

# Live well. Be well.

## 2026 FNF BENEFITS SUMMARY



FNF places a high priority on providing for your personal health and well-being as we deliver best-in-class benefits designed to meet your needs, lifestyle, and budget. Our comprehensive benefits package protects your total health, so you can Live Well. Be Well.



### Eligibility

Full-time employees (scheduled to work 30+ hours per week) are eligible for Health & Welfare plans the first of the month following their hire date. If someone is hired on the 1<sup>st</sup> of the month, they are eligible that day. Part-Time employees that are scheduled to work between 20 and 29 hours a week have access to some of the voluntary benefits offered.



### Quantum Health

FNF is pleased to partner with Quantum Health to make your healthcare simpler for you. Think of Quantum as your personal team of nurses, benefits experts and claims specialists who will do all they can to support your unique healthcare needs.



### Medical

FNF partners with Blue Cross Blue Shield (BCBS) as our medical plan administrator. You can choose between two different High Deductible Health Plans with HSA and a Traditional PPO plan.

**Some FNF associates are also eligible for Kaiser Permanente health plans (in CA, DC, CO, GA, HI, MD, OR, VA, & WA) or a Hawaii Medical Services Association medical plan.**



### Dental

With three dental plan options through UnitedHealthcare (UHC), **preventive services are covered at 100%**—you pay nothing out of your pocket. The Calendar Year Maximum is up to \$5,000 per person, and Orthodontic Services are paid at 50% up to the lifetime maximum (for children and adults).



### Vision

FNF offers eligible full-time employees a vision plan through EyeMed Vision Care. The plan offers coverage for **eye exams, eyeglasses, and contact lenses.**



### Extra Support

For those enrolled in one of the BCBS medical plans, there are some additional programs offered to help support you and your family:

- **Pelago Health**, a virtual substance use support program that can help with Tobacco, Alcohol, Opioids, and Cannabis.
- **Maven**, a virtual clinic that provides support from family planning, pregnancy, and postpartum needs.
- **RX Savings Solutions** helps you find cost savings on prescription drugs.
- **Carrum Health** provides access to Centers of Excellence for some surgical and treatment services.
- **CVS Weight Management** offers additional nutrition and support services for those considering or using obesity medications.



### Health Savings Account (HSA)

Those who enroll in one of the HSA medical plans may **set aside pre-tax dollars** to pay for eligible out-of-pocket health care expenses. FNF will contribute up to \$600 annually to your HSA if you have individual coverage and up to \$1,200 annually if you have dependents on coverage.





### Wellness Program

To help you be your best, healthiest, happiest self, FNF offers a wellness program involving preventive health screenings, health assessments and metabolic screenings. Completing these activities earns monthly **medical premium incentives**.



### Flexible Spending Accounts (FSA)

FSAs let you stretch your compensation further by allocating your pre-tax dollars to spending accounts. A Health Care FSA **helps you save on eligible health care expenses** and is available for those not enrolled in an HSA medical plan. A Dependent Care FSA allows you to save on child and eldercare expenses.



### Life Insurance

FNF offers peace of mind and financial protection when you need it most. **You are automatically enrolled in employer-provided Basic Life and AD&D Insurance**. We also offer supplemental Life Insurance options for purchase if you wish to increase your coverage.



### Disability Insurance

You may purchase Voluntary Short Term Disability (STD) and Long Term Disability (LTD) **to provide financial protection for you and your family** in the event you cannot work because of an accident or personal illness. In states where disability coverage is mandated, supplemental coverage is available.

FNF also offers employees access to **Juno Child Disability Insurance**, which pays cash benefits if your qualified child is diagnosed with a life-changing illness or disability.



### Employee Assistance Program (EAP)

FNF employees have **24/7 access to mental health providers** who can provide short-term counseling on personal issues including family care, stress management and addictive behavior intervention and support. FNF's EAP services are offered at no cost to employees and all members of their household.

**The EAP also provides expert legal and financial consultations and can refer specialists when needed.**



### Financial Wellness

FNF partners with SmartPath to provide **unbiased financial education at no cost to you**. Through this partnership, you can access financial tools, workshops, and coaches to help you plan for the future, make smart money moves, and progress towards your financial goals.



### Employee Stock Purchase Plan (ESPP)

Through the ESPP **you can contribute up to 15% of eligible earnings to the purchase of company stock, with FNF providing a 33% or 50% match** (depending on employment status and service).



### 401(k) Savings Plan

The FNF Savings Plan offers you a flexible and easy way to save. Eligible employees can contribute to the plan after 90 days of employment. **FNF will match 50% of the first 6% of eligible compensation you contribute**. Pre-tax and Roth (post-tax) 401(k) contribution options are available.



### Commuter and Transportation Programs

The commuter benefits program enables you to **contribute money from your paycheck on a pre-tax basis** for parking and transit as part of your daily commute to work. You can save an average of 30% on public transit and parking.



### Identity Theft Protection

FNF offers you the opportunity to purchase IdentityForce plans with **proactive fraud detection and prevention monitoring services** that includes dark web monitoring, lost wallet assistance, data breach notifications, and much more.



### Paid Time Off

In addition to paid sick time and vacation days (up to 4 weeks per year), FNF recognizes 10 paid holidays and 1 floating holiday. FNF also gives new parents 6 weeks of 100% paid parental leave. Bereavement leave is paid at 100% for 5 days.



### Additional Benefits

There are many other exciting benefits that FNF offers including:

- Supplemental Benefit Plans including accident insurance, hospital indemnity insurance, and critical illness insurance
- Free Calm membership
- WW (WeightWatchers) discount
- Active&Fit® gym membership discounts
- MetLife Legal Plan
- Purchasing power
- Pet insurance
- Employee discounts (including title assistance for a home purchase)
- College scholarship opportunities (for dependents)
- FEDlogic, a program that assists employees in understanding federal, state, and other benefit programs, like Medicare, Medicaid, Tribal, and VA benefits.

