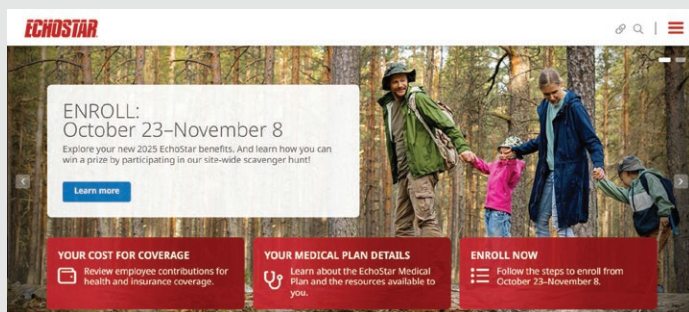


# Important Update: Major Changes to Your 2025 EchoStar Benefits— Be Sure to Review!



## Annual Enrollment is October 23 – November 8, 2024

Your benefits have undergone significant changes and it's crucial to understand how these updates may impact you. Take the time to review the new package carefully as changes in carriers may affect your health care providers, prescription drugs, and pharmacies. Starting October 14, visit [www.echostarbenefits.com](http://www.echostarbenefits.com) and review your 2025 options to ensure you have the right coverage for you and your family.



## Explore Your New 2025 Benefits

Starting October 14, visit [www.echostarbenefits.com](http://www.echostarbenefits.com) for all your benefits information. There, you will find:

- EchoStar plan options and coverage details
- Contact information for benefit providers and resources
- Important legal notices
- Step-by-step enrollment instructions

## Important! ACTIVE ENROLLMENT

Unlike previous years, **you must take action this Annual Enrollment.** If you do not enroll in your benefits by November 8, you will not have coverage for 2025 other than company-paid life insurance, short-term disability, and the Employee Assistance Program (EAP).



## See What's New for 2025

As part of the merger between EchoStar and DISH, we're moving to one harmonized benefits program effective January 1, 2025. The program was designed to streamline and consolidate the benefits offered to all employees. Each legacy company has the same philosophy to provide programs that support healthy living and behavior. Additionally, we strive to control the ever-increasing costs of health care so we can continue to invest in and grow our business, which will provide opportunity and growth for our employees.

Please take a moment to review what's new with your benefits for 2025. Annual Enrollment will be open from October 23 through November 8, 2024.

We've made some changes to our medical, dental, vision, and life and disability insurance plans, in addition to adding new plans. **Starting October 14, please visit [www.echostarbenefits.com](http://www.echostarbenefits.com) and carefully review the plan details** to ensure you make decisions that are best for you and your family.

### Medical

We're transitioning from Cigna to UnitedHealthcare (UHC) for medical insurance coverage in 2025. We will continue to offer a high-deductible health care plan with a Health Savings Account. Starting October 14, you can check to see if your current medical provider is in the UHC network by going to [www.whyuhc.com/echostar](http://www.whyuhc.com/echostar) and clicking "Search for a Provider." You can also speak to a live advocate at 833-313-2056.

### Prescription Drugs

For 2025, we'll partner with CVS as our new prescription drug provider. While CVS pharmacies are a significant part of the CVS pharmacy network, it includes many other national chain pharmacies, regional pharmacies, and independent community pharmacies.

We're also transitioning from a 90-day supply to a 30-day supply for specialty drugs. This change will help manage costs by reducing waste.

In early December, we'll provide you with information on how to check if your current pharmacy is in-network and how to access the prescription drug formulary.

### Health Savings Account (HSA)

The IRS has increased the amount that you can contribute to your HSA in 2025. The following limits include any contributions from EchoStar to your account:

- Individual coverage: \$4,300 (or \$5,300 if you are age 55 or older).
- Family coverage: \$8,550 (or \$9,550 if you are age 55 or older).

If you're enrolled in the medical plan and contribute to your HSA in 2025, you can receive up to \$520 of company contributions by completing each of the goals. If you complete the goals by November 15, 2024, the following EchoStar contributions to your HSA will begin on your first pay period in 2025:

If you...	EchoStar contributes...	Annual maximum
Take the Tobacco-Free Pledge	\$8 per pay period	\$208
Contribute at least \$10 per pay period of your own contributions to your HSA	\$8 per pay period	\$208
Complete a Health Assessment	\$4 per pay period	\$104
<b>Maximum HSA funding</b>	<b>\$20 per pay period</b>	<b>\$520</b>

### Dental

For 2025, we'll offer dental coverage through UHC. As a result of this change, you'll have lower costs for coverage. We're also introducing a new DHMO plan (availability based on location). The decrease in cost ranges from \$0.02 to \$17.56 per paycheck, depending on the plan and level of coverage you choose.

### Vision

We'll continue to offer vision coverage through VSP. There will be a decrease in the cost of coverage for 2025. We're also introducing an exam-only plan. The decrease in cost ranges from \$0.48 to \$4.07 per paycheck, depending on the plan and level of coverage you choose.

---

## Life, Accidental Death & Dismemberment (AD&D), and Disability

---

New York Life will be our new life, AD&D, and disability insurance provider in 2025. We've also made some changes to our coverages:

- **Basic life insurance:** Starting in 2025, we'll offer a flat coverage amount of \$50,000.
- **Supplemental life insurance:** During this Annual Enrollment, the guaranteed issue amount has been doubled from \$500,000 to the lesser of five-times your annual salary or \$1 million.
- **AD&D insurance:** We'll no longer offer company-paid Basic AD&D insurance coverage in 2025, however we will continue to offer supplemental AD&D coverage.
- **Short-term disability (STD):** Company-paid STD coverage will pay 60% of your salary, up to \$1,100 per week. This is an increase from the current maximum of \$602 per week. Buy-up STD coverage will continue to pay 70% of your salary, up to \$3,500 per week. This is a decrease from the current maximum of \$3,700 per week. The maximum duration of STD coverage will decrease from 26 weeks to 13 weeks, aligning with the elimination period for long-term disability coverage.
- **Long-term disability (LTD):** We'll no longer offer company-paid LTD coverage. However, you can still purchase optional LTD coverage that pays 60% of your salary, up to \$15,000 per month. By paying LTD premiums on an after-tax basis, the monthly benefit is not taxed.

---

## Employee Assistance Program (EAP)

---

Our EAP will be provided by Optum. The EAP offers support for a variety of issues, including work/life balance, family and relationships, depression and stress management, alcohol/substance abuse, and more.

---

## Flexible Spending Accounts (FSAs)

---

Our Dependent Care FSA, Health Care FSA, and Transit FSA will be administered by WEX in 2025. In order to streamline our offerings, we will be eliminating our Limited Purpose FSA.

---

## Voluntary Benefits

---

We're making some changes to our voluntary benefits, including exciting new additions.

- **Critical Illness and Group Accident coverage:** In 2025, our Critical Illness and Group Accident coverage will be offered through UHC. The plan designs have either remained the

same or improved, and most of the plans will be available at a lower cost to you. We're also introducing a new plan option: hospital indemnity coverage. Hospital indemnity coverage provides supplemental payments to help offset your share of the costs associated with a covered hospitalization and related services, such as ambulance transportation, surgery, and certain inpatient or outpatient treatments.

- **Pet insurance:** In 2025, we'll offer pet insurance coverage. With MetLife, you'll have peace of mind knowing you can take your pet to any licensed veterinarian in the U.S. when they need medical care. You can select any deductible from \$0 to \$2,500 and any maximum. Enrollment for this benefit will be directly through MetLife.
- **Legal plan:** In 2025, we'll offer a legal plan through MetLife. The plan provides economical access to expert legal guidance for a broad range of personal legal needs, including estate planning, home sales, and family and personal law.
- **Identity theft protection:** We'll also offer identity theft and cyber protection with Norton LifeLock. LifeLock provides identity monitoring for financial transactions, covers cybercrimes, and includes social network monitoring. If you elect family coverage, you can cover unlimited family members regardless of their location.
- **Discount program:** In 2025, our discount program will be offered through BenefitHub, providing you with access to a wide range of discounts and savings opportunities.

---

## 401(k) Plan

---

The maximum annual company matching contribution will decrease from \$7,500 to \$5,000 in 2025. EchoStar will contribute \$0.50 for every dollar you contribute to your 401(k) plan, funded quarterly.

---

## Paid Time Off (PTO)

---

As a reminder of the PTO changes originally communicated in November 2023, effective January 1, 2025, we'll be placing a cap on annual time-off accruals, limiting them to no more than one times your annual accrual amount (rather than 1.5 times). You will not lose accrued time, you'll simply stop accruing additional time until your balance is below the annual maximum.

For employees who will have reached 20 years of service by December 31, 2024, the PTO accrual rate of 7.70 hours per pay period will be grandfathered. Effective January 1, 2025, the higher PTO accrual rate will be awarded at 25 years of service.

## Stipend

Legacy EchoStar employees who are enrolled in the medical plan in 2024 and a comparable or higher-coverage tier for 2025 will be eligible to receive a stipend paid by the company on a biweekly basis. The stipend will help mitigate the cost increase.

2024 Medical Tier	Comparable 2025 Medical Tier	Annual Stipend Amount	Biweekly Stipend Amount
Employee Only	Employee Only	\$0	\$0
Employee + Spouse	Employee + One	\$0	\$0
Employee + Spouse + Child	Employee + Two	\$0	\$0
Employee + Spouse + Two Children	Employee + Three	\$500	\$19.24
Employee + Spouse + Three Children	Employee + Four	\$500	\$19.24
Employee + Spouse + Four (or more) Children	Employee + Five (or more)	\$750	\$28.85
Employee + Child	Employee + One	\$750	\$28.85
Employee + Two Children	Employee + Two	\$1,000	\$38.47
Employee + Three Children	Employee + Three	\$1,000	\$38.47
Employee + Four (or more) Children	Employee + Four (or more) Children	\$1,000	\$38.47

## Take action by November 8 to:

- ☑ Enroll in benefit plans for 2025
- ☑ Make Health Savings Account (HSA) contribution decisions.
- ☑ Participate in a 2025 Flexible Spending Account (FSA).
- ☑ Receive EchoStar contributions to your HSA in 2025 when you:
  - Take the Tobacco-Free Pledge
  - Contribute at least \$10 per pay period of your own contributions to your HSA
  - Complete a Health Assessment



## Questions?

Review the information available at [www.echostarbenefits.com](http://www.echostarbenefits.com) or email [benefits@echostar.com](mailto:benefits@echostar.com).

