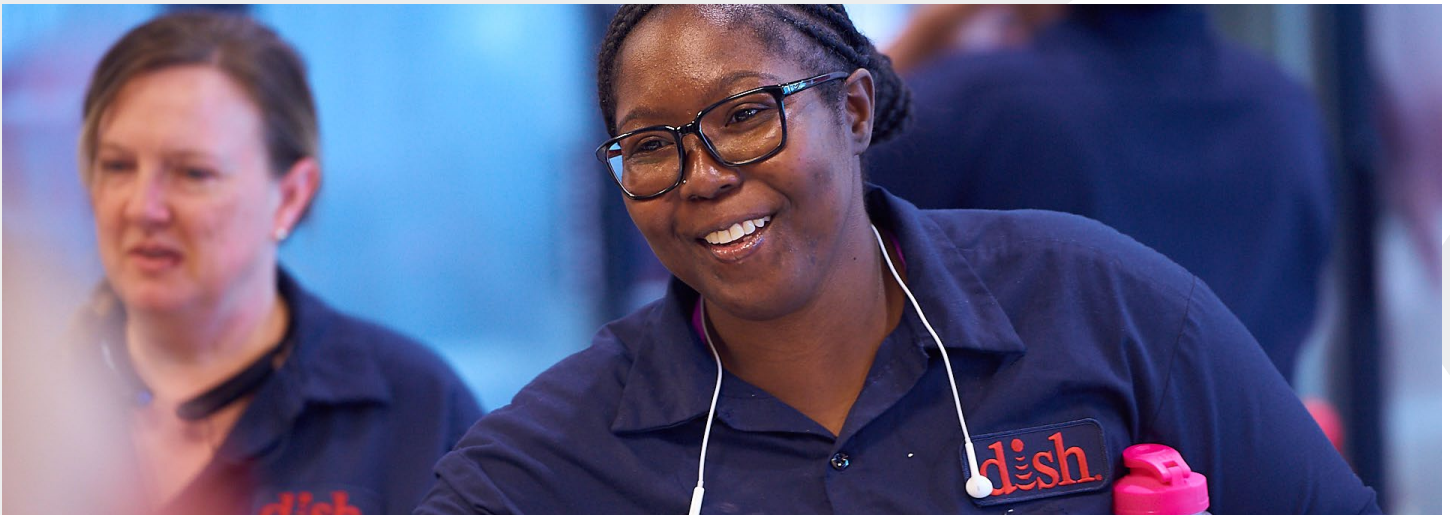




DISH 2023 Benefits Summary



Effective March 1, 2023 – February 28, 2024

This summary highlights DISH's benefit options for 2023/2024. DISH offers comprehensive benefits for you and your family, including:

- Medical, dental and vision plans;
- Flexible spending accounts;
- Income protection coverage;
- Retirement savings opportunities; and
- Other benefits, including supplemental health benefits, discounts and perks.

DISH also gives you an opportunity to receive Company contributions to your Health Savings Account (HSA) by completing certain wellness activities.

Eligibility for DISH Benefits

If you're a regular employee (non-temporary or contract) working an average of at least 30 hours per week, you are eligible for DISH health care and insurance benefits on the first of the month coinciding with or following your date of hire.

If you would like to participate in the DISH 401(k) retirement savings plan, you must be a regular (non-temporary or contract) employee who has completed at least 90 days of service and is at least 19 years old. If you would like to participate in the employee stock purchase plan, you must meet the 401(k) plan eligibility criteria and be regularly scheduled to work more than 20 hours per week.

401(k) Retirement Savings Plan

You are automatically enrolled in the 401(k) Retirement Savings Plan on the first day of the month following 90 days of service. You will be enrolled for contributions equal to 3% of your pay. You also may choose to increase your contribution amount up to the IRS maximum each year (\$22,500 in 2023), and you have both regular pretax and Roth post-tax contribution options to choose from. Alternatively, you may choose to decrease your contribution or stop your enrollment in the plan. If you are age 50 or older, you also have the option of making up to \$7,500 in additional catch-up contributions to your 401(k) account. Contact Fidelity directly to establish a 401(k) catch-up contribution.

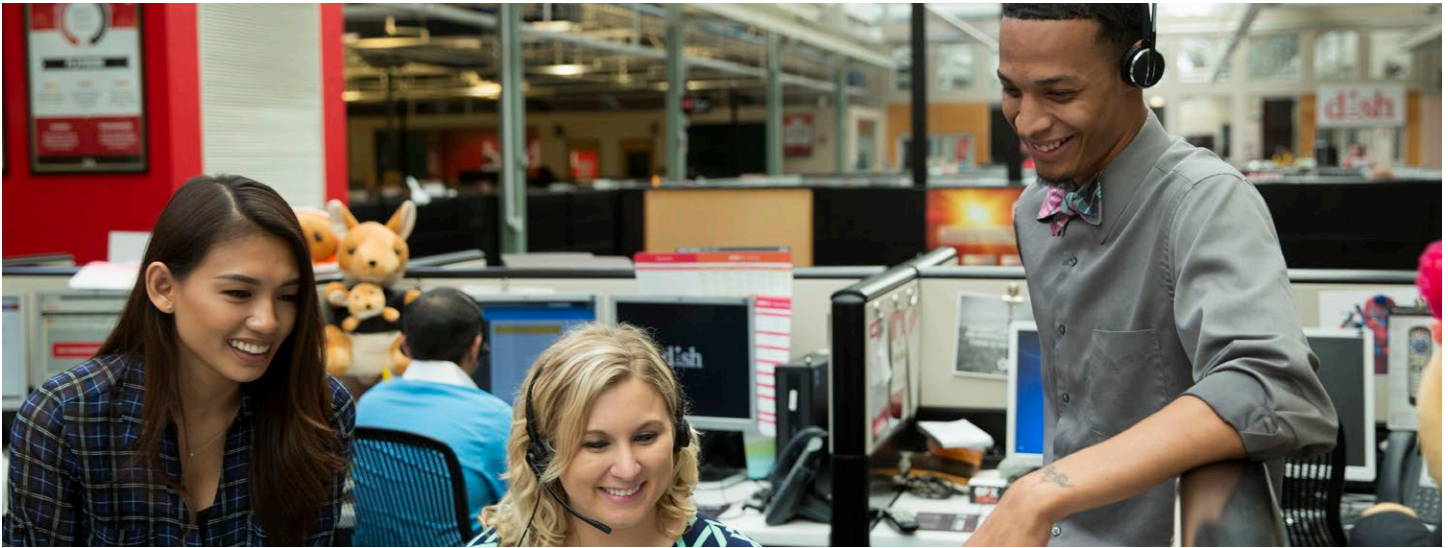
DISH will match your contributions at \$0.50 for every \$1 you contribute, up to \$2,500 per year. You are vested in the Company match after 5 years of service.

Profit Sharing

In addition to Company matching contributions, DISH may make discretionary profit-sharing contributions to your 401(k) account each year.

Employee Stock Purchase Plan (ESPP)

After 90 days of service, you may choose to purchase DISH stock through post-tax paycheck deductions. Stock is purchased at the end of each quarter at a 15% discount of the fair market value of the trading price. Please note: New elections and any changes to deductions are subject to DISH's Insider Trading Policy. Once purchased, shares will need to be held for six months before they are able to be sold.



Medical Plan

DISH offers you the DISH Medical Plan (DMP) through UnitedHealthcare (UHC). This plan allows you to see any doctor you like; however, when you choose a doctor in the UHC network, you receive an in-network discount. The plan includes prescription drug coverage.

	DISH Medical Plan (DMP)	
	In-Network	Out-of-Network
Deductible		
Employee Only		\$2,500
Family		\$5,000 ¹
Coinsurance	Plan pays 70% after deductible	Plan pays 50% after deductible
Preventive Care	Plan pays 100%	Plan pays 50% after deductible
Pharmacy (Retail and Mail Order)	Plan pays 70% after deductible	Plan pays 70% after deductible
Out-of-Pocket Maximum (includes deductible)		
Employee Only	\$6,000	None
Family	\$12,000 ²	None

¹ All family members' medical and prescription expenses contribute toward the family deductible. No claims are reimbursed under the plan coinsurance until the total family deductible of \$5,000 has been met.

² Regardless of whether an individual is enrolled in Employee Only coverage or Family coverage, the annual in-network out-of-pocket maximum for that individual can't exceed \$6,850.

Health Savings Account (HSA)

When you enroll in the DISH Medical Plan (DMP), you are eligible to open a Health Savings Account (HSA) through Optum Bank. An HSA is a tax-advantaged account that helps pay for health care expenses. You can contribute money on a pre-tax basis and use it to pay for current health care expenses (with an HSA debit card), save for future health care expenses or both. **Note: If you contribute to an HSA, you are not eligible to contribute to a Health Care Flexible Spending Account.**

Earn DISH HSA Contributions

Earn Company contributions of up to \$520 per year (\$20 per pay period) to your HSA by completing just two simple tasks:

- Accept or re-accept the Tobacco-Free Pledge
- Contribute at least \$10 per pay period (or \$260 annually) to your HSA

HSA Contribution Limits

	2023 Annual Contribution Limits (Total of DISH + Employee Contributions)	If You Complete the Two Activities ¹ , DISH Contributes Up to ...	So You Can Contribute Up to ...
Employee Only	\$3,850	\$520	\$3,330
Family	\$7,750	\$520	\$7,230
55 or Older (includes deductible)	Maximum plus an additional \$1,000		
• Employee Only	\$4,850	\$520	\$4,330
• Family	\$8,750	\$520	\$8,230

¹ DISH will contribute \$10 per pay period for each activity you complete. This amounts to up to \$520 per year.

Dental Plan Options

You can choose from three dental plans: the Cigna DHMO, the MetLife Low Plan, and the MetLife High Plan. Through the Cigna plan, you're required to choose an in-network dentist. Both MetLife plans allow you to see any dentist you like; however, when you choose a dentist in the MetLife Preferred Provider network, you receive an in-network discount.

	Cigna DHMO	MetLife Low Plan	MetLife High Plan
Required to see a network provider?	Yes	No	No
Annual Deductible • Employee Only • Family	None	\$50 \$150	\$50 \$150
Preventive Services (Oral Examinations and Cleanings)	Flat fee per procedure ¹	Plan pays 100%	Plan pays 100%
Basic Restorative Services (X-Rays, Fillings, Simple Extractions)	Flat fee per procedure ¹	Plan pays 80% after deductible	Plan pays 80% after deductible
Major Restorative Services (Crowns, Dentures, Bridges)	Flat fee per procedure ¹	Plan pays 50% after deductible	Plan pays 50% after deductible
Orthodontia	Flat fee per procedure ¹	Not covered	For covered children up to age 26: plan pays 50%; \$1,500 separate lifetime maximum
Annual Maximum Benefit	None	\$1,000 per person	\$2,000 per person

¹ Check the Cigna DHMO fee schedule for details.

Vision Plan Options

DISH offers you two vision plan options through VSP Vision Care (VSP). The difference between the two plans is in the amount of coverage for corrective eyewear (frames, lenses and contact lenses). For more information about what is covered under each plan, check out the summary.

	Exam Plus Plan	Enhanced Vision Plan
Required to see a VSP Provider?	Yes	No; out-of-network reimbursement is lower than when seeing a VSP provider
Annual Well Vision Exam	\$15 copay	\$15 copay
Lenses and Frames ¹	20% discount	Up to \$160 retail allowance; up to \$210 featured frame allowance; frame overages discounted 20%
Cosmetic Extras (tints, coats, progressive lenses)	20% discount	20 – 25% discount
Contact Lens Exam	15% discount	15% discount, copay will never exceed \$60
Contacts ¹	N/A	Up to \$160 retail allowance
Materials (lenses and frames)	N/A	\$25 copay and any charges for cosmetic extras and frame overage
Coverage at Costco	N/A	Frames: \$90 allowance Lenses: Usual and customary Contact lenses: \$160

¹ Covered lenses include single vision, lined bifocal and lined trifocal for glasses OR contact lenses every 12 months. Frames are covered every 24 months.

CIGNA DHMO NETWORK

Visit www.mycigna.com to find Cigna dental providers in your area. The Cigna DHMO isn't available in Alaska; Hawaii; Maine; Montana; New Hampshire; New Mexico; North Dakota; Puerto Rico; South Dakota; Vermont; West Virginia; and Wyoming. In addition, if you live near one of these DISH locations, you may not have an in-network provider within a 25-mile radius: Harlingen, TX; Bloomington, IL; Pembroke, VA; Christiansburg, VA; and Bluefield, WV. All employees will see Cigna DHMO as an option in HR Link. If you're ineligible, the HR Operations team will contact you to select another dental plan.



Flexible Spending Accounts

A Flexible Spending Account (FSA) allows you to use pre-tax dollars to pay for qualified expenses.

FSA	Annual Pre-Tax Contribution Limit	Qualified Expenses
Health Care FSA ¹	\$3,050	<ul style="list-style-type: none"> Coinsurance, copay amounts, and deductibles Prescription medications Contact lenses and cleaning solutions
Dependent Care FSA	\$5,000 (or \$2,500 if you're married and file separately)	<ul style="list-style-type: none"> Day care expenses Nanny expenses Elder care expenses
Transportation FSA	<ul style="list-style-type: none"> \$300 per month for transit \$300 per month for parking (These limits are subject to change)	<ul style="list-style-type: none"> Bus, rail, and other transit expenses Parking expenses

¹ If you are enrolled in the DMP and participating in the HSA, you are not eligible to also enroll in a Health Care FSA.

Supplemental Health Benefits

DISH offers supplemental health benefits through UHC, including:

- **Accident Insurance:** Provides a cash benefit if you or a covered dependent experiences a covered accident, such as fractures, concussions or paralysis.
- **Critical Illness Insurance:** Provides a cash benefit if you or a covered dependent are diagnosed with a covered critical illness, including cancer, stroke or heart attack.
- **Hospital Indemnity Insurance:** Provides a cash benefit for a hospital or mental health facility admission.

The supplemental health plans provide coverage in addition to the DISH Medical Plan (DMP) to help you pay for out-of-pocket costs associated with an accident, illness or hospitalization. These plans pay cash benefits directly to you, unless otherwise assigned, and you can use the benefit however you'd like, including for out-of-pocket medical expenses, or for your family's other expenses, such as your mortgage or groceries. Through your UnitedHealthcare **Critical Illness** or **Hospital Indemnity Plan**, you can receive a \$50 wellness benefit to help pay for preventive care and other health screenings.

Note: In order to purchase supplemental health coverage for eligible dependents, you must purchase coverage for yourself. You do not need to be enrolled in the DISH Medical Plan to be eligible for these benefits.

Life and Accidental Death & Dismemberment Insurance

When you enroll in the DISH Medical Plan (DMP), you automatically receive \$15,000 of basic life and \$15,000 of accidental death and dismemberment insurance at no cost to you. You also have the opportunity to purchase optional coverage.

Optional Life Insurance

	Increments of Coverage	Maximum Coverage
Employee Life	1x – 5x annual salary, rounded to the next higher \$1,000	\$1,000,000
Spouse Life	Increments of \$1,000, up to 100% of Employee Optional Life coverage	\$150,000
Dependent Life (for children six months or older) ¹	10% of employee coverage	\$10,000

¹ Coverage amounts in chart apply to children 6 months to age 26. For children age 14 days to 6 months, the maximum coverage amount is \$500.

GUARANTEED COVERAGE FOR NEW HIRES

If you elect Optional Life Insurance when you are first hired, or when you have a qualified mid-year change of life event, the guaranteed amounts you can purchase without having to complete an Evidence of Insurability Application are:

- \$500,000 for you;
- \$50,000 for your spouse; and
- 10% of your coverage amount, up to \$10,000, for each qualified dependent child.

The maximum coverage amounts shown in the table above apply to the guaranteed amounts.

Disability Insurance

DISH offers Company-paid Short-Term Disability (STD) coverage, which means DISH has you covered if you are sick or injured and unable to work. You also have the option to purchase additional STD coverage, which pays an increased percentage of your weekly salary in the event of an illness or injury.

Short-Term Disability

Plan	Coverage Amount	Maximum Weekly Benefit	Waiting Period	Length of Coverage (Includes Waiting Period)
Company-paid STD	60% of weekly salary ¹	\$1,500 per week	7 days after disability	Up to 13 weeks
Buy-up STD ²	75% of weekly salary ¹ , reduced by other disability earnings, such as state insurance programs	\$2,500 per week	7 days after disability	Up to 13 weeks

¹ This is based on your age and salary as of January 1, or your new hire date and will remain in effect the entire calendar year.

² Benefits are not taxed since your premiums are paid with "after-tax" dollars. You can elect coverage without having to provide proof of good health during your initial enrollment period.

Optional Long-Term Disability

You have the option to purchase optional Long-Term Disability (LTD) coverage.

Coverage Amount	Maximum Coverage Amount	Length of Disability
60% of monthly salary ¹ , reduced by other disability earnings	\$7,500 per month	90 days or longer

¹ This is based on your age and salary as of January 1, or your new hire date, and will remain in effect the entire calendar year.

Time Off

DISH provides regular part-time and full-time employees with paid and unpaid time away from work, which may include Paid Time Off (PTO), Paid Protected Time (PPT), Extra Time and/or Unpaid Time. You can use PTO however you'd like — for vacation, personal days or sick time, making it easy for you to use and track your time off. You'll accrue PTO each pay period, and you can keep time in your PTO bank up to 1.5 times your annual accrual amount. The amount of time off you receive depends on your length of service and pay status (see below for details).

In addition, all employees are eligible for seven paid holidays during the year (New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving, Day after Thanksgiving and Christmas).

Hourly Employees

Tenure (continuous service)	Per Pay Period Accrual ¹	Annual Accrual	Maximum PTO Bank Amount
1st day of employment through 2nd anniversary	3.0769	80 hours	120 hours
1st pay period after 2nd anniversary through 5th anniversary	4.6153	120 hours	180 hours
1st pay period after 5th anniversary	6.1538	160 hours	240 hours

Salaried Employees

Tenure (continuous service)	Per Pay Period Accrual ¹	Annual Accrual	Maximum PTO Bank Amount
1st day of employment through 5th anniversary	4.6153	120 hours	180 hours
1st pay period after 5th anniversary	6.1538	160 hours	240 hours

Part-time Employees (applicable to States with PPT only)

Tenure (continuous service)	Per Pay Period Accrual ¹	Annual Accrual	Maximum PTO Bank Amount
1st day of employment	2.3077	60 hours	90 hours

¹ Accrual rates may vary based on state and local laws.

Paid Protected Time (PPT)

DISH will treat the first 40 hours of PTO as Paid Protected Time (PPT) each year. You can use the time for anything you'd like, but we recommend you save it for unexpected things like illnesses, family emergencies, or other extenuating circumstances that prevent you from following your department's attendance policy. You can find your earned PPT balance in the "Time Off" area of your HR Link profile. For more information, please see our Time Away policy.

PPT Accrual by State

Group	States	Annual Accrual	Carry Over	Annual Use	Max PPT Bank
2	Illinois Maryland New Mexico New York Texas	64 hours	80 hours	Available Time in PPT Bank	80 hours
3	California Washington	80 hours	80 hours	Available Time in PPT Bank	120 hours
4	Colorado Minnesota	48 hours	48 hours	Available Time in PPT Bank	80 hours
5	All Others	40 hours	40 hours	Available Time in PPT Bank	80 hours

Some states, cities, or municipalities may require more than 40 hours of PPT — if you work in one of those locations, you will receive an additional number of PPT hours as required by your local laws. Some states also require PPT be provided to part-time employees. See the "State and Local Rules" section above for more information on your location. Please contact HR.Benefits@DISH.com or your HR Business Partner for questions about your specific location.

Once maximum accrual in PPT bank is satisfied, all time will accrue to PTO bank.



Other Benefits

DISH also offers discounts and perks in addition to traditional health, insurance and retirement benefits.

Employee Programming & Service Discounts

Just for being a DISH employee, you have access to some great discounts on the services we provide to our customers. These include:

- DISHscriber with free subscription to America's Top 250 and free premiums
- SLINGscriber with over 160 channels
- INFINITEscriber with a monthly \$10 bill credit, meaning you'll only pay \$15/month for unlimited talk, text, and data, including 5GB of hot spot data

Tuition Reimbursement

After 90 days of employment, you are eligible to participate in the tuition reimbursement program. DISH will reimburse 75% of eligible expenses, up to \$2,000 for hourly employees and \$5,000 for salaried employees. Any courses must be completed at an accredited college or university and must be related to your role at DISH. Preapproval is required, and you must receive a grade of a "B-" or better to be reimbursed. For more information on educational partnerships that offer discounted tuition, \$0 application fees, and more.



Contacts

Vendor	Contact Information
DISH HR Operations Team	Phone: 866-395-8083 Website: Submit a service request in HR Link Email: HR.Benefits@DISH.com
UnitedHealthcare (UHC)	Phone: DMP: 844-253-3954 Supplemental Health Benefits: 800-444-5854, option 1 Claims: 866-556-8298 Website: www.myuhc.com
Optum Bank (Health Savings Account)	Phone: 866-234-8913 Website: www.optumbank.com
MetLife Dental	Phone: 800-438-6388 Website: https://www.metlife.com/dishnetwork
Cigna Dental	Phone: 800-244-6224 Website: www.cigna.com
Vision Service Plan (VSP)	Phone: 800-877-7195 Website: www.vsp.com
Maestro Health (Flexible Spending Accounts)	Phone: 888-488-5054 Website: msave.maestrohealth.com/Page/Home
The Hartford (Life Insurance, STD, LTD)	Phone (Life): 888-563-1124 or 888-755-1503 Phone (Disability): 888-714-4402 Website: www.abilityadvantage.thehartford.com
Fidelity Investments	Phone: 800-835-5095 Website: www.401k.com
Employee Stock Purchase Plan (ESPP)	Phone: 800-544-9354 Website: www.netbenefits.com

This brochure provides a summary of DISH's benefit plans. If there are any discrepancies between this brochure and the plan documents, the plan documents will govern.



Health Benefits

Medical (per pay period)

Coverage	DISH Medical Plan (DMP)
Employee Only	\$65.00
Employee + One	\$130.00
Employee + Two	\$195.00
Each Additional Dependent	\$15.00 per dependent

Dental (per pay period)

Coverage	Cigna DHMO	MetLife Low Plan	MetLife High Plan
Employee Only	\$6.08	\$8.25	\$16.48
Employee + One	\$10.87	\$16.29	\$31.52
Employee + Two	\$16.72	\$23.23	\$44.76
Employee + Three or More	\$19.75	\$31.33	\$49.07

Vision (per pay period)

Coverage	Exam Plus Plan	Enhanced Vision Plan
Employee Only	\$0.45	\$3.08
Employee + One	\$0.72	\$4.31
Employee + Family	\$1.30	\$7.73

Supplemental Health Benefits

Accident Insurance

Coverage	Cost Per Pay Period
Employee Only	\$2.94
Employee + Spouse	\$4.69
Employee + Child(ren)	\$6.24
Employee + Spouse and Child(ren)	\$9.50

Critical Illness Insurance (per pay period)

Age on 1/1/23	Employee Only			Employee + Spouse			Employee + Child(ren)			Employee + Family		
	Option 1	Option 2	Option 3	Option 1	Option 2	Option 3	Option 1	Option 2	Option 3	Option 1	Option 2	Option 3
Under 25	\$0.74	\$1.48	\$2.22	\$1.04	\$2.08	\$3.12	\$0.90	\$1.80	\$2.70	\$1.20	\$2.40	\$3.60
25 – 29	\$1.02	\$2.03	\$3.05	\$1.48	\$2.95	\$4.43	\$1.18	\$2.35	\$3.53	\$1.64	\$3.28	\$4.92
30 – 34	\$1.38	\$2.77	\$4.15	\$2.03	\$4.06	\$6.09	\$1.55	\$3.09	\$4.64	\$2.19	\$4.38	\$6.58
35 – 39	\$1.98	\$3.97	\$5.95	\$2.93	\$5.86	\$8.79	\$2.15	\$4.29	\$6.44	\$3.09	\$6.18	\$9.28
40 – 44	\$3.32	\$6.65	\$9.97	\$4.85	\$9.69	\$14.54	\$3.48	\$6.97	\$10.45	\$5.01	\$10.02	\$15.02
45 – 49	\$5.54	\$11.08	\$16.62	\$7.94	\$15.88	\$23.82	\$5.70	\$11.40	\$17.10	\$8.10	\$16.20	\$24.30
50 – 54	\$8.03	\$16.06	\$24.09	\$11.52	\$23.03	\$34.55	\$8.19	\$16.38	\$24.58	\$11.68	\$23.35	\$35.03
55 – 59	\$11.12	\$22.25	\$33.37	\$15.74	\$31.48	\$47.22	\$11.28	\$22.57	\$33.85	\$15.90	\$31.80	\$47.70
60 – 64	\$15.74	\$31.48	\$47.22	\$22.68	\$45.37	\$68.05	\$15.90	\$31.80	\$47.70	\$22.85	\$45.69	\$68.54
65 – 69	\$21.51	\$43.02	\$64.52	\$31.20	\$62.40	\$93.60	\$21.67	\$43.34	\$65.01	\$31.36	\$62.72	\$94.08
70 – 74	\$28.48	\$56.95	\$85.43	\$41.56	\$83.12	\$124.68	\$28.64	\$57.28	\$85.92	\$41.72	\$83.45	\$125.17
75 +	\$40.20	\$80.40	\$120.60	\$55.57	\$111.14	\$166.71	\$40.36	\$80.72	\$121.08	\$55.73	\$111.46	\$167.19

Hospital Indemnity Insurance

Coverage	Cost Per Pay Period
Employee Only	\$4.87
Employee + Spouse	\$13.26
Employee + Child(ren)	\$11.36
Employee + Spouse and Child(ren)	\$21.15



Supplemental Life Insurance (per pay period, rate per \$1,000 of coverage)*

Age on 1/1/23	Employee Life Non-Tobacco User ¹	Employee Life Tobacco User ¹	Spouse Life ²	Dependent Life ³
Under 25	\$0.012	\$0.023	\$0.017	\$0.017 (coverage for your children under age 26)
25 – 29	\$0.017	\$0.027	\$0.021	
30 – 34	\$0.021	\$0.037	\$0.024	
35 – 39	\$0.024	\$0.040	\$0.028	
40 – 44	\$0.037	\$0.045	\$0.041	
45 – 49	\$0.057	\$0.068	\$0.062	
50 – 54	\$0.090	\$0.105	\$0.094	
55 – 59	\$0.168	\$0.196	\$0.176	
60 – 64	\$0.242	\$0.300	\$0.254	
65 – 69	\$0.381	\$0.578	\$0.520	
70 – 74	\$0.626	\$0.937	\$0.709	
75 +	\$0.799	\$0.937	\$0.844	

Multiply rate by \$1,000's coverage unit.
 For example: A 40-year old non-tobacco using employee earning \$50,000: $50 \times \$0.037 = \1.85

¹ Maximum Benefit: One to five times annual salary up to \$1 million. You're considered a "tobacco user" if you have used any tobacco products in the last 12 months

² Maximum Benefit: 100% of employee coverage up to \$150,000 (the rates for spouse life insurance are based on employee's age as of 1/1/23)

³ Maximum Benefit: 10% of employee coverage up to \$10,000

Note: There are separate rates for tobacco and non-tobacco users. If you're a non-tobacco user, your life insurance rates will be lower than if you use tobacco.

Optional Short-Term Disability (per pay period, rate per \$10 of weekly benefit)*

Rate	Cost Per Pay Period
Rate per \$10 of weekly benefit	\$0.06

Multiply weekly base salary by 75% for benefit coverage, then multiply by the rate and divide by 10.
 For example: $(\$400 \times .75 \times \$0.06) \div 10 = \$1.80$
 Maximum Benefit: \$2,500 per week

Optional Long-Term Disability (per pay period, rate per \$100 of monthly base salary)*

Rate	Cost Per Pay Period
Under 30	\$0.073
30 – 34	\$0.108
35 – 39	\$0.163
40 – 44	\$0.271
45 – 49	\$0.393
50 – 54	\$0.552
55 – 59	\$0.678
60+	\$0.801

Rate: multiply monthly base salary by rate above and divide by 100.
 For example at age 35: $(\$2,000 \times .163) \div 100 = \3.26
 Maximum Benefit: \$7,500 per month

* For Supplemental Life Insurance and Optional Short- and Long-Term Disability Insurance, rates are based off your starting new hire salary or your salary as of January 1, 2023.

