

Wells Fargo & Company Health Plan Fertility Solutions Update

No action is required; this is for informational purposes only.

The Wells Fargo & Company Health Plan (Health Plan) includes the Copay Plan with HRA, Higher Use Plan with HSA, Lower Use Plan with HSA, Narrow Network Copay Plan, and Narrow Network Plan with HSA. The Summary Plan Description (SPD) for these medical plans is stated in the *Benefits Book*. The SPD gives you information about what is and is not covered.

This notice is to let you know that the “Fertility solutions (including services for infertility)” section of the SPD in “Chapter 2: Medical Plans” in the *Benefits Book* effective January 1, 2022, has been updated. The “Not covered” subsection starting on page 2-90 is deleted and replaced in its entirety with the following:

Not covered

- Charges related to a surrogate or gestational carrier on your behalf, including any donor, insemination, transfer, or implantation processes
- Reversal of voluntary sterilization and any related charges
- Treatment of infertility/fertility after unsuccessful reversal of sterilization and any related charges
- Fees or payment associated with embryo adoption
- Fees or payment to a donor associated with compensation or administrative services for sperm or oocyte donations
- Fees for maintenance or storage of sperm or oocyte, except as otherwise noted
- Fees for maintenance or storage of frozen embryos beyond 12 months
- Medications for anyone not enrolled in the plan, including a donor or surrogate
- Services and prescription drugs for or related to gender selection services
- Services exceeding the lifetime maximum for this benefit
- Social cryopreservation to delay pregnancy when a diagnosis of cancer is not present
- Infertility treatment with voluntary sterilization currently in place (vasectomy, bilateral tubal ligation)

Also, refer to the “Exclusions” section starting on page 2-137 of the 2022 *Benefits Book*.

Important Information

This update is considered a Summary of Material Modifications for the medical plan options referenced above but does not give you all the information about them. Read “Chapter 2: Medical Plans” in the *Benefits Book* on HR Services & Support or Teamworks at Home at teamworks.wellsfargo.com for more information. COBRA participants can review the information at <https://cobra.ehr.com>.

The employee benefit plans are maintained pursuant to and governed by official plan documents, which may consist of plan documents, Summary Plan Descriptions (SPDs), insurance policies, and certificates of coverage (collectively, the “plan documents”). If there are any errors or omissions in such materials, Wells Fargo & Company, the plan administrator, or their authorized designees reserve the right to correct such errors or omissions. Wells Fargo & Company reserves the unilateral right to amend, modify, or terminate any of its benefit plans, programs, policies, or practices at any time, for any reason, with or without notice. Any such amendment, modification, or termination may apply to both current and future participants, and their dependents and beneficiaries. Eligibility for or participation in Wells Fargo & Company sponsored plans does not constitute a contract or guarantee of employment with Wells Fargo & Company or its subsidiaries or affiliates.