2026 U.S. BENEFITS

Open enrollment

November 3 – 14, 2025

Webinar housekeeping

Questions? Please listen in, then ask!

- The Q&A feature is on. We are not permitting anonymous questions.
- The Mastercard benefits team is monitoring the queue and will answer questions asked in the Q&A.
- Do not submit any questions that contain personal health information.
- This session is intended to be an educational session.
- Bell icon means new/updated for 2026

Scan for your 2026 Benefits Resource Page — Including a copy of this webinar

U.S. employees

2026 benefits and ESPP enrollment is Nov. 3 — 14, 2025

1 **2026 benefits enrollment:**
Make your elections in Workday

2 **Long-Term Care + Universal Life Insurance**
Enroll with ASCIA at 1-888-400-3422

3 **ESPP enrollment:**
Elect, review or change in Morgan Stanley (now through Sat., Nov 15)

Resources

1 Review

See what's new at our 2026 Benefits Resource Page.

2 Plan

Get personalized recommendations from ALEX, your virtual benefits counselor, at start.myalex.com/mastercard/.

3 Enroll

Make your elections in Workday Nov. 3 — 14.

Questions

ANTHEM

Medical plan

Anthem Family Advocate

1-833-987-0348

anthem.com

EXPRESS SCRIPTS

Prescription drug

Express Scripts

1-800-955-9721

express-scripts.com

AYCO

Financial planning

Personalized financial planning with Goldman Sachs Ayco Financial Wellness

1-888-715-1301

Learn more

MASTERCARD

Other inquiries

Submit an Ask People Services Ticket

Ask People Services

Who's eligible for benefits?

Mastercard employees scheduled to work 17.5 hours or more per week

Your dependents if they're a spouse, a domestic partner or a child up to age 26

Your future. Your benefits.

What's new for 2026

Medical plans

The same three options are available through Anthem with new premiums, deductibles and out-of-pocket maximums for Health Saver 1 and Health Saver 2.

Prescription drug

The maximum you'll pay for prescription drugs (after meeting your deductible) is increasing.

Health Savings Account (HSA)

IRS contribution limits are increasing. If you wish to contribute to an HSA and receive your HSA funding from Mastercard, you must re-enroll in Workday.

Dependent care FSA

IRS limit increases to $7,500. Mastercard will contribute $2,000 through the Family Care Subsidy, allowing you to contribute $5,500 in 2026.

Healthcare and Limited Purpose FSA

IRS contribution limits are increasing to $3,400.

2026 Mastercard medical plans

Choose from the same three medical plan options through Anthem for 2026:

Health Saver 1 and Health Saver 2

- Deductibles increase due to increased IRS minimums for high-deductible plans. Out of pocket maximums also increase.
- Premiums increase with healthcare inflation; average increase per paycheck is $8 for self-only coverage and $24 for family coverage.
- Mastercard will continue to cover an average of 80% of the total premium per employee.

Safety Net

- No changes for 2026

Medical plan comparison chart

Employee-only coverage

	Health Saver 1	Health Saver 2	Safety Net
Summary	You must meet the individual deductible, then coinsurance starts.		
Semi-monthly paycheck premium	$73.17—$101.25	$47.88—$67.63	$0.00
Preventive coverage Annual well-being exams, certain screenings and immunizations	Plan pays 100%	Plan pays 100%	Plan pays 100%
Deductible (In-network)	$1,700	$3,400	$6,900
Coinsurance (In- network) You pay after you meet your deductible	You pay 10%	You pay 20%	You pay 0%
Out-of-pocket maximum* When your share of costs reaches this amount, the plan pays 100% (In-network)	$3,650	$5,100	$6,900

Tobacco user surcharge fee, $33.33 per paycheck
Working spousal/domestic partner surcharge fee, $66.66 per paycheck

*Includes coinsurance and deductible amounts

Medical plan comparison chart

Employee + others' coverage

	Health Saver 1	Health Saver 2	Safety Net
Summary	**Family deductible ONLY**. Full family's med/Rx costs count toward the family deductible. Once it's met, coinsurance starts for everyone. Out-of-pocket max is individual based.	**Individual deductible and a family deductible.** Once an individual deductible is met, coinsurance begins for that person only. If two or more people's total medical and prescription drug costs add up to the total family deductible, then coinsurance will begin for the entire family, even if there are some who have not met their individual deductibles. The same rule applies to the out-of-pocket maximum.	
Semi-monthly paycheck premium	$171.54–$337.96	$122.42—$263.46	$0.00
Preventive coverage Annual well-being exams, certain screenings and immunizations	Plan pays 100%	Plan pays 100%	Plan pays 100%
Deductible (In-network)	$3,400	$3,400/$6,800	$6,900/$13,800
Coinsurance (In- network) You pay after you meet your deductible	You pay 10%	You pay 20%	You pay 0%
Out-of-pocket maximum** When your share of costs reaches this amount, the plan pays 100% (In-network)	$7,300	$5,100/$10,200	$6,900/$13,800

Tobacco user surcharge fee $33.33 per paycheck
Working spousal/domestic partner surcharge fee, $66.66 per paycheck

*The family deductible includes employee plus one or more enrolled family members; no benefits will be paid for any family member until you meet the family deductible
**Includes coinsurance and deductible amounts

Open Enrollment medical plans

How to choose

When considering your medical plan, it's all about balancing what you might want to spend on:

1. Paycheck premium
2. Annual deductibles

ALEX, your virtual benefits counselor, can help you choose the medical plan that's right for you.

Three voluntary plans

In addition to your medical insurance, you can choose the following voluntary coverage options from United Healthcare.

Hospital indemnity

Pays a cash benefit to cover costs associated with a hospital admission due to an injury or illness, including childbirth

Critical illness

Pays a cash benefit if you experience a critical illness such as heart attack, stroke, cancer, Alzheimer's, or other

Accident insurance

Protects you and your family from the unexpected expenses of an accident that occurs off the job

There is an annual wellness benefit of $50 with Critical Illness and Accident Insurance when you complete certain screenings or tests, which include colonoscopy, mammogram, blood tests, etc. If you are enrolled in both Critical Illness and Accident Insurance, you will receive one check of $100.

Telehealth — Anthem

How to Access	Reminder
Provided by Live Health Online and available @anthem.com or the Sydney app	Tobacco cessation is also available through Live Health Online

Full Live Health Online fee schedule is on People Place

- Urgent Care: $55 per visit until you meet deductible
- Therapist: $85 per visit until you meet deductible
- Psychologist: $100 per visit until you meet deductible

Prescription drug coverage

To learn more about the prescription drug plan, access plan documents and more information, scan this QR code:

Enrollees utilizing a GLP-1 medication: review this website for details about a new program effective Jan. 1, 2026

Retail prescriptions (30-day supply, after deductible is met)	**Health Saver 1**	**Health Saver 2**	**Safety Net**
Generic	10% up to a $65 maximum	20% up to a $65 maximum	You pay 100% until you reach your deductible **(then you pay 0%)**
Brand formulary	10% up to a $100 maximum	20% up to a $100 maximum	
Brand non-formulary	10% up to a $175 maximum	20% up to a $175 maximum	
Out-of-network	You pay 50%	You pay 50%	

Mail-order prescriptions (90-day supply, after deductible is met)	**Health Saver 1**	**Health Saver 2**	**Safety Net**
Generic	10% up to a $163 maximum	20% up to a $163 maximum	You pay 100% until you reach your deductible **(then you pay 0%)**
Brand formulary	10% up to a $250 maximum	20% up to a $250 maximum	
Brand non-formulary	10% up to a $438 maximum	20% up to a $438 maximum	
Out-of-network	You pay 50%	You pay 50%	

Pharmacy benefit overview

Maintenance medications

This program is mandatory

Convenient home delivery from **Express Scripts® Pharmacy**

- Ask your doctor to electronically submit any new 90-day prescription to Express Scripts Pharmacy
- Sign up for auto-refills
- Get your medications delivered straight to your door with free standard shipping
- Talk with a pharmacist by phone 24/7

Get started

Visit **express-scripts.com/rx** or call Member Services at 1-800-955-9721

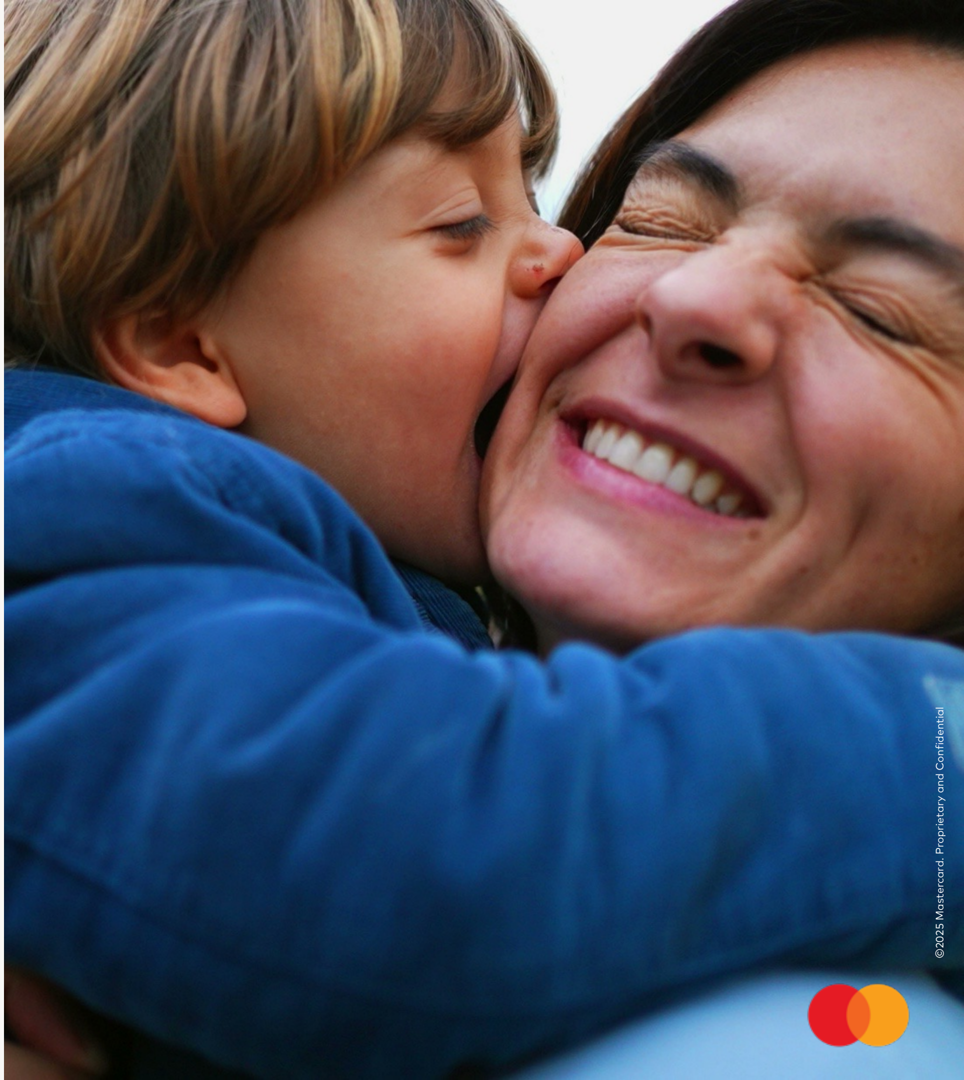
Health Savings Account (HSA)

Managed by Optum Bank

- If you enroll in any of the three medical plans, you're eligible for an HSA
- Use your HSA to pay for healthcare, dental and vision expenses

You pay $0 tax* on:

ALL	ALL	ALL
contributions	eligible expenses	long-term earnings



*State and local taxes may apply.

HSA contribution from Mastercard

On January 15, all Health Savings Account enrollees will receive an automatic, lump-sum grant of:

$500

employee-only plan coverage

$1,000

spouse/domestic partner, children or family coverage

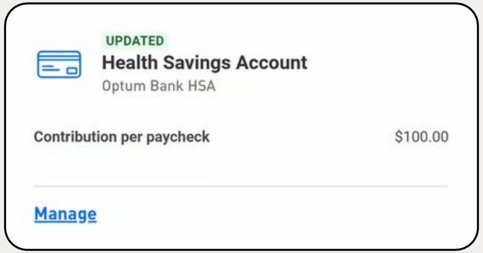
New hires and mid-year enrollees will receive prorated amounts in 2026.

Important note

To receive this funding from Mastercard, you **MUST** enroll in the Health Savings Account benefit in Workday.

Here's how:

- Select the Health Savings Account tile
- Switch the radio button from Waive to Select
- On the Contribute page, you may input $0.00 up to the maximum (which represents your own contribution) and still receive the lump-sum HSA funding from Mastercard in January



HSA: How it all adds up

In 2026, the IRS permits a maximum to your HSA from all sources:

- Employee-only medical coverage: $4,400
- Spouse/family coverage: $8,750

Age 55 or over?

- You may contribute an additional $1,000

	Employees only	Spouse/family
January lump-sum contribution to your HSA from Mastercard	$500	$1,000
Your maximum individual contributions in 2026	$3,900	$7,750
IRS maximum annual contribution	**$4,400**	**$8,750**

Flexible Spending Accounts (FSA)

An FSA is a pre-tax benefits account used to pay for eligible health care expenses, such as medical, prescription drug, dental and vision care, or for dependent care expenses, such as preschool, summer day camp, before-school or after-school programs and child or elder day care.

Limited-purpose FSA

Elect up to $3,400 in 2026

A limited-purpose FSA may only be use for dental and vision expenses and is compatible with enrollment in a Mastercard medical plan.

Healthcare FSA

Elect up to $3,400 in 2026

A healthcare FSA can be used for medical, prescription, dental and vision expenses. You may enroll in this benefit only if you are NOT enrolled in a Mastercard medical plan.

Dependent Care FSA

If you have a dependent under the age of 13 or an elderly adult in your care, when you enroll in DCFSA Mastercard gives you $2,000 through the Family Care Subsidy (use for eligible day care, day camp or elder care expenses.)

Mastercard Family Care subsidy	$2,000
Your maximum dependent care FSA contribution	$5,500
Maximum annual contribution (IRS limit)	**$7,500**

Dental plan overview

Two plans to choose from

	Aetna Dental PPO*	Aetna Dental DMO
2026 semi-monthly payroll contributions	Missouri employees: $10.88–$31.25 All other employees: $14.50–$41.79	All employees: $7.42–21.13
Annual maximum benefit**	$2,000 per person	No limit
Annual deductible (Individual/family)	$50/$100	None
Preventive and diagnostic	Covered 100%	Most covered 100%
Basic restorative coinsurance	You pay 20% of contracted fee	Fixed fees. See the DMO plan summary on **People Place**
Major restorative coinsurance	You pay 40% of contracted fee	
Orthodontia (Not subject to deductible)	50% of R&C fees/$3,000 lifetime	

*In-network costs; you will pay more for out of network
**The maximum benefit the dental plan will pay in a year, per covered person on the plan

Vision plan overview

Aetna

	AETNA VISION*
2026 semi-monthly payroll contributions	$3.75–$8.10
Comprehensive exam	$10 copay
Frames	$130 allowance, 20% off balance over $130
Single/bifocal/trifocal lenses	$10/$10/$10 copay
Contact lens fitting and follow-up	**Standard:** Discounted fee of $40 **Premium:** 10% off retail
Contact lenses	$130 allowance, then 15% off balance over $130
LASIK and PRK	15% off retail

*In-network costs; you will pay more for out of network
**The maximum benefit the dental plan will pay in a year, per covered person on the plan

Disability Insurance

Voluntary Long-Term and Short-Term Disability

Covered Group	Term	Mastercard-paid (core) coverage	Optional voluntary coverage
Employee	Short-term	100% of your annual base salary for up to 26 weeks*	n/a
	Long-term*	50% of your annual base salary + bonus (up to $11,250/month)	Buy coverage up to 66.67% of annual base salary + bonus (up to $15,000/month)

NOTE: During this Open Enrollment, LTD insurer Prudential is offering a one-time opportunity to buy up to the additional coverage level with no Evidence of Insurability (EOI), meaning no medical paperwork.

Insurance coverage

- Voluntary Life Insurance with Cash Accumulation Fund option
- Voluntary AD&D

Additional benefits

- Legal Services
- Personal Excess Liability and Employment Practices
- Home, Auto and Pet*

*Home, Auto, and Pet can be enrolled throughout the year by visiting Mercer Voluntary Services

Long-term care + universal life insurance

This benefit helps protect your retirement savings by covering costs like home healthcare, nursing home care or skilled facility care, ensuring financial security as you age.

- It is guaranteed issue – employees under age 70 can enroll without answering health questions
- It is affordable – premiums are highly negotiated
- It has no pre-existing condition limitation

Resources

Contact ACSIA enrollment specialists at 1-888-409-3422 or visit:

https://mastercard.yourcare360.com

Note: LTC + Life is separate from your Mastercard-paid Life Insurance

Reminder

Enrollment for the ESPP and LTC + Life Insurance happens at the same time.

Make sure to enroll for:

- 2026 Open Enrollment benefits in Workday
- ESPP contributions in Morgan Stanley at Work
- LTC + Life elections in ACSIA/Allstate

Last day to enroll:

Nov. 14, 2025

Explore your Open Enrollment financial benefits with Ayco

Join a webinar to learn more about the optional benefits you can select during Open Enrollment.

Wed. Nov. 5, 2025

2:00 pm ET

Reminder when you enroll in Workday:

Review your beneficiaries

Benefits Open Enrollment is an important time to review and confirm or update your Beneficiary(ies).

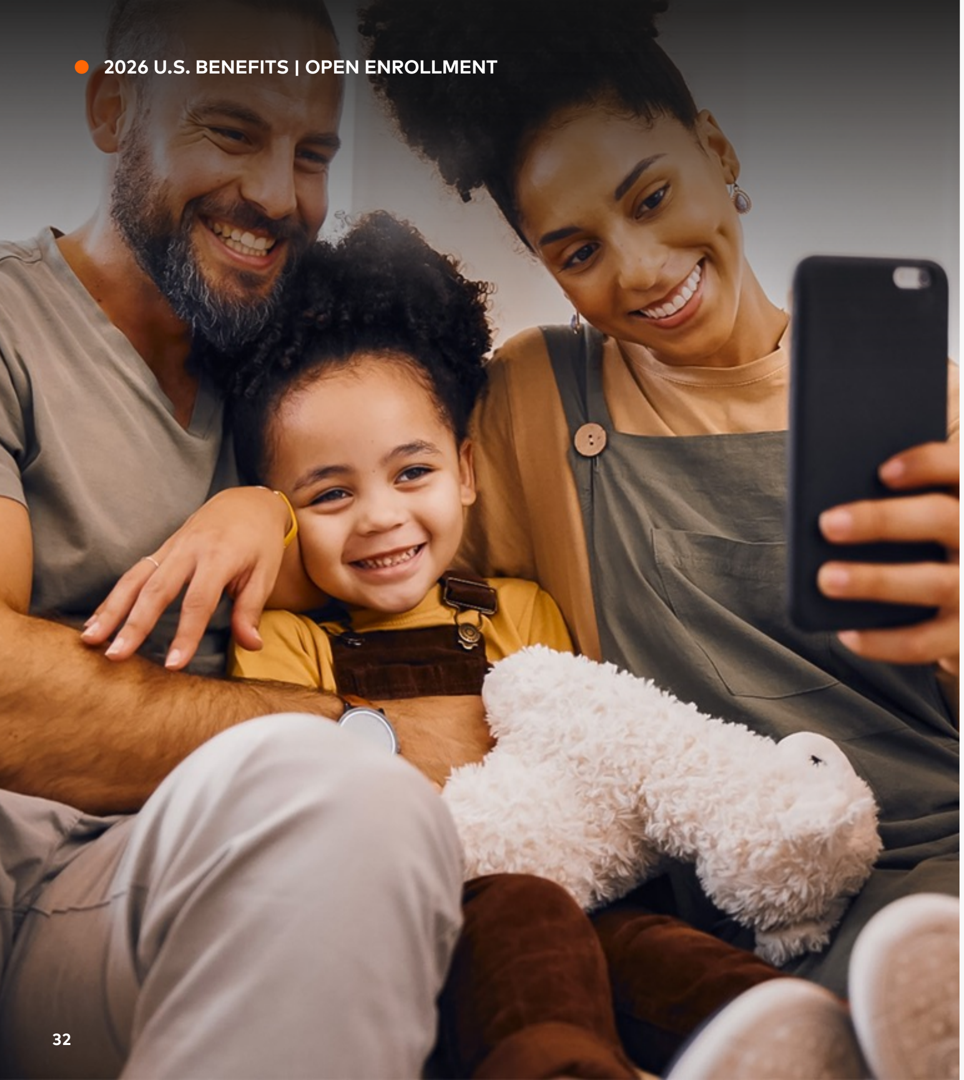
Questions?

Medical plan
Anthem Family Advocate: 833-987-0348

Prescription drug
Express Scripts: 800-955-9721

Financial planning and advice
Ayco: 888-715-1301

For all other questions, submit an Ask People Services Ticket.



Tell us about your experience

We want to know about your Open Enrollment experience:

- Scan the QR code to fill out the Open Enrollment Experience survey
- Submit your Employee ID (e123456) to enter the raffle for a chance to win a **$100 Mastercard gift card**
- Three winners will be selected randomly
- Participation is optional
- Winners will receive further communications from the Total Rewards team

Share your feedback