GEAR UP FOR OPEN ENROLLMENT.

Experience all your benefits have to offer in 2019!

Open enrollment is
October 30 to November 20, 2018.
## Summary of Benefits and Coverage (SBCs).

The Affordable Care Act (health care reform) requires that Bass Pro Shops provide associates and outfitters a standard SBC for medical and dental plans. This rule is intended to allow for easier comparison of the plans available to you. You may access the SBC in Workday under the Benefits worklet.

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BRINGING TOGETHER THE BEST OF BOTH WORLDS.

Much has changed in the past year, but our commitment to your health and well-being remains stronger than ever. After all, you work hard to create great outdoor experiences for our customers. And we want your experience at Bass Pro Shops and Cabela's to be just as meaningful and rewarding.

That's why we're bringing together the best of both worlds, with enhanced benefits that help you gear up for every part of your life — so you can live healthier, save for the future and live life to the fullest.

Gear up for open enrollment — October 30 to November 20 — and get ready to experience all your benefits have to offer.

WHAT'S NEW FOR 2019.

INTEGRATED HEALTH BENEFITS.
• Same choice of health plans, now administered by a single carrier: UnitedHealthcare. Learn about new tools and resources available through UnitedHealthcare by visiting bassprobenefits.com.
• New UnitedHealthcare provider network. Visit bassprobenefits.com to make sure your doctor is in the UnitedHealthcare network. If you're receiving treatment from a health care provider that is not in the UnitedHealthcare network, UnitedHealthcare will partner with you to make sure your treatment plans are not disrupted.

SEAMLESS SAVINGS ACCOUNTS.
• Optum Bank® will be administering health savings accounts (HSAs) and flexible spending accounts (FSAs), offering a more seamless process that's fully integrated with our medical plans.
• New dependent care FSAs will be available to all full-time associates to help you save on your daycare expenses.

EXPANDED BENEFIT OPTIONS.
• Enhanced dental and vision benefit.
• New Unum voluntary plans to customize your benefits for your unique lifestyle — accident, critical illness, hospital indemnity and whole life.
• Expanded basic life insurance now available to all.
• Short- and long-term disability changes.

BENEFITS FOR PART-TIME ASSOCIATES AND OUTFITTERS.
• Regular part-time associates and outfitters may now enroll in the dental, vision and voluntary benefit plans! (PACE, seasonal and temporary part-time classifications are not eligible.)

PLEASE NOTE: You must go into Workday and review your benefits!

We did our very best to consolidate everyone's current benefits into Workday. However, we were unable to map Unum voluntary benefits for Cabela's outfitters. We did not carry over any HSA and FSA enrollments. And there are totally new benefits for all associates and outfitters in 2019.

As a result, everyone needs to log in to Workday and verify the elections that rolled over, and re-enroll in those that did not, as well as consider the new benefits offered!
ENROLLING IN YOUR BENEFITS.

This year, everyone will enroll through Workday. You can enroll in your 2019 benefits during open enrollment, October 30 to November 20, 2018. To enroll:

1. Log in to your Workday account at myworkday.com/basspro.
2. Go to the Inbox.
3. Select Open Enrollment Change.
4. Proceed through all steps of the Change Benefits for Open Enrollment process:
   a. Thoroughly read ALL information provided.
   b. Click Continue after completing each page.
   c. Verify/complete beneficiaries.
   d. Complete the Additional Benefits Elections.
   e. Review your elections, click I Agree, then click Submit.
   f. Print your confirmation page.

For additional support, see your local Human Resources representative or contact the HR Support Center at 1-417-873-4357, option 2, or via email at hrsupportcenter@basspro.com.

Cabela’s outfitters and Ranger associates new to Workday: For complete enrollment instructions, see the additional Workday Benefits Enrollment insert included with this mailing.

Need to make a future change?

The benefits you choose during open enrollment will be effective January 1, 2019. Your choices for medical, dental, vision and FSAs are for the entire year. However, you can change your elections for these benefits during the year if you experience a qualifying “life event” — such as marriage, legal separation or divorce, birth or adoption of a child, death, or a change in employment status for you, your spouse or your dependents. You can also make changes when a covered dependent turns 26 and is no longer eligible for coverage. Changes must be made within 30 days of the event and you will need to provide supporting documentation, such as a marriage license or birth certificate.

Other benefits do not require a life event. HSA and 401(k) elections may be changed at any time. And supplemental life benefits, disability, and the new accident, critical illness, hospital indemnity and whole life policies may be canceled at any time.

You may initiate these changes in your Workday account, or email hrsupportcenter@basspro.com or call 1-417-873-4357, option 2 for assistance.

Want to know more?

Let Alex® be your guide:

✓ Learn more about your benefits.
✓ Decide which plans are right for you.
✓ Estimate your health care costs.
✓ See how HSAs work.

**GET READY FOR OPEN ENROLLMENT. CHECK.**

- Read about your benefits in this guide so you know what to expect.
- Visit myalex.com/bass-pro/2019 to better understand your options and decide which plans are right for you.
- Visit bassprobenefits.com to learn more about UnitedHealthcare tools and resources, and to make sure your doctor is in the UnitedHealthcare network.
- Log in to Workday to access your open enrollment task:
  - Verify your tobacco use question.
  - Answer your working spouse option.
  - If you enroll in the HDHP Core Plan or HDHP Value Plan, you must elect your HSA participation even if you only want the employer contributions. If you're in the Choice Plus Plan, you must elect your FSA participation, if desired.
  - Verify or add any necessary spouse/dependents to coverage or as beneficiaries. (You will need their names, birth dates, Social Security number, genders and addresses.)
- Consider the NEW options for vision, voluntary benefits and charitable contributions.
- Make sure to complete the enrollment process — if you fail to complete open enrollment, you may not have all the benefits you need!


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**2019 ELIGIBILITY.**

**Hourly associates/outfitters** who will meet their 90-day waiting period before January 1, 2019, are eligible to participate in open enrollment.

**Regular part-time associates/outfitters** who will meet their 90-day waiting period before January 1, 2019, are also now eligible to enroll in dental, vision and the new voluntary plans during open enrollment. (PACE, temporary and seasonal classifications are not eligible.)

**All salaried associates/outfitters** may participate in open enrollment.

**DEPENDENTS.**

You may enroll your eligible dependents in medical, dental, vision and/or some voluntary benefits. Eligible dependents include your:

- Legal spouse.
- Child(ren) up to age 26 regardless of marital or student status.
- Unmarried children of any age who are incapable of supporting themselves due to a mental or physical disability, and who are totally dependent on you.

**Important to know.**

**SPOUSAL SURCHARGE.**

If your spouse has medical coverage available through an employer, but you choose to cover him or her on the Bass Pro medical plan, an additional weekly fee of **$20** will be added to your benefit deductions. If you elect any medical plan, you must answer the spousal surcharge question in Workday, even if you do not cover a spouse.

**TOBACCO SURCHARGE.**

If you and/or your spouse or covered dependents use tobacco, a **$30** weekly surcharge will be added to your medical plan premium.

**Thinking of quitting tobacco?**

Resources are available to help you quit at no cost to you. Go tobacco-free for 90 days and quit paying the tobacco surcharge.

Learn more at bassprobenefits.com.
MEDICAL AND PRESCRIPTION DRUG BENEFITS.

NEW: Now administered by UnitedHealthcare.

Bass Pro will continue to offer the same choice of health plans — including two high-deductible health plan (HDHP) options that include a tax-advantaged HSA — which will be administered in 2019 by one nationwide network: UnitedHealthcare.

Your options include:

• Choice Plus Plan (formerly the PPO Plan)
• HDHP Core Plan
• HDHP Value Plan

Preventive care is covered 100 percent when you see UnitedHealthcare network providers. To make sure your doctor is in the network, visit bassprobeneeds.com.

HOW YOUR MEDICAL COVERAGE WORKS.

While our plans differ in how costs are shared, they work in much the same way.

1 Your Deductible
   You pay 100 percent until your deductible is met.
   Network preventive care is covered 100 percent and not subject to the deductible.
   For the Choice Plus Plan, you pay a copay for some expenses, including doctor visits and prescriptions.

2 Your Coinsurance
   Once you meet your deductible, the plan will begin to pay a share and you will pay a share of expenses.
   You’ll always pay less when you stay in the network.
   If you go out of the network, you pay more.

3 Your Out-of-Pocket Limit
   Once you reach your out-of-pocket limit, the plan will pay 100 percent of eligible expenses for the rest of the year.

Your HSA*
   Bass Pro Shops contributes:
   • $500 for individual coverage.
   • $1,000 for family coverage.

* Applies to the HDHP Core Plan and HDHP Value Plan only. Employer contributions are prorated and made quarterly.

UNDERSTANDING YOUR DEDUCTIBLE.

If you have family coverage, your deductible consists of two components — an individual and family. The individual deductible and out-of-pocket limit are embedded in the family deductible. So if one family member meets the individual deductible, the plan will pay — and the family member will begin to pay coinsurance for care in the network — before the family deductible is met. The same is true for the out-of-pocket limit.

Want to understand more about how things work? Go ask Alex!
myalex.com/bass-pro/2019
# Medical Benefits: UnitedHealthcare — One Nationwide Network

<table>
<thead>
<tr>
<th></th>
<th>Choice Plus Plan</th>
<th>HDHP Core Plan</th>
<th>HDHP Value Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Deductible</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Individual</td>
<td>$1,250</td>
<td>$2,700</td>
<td>$3,800</td>
</tr>
<tr>
<td>Family</td>
<td>$2,500</td>
<td>$5,400</td>
<td>$7,600</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$10,800</td>
<td>$15,200</td>
</tr>
<tr>
<td><strong>Out-of-pocket</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Individual</td>
<td>$5,000</td>
<td>$6,000</td>
<td>$6,650</td>
</tr>
<tr>
<td>Family</td>
<td>$10,000</td>
<td>$12,000</td>
<td>$13,300</td>
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</table>

**Physician Services**

<table>
<thead>
<tr>
<th></th>
<th>Choice Plus Plan</th>
<th>HDHP Core Plan</th>
<th>HDHP Value Plan</th>
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<tbody>
<tr>
<td>Primary care</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Visit (PCP)</td>
<td>$35 copay</td>
<td>25% after deductible</td>
<td>30% after deductible</td>
</tr>
<tr>
<td>Specialist visit</td>
<td>$50 copay</td>
<td>40% after deductible</td>
<td>50% after deductible</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Preventive care</td>
<td>Fully covered</td>
<td>Fully covered</td>
<td>Fully covered</td>
</tr>
<tr>
<td></td>
<td>40% after deductible</td>
<td>50% after deductible</td>
<td>50% after deductible</td>
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**Inpatient Hospital Care**

<table>
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<th>Choice Plus Plan</th>
<th>HDHP Core Plan</th>
<th>HDHP Value Plan</th>
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<tbody>
<tr>
<td></td>
<td>20% after deductible</td>
<td>25% after deductible</td>
<td>30% after deductible</td>
</tr>
<tr>
<td></td>
<td>40% after deductible</td>
<td>50% after deductible</td>
<td>50% after deductible</td>
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**Outpatient Surgery**

<table>
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<th>Choice Plus Plan</th>
<th>HDHP Core Plan</th>
<th>HDHP Value Plan</th>
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<tbody>
<tr>
<td></td>
<td>20% after deductible</td>
<td>25% after deductible</td>
<td>30% after deductible</td>
</tr>
<tr>
<td></td>
<td>40% after deductible</td>
<td>50% after deductible</td>
<td>50% after deductible</td>
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**Urgent Care Center**

<table>
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<tbody>
<tr>
<td></td>
<td>$75 copay</td>
<td>25% after deductible</td>
<td>30% after deductible</td>
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<tr>
<td></td>
<td>40% after deductible</td>
<td>50% after deductible</td>
<td>50% after deductible</td>
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**Emergency Room**

<table>
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<th>Choice Plus Plan</th>
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<th>HDHP Value Plan</th>
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<tbody>
<tr>
<td></td>
<td>$250 copay</td>
<td>25% after deductible</td>
<td>30% after deductible</td>
</tr>
<tr>
<td></td>
<td>plus 20% coinsurance</td>
<td>25% after deductible</td>
<td>30% after deductible</td>
</tr>
</tbody>
</table>

The coinsurance percentages shown are the amounts you pay.

Questions about your medical benefits?

Call UnitedHealthcare at **1-844-554-5513** or visit myuhc.com®.
## PHARMACY BENEFITS: EXPRESS SCRIPTS.

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<tr>
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<th>Choice Plus Plan</th>
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<tr>
<td></td>
<td>Network benefits only</td>
<td>Network benefits only</td>
<td>Network benefits only</td>
</tr>
<tr>
<td><strong>Retail prescriptions (30-day supply)</strong></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Generic</td>
<td>15%, $15 minimum copay, $50 maximum copay</td>
<td>25% after deductible</td>
<td>30% after deductible</td>
</tr>
<tr>
<td>Brand formulary</td>
<td>30%, $35 minimum copay, $125 maximum copay</td>
<td>25% after deductible</td>
<td>30% after deductible</td>
</tr>
<tr>
<td>Non-formulary</td>
<td>50%, $75 minimum copay, $250 maximum copay</td>
<td>25% after deductible</td>
<td>30% after deductible</td>
</tr>
<tr>
<td><strong>Mail-order prescriptions (90-day supply)</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Generic</td>
<td>15%, $30 minimum copay, $100 maximum copay</td>
<td>25% after deductible</td>
<td>30% after deductible</td>
</tr>
<tr>
<td>Brand formulary</td>
<td>30%, $70 minimum copay, $250 maximum copay</td>
<td>25% after deductible</td>
<td>30% after deductible</td>
</tr>
<tr>
<td>Non-formulary</td>
<td>50%, $150 minimum copay, $500 maximum copay</td>
<td>25% after deductible</td>
<td>30% after deductible</td>
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Questions about your pharmacy benefits?
Call Express Scripts at 1-877-206-7431 or visit express-scripts.com.

## WEEKLY CONTRIBUTIONS: (ALL ELIGIBLE ASSOCIATES).

<table>
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<tr>
<th>Annual salary</th>
<th>Choice Plus Plan</th>
<th>HDHP Core Plan</th>
<th>HDHP Value Plan</th>
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<tbody>
<tr>
<td></td>
<td>&lt;$45k</td>
<td>$45k to $90k</td>
<td>&gt;$90k</td>
</tr>
<tr>
<td>Associate only</td>
<td>$29.90</td>
<td>$35.69</td>
<td>$44.74</td>
</tr>
<tr>
<td>Associate + spouse</td>
<td>$67.77</td>
<td>$77.87</td>
<td>$102.02</td>
</tr>
<tr>
<td>Associate + child(ren)</td>
<td>$46.67</td>
<td>$59.14</td>
<td>$73.67</td>
</tr>
<tr>
<td>Associate + family</td>
<td>$83.05</td>
<td>$98.52</td>
<td>$123.25</td>
</tr>
</tbody>
</table>

Additional contributions may also apply:
- If your spouse has coverage available with their employer and you choose to add your spouse to a Bass Pro Medical plan, add $20 per week.
- If you or your spouse and/or dependents are tobacco users, add $30 per week.
HSAs and FSAs. Save money, tax-free.

NEW: Now administered by Optum Bank®.

HSAs.
2018 deductions will not carry over, you must re-enroll.

The HDHP Core Plan and HDHP Value Plan come with an HSA, administered by Optum Bank, which you can use to cover out-of-pocket health care expenses, including your deductible. Your unused balance rolls over each year and accumulates tax-free. Bass Pro Shops will again contribute to your account in 2019 on a quarterly basis. You (including the Bass Pro contributions) can contribute up to Internal Revenue Service (IRS) limits of $3,500 for individual and $7,000 for family in 2019. The annual “catch-up” contribution amount for individuals age 55 or older is $1,000. You must elect the HSA plan to receive Bass Pro contributions.

Five things you need to know about HSAs:

1. It’s owned by you. An HSA is similar to a personal bank account — it’s yours to keep even if you leave the company or retire.
2. There’s no “use it or lose it” rule. Your balance rolls over and accumulates, year after year.
3. You can invest it. Once your balance reaches $2,000, you can invest your HSA much like your 401(k).
4. You get a triple tax advantage. Contributions are pre-tax, your account grows tax-free and you’re not taxed on the money you use to pay qualified medical expenses.
5. It’s easy to use. Pay qualified expenses with a swipe of your Optum Bank debit card. Or save your money and medical receipts and withdraw it in the future.
**HEALTH CARE FSA.**
**NOTE: 2018 deductions will not carry over, you must re-enroll.**

If you’re in the **Choice Plus Plan**, you can contribute up to **$2,650** to a Health Care FSA through pre-tax payroll deductions to help cover medical, dental and vision expenses not covered by your health plan. Be sure to use it all — unlike an HSA, any money left in your account at the end of 2019 will not carry over to 2020. For a list of qualified expenses, visit [irs.gov](http://irs.gov) and look for Publication 502.

Under the health care FSA, your entire annual election amount is available January 1st to reimburse your 2019 eligible expenses.

- You must incur your expenses between **January 1, 2019, and December 31, 2019**. There is no grace period or carryover.
- You will receive an FSA debit card to conveniently pay for copays, pharmacy and other eligible expenses where accepted.
- If enrolled in medical, you can sign up at [myuhc.com](http://myuhc.com) to automatically submit your medical out-of-pocket claims directly to your health care FSA for reimbursement. Other expenses may be submitted to Optum for reimbursement.

**DEPENDENT CARE FSA.**
**New for Bass Pro in 2019.**

You may set aside up to **$5,000** for a married couple ($2,500 if you are single or married and file separately) of pre-tax earnings to cover the cost of day care for a dependent child or a dependent of any age that cannot be left alone while you (and your spouse) are at work.

- Under the dependent care FSA, you will be reimbursed up to the amount in your account at the time of the claim request.
- The Optum Bank debit card may be used to pay for expenses where accepted by daycare providers.
- To be eligible under the dependent care FSA, dependent care must be for:
  - Your dependent who has not reached age 13.
  - Your dependent of any age who is physically or mentally incapable of self-care and who lives with you.
  - Your spouse who is physically or mentally incapable of self-care and lives with you.
  - The care of a dependent must enable you and your spouse, if you are married, to be employed, seek employment or attend school full time.
**DENTAL BENEFITS: DELTA DENTAL.**

**NEW: Part-time associates now eligible.**

You have two dental plan options: the **Base Plan** and the **Enhanced Plan**, both administered by Delta Dental of Missouri. Both plans now pay for preventive services at 100 percent. The Enhanced Plan provides a higher annual maximum benefit and orthodontia coverage for dependent children up to age 19.

When you need dental care, you have a choice of Delta Dental networks:

- **The Delta Dental PPO™ network**: Dentists in the PPO network offer the best pricing, which means the lowest out-of-pocket costs for you and your family. This stretches your annual maximum benefit.

- **The Delta Dental Premier® network**: These dentists also offer discounted pricing, but you will pay slightly more out of pocket.

You can use out-of-network providers, but you will pay more. You can find dentists in either network by visiting [deltadentalmo.com](http://deltadentalmo.com).

<table>
<thead>
<tr>
<th></th>
<th>PPO Network</th>
<th>Premier Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Annual calendar year maximum</strong> (maximum amount of benefits paid by the plan each year)</td>
<td>$1,000 per person</td>
<td>$1,000 per person</td>
<td>$1,000 per person</td>
</tr>
<tr>
<td><strong>Calendar year deductible</strong> (applies to basic and major services; does not apply to preventive)</td>
<td>$50 per person</td>
<td>$50 per person</td>
<td>$50 per person</td>
</tr>
<tr>
<td><strong>Preventive services</strong> (covered 100%)</td>
<td>Covered 100%</td>
<td>Covered 100%</td>
<td>Covered*</td>
</tr>
<tr>
<td><strong>Basic services</strong></td>
<td>20% after deductible</td>
<td>20% after deductible</td>
<td>20% after deductible*</td>
</tr>
<tr>
<td><strong>Major services</strong></td>
<td>50% after deductible</td>
<td>50% after deductible</td>
<td>50% after deductible*</td>
</tr>
<tr>
<td><strong>Orthodontia</strong> (for children up to age 19)</td>
<td>Not covered</td>
<td>Not covered</td>
<td>Not covered</td>
</tr>
</tbody>
</table>

*Out-of-network coverages are paid based upon Delta Dental’s established allowance, and you may be balance billed for charges over the allowance.*
Dental Benefits, Continued.

**ENHANCED PLAN.**

<table>
<thead>
<tr>
<th></th>
<th>PPO Network</th>
<th>Premier Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Annual calendar year maximum</strong> (maximum amount of benefits paid by the plan each year)</td>
<td>$1,500 per person New higher limit!</td>
<td>$1,500 per person New higher limit!</td>
<td>$1,500 per person New higher limit!</td>
</tr>
<tr>
<td><strong>Calendar year deductible</strong> (applies to basic and major services; does not apply to preventive)</td>
<td>$50 per person</td>
<td>$50 per person</td>
<td>$50 per person</td>
</tr>
<tr>
<td><strong>Preventive services</strong> (covered 100%)</td>
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</tr>
<tr>
<td><strong>Basic services</strong></td>
<td>20% after deductible</td>
<td>20% after deductible</td>
<td>20% after deductible*</td>
</tr>
<tr>
<td><strong>Major services</strong></td>
<td>50% after deductible</td>
<td>50% after deductible</td>
<td>50% after deductible*</td>
</tr>
<tr>
<td><strong>Orthodontia</strong> (for children up to age 19)</td>
<td>50%, no deductible, up to $1,500 lifetime maximum per person</td>
<td>50%, no deductible, up to $1,500 lifetime maximum per person</td>
<td>50%, no deductible, up to $1,500 lifetime maximum per person</td>
</tr>
</tbody>
</table>

*Out-of-network coverages are paid based upon Delta Dental’s established allowance, and you may be balance billed for charges over the allowance.

**WEEKLY ASSOCIATE CONTRIBUTIONS.**

<table>
<thead>
<tr>
<th></th>
<th>Base Plan</th>
<th>Enhanced Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Associate only</strong></td>
<td>$4.05</td>
<td>$5.48</td>
</tr>
<tr>
<td><strong>Associate + spouse</strong></td>
<td>$7.12</td>
<td>$9.66</td>
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<tr>
<td><strong>Associate + child(ren)</strong></td>
<td>$7.40</td>
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<tr>
<td><strong>Associate + family</strong></td>
<td>$9.87</td>
<td>$13.48</td>
</tr>
</tbody>
</table>

Questions about your dental benefits?
Call Delta Dental at 1-800-335-8266 or visit deltadentalmo.com.
VISION BENEFITS: VSP.

NEW: Premium buy-up option — part-time associates now eligible.

In 2019, you will have two vision plan options. The Base Plan and the new Premium Plan will both be administered by VSP. With either plan you can save on vision care and products when you use providers who belong to the VSP network.

Using your vision benefits is easy. Here’s all you need to do:

- Create an account at vsp.com. Here you can review your benefit information and find providers who belong to the VSP network.
- At your appointment, tell the provider’s staff you have VSP. You don’t need an ID card, but if you want one as a reference, you can print one at vsp.com.

The charts below show what you pay in copays and what the plan pays in maximum benefits. Also included are your weekly contributions for each vision plan.

<table>
<thead>
<tr>
<th></th>
<th>Base Plan</th>
<th>Premium Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Exam (once per calendar year)</strong></td>
<td>$0</td>
<td>$0</td>
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<tr>
<td><strong>Prescription glasses</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lenses (once per calendar year)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Single vision</td>
<td>$25 copay</td>
<td>$25 copay</td>
</tr>
<tr>
<td>- Bifocal</td>
<td>$25 copay</td>
<td>$25 copay</td>
</tr>
<tr>
<td>- Trifocal</td>
<td>$25 copay</td>
<td>$25 copay</td>
</tr>
<tr>
<td><strong>Frames</strong></td>
<td>$150</td>
<td>$175</td>
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<tr>
<td><strong>Contact lenses</strong></td>
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<td></td>
</tr>
<tr>
<td>Contact lenses instead of glasses</td>
<td>$150</td>
<td>$175</td>
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<tr>
<td>(once per calendar year)</td>
<td></td>
<td></td>
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<tr>
<td><strong>Contact lens fitting and evaluation</strong></td>
<td>$60 maximum copay</td>
<td>$60 maximum copay</td>
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WEEKLY ASSOCIATE CONTRIBUTIONS.

<table>
<thead>
<tr>
<th></th>
<th>Base Plan</th>
<th>Enhanced Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Associate only</td>
<td>$1.15</td>
<td>$1.91</td>
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<tr>
<td>Associate + spouse</td>
<td>$2.28</td>
<td>$3.79</td>
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<tr>
<td>Associate + child(ren)</td>
<td>$2.51</td>
<td>$4.17</td>
</tr>
<tr>
<td>Associate + family</td>
<td>$4.01</td>
<td>$6.65</td>
</tr>
</tbody>
</table>

Questions about your vision benefits?
Call VSP at 1-800-877-7195 or visit vsp.com.
NEW: Expanded for all full-time associates and outfitters!

We care about you and your family. And we want to offer benefits that provide for your beneficiaries in the event of your disability or death. Basic life insurance and accidental death and dismemberment (AD&D) coverage is available at no cost to you, and now is no longer tied to your medical plan coverage — you also have the option to purchase additional life insurance coverage, if needed.

Life insurance and AD&D.

BASIC LIFE AND AD&D.

In 2019, Bass Pro Shops is providing basic life and AD&D benefits for all full-time associates and outfitters that are not tied to medical enrollment.

- For salaried associates/outfitters: The amount of basic life coverage is equal to two times your annual earnings.
- For full-time hourly associates/outfitters: The amount of basic life coverage is a flat $60,000 benefit.

In addition, for both salaried and hourly associates/outfitters, we provide AD&D coverage equal to the basic life amount. The company also provides $5,000 in basic life coverage for your eligible spouse and $2,500 for each eligible child age 6 months to age 26. Please be sure to enter or verify your spouse and/or dependent information in Workday for this FREE benefit!

SUPPLEMENTAL LIFE.

For added protection, you can purchase supplemental life for yourself, your spouse and your child(ren) at affordable rates. You may elect additional coverage for:

- Yourself, in an amount up to $750,000. You can choose $15,000, $25,000, $50,000 or an increment of $10,000 from $60,000 to $750,000. Guaranteed issue at initial eligibility is the lesser of three times your annual salary or $500,000. For amounts greater than the guaranteed issue amount, you will be required to provide Evidence of Insurability (EOI).*
- Your spouse, up to $100,000. No more than 100 percent of your coverage. You may choose $15,000, $25,000, $50,000 or an increment of $10,000 from $60,000 to $100,000, but no more than 100 percent of your coverage. Guaranteed issue at initial eligibility is $50,000. (The same EOI requirements noted above apply.)*
- Your child(ren), up to $10,000 for each child. You may choose $2,500, $5,000 or $10,000 in coverage for children from 14 days old to age 26. (Newborns up to 13 days old are eligible for $1,000.) Guaranteed issue at initial eligibility is $10,000.

Note: To purchase supplemental coverage for your spouse or child(ren), you must enroll in supplemental associates/outfitters coverage. You pay 100 percent of the cost of coverage.

*During open enrollment, you may increase existing coverage for you or your spouse one increment up to the guaranteed issue amount without EOI. (All new enrollments or greater increases will require completion of EOI before the new amount takes effect.)

Questions about your income protection benefits?

Call HR Support at 1-417-873-4357, option 2, or send an email to hrsupport@basspro.com.

You may also call Voya Financial at 1-800-955-7736 or visit voya.com.
NEW: Short-term disability (STD) and long-term disability (LTD) changes for all full-time associates/outfitters.

You work hard to make our company great, and we want to do all we can to help you protect your financial security. If you find yourself unable to work due to injury or illness, disability benefits are offered to replace a portion of your income.

Rest assured, benefit checks will be sent directly to you, so you can focus on paying your bills and getting back on your feet.

- Salaried associates/outfitters will have STD and LTD coverages paid by Bass Pro. No enrollment is required.
- Full-time hourly associates/outfitters may purchase STD and LTD coverage on a voluntary basis. If you want to have STD or LTD coverage, you must enroll during open enrollment. No EOI is required for 2019.

STD and LTD for salaried associates/outfitters.

SHORT-TERM DISABILITY.
Salaried associates/outfitters will automatically be enrolled in company-paid STD insurance. Weekly benefits begin after you have been unable to work for seven consecutive days due to an eligible injury or illness. The weekly benefit amount is equal to 100 percent for the first 8 weeks and 60 percent for the remaining weeks of your weekly pay, up to a maximum of $5,000. The benefit is payable up to 25 weeks while unable to work due to a covered condition.

LONG-TERM DISABILITY.
The LTD benefit pays 60 percent of your monthly salary, up to a maximum monthly benefit of $15,000, if you continue to be disabled after 180 days (the length of your STD benefit). LTD benefits generally pay as long as you are disabled up to your retirement age, or you become employable for any occupation. (See plan documents for complete details.)

STD and LTD for hourly associates/outfitters.

VOLUNTARY SHORT-TERM DISABILITY.
Full-time hourly associates/outfitters may purchase voluntary STD insurance. Weekly benefits begin after you have been unable to work for seven consecutive days because of an eligible injury or illness. The amount of the benefit is equal to 60 percent of your weekly pay, up to a maximum of $1,250 per week.

The benefit is payable up to 25 weeks while unable to work due to a covered condition. As a voluntary benefit, you must elect this coverage during open enrollment and you pay the entire cost of your STD coverage.

VOLUNTARY LONG-TERM DISABILITY.
Full-time hourly associates/outfitters also may purchase voluntary LTD insurance. To receive benefits, you must be disabled for 180 days within a 365-calendar-day period. The amount of the benefit is equal to 60 percent of your monthly earnings, up to a maximum of $5,000 per month.

LTD benefits generally pay as long as you are disabled up to your retirement age, or you become employable for any occupation. (See plan documents for complete details.)

Protect your income.

Carefully consider the new time off policies when making your disability benefit decision. Disability plans help protect your income when you cannot work due to an extended injury or illness. You will see your cost for these coverages in your Workday enrollment session.
NEW VOLUNTARY BENEFITS: UNUM.

Available for all full-time and regular part-time associates/outfitters.

New in 2019, Bass Pro is offering four voluntary policies by Unum, a leader in voluntary benefits for more than 100 years. These policies are designed to supplement a person's regular health or life insurance, so you can truly customize your benefits to meet your individual needs and lifestyle. And, when you have a claim, benefits are paid directly to you, regardless of other coverage.

These voluntary benefits are a great way to lessen the financial risk of HDHPs or active lifestyles. These plans do have some pre-existing limits, so if you have any questions in deciding if these benefits are right for you, please call the Voluntary Benefits Service Center at 1-855-276-2109.

GROUP ACCIDENT BY UNUM.
Do you live an active, outdoor lifestyle? The accident insurance plan provides a lump-sum benefit to help cover the costs associated with unexpected accidental injury. If you're like most people, you don't budget for accidents. You hope it never happens, but if one occurs, wouldn't it be nice to have an insurance plan that pays benefits regardless of any other insurance you have?

Note to Cabela's outfitters: We were not able to transfer all Unum voluntary benefit elections to Workday. If enrolled, please review these plans carefully and verify, or re-enroll in the plans you need.

HOSPITAL INDEMNITY BY UNUM.
Sometimes health insurance isn't enough. The Unum hospital indemnity plan pays a lump-sum benefit of $2,000 directly to you for a covered hospital admission and specified amounts per day or per incident for covered services over and above any health coverage you may have.

CRITICAL ILLNESS BY UNUM.
A critical illness plan pays a lump-sum benefit when you need it most — upon diagnosis of a covered critical illness. It can help prepare you for the added cost of battling a specific critical illness and the many incidental costs not typically covered by regular health insurance.

WHOLE LIFE BY UNUM.
A whole life benefit provides additional life insurance coverage that builds cash value over time. You have a choice of benefit and premium amounts that fit your paycheck and lifestyle.

You may enroll in accident, hospital indemnity and critical illness during your open enrollment session on Workday. When you “elect” the whole life benefit in Workday, you will be sent a to-do task to your Workday inbox to access the enrollment link, or you can go to the Benefits Icon and find External Links, then click on Unum Whole Life Enrollment.

For more information on these Unum voluntary benefit plans, see the plan brochures on bassprobenefits.com.
HEALTH ADVOCATE.

Your employee assistance program (EAP) resource.

Balancing your work and home life is not always easy. Through Health Advocate EAP+Work/Life, you have confidential, unlimited help for personal, family and work issues and resources to help you better balance your work and life.

You can talk to a licensed professional counselor by phone, email or via online chat to receive short-term assistance with stress, depression, work and family problems, financial and legal advice, substance abuse and more. Eligible employees, their spouses, dependent children, parents and parents-in-law are all covered under this program paid by Bass Pro. No enrollment is required.

Health Advocate is available 24/7. Get the help you need, when you need it most. All you have to do is call 1-877-240-6863, or visit healthadvocate.com/members.

THE CARES FUND.

Supporting each other in hardship.

At Bass Pro Shops, our associates are more than employees — they are our extended family. When disaster or personal hardship strikes, we are there to provide a hand up through The Cares Fund. Your contribution to the fund supports our Bass Pro family in devastating times of need.

Since its launch in 2016, the Bass Pro Cares Fund has provided critical support to more than 1,500 associates who have been affected by natural disasters, life-threatening illnesses or other personal hardships. In 2019, the Cares Fund will combine with the Cabela’s Employee Foundation to serve all of our associates with the same compassion and care.

You will see the opportunity to contribute through payroll deduction to the Cares Fund and other charitable organizations during your open enrollment session.
ANSWERS TO YOUR QUESTIONS.

- **Can I add/drop my insurance during the year? If so, how and what do I need to provide?**
  Because most associate/outfitter contributions are done on a pre-tax basis, the IRS does not allow for changes to coverage on some benefit options unless there is a qualifying event. Those events include marriage, divorce, birth or adoption of a child, death, dependent reaching age 26, dependent gaining or losing other insurance coverage, etc. Associates/outfitters must submit the request via Workday to make a change to their benefits within 30 days of the specific event and provide the necessary documentation to support the reason for the qualifying event. Questions? Call 1-417-873-4357, option 2, or email hrsupportcenter@basspro.com.

- **When will the enrollments and changes I make during open enrollment be effective?**
  The benefits you select during open enrollment take effect on January 1, 2019.

- **Are contributions deducted pre-tax in payroll?**
  The medical, dental, vision, health care FSA, dependent care FSA, HSA and 401(k) are all deducted on a pre-tax basis. The supplemental life, hourly STD, hourly LTD and supplemental voluntary benefit premiums are deducted on an after-tax basis.

- **What is the age cutoff for eligible dependents?**
  Dependent children are covered to age 26. Workday is set up to send you a reminder so you can go into Workday and remove the dependent. Coverage ends on the last day of the month of their 26th birth date. Permanently disabled children may continue dependent coverage with supporting documentation.

- **Can my significant other be covered on my insurance plan?**
  No. The Bass Pro Shops plan covers legal spouses. A domestic partner or common law spouse is not included as a covered dependent.

- **How soon can I expect to receive my insurance cards?**
  Everyone enrolled will receive a new UnitedHealthcare medical/pharmacy card. Dental cards from Delta Dental will be mailed if you newly enroll or change existing coverage. Optum Bank will issue a debit card for FSA and HSA enrollments. VSP and Unum do not issue insurance cards. Cards are typically mailed within 10 to 14 days from the time the carrier receives the enrollment or change information from Bass Pro Shops and should reach you by the first of the year.

- **I haven’t received my card. Who do I call to get one?**
  Please contact hrsupportcenter@basspro.com or call 1-417-873-4357, option 2. Or you may contact UnitedHealthcare directly at 1-844-554-5513 or myuhc.com and Delta Dental at 1-800-335-8266 or deltadentalmo.com.

- **Why don’t I get a card for vision coverage?**
  All VSP-participating providers have access to the VSP eligibility system. They have the ability to verify if you have coverage through the Bass Pro Shops plan, so there is no need for an ID card.

- **Do I have to use the mail-order service for my maintenance medications?**
  You may opt out of the Express Scripts mail-order service for a particular medicine or all medications by calling 1-888-772-5188. Choose the open-ended opt-out option.

- **What happens to my premiums if I have a leave of absence or unpaid time away from work?**
  Bass Pro Shops will cover your contributions for the first four weeks while you are on an approved unpaid leave of absence after you run out of paid time. If you are out longer than four weeks unpaid, you are required to make arrangements to pay your contributions in order to continue receiving benefits. You’ll receive a letter in the mail during the first four weeks with details on making those payments. Otherwise, if you are off work unpaid, any missed deductions will be taken from your paycheck once you return to work.
Answers to Your Questions, Continued.

► How do I sign up for an HSA?
You can sign up for an HSA during open enrollment if you are also enrolled in the HDHP Core Plan or HDHP Value Plan. During the calendar year, you can change your contribution amount at any time by visiting Workday.

► How does the HSA work?
Your HSA works like a personal bank account. It’s owned by you and you can withdraw funds at any time to pay yourself back for eligible health care expenses — or pay at the doctor’s office or pharmacy by using your Optum Bank debit card. Once you register online, you can even request reimbursement online or on your smartphone. Learn more by visiting optumbank.com or call Optum Bank at 1-800-791-9361.

► What expenses are eligible for reimbursement from my FSA or HSA?
The IRS has established the rules for what expenses are allowed for reimbursement by the pre-taxed funds in an HSA and health care FSA. Most out-of-pocket expenses under our medical, pharmacy, dental and vision plans are eligible. For a listing of expenses, please visit the Optum Bank website at http://hsabank.com/~media/files/eligible_medical_expenses or the IRS website at https://irs.gov/pub/irs-pdf/p502.pdf.

► What happens if I have money left in my HSA at the end of the plan year?
There is no “use it or lose it” rule with an HSA. The balance in your HSA rolls over to the next year so it’s there when you need it. Even if you don’t participate in a Bass Pro Shops HDHP, you can use your HSA to pay for qualified expenses for you and your taxable dependents under another high-deductible health plan.*

► What happens if I have money left in my FSA at the end of the plan year?
FSA money must be spent by December 31, 2019, or the “use it or lose it” rule applies. You will have until March 31, 2020, to submit your expenses for reimbursement, but these expenses must be incurred in 2019. IRS regulations do not allow for reimbursement of unused funds.

► If I leave the company and have an HSA, what happens to that money?
Your HSA is owned by you. The money in your account is yours to keep; even if you leave the company or retire, you can continue to use your Optum Bank debit card to pay for qualified health care expenses. If you choose to take money from the account for non-eligible expenses, you will be subject to taxes and possible penalties.

► Do I have to enroll in the HSA when I sign up for benefits or can I do that at any time?
If you are enrolled in the HDHP Core Plan or HDHP Value Plan, you will need to elect an HSA if you want to receive the Bass Pro Shops (employer) HSA quarterly contribution. When you elect an HSA, an account will be initiated for you with Optum Bank. Optum Bank will send account holders a packet of information with all of the details on how to activate the account so any payroll deductions or employer contributions may be deposited into your account.

► What happens to the HSA I have with ConnectYourCare or Discovery Benefits?
If you have an existing HSA balance with ConnectYourCare or Discovery Benefits, your balance will be transferred to your new Optum HSA sometime in mid- to late January. More information will be provided to account holders.

► I enrolled in life insurance; will I receive a copy of my policy?
The life insurance through Bass Pro Shops is group term life insurance coverage. You can request a copy of the “Life Insurance Certificate” from the HR benefits team by sending an email to hrsupportcenter@basspro.com or by calling 1-417-873-4357, option 2.

► Can I keep my supplemental life insurance if I drop my medical insurance?
The supplemental life insurance is not tied to the medical insurance, so yes, you can retain coverage. However, you cannot have spouse or child supplemental life unless you purchase supplemental life on yourself.

*Doesn’t apply to non-HDHPs.
Open Enrollment Benefits Guide 2019

401(k) Savings Plan: Voya.

Effective January 2019: The 401(k) Savings Plan is changing its administration to Voya Institutional Plans Services, LLC (VIPS). All of the administrative services and functions will now be performed by VIPS.

We’re teaming up with Voya Financial® (Voya®) to bring you an enhanced 401(k) Savings Plan with a host of new features. There’s no action you need to take now. You will receive more information later this fall, so you can decide the best course for you and your retirement benefits. This is a great time to review your plan investments and assess your retirement readiness.

Meet Voya Financial.

Voya Financial is a retirement, investment and insurance company servicing the financial needs of approximately 14.7 million individual and institutional customers throughout the United States. Voya Institutional Plan Services (VIPS), LLC, a member of the Voya family of companies, will become our 401(k) plan record-keeper. Voya provides you with plan information, saving and investing education, transaction processing and more on your journey to retirement.

Voya offers a number of great tools and features that will help you take action and assess your retirement readiness, including:

- myOrangeMoney®: An educational, interactive online experience that shows you how your current retirement savings may translate into monthly retirement income.
- Personal Financial Dashboard: A web-based tool that enables you to organize, integrate and manage all of your financial information on one digital platform.
- Voya Retire mobile app: A fast and easy way to access your retirement account on the go!
- Financial Wellness Experience: Take a personal assessment today to gain insights that will help you take meaningful actions for your financial future.

401(k) Savings Plan.

We make it easy and convenient to build a nest egg for retirement with the 401(k) Savings Plan. You can contribute in a combination of ways:

- **Pre-tax contributions (traditional):** With pre-tax contributions, you get an immediate tax break by lowering your taxable income. You don't pay taxes on your savings or earnings until you start withdrawing from your account.
- **Post-tax contributions (Roth):** You pay taxes up front on Roth contributions so you can withdraw money tax-free once you retire — earnings on Roth contributions may also be tax-free once you meet distribution requirements. Visit voyadelivers.com/Roth for more information.

YOUR CONTRIBUTIONS.

You can defer up to 75 percent of your pay, up to IRS limits. IRS limits are subject to change. You can find the most current IRS limits at voya.com/IRSlimits. You are always 100 percent vested in your contributions.

COMPANY MATCH.

After completing one year of service, plan participants are eligible for a Safe Harbor employer-matching contribution. The company matches 100 percent of the first 4 percent of your contributions. All Safe Harbor employer-match contributions are immediately 100 percent vested. Any discretionary employer-match contributions made prior to 2018 are vested based on years of service. We operate on a six-year vesting schedule.

ENROLL TODAY.

Your 401(k) Savings Plan is an integral part of your retirement saving strategy. Enroll today! Contact your local HR representative for details on how to enroll with the 2018 401(k) provider.
CALL. CLICK. CONNECT.

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Administrator</th>
<th>Phone</th>
<th>Website</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical and FSA</td>
<td>UnitedHealthcare</td>
<td>1-844-554-5513</td>
<td>bassprobenefits.com</td>
</tr>
<tr>
<td>Prescription drug</td>
<td>Express Scripts</td>
<td>1-877-206-7431</td>
<td>express-scripts.com</td>
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<tr>
<td>Dental</td>
<td>Delta Dental of Missouri</td>
<td>1-800-335-8266</td>
<td>deltadentalmo.com</td>
</tr>
<tr>
<td>Vision</td>
<td>VSP</td>
<td>1-800-877-7195</td>
<td>vsp.com</td>
</tr>
<tr>
<td>Life insurance</td>
<td>Voya Financial</td>
<td>1-888-238-4840 (claims)</td>
<td>voya.com</td>
</tr>
<tr>
<td></td>
<td></td>
<td>1-800-955-7736 (customer service)</td>
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<tr>
<td>Short- and long-term disability</td>
<td>Unum</td>
<td>1-866-245-2934</td>
<td>unum.com</td>
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<td>Voluntary benefits</td>
<td>Unum</td>
<td>1-855-276-2109</td>
<td>bassprobenefits.com</td>
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<td>HSA</td>
<td>Optum Bank</td>
<td>1-800-791-9361</td>
<td>optumbank.com</td>
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<td>401(k) savings plan</td>
<td>Voya (effective 1/1/19)</td>
<td>1-833-277-6401</td>
<td>basspro401k.voya.com</td>
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<tr>
<td>EAP</td>
<td>Health Advocate</td>
<td>1-877-240-6863</td>
<td>healthadvocate.com/members</td>
</tr>
</tbody>
</table>

For HR support or Workday Assistance, call 1-417-873-4357, option 2, or email hrsupportcenter@basspro.com.

FINAL REMINDERS:
✓ Check out the Alex tool for more information about all benefits: myalex.com/bass-pro/2019.
✓ Check out bassprobenefits.com to see if your doctor is in the UnitedHealthcare network.
✓ Collect the birth dates, Social Security numbers and address information for any dependents you wish to enroll and designate as beneficiaries.
✓ Go to Workday and complete your enrollment. Print your completed benefit confirmation page.
This guide includes general information about your medical benefit plan. This summary is not a plan document under which the plan is maintained and administered. Any discrepancies between this information and your plan documents will be governed by the plan documents. The benefits described on this website are subject to change at any time.

Virtual Visits are not an insurance product, health care provider or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. Virtual Visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times or in all locations. Payment for Virtual Visit services does not cover pharmacy charges; members must pay for prescriptions (if any) separately.

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