



Benefits Resource Guide

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Disney's Inclusive Benefits and Resources

Our comprehensive benefits, services and resources provide you and your loved ones with the support you need and the choices you deserve.

This resource guide highlights all the benefits and resources available to support your physical, emotional, financial and social well-being.

- ▶ For a personalized view of your individual benefits, log in to [My Disney Today](#) or [Benefits.Disney.com](#).

Disclaimer: This Benefits Resource Guide is intended primarily for employees and Cast Members eligible for Disney's Signature Benefits. Access to resources and eligibility for specific benefits may vary depending on an employee's or Cast Member's work status or job location. Eligibility and terms of the benefits are governed by the official plan document(s).



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Medical Care

All of Disney's medical options provide coverage to eligible employees and Cast Members, their partners and dependent children. For more information about the coverage highlighted on this page, click on the vendor links or the hyperlinks for specific services.

Cigna (National)	Kaiser (CA, WA, HI)	Orlando Health (Central FL)	AdventHealth (Central FL)	HMSA (HI)
Preventive Care	<ul style="list-style-type: none"> Wellness Exams Immunizations Preventive Screenings 	<ul style="list-style-type: none"> Birth Control Women's Health Checklist 		
Condition Management	<ul style="list-style-type: none"> Diabetes Program Oncology Program Chronic Pain Management 	<ul style="list-style-type: none"> Hypertension Care Cholesterol Care Infusion Therapy 		<ul style="list-style-type: none"> Hemodialysis
Healthy Maternity	<ul style="list-style-type: none"> Healthy Pregnancies Healthy Babies Maternity Management 	<ul style="list-style-type: none"> Well Baby Breast Feeding Equipment Milk Service 		<ul style="list-style-type: none"> Reproductive care services including elective and non-elective pregnancy termination
Physical Therapies	<ul style="list-style-type: none"> Speech Therapy Short-Term Rehabilitation 			
Lifestyle Management	<ul style="list-style-type: none"> Smoking Cessation Weight Management Nutrition, Diet & Exercise 			
Alternative Medicine	<ul style="list-style-type: none"> Chiropractor Care Acupuncture/Acupressure 			
Specialized Surgery	<ul style="list-style-type: none"> Organ Transplant Program Bariatric Surgery 			
Medical Equipment	<ul style="list-style-type: none"> Hearing Aids Program Prosthetics 		<ul style="list-style-type: none"> Wheel Chairs/Beds 	
Health Advisor/Advocacy	<ul style="list-style-type: none"> Health Coaching Nurseline 		<ul style="list-style-type: none"> Health Care Navigation Support 	<ul style="list-style-type: none"> Medical Travel Benefits

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Onsite Medical Care Services – Central Florida

The mission of Disney's Center for Living Well is to improve the health of those we serve with a commitment to excellence in all we do. Our goal is to offer quality care and programs to Disney employees, Cast Members and covered family members that set community standards, exceed the patient's expectations, and provide it in a caring, convenient and accessible manner.

Center for Living Well (CLW) (Epcot & Celebration)

Primary Care Services:

- Preventive Care
- Family and Adult Medicine
- Gynecology
- Chronic Medical Conditions
- Sprains and Strains
- Illness such as sore throat, cold, flu and earache
- Immunizations and Vaccinations

Diagnostic Services:

- Laboratory
- X-ray Services

Pharmacy:

At the Center for Living Well Pharmacy, our Pharmacists focus on you, the patient. We offer medication reconciliation review consultations with recommendations for your Provider, medication synchronization and more.

Ancillary and Preventive Services:

- Maternity/Obstetrics, Fertility, and Family-Building Care
- Vision Care
- Infusion Therapy
- Clinical Pharmacy Services
- Health Screenings
- Nutritional and Dietary Counseling
- School and Sports Physicals
- Healthy Living Pathways Program for patients with high-risk conditions supporting lifestyle changes in nutrition, mindset, and movement
- Onsite Mental Health
- AdventHealth RN Care Manager
- Orlando Health RN Care Manager
- Specialty Care Referrals

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Dental and Vision

Monitoring your dental and vision health is vital to your well-being – because it’s not just about clean teeth or good vision—proper dental and vision care are important parts of staying healthy.

Delta Dental

- Regular cleanings and check-ups can help prevent tooth decay. Disney’s dental plans cover preventive services at no cost. Pregnant women receive an additional cleaning per year.
- Visiting a PPO provider can save up to 30%-40% in dental expenses. Visit our website to [find a provider](#).
- Sign up at [Brushsmart.org](#) for special discount offers on dental products through Oral-B, Philips Sonicare, and quip exclusively for Delta Dental members.
- Get all the tips you need to keep your teeth and body healthy with preventive care articles, quizzes and more by exploring [dental wellness](#).
- Use the Delta Dental Cost Estimator to plan dental costs and compare providers. With this tool, you’ll get personalized results based on your benefits. To use the Cost Estimator, simply log in to your [online account](#).

VSP

- View your personalized benefits. Create an account on [vsp.com](#) to view your in-network coverage, find the VSP® network doctor who’s right for you, and discover additional savings with Exclusive Member Extras.
- Exclusive Member Extra’s include - Rebates and savings on glasses, sunglasses, and contact lenses. Discounts on laser vision surgery. Extra \$20 to spend on Featured Frame Brands.
- Covered in full Wellvision Eye Exam every calendar year. Even if you have 20/20 vision, annual eye exams are important because eye doctors can spot signs of chronic conditions before symptoms appear.
- Coverage for prescription eyewear including glasses or contact lenses with two plans to choose from.
- VSP has the largest network of independent doctors as well as National and Regional retail locations for Disney employees and Cast Members to choose from. Prefer to shop online? We have you covered, visit [Eyeconic.com](#) and integrate your benefits.

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Virtual Care

The care you need—when, where and how you need it

Employees and Cast Members, their partners and dependent children enrolled in a Disney medical option are eligible to receive virtual care. Please read below for the option that applies to you.

Center for Living Well

If enrolled in:
Cigna medical options,
Orlando Health Cast Advantage,
AdventHealth CastCare

Virtual Primary Care and Mental Health Counseling

Access a team of providers committed to your well-being. Virtual providers treat symptoms, write prescriptions, recommend in-network specialists and more. Here's how you can take advantage of virtual primary care and mental health counseling. [Learn More](#)

- 24/7 assistance for illnesses like colds and flu, pink eye and nausea
- Designate a [specific provider](#) for preventive care, medication management and ongoing needs
- Receive [mental health counseling](#) and treatment for short or long-term needs including depression, anxiety, stress management, sleep issues, work/life balance and family conflict

Kaiser Telehealth Services

If enrolled in:
Kaiser CA, WA or HI

Kaiser provides many ways to get care. Primary care and specialty care are available through e-visits, video visits, and more. [Learn More](#)

- **E-Visit** — A personalized care plan—straight from a health care professional, entirely online. Great for minor health conditions and prescriptions.
- **Video Visit** — Schedule a video visit on [kp.org](#) and the Kaiser Permanente app or call the 24/7 advice line. Appointments are often on the same or next day.
- **Clinical Advice** — A 24/7 clinical concierge service to help navigate your care.
- **Email Your Doctor's Office** — Follow-up care by messaging your doctor's office with non-urgent questions.

HMSA Online Care Telehealth Services

(Hawaii)

Physical Health

- Urgent conditions such as bronchitis or ear and sinus infections
- Common conditions such as a cold or the flu
- Medication management
- Chronic conditions such as diabetes, hypertension, and allergies
- Diabetes prevention
- Nutrition education
- Health and well-being goals

Mental Health

- Emotional support
- Stress and anxiety management
- Couples or family counseling



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Prescription Drug Program

Employees and Cast Members, their partners and dependent children enrolled in a Cigna's medical plan option, Orlando Health Cast Advantage or AdventHealth CastCare receive prescription drug coverage through Express Scripts. Click on the link below for more details.

Express Scripts

- ACA preventive drugs and contraception covered at no cost
- Consumer Choice preventive drugs without deductible
- COVID-19 over-the-counter home tests at no cost
- Vaccines and immunizations at retail pharmacies at no cost, including CLW
- Condition Management/Treatment Programs
 - *Hepatitis C Treatment*
 - *Cardiovascular Care*
 - *Diabetes Care*
 - *HIV Care—HIV Pre-Exposure Prophylaxis (PrEP) and HIV Post-Exposure Prophylaxis (PEP)*
 - *Neurological Care*
 - *Muscular Sclerosis Care*
 - *Oncology Care*
 - *Rare Conditions Care*
 - *Pulmonary Care*
 - *Opioid Medication Management*
- Online Mental Health Medication Support through InMynd/SilverCloud
- Smart 90-day supplies at Walgreens/CLW pharmacies
- SaveOnSP Specialty Medication Copay Discount Program
- Specialty Medication Mail Order Program
- Patient Assurance Program (PAP) diabetes medication reduced copay



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Gender Affirmation Benefits and Services

Gender Affirmation benefits and services are available to all eligible employees and Cast Members, their partners and dependent children of all genders and gender identities. No matter where you are on your path to living your true self, all Disney medical plan options provide the benefits and services to help you reach your personal health goals.

Cigna

Kaiser

Orlando Health

AdventHealth

HMSA

Gender Affirmation Benefits

- Gender affirming surgery
- Breast surgery, including mastectomy and breast augmentation
- Hormone therapy and related lab testing
- Mental health counseling
- Support for children and adolescent care
- Travel allowance for out-of-area care
- Supplemental gender affirmation procedures such as laser hair removal and voice therapy
- Routine medical care
- Medication management
- Dedicated customer service teams

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Gender Affirmation Services

The Center for Living Well (CLW), AdventHealth and Orlando Health provide gender affirmation services to help you in your journey to reach your personal health goals.

Center for Living Well (CLW)

- The CLW has a subset of providers that support gender affirming hormone therapy (GAHT) as well as referrals to in-network specialists and surgeons when needed. Provider bios are available for [CLW-Epcot](#), [CLW Celebration](#), [Virtual Primary Care](#), and [Virtual Counseling teams](#).
- All Disney Cast Members, employees, and family members can use [FindHelp.PremiseHealth.com](#) to search for community resources in your area by typing in a zip code and getting connected to additional resources at the time you need it.

AdventHealth

- Clinical care for transgender and non-binary communities including, but not limited to, primary care, hormone therapy support, drug therapy, surgical needs, emergency treatment, and referral to other quality programs as needed.
- PReP and PEP Medication Guidance and Distribution
- Providers trained in diverse and inclusive care
- Care Connector available to connect to dedicated resources and can help find the experts to develop the best customized care plan
- Behavioral health services
- [AdventHealth Resources](#)

Orlando Health

- Providers trained in diverse and inclusive care
- Gender Affirming/Transgender Surgery
- Gender Identity and Sexual Orientation Support
- Hormone Replacement Therapy (HRT)
- PReP and PEP Medication Guidance and Distribution
- Mental Health Services and Therapy
- Rapid HIV, HepC, and STD Testing and Care
- Culturally Welcoming Medical Forms
- [Orlando Health Services and Specialties](#)

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Caring for Your Family

Disney Family Care Resources

Every family is unique. That's why Disney provides diverse resources to support our employees, Cast Members and their loved ones in a variety of ways and at all stages.

Disney's inclusive Family Building Benefits go beyond the traditional definition of infertility. Where most programs only cover individuals with a medical diagnosis of infertility, our program has expanded services that remove those barriers, covering employees, Cast Members and family members of all genders, gender identities, sexual orientation and family structure. [Family Care Guide.](#)

Effective July 1, 2021, eligible employees and their dependents have access to all conception and cryopreservation benefits even without a diagnosis of infertility.

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Family Building Benefits – National

Disney provides eligible employees and Cast Members and their partners all-inclusive Family Building Benefits, up to a single lifetime maximum of \$75,000. Disney partners with WINFertility to help employees and Cast Members make informed decisions when choosing services that best fit their individual needs.

Family Building Benefits

Fertility Services

- Fertility planning and care
 - Egg/sperm and embryo freezing
- Assisted reproduction technology
 - In vitro fertilization (IVF)
 - Intrauterine insemination (IUI)
- Donor-assisted and third-party reproduction
 - Donor eggs and sperm
 - Eggs, sperm and embryo transportation
- Medication management
- Personalized care by nurse managers
- Coordination with fertility clinics and specialty pharmacy

Adoption and Surrogacy

- Navigation of adoption and surrogacy arrangements
- Understanding of differences in laws across countries
- Assistance with company reimbursement process
- Personalized care by nurse managers
- Eight weeks of paid Child Bonding Leave

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Family Building Services – Central Florida

Disney's **Center For Living Well—Gaea Center for Gynecology, Maternity, and Fertility** provides employees and Cast Members and their partners comprehensive, connected, and compassionate care to help navigate their family building journey.

CLW – Gaea Center

Fertility, Adoption and Surrogacy

- Fertility planning and care
 - Family planning consultation
 - Reciprocal IVF assessment
 - Sperm donor screening
 - Gestational carrier screening
- Assisted reproduction technology
 - IUI with donor sperm
 - IVF with donor sperm
 - Donor egg IVF with fresh or frozen eggs
- Network of providers
 - Reproductive lawyers
 - Sperm banks
 - Frozen donor egg banks
 - Egg donor agencies
 - Surrogacy and gestational carrier agencies
 - Adoption agencies

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Emotional Well-Being

There is no one-size-fits-all approach to better well-being. Disney provides a variety of easy-to-access and innovative programs that meet the unique needs of employees, Cast Members and their loved ones.

Explore the [Emotional Well-Being Guide](#) to find information on available care and resources, including tips for building resilience, better nutrition habits and more restful sleep; activities that focus on mindfulness and meditation; and assistance with speaking to someone today.

Mental Health Support

- Employee Assistance Program (EAP)
- Stress Management
- Relationships & Safety
- Depression/Anxiety
- Healthy Body Image
- Eating Disorders
- Suicide Prevention
- Autism Support
- Substance Abuse Support



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Financial Resources – Manage

Maintaining financial health takes practice and patience; see the tools below to help you manage your everyday financial decisions.



[Explore the Financial Resources Guide](#)

Banking Credit Cards, and More

[Partners FCU](#)

- Checking, Savings Accounts
- Home & Auto Loans
- Emergency Line of Credit
- Savings Accounts
- College Loan Program
- Family Building Loan

Financial Education

[Partners FCU](#)

- Budgeting
- Debt (Including Student) Management

[Fidelity Financial Services](#)

- Financial Planning
- MoneySense

Childcare Expenses

[Disney Benefits Portal](#)

- Bright Horizons Day Care

[LifeCare](#)

- Backup Care

[Optum](#)

- Dependent Care FSA

Purchasing Power

[Mercer Voluntary Benefits](#)

- Installment Purchasing Plan

Commuter Assistance

[Disney Commuter Assistance](#)

- Subsidies on vanpool, train and bus passes
- Pre-Tax Deduction Program



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Financial Resources – Save

Be prepared for what the future holds with these resources to help you save for today and tomorrow.

Short-Term Savings	Partners FCU	<ul style="list-style-type: none">• Savings Accounts• Emergency Savings
	Fidelity Financial Services	<ul style="list-style-type: none">• Fidelity Goal Booster
Save for Future Health Care Expenses	Optum	<ul style="list-style-type: none">• Health Savings Account (HSA)• Flexible Savings Accounts (FSA)
Retirement Planning / Savings	Fidelity Financial Services	<ul style="list-style-type: none">• Retirement Planning• 401k Savings
College Savings	Fidelity Financial Services	<ul style="list-style-type: none">• 529 College Savings Plans



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Financial Resources – Invest

In order to maximize every dollar earned, learn about your investment options—including in yourself—and where to find help.

Educational Assistance

[D Tools HR](#)

- Aspire Education Investment Program
- Disney Educational Reimbursement

Health Care Incentives

[Cigna/Allegiance](#)

- Wellness Rewards Program
- Maternity Program Incentive

Investment Tools & Advice

[Fidelity Financial Services](#)

- Personalized investment planning & advice



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Financial Resources – Protect

Protect yourself and your loved ones from the unexpected.

Legal Services	MetLife Group Legal	<ul style="list-style-type: none"> • Legal name changes • Will & Estate planning
Life Insurance Protection	Securian	<ul style="list-style-type: none"> • Basic and Supplemental Life and Accidental Death & Dismemberment (AD&D) Insurance
	Chubb Life	<ul style="list-style-type: none"> • Business Travel Accident Insurance
Income Protection While Disabled	D Tools HR	<ul style="list-style-type: none"> • Short Term Illness (STI) (Salaried) • State Mandated Disability
	Hartford	<ul style="list-style-type: none"> • Short-Term Disability (Hourly) • Basic and Supplemental Long-Term Disability
Identity Protection	Allstate Insurance Plan (AIP)	<ul style="list-style-type: none"> • Identity Monitoring • Financial Monitoring
Supplemental Insurance Protection	Mercer Voluntary Benefits	<ul style="list-style-type: none"> • Pet Insurance • Auto and Home Insurance
Long-Term Care	ACSIA Partners	<ul style="list-style-type: none"> • Universal Life Insurance with Long Term Care



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Take Time Away

Caring For Yourself

Take Time Away

Disney's Paid Time Off (PTO) and Leaves policies are designed to help our employees and Cast Members balance work and life, and to take time away when it matters most. For more details visit [D Tools HR](#).

Vacation/PTO

Disney provides eligible employees with vacation/PTO because we believe there's more to life than work.

Sick/Care Time

Disney provides eligible employees with Sick/Care Time to care for themselves and their loved ones, for the purpose of physical health, mental health and other eligible reasons.

Medical Leave

All employees are eligible upon hire to request a medical leave of absence. Employees who need to be absent for medical reasons for more than five consecutive workdays/shifts, will be placed on a medical leave. Intermittent medical leaves are also available. Please review the Medical Leave Non-Occupational guide for an overview of the leave process and the income protection options Disney provides employees.

Paid Family Care Leave

Disney provides eligible employees with up to 12 weeks of family care leave during a 12-month period (or more where provided by local law). Salaried employees also may be eligible to receive compensation during up to 8 of those weeks pursuant to the Company's paid family leave benefit.

Paid Child Bonding

Disney recognizes the importance of giving new parents, whether adoptive, biological or foster, time to bond with their children and provides eligible employees with up to eight weeks of paid leave to bond with a child born or placed in your home, to be taken within one year of the child's arrival.

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Take Time Off

[D Tools HR](#)

Take advantage of the paid time off that Disney provides in the form of vacation time, holidays and mental health days.

Volunteering

[Disney VoluntEARS](#)

Find simple and rewarding ways to make a difference. Find volunteering opportunities to earn hours. Redeem all volunteer hours for a donation to an eligible charity of your choice. Double your charitable cash donations with a matching gift.

Support Groups/ Networking

[BERGs](#)

Business Employee Resource Groups (BERGs) are formed around a shared identity, interest or pursuits. These employee-led groups bring together employees for insights, support, career development and community engagement. All colleagues are welcomed and encouraged to join.

Nutrition/Diet/ Exercise

[Grokker](#)

Receive a personalized plan and recommendations based on your individual needs to help you achieve your health and wellness goals.

Rest & Relaxation

[Headspace](#)

Mindfulness has been shown to help people stress less, increase focus, and sleep more soundly. Meditation helps you to be more mindful—and Headspace is your personal guide, with hundreds of meditations and exercises for sleep, focus, and movement.

Family Support

[LifeCare](#)

Whether you need guidance and support during major life events or help with life's day-to-day challenges, work-life specialists do the busy work, freeing you up to focus on other things, or just relax and recharge.



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CONTACT INFORMATION & LINKS

Disney Benefits Center

For information and assistance on Health, Insurance, and Retirement benefits.

Phone (US)
1-800-354-3970

Hours of Operation
8:30 a.m. – 8:30 p.m. ET, Mon-Fri

Global HR Operations

For information on other perks and policies, like time away and education assistance.

Phone (US)
1-321-939-7000

Hours of Operation
9:00 a.m. – 8:00 p.m. ET, Mon-Fri

Questions about a leave of absence?
Call 1-321-939-7800
9:00 a.m. – 8:00 p.m. ET, Mon-Fri

Disney Benefits Portal

Log in for a more personalized experience and information tailored to you.

Vendor Contacts

A team of dedicated representatives are ready to assist you with all your health care needs.

G.E.T. Authentically Me

A site that provides resources and tools to support transgender and nonbinary employees.



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Insurance Contacts

Medical Care (National)	Cigna disney.cigna.com Phone (US) 1-800-577-7498 <i>(including LGBTQIA+ dedicated team)</i> Phone (Intl.) 1-559-573-2000	Kaiser (CA/HI) my.kp.org/Disney (WA) kp.org/wa Phone (CA) 1-800-464-4000 Phone (HI) 1-800-966-5955 Phone (WA) 1-888-901-4636	HMSA (Hawaii) hmsa.com Phone (PPO) 1-808-948-6111 Phone (HMO) 1-808-948-6372 Virtual Visits For 24/7 support, go here	Center for Living Well (CLW) Virtual Health myclw.com/virtualcare/ Phone 800-473-1330 and select option 2	Express Scripts express-scripts.com/disney Phone (US) 1-800-375-0596 Phone (Intl.) 1-800-497-4641
	Medical Care (Central Florida)	Center for Living Well (CLW) myclw.com Phone 407-934-4100	AdventHealth AdventHealthCastCare.com Phone (US) 1-855-747-7476	Orlando Health orlandohealth.com/Disney Phone (US) 1-844-939-6437	
Dental/Vision	Delta Dental wekeepyoumiling.com/disney Phone (US) 1-866-902-4835 Phone (Intl.) 1-415-972-8300	VSP vsp.com Phone (US) 1-800-877-7195			
	Family Building	WINFertility managed.winfertility.com/disney/ Phone (US) 1-833-439-1520	CLW – Gaea Center myclw.com/gaea-center/ Phone 407-745-1669		



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Emotional & Social Well-Being Resources

Cigna EAP
disney.cigna.com

Phone (US)
1-800-952-6676

Phone (Intl.)
1-952-996-2910

Headspace
<https://work.headspace.com/disney/member-enroll>

Download app from app store

LifeCare
lifecare.com/disney

Phone (US)
1-866-574-7229

Phone (Intl.)
1-203-226-2680

Grokker
grokker.com/disney

Download the app:
[Apple](#)
[Android](#)

Financial Well-Being Resources

Optum Bank
[Optumbank.com/disney](https://optumbank.com/disney)

Phone (US)
1-888-619-2118

Hartford
thehartford.com/learn/disney
Claims:
mybenefits.thehartford.com/login

Phone (US):
1-888-485-7336
Phone (Outside of US):
1-407-919-6986

Partners FCU
partnersfcu.org

Phone (US):
1-800-948-6677

Allstate Insurance Protection
www.myaip.com/waltdisney

Phone (US):
1-888-998-7708

Securian
Securian.com/Disney-lifeinsurance

Phone (US):
1-800-354-3970
Phone (outside of US):
1-508-787-9902

Fidelity Financial
<https://workplaceservices.fidelity.com/>

MetLife
info.legalplans.com/4990010

Phone (US):
1-800-821-6400
Phone (Outside of US):
1-216-535-4395

Mercer Voluntary Benefits
disneyvoluntarybenefits.com

Phone (US):
1-800-578-5720