma, COPD, diabetes, congestive heart failure, and heart disease	14
Transparency Tool	From: Priority Health Rewards To: Healthcare Bluebook	Find high-quality, fair-priced providers in your area for medical procedures	15
Telehealth	From: Spectrum Health Now To: Blue Cross Online Visits	<ul style="list-style-type: none"> • Access board-certified physicians 24/7 through your computer and mobile devices • Obtain prescriptions • Lower cost than office visits or urgent care center 	15
Onsite Medical Center	New: Premise Health	A dedicated medical staff for you and your insured family members (children age 12+)	8
Health Savings Account	From: Health Equity To: Optum Bank	<ul style="list-style-type: none"> • If you elect the CDH Plan, Perrigo will open an account on your behalf, if eligible • Perrigo will also contribute up to \$1,250 • You can also contribute up to annual IRS limits 	9
Well-Being Program	From: Healthy Directions To: HEALTHYyou Well-Being	<ul style="list-style-type: none"> • Support you and your insured spouse's well-being • Access to mindfulness programs through Whil • Learn more about Perrigo's people programs • Earn an annual medical plan discount 	Coming Dec. 2020
Dental Plan	No vendor change, Delta Dental continues	<ul style="list-style-type: none"> • Available through the Perrigo program design, starting 1/1 • Premiums will be introduced in 2021 	16
Vision Plan	No vendor change, VSP continues	<ul style="list-style-type: none"> • Available through the Perrigo program design, starting 1/1 • Three (3) options - Basic, Enhanced, and Value Plans • Vision rates will change 	17
Healthcare Flexible Spending Program	From: Health Equity To: Discovery Benefits	<ul style="list-style-type: none"> • If elected, use pre-tax funds to pay for certain healthcare expenses such as office visits, dental, glasses, and prescriptions • Pay for services using a Discovery Benefits debit card for services through 3/15/2022 • Payment substantiation may be requested 	12
Dependent Care Flexible Spending Program	From: Health Equity To: Discovery Benefits	<ul style="list-style-type: none"> • If elected, use pre-tax funds to pay for certain childcare or elder care expenses • Use funds for services through 3/15/2022 	12
Employee Assistance Program (EAP)	No vendor change, Magellan continues	<ul style="list-style-type: none"> • Available through the Perrigo program design, starting 1/1 • You and your household family can access up to 5 well-being sessions each, per concern, annually • Onsite EAP counselor available in Allegan, MI 	23

Benefit	Vendor	Benefit Details, Updates, and Actions to Take	Guide Page
Optional Life / AD&D	No vendor change, Reliance Standard continues	<ul style="list-style-type: none"> • For you: purchase 1 to 5 times your base annual earnings, up to \$1 million • For your spouse: purchase coverage in \$10,000 increments up to \$100,000 • For your children: purchase coverage up to \$25,000 	18
Hospital Indemnity	Allstate	<ul style="list-style-type: none"> • Not available through Perrigo • You will have an opportunity to continue with Allstate directly 	N/A
Critical Illness & Cancer Insurance and Accident Coverage	From: Allstate To: ManhattanLife	<ul style="list-style-type: none"> • Available through the Perrigo program design starting 1/1 • Rates will change as well • You will have an opportunity to continue with Allstate directly 	20
Voluntary	Varies	<ul style="list-style-type: none"> • Pet care discounts through Pet Assure • Legal advice through MetLife Legal • Home & Auto Group Discounts through MetLife • Gym membership reimbursement through Perrigo's Fitness Funds • 24/7 fitness center access through our Wellness Center (temporarily closed due to COVID-19) 	22

Open Enrollment Key Actions

- **Learn** about your new Total Rewards Benefits by reading the *Navigation Guide* and *Total Rewards Guide* with your family before the enrollment deadline
- **Enroll** in benefits through the Perrigo Benefits Center (by 10/30)
- **Review** your confirmation statement and report any errors (by 10/30)
- **Prepare** for a successful well-being journey in 2021; more information will be shared in November/December



Important Notice

This document summarizes changes to the Perrigo Company benefit plans effective January 1, 2021 for eligible domestic U.S. non-bargaining unit employees and eligible dependents. It highlights some, but not all, of the Perrigo benefit plan features. More details can be found in the plan documents and summary plan descriptions available from the Perrigo Benefits Center. In the event of a conflict between the descriptions in this document and any other descriptions of the benefit plans, the formal plan documents and insurance contracts will control. Perrigo reserves the right to amend, modify, revoke or terminate these plans in whole or in part at any time. Receipt of this document does not guarantee benefits eligibility or employment with the Perrigo Company. This document also functions as a summary of material modifications to supplement the summary plan descriptions for the Perrigo Company benefit plans.