

LIGHT &
WONDER™



Puerto Rico 2026 Benefits Overview

WHATS CHANGING IN 2026?

There are no premium increases!

Voluntary Life and AD&D - Evidence of Insurability (proof of good health) is required for late entrants or for any increase in coverage over 50k.

For Spouses, any increase of coverage will require the EOI.



ENROLLMENT



Open Enrollment is from October 27, 2025-November 7, 2025

- During this time, you can:
 - Add, change or drop dependents from your coverage
 - Enroll, change or decline coverage
 - Elect/Add voluntary life insurance
 - Update beneficiary information (allowed any time)

LIFE EVENTS

Qualifying Life Event Changes

- Examples are:
 - Marriage, divorce, or legal separation
 - Birth or adoption of a child
 - Gain/Loss of coverage
 - Loss of dependent status
 - Medicaid or Medicare enrollment



MEDICAL, DENTAL and VISION COVERAGE

Triple-S benefits will continue to be offered in 2026!

Medical, dental and vision coverage are bundled. If you elect medical coverage, you will also receive dental and vision coverage.

The bi-weekly cost for the medical, dental and vision plan are as follows:

Coverage Tier	Creator Cost Per Pay Period
Creator Only	\$49.61
Creator + Child/Children	\$88.36
Creator + Spouse	\$100.56
Creator + Family	\$125.43



EMPLOYEE ASSISTANCE PROGRAM

 ComPsych | GuidanceResources®

This perk offers:

- 3 free sessions per issue
- Availability 24/7
- Support to all members of your household
- Confidential
- Choice of face-to-face or telephonic behavioral consultations

Get In Touch:

By phone: 833-812-5179

Online: guidanceresources.com

Website Password: LNWEAP



COMPANY PAID BENEFITS



Short-term Disability (STD)

- Eligibility for this plan begins after 6 months of service with the company.
- For an injury or illness, your benefits become payable after 7 days of continuous absence.

Employment Duration	100% of Pay	60% of Pay
6 months – 1 year	2 weeks	24 weeks
1 – 3 years	4 weeks	22 weeks
3 – 5 years	6 weeks	20 weeks
5+ years	13 weeks	13 weeks

Please note, the state you reside in may provide a partial wage-replacement disability insurance plan, which will reduce the amount you receive in STD benefit from Prudential.



COMPANY & CREATOR-PAID BENEFITS



Long-Term Disability (LTD)

Company-paid Long-Term Disability

- 50% of monthly earnings up to \$15,000 per month
- Eligible after 26 weeks of disability

Optional Long-Term Disability (LTD) Buy-up Coverage (Creator Paid)

- Replaces an additional 10% of your eligible income for a total of 60% of your eligible income to a maximum of \$15,000 per month when combined with company-provided LTD.
- If you do not enroll in this plan when you are first eligible, you must provide Evidence of Insurability before the plan becomes effective.

COMPANY-PAID BASIC LIFE INSURANCE and AD&D



- You have two options to choose from for company-paid life insurance:
 - Flat \$50,000
 - 2x salary up to a maximum of \$1,000,000
- You will receive the same amount you elect for life insurance for Accidental Death and Dismemberment (AD&D) insurance

IRS Regulation: Group life insurance that exceeds \$50,000 is subject to the IRS imputed income tax. If you want to avoid this tax (on the premium being paid for coverage over \$50,000) you can elect the flat \$50,000 option

We encourage all Creators to review your Beneficiaries this open enrollment to ensure they align with your wishes!

OPTIONAL BASIC LIFE INSURANCE and AD&D



100% Creator Paid

Coverage Level	Description
Employee	Increments of \$10k up to \$500k max*
Spouse	Increments of \$10k up to \$500k max
Child	Increments of \$5k up to \$10k max

- *New hires and or those newly eligible (new enrollee) can elect coverage to \$500k without having to complete a medical questionnaire. Late entrants or increases more than \$50k require EOI.
- If you are enrolling your spouse for the first time or increasing their coverage during 2026 Open Enrollment, EOI will be required. Spouse coverage cannot exceed 100% of Creator coverage.
- Optional Life and Optional AD&D can be elected separately. Creators must be enrolled to enroll spouse and or child.
- When EOI is required-after Open Enrollment ends, you will have an open task in Workday within 7 days with the EOI form.

Restrictions may apply if you and/or your dependent(s) are confined in the hospital or terminally ill.

Please refer to your Summary Plan Description for exclusions and further detail.

VOLUNTARY BENEFITS

Metlife Legal

MetLife provides Creators, spouses and dependents access to legal services including a network of attorneys with telephonic advice and office consultations. Services may include:

- Will preparation
- Trusts
- Power of attorney
- Real estate matters
- Debt matters
- Family law matters
- Identity theft

2 plans to choose from:		
Legal plan	Legal High Plan	Legal Low Plan
Creator Only	\$9.00	\$3.69



VOLUNTARY SUPPLEMENTAL HEALTH PLANS



100% Creator Paid

Accident (Low and High Plan)

- Pays cash to help offset the expenses associated with accidents or injuries:
 - Deductible/Copays
 - Ambulance
 - Surgery
 - And much more!
- Pays benefits based on injury and plan option
 - X-Ray: \$40 LOW plan, \$75 HIGH plan
 - Torn ACL: \$650 LOW plan, \$1,000 HIGH plan
- Flat bi-weekly rate based on your enrollment tier

Critical Illness (10k, 20k, 30k, 40k)

- Pays a lump-sum benefit directly to you upon diagnosis
- Helps pay for out-of-pocket medical expenses associated with a serious illness (e.g., heart attack, stroke, coma, kidney failure, etc.)
- If you want to enroll a dependent into the plan, please know that Spouse coverage cannot exceed 100% of your coverage, and Child(ren) cannot exceed 50% of your coverage
- Guaranteed Issue for 2025:
 - \$40,000 for self and spouse
 - \$20,000 for child(ren)

VOLUNTARY SUPPLEMENTAL HEALTH PLANS

100% Creator Paid



Hospital Indemnity (Low and High Plan)

- Pays you a fixed benefit for every day you are in the hospital up to a maximum
 - \$1,000 per admission (5 per year) and \$100 per day on LOW plan
 - \$2,000 per admission (5 per year) and \$200 per day on HIGH plan
- A cash benefit when you need it
- Flat bi-weekly rate based on your enrollment tier



WELLNESS REIMBURSEMENT FOR VOLUNTARY SUPPLEMENTAL PLANS

100% Creator Paid

Each of the Voluntary Coverage plans offer a Wellness Benefit, payable to you upon completion of a Wellness activity claim.

- Accident LOW: \$50 per enrolled member per year
- Accident HIGH: \$100 per enrolled member per year
- Hospital LOW/Hospital HIGH:\$50 per enrolled member per year
- Critical Illness: \$50 per enrolled member per year

Eligible activities for wellness reimbursement Include:

- Annual physical (no cost on all L&W medical plans)
- Immunization or Vaccine (Including Flu Shots)
- Mammogram
- Pap Smear

Plan	Accident High	Accident Low	Hospital High & Low	Critical Illness
Per Enrolled Member	\$100.00	\$50.00	\$50.00	\$50.00



CLICK ON THE QR CODE ABOVE TO BE DIRECTED TO PRUDENTIAL'S CLAIM FORMS

VOLUNTARY SUPPLEMENTAL COVERAGE BENEFITS COST SUMMARY

100% Creator Paid



Accident Tier	Accident HIGH	Accident LOW
Creator Only/SciPlayer Only	\$5.93	\$3.48
Creator/SciPlayer and Spouse	\$8.55	\$5.31
Creator/SciPlayer and Child	\$9.43	\$6.74
Creator/SciPlayer and Children	\$9.43	\$6.74
Creator/SciPlayer and Family	\$13.22	\$8.37

Hospital Indemnity Tier	Hospital HIGH	Hospital LOW
Creator Only/SciPlayer Only	\$8.55	\$4.32
Creator/SciPlayer and Spouse	\$17.75	\$9.29
Creator/SciPlayer and Child	\$16.65	\$8.86
Creator/SciPlayer and Children	\$16.65	\$8.86
Creator/SciPlayer and Family	\$25.85	\$13.84

Critical Illness EXAMPLE	Age 43
Creator Only/SciPlayer-30k coverage	\$10.23
Creator/SciPlayer's Spouse-30k coverage	\$10.23
Creator/SciPlayer's Child-10k coverage	\$1.01
Total Premium (Bi-weekly)	\$21.48



Bi-weekly premiums shown

BENEFITS GUIDANCE TOOL

Provides a recommendation for your 2026 benefits based on your needs and budget:

- Scan the QR code



- If you've registered prior, go to the log in option. If not, enter your email address to create your Nayya account.
- Answer questions about yourself and your family
- Get matched with a benefits package tailored to your needs!



BENEFITS WEBSITE/PUERTO RICO PAGE

Scan the below QR code or go to [Medical, Dental, Vision | 2026 Light & Wonder](#)

- To view plan documents
- View medical deductible, out-of-pocket max, co-pays
- Prescription co-pays



NEXT STEPS & REMINDERS

Action	Date(s)
Open Enrollment information available	Monday, October 27, 2025
Online Enrollment System (Workday) opens for elections, and or to make changes	Monday, October 27, 2025
Online Enrollment System (Workday) closes, all elections must be finalized prior to	Friday, November 7, 2025 at 11:59pm PT
Benefits become effective	Thursday, January 1, 2026



Have questions or need assistance with Open Enrollment?
Contact People Solution Center:
Email: psc@lnw.com
Phone: 1-833-744-4435

