

Medical Coverage

Understanding the Medical Plan

Diageo provides you with a choice of medical options with varying coverage levels, deductibles, out-of-pocket maximums and per-paycheck contributions. The Company pays the majority of the cost of services. Please review carefully so you understand the options and select the one that best meets your and your family's needs.

The UnitedHealthcare Provider Network

Our primary medical carrier — UnitedHealthcare (UHC) — maintains a provider network with 490,000 primary care physicians and specialists, and more than 5,000 hospitals. You can use Find-a-Doctor, the UHC online provider directory, to find network providers near you. Log on to www.myuhc.com, click “Find a Doctor” and fill in the requested information. The UHC provider directory lets you search for doctors, hospitals, facilities and other providers, as well as providers of medical equipment and supplies. You can search for a specific doctor, all doctors in a given area, specialists, doctors recognized by the National Committee for Quality Assurance (NCQA) and more. You can also refine your search by gender and language preferences.

Get Help with Out-of-Network Claims through Naviguard

While UHC offers a wide range of In-Network providers, if you choose Out-of-Network providers their charges will be more expensive. An OON claim will be processed based on UHC/Naviguard reference-based reimbursement.

As part of your medical coverage through Diageo, you have access to Naviguard's team of health care billing experts, dedicated to helping you reach fair resolutions to your out-of-network bills. If you utilize an Out-of-Network provider, it is recommended that you contact Naviguard for assistance if a provider bills you for an amount greater than your cost share (i.e. deductible, copay, coinsurance).

To get started, call UHC Advocate4Me at **1-888-697-9063** and ask to be connected with Naviguard team.

Your UHC Options

Your options include:

- UHC Consumer Driven Health Plan A (CDHP Plan A)
- UHC Consumer Driven Health Plan B (CDHP Plan B)
- UHC Plan 90

The UHC Consumer-Driven Health Plans

Under the UHC CDHP plans, all services are subject to the deductible and coinsurance. Coinsurance means you will pay a percentage of each medical visit after you meet the deductible. The plans also give you the opportunity to manage how you spend your health care dollars. There are two parts to a CDHP — the medical plan that is offered through UHC, and the Health Savings Account (HSA) offered through Alight Smart-Choice Accounts. To have an HSA, you need to be enrolled in a “qualified CDHP”, such as the UHC Consumer-Driven Health Plan options. For new medical plan participants, make sure you accept the “Terms & Conditions” during your enrollment so Alight can open an HSA for you to receive the HSA employer contribution.

Why Do I Want a Health Savings Account?

- Diageo will contribute a lump sum to your HSA at the beginning of the year — \$500 if you elect employee only for medical coverage or \$1,000 if you elect employee and one or more dependents for medical coverage (this is prorated if enrolling during the year).
- You pay no taxes on amounts you contribute to your HSA or on Diageo’s contribution (up to annual limits set by the IRS. For 2023, the amounts are \$3,850 for employee coverage and \$7,750 for family coverage).
- If you are age 55 or older, you can contribute an additional \$1,000 to your HSA.
- As long as you use the money in your HSA to pay eligible medical expenses, the money is never taxed.
- Any amounts remaining in your HSA at year-end carry over and build tax-free. There’s no limit on the amount you can accumulate, and the account is yours to keep even if you leave Diageo.
- You can use your HSA dollars to pay future expenses, including expenses you may incur during retirement — even if you are no longer enrolled in the CDHP Plan.

We encourage you to review the IRS Guidelines for Health Savings Accounts under the “Important Legal Notices” section of the microsite, www.DNAtotalrewards.com. If you are age 65 or older, we encourage you to talk with your tax advisor to determine if this plan is right for you.

The UHC Plan 90

Under this plan, all services are also subject to the deductible and coinsurance. Coinsurance means you will pay a percentage of each medical visit after you meet the deductible. Generally, after you meet your deductible, you will pay 10% of services offered by in-network providers and 30% of services offered by out-of-network providers.

Note annual deductibles have changed for the 2023 plan year.

UHC Advocate 4Me

UHC has a team of people dedicated to help you with questions about your medical plan. From understanding your claims to estimating costs ahead of time, they can help. If you are considering bariatric surgery or fertility-related services, you will need to call UHC and register so you can receive plan benefits. You will be assigned a nurse consultant who will review your care needs and help you select an approved provider. To learn more, you can contact the UHC Advocate4Me at **1-888-697-9063** from Monday through Friday during business hours.

Aetna International Benefits Expatriate Medical Plan

If you are a Diageo North America, Inc. expatriate, or to the extent determined by Diageo North America, Inc. in its discretion, an executive committee member of Diageo plc or an affiliate with a reporting relationship to Diageo plc, you may be eligible to participate in the Aetna International Benefits Expatriate Medical Plan. For more information, call **1-800-231-7729** (or use AT&T’s international toll-free service calling instructions), or log on to <http://aetnainternational.com>.

How Do I Choose?

Diageo gives you a variety of medical options to choose from, so it’s up to you to enroll in the plan that best suits your needs. To decide, there are several things you should consider:

- Look at your general level of health. Are you and your family members in good health? Do you eat healthy and exercise?

- Review how frequently you use medical services. How many times do you and your family members generally go to the doctor in a year? Is there a specialist you see on a regular basis? How many prescriptions do you fill each year?
- Think about your anticipated needs for 2023. Are you expecting a baby or any other type of planned hospitalization?
- Compare the coverage that Diageo offers with other coverage available to you. Is another group’s medical plan available to you, such as through your spouse’s or domestic partner’s employer?

You can also “Ask Alex”, available from www.DNAtotalrewards.com, for guidance.

Be sure to carefully review the **2023 Medical Comparison** for additional details. **Note:** U.S. eligible new hires will be **auto-enrolled** in “Medical Coverage, CDHP Plan A” as of their date of hire and deductions will begin accordingly. If you don’t wish to be enrolled under the Diageo medical plan, you must actively “waive” coverage to stop payroll deductions within 31 days from date of hire. Otherwise, deductions will continue, and you will not be able to make changes until the next Annual Enrollment period (or if you have an eligible life event). Log in at www.mydiageobenefits.com or call Alight at **1-800-523-2309**.

Express Scripts Prescription Drug Plan under the UHC Medical Plan Options

There is one prescription drug plan offered for our UHC plans through Express Scripts. This ensures that you and your family are receiving a comprehensive prescription plan. The following prescription drug coverage is included with your medical election, regardless of which plan you choose. **Please note that RX design has changed for the 2023 plan year, and a coinsurance cost share design is now applicable for Tier 2 & Tier 3 RX levels.**

	CDHP PLAN A	CDHP PLAN B	PLAN 90
	Cost to You		
Annual Plan Deductible	\$1,500 single maximum; \$3,000 family maximum	\$3,000 single maximum; \$6,000 family maximum	None
Tier 1 copay	\$10 copay (after deductible is met)		\$10 copay
Tier 2 coinsurance	25% coinsurance; \$35 min - \$90 max (after deductible is met)		25% coinsurance; \$35 min - \$90 max
Tier 3 coinsurance	45% coinsurance; \$50 min - \$150 max (after deductible is met)		45% coinsurance; \$50 min - \$150 max
Mail Order	2.5x copay (after deductible is met)		2.5x copay

Things to Remember about the Prescription Plan

- **Generic vs. Brand-Name Prescription Drugs.** Many of the drugs on Tier 1 are called “generic” drugs. These are approved by the Food and Drug Administration (FDA) as equivalent to brand-name drugs. They have the same active ingredients, are proven to be equally effective and cost less — so make sure to discuss your alternatives with your doctor. If he or she thinks a generic drug is appropriate for you, you’ll pay less for your prescription.
- **Step Therapy** programs are in place for some prescriptions. You will be required to begin with a Tier 1 medication before receiving a Tier 2 or 3 medication. Tier 1 medications are, in many cases, just as effective and can be less expensive for both you and Diageo. If the Tier 1 medication does not work, or

your physician wants to put you on another medication, you will be transitioned to find the best match for your situation.

- **Prior Authorization** will be in effect to help prevent improper use of prescription drugs that may not be the best choice for your health condition. Be sure to give yourself extra time at the pharmacy to allow the pharmacist to complete the authorization process with your insurance company and ensure your prescription is medically valid.
- **Incentive Choice Smart90 Program** through Express Scripts is now available through Walgreens and CVS. For maintenance medications, a member has to move to a 90-day supply and fill at either one of these pharmacy options or via Express Scripts home delivery. There are two courtesy 30-day supply prescription fills; noncompliance after will lead to increased out of pocket costs.

UnitedHealthcare Medical Plans

Important Note About 2023 Contributions

Diageo will continue to pay the majority of the cost of health care services for all eligible employees. Your monthly medical contributions are based on three levels of salary ranges. This is designed to create a more equitable approach to health care cost-sharing with the goal of all employees paying approximately the same percentage of their salary for health care contributions — those who earn more will pay more for their medical coverage. Please note that there are also differences in costs when covering a spouse versus a child. Therefore, it is important to ensure your contributions accurately reflect who is being covered.

If you are covering a Domestic Partner (DP) under your plan, his or her health care coverage premium is taxable. The value of your domestic partner's coverage will be reflected in your payroll statement as imputed income, and income taxes will be withheld from your pay based on your tax liability for that imputed income.

If you are an eligible new hire, your coverage effective date is your start date. Coverage contribution will be deducted for the full month premium.

Coverage Tiers	CDHP Plan A (with HSA)	CDHP Plan B (with HSA)	Plan 90
	2023 Monthly Contribution	2023 Monthly Contribution	2023 Monthly Contribution
\$100,000 and Below			
Employee Only	\$48.10	\$13.63	\$124.59
Employee + Spouse	\$110.64	\$31.34	\$286.57
Employee + Child(ren)	\$96.21	\$27.25	\$249.19
Family	\$158.74	\$44.97	\$411.16
\$100,001 to \$174,999			
Employee Only	\$93.01	\$51.80	\$182.72
Employee + Spouse	\$213.93	\$119.13	\$420.26
Employee + Child(ren)	\$186.03	\$103.59	\$365.45
Family	\$306.95	\$170.92	\$602.98
\$175,000 and Over			
Employee Only	\$137.91	\$89.96	\$240.87
Employee + Spouse	\$317.20	\$206.92	\$554.01
Employee + Child(ren)	\$275.83	\$179.93	\$481.75
Family	\$455.11	\$296.88	\$794.89

Additional Medical Benefits

Accolade

At Diageo, we're committed to providing a seamless experience when it comes to your benefits. Accolade provides you with a one-stop-shop for all your benefit questions. You'll also have access to Accolade Health Assistants and nurses to help you understand your benefits, answer your medical questions, and guide you to the right vendor resources, including carriers, plan administrators and other service centers.

To get started, call **1-833-580-0994** or visit <https://member.accolade.com>. If you're a member of a Diageo medical plan, you can also find Accolade's phone number on the back of your new UHC ID card.

Download the Accolade mobile app by texting UMW6 to 67793. *(One message per request. Message and data rates may apply. Visit www.accolade.com for privacy policy and terms of use).*

2nd.MD

Need help weighing the options of an important medical procedure? 2nd.MD provides free access to a second opinion from an expert specialist on a diagnosis, surgery or treatment to those enrolled in a Diageo medical plan. With 2nd.MD, you can speak directly to an expert via phone or video to learn more about your condition and choose an appropriate treatment. Your dependents are also eligible to get a free second opinion if they are also enrolled in a Diageo medical plan.

To get started, call **1-866-269-3534** or visit www.2nd.md/diageo.

Kaia

Kaia is a digital physical therapy resource available to help manage chronic pain through virtual, at-home education and exercise modules using your mobile and tablet devices. Each program provides you with a customized experience that can include daily training sessions with psychosocial support, comprehensive pain education and access to certified mentors. Kaia Health is offered for free to all Diageo employees enrolled in a Diageo medical plan.

To get started, visit startkaia.com/Diageo or contact support@kaiahealth.com.

Ovia Health

Whether your goal is to start a family, have a healthy pregnancy, navigate the early years of parenthood or just track your health, Ovia Health's maternity and family benefits are here for you. Through a series of free data-driven apps, Ovia Health offers a wide range of support, including health coaching with registered nurses, personalized clinical programs and return-to-work support.

- **Ovia Fertility** helps you track your cycle, symptoms and moods, in addition to providing you with accurate predictions for periods and ovulation.
- **Ovia Pregnancy** allows you to track your pregnancy by receiving updates on your progress and baby's growth, check food and medication with Ovia Health's safety lookups, and connect with an anonymous community of moms-to-be.
- **Ovia Parenting** allows you to track your child's growth and development by logging your child's diaper changes, feedings and sleep patterns. You can also celebrate major milestones by uploading photos and videos of important moments to your digital "baby book".

To get started, download the app that's right for you from the App Store or Google Play: Ovia Fertility, Ovia Pregnancy or Ovia Parenting. Next, select "I have Ovia Health as a benefit" during sign up and enter "Diageo" as the company name.

For assistance, visit <https://connect.oviahealth.com/en/Diageo> or contact support@oviahealth.com.

Progyny

Diageo understands that building a family can be challenging. That's why we're pleased to partner with Progyny, a fertility benefits company, to give all employees access to the nation's leading fertility specialists and solutions, including egg freezing and adoption assistance.

Progyny's program includes comprehensive coverage, personalized guidance from dedicated Patient Care Advocates and convenient access to the largest national network of premier fertility specialists. You and/or your dependents must be enrolled in a Diageo medical plan to access Progyny.

To get started, call **1-833-212-8783** to register. Once you've created your account, log in at <https://member.progyny.com>.

Travel and Lodging

Travel and Lodging coverage is available for all covered services that are not available within the Minimum Travel Distance (50 miles) from the member's home address due to availability of such services, or state laws or regulations. Plan level deductibles apply first with an annual Maximum of \$2,000 and \$10,000 lifetime max. This applies to services rendered by a network or non-network provider.

UHC Specialist Management Solutions

This year, Diageo will be providing you with new surgical management support to aid you and your dependents in finding high-quality, lower-cost outpatient surgical care. Specialists will help you connect to specialty surgeons in your area and choose appropriate settings for any procedure.

For more information, visit www.specialistmanagementsolutions.com or call a SMS Care Advocate: **800-608-3982**.