



We Grow Together



# 2023 Benefits Guide



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# WELCOME

PROS is proud of our success and our people who make it possible. We're committed to helping you and your family enjoy the best possible health and wellbeing. Our competitive and comprehensive benefits package is one way we show our appreciation to our unmatched employees.

We encourage you to take an active role in your enrollment. Read this guide and other helpful resources on [www.benefitsatpros.com](http://www.benefitsatpros.com) carefully! You'll learn what benefits are available to you as a PROS employee and find opportunities to save.

*PROS Benefits Team*

## EXPLORE PLANS ONLINE

The PROS Virtual Fair can help you learn more about the many benefit programs offered at PROS. Visit [Virtualfairhub.com/PROS](http://Virtualfairhub.com/PROS) using any mobile-enabled device to learn more.



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# BENEFIT DETAILS

## Who's eligible?

Generally, you are considered an "eligible employee" and are eligible to participate in the Plan on your date of hire if you are classified by your employer as a regular full-time salaried or hourly employee of PROS regularly scheduled to work at least 30 hours per week or more. Eligible employees include expatriate employees on short-term assignment outside the U.S.

## Dependent eligibility and verification

The following dependents are eligible for medical, dental, and vision coverage offered under the Plan:

- Your spouse, which means a person recognized as married to you by the state or territory of the U.S. in which you were married, regardless of current residence.
  - If you were married in a foreign jurisdiction, your spouse means a person recognized as your spouse under the laws of at least one state or territory of the U.S., regardless of current residence.
- Your domestic partner, which means a same-sex or opposite-sex domestic partner of an employee of PROS, if you complete an Affidavit of Domestic Partnership and meet its requirements.
- Your children or your domestic partner's children through the end of the month in which they turn age 26, regardless of their marital status, regardless of student status, and whether or not they live with you or you provide any of their support.
- Children for whom the Plan is required to provide coverage under a Qualified Medical Child Support Order (QMCSO).

Your dependent children include:

- Your biological children.
- Stepchildren.
- Legally adopted children.
- Children who are placed in your home for adoption.
- Children for whom you are appointed as legal guardian who are chiefly dependent on you for support and maintenance.
- Your mentally or physically disabled adult dependent children who live with you and who are primarily dependent on you for support (you must provide appropriate documentation) provided that the child was disabled prior to age 26. Any adult child of your domestic partner who satisfies this definition will also be eligible.

Your eligible dependents can be enrolled in the medical, dental, and vision coverage under the Plan only if you (the employee) are enrolled. Your eligible domestic partner's children can be enrolled in the medical, dental, and vision coverage only if you enroll your domestic partner.

If you are married or in a domestic partnership with another PROS employee, you may enroll as an employee or a dependent under the Plan, but you cannot enroll as both a dependent and an employee. Eligible dependents may be enrolled only under one employee's coverage under the Plan.

You are required to provide documentation that verifies eligibility for dependents added to medical, dental, or vision coverage before their coverage will begin. Submit required documentation within 30 days of your enrollment request to [www.benefitsatpros.com](http://www.benefitsatpros.com) to avoid any coverage delays.

Acceptable Dependent Verification Documents include:

Spouse or Domestic Partner:

- Marriage certificate or license.
- Domestic partner/common law spouse affidavit.

Child(ren):

- Birth certificate.

False or misrepresented eligibility information will cause both your coverage and your dependents' coverage to be irrevocably terminated (retroactively to the extent permitted by law), and could be grounds for employee discipline up to and including termination. Failure to provide timely notice of loss of eligibility will be considered intentional misrepresentation.

Please see the applicable Benefit Booklets for additional eligibility requirements.

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# MEDICAL

Quality health coverage is one of the most valuable benefits offered to you as a PROS employee. Our benefits program is designed to help keep you and your family healthy and also provide important protection in the event of illness or injury.

## Your medical plan options

PROS offers you a choice of medical insurance through Cigna so you can select the coverage that's best for yourself and your family. You can choose from the following options:

- **Health Savings Advantage Plan**, a consumer directed health plan with a deductible\* of \$2,500 for individual and \$5,000 for family, that provides coverage for in- and out-of-network care. It also includes a Health Savings Account (HSA) feature.
- **Health Savings Bridge Plan**, a consumer directed health plan with a deductible\* of \$1,500 for individual and \$3,000 for family, that provides coverage for in- and out-of-network care. It also includes a Health Savings Account (HSA) feature.

\* Note: Deductible amounts mentioned for each of the plans apply for in-network coverage only.

## VIRTUAL CARE ANYTIME, ANYWHERE

An MDLIVE virtual visit, included as a covered service under your medical plans, lets you see and talk to a doctor safely from the comfort of your home or office without an appointment for non-emergency issues. For covered services related to mental health and substance use disorder, you also have access to the Cigna Behavioral Health network of telehealth providers.

When you seek care through virtual visits, you'll pay the regular deductible and coinsurance, but costs are typically the same or less than a visit with your primary care provider. To learn more and register for care, go to [www.myCigna.com](http://www.myCigna.com) to get started.

## What is included?

PROS medical plans include:

- **Prescription drug coverage.** Coverage for prescription medications comes with each plan and is provided by Cigna. Home delivery is through Express Scripts.
- **Free in-network preventive care.** Services such as annual physicals, immunizations, and routine cancer screenings are fully covered at 100%. That means you pay \$0 deductible and \$0 coinsurance.
- **Annual deductible.** You pay for initial medical and prescription drug costs until you meet your annual deductible.
- **Coinsurance.** After meeting the deductible, you pay a percentage of eligible costs through coinsurance, then the plan pays the rest.
- **Out-of-pocket maximum.** Each plan protects you by capping the total amount you will pay each year for medical care. Once your out-of-pocket maximum has been met, the plan pays 100% of eligible expenses for the rest of the year. After each eligible family member meets his or her individual out-of-pocket maximum, the plan will pay 100% of their covered expenses. Or, after the family out-of-pocket maximum has been met, the plan will pay 100% of each eligible family member's covered expenses. The out-of-pocket maximum includes both medical and pharmacy for all plans.

## LEARN MORE

Visit [www.myCigna.com](http://www.myCigna.com) to explore your medical and prescription coverage before you enroll.

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# MEDICAL (CONTINUED)

## Medical plans comparison

Plan Features	Health Savings Advantage		Health Savings Bridge	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
<b>Annual deductible</b>				
Employee only/per family*	\$2,500/\$5,000	\$5,000/\$10,000	\$1,500/\$3,000	\$3,000/\$6,000
<b>Out-of-pocket maximum</b>				
Employee only/per family	\$5,500/\$11,000	\$13,200/\$26,400	\$3,000/\$6,000	\$6,000/\$12,000
<b>Medical coverage**</b>				
Doctor's office visits	30% coinsurance/visit	50% coinsurance	25% coinsurance/visit	50% coinsurance
Preventive care	Covered 100%	50% coinsurance	Covered 100%	50% coinsurance
Specialist visits	30% coinsurance/visit	50% coinsurance	25% coinsurance/visit	50% coinsurance
Outpatient surgery	30% coinsurance	50% coinsurance	25% coinsurance	50% coinsurance
Inpatient hospital (per stay)	30% coinsurance	50% coinsurance	25% coinsurance	50% coinsurance
Emergency room	30% coinsurance	30% coinsurance	25% coinsurance	25% coinsurance

\* Family deductible must be met before coinsurance begins for the Health Savings Advantage and Health Savings Bridge plans.

\*\* Coinsurance only applies after you meet the deductible.

Keep in mind, these two consumer directed health plans offer access to a Health Savings Account (HSA) for tax-free health care spending to cover your deductible, coinsurance, and copay (if applicable). You can also save your HSA funds for future use. See page 8 to learn more.

### Concerned about the higher deductible and need more coverage?

With both the Health Savings Advantage plan and the Health Savings Bridge plan, you may want additional coverage that pays benefits directly to you to help cover the higher deductibles and out-of-pocket expenses.

Consider combining your medical coverage with supplemental medical insurance. These plans are great complements to your medical plan choice and can help reduce the financial risk associated with illness and injury.

Turn to page 14 to learn more about your supplemental medical plan options.

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## Prescription drugs

**Important Note:** Some federally required preventive drugs may be provided at no cost to you when obtained from an in-network pharmacy.

Plan Features	Health Savings Advantage		Health Savings Bridge	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
<b>Retail prescription drugs (30-day supply)</b>				
Generic	30% coinsurance	50% coinsurance	25% coinsurance*	50% coinsurance
Brand formulary	30% coinsurance	50% coinsurance	25% coinsurance**	50% coinsurance
Nonformulary	30% coinsurance	50% coinsurance	25% coinsurance***	50% coinsurance
<b>Mail-order prescription drugs (90-day supply)</b>				
Generic	30% coinsurance	Not covered	25% coinsurance*	Not covered
Brand formulary	30% coinsurance	Not covered	25% coinsurance**	Not covered
Nonformulary	30% coinsurance	Not covered	25% coinsurance***	Not covered

\* Retail is not less than \$10 or more than \$30 per prescription, while home delivery is not less than \$20 or more than \$60 per prescription once deductible is met.

\*\* Retail is not less than \$40 or more than \$80 per prescription, while home delivery is not less than \$80 or more than \$160 per prescription once deductible is met.

\*\*\* Retail is not less than \$90 or more than \$135 per prescription, while home delivery is not less than \$180 or more than \$270 per prescription once deductible is met.



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# CONSUMER DIRECTED HEALTH PLANS

Consumer Directed Health Plans (CDHPs) — such as PROS’ Health Savings Advantage and Bridge plans — reward you for taking an active role as a health care consumer and making smart decisions about your health care spending. As a result, you could pay less for your annual medical costs.

## CDHP advantages

### 1. Lower paycheck costs

Your per-paycheck costs are lower than other health plans, allowing you to keep control over more of your money.

### 2. Tax-advantaged savings account

To help you pay your deductible and other out-of-pocket costs, the CDHP allows you to open a Health Savings Account (HSA). You can contribute tax-free money directly from your paycheck, and PROS can also contribute.

- For 2023, PROS will make the following contributions to your account for enrolling in one of the consumer driven health plans\*:
  - Health Savings Advantage:
    - Individual / Dependent Coverage: \$1,000 / \$2,000.
  - Health Savings Bridge:
    - Individual / Dependent Coverage: \$500 / \$1,000.
- If you are newly hired, newly eligible, or have a life event throughout the year, you will receive a prorated PROS contribution beginning the first of the month following your enrollment date.

### 3. Free in-network preventive care

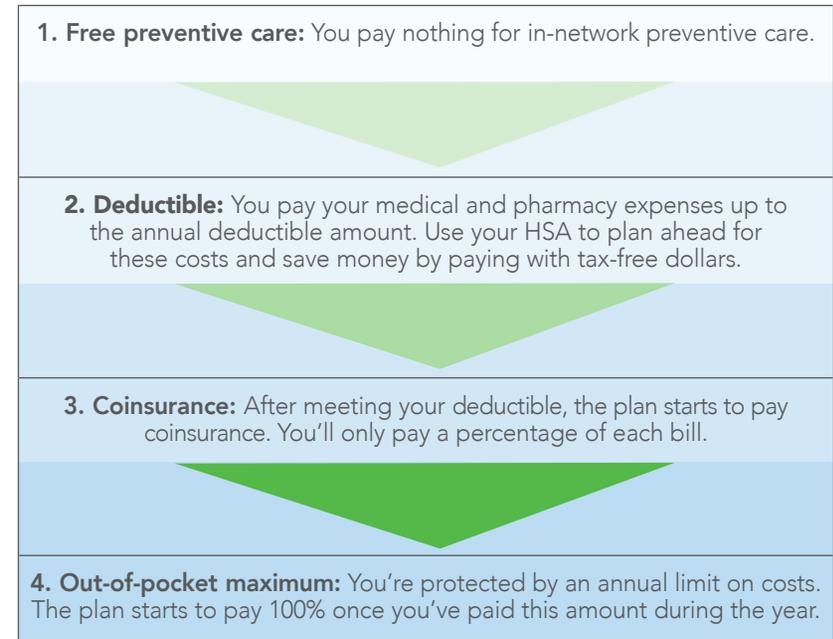
Preventive care is fully covered under the CDHPs — you pay nothing toward your deductible and no copays as long as you receive care from in-network providers. Preventive care includes annual physicals, well-child and well-woman exams, immunizations, flu shots, and cancer screenings.

### 4. Extensive provider networks

PROS’ CDHPs use Cigna’s large network of doctors and other health care providers, so you can be assured that you have access to all the care you and your family need.

\* For any mid-year plan enrollments due to a life event or new hire/newly eligible scenario, that the PROS contribution is prorated based on the first of the month following their enrollment.

## Using a CDHP



## REMINDER:

Health Savings Advantage and Health Savings Bridge plans are Consumer Directed Health Plans.

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# HEALTH SAVINGS ACCOUNT

If you enroll in either of the CDHPs, you are eligible to open a Health Savings Account (HSA) that offers a triple-tax advantage.

## How does an HSA work?

- **Tax-free health care savings.** The total amount that can be contributed to your HSA each year is limited by the Internal Revenue Code and includes company contributions. For 2023, the limits are:
  - Up to \$3,850 tax-free for employee-only coverage.
  - Up to \$7,750 tax-free if you cover dependents.
  - Contribute an additional \$1,000 as a catch-up contribution if you're age 55 or older by 12/31/2023.
- **Company contributions.** For 2023, PROS will contribute the following to your account depending on the CDHP plan you enroll in:
  - Health Savings Advantage:\*
    - Individual / Dependent Coverage: \$1,000 / \$2,000.
  - Health Savings Bridge:\*
    - Individual / Dependent Coverage: \$500 / \$1,000.
- **It's your money.** The money is yours and will never be forfeited. It rolls over from year to year, and you can take it with you if you leave the company or retire.
- **Never pay taxes.** Contributions are made on a before-tax basis, and your withdrawals will never be taxed when used for eligible expenses. Any interest or earnings on your HSA balance build tax-free too.\*\*
- **Use it like a bank account.** Pay for eligible medical, dental, and vision expenses for yourself and your family by swiping your HSA debit card, or reimburse yourself for payments you've made (up to the available balance in your account). There's no need to turn in receipts (but keep them for your records). Keep in mind that you may only access money that is actually in your HSA when making a purchase or withdrawal.
- **Be sure to choose a CDHP.** The HSA and the company's contributions to it will become available to you when you enroll in one of our two CDHPs. You must accept the Terms and Conditions from BenefitSolver and Fidelity in the enrollment platform to be eligible.

## HSA eligibility

In order to establish and contribute to the HSA:

- You must be enrolled in a CDHP. With PROS, that's the Health Savings Advantage and Health Savings Bridge plans.
  - You cannot be enrolled in any other medical coverage, including a spouse's plan, Medicare Parts A or B, or TRICARE.
  - You cannot be claimed as a dependent on someone else's tax return.
- \* If you are newly hired, newly eligible, or have a life event throughout the year, you will receive a prorated PROS contribution beginning the first of the month following your dates of enrollment.

\*\* Money in an HSA grows tax-free and can be withdrawn tax-free if it is used to pay for qualified health care expenses (for a list of eligible expenses, see IRS Publication 502, available at [www.irs.gov](http://www.irs.gov)). If money is used for ineligible expenses, you will pay ordinary income tax on the amount withdrawn plus a 20% penalty tax if you withdraw the money for ineligible expenses before age 65. After age 65, withdrawals for ineligible expenses are only subject to ordinary income tax.



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# FLEXIBLE SPENDING

Tax-advantaged Flexible Spending Accounts are great ways to save money. The money you contribute to the account comes out of your paycheck without being taxed, and you withdraw it tax-free when you pay for eligible health care and dependent care expenses.

PROS offers you the following FSAs:

## Limited Purpose FSA

Limited Purpose FSA funds can only be used for certain dental and vision expenses, prior to meeting your medical plan deductible, including:

- Dental and vision coinsurance, copays, and deductible amounts.
- Contact lenses and solutions.
- Dental and orthodontic services.
- LASIK eye surgery.
- Prescription eyeglasses.

Once you've met your medical plan deductible, your funds will become available to use for all FSA-qualified health care expenses.

- Contribute up to \$3,050 in 2023.
- Roll over unused funds up to the IRS maximum of \$610.

## Dependent Care FSA

- Pay for eligible dependent care expenses, such as day care for a child, and elder care expenses so you and/or your spouse can work, look for work, or attend school full time.
- Contribute up to \$5,000 in 2023, or \$2,500 if you are married and filing separately, to use toward child and adult dependent care expenses.

## Estimate carefully

Keep in mind, the FSA is a "use-it-or-lose-it" account. You will forfeit any amount above the allowed rollover left in the account at the end of the plan year.

## Managing your FSAs

The website [www.myCigna.com](http://www.myCigna.com) offers you an easy way to track and manage your FSA money.

## What's an eligible expense?

- **Limited Purpose FSA** – Plan deductibles, copays, coinsurance, and other expenses associated with dental and vision plans, prior to meeting your medical plan deductible. Once you've met your medical plan deductible, your funds will become available to use for all FSA-qualified health care expenses. To learn more, see IRS Publication 502 at [www.irs.gov](http://www.irs.gov).
- **Dependent Care FSA** – Child day care, babysitters, home care for dependent elders, and related expenses. To learn more, see IRS Publication 503 at [www.irs.gov](http://www.irs.gov).

**Important Note:** Dependent Care FSA cannot be used to pay for medical expenses for a covered dependent.

## COMMUTER BENEFITS FOR CALIFORNIA EMPLOYEES:

Another great way to save money through tax-free spending is PROS' Commuter Benefits program. You can use before-tax dollars to pay for monthly parking or transit costs related to your work commute. It's easy and flexible. Before-tax deductions are allowed up to the IRS limit of \$300 in 2023 per month for parking or transit. Enroll or make changes by the 25th of each month.

For more information on PROS' Commuter Benefits, contact our provider HealthEquity at **1-877-924-3967**.

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# DENTAL AND VISION

## Dental

PROS offers dental coverage to provide you and your family with regular check-ups, preventive care and other services to keep your teeth and gums healthy. You can see any dentist you choose. However, dental visits will cost more for non-network services. Be sure to confirm whether your dentist is part of Cigna's extensive dental network before obtaining services. Learn about the dental plans available to help you maintain your oral health. Dependents can receive dental benefits until the end of the month in which they turn 26.

## Vision

Having vision coverage allows you to save money on eligible eye care expenses, such as periodic eye exams, eyeglasses, contact lenses, and more for yourself and your covered dependents.

No matter what your age, yearly eye exams are important to your productivity and health and should be an important part of your benefits coverage.

## Dental plan highlights

Plan Features	Cigna Dental – High Plan		Cigna Dental – Low Plan	
	IN-NETWORK (YOU PAY)	OUT-OF-NETWORK (YOU PAY)	IN-NETWORK (YOU PAY)	OUT-OF-NETWORK (YOU PAY)
Annual deductible (individual/family)	\$50/\$150	\$50/\$150	\$75/\$225	\$75/\$225
Calendar year maximum	\$2,000 per individual	\$2,000 per individual	\$2,000 per individual	\$2,000 per individual
Preventive/diagnostic services	Covered 100%	Covered 100%	Covered 100%	Covered 100%
Basic restorative services	20%	20%	20%	20%
Major restorative services	50%	50%	50%	50%
Orthodontia	50%	50%	NA	NA
Orthodontia lifetime maximum	\$2,000 per person	\$2,000 per person	NA	NA

\*Coverage must be active during dates of service regardless of pre-payment issued to provider.

## Vision plan highlights

Plan Features	Cigna Vision	
	IN-NETWORK	OUT-OF-NETWORK
Exam copay (once every calendar year)	\$10	NA
Exam allowance (once every calendar year)	Covered 100% after copay	Up to \$45
Eyeglass lenses allowances (once every calendar year)	Covered 100% after copay	Single vision: Up to \$32 Lined bifocal: Up to \$55 Lined trifocal: Up to \$65 Lenticular: Up to \$80
Contact lenses (once every calendar year)	Elective: Up to \$150 Therapeutic: Covered 100%	Elective: Up to \$120 Therapeutic: Up to \$210
Frame retail allowance (once every calendar year)	Up to \$150	Up to \$83

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# YOUR WELLBEING

## Support for you and those you love

The tools and resources described here, many of which are available at no cost to you, will help improve your emotional and behavioral wellbeing. We encourage you to use them to get the support you need, when and how it works best for you, so that you can live your best life possible.

## STAY CONNECTED ...

Find updates on resources and additional information to support your wellbeing by visiting the **PROS Wellbeing page** on 1PROS.



## RESOURCES – Available to ALL PROS employees in the U.S.

Resource	Description/Services	How to Access Resources
<b>Cigna Employee Assistance Program (EAP)</b>	<p>EAP personal advocates will work with you and your household family members (no medical plan requirements) to help resolve issues and connect you with the right mental health professionals and direct you to helpful community resources.</p> <ul style="list-style-type: none"> <li>• <b>Counseling:</b> Six face-to-face, video, telephonic, or Talkspace counseling sessions.</li> <li>• <b>Parenting:</b> Resources and referrals for child care providers, before- and after-school programs, camps, adoption organizations, child development, prenatal care, and more.</li> <li>• <b>Eldercare:</b> Resources and referrals for home health agencies, assisted living facilities, social and recreational programs, long-distance caregiving.</li> <li>• <b>Pet care:</b> Resources and referrals for pet sitting, obedience training, veterinarians, and pet stores.</li> <li>• <b>Financial &amp; Development:</b> 30-minute telephone consultation with a qualified specialist for debt counseling, credit management, tax preparation and planning, home refinancing, retirement planning, and more.</li> <li>• <b>ID theft:</b> 60-minute consultation with a fraud resolution specialist.</li> </ul> <p>You can also connect with a professional daily living consultant who will help you find what you're looking for:</p> <ul style="list-style-type: none"> <li>• Community volunteering</li> <li>• Emergency services</li> <li>• Relocation assistance</li> </ul>	<p>Call: <b>877-622-4327</b></p> <p>Log on to <b>myCigna.com</b> (Employer ID: pros)</p> <p>Take advantage of Talkspace for up to 6 free sessions through the PROS EAP program. Services are also available through your medical benefits.</p> <p>Visit: <b>talkspace.com/cigna</b></p>
<b>Unmind</b>	<p>Unmind is a workplace mental health platform that empowers you to take charge of your mental wellbeing.</p> <ul style="list-style-type: none"> <li>• <b>Learning &amp; Development:</b> Programs to support sleep, stress, productivity, and more.</li> <li>• <b>Powerful Tools:</b> Quick exercises to enhance relaxation, energy, and mood.</li> <li>• <b>Measurable Insights:</b> Personalized insights and tips using your assessments.</li> <li>• <b>Secure &amp; Confidential:</b> Information to 24/7 helplines and resources available to support you.</li> </ul>	<p><b>PROS.unmind.com</b></p> <p>Email: <b>support@unmind.com</b></p> <p>App: Search for <b>Unmind</b></p>

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## IMPORTANT NOTE FOR CIGNA MEDICAL PLAN PARTICIPANTS!

Your applicable medical plan deductibles, copays, and coinsurance amounts will apply for any resources or services you access and use. If you aren't sure whether the service requires this cost-sharing, be sure to ask the provider before you use their services.

CIGNA RESOURCES – Available only to members enrolled in the PROS Bridge or Advantage medical plans		
Resource	Description/Services	How to Access Resources
<b>Cigna</b> Medical and Behavioral/ Mental Health Provider Support In-Person or Virtually  <b>Virtual Care (MDLIVE)</b>	Access to medical and behavioral/mental health care either in-person or virtually from anywhere via video or phone. <ul style="list-style-type: none"> <li>• Licensed counselors and psychiatrists</li> <li>• Network providers available 24/7/365 (MDLIVE)</li> </ul>	Call: Cigna Behavioral Health at <b>800-244-6224</b> Call: MDLIVE at <b>888-726-3171</b> Visit: <b>myCigna.com</b> , go to <i>Find Care &amp; Costs</i> and enter "Virtual counselor" under <i>Doctor by Type</i> App: Search for <b>myCigna</b>
<b>myCigna.com</b>	<b>myCigna.com</b> gives you convenient access to support tools and services like finding in-network healthcare, learning about your coverage, tracking claims, and more. <ul style="list-style-type: none"> <li>• Complete a health assessment</li> <li>• Compare medical and Rx costs</li> <li>• Refill prescriptions</li> <li>• Find quality information for doctors and hospital</li> <li>• Find discounts for fitness centers, diet/nutrition programs, alternative health providers, and more</li> <li>• Track account balances and deductibles</li> <li>• View articles, videos, interactive programs, alerts, and more on important mental health topics</li> </ul>	Ask your Cigna coach or visit <b>myCigna.com</b> to learn more about a variety of wellness tools and resources. App: Search for <b>myCigna</b>
<b>Alma</b>	Alma connects you with a diverse national network of therapists and psychiatrists who fit your budget, schedule and needs. Search Alma's directory by age, gender, race, ethnicity, sexual orientation, specialty, therapeutic style, specific concerns and more. In-person and virtual sessions are available.	Visit: <b>secure.helloalma.com/providers-landing/</b> Email: <b>info@helloalma.com</b>
<b>Brightside</b>	Brightside offers personalized anxiety and depression care from the comfort of home with evidence-based therapy, medication and the support of expert providers at every step. Appointments are available in as few as 48 hours — including medication appointments.	Visit: <b>brightside.com/insurance</b> Call: <b>415-360-3348</b> Email: <b>support@brightside.com</b>
<b>Equip</b>	Equip helps families achieve lasting recovery from eating disorders through dedicated virtual care teams and gold standard treatment of family-based therapy (FBT) delivered at home.	Visit: <b>equip.health</b> Call: <b>855-387-4378</b>
<b>Ginger</b>	Mental health care clinic where coaches, therapists, and psychiatrists work as a team to deliver personalized care to you from your smartphone, whenever you need it. <ul style="list-style-type: none"> <li>• Behavioral health coaching for a range of issues like anxiety, depression, relationships, sleep, and more</li> <li>• Self-guided learning activities, skill-building, articles, classes, podcasts, and more tailored to your needs</li> <li>• Video-based therapy and psychiatry sessions provide extra support</li> </ul>	Visit: <b>ginger.com/cigna</b> App: Search for <b>Ginger Emotional Support</b>
<b>Grow Therapy</b>	Grow's mission is to get more people into therapy by bridging the gap between therapists and people seeking mental health care. Customers can search and choose a unique, qualified therapist who accepts their insurance, identifies with them and specializes in the areas of their life that they would like to focus on. In-person and virtual sessions are available.	Visit: <b>growtherapy.com</b> Email: <b>support@growtherapy.com</b>

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CIGNA RESOURCES – Available only to members enrolled in the PROS Bridge or Advantage medical plans		
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<b>Happify</b>	Stress less, enjoy life more with this free mental health app. Build resilience, increase mindfulness, reduce stress/anxiety, and improve your mood, your outlook, and your health. • 60+ interactive programs • Self-reflection activities • Articles, audio content, webinars	Call: Cigna at <b>800-244-6224</b> Visit: <a href="https://happify.com/cigna">happify.com/cigna</a> App: Search for <b>Happify</b>
<b>Headway</b>	Headway is an online virtual and in-person therapy and medication management service that matches licensed mental health practitioners with patients based on their unique needs. Customers are able to book appointments in real time.	Visit: <a href="https://headway.co">headway.co</a>
<b>iPrevail</b>	Digital therapeutics platform to help you take control of everyday stress and challenges during life's difficult transitions. • Interactive video lessons • Online wellness activities • 1:1 coaching and support communities • Earn points for Amazon.com gift cards	Call: Cigna at <b>800-244-6224</b> Visit: <a href="https://myCigna.com">myCigna.com</a>
<b>MAP Health Management</b>	MAP utilizes certified Peer Recovery Support Specialists to help individuals achieve and sustain long-term recovery from mental health and substance use disorders. Web-based and phone support options are available 24/7, including for family members. MAP also utilizes peer support groups.	Call: <b>844-627-1449</b> Visit: <a href="https://thisismap.com">thisismap.com</a>
<b>Meru Health</b> Available only for members living in: California, Colorado, and Arizona.	Online mental healthcare provider helping you improve your mental health long-term by treating anxiety, depression, and burnout. Access anytime, anywhere. • 12-week program • Biofeedback device included • 100% confidential • Anonymous peer & psychiatrist support • All services provided via smartphone • Mindfulness practices • Includes daily chat & support from a licensed therapist • Habit-changing activities for sleep, nutrition, and more	Call: <b>833-940-1385</b> Email: <a href="mailto:info@meruhealth.com">info@meruhealth.com</a> Visit: <a href="https://meruhealth.com/cigna">meruhealth.com/cigna</a>
<b>Mom's Meals</b>	Eat better to feel better. With Mom's Meals, it's easier to enjoy delicious, nutritious meals that support general wellness goals or the specific nutrition needs of common health conditions. • \$6.99/meal (\$7.99 for Pureed) • 14-meal minimum • Free shipping	Place your order at <b>877-347-3438</b> or online at <a href="https://momsmeals.com/Cigna">momsmeals.com/Cigna</a>
<b>Monument</b>	Monument is a platform designed to connect you to providers to help you change your relationship with drinking. Designed for sobriety or moderation, Monument plans are personalized to your goals and lifestyle and available entirely online. Peer support and encouragement are available 24/7 in an anonymous community forum.	Visit: <a href="https://joinmonument.com/insurance">joinmonument.com/insurance</a>
<b>NOCD</b>	NOCD is the number one telehealth provider for the treatment of obsessive-compulsive, disorder, offering access to online therapy through its innovative platform.	Call: <b>312-766-6780</b> Visit: <a href="https://nocd.com">nocd.com</a>
<b>Path</b>	Path matches you with a high-quality licensed therapist who's right for you based on what you're looking for (e.g., gender, race, specialty). Video appointments are available in fewer than 48 hours, including evening and weekend appointments. Sessions are available for individuals, couples and families.	Visit: <a href="https://pathmentalhealth.com/partner/">pathmentalhealth.com/partner/</a>
<b>Sondermind</b>	Sondermind is an online virtual and in-person therapy service that matches licensed mental health practitioners with patients based on their unique needs.	Call: <b>844-THERAPY (844-888-9355)</b> Visit: <a href="https://sondermind.com/insurance/cigna">sondermind.com/insurance/cigna</a>
<b>Talkspace</b>	Unlimited messaging (text, voice, and video) with a personal therapist. • Complimentary 10-minute video "get acquainted" session • Additional video sessions available • Stress, anxiety, depression support • Relationship concerns • Trauma, grief support • Eating disorders, OCD, substance use, identity struggles support • Sleep apnea and chronic issues support	Call: Cigna at <b>800-244-6224</b> Visit <a href="https://talkspace.com/cigna">talkspace.com/cigna</a> Take advantage of Talkspace for up to 6 free sessions through the PROS EAP program. Services beyond the EAP sessions can continue through the medical program. See <a href="https://myCigna.com">myCigna.com</a> to learn more.

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- **Critical Illness**
- **Hospital Indemnity**

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## SUPPLEMENTAL BENEFITS

Your semi-monthly cost for these benefits will depend on the level of coverage you choose. Your coverage for these benefits is portable, meaning you can take it with you if you leave PROS.

### Accidental Injury Insurance

You can't always avoid accidents — but you can help protect yourself from accident-related costs that can strain your budget. Accidental injury insurance supplements your primary medical plan and disability programs by providing cash benefits in cases of accidental injuries. You can use this money to help pay for uncovered medical expenses, such as your deductible or coinsurance, or for ongoing living expenses, such as your mortgage or rent. Benefits are paid directly to you — unless assigned to someone else — and are also paid in addition to other coverages you may have, such as medical or an AD&D plan.

### Critical Illness

In the event of a serious illness, critical illness insurance can provide financial support to help you through a difficult time. It protects against the financial impact of certain illnesses, such as a heart attack or cancer. You receive a lump-sum benefit to cover out-of-pocket expenses for your treatments that are not covered by your medical plan. You can also use the money to take care of your everyday living expenses, such as housekeeping services, special transportation services, and day care. Benefits are paid directly to you, unless assigned to someone else.

### Hospital Indemnity

A trip to the hospital can be stressful, and so can the bills. Even with a major medical plan, you may still be responsible for copays, deductibles, and other out-of-pocket costs. Offered through Cigna, the hospital indemnity plan can help offset your share of the cost associated with hospitalization. Use this money to help cover hospital stays, ambulance service, surgery, and certain inpatient or outpatient treatments. The plan pays benefits in addition to any other insurance. Coverage continues after the first hospitalization, to help you have protection for future hospital stays. You can choose the protection that works best for yourself or your family.

Visit [www.myCigna.com](http://www.myCigna.com) for more information about your voluntary Accidental Injury, Critical Illness, and Hospital Indemnity Insurance options.



# LIFE AND DISABILITY COVERAGE

## Employee life and AD&D insurance

PROS provides you with basic life and accidental death and dismemberment (AD&D) insurance so that you can protect those you love from the unexpected. There is no cost to you for this coverage. Your benefit amount will be one times your base annual salary (up to \$450,000).

If you want additional protection, you can purchase voluntary life and/or AD&D insurance. You may elect coverage up to five times your salary (up to \$750,000 for voluntary life and up to \$500,000 for voluntary AD&D).

## Spouse/domestic partner life and AD&D insurance

You may also purchase life and/or AD&D insurance for your spouse or domestic partner up to \$250,000. **Note:** PROS will pay for basic life/AD&D of \$10,000 coverage for a spouse — at no cost to you. You must enroll your spouse for this free coverage.

## Child life and AD&D insurance

Optional child life insurance provides a max of \$10,000 (regardless of age). **Note:** PROS will pay for basic life/AD&D of \$10,000 per child for your dependent children — at no cost to you. You must enroll your dependents for this free coverage.

Federal tax law requires PROS to report the cost of company-paid life insurance in excess of \$50,000 as imputed income. AD&D benefits are paid in addition to any life insurance if you die in an accident or become seriously injured or physically disabled.



## WHAT IS AD&D INSURANCE?

Should you lose your life, sight, hearing, speech, or use of your limb(s) in an accident, AD&D provides additional benefits to help keep your family financially secure. AD&D benefits are paid as a percentage of your coverage amount depending on the type of loss.

## Business travel accident insurance

When traveling on behalf of the company, be assured you are protected under a company-paid business travel accident insurance policy should an accident occur.

You are covered for five times your annual base salary in the event of death or dismemberment as a result of an accident while traveling on company business. The plan does not pay benefits if the loss is the result of illness or disease. The maximum benefit available is \$1,000,000.

## HAVE YOU NAMED A BENEFICIARY?

The beneficiary will receive the benefit paid by a life insurance policy in the event of the policyholder's death. It's important to designate a beneficiary and keep that information up-to-date. Visit [www.benefitsatpros.com](http://www.benefitsatpros.com) to add or change a beneficiary.

# LIFE AND DISABILITY COVERAGE (CONTINUED)

## Disability insurance

The loss of income due to illness or disability can cause serious financial hardship for your family. Disability insurance replaces a portion of your income to help you continue paying your bills and meeting your financial obligations during this difficult time.

### Summary of disability benefits

	Short-Term Disability	Basic Long-Term Disability
Who pays	Employer-paid	Employer-paid
Benefit provided	Week 1: Sick time paid at 100% of base pay Weeks 2-12: STD paid at 100% of base pay Weeks 13-26: STD paid at 66 2/3% of base pay	Up to 60% of base monthly salary
Maximum benefit payable	N/A	\$15,000 per month
Maximum benefit duration	26 weeks	Until you're no longer considered disabled or you reach normal retirement age, whichever comes first
Waiting period	7 calendar days	180 calendar days

### Voluntary long-term disability (LTD)

If you want to avoid paying taxes on any LTD benefit payments you receive, you can elect Voluntary LTD.

Instead of PROS paying for this benefit, you pay for it yourself via a post-tax deduction from your paycheck each pay period.

By opting to pay for LTD coverage yourself, any benefit payments you receive would not be taxed as income.

## Family and Medical Leave Act

In addition to the disability programs described, you also may be eligible for time off under the Family and Medical Leave Act (FMLA). The FMLA provides you with up to 12 weeks of unpaid, job-protected leave during any 12-month period because of your own serious health conditions; to care for a spouse, child, or parent who has a serious health condition; or to care for a newborn, adopted, or newly placed foster child.

Employees with family members in the military may have expanded leave rights under the FMLA. To learn more, contact your Human Resources representative or visit **1PROS** for additional information.

### Paid family leave

If you are approved for FMLA, described above, you may also receive 12 weeks of Paid Family Leave from PROS, which runs concurrently with FMLA. This paid time off must be taken in accordance with FMLA. This paid time off must be used to care for yourself or an immediate family member or bond with a new child. An immediate family member is defined as a spouse, child, or parent.

Employees who need to take Family Leave must apply, and be approved, for FMLA through New York Life and complete the **Paid Family Leave application form** and submit it to **HR@pros.com** as soon as possible. When requesting paid time off to bond with a newborn, please provide the signed application to HR at least 30 days before the expected start of the leave. Employees should also notify their manager and HR Business Partner as soon as possible.

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# FAMILY BUILDING BENEFITS

## Progyny

**NEW THIS YEAR** – We are excited to offer a fertility and family building benefit through Progyny, a leading fertility benefit solution. Your Progyny fertility benefit has been specifically designed to give you the best chance of fulfilling your dreams of family. It bundles all the individual services, tests, and treatments you may need into a Progyny Smart Cycle, ensuring you’ll never run out of coverage mid-treatment. Progyny removes barriers to care so you and your doctor can create the customized treatment plan that is best for you, based on clinical criteria, not costs. Progyny offers:

- **Comprehensive Coverage:** Bundled fertility treatment coverage for every unique path to parenthood.
- **Personalized Support:** Unlimited clinical and emotional support from a dedicated Patient Care Advocate (PCA).
- **High Quality Care:** Convenient access to a premier network of fertility specialists across the US.

Visit [www.progyny.com](http://www.progyny.com) or call **866-460-8132** to learn more.

## Adoption/Surrogacy benefit

PROS will provide \$10,000 assistance to help offset legal and other adoption or surrogacy\* related expenses, such as agency fees and court costs. Active employees are reimbursed once the applicable process is finalized. Requests with supporting documentation must be submitted within 30 days from the finalized date.

\*Adoption related to surrogacy can vary by state – it is recommended that employees seek legal counsel for their situation. Non-adoption expenses for surrogacy reimbursements maybe subject to applicable federal, state, or local taxes.

## Baby Bucks

The mother or father of each child through pregnancy/adoption/surrogate/foster will receive \$1,000 in “Baby Bucks.” Limited to \$1,000 per family per child.

Note: You must provide documentation, such as a birth certificate, in order to receive this benefit.

## Maternity/Parental leave

Time for bonding with a newborn is available through the Paid Family Leave benefit. Maternity Leave, up to 20 weeks total, for delivering parents is comprised of STD and Family Leave/Baby Bonding:

- **STD** - 6–8 weeks depending on type of delivery.
- **Paid Family Leave** - 12 weeks to bond with a newborn or an adopted child. Non-delivering parents are also eligible to receive Paid Family Leave.

Employees who need to take Family Leave must apply, and be approved, for FMLA through New York Life and complete the **Paid Family Leave application form** and submit it to **HR@pros.com** as soon as possible. When requesting paid time off to bond with a newborn, please provide the signed application to HR at least 30 days before the expected start of the leave. Employees should also notify their manager and HR Business Partner as soon as possible.

Visit **1PROS** for plan details.



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# 401(k) AND EMPLOYEE STOCK PURCHASE PLANS

The PROS, Inc. 401(k) plan and employee stock purchase plan (ESPP) help you meet one of life's important goals — saving for a financially secure retirement.

## RECEIVE COMPANY MATCH AND 100% VESTING

At PROS, we want to prosper together, so PROS offers a competitive 401(k) matching contribution with immediate 100% vesting in PROS' contribution and your own contribution.

### 401(k) plan

#### Eligibility

You are eligible to participate if you are at least 21 years of age and are a full-time or part-time employee. For new hires or newly benefits-eligible employees, enrollment is effective the 1st of the month following date of hire or a status change.

#### Your contributions

You can contribute to your 401(k) with before-tax money or Roth after-tax money. Both before-tax and Roth after-tax contributions count toward the IRS maximum of \$22,500\* for 2023. You also may not contribute more than 60% of your income. You can also make additional unmatched regular after-tax contributions up to the applicable IRS limit. If you are age 50 or older by 12/31/2023, you may make additional catch-up contributions — up to \$7,500\* for 2023.

## NEW THIS YEAR

As part of our commitment to help you meet your retirement savings goals, we've added new features that can help you get there:

**Regular After-Tax (non-Roth) contributions:** Unmatched contributions made after taxes have been paid on your income, and earnings are taxable at distribution. These contributions are not limited to the \$22,500 pre-tax/Roth combined limit. Instead, they are part of the larger \$66,000 annual additions limit (see Important Note.)

**Roth In-Plan Conversion:** Allows you to move money saved within your plan into a designated Roth account within the plan.

Both of these features are subject to complex tax rules. Please seek advice from a tax advisor, or Fidelity for further information.

### Matching contributions

PROS matches 50% up to the first 4% of your contribution each pay period. To receive the max match, you will need to defer at least 4% every pay period. (Effective April 1, 2023)

**Important Note:** The total of all contributions (before-tax, Roth after-tax, and company match) cannot exceed \$66,000\* for 2023, or if you are age 50 or older, \$73,500.

## LEARN MORE

Log in to **Fidelity NetBenefits** to view your 401(k) and ESPP accounts.

You can also call Fidelity 401(k) Customer Service at **1-800-835-5097** or Fidelity ESPP Customer Service at **1-800-544-9354**.

### Employee stock purchase plan (ESPP)

All full-time employees have the opportunity to invest in the company by purchasing shares of company stock via payroll deductions. If you currently participate, your election will roll over to next year. To change your deduction or enroll for 2023, you must make an election during the ESPP enrollment periods — June and December.

You can elect payroll deductions of up to 10% per pay period. You may drop out of the plan at any time, but you cannot change your election percentage during the offering period.

At the end of each offering period, the plan compares the stock price on the first day of the offering period against the stock price on the last day of the offering period. The 15% discount is applied to the lowest of these two stock prices, resulting in the price at which shares are purchased.

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- **Pre-Paid Legal and Identity Theft Plans**
- **Pet insurance**
- **Tuition reimbursement**
- **Employee referral bonus**

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# MORE BENEFITS

The PROS benefits program provides the following additional benefits designed to help you find and maintain a comfortable work/life balance.

## Pre-paid legal and identity theft plans

The LegalShield plan offers participants and their eligible dependents access to legal advice and services from a nationwide network of attorneys with coverage for many personal legal issues. Services include telephone advice and office consultations on an unlimited number of legal matters, in addition to full representation for covered matters.

The LegalShield plan also provides services to help protect you and your family's identities. These services include Transunion credit monitoring (Experian and Equifax monitoring are not included), credit fraud alerts, and full-service restoration until your issue is resolved and your identity restored. For plan details, go to [www.benefitsatpros.com](http://www.benefitsatpros.com).

## Pet insurance

My Pet Protection<sup>SM</sup> from Nationwide<sup>®</sup> helps you provide your pets with the best care possible by reimbursing you for vet bills. You can get cash back for accidents, illnesses, hereditary conditions, and more. Choose 70% or 50% reimbursement for the level of coverage that fits your needs.\* Additional benefits are available for emergency boarding, lost pet advertising, and more. Plus, the 24/7 vethelpline<sup>®</sup> is available as a service to all pet insurance members (\$150 value).

Get a fast, no-obligation quote today at [petinsurance.com/pros](http://petinsurance.com/pros). For avian and exotic plans, please call **1-877-738-7874**.

\*Some exclusions may apply. Certain coverages may be subject to pre-existing exclusion. See policy documents for a complete list of exclusions. Reimbursement options may not be available in all states.

## Tuition reimbursement

Tuition reimbursement is available to full-time employees working a minimum of 30 hrs./wk. Courses must be related to your PROS job.

Employee's must complete a Tuition Reimbursement Request form and obtain prior approval from their manager and Human Resources before enrolling in any course. Courses completed without prior approval will not be eligible for reimbursement.

Visit **1PROS** for plan details.

## Employee referral bonus

Refer someone to PROS, and if they're hired, you can receive:

- \$1,000 for Administrative Positions (non-exempt).
- \$2,500 Professional Hires (exempt).

The referral bonus is paid out at 100% upon hire.



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- **How to enroll**

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# ENROLL

Carefully consider your benefit options and your anticipated needs. Then, follow the instructions to enroll yourself and any eligible dependents in health and other insurance benefits for 2023. If you have questions about specific benefits, contact [HR@pros.com](mailto:HR@pros.com).

## Effective date of coverage

Your benefits are effective on your date of hire, or if you become newly eligible for benefits. You are allowed to make midyear changes only when you have a qualifying life event (i.e. birth, adoption, divorce, death, spouse/partner gains/loses coverage). You have 30 days from your date of hire or the date of the life event to enroll in or make changes to your benefits. Please contact [HR@pros.com](mailto:HR@pros.com) for more information.

## Making changes to your benefits

After your initial enrollment window closes, you will not be able to make changes to your benefits until the next Annual Enrollment period, unless you experience a qualifying life event, such as marriage, divorce, birth or adoption of a child, or a change in your or your spouse's employment status that affects your or their benefits eligibility.

To initiate a midyear change in benefits due to a qualifying life event, please contact the Benefits Center within 30 days of the life event to update your benefits. Any documentation required for dependent verification should be uploaded to [www.benefitsatpros.com](http://www.benefitsatpros.com) within 30 days of your request.

## How to enroll

You have two options for enrolling in your benefits for 2023:



### Online

Log in to [www.benefitsatpros.com](http://www.benefitsatpros.com)

- **New Users:** Hit register and put in the company key which is PROS, your Social Security Number, and your Date of Birth. Enroll from any computer with internet access, 24 hours a day, and seven days a week. Follow the prompts to set up your account and select a secure password.



### By phone

Call **1-833-232-7495**

Representatives are available to assist you Monday through Friday between 7AM – 7PM Central Time.



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You can contact the individual providers listed below when you have a question about your benefits.

Benefit plan	Provider	Phone number	Website
General Benefit Questions	BenefitSolver	1-833-232-7495	www.benefitsatpros.com
Medical/Prescription	Cigna	1-800-244-6224	www.myCigna.com
Health Savings Account	Fidelity	1-800-544-3716	www.netbenefits.com
Flexible Spending Accounts	Cigna	1-800-244-6224	www.myCigna.com
Commuter Benefits	HealthEquity	1-877-924-3967	www.healthequity.com
Dental	Cigna	1-800-244-6224	www.myCigna.com
Vision	Cigna	1-800-244-6224	www.myCigna.com
Accidental Injury Insurance	Cigna	1-800-754-3207	www.myCigna.com
Critical Illness Insurance	Cigna	1-800-754-3207	www.myCigna.com
Hospital Indemnity Insurance	Cigna	1-800-754-3207	www.myCigna.com
Life and AD&D Insurance	New York Life	1-888-842-4462	www.mynylgbs.com
Disability & FMLA Leave	New York Life	1-888-842-4462	www.mynylgbs.com
401(k) Plan	Fidelity	1-800-835-5097	www.netbenefits.com
Pre-Paid Legal and Identity Theft Plans	LegalShield	1-800-654-7757	www.legalshield.com
Employee Assistance Program	Cigna	1-877-622-4327	www.myCigna.com
Pet Insurance	Nationwide	1-877-738-7874	www.petinsurance.com/pros
Tuition Reimbursement	PROS Human Resources	1-800-555-3548	HR@pros.com
Employee Referral Program	PROS Human Resources	1-800-555-3548	HR@pros.com
Baby Bucks	PROS Human Resources	1-800-555-3548	HR@pros.com
Adoption Benefit	PROS Human Resources	1-800-555-3548	HR@pros.com
Maternity/Parental leave	PROS Human Resources New York Life	1-800-555-3548 1-888-842-4462	HR@pros.com www.mynylgbs.com
Fertility & Family Building Services	Progyny	1-866-460-8132	www.Progyny.com
Employee Stock Purchase Plan (ESPP)	Fidelity	1-800-544-9354	www.netbenefits.com
Unmind	Unmind		www.PROS.unmind.com

WELCOME

BENEFIT DETAILS

MEDICAL

CONSUMER DIRECTED HEALTH PLANS

HEALTH SAVINGS ACCOUNT

FLEXIBLE SPENDING

DENTAL AND VISION

YOUR WELLBEING

SUPPLEMENTAL BENEFITS

LIFE AND DISABILITY COVERAGE

FAMILY BUILDING BENEFITS

401(k) AND EMPLOYEE STOCK PURCHASE PLANS

MORE BENEFITS

ENROLL

CONTACTS

**RATES**

# RATES\*

## Medical

Health Savings Advantage Plan	Employee Contributions
Employee Only	\$10.00
Employee + Spouse	\$142.50
Employee + Children	\$100.00
Employee + Family	\$165.00

Health Savings Bridge Plan	Employee Contributions
Employee Only	\$40.00
Employee + Spouse	\$175.00
Employee + Children	\$140.00
Employee + Family	\$225.00

\* All rates denoted on this page reflect pretaxed, semimonthly employee contributions. All contributions for Domestic Partner coverage are reported to the Internal Revenue Service as imputed income and will be taxed accordingly.

## Dental

Low Plan	Employee Contributions
Employee Only	\$7.50
Employee + Spouse	\$20.00
Employee + Children	\$22.50
Employee + Family	\$35.00

High Plan	Employee Contributions
Employee Only	\$17.50
Employee + Spouse	\$32.50
Employee + Children	\$37.50
Employee + Family	\$55.00

## Vision

Vision Plan	Employee Contributions
Employee Only	\$2.50
Employee + Spouse	\$5.00
Employee + Children	\$5.00
Employee + Family	\$7.50



## The Fine Print

*This guide is intended to describe the eligibility requirements, enrollment procedures, plan highlights, and coverage effective dates for the benefits offered by PROS. It is not a legal plan document and does not imply a guarantee of employment or continuation of benefits. While this guide is a tool to answer many of your benefit questions, full details of the plans are contained in the Summary Plan Descriptions (SPDs), which govern each plan's operation. The noted plan changes in this guide may serve as a Summary of Material Modifications (SMM) to the SPD. Whenever an interpretation of a plan benefit is necessary, the actual plan documents will prevail.*