LSEG

2027 U.S. Open Enrollment Benefits Guide



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LSEG Benefits Center
1-888-532-3980
LSEG Benefits Portal

Cigna
Medical/Dental/Voluntary benefits
844-367-5734 (1-844-FOR-LSEG)
cigna.com

OptumRx
Prescription drug plan
1-844-805-9807
optumrx.com

Voya
LSEGH, Inc. 401(k) Savings Plan
1-877-437-4015
lsegh.Voya.com
Click on LSEGH 401(k) (Voya)

Go to page 38 for a comprehensive list of benefit contact information.

Welcome

Support that grows with you—personalized benefits for every stage of life (including your pets)

At LSEG, we provide you with a comprehensive benefits portfolio as part of your total rewards package. We recognize that you and your family have unique and evolving needs, shaped by your life stage, circumstances and personal goals. Our diverse and inclusive benefits are here to meet you where you are, with resources to support your physical, mental and financial wellbeing—today, tomorrow and beyond.

We encourage you to review this guide to learn more about your benefits and how to enroll.

Important note for new joiners

You will receive an email from **info@myLSEGbenefits.com**, with information on how to enroll in your 2026 or 2027 health benefits. Once this email is sent, you have 31 days to make your benefits elections.



What's new and changing for 2027 enrollment

Open Enrollment is November 2–20, 2026. Benefit changes take effect January 1, 2027.

There are several important changes to understand as you consider your benefits for 2027. Take time to review your options, compare coverage and costs and make any elections that require action during Open Enrollment. For answers to commonly asked questions, review the 2027 FAQ and additional resources available in the Reference Center on the LSEG Benefits Portal.

Cigna replaces Aetna beginning January 1, 2027

Beginning January 1, 2027, **Cigna will replace Aetna as LSEG's medical, dental and voluntary benefits (accident, critical illness and hospital indemnity) administrator.** While the administrator is changing, **your three medical plan options are not.** LSEG will continue to offer the **Enhanced, Value Plus and Value plans.** LSEG will also continue to make employer HSA contributions of **$500 for individual coverage and $1,000 for family coverage** for employees enrolled in the Value Plus and Value plans. As you prepare for Open Enrollment, review your 2027 coverage options and confirm that your healthcare providers participate in Cigna's network.

Medical plan changes for 2027

The Enhanced, Value Plus and Value plans will continue in 2027, with several changes to plan provisions:

- **Deductibles and out-of-pocket maximums are changing.** Review the Medical Plans section for the 2027 amounts for each plan.
- **Enhanced Plan in-network coinsurance will change from 15% to 20%.**
- Enhanced Plan office-visit and prescription drug copays will remain unchanged.

See the Medical Plans section of this Guide for the 2027 deductibles, out-of-pocket maximums and other plan details.

Other coverage changes

Mental health: Enhanced Plan out-of-network mental health coverage will change to 80% coverage, with no deductible, to align with mental health parity requirements.

Infertility: A $60,000 combined lifetime maximum will apply to in-network and out-of-network medical infertility services. Pharmacy benefits are excluded from the maximum.

Prescription drug coverage changes

Beginning January 1, 2027, **GLP-1 medications prescribed solely for weight loss will no longer be covered.** Eligible employees will continue to have access to **Twin Health's Healthy Weight program at no cost.** See the Prescription Drug section of this Guide for additional information about your 2027 prescription drug coverage.

IMPORTANT: HSA and FSA Elections require action

Most existing benefit elections will generally carry forward into 2027 unless you make a change. HSA and FSA contribution elections will not carry forward. If you want to contribute to an HSA or FSA in 2027, you must make a new contribution election during Open Enrollment. Without a new election, your 2027 contribution will default to **$0**. To receive LSEG's employer HSA contribution, you must make an HSA contribution election during Open Enrollment, even if you don't plan to contribute your own funds. In that case, enter **"$0."**

At-a-Glance: Your 2027 Benefits Options

Here is a summary of your 2027 benefits options:

Plan	What you need to know
Medical plans	**NEW Administrator for 2027:** Cigna **Options:** There are three plans to choose from: — Enhanced Plan (can be paired with a Healthcare FSA) — Value Plus Plan (can be paired with an HSA) — Value Plan (can be paired with an HSA) **Costs:** These plans offer differentiation in how you pay for coverage. You can either pay more per paycheck for lower out-of-pocket costs when you receive care or pay less per paycheck and potentially pay more out-of-pocket when you receive care throughout the year. Go to **page 8** to get more information on your medical plan options, including plan premiums.
Prescription drug plan	**Administrator:** OptumRx All three medical plans include prescription drug coverage. Go to **page 13** to learn more, including how you can save money on your medications.
Dental plans	**NEW Administrator for 2027:** Cigna You can choose from two dental plans, which cover in-network preventive dental care at 100%: — Dental PPO High — Dental PPO Low Go to **page 15** to get more information and view plan premiums.
Vision plan	**Administrator:** Vision Service Plan (VSP) Each medical plan offers a free annual vision exam when using a Cigna in-network vision provider. If you want more coverage, you can choose it through Vision Service Plan (VSP). You receive coverage for exams, frames and lenses with both in and out-of-network doctors. Go to **page 16** to learn more about VSP plan features and see plan premiums.

At-a-glance: Your 2027 benefits options (continued)

Plan	What you need to know
Health Savings Account (HSA)	**Administrator:** MyChoice Accounts (by Businessolver) **ACTION REQUIRED: HSA contribution elections do not carry forward.** Limits: Based on coverage level: — Individual: $4,500 — You/Family: $9,000 If you enroll in the Value Plus or Value Plan, you can contribute to a Health Savings Account (HSA) through pre-tax dollars deducted from your paycheck. That means no taxes (federal, state or Social Security) are withheld from any of those dollars. So, you pay for eligible expenses without paying any taxes on them, and any leftover money rolls over each year. It's also portable, which means it goes with you if you retire or decide to leave the company. Go to page 17 to learn more about HSAs.
	Company contribution: Offers an extra boost to your HSA **(Value and Value Plus Plans only)** with a company contribution based on your coverage level: — Individual: **$500**, equally distributed per pay period — Family: **$1,000**, equally distributed per pay period This means you'll have even more to help you pay for healthcare expenses—now and in the future, even in retirement—using pre-tax dollars.
Healthcare Flexible Spending Account (FSA)	**Administrator:** MyChoice Accounts (by Businessolver) Through a Healthcare FSA, you can contribute up to $3,500* in pre-tax dollars deducted from your paycheck. That means no taxes (federal, state or Social Security) are withheld from any of those dollars. Unlike an HSA, there's a "use it or lose it" provision, which means any leftover money in the account is forfeited at the end of the calendar year. Go to page 19 to learn more about a Healthcare FSA.
Dependent Care Flexible Spending Account (FSA)	**Administrator:** MyChoice Accounts (by Businessolver) You can contribute up to $7,500 in pre-tax dollars to this account through paycheck deductions. Like the Healthcare FSA, there's a "use it or lose it" provision, which means any leftover money in the account is forfeited at the end of the calendar year. Go to page 19 to learn more about a Dependent Care FSA.

*The Healthcare FSA annual contribution maximum shown is projected and subject to IRS approval. Final contribution limits will be communicated when available.

At-a-glance: Your 2027 benefits options (continued)

Plan	What you need to know
Voluntary benefits	**Administrator:** Cigna, MetLife and Nationwide As a complement to our medical plan options, we offer voluntary benefits—accident, specified disease and hospital indemnity insurance—through Cigna at low group rates. In addition, we offer pet insurance (Nationwide), and auto and home insurance discounts (MetLife Auto) to give you even more protection for your most important assets. Finally, legal insurance (MetLife Legal Plans) offers reputable attorney assistance for you and your family. Go to page 20 to learn more about these optional benefits.
Short-term disability (STD) coverage	**Administrator:** Unum We automatically provide STD coverage, so you don't need to enroll. Go to page 23 to learn more.
Long-term disability (LTD) coverage	**Administrator:** Unum You have two options for LTD coverage, and you choose which one provides the amount of income protection you need. Go to page 23 to learn more.
Life and accident insurance	**Administrator:** Unum We provide basic life and Accidental Death and Dismemberment (AD&D) insurance. You can buy additional supplemental life and AD&D insurance for your spouse or domestic partner and eligible children. Go to page 22 to learn more.
LSEGH, Inc. 401(k) Savings Plan	**Administrator:** Voya You have the opportunity to contribute to the Plan through before-tax, Roth 401(k) and/or traditional after-tax money. If you do not actively enroll or opt out of the Plan within 30 days of your employment start date, you will be automatically enrolled at a contribution of 4% of your eligible before-tax pay, which will be invested in the BlackRock LifePath Index Fund that most closely matches your expected retirement date based on your age. You can enroll or change your contribution amount anytime throughout the year. Get more information on page 24.

Healthcare

Medical plans

Our medical plans (offered through Cigna)—Enhanced, Value Plus and Value—give you options in coverage and how you pay for it. Each plan provides comprehensive medical coverage for you and your family, including preventive care, doctor's visits, emergency care, hospitalization, prescription drugs and more. Be sure to review how the features and costs of these plans compare, so you can choose which is right for your situation.

Important reminder: The deductible does not apply to preventive care, and it is covered at 100% with all plans when using in-network providers.

Which plan is right for you?

We offer two types of medical plans:

— Open Access Plus (OAP): Enhanced Plan

— High Deductible Health Plan (HDHP): Value and Value Plus Plans

Which one may be right for you? Only you can decide which type of plan makes the most sense for you and your family's situation. Here are a few things to consider as you decide.

Consider an OAP (Enhanced Plan) if:

— You prefer to pay more in per-paycheck premiums to have lower out-of-pocket costs when you see a provider

— You are willing to pay more to see out-of-network providers

Consider an HDHP (Value or Value Plus Plan) if:

— You prefer to have lower per-paycheck premiums and pay more out-of-pocket for services until the deductible is met

— You want tax-free savings on your healthcare costs

— You want an additional way to add to your retirement savings

Medical coverage at-a-glance

	Enhanced Plan		Value Plus Plan		Value Plan	
	In-network	**Out-of-network**	**In-network**	**Out-of-network**	**In-network**	**Out-of-network**
Annual deductible	**Individual:** $950 **Family:** $1,900	**Individual:** $1,900 **Family:** $3,800	**Individual:** $2,200 **Family:** $4,400	**Individual:** $4,400 **Family:** $8,800	**Individual:** $3,000 **Family:** $6,000	**Individual:** $6,000 **Family:** $12,000
Annual out-of-pocket maximum (most you will pay for covered, in- and out-of-network services, including deductible, copays and coinsurance)	**Individual:** $3,250 **Family:** $6,500	**Individual:** $6,500 **Family:** $13,000	**Individual:** $4,400 **Family:** $8,800	**Individual:** $8,800 **Family:** $17,600	**Individual:** $6,200 **Family:** $12,400	**Individual:** $12,400 **Family:** $24,800
Coinsurance*	20%	35%**	20%	40%	20%	40%
Company contribution	Wellness Allowance: $1,200 Note: The contribution is prorated by date of hire.		Wellness Allowance: $1,200 HSA/company contribution: $500 (Individual); $1,000 (Family) Note: LSEG HSA contribution and the Wellness Allowance are prorated by date of hire.		Wellness Allowance: $1,200 HSA/company contribution: $500 (Individual); $1,000 (Family) Note: LSEG HSA contribution and the Wellness Allowance are prorated by date of hire.	
Primary care office visit	$30 copay, no deductible	35%	20%	40%	20%	40%
Specialist office visit	$50 copay, no deductible	35%	20%	40%	20%	40%
Mental health outpatient office visit services	$30 copay, deductible/coinsurance do not apply	20%, deductible does not apply	20%	20%***	20%	20%***
Inpatient hospital	20%	35%	20%	40%	20%	40%
Outpatient hospital	20%	35%	20%	40%	20%	40%
Emergency room	$300 copay	$300 copay	20%	20%	20%	20%
Urgent care	$50 copay, no deductible	35%	20%	40%	20%	40%
Breast Ultrasounds	100%, no deductible		100%, no deductible	40%	100%, no deductible	40%
Skin Cancer Screenings	100%, no deductible	35%	100%, no deductible	40%	100%, no deductible	40%
Infertility services	$60k (combined) lifetime maximum		$60k (combined) lifetime maximum		$60k (combined) lifetime maximum	

*Once you meet your deductible, this is what you are responsible for covering.
**Excludes ER visits, which are a $300 copay.
***In-network deductible also applies to out-of-network services for mental health visits.

Cost of medical coverage

The amount you pay for medical coverage depends on several factors, including the medical plan you choose, whether your covered dependents are adults, children or a mix of both and your annual salary.

To determine your 2027 per-paycheck medical premium, your pay is defined as base salary. If you earn commissions, the definition of your pay also includes an average of commissions paid over the previous two calendar years.

2027 per-paycheck premiums

	You only	You + spouse/partner	You + children	Family
Enhanced Plan				
Less than $75,000	$75.69	$165.42	$148.88	$261.09
$75,000–$149,999	$104.90	$251.76	$225.54	$393.38
$150,000 or more	$134.35	$322.45	$288.86	$503.82
Value Plus Plan				
Less than $75,000	$45.23	$96.89	$87.96	$156.00
$75,000–$149,999	$79.52	$178.92	$159.04	$274.34
$150,000 or more	$108.97	$245.20	$217.95	$375.96
Value Plan				
Less than $75,000	$10.99	$24.75	$22.00	$37.94
$75,000–$149,999	$43.02	$96.80	$86.06	$148.43
$150,000 or more	$72.47	$163.07	$144.96	$250.05



Take control of your health, costs, and wellbeing

Did you know there are resources available to not only help you manage your health, but also your costs? When you enroll in one of Cigna's medical plans, you have access to many programs and resources that can help you and your family establish or maintain a healthy lifestyle. These include:

Healthy weight & metabolic health

- Twin Health is a fully covered medical benefit available to eligible LSEG health plan members age 18 and older. Twin Health offers two programs designed to support metabolic health and weight management:
  - **Twin Health Diabetes Program:** Provides personalized care for individuals with type 2 diabetes or prediabetes, using continuous glucose monitoring, activity tracking, nutrition guidance and support from a clinical team to help improve metabolic health.
  - **Twin Health Healthy Weight Program:** Helps eligible members with a body mass index (BMI) of 30 or higher manage their weight through personalized nutrition, lifestyle guidance, interactive technology and support from a clinical care team.

Everyday care

- **MDLive** gives you convenient access to virtual care by phone or video. Depending on your needs, you can access primary care, urgent care, dermatology and behavioral health services, including care for minor illnesses and injuries such as infections, cold and flu, and sinus problems.

Help navigating care

- **Cigna Concierge Care Team** provides personalized support to help you understand your benefits, find care and navigate your health plan. The team can help explain treatment options and medications, understand claims and out-of-pocket costs, find quality in-network facilities, coordinate care and connect you with additional programs and resources.

Important medical decisions

- **2nd.MD** connects members to board-certified, leading doctors across the country for an expert second medical opinion via video or phone within three to five days. The 2nd.MD Care Team coordinates all the details, so you can focus on one thing—getting the best care possible.

Musculoskeletal support

- **Cigna Pathwell Bone and Joint Care** provides personalized support for spine, knee, hip and shoulder pain. A dedicated Clinical Care Advocate can help you understand your benefits and treatment options and build a personalized care plan. The program also provides access to in-network physical therapy, including virtual care, along with guidance for finding quality, affordable surgeons and exploring available surgery benefits.

Staying healthy

- **Preventive Services** (breast ultrasounds and skin cancer screenings) are covered at 100%.

Additional perks

- **Cigna Healthcare Healthy Rewards®** is an employee discount program that helps you save on a variety of health and wellness products and services, including fitness memberships, meal delivery, vision care, hearing aids, alternative medicine and more.



Employee Assistance Program (EAP)

Taking care of your mental health and overall wellbeing is just as important as taking care of your physical health. That's why we offer access to the Employee Assistance Program (EAP) through TELUS Health. This program is designed to provide fast, free and confidential support 24/7 for you and your family, ensuring you're never alone when facing life's challenges.

With TELUS Health, you'll have access to master's-degree-level counselors who are ready to support you with a wide range of issues, including:

— Managing stress, grief and worry
— Navigating legal, financial and insurance concerns
— Work-life balance challenges
— Relationship or family difficulties
— And much more

Whether you're dealing with a personal crisis or simply need guidance on everyday challenges, the EAP is here to provide expert advice and support when you need it most. Accessing the program is easy and completely confidential.

How to Access the EAP

Online: Visit TELUS Health (username: lsegUS, password: lsegUS)

By phone: English: Call 1-800-310-9117 | Spanish: Call 1-888-732-9020

Don't wait until challenges feel overwhelming—reach out today to take advantage of this valuable resource.

Health Advocate

The healthcare system is complex, and understanding your benefits can be challenging. Health Advocate is there to help at no cost to you.

Their experts can support you with a wide range of healthcare and insurance-related issues, including:

— Explaining your benefits and clarifying copays and deductibles
— Assisting with Open Enrollment benefits questions
— Answering questions about your diagnosis and research treatment options
— Locating and making appointments with in-network doctors and specialists
— Arranging second opinions, including transferring medical records
— Researching and resolving medical claims and billing issues
— Negotiating with providers to reduce non-covered medical or dental bills over $400*

*Health Advocate will attempt to negotiate with providers on claim balances where allowed by states. Best attempts to reduce balances are made, but specific percentage results are not guaranteed.

How to Contact Health Advocate

1-866-695-8622
answers@HealthAdvocate.com
HealthAdvocate.com/LSEG

Scan the QR code to watch a short video about Health Advocate.

Prescription drug plan

Prescription drug coverage, provided by **OptumRx**, is included in all three Cigna medical plans. The amount you pay for prescription drugs depends on which medical plan you choose.

Prescription drug 101

We understand that benefits—including certain terms and references—can be confusing and difficult to understand. We've defined those key terms for prescription medications.

— **Generic:** A medication created to be the same as an existing approved brand-name drug in dosage form, safety requirements, way it's administered, quality and performance characteristics. Generic medications work the same and provide the same medical benefit as their brand-name counterparts.

— **Formulary:** A list of generic and brand-name medications provided by insurance providers—approved by a team of physicians and pharmacists—that are covered under the plan.

— **Non-formulary:** Medications, typically brand-name, that have no generic equivalent and are not on the insurance provider's formulary list.

— **Specialty:** These drugs typically require special handling, administration or monitoring and are prescribed for those with complex or chronic conditions. In many cases, the prescription can be filled only by a specialty pharmacy.

Don't forget: Pay less for generics—safe, effective medications that usually cost less than brand-name medications. When you talk to your doctor, ask if a generic option could be right for you.



Prescription plan features

Enhanced Plan	Value Plus Plan	Value Plan
— You pay a copay for generic drugs and brand-name (formulary and non-formulary) drugs. — There is no deductible to meet with this plan. **Retail (up to 30-day supply)*** — Generic: $10 copay — Formulary: $60 copay — Non-formulary: $100 copay — Specialty: $50 copay formulary/$100 copay non-formulary **Mail-order (up to 90-day supply)*** — Generic: $20 copay — Formulary: $120 copay — Non-formulary: $200 copay	— You pay the full cost of prescription drugs until you reach your plan's deductible (which includes your medical and prescription drug expenses). — Once you reach the deductible, you will pay 20% of the cost of your prescriptions until you reach your plan's out-of-pocket limit (which includes your medical and prescription drug expenses).	



*Per prescription. Generics - No change; remains lowest cost option.

Ways to save time and money on prescription drug costs

OptumRx offers several programs to help you and your family save money on your medications, including:

— **Home delivery:** Get your maintenance medications directly through the mail by enrolling in OptumRx home delivery. You can get up to a three-month supply of the medications you take regularly, often for less than you'd pay at a retail pharmacy.

— **Hassle-Free Fill**SM: A great complement to home delivery, Hassle-Free Fill℠ saves you even more time with automatic refills of those medications you take regularly. When it's time to refill your prescriptions, OptumRx will contact you to let you know your order will ship soon, bill your approved payment method on file and send a three-month supply right to your door. Make sure you enroll in both home delivery and Hassle-Free Fill to take full advantage.

Dental plans

Our dental plans, offered through Cigna, provide two options you can choose from, and preventive care—like having your teeth cleaned—is covered at 100% under both plans.

Keep in mind that as you compare the level of coverage for basic and major services, as well as orthodontia, you may not be able to predict a root canal. But thinking ahead about things like braces for a child or other family member can help you figure out which plan and coverage you need.

Dental plan features

	Dental PPO High	Dental PPO Low
Annual deductible	$50 per person/ $150 family maximum	$100 per person/ $300 family maximum
Annual maximum	$2,000	$1,000
Preventive care	100% (no deductible)	100% (no deductible)
Basic services	Plan pays 80%	Plan pays 50%
Major services	Plan pays 50%	Plan pays 50%
Orthodontia	— 50% covered — $2,000 lifetime maximum	Not covered

All reimbursements are subject to reasonable and customary (R&C) charges for a particular service in a given area.



2027 per-paycheck premiums

You only	$12.65	$4.49
You + spouse/ partner	$26.08	$9.26
You + child(ren)	$29.81	$10.58
Family	$46.42	$16.47

Vision plan

Routine eye exams can not only help you see better today, they are also important to help uncover more serious health issues, including cataracts, glaucoma and even diabetes. Our vision plan is offered through Vision Service Plan (VSP) and includes benefits such as annual exams and lenses*, along with frames every other calendar year.

* Anti-glare and scratch-resistant coatings are covered.

Vision plan features

	In-network	Out-of-network
Eye exams	$10 copay	$40 reimbursement
Single vision lenses	$25 copay	$40 reimbursement
Bifocal lenses	$25 copay	$60 reimbursement
Frames	$25 copay every two years ($260 per frame allowance)	$50 reimbursement every two years
Contact lenses	$210 allowance per year for elective lenses	$110 allowance per year for elective lenses
LASIK discount	Discounts available through contracted surgery centers	N/A

2027 per-paycheck premiums

You only	$5.09
You + spouse/partner	$8.15
You + child(ren)	$8.23
Family	$13.41

Did you know?

When you enroll in a Cigna medical plan, you receive a free annual exam when using an in-network vision provider. The providers may be different from those in the VSP network.



Health Savings Account (HSA)

Our HSA (Value and Value Plus Plans only) is a great way to pay for eligible expenses using pre-tax dollars and save longer term for healthcare expenses in the future—even in retirement.

You can use the money in your HSA to pay for your eligible medical, prescription drug, dental and vision expenses at any time. You never lose your account balance; it carries over year after year, and you can even take it with you if you retire or decide to leave the company.

Important: If you want to contribute to a Health Savings Account (HSA) or Flexible Spending Account (FSA) in 2027, you must make a new contribution election during Open Enrollment. If you don't make a new election, your 2027 contribution will default to **$0**.

Why should you consider an HSA?

- **It's tax-free money.** Your per-paycheck contributions are pre-tax, which means no federal taxes, state taxes or Social Security is withheld from any of those dollars. Your HSA earns interest, which is also tax-free. And unlike other tax-advantaged accounts, like a 401(k) or IRA, you don't pay taxes on money you withdraw from your HSA when it's used to pay for eligible healthcare expenses.
- **It's your account—and money.** Your account balance rolls over from year to year, so there's no "use it or lose it" provision. You own the account, and the money is yours to keep, even if you change medical plans or decide to retire or leave the company.
- **Use it now or later.** You can use your HSA to pay for eligible healthcare expenses you have today or save it for use in the future. And, if you have $1,000 in your account, you can invest it among available funds (and that's tax-free, too!).
- **Give your retirement savings a boost.** When you retire, you can use your HSA for eligible healthcare expenses tax-free, or for regular living expenses, which are taxable but without penalties.

2027 HSA pre-tax contribution limits

	Employer Contribution	Minimum	Maximum
Individual	$500	$100	$4,500
Family	$1,000	$100	$9,000

If you are or will be age 55 or older in 2027, you can make an additional catch-up contribution, up to $1,000.

Note: The company contribution will count towards your annual HSA contribution limit. This contribution is adjusted based on your hire date. If you enroll in the Value Plus Plan or Value Plan and do not wish to contribute to an HSA, enter **$0** to receive the company HSA contribution.

HSA eligibility

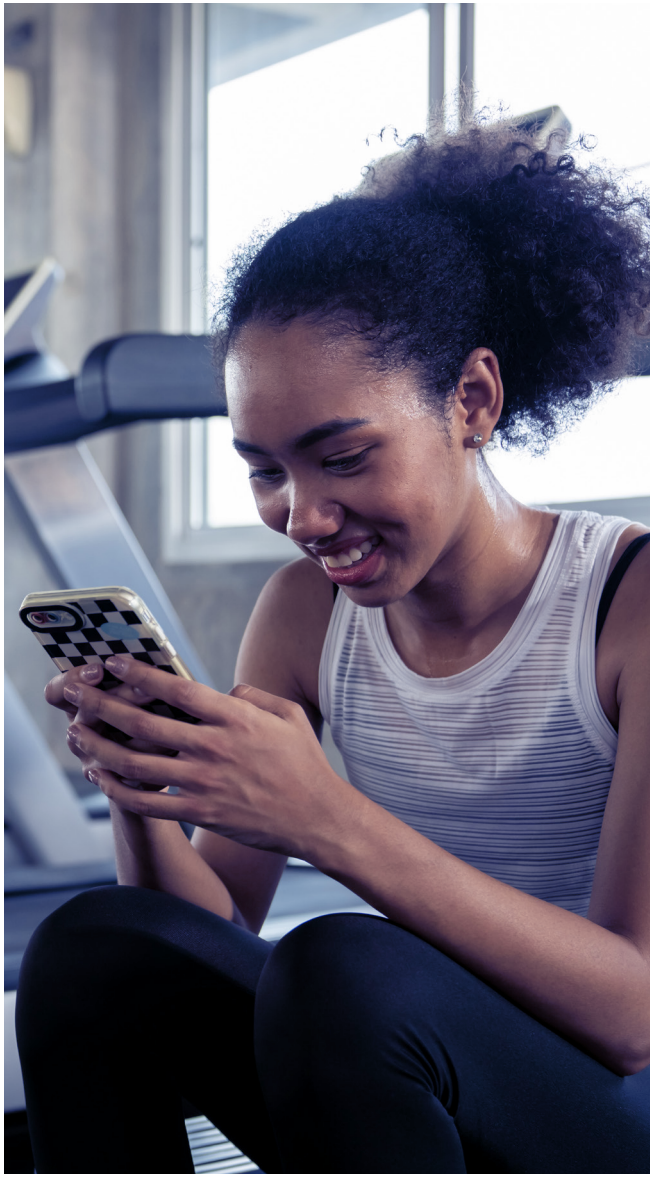
You can also use your HSA to pay for eligible healthcare expenses for your spouse or tax-eligible dependents. Dependents must be under age 19—or up to age 24 if a full-time student. You cannot participate in an HSA if any of the following situations apply to you:

— You are covered by a spouse's or domestic partner's health plan, including being covered under his or her Healthcare Flexible Spending Account (FSA);*

— You are claimed as a dependent on someone else's tax return; or

— You are enrolled in Medicare, TRICARE or TRICARE for Life military benefits program, or receiving Veterans Administration (VA) benefits (within the past three months).

*An exception to this rule exists for limited-purpose FSAs (those that cover vision and dental expenses only); you would be eligible for an HSA if your spouse had a limited-purpose FSA.



Healthcare and Dependent Care Flexible Spending Accounts (FSAs)

You can set aside tax-free money with Flexible Spending Accounts (FSAs). One type of account helps you cover expected healthcare expenses, and the other helps you cover expected dependent care expenses.



Healthcare FSA

You can contribute to a Healthcare FSA, up to $3,500* in pre-tax dollars, to pay for eligible expenses like office visits, braces, deductibles or even copays. You don't have to enroll in a Cigna medical plan to take advantage of the Healthcare FSA, but if you do, it can only be paired with the Enhanced Plan.

Dependent Care FSA

If you know you'll have dependent care costs—for elder care or day care for a child up to age 13—you can contribute to a Dependent Care FSA. You can contribute up to $7,500 in pre-tax dollars. You can take advantage of the Dependent Care FSA, whether or not you enroll in a Cigna medical plan.

Make sure to estimate your 2027 costs carefully

Be sure to think about and estimate your healthcare and/or dependent care costs for 2027. You can't change your FSA contribution amount unless you have a qualifying life event, like a marriage, divorce, birth or adoption.

Any unused 2027 FSA funds must be spent by March 31, 2028, after which any remaining balance will be forfeited.

*The Healthcare FSA annual contribution maximum shown is projected and subject to IRS approval. Final contribution limits will be communicated when available.

Voluntary benefits

Cigna offers the following options to supplement your healthcare coverage and give you greater financial peace of mind. You can add one, some or all of these voluntary benefits based on what makes the most sense for you and your family.

Accidental Injury Insurance	Pays benefits directly to you when you get treatment for an accidental injury (on or off the job), giving you extra cash when you need it most. Examples of covered expenses are X-rays, labs, MRIs, surgeries, ER visits and more. Coverage is portable and no health questions or exams are required.
Critical Illness Insurance	Pays benefits directly to you if you are diagnosed with a covered serious illness or condition like heart attack, stroke, cancer and more. Coverage is portable if you decide to leave the company.
Hospital Indemnity Insurance*	Pays benefits directly to you for an inpatient hospital admission and daily stays. You are still responsible for paying for the cost of your care. Daily benefit payments begin on your 1st day in the hospital, and you may choose coverage for you and/or your family members. Coverage is portable.

***IMPORTANT: This is a fixed indemnity policy, NOT health insurance**

This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.

- The payment you get isn't based on the size of your medical bill
- There might be a limit on how much this policy will pay each year.
- This policy isn't a substitute for comprehensive health insurance.
- Since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance.

Looking for comprehensive health insurance?

- Visit **HealthCare.gov** or call 1-800-318-2596 (TTY: 1-855-889-4325) to find health coverage options.
- To find out if you can get health insurance through your job, or a family member's job, contact the employer.

Questions about this policy?

- For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website (naic.org) under "Insurance Departments."
- If you have this policy through your job, or a family member's job, contact the employer.

Did you know?

The plans offered through Cigna—**accident injury insurance, critical illness insurance,** and **hospital indemnity insurance**—each pay a cash benefit to you for a covered health event.

You can use the money toward your medical plan's deductible, coinsurance and even everyday expenses, including your mortgage or rent, utilities and groceries. These are separate plans, and you can enroll in one, two or all three.

Voluntary benefits (continued)

We also offer benefits that can save you money on protecting some of your most valuable assets—pets, home and auto. You also have access to legal advice and consultation on a variety of topics.

My Pet Protection® from Nationwide®	— Get **cash back** on eligible vet bills. Choose from three levels of reimbursement: 90%, 70% or 50%. — **Same price for pets of all ages.** Your rate won't go up because your pet had a birthday. — Use **any vet**, anywhere. No networks, no pre-approvals. — Optional **wellness coverage** available. Includes spay/neuter, dental cleaning, exams, vaccinations and more.
MetLife Legal Plans	— Full coverage—from advice and consultation to representation—for many common legal matters. — Online tools to complete estate planning documents, download self-help legal forms and send questions to attorneys. — No copays, deductibles or claim forms when using a network attorney for a covered matter.
Auto and home insurance discount program through MetLife Auto	— Special group rates for your auto and home insurance. — Applications and quotes are available directly from MetLife Auto.

For all our voluntary benefits, you pay the full cost for the plan(s), but the cost may be more affordable than purchasing on your own. And for all the available benefits, you can take the policy(ies) with you if you retire or decide to leave the company.

Cost of benefits

The cost of coverage for each benefit depends on several factors, including your age, the amount of coverage you elect—or dependent coverage you choose—and more. You can view costs through the enrollment process.



Life and disability insurance

We are committed to providing for you and your family in the event of your death or serious injury. That is why we provide basic life and Accidental Death and Dismemberment (AD&D) insurance, administered through Unum, to give you and your family greater financial protection. You also have the option to purchase additional coverage for you, your spouse and covered dependents. Please refer to plan documents in the Reference Center on the LSEG Benefits Portal for additional information. Remember to refer to the age reduction schedules for the life insurance options.



Basic life insurance and AD&D

LSEG automatically provides Basic Life insurance and Accidental Death & Dismemberment (AD&D) equal to **two times your covered earnings, up to a maximum benefit of $1.5 million**, at no cost to you.

Supplemental life and AD&D coverage

You can purchase Supplemental Life and AD&D coverage of **one to five times your covered earnings, up to a maximum of $1.5 million for each coverage.**

Depending on your covered earnings and elections, your **Basic and Supplemental Life insurance coverage can total up to $3 million.** For spouse and dependent coverage, the maximums are $200,000 for spouse life insurance and $15,000 for child life insurance.

If you elect supplemental coverage, you will pay the full cost at competitive group rates on an after-tax basis, with additional discounts on life insurance for nonsmokers. **Evidence of Insurability may apply to Supplemental Life coverage above certain limits. Evidence of Insurability does not apply to Supplemental AD&D.**

How can you decide whether you should purchase supplemental coverage? Ask yourself:

"How much money would my family need in the event that I am injured or die?" Look at your household bills and statements to understand what you spend on things like your rent or mortgage, utilities, health insurance, children's tuition and other costs. Then consider how you may cover these costs for your family by adding to your insurance coverage.

Short-term disability coverage

We automatically provide short-term disability (STD) coverage so you don't need to enroll. Regardless of your years of service, if you qualify for STD, you will receive 100% pay replacement for the first six weeks of disability and 80% for the next 19 weeks. The benefit is payable following a seven-calendar-day elimination period.

Long-term disability coverage

LSEG offers both Basic and Supplemental long-term disability (LTD) coverage.

— We automatically provide a benefit of 60% of your covered earnings, up to $10,000 a month. LSEG pays the cost of this coverage.

— You can increase your coverage to 66⅔% of your covered earnings, up to $15,000 a month, with a supplemental option. You pay the cost of this additional coverage.

Executive long-term disability

Executive LTD (employee-paid) is available if your total covered earnings are greater than or equal to $180,000. Employees who meet the criteria will receive additional information during the next Open Enrollment period (generally held in the 4th quarter each year).

Note: If you earn commissions, the pay used to determine your life and AD&D insurance and disability coverage in future years will include an average of commissions paid over the prior two calendar years.



Financial wellness

LSEGH, Inc. 401(k) Savings Plan

Having a plan—and setting aside the money you need to achieve that plan during your working years—can help you build toward a comfortable lifestyle in retirement. That is where the LSEGH, Inc. 401(k) Savings Plan (the Plan), administered through Voya, comes in.

Important: Auto enrollment

If you do not actively enroll or opt out of the LSEGH, Inc. 401(k) Savings Plan within 30 days of your employment start date, you will be automatically enrolled in the Plan. When that happens, you will be automatically enrolled in the Plan, with a before-tax contribution rate of 4% of your eligible pay. Your contributions and company matching contributions will be invested in the appropriate LifePath Fund based on your date of birth.

To actively elect your contribution and/or your investment options, go to **LSEGH.Voya.com**.



The Plan offers several great features, including:

— The opportunity to contribute to the Plan with before-tax, Roth 401(k), traditional after-tax money or a combination of the three as outlined below. Contributions must be made in 1% increments, and the total of all your contributions—before-tax, Roth 401(k) and traditional after-tax—cannot exceed 50% of your eligible pay.

— If you want to increase or change your contribution percent, direct your investments or elect beneficiaries, log in to LSEGH.Voya.com and select the **Account** tab, then **Contributions**.

— Employees age 50+ who earned over $150,000 in 2026 must contribute their catch-up contributions to a Roth 401(k).



Type of contribution	Percentage of your eligible pay you can contribute	IRS maximum
Before-tax	Between 1% and 50%	IRS annual limits for 2027 will be confirmed once released.
Roth 401(k)	Between 1% and 50%	

The combination of before-tax and Roth 401(k) contributions cannot exceed 50% of your pay or the IRS limit. The annual contribution limit includes any 401(k) contributions you made to a previous employer's plan within the same calendar year.

Please visit irs.gov for more information.

Type of contribution	Percentage of your eligible pay you can contribute	IRS maximum
Traditional after-tax	Between 1% and 50%	IRS annual limits for 2027 will be confirmed once released.
Before-tax catch-up*	Choose a flat, per-paycheck amount	
Roth 401(k) catch-up*	Choose a flat, per-paycheck amount	

The combination of before-tax and Roth 401(k) catch-up contributions cannot exceed the 2027 IRS limit. Employees ages 60 to 63 can boost annual 401(k) catch-up contributions up to the 2026 IRS catch-up limit.

Please visit irs.gov for more information.

Company matching contributions and vesting

We will contribute $1 to your account for every $1 you contribute to the Plan, up to the first 4% of your eligible pay. Additionally, if the match you actually receive is less than this because of fluctuations in your contribution percentages, you may be eligible to receive a “true-up” matching contribution. You are immediately 100% vested in the company matching contributions.

Personal investment advice and education

You have access to online advice and professional management through Voya Retirement Advisors, LLC (VRA), powered by Financial Engines, to pursue your financial goals, including which funds you should consider selecting and how much you may want to invest in each. Online advice is offered at no additional cost and provides you with a personalized forecast of how much your investments might be worth at retirement. Online advice can also provide specific fund recommendations across your total portfolio, helping you decide which investments to make and how much to invest in each. Professional management is offered to manage and monitor your retirement account for you. VRA charges an asset-based fee for managing your account, charged monthly.

Self-directed brokerage accounts

A self-directed brokerage account (SDBA) is a brokerage window designed to allow participants to select investments outside of the core retirement offering while staying within the Plan and receiving the associated tax benefits. SDBAs add thousands of investment options, such as mutual funds, exchange-traded funds (ETFs), stocks and bonds, to supplement a retirement plan’s offering.

A Schwab SDBA feature can be added to an existing retirement plan through strategic relationships with Voya Institutional Plan Services.

For more information, access **LSEGH.Voya.com**.

Investments and auto-rebalance

You can choose a ready-mixed portfolio if you prefer the ease and convenience of a professionally diversified and managed fund. Alternatively, you can choose to mix your own portfolio if you prefer the freedom to create your own combination of investments and actively manage your own portfolio. To help keep your portfolio on track with your original investment strategy, you can elect to have your portfolio automatically rebalanced every three, six or 12 months.

More information about a Roth 401(k)

Roth 401(k) contributions allow you to invest after-tax dollars for retirement and make tax-free withdrawals of your contributions and associated earnings, provided the withdrawals are "qualified" distributions. Distributions are considered "qualified" if both of the following criteria are met:

— Your Roth 401(k) account has been open for at least five years after your initial Roth 401(k) contribution. (**Note:** The five-year holding period begins on January 1 of the year in which you make your first Roth 401(k) contribution.)

— You are at least age 59½ at the time of distribution or the distribution is following death or total disability.

	Before-tax contributions	Roth 401(k) contributions	Traditional after-tax contributions
Contributions			
Payroll contributions	Before-tax dollars	After-tax dollars	After-tax dollars
Distributions			
Contributions taxable at distribution	Yes	No	No
Earnings taxable at distribution	Yes	No	No

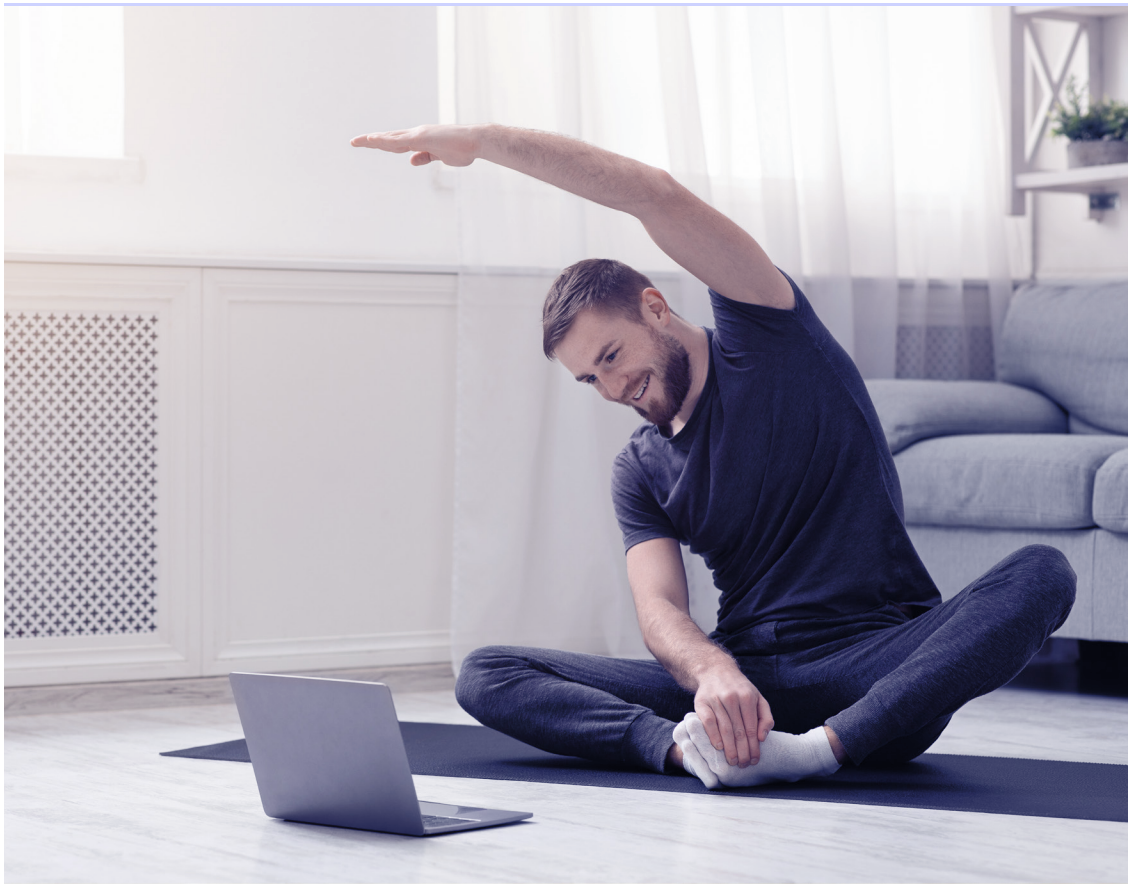
*Earnings are not taxable if your distribution meets the criteria described in the section above.



Work-life balance

Wellness allowance

To reflect the company's commitment to the wellbeing of all employees, a $1,200 annual allowance is provided. This amount will be prorated for new hires based on their start date and credited in equal installments via your paycheck. For all employees, the allowance is spread throughout the year and will show as taxable earnings. This allowance offers flexibility and choice in the activities it's used for and helps offset associated costs, while encouraging a focus on your health and wellbeing.



Time away from work

We believe it is important to take time away from work—it helps us all recharge and be our best. In addition to our paid time off (PTO), we also offer paid holidays and paid and unpaid leaves of absence.

Paid time off (PTO)

Our PTO policy combines sick leave and vacation into one pool, which allows employees to take advantage of available time as they wish. Full-time employees will accrue PTO up to a maximum of 200 hours (25 days) annually. Part-time employees accrue PTO on a pro rata basis in accordance with their hours worked.

You are expected to use your accrued PTO during the year that it is accrued. However, you can carry over up to 5 unused PTO days (pro-rated for part timers) into the following calendar year, unless state or local laws allow otherwise. The leave carried over must be used by March 31st of the following calendar year.

Holidays

You will receive 12 paid holidays each year. Nine of these holidays are fixed, and you can use three floating holidays as you wish. Fixed holidays are:

— New Year's Day
— Martin Luther King Day
— President's Day
— Memorial Day
— Juneteenth
— Independence Day
— Labor Day
— Thanksgiving Day
— Christmas Day



Global leave policies

Parental Leave	LSEG offers a generous Parental Leave policy, providing eligible employees with 26 weeks of fully-paid leave to support them when welcoming a new child into their family. This benefit is available to all employees with at least 12 months of service and applies regardless of gender, location or how employees become parents—through birth, adoption or surrogacy—ensuring all parents have equal opportunity to take on caregiving responsibilities. In addition, employees can opt for an eight-week phased return to work, allowing them to work 80% of their regular hours while receiving full pay during the transition period. LSEG also offers enhanced support for families whose children require neonatal care. For employees with less than one year of service, please refer to your local leave policy, as you may be eligible for up to 12 weeks of Parental Leave.
Carer's Leave	LSEG offers Carer's Leave for employees when normal care arrangements unexpectedly break down, or additional pressures arise, requiring time off to care for a dependent. Eligible employees are entitled to up to 10 days of paid Carer's Leave per year. A dependent is someone who relies on you for care arrangements, which may include your spouse, child, parent or others in your household. Carer's Leave allows you to manage these unforeseen circumstances while maintaining work-life balance.
Bereavement Leave	LSEG offers Global Bereavement Leave to support employees during times of loss. Eligible employees can take up to six weeks of paid leave following the loss of a child of any age, including the loss of a child after 24 weeks of pregnancy, or the loss of a partner or spouse. This benefit is available from the first day of employment, ensuring that employees have the time and support they need during such difficult moments. For bereavement involving other family members, please refer to your local policies.



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Other benefits and programs

In addition to our core benefits, we offer a range of ancillary programs designed to enhance your overall wellbeing, support your financial security and make your life easier.

Go to the **Contact Information page** to get the contact information you need to learn more about these programs.

Adoption Assistance Program

The Adoption Assistance Program will reimburse you up to $5,000 (less applicable taxes) per adoption for eligible adoption expenses.

Emergency back-up care

We partner with Bright Horizons to provide convenient and reliable dependent care solutions when you experience a temporary breakdown in your usual care arrangements and need to get to work. You have access to experienced back-up care specialists 24/7. These specialists find and schedule care in your home or in a care center so you can continue to work.

Tuition reimbursement program

We are committed to your professional development. Our Tuition reimbursement program for undergraduate, graduate and post-graduate studies provides financial assistance to help you improve your current position, prepare for future responsibilities or make a career change within the company that benefits the company or further prepares you for a leadership role at LSEG. You must be employed for at least six months before beginning course work (unless you are already in an enrolled degree program) and obtain your manager's approval.

Employee discount program

Get national and local discounts on products and services such as computers, automobiles, financial services products, electronics, wireless services, travel and entertainment. You also have access to 28,000 retail merchants with competitive pricing, including discounts up to 80%, and you can set up guest accounts for family members.

Tuition reimbursement program

The maximum calendar year reimbursement is $5,250 annually for all courses. After successful completion of a course, the company will reimburse 100% of eligible tuition costs up to the annual maximum per individual for a grade of "B" or higher, and 80% of eligible tuition costs for a grade of "C" or higher for undergraduate courses.

Commuter benefits

Set aside before-tax dollars to help pay transit and parking expenses through our Commuter Benefits program, administered by MyChoice Accounts (Businessolver). You can choose how much to contribute via paycheck deductions, which can then be used to pay your transit or parking expenses directly or reimburse you for parking expenses. Contributions become effective the pay period following you making an election or update. Funds become available for use 3-5 days following your pay date. Transit expenses include fares for buses, trains, ferries, streetcars, paratransit vans or other mass transportation. They also include the cost of participating in a vanpool. Qualified parking expenses include parking at or near your place of work or parking near a place from which you commute to work via mass transit.

Emergency travel assistance

This program provides emergency medical assistance to employees and their dependents when traveling for business or pleasure 100 miles or more away from home. Assist America has an international assistance network that will immediately respond with solutions and help in any medical emergency you may encounter.

Identity theft and device security protection

To help protect you from the time and monetary costs of identity theft and device security, we offer you NortonLifeLock. Everyday activities like online shopping, banking and even browsing can expose your personal information—making you more vulnerable to identity theft and cybercrime. Benefits include identity protection and device security, including antivirus, parental controls and more.

Enrolling in Commuter benefits

You will enroll in commuter benefits through the LSEG Benefits Portal.

You can enroll during Open Enrollment, but you can always change your contribution amount at any time.

To change your contribution amount on the LSEG Benefits Portal, navigate to the **I Want To** drop-down menu and select **Change My Benefits**. Once on that page, click the **Change My Benefits** button in the top-right corner, select **Life Event** to find **Commuter Benefits Election**.

	2027 Limit
Parking	$340* per month
Transit	$340* per month

*The Commuter benefit limit shown is projected and subject to IRS approval. Final contribution limits will be communicated when available.

Giving back

Matching gifts program

We support your charitable efforts with our Matching Gifts Program. Your personal donations to registered charities can be matched by the company—dollar for dollar—from $50 to $1,000 per calendar year. Through our Volunteer Grant Program, we recognize your volunteer hours to charitable organizations by translating that time into financial gifts toward the $1,000 matching gifts limit.

Volunteering days

We also know how important it is for our people to make their own personal impact in the communities where we live and serve. In addition to our Matching Gifts Program, we offer two paid volunteering days per year for you to volunteer with one of our Group partner charities or a charity of your choice.

Recognition at LSEG program

In addition to our health benefits, LSEG offers other programs that support our employees' total wellbeing, including recognition in the workplace.

Recognition is our global program aimed to instill a sense of pride, community and belonging, and help us all feel connected to each other and LSEG's purpose and success— important elements of a healthy workplace culture.

Learn more about the Recognition program.



Enroll

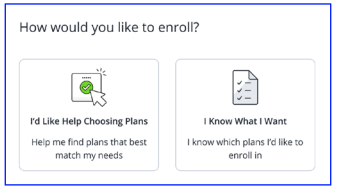
Enroll in your benefits

If you do not take action during Open Enrollment, your 2026 benefits will remain the same for 2027 **(with 2027 employee contribution amounts and benefits which may not be exact equivalents to 2026 plans)**, except for HSA and FSA elections. You can only enroll in coverage or change your benefits during Open Enrollment or if you experience a qualifying life event.

- Visit myLSEGbenefits.com and log on using Single Sign On (SSO).
- On the Open Enrollment page, view what's new and changing next year.
- Click Start Here to begin the enrollment process.
- Follow the prompts to enroll in new benefits or keep your existing coverage. As a reminder, you have different ways to elect your benefits:
  - I'd Like Help Choosing Plans: Answer a few simple questions to find the plans that best fit your unique needs based on your responses.
  - I Know What I Want: Review each election option, select or waive coverage, and determine which dependents to cover.
- You will review your coverage within the enrollment flow. If you have questions during enrollment, Sofia can help point you in the right direction. If everything is correct, approve your elections and then click I Agree.
- Once you complete your enrollment, you will receive a confirmation number and can view your Benefit Summary on the homepage. Don't forget to save your confirmation number and print your Benefit Summary.

Once you complete your enrollment, you will receive a confirmation number and can view your **Benefit Summary** on the homepage. **Don't forget to save your confirmation number and print your Benefit Summary**.

Decision support tool



If you are unsure of what benefits to choose, the decision support tool can help. If you opt to use the tool during your benefits enrollment, you will answer a series of questions about such things as your medical history, risk tolerance and ability to pay out-of-pocket expenses in the event of an emergency. Using your answers to those questions (which are never shared with LSEG), the tool will provide you with benefit plans that most closely match your preferences. You can either accept those benefits or choose your own.

ID Cards

Medical (Cigna) & Prescription (OptumRx)

— Physical ID cards are anticipated to be mailed in December and delivered before coverage takes effect.

— Download Option: You can download digital versions of your Cigna and OptumRx ID cards directly from their websites while awaiting hard copies.

Dental & Vision

— Dental (Cigna): Download your dental ID card on or after January 1, 2027.

— Vision (VSP): Download your vision ID card shortly after enrollment.

Please be sure to download the Cigna, OptumRx and VSP apps for quick and convenient access to your ID cards and benefits information.

Dependent eligibility

Your eligible dependents* include:

— Spouse

— Domestic partner (eligible for medical, dental, vision, spouse/domestic partner life insurance, voluntary benefits, identity theft and device protection and legal insurance)

— Child(ren) under age 26 (includes natural-born, legally adopted or child[ren] placed with you for adoption, step-child[ren], grandchild[ren] for whom you are an appointed legal guardian or who live with you in a parent/child relationship and for whom you are financially responsible)

— Disabled child who stays unmarried and disabled (eligible for as long as you have coverage)

*There are certain individuals who do not qualify as eligible dependents under the plans and therefore cannot be covered by company benefit plans, including your ex-spouse/ex-domestic partner, parent, sibling and children serving in the military.



Can I make changes after I enroll?

Qualifying life events and making changes after enrollment

Once you've made your benefits elections, changes cannot be made unless you experience a **qualifying life event** that impacts coverage eligibility for you or your dependents. Examples of qualifying life events include, but are not limited to:

— Marriage or divorce

— Birth or adoption of a child

— Loss of other health coverage

— Death of a dependent

— Change in your or your dependent's employment status

If you experience a qualifying life event, you have **31 days from the date of the event** to request changes to your benefits. It's important to act promptly, as changes cannot be made outside this timeframe.

For more details or assistance, please contact the LSEG Benefits Center at **1-888-532-3980**. A representative can help guide you through the process and ensure your benefits are updated appropriately.



Support

Get help with your benefits

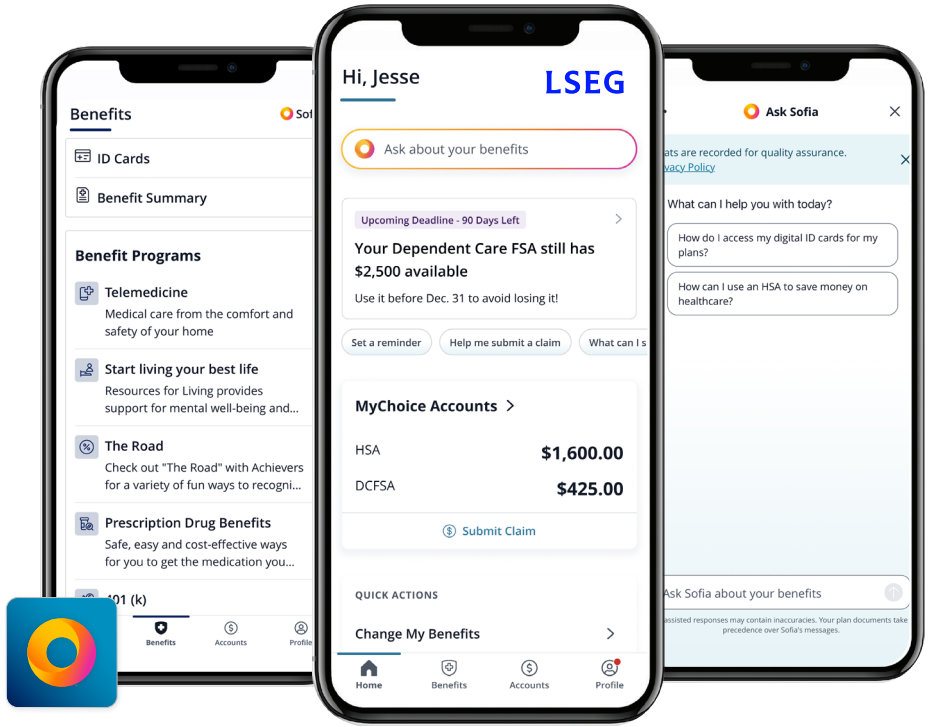
Need support? Here's how to get your benefits questions answered:

Chat with Sofia
Get instant answers by chatting with Sofia, your personal benefits assistant. She's available 24/7 on the LSEG Benefits Center and MyChoice benefits app, and can help in over 50 languages.

Use the MyChoice benefits app
Manage your benefits, view coverage details, and more - all from your phone with the MyChoice benefits app.

Check the Reference Center
Once logged into the LSEG Benefits Portal, you can find plan documents and details in the Reference Center.

Contact the LSEG Benefits Center
Call 1-888-532-3980 to speak with a representative. They're available Monday to Friday, 8:00 a.m. to 8:00 p.m. ET, except on Businessolver holidays.



Contact information

For questions about your coverage or plan details, your benefits provider is the best resource. Contact them directly for the most accurate and up-to-date information.

Not sure where to start? Health Advocate can help.
Get no-cost, confidential support navigating healthcare and insurance questions. Health Advocate can help you find providers, understand your coverage, make appointments, and resolve billing or claims issues. Health Advocate: 866-695-8622

Plan/administrator	Phone number	URL/email
LSEG Benefits Center Contact the LSEG Benefits Center when you have questions about enrolling or changing benefits—medical, dental, vision, life, FSA/HSA, Cigna voluntary plans, legal insurance or navigating the LSEG Benefits Portal.	1-888-532-3980 Monday through Friday from 8:00 a.m. to 8:00 p.m. ET during Open Enrollment. Hours are 9:00 a.m. to 6:00 p.m. ET outside of Open Enrollment.	
LSEG Benefits Portal Manage and enroll in your benefits, learn about your coverage options, view benefits documents and access your virtual benefits assistant, Sofia.		Access via SSO
Cigna (2027 medical provider) Contact Cigna with questions about your medical coverage, including deductibles, coinsurance, provider participation, prior authorization and transition-of-care support if you are currently receiving ongoing treatment or care when coverage moves to Cigna on January 1, 2027.	1-844-367-5734 (1-844-FOR-LSEG)	my.cigna.com welcome.cignahealthcare.com/lseg/
Aetna (2026 medical provider) Contact Aetna for transition support on pending and open claims.	1-866-987-0319	aetna.com
Prescription drug plan (OptumRx) Contact OptumRx when you have questions about the plan you chose. They can tell you the amounts of your copayments and coinsurance for each of your prescription drugs.	1-844-805-9807	optumrx.com
Dental plan (Cigna) Contact Cigna when you have questions about your PPO plan. They can provide details like your annual maximum or what percentage of a service is covered by the plan.	1-877-238-6200	my.cigna.com
Vision plan (VSP) Contact VSP to learn how much you'd pay for lenses, frames, contact lenses and LASIK. They can provide details on costs for in-network vs. out-of-network services.	1-800-877-7195	vsp.com

Contact information (continued)

Plan/administrator	Phone number	URL/email
Health Advocate Health Advocate's experts can support you with a wide range of healthcare and insurance-related issues, including explanations of your coverage, understanding a diagnosis, resolving medical billing issues and finding in-network care.	1-866-695-8622	**HealthAdvocate.com/LSEG** or **answers@HealthAdvocate.com**
Chronic metabolic disease and healthy weight program (Twin Health) Personalized digital health programs that help you improve metabolic health, manage or reverse pre-diabetes and type 2 diabetes and achieve healthy weight goals.	1-888-507-7507	**connect.twinhealth.com/lseg**
Health Savings Account (HSA)/Flexible Spending Accounts (FSAs) **MyChoice Accounts by Businessolver** Customer Service Associates can provide you with the balance of your account, what you can use your funds for and the differences between an HSA and FSA.	1-888-532-3980	**LSEG Benefits Portal**
Voluntary benefits (Cigna) Contact Cigna to learn more about voluntary benefits coverage such as accident, specified disease and hospital indemnity insurance.	844-367-5734 (1-844-FOR-LSEG)	**my.cigna.com** Log in, scroll down to **Supplemental Health Coverage** and click **Get Supplemental Coverage Details**
Cigna Pathwell Bone & Joint Contact Cigna for personalized support managing chronic back or joint pain. You can also engage with a virtual physical therapist through the app for treatment and care, all at no cost through your Cigna plan.	844-367-5734 (1-844-FOR-LSEG)	**cignapathwellboneandjoint.com**
Disability, life and leave administration (Unum) Contact Unum to ask questions about disability, life insurance and/or coordinating a leave of absence.	1-866-779-1054	**unum.com**

Contact information (continued)

Plan/administrator	Phone number	URL/email
Legal insurance (MetLife Legal Plans) Contact MetLife Legal Plans to ask specific questions about your legal insurance. You can also connect with an attorney to help with matters like home and real estate, document prep, estate planning, immigration services and more.	1-800-821-6400	legalplans.com or **clientservice@legalplans.com**
Employee Assistance Program (EAP) (TELUS Health) Contact TELUS Health for help with your finances, coping with grief, family issues or managing stress.	1-800-310-9117 (English) 1-888-732-9020 (Spanish)	login.lifeworks.com User ID: **lsegUS** Password: **lsegUS**
LSEGH, Inc. 401(k) Savings Plan (Voya) Contact Voya to learn all about your 401(k) Savings Plan, to enroll or change elections. They can guide you through selecting investments, calculating how much you'll need for retirement and more.	1-877-437-4015 1-800-579-5708 (hearing impaired) 1-904-801-8501 (international)	LSEGH.Voya.com Click on **LSEG 401(k) (Voya)**
Back-up care (Bright Horizons) Contact Bright Horizons if your usual care arrangements fall through. These specialists assist with finding back-up care in a care center or your home.	1-877-BH-CARES (1-877-242-2737)	clients.brighthorizons.com/lseg User ID: **LSEGUS** Password: **care4you**
Commuter benefits (MyChoice Accounts by Businessolver) A Customer Associate can assist with setting aside before-tax dollars to help pay for transit and parking expenses.	1-888-532-3980	**LSEG Benefits Portal**

Contact information (continued)

Plan/administrator	Phone number	URL/email
Identity theft and device protection (NortonLifeLock) Contact NortonLifeLock when you think your device and/or personal information has been compromised.	1-800-607-9174 1-800-543-3562 (emergency assistance)	**nortonlifelock.com**
Pet insurance (Nationwide) Contact Nationwide for enrollment instructions and questions on the plan coverage and costs. They can guide you in choosing a vet, reviewing which vet bills are eligible for cash back and more.	Member care: 1-800-540-2016 New enrollment: 1-800-872-7387	**benefits.petinsurance.com/lseg-biweekly**
Auto and home insurance discounts (MetLife Auto) Contact MetLife when you have questions about discounts for your auto or home insurance.	MetLife Customer Service 1-800-GET-MET8 (1-800-438-6388)	
Emergency travel assistance (Assist America) Employees and their dependents can get emergency medical assistance when traveling for business or pleasure 100 miles or more away from home.	1-800-872-1414 (within the US) 1-609-986-1234 (outside the US)	**medservices@assistance.com** **Reference number: 01-AA-UN-762490**
Employee discounts (Perks at Work) Check out Perks at Work to access thousands of discounts on products and services.		perksatwork.com or **support@nextjump.zendesk.com**
LSEG Recognition platform Recognize your colleagues with an eCard or an award through our LSEG Recognition platform.	O.C. Tanner 1-888-708-7080	Recognition platform
Tuition Reimbursement/Adoption Assistance Programs Learn more about these financial assistance programs aimed to help you with child adoption and undergraduate, graduate and post-graduate studies.	1-888-532-3980 Monday through Friday from 9:00 a.m. to 6:00 p.m. ET	LSEG Benefits Portal Go to **Tuition Reimbursement** page Go to **Adoption Assistance** page

Important notices

Availability of health summary information

These notices must be provided to plan participants on an annual basis.

— **Creditable Coverage Notice:** Tells Medicare-eligible individuals if their current Rx drug plan is considered creditable under Medicare Part D requirements.

— **Medicare Part D Notice:** Describes options to access prescription drug coverage for Medicare-eligible individuals.

— **Women's Health and Cancer Rights Act:** Describes the benefits available to those who will or have undergone a mastectomy.

— **Newborns' and Mothers' Health Protection Act:** Describes the rights of mother and newborn to stay in the hospital 48–96 hours after delivery.

— **HIPAA Notice of Special Enrollment Rights:** Describes when you can enroll yourself and/or dependents in health coverage outside of Open Enrollment.

— **HIPAA Notice of Privacy Practices:** Describes how health information about you may be used and disclosed.

— **Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP):** Describes availability of premium assistance for Medicaid-eligible dependents.

— **Summary of Benefits and Coverage (SBC):** A summary, in plain language, of key features, benefits and coverage of available Cigna medical plans.

— **Hospital Indemnity Notice:** Describes a fixed indemnity policy that provides limited payments for hospital stays, which may not cover the full cost of care. This policy is not a substitute for comprehensive health insurance.

Log in to the **LSEG Benefits Portal** at myLSEGBenefits.com, and visit the Reference Center to find these Legal Notices. A paper copy is also available, free of charge, by calling the LSEG Benefits Center at 1-888-532-3980.

For foreign language assistance, contact the **LSEG Benefits Center**.

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