

Caddie Health Insurance Reimbursement Program

COVID 19 Impact for 2021 Plan Year

The Caddie Health Insurance Reimbursement Program was implemented to assist caddies regularly working on the PGA TOUR and PGA TOUR Champions by reimbursing health, dental, and vision insurance premium for policies covering themselves, spouses and dependent children. The TOUR defined regularly working caddies as those who meet the following criteria outlined below. This determination was developed to mirror requirements for membership and/or benefit eligibility on the PGA TOUR and PGA TOUR Champions.

- Regular working caddies are defined as those who work 15 PGA TOUR events **OR** 11 PGA TOUR Champions events during a season
 - 5 events from the PGA TOUR, PGA TOUR Champions, or Korn Ferry Tour can be substituted in totals
 - Seasons are tracked, not the calendar year

COVID 19 Impact – 2021 Plan Year Eligibility Requirements

- **PGA TOUR:** Regularly working caddies are defined as those working 10 events during the 2019-2020 PGA TOUR Season (credited 5 events, accounting for the approximately 30% reduction in events this season)
 - 3 events from the PGA TOUR Champions or Korn Ferry Tour can be substituted in totals (e.g. 7 PGAT events and 3 KFT/PGATC events would meet requirements)
- **PGA TOUR Champions:** Regularly working caddies are defined as those working 6 events during the 2020 PGA TOUR Champions Season (credited 5 events, accounting for the approximately 40% season reduction in events this season)
 - 2 events from the PGA TOUR or Korn Ferry Tour can be substituted in totals (i.e. 4 PGATC events and 2 KFT/PGAT events would meet requirements)

Note: *caddies eligible for the 2020 Plan Year, based on 2018-2019 events worked, retain eligibility for reimbursement through December 2020.*