Visa Inc.

Employee Assistance Plan (EAP)

Summary of Benefits for Employees

January 1, 2016
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This document summarizes the main provisions of the Visa Employee Assistance Plan (EAP), effective January 1, 2015, for eligible employees. The EAP is offered under the Visa Welfare Benefits and Cafeteria Plan.

Please refer to the SPD for the Visa Welfare Benefits and Cafeteria Plan for information regarding eligibility, when coverage begins and ends, making changes mid-year, your rights under ERISA, and general administrative information.

ELIGIBILITY

Please refer to the SPD for the Visa Welfare Benefits and Cafeteria Plan for a description of the eligibility requirements for the EAP. In addition, employees under a severance agreement, subject to the terms of the agreement, may be eligible to continue to participate in the EAP for up to a year after their termination date.

HOW THE EAP WORKS

The EAP is a voluntary and confidential program designed to help you and your family members manage the demands of daily living by providing support on a wide range of personal and professional issues.

The EAP can provide you and your eligible dependents and household members with help for issues such as:

- Reducing stress
- Balancing work and family responsibilities
- Personal problems
- Improving the quality of life.

EAP counselors also help you and your family:

- Find the right treatment
- Arrange for you to receive the highest benefit level through your medical plan and
Follow-up with you, as appropriate, to make sure that your treatment plan is working.

Service Provider
Visa has contracted with CIGNA Behavioral Health (CBH) to provide EAP services. The EAP only covers services that are provided by a CBH network provider. CBH is staffed by professionals specifically trained to diagnose problems and develop solutions to those problems. All EAP consultants have earned master’s degrees or higher, and include psychologists, clinical social workers, certified alcohol and drug counselors and marriage, family and children’s counselors.

Confidentiality
CBH treats all EAP records and services with the strictest confidence. Information about your EAP services will not be provided to Visa. No one will know that you contacted the EAP unless you choose to tell.

The personal information that you share with your EAP counselor will remain confidential unless:

- You provide written authorization to release information; or
- The law requires disclosure (e.g., if there is evidence or suspicion of elder or child abuse or evidence of a serious threat of violence to yourself or others.)

What Is Covered
The EAP provides the following types of services, which are described below:

- Up to five free individual counseling sessions per person per problem per year — these sessions are conducted by a licensed master’s or doctorate level clinician with formal EAP training and experience to help you in areas such as workplace issues, work/life balance, emotional stress, depression, substance abuse and marital issues
- Child care services — information about day care, adoption and nutrition
Senior care services — information about nursing homes, health, diet issues, long-term care options and dealing with a chronic disease such as Alzheimer’s disease

Legal services — consultations on wills, leases, family law and bankruptcy

Financial assistance — information on spending habits, budgeting strategies and managing credit

Pet care — information on pet-sitting resources, obedience training and veterinarians.

**Telephone Assessments**

Under the EAP, you and your eligible dependents (as described in the SPD for the Visa Welfare Benefits and Cafeteria Plan) have access to unlimited behavioral health assessment and problem-solving services by phone. Call the EAP toll-free at 1-800-455-8185. EAP Personal Advocates are available 24 hours a day, seven days a week. When you call, an EAP Personal Advocate will work with you to:

- **Clarify the problem** — Help you understand the issues that caused you to seek help
- **Identify options** — Explore alternatives for addressing the problem
- **Develop a plan** — Determine a course of action customized to meet your needs
- **Help you follow through** — Work with you to achieve your treatment goals.

If necessary, the EAP Personal Advocate will refer you to a community resource or another behavioral health care provider (See the “Referrals” section below).

**Face-to-Face Assessments**

During the telephone assessment, your EAP Personal Advocate may recommend a face-to-face confidential assessment session, if necessary. The program covers up to five face-to-face EAP assessments per person per problem type.

During the face-to-face assessment, the EAP consultant may:
- Provide feedback to help you put your problem in perspective
- Help you with your coping skills
- Serve as someone you can talk to in times of stress

In some cases, follow-up sessions may be necessary. If you use all five sessions and need further assistance, the EAP consultant will refer you to another behavioral health resource.

**Referrals**

Your EAP consultant may refer you to another community resource or behavioral health provider if:

- He or she determines that you need long-term or more intensive assistance beyond the scope of the EAP program or
- You have used all five of your face-to-face sessions for a specific problem and need further assistance.

When possible, the EAP will coordinate this care so that it is covered by your health care plan. The EAP consultant will:

- Assist you with contacting your health care plan to set up your initial appointment with the behavioral health care provider
- Follow up with you to ensure that you met with the provider, and that the care was appropriate.

If you decide to use resources that are outside the EAP or are not coordinated by the EAP consultant, you will be responsible for the cost of that care.

**Legal and Financial Assistance**

Legal and financial assistance is available through Consolidated Legal Concepts (CLC) by calling the EAP at 1-800-455-8185. CLC provides free telephone consultations for up to 30 minutes with legal and financial professionals, including attorneys, Certified Public Accountants and Certified Financial Planners. During the
telephone consultation, CLC counselors will help you find the resources necessary to resolve your issue. CLC can assist you with services such as tax preparation, investment analysis and advice and debt counseling. You may also access CLC’s Web site (http://www.clclegalplans.com), which includes legal and financial articles, legal forms as well as financial tools.

**ID Theft**
- 60-minute free consultation with a fraud resolution specialist
- Consult on how to notify authorities, credit reporting agencies, and creditors
- Provide forms/letters (templates) for reporting and itemizing fraudulent occurrences
- Advise on how to dispute fraudulent debts
- Receive "Emergency Response Kit" (a workbook about how to report fraud and restore credit)
- Consult on how to take future protective measures

**How to Receive Benefits**

Here’s how you can receive EAP benefits:

1. **Call the EAP at 1-800-455-8185.** You will be connected with an EAP Advocate who can assist you with your concerns.

2. **Receive counseling or advice.** In most cases you will be able to speak with an EAP Advocate immediately.

3. **Schedule a face-to-face assessment, if necessary.** If desired, the EAP Advocate will provide you with referrals to qualified EAP counselors. You may contact these counselors to arrange an appointment for a confidential assessment session as quickly as possible. Every effort will be made to accommodate your location and work schedule.

**What Is Not Covered**

The plan does not cover the following services:

- Services provided before you were covered under the EAP
- Face-to-face assessment sessions in excess of five sessions per person per problem per year
- Services not provided or coordinated by the EAP.
HOW TO REACH THE PLAN

Here is how you can reach your EAP service provider:

<table>
<thead>
<tr>
<th>Plan</th>
<th>Phone Number</th>
<th>Web Site Address</th>
<th>Employer ID: visa</th>
</tr>
</thead>
<tbody>
<tr>
<td>CIGNA Behavioral Health</td>
<td>1-800-455-8185</td>
<td><a href="http://www.cignabehavioral.com">www.cignabehavioral.com</a></td>
<td>visa</td>
</tr>
<tr>
<td>Visa Benefits</td>
<td>1-844-287-2754</td>
<td><a href="mailto:AskHR@visa.com">AskHR@visa.com</a></td>
<td></td>
</tr>
</tbody>
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CLAIMS PROCEDURES

Filing a Claim

You do not have to file any claims when you use the EAP. The CBH network providers submit all claims for EAP counseling sessions.