



*Be ready.*  
**Be Bayer.**

*2023 New Hire Guide for Active  
Regular Employees*



*Explore your options and enroll in your  
Health and Insurance benefits*

# About This Guide

Welcome to the Bayer team! We are thrilled to have you and know that you will be an asset to the ongoing success and sustainability of this company. Bayer brings passion to innovate and power to change to all that we do—and our employee benefits are no exception. We are pleased to offer you and your family a comprehensive benefits program. These benefits are designed to help you stay healthy, protect your finances, save for retirement, and maintain your work/life balance.

We encourage you to take advantage of all that's available to you as a Bayer employee. Use this guide to help you learn about your offering and make thoughtful decisions regarding your benefit elections.


## ACTION REQUIRED

- 1** **Read this guide** carefully to learn about your benefits coverage options.
- 2** **Visit the *Benefits Enrollment Resources*** page on BayerNet for a virtual self-guided benefits fair. This page features quick reads, short videos, downloadable documents and other content detailing your tax-advantaged account options and Bayer's medical and prescription drug plans to help you optimize Bayer benefits based on your health and financial needs.
- 3** **Enroll within 30 days of your date of hire** by going to the Bayer Benefits Center website at [benefits.bayer.us](https://benefits.bayer.us) or downloading the NetBenefits app (QR code found below). If you have questions or need help enrolling, call the Bayer Benefits Center at **1-888-473-1001, Option 1**.

Representatives are ready to assist you from 8:30 A.M. to 8:30 P.M. ET, Monday through Friday.

**If you do not enroll in or waive Health and Insurance coverage within 30 days of your hire date, you will be automatically enrolled in benefits. Refer to page 21 for more details.**

## How to Enroll in Your Health & Insurance Benefits

- Go to the Bayer Benefits Center website at [benefits.bayer.us](https://benefits.bayer.us) or download the NetBenefits app.
- If you already have a Fidelity account, log in using your existing username and password. Otherwise, select *Register as a new user* to set up your username and password.  

  - // If you have previously used Fidelity NetBenefits® or [Fidelity.com](https://www.fidelity.com), you can log on using your existing username and password.
  - // Once you are registered, single sign-on will be available through myServices through the My Health Benefits tile.
- Select "Make New Choices" under *Health & Insurance*, then click the *Compare & Choose Benefits* link. From there, you can review plan details, add dependents, and enroll or waive coverage.
  - // Select the *Reference Library* link to view *Summary Plan Descriptions*, *Summaries of Benefits and Coverage*, and other important legal notices for your Health and Insurance benefit plans.

## LGBTQ+ COLLEAGUES

Bayer encourages a culture of inclusivity by offering benefits and programs that align with the Corporate Equality Index (CEI) criteria. For further details on benefits that support you and your family, view the *LGBTQ+ Guide* found on the [U.S. Benefits Enrollment Resources](https://benefits.bayer.us) page on BayerNet.

*The information contained in this New Hire Guide for Active Regular Employees is a Summary of Material Modification (SMM) and amends the Bayer Summary Plan Description (SPD) Health & Welfare Benefits Plan dated July 2019 and the Bayer SPD Disability Plan dated October 2019. Please keep this SMM with your SPDs and other important Plan documents for future reference.*

*This New Hire Guide for Active Regular Employees highlights Bayer's U.S. health and welfare benefits and programs. While every effort was made to ensure accuracy, if any discrepancies exist between this guide and the governing plan documents, the terms of the applicable legal plan documents will govern. Bayer reserves the right at any time and for any reason to terminate, modify, or amend, in whole or in part, the Bayer Corporation Welfare Benefits Plan and the Bayer Corporation Disability Plans (together, the Plans) or any benefits provided under the Plans, or your contributions to the Plans, at any time.*

*Nothing in this guide is intended to imply a contract of employment.*

# Table of Contents

## Reminders

### *Health Insurance May be Required*

While health insurance coverage is not required at the federal level, some states may require you to have health insurance coverage to avoid a tax penalty. If you enroll in a Bayer medical option you will meet this requirement. Other options for meeting this requirement may include enrolling in a plan through another employer (such as your spouse's/domestic partner's employer, or your parent's employer—if you're under age 26), a government plan such as Medicare or Medicaid, a private insurance plan, or a public health insurance marketplace. Learn more at [www.healthcare.gov](http://www.healthcare.gov).

### *Summary of Benefits and Coverage (SBC) is Available to You*

The legally required SBC, which summarizes your medical options in a standard format, lets you compare Bayer's medical options and make an informed decision. Please see the *Reference Library* section of [benefits.bayer.us](http://benefits.bayer.us) at the top of the *Benefits Enrollment* page for details. You may also call the carrier for more information.

### *Look for Tax Forms 1095-C and 1095-B in March*

As required by the ACA, in March, employees who were eligible to participate in Bayer medical coverage in the previous year will receive a 1095-C Form. If you participated in a regional medical option in the previous year, you will also receive a 1095-B Form from the carrier that provided coverage to you.

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### *ALEX Can Help!*

ALEX is an easy-to-use decision-support tool available on the Bayer Benefits Center website to assist you with enrollment. This virtual interactive benefits counselor is available by clicking on the ALEX icon during the benefits enrollment process.

ALEX will ask you a few questions and then explain the benefits options you select, model scenarios for the different types and levels of coverage, determine costs, and show the tax-related implications of your contributions—all based on your unique needs.

In addition, ALEX now includes a provider search feature! While you are comparing medical plan networks, ALEX can help you look up any preferred health care providers you may have and let you know if they are in-network before selecting a medical plan!

# Medical

Below is a list of Bayer's medical coverage options, which include prescription drug coverage. When you enroll, you will be offered only the regional options that are available to you based on your home ZIP code.

## National Medical Plan Options (Aetna and Anthem):

- // 90% PPO
- // 85% PPO
- // Health and Savings Plan

## Regional Medical Plan Options:

- // **Kaiser:** Hawaii HMO, Northern California, Southern California
- // **HMSA:**
  - // HMO Plan – Hawaii
  - // PPO Plan – Hawaii
- // **UPMC Health Plan**
- // **Humana Medical Plan – Puerto Rico**

## Medical Options Information

- // Employees in Hawaii and Puerto Rico are only eligible for regional plan options. Employees in Hawaii can choose from the HMSA PPO, HMSA HMO and Kaiser Hawaii HMO medical plan options. Employees in Puerto Rico are only eligible for the Humana-PR medical plan option.
- // Mental health and substance abuse benefits are available through both the regional options and the national medical options.
- // Log on to the Bayer Benefits Center website at [benefits.bayer.us](https://benefits.bayer.us) to view a contact list for the medical carriers and where to find more information, from the *Reference Library* link under *Resources* at the top of the *Benefits Enrollment* page. To view Health Plan details, go to the Benefit Carrier Health Plan Booklets drop down on BayerNet from the **U.S. Health and Welfare Benefits page**. You can also use the Contact Directory, found on page 23.

## IN-NETWORK PROVIDERS

To get the highest level of benefits under Bayer's medical options at the lowest cost, you must use an in-network provider. It is important to review doctors and facilities before enrolling to ensure they accept your insurance. You will not be allowed to change carriers during the year if you discover your providers or facilities do not accept your insurance. To search for in-network providers, use the ALEX tool on the Bayer Benefits Center website.

## National Medical Options Features: Aetna and Anthem

Below is an overview of the features of Bayer's national medical coverage options. For information not shown, view the *Reference Library* from [benefits.bayer.us](https://benefits.bayer.us) or call the Bayer Benefits Center.

Each option offers:

- // Prescription drug coverage through CVS Caremark.
- // An unlimited lifetime maximum.

## BAYER PRESCRIPTION DRUGS

If you take Bayer prescription drugs and enroll in:

- // The Health & Savings Plan option: Federal regulations require you to pay the full cost of the drug at the pharmacy until you meet your annual deductible. After you meet your deductible, Bayer drugs will be covered at 100% for the rest of the calendar year.
- // A PPO option: Bayer drugs will be covered at 100%—beginning with your first prescription—if your medical condition is covered under Bayer Medical coverage. You do not have to pay a copay, coinsurance or your annual deductible.

For additional information on Bayer's prescription drugs, visit the *Benefits Enrollment Resources* page on BayerNet.

## NATIONAL MEDICAL PLAN OPTIONS

Feature	Aetna or Anthem Health and Savings Plan Option		Aetna or Anthem 90% PPO Plan Option		Aetna or Anthem 85% PPO Plan Option	
<b>Your Monthly Contributions</b>	You Only: \$138.55 You + Spouse/Domestic Partner: \$321.51 You + Child(ren): \$277.07 You + Family: \$460.04		You Only: \$193.64 You + Spouse/Domestic Partner: \$480.12 You + Child(ren): \$410.31 You + Family: \$697.02		You Only: \$156.44 You + Spouse/Domestic Partner: \$402.02 You + Child(ren): \$339.64 You + Family: \$585.46	
<b>Health Savings Account</b>	Bayer contributes annually: You Only: \$550.00 You + Spouse/Domestic Partner: \$825.00 You + Child(ren): \$825.00 You + Family: \$1,100.00		N/A		N/A	
<b>Preventive Care</b>	100% covered with no deductible, in-network or out-of-network (includes wellness exams, women's preventive care, immunizations, and health screenings, according to AMA guidelines).					
<b>Copays</b>	<b>In-network</b> Office Visit Diagnostic or Specialist: 90% after deductible	<b>Out-of-network</b> Office Visit Diagnostic or Specialist: 70% after deductible	<b>In-network</b> Office Visit Diagnostic: \$20 copay Office Visit Specialist: \$40 copay	<b>Out-of-network</b> Office Visit Diagnostic or Specialist: 70% after deductible	<b>In-network</b> Office Visit Diagnostic: \$25 copay Office Visit Specialist: \$50 copay	<b>Out-of-network</b> Office Visit Diagnostic or Specialist: 65% after deductible
<b>Telemedicine</b> <i>(Provided through Teladoc)</i>	100% of the cost of the visit (\$55 for a general medical consultation/\$85 for a dermatology consultation) up to the deductible; then 90% after deductible		\$10 copay		\$15 copay	
<b>Annual Deductible</b>	Applies to eligible medical and prescription drug expenses You Only: \$1,800 You + Spouse/Domestic Partner: \$3,000 You + Child(ren): \$3,000 You + Family: \$3,800		<b>In-network</b> You Only: \$500 You + Spouse/Domestic Partner: \$750 You + Child(ren): \$750 You + Family: \$1,000	<b>Out-of-network</b> You Only: \$1,000 You + Spouse/Domestic Partner: \$1,500 You + Child(ren): \$1,500 You + Family: \$2,000	<b>In-network</b> You Only: \$1,000 You + Spouse/Domestic Partner: \$1,500 You + Child(ren): \$1,500 You + Family: \$2,000	<b>Out-of-network</b> You Only: \$2,000 You + Spouse/Domestic Partner: \$3,000 You + Child(ren): \$3,000 You + Family: \$4,000
<b>Medical Coinsurance</b>	<b>In-network</b> 90% after deductible	<b>Out-of-network</b> 70% of Reasonable & Customary after deductible	<b>In-network</b> 90% after deductible	<b>Out-of-network</b> 70% of Reasonable & Customary after deductible	<b>In-network</b> 85% after deductible	<b>Out-of-network</b> 65% of Reasonable & Customary after deductible
<b>Prescription Drugs</b> <i>(You must use a Caremark network pharmacy—which extends beyond CVS retail stores. Check with your pharmacy to be sure they are in the CVS Caremark network.)</i>	Generic, Preferred and Non-Preferred Brands: 90% Covered after deductible Bayer drugs: 100% Covered*		<b>Not subject to the deductible:</b> Retail Generic, Preferred and Non-Preferred Brands: 80% Covered, \$5 minimum copay Bayer drugs: 100% Covered** <b>Combined retail &amp; mail order out-of-pocket maximum:</b> You Only: \$700 You + Spouse/Domestic Partner: \$1,050 You + Child(ren): \$1,050 You + Family: \$1,400		<b>Not subject to the deductible:</b> Retail Generic: 80% Covered, \$5 minimum copay Retail Preferred Brand: 80% Covered, \$10 minimum copay Retail Non-Preferred Brand: 60% Covered, \$15 minimum copay Bayer drugs: 100% Covered** <b>Combined retail &amp; mail order out-of-pocket maximum:</b> You Only: \$800 You + Spouse/Domestic Partner: \$1,200 You + Child(ren): \$1,200 You + Family: \$1,600	

Continues on next page

## MEDICAL PLAN OPTIONS

Feature	Aetna or Anthem Health and Savings Plan Option		Aetna or Anthem 90% PPO Plan Option		Aetna or Anthem 85% PPO Plan Option	
<b>Annual Out-of-Pocket Maximum</b>	Includes medical and prescription drug expenses and annual deductible		Includes medical deductible; does not include prescription drug expenses		Includes medical deductible; does not include prescription drug expenses	
	<b>In-network</b>	<b>Out-of-network</b>	<b>In-network</b>	<b>Out-of-network</b>	<b>In-network</b>	<b>Out-of-network</b>
	You Only: \$3,000 You + Spouse/ Domestic Partner: \$4,500 You + Child(ren): \$4,500 You + Family: \$6,000	You Only: \$6,000 You + Spouse/ Domestic Partner: \$9,000 You + Child(ren): \$9,000 You + Family: \$12,000	You Only: \$1,500 You + Spouse/ Domestic Partner: \$2,250 You + Child(ren): \$2,250 You + Family: \$3,000	You Only: \$3,000 You + Spouse/ Domestic Partner: \$4,500 You + Child(ren): \$4,500 You + Family: \$6,000	You Only: \$2,400 You + Spouse/ Domestic Partner: \$3,600 You + Child(ren): \$3,600 You + Family: \$4,800	You Only: \$4,800 You + Spouse/ Domestic Partner: \$7,200 You + Child(ren): \$7,200 You + Family: \$9,600
<b>Coverage When Traveling Internationally</b>	Yes, generally for emergencies only. Contact your medical carrier prior to traveling for more information.					
<b>Lifetime Maximum</b>	Unlimited					

*\*If you take Bayer prescription drugs and enroll in a Health and Savings Plan option, federal regulations require you to pay the full cost of the drug at the pharmacy until you meet your annual deductible. After you meet your deductible, Bayer drugs will be covered at 100% for the rest of the calendar year.*

*\*\*If you take Bayer prescription drugs and enroll in a PPO Plan option, Bayer drugs will be covered at 100%—beginning with your first prescription—if your medical condition is covered under Bayer medical coverage. You do not have to pay a copay, coinsurance or your annual deductible.*

**Note: For employees in the ILWU, different rates may apply. Please log on to the Bayer Benefits Center website to view your rates.**

**Note: For non-union, part-time employees working 20-29 hours per week, double the applicable monthly contributions to determine your rates. Please log on to the Bayer Benefits Center website to view your rates.**

## PLAN DETAILS

For all plan details, including services covered under each benefit and medical plan carrier, please refer to the applicable Health Plan Booklets.

From [benefits.bayer.us](https://benefits.bayer.us), select the *Reference Library* link under *Resources* at the top of the *Benefits Enrollment* page.

From **BayerNet**, view the *Benefit Carrier Health Plan Booklets* from the **U.S. Health and Welfare Benefits** page.

## Regional Medical Plan Options

Based on your home ZIP code, you may be eligible to enroll in a regional medical plan option. The table below outlines Bayer's regional plan options for 2023. For more information on these options, refer to the applicable *Summary of Benefits and Coverage* or Health Plan Booklets on the Bayer Benefits Center website or contact the carrier (see page 23).

PLAN NAME	MONTHLY CONTRIBUTIONS			
	You Only	You + Spouse/ Domestic Partner	You + Child(ren)	You + Family
Kaiser – North California	\$197.30	\$459.18	\$401.31	\$663.17
Kaiser – South California	\$197.30	\$459.18	\$401.31	\$663.17
UPMC – PA	\$116.31	\$294.60	\$252.55	\$430.17

**Note: For employees in the ILWU, different rates may apply. Please log on to the Bayer Benefits Center website to view your rates.**

**Note: For non-union, part-time employees working 20 -29 hours/week, double the monthly employee contributions to determine your rates. Please log on to the Bayer Benefits Center website to view your rates.**

# Discounts and Surcharges

## Tobacco Surcharge

You will be asked to provide your tobacco-use status when you enroll. An additional \$260 per year is added to your total medical coverage cost for each person (you and/or your covered spouse/domestic partner) who uses tobacco. This status will also be used to determine contribution rates for Supplemental Employee Life Insurance. However, if you indicate that you will participate in a tobacco cessation program in 2023:

- // The \$260 medical coverage surcharge will not apply.
- // You will not be charged tobacco rates for Supplemental Employee Life Insurance.

Bayer expects that if you make this selection, you will participate in a formal tobacco cessation program. During the next Annual Enrollment, the surcharge for medical coverage and tobacco rates for Supplemental Employee Life coverage will apply until you, and your covered spouse/domestic partner in the case of medical coverage, are tobacco-free.

## B Well and Earn a Pro-Rated Medical Contribution Discount in 2023

To earn up to a \$400 pro-rated B Well Medical Contribution Discount for 2023,\* complete the following activities within **60 days of your hire** date, at [bwell.limeade.com](https://bwell.limeade.com).

- // Complete an online **Well-being Assessment (WBA)**: Earn a \$150 pro-rated B Well Medical Contribution Discount.
- // Complete your **WBA + Level 2 Thrive badge** by completing in B Well activities of your choice for a total of 1,500 points: Earn an additional \$100 pro-rated B Well Medical Contribution Discount.
- // Spouse/Domestic Partner (enrolled in a Bayer Medical Plan) create their own B Well account and complete their Well-being Assessment: Earn an additional \$150 pro-rated B Well Medical Contribution Discount.

By completing these activities, you will not only earn the pro-rated discount for 2023, but you will also earn the full Medical Plan Contribution Discount in 2024.

*\*The prorated discount is applied to 24 out of 26 paychecks beginning the month **after** the Bayer Benefits Center is notified of activity completion.*

**Note: If you are an ILWU employee, you will be eligible for a \$50 incentive and will not be eligible for the medical premium contribution discount.**



**If you have log-in issues or related problems on the B Well site, send an email describing your problem to [support@limeade.com](mailto:support@limeade.com).**

### HOW TO PARTICIPATE IN A TOBACCO CESSATION COACHING PROGRAM

Contact your medical insurance carrier for information on tobacco cessation program resources.

### IMPORTANT DETAILS REGARDING YOUR B WELL MEDICAL CONTRIBUTION DISCOUNT

- // WBA is required to earn any part of the discount.
- // There is no B Well Medical Contribution Discount if only your spouse/domestic partner completes a Well-being Assessment.

**Note:** Per IRS guidelines, your B Well Medical Contribution Discount is taxable. If you enroll in Bayer medical coverage, taxes for your contribution discount will be deducted from each of your paychecks and noted on your paystub.

For more details, view the B Well guide on **BayerNet: [BeWell@Bayer](mailto:BeWell@Bayer) > U.S. B Well.**

**For employees hired on or after November 1, 2023,** you will be considered a new hire in January 2024 and will have 60 days from the go-live date in 2024 to earn a prorated B Well Medical Contribution Discount.

# Certain Medical Plan Benefits

## Teladoc Telemedicine Services

If you are a participant in a Bayer medical plan option, you can talk to a doctor by phone or video at any time, from wherever you are. Teladoc professionals can:

- // Provide a diagnosis, treatment and prescription if needed.
- // Treat the flu, sinus infections, pink eye, sore throats and more.
- // Help you avoid the high cost and long waits of the ER or urgent care.

### TELADOC TELEMEDICINE – NATIONAL MEDICAL OPTIONS

- // For the **PPO Plan options**, the copays for telemedicine visits will be \$10 for the 90% PPO option and \$15 for the 85% PPO option.
- // For the **Health and Savings Plan options**, the cost will be 100% of the visit (\$55 for a general medical consultation and \$85 for a dermatology consultation) up to the deductible, and then 90% of the visit after the deductible is met.

### TELADOC TELEMEDICINE – REGIONAL MEDICAL OPTIONS

For regional options, the cost is \$55 for a general medical consultation and \$85 for a dermatology consultation.

## Teladoc Medical Experts and Second Opinion Service

You have access to medical professionals with your Teladoc Medical Experts benefit. Teladoc professionals can give you medical advice on any diagnosis, treatment option, or surgery by web, phone or app at no additional cost to you. Common conditions Teladoc advises and gives medical opinions on include joint, back, and chronic pain, heart issues, surgeries, cancer, mental health treatment review and much more. However, note that Telemedicine is not a substitute for visiting your personal physician on a regular basis.

To reach **Teladoc Medical Experts**, visit [www.teladoc.com/bayer](http://www.teladoc.com/bayer), download the mobile app or call **1-800-Teladoc (1-800-835-2362)**.

## One Drop Chronic Care Management

One Drop is a customized health plan focused on improving diabetes, high blood pressure, high cholesterol, and prediabetes. Participants will receive a free connected device that works with One Drop's mobile app to track health data and monitor progress, receive real-time insights and feedback, message with their personal health coach, explore delicious recipes, meal plans, exercise routines and more. One Drop is available at no cost to eligible employees and covered dependents enrolled in a medical plan option.

- // **Free tracking device:** When you enroll in One Drop, you'll receive a free glucose meter, blood pressure monitor, and/ or scale (depending on your condition) that syncs to the One Drop app to see all your readings in one place. If you have diabetes, you can request an unlimited supply of test strips and lancets, free of charge and delivered to your door.
- // **Unlimited personalized coaching:** Coaches help you set, monitor and reach your goals. They have access to your real-time data, so they can offer personalized advice specific to your situation.

To visit the website, or enroll, log on to [joinonedrop.com/benefits-bayer](http://joinonedrop.com/benefits-bayer) or scan the QR code to the right with your smartphone:



**Note:** For your information and awareness, Bayer is an investor in Informed Data Systems Inc., doing business as "One Drop." One Drop will not share personally identifiable information about Bayer Medical Plan participants with Bayer.

## Fidelity Participant Advocacy (PA) Services

If you are a participant in a Bayer medical plan option, the Fidelity PA is a specialty service that can assist you with medical claims that your insurance carriers or providers may have been unable to resolve. PA is made up of a team of case managers who specialize in handling participant inquiries to supplement the carrier experience, and provide education on available benefits. PA helps solve complex issues related to benefit plans by acting as a liaison with third-party administrators. They also work directly with Bayer to handle escalated matters, and identify trends and issues. To request a PA case be opened on your behalf, call the **Bayer Benefits Center at 1-888-473-1001, Option 1.**



# Health Savings Account (HSA)

HSAs are available to employees who enroll in a high-deductible health plan, such as Bayer's Health and Savings Plan options. Please note, you cannot participate if you are:

- // Covered under any non-high deductible health plan option,
- // Eligible for and enrolled in Medicare, or
- // Located in Hawaii or Puerto Rico.

Elect your annual contribution each year that you want to participate. Even if you elect to participate in an HSA during one plan year, you must still re-elect for the following year. However, you do not need to create a new account each year. Your unused balance from 2023, for example, will carry over to your 2024 account balance.

## HSA Triple-Tax Advantage

This account lets you save tax-free dollars to pay for eligible health care expenses, now or in the future. As a bonus if you enroll in one of Bayer's Health and Savings Plan options, Bayer contributes to your HSA to help you save for future costs or cover current costs. To receive Bayer's contribution, you must open an HSA with Fidelity. See below for how to open a Fidelity HSA®. If you want to contribute to an HSA, you must make an election by visiting [benefits.bayer.us](https://benefits.bayer.us).

## How an HSA Works

If you incur a qualified medical expense, you can pay for it with tax-free dollars\* by using your HSA debit card, or by paying out-of-pocket. When using your HSA dollars, make sure to keep your receipts for tax purposes. Please keep in mind that funds are only available for use after they have been posted to your Fidelity HSA®, which usually will be by the Wednesday following payday.

If you choose to contribute to your HSA, you do so through automatic, pre-tax payroll deductions. You may change your contribution amount at any time during the year. Changes are effective the first of the month following the change in contribution amount. In 2023, the IRS limits on total contributions to your account (from both you and Bayer) are:

- // You Only coverage: \$3,850
- // You + Spouse/Domestic Partner, You + Child(ren), or You + Family coverage: \$7,750

## Company Contributions

The annual maximum amount Bayer will contribute to your HSA in 2023 depends on your coverage level:

- // You Only: \$550
- // You + Spouse/Domestic Partner: \$825
- // You + Child(ren): \$825
- // You + Family: \$1,100

For 2023, Bayer's contribution will be prorated based on the date your medical coverage is effective. See the table to the right for details.

Your pre-tax contributions will be deducted from your pay each pay period, beginning the first of the month following the date your account is set up, and contributed to your HSA within five business days.

COVERAGE EFFECTIVE DATE	BAYER CONTRIBUTION
January 1	100%
January 2–March 31	75%
April 1–June 30	50%
July 1–September 30	25%
October 1–December 31	0%



**Note:** Contact the Fidelity HSA Specialist at **1-800-544-3716** for any contributions, tax and investment questions.

## More Details: HSAs with Fidelity

To learn more about Health Savings Accounts, go to the [Benefits Enrollment Resources](#) page from [BayerNet > MY HR > HR A-Z > Health > U.S. Benefits Enrollment Resources](#).

\*Money in an HSA can be withdrawn tax-free if it is used to pay for qualified medical expenses. If money is used for ineligible expenses, you will pay ordinary income tax on the amount withdrawn, plus a 20% penalty tax if you withdraw the money before age 65.

## Setting up an HSA at Fidelity

### STEP 1: Go to [benefits.bayer.us](https://benefits.bayer.us) to make your elections

### STEP 2: Choose and submit your 2023 Health & Insurance and HSA contribution elections

Make your medical plan election into Aetna or Anthem Health and Savings Plan option and your HSA payroll contribution election for the year. After you complete this and your other benefit elections, make sure you submit your elections.

**Remember:** If you do not wish to make a payroll contribution to your HSA at this time, be sure to elect \$0 in the HSA contribution box so you can open a Fidelity HSA and receive Bayer's contribution.

**Note: Steps 3 and 4 can be skipped if you already have a Fidelity HSA.**

### STEP 3: Open your Fidelity HSA

After you submit your elections, a page will appear asking for your consent to open a Fidelity HSA. A Fidelity HSA must be opened before any new contributions can be deposited. Also, if you do not open your account, the company contributions, if applicable, will not be deposited.

If your employment with Bayer terminates prior to opening your HSA, you will not be eligible to receive a company contribution.

### STEP 4: Activate your Fidelity HSA

After you review your Annual Enrollment confirmation page, click the *Activate* link. Activating your HSA allows you to receive a debit card, invest your HSA balance, and use one of the many medical expense payment options Fidelity offers.

**If you do not activate your account, you must pay your claims out-of-pocket and call Fidelity to be reimbursed from your HSA.**



# Flexible Spending Accounts (FSAs)

Bayer offers three different types of FSAs, administered by Health Equity/WageWorks. An FSA lets you save tax-free to pay for eligible health care or dependent care expenses. Enroll each year that you want to participate. ALEX, your online benefits counselor, will look at how you and your family use FSAs and point out which of these plans makes the most sense for you. When you enroll, you will enter the total amount you want to contribute for the year. Your pay period amount will be determined by the number of pay periods remaining in the year.

Note: Employees in Hawaii are eligible to participate in the Health Care FSA, but not the Limited Purpose Health Care FSA.

Employees in Puerto Rico are not eligible to participate in any of the Flexible Spending Accounts.

	HEALTH CARE FSA	LIMITED PURPOSE HC FSA	DEPENDENT CARE FSA
<b>Who's Eligible?</b>	Employees who are not enrolled in a Health and Savings Plan option	Employees who are enrolled in a Health and Savings Plan option*	All employees are eligible.
<b>Contribution Limits for 2023</b>	From \$50 to \$2,850		From \$50 to \$5,000 (\$2,500 if married, filing separately)
<b>Use This Account For</b>	<ul style="list-style-type: none"> <li>// Deductibles, coinsurance, and copays for medical, dental, and vision care</li> <li>// Prescription drugs</li> <li>// Eye exams, glasses, contact lenses and solution, and sunglasses when prescribed for a medical condition</li> <li>// Hearing exams and hearing aids</li> <li>// LASIK surgery</li> <li>// Orthodontia</li> </ul>	<ul style="list-style-type: none"> <li>// Coinsurance and copays for medical care and prescription drugs after you meet your deductible</li> <li>// Any services not covered by your medical option excluding services applied to your HSA deductible</li> <li>// Eye exams, glasses, contact lenses and solution, and sunglasses when prescribed for a medical condition</li> <li>// Hearing exams and hearing aids</li> <li>// LASIK surgery</li> <li>// Dental and Orthodontia services</li> </ul>	Day care for your eligible dependents (such as a child age 13 or under or an elderly parent) while you and your spouse work. <b>Examples include:</b> <ul style="list-style-type: none"> <li>// Licensed nursery school and childcare centers</li> <li>// Private day care providers and nannies</li> <li>// Licensed care for disabled dependents</li> <li>// Care for an elderly parent whom you claim as a dependent on your tax return</li> <li>// Education expenses for a child not yet in the first grade, such as day care center expenses</li> <li>// Fees for special camps if the camp also serves as day care for your eligible dependent</li> </ul>
<b>Refer to IRS Publication 502, available at <a href="http://www.irs.gov">www.irs.gov</a> for a list of eligible expenses.</b>			
<b>How to Get Reimbursed</b>	Go to the Health Equity/WageWorks site from the Contact Directory. Follow the instructions to process reimbursements through Health Equity/WageWorks.		

\*Employees in Hawaii are eligible to participate in the Health Care FSA, but not the Limited Purpose Health Care FSA.

## Four Things to Know About FSAs

1. Enroll each year that you want to participate. Even if you currently participate in an FSA, you must re-enroll if you want to participate in 2023. FSA enrollment does not roll over from year to year.
2. Contribute only as much as you'll use. Before deciding how much you want to contribute, carefully estimate your 2023 expenses. If you have money left in your HC FSA account at the end of the year that exceeds the amount you can carry over, that money will be forfeited. **Note:** It is your responsibility to ensure that your Health Care and/or Dependent Care FSA contribution elections are consistent with your expected plan year eligible expenses as defined under the plans.
3. Save your receipts when you use your Health Care FSA debit card. You may be asked to provide them as documentation to substantiate a claim. You may be taxed on unsubstantiated claims.
4. Submit FSA expenses for 2023 to Health Equity/WageWorks by March 31, 2024.

## FSA CARRYOVER

If you enroll in an FSA for 2023, you may carry over up to \$570 of unused funds remaining in your HC FSA or LP FSA into the following plan year. **If you enroll in a DC FSA for 2023, unused funds will not carry over to the following year.**

Contact Health Equity/WageWorks at **1-888-473-1001, Option 3**, for any questions.

## FSA CLAIMS APP

Download the **EZ Receipts app** for HealthEquity/WageWorks claims details and to easily and conveniently substantiate your health care claims.



# Dental

Bayer's dental options, administered by Delta Dental, help your family maintain good dental health. You will generally save money if you visit a dentist in Delta Dental's national PPO network. To check if a dentist is in-network, visit [www1.deltadentalins.com/bayer](http://www1.deltadentalins.com/bayer).

To review the Delta Dental plan details, go to the *Reference Library* section from the Bayer Benefits Center at [benefits.bayer.us](http://benefits.bayer.us) or from BayerNet, go to the *U.S. Health & Welfare Benefits* page. For additional information, go to [www1.deltadentalins.com/bayer](http://www1.deltadentalins.com/bayer).

DENTAL PLAN OPTIONS		
Feature	Delta Dental Basic PPO Plan Option (in-network and out-of-network)	Delta Dental Comprehensive PPO Plan Option (in-network and out-of-network)
<b>Your Monthly Contributions</b>	You Only: \$7.36 You + Spouse/Domestic Partner: \$18.36 You + Child(ren): \$22.41 You + Family: \$31.70	You Only: \$14.58 You + Spouse/Domestic Partner: \$36.38 You + Child(ren): \$44.41 You + Family: \$62.82
<b>Preventive Care</b> <i>(Not subject to annual deductible and annual maximum)</i>	100%; two cleanings per calendar year, expectant mothers eligible for three cleanings	100%; two cleanings per calendar year, expectant mothers eligible for three cleanings
<b>Annual Deductible</b>	\$50 per person \$150 maximum per family	\$50 per person \$150 maximum per family
<b>Annual Maximum</b> <i>(Excludes preventive care)</i>	\$1,500 per person	\$2,000 per person
<b>Basic Services</b> <i>(Fillings, routine extractions; Note: this excludes impacted tooth extraction, which is considered a medical expense)</i>	80% covered	100% covered
<b>Major Services</b> <i>(Crowns, dentures, bridges)</i>	50% covered	80% covered
<b>Orthodontia Services</b>	Not covered	100% covered (\$2,000 lifetime maximum)

## Dental Networks

There are three “types” of dental networks. Which network is your dentist in?

- // **Delta Dental PPO Network** – Delta Dental contracts directly with PPO dentists with no unbundling of services, less paperwork and no required pre-payment for services.
- // **Delta Dental Premier Network** – Dentists in the Premier Network may or may not be in the Delta Dental PPO Network. If they are only in the Premier Network, their contracted fees are usually higher than those of PPO dentists. However, like PPO dentists, they offer many advantages, including high-quality assurance standards and no unbundling or pre-payment for services.
- // **Non-Participating Dentist** – Dentists who are not in either of Delta Dental's networks do not have contracted rates for services so you'll likely pay more and may need to pre-pay for services. Also, services may be unbundled, which will cost more. Additionally, you also must submit your own claims for reimbursement.

For more detail go to [www1.deltadentalins.com/bayer](http://www1.deltadentalins.com/bayer).

# Vision

Bayer's vision coverage, administered by EyeMed, provides coverage for eye care and vision correction. You will generally save money if you visit a provider in EyeMed's national network. To check if a provider is in-network, visit [www.eyemed.com](http://www.eyemed.com).

For additional information, you can also review the vision plan details, found in the *Reference Library* section of the Bayer Benefits Center at [benefits.bayer.us](http://benefits.bayer.us) or from BayerNet, go to the [U.S. Health & Welfare Benefits](#) page.

VISION COVERAGE		
Feature	Vision Care Services	
<b>Your Monthly Contributions</b>	You Only: \$10.88 You + Spouse/Domestic Partner: \$22.71 You + Child(ren): \$20.55 You + Family: \$32.39	
<b>Frequency:</b> Examination Lenses or Contact Lenses Frame	Once every calendar year	
Plan Coverage	In-network Cost	Out-of-network Reimbursement*
<b>Exam</b> Fit and Follow-up – Standard Fit and Follow-up – Premium	\$10 copay \$10 copay; contact lens fit and two follow-up visits \$10 copay; 10% off retail price, then apply \$40 allowance	Up to \$35 Up to \$40 Up to \$40
<b>Contact Lenses</b> <i>(Contact lens fit and two follow-up visits are available once a comprehensive eye exam has been completed.)</i> Conventional Disposable Medically Necessary	\$0 copay; 15% off balance over \$175 allowance \$0 copay; 100% of the balance over \$175 allowance \$0 copay, paid in full	Up to \$100 Up to \$100 Up to \$200
<b>Frame</b>	\$0 copay; 20% off balance over \$175 allowance	100% covered
<b>Standard Plastic Lenses</b> Single Vision Bifocal Trifocal Progressive – Standard	\$0 copay	\$25 \$40 \$50
<b>Laser Vision Correction</b> Lasik or PRK from U.S. Laser Network	15% off retail price or 5% off promotional price	N/A
<b>Amplifon Hearing Health Care</b>	Through Amplifon Hearing Health Care Network, members receive up to 64% off hearing aids at thousands of locations nationwide	N/A

\*Out-of-network reimbursement will be the lesser of the listed amount or your actual cost from the out-of-network provider. In certain states, participants may be required to pay the full retail rate and not the negotiated discount rate with certain participating providers. Please see EyeMed's online provider locator to determine which participating providers have agreed to the discounted rate.

## Additional Vision Discounts

Enrolled participants receive:

- // A 20% discount on items not covered by the vision coverage, including non-prescription sunglasses at EyeMed in-network locations. The discount does not apply to an EyeMed network provider's professional services or contact lenses. Vision coverage discounts cannot be combined with any other discounts or promotional offers. Services or materials provided by any other group benefit plan providing vision care may not be covered.
- // 40% off a second pair of eyeglasses a 15% discount on conventional contact lenses once the funded benefit is used.

After initial purchase, replacement contact lenses may be obtained online at substantial savings and mailed directly to you. Details are available at [www.eyemed.com](http://www.eyemed.com).

## VISION DISCOUNT PROGRAM (No Election Required)

**If you choose not to elect Bayer vision coverage, a vision discount is available at no cost to you.** For a copy of the discount program details, go to the Bayer Benefits Center at [benefits.bayer.us](http://benefits.bayer.us) and search under *Reference Library* or BayerNet under the *U.S. Health & Welfare Benefits* page.

# Insurance: Life, Accidental Death & Dismemberment & Disability (AD&D)

Bayer offers life and AD&D insurance to help protect your financial well-being. You can choose from different levels of additional coverage to meet your needs. Here are some things to keep in mind:

- // Supplemental employee life rates are based on your age and whether you are considered tobacco-free.
- // Spouse/Domestic Partner Life insurance rates are based on your spouse's/domestic partner's age.
- // There is imputed income on Basic Employee Life Insurance of more than \$50,000 and you may also have imputed income on your Spouse/Domestic Partner and Child Life Insurance options as well. Imputed income will be based on your age and coverage level.
- // Contributions for Spouse/Domestic Partner Life, Child Life, and Supplemental AD&D options are after-tax.

## Evidence of Insurability

- // If you elect any of the Supplemental options, you may be required to provide Evidence of Insurability (EOI).
- // From NetBenefits, once you elect Supplemental insurance, you may be directed to Securian's website or receive a mailing with an EOI health questionnaire. Your payroll contributions will begin after Securian has approved your election.
- // If you elect Supplemental Life Insurance as a new hire, you can elect up to 4x your base salary, up to \$500,000 for yourself or up to \$50,000 for a Spouse or Domestic Partner, without completing an EOI questionnaire.
- // You can add or change Supplemental Life and/or AD&D at a later time following a qualified status change during the year and/or at annual enrollment.
- // Refer to the Securian Supplemental Life and AD&D Rates document on the *Benefits Enrollment Resources* page from BayerNet to learn more about the optional coverages, rates based upon your age and how to calculate your employee after-tax contributions.

INSURANCE COVERAGE		
Feature	Coverage Details	
<b>Employee Life Insurance*</b>	<b>Basic Life Insurance</b> \$25,000 (You will receive flex credit) <sup>†</sup> \$50,000 (You will receive flex credit) <sup>†</sup> 1.5x annual base pay (No cost to you); \$1 million maximum. You will be required to complete EOI if you are enrolled in the \$25,000 or \$50,000 option and you want to move to the 1.5x option or if you elect \$1 million in coverage.	<b>Supplemental Life Insurance**</b> You can elect Supplemental Life Insurance if you elect 1.5 times for your Basic Life Insurance. You can elect an additional 1x to 9x your annual base salary. Supplemental Life insurance maximum benefit: \$4 million.
<b>Spouse/Domestic Partner &amp; Child Life Insurance</b> <i>(To elect Spouse/Domestic Partner and Child Life Insurance, an eligible dependent must be on file. Please see page 17 for additional information.)</i>	<b>Spouse/Domestic Partner Life Insurance</b> \$10,000                      \$100,000 \$25,000                     \$150,000 \$50,000                     \$200,000 \$75,000                     \$250,000	<b>Child Life Insurance</b> \$5,000                        \$15,000 \$7,500                        \$20,000 \$10,000                      \$25,000 \$12,500
<b>Accidental Death &amp; Dismemberment Insurance</b>	<b>Basic AD&amp;D</b> <i>(This must match Basic Life election)**</i> \$25,000 option (You will receive flex credit) <sup>†</sup> \$50,000 option (You will receive flex credit) <sup>†</sup> 1.5x annual base pay (no cost to you); \$1 million maximum.	<b>Supplemental AD&amp;D</b> <i>(You Only or Family coverage)</i> You can elect an additional 1x to 9x your annual base salary. Supplemental Life Insurance maximum benefit: \$4 million.

<sup>†</sup>If you elect the \$25,000 or \$50,000 option, you get a rate reduction based on the value of the 1.5x option minus the lower option. For example, if the value of the 1.5x is \$4.00 and the value of the \$25,000 option is \$2.00, you get a \$2.00 credit in your paycheck.

\*Employees in the ILWU have different life insurance options. For more information, log on to the Bayer Benefits Center website.

\*\*Employees must be actively at work to be eligible to enroll.

In addition, if you have life insurance coverage through Bayer, Securian, an underwriter service, provides the following benefits:

- // Beneficiary Financial Counseling (Securian provides information to your beneficiary at time of claim)
- // Legacy Planning ([www.legacyplanningresources.com](http://www.legacyplanningresources.com))
- // Travel Assistance ([www.lifebenefits.com/travel](http://www.lifebenefits.com/travel))

# Disability Insurance

## Short-Term Disability (STD)

The company automatically provides STD coverage, administered by Sedgwick, at no cost to you. You may contact Sedgwick for more details. STD benefits are as follows:

- // Non-Maternity disability benefits – Bayer provides 80% of salary for up to 26 weeks for an approved non-maternity disability if you are ill or injured and unable to work.
- // Maternity disability benefits – Bayer provides 100% of your salary for a maternity disability. Maternity claims will be paid at 100% of your salary beginning up to two (2) weeks prior to your expected delivery date, plus an additional six (6) weeks for a vaginal birth or eight (8) weeks after a C-section birth. Any additional disability pre- or post-delivery provides disability at 80% of your base salary.

## Long-Term Disability (LTD)

For an illness or injury that extends beyond 26 weeks, the company provides LTD coverage of 50% of your monthly base pay at no cost to you and is automatic (you don't need to enroll).

You may also want to elect additional "buy-up" LTD coverage of 10% or 20% of your monthly base pay, subject to the restrictions shown in the chart below. Contributions are after-tax. For examples on LTD buy-up contributions, go to the [U.S. Benefits Enrollment Resources](#) page from [BayerNet](#), or call the Bayer Benefits Center at **1-888-473-1001, Option 1**, for more information.

DISABILITY COVERAGE		
<b>Short-Term Disability</b> <i>(No cost to you. Coverage is automatic. You must work at least 20 hours per week to be eligible.)</i>	<b>LTD below VS 4.1*</b> <i>(Must work at least 30 hours per week to be eligible)</i> 50% LTD (No cost to you)	<b>Supplemental LTD below VS 4.1*</b> <i>(Must work at least 30 hours per week to be eligible)</i> 10% Buy-Up (After tax contributions) 20% Buy-Up (After tax contributions) \$25,000 monthly max

\*Employees in pay grades VS4.1 and above are provided Executive LTD at 50% of your current base salary plus bonus at target (up to \$25,000 monthly maximum) at no cost.

## UPDATE BENEFICIARY INFORMATION

Your Life and AD&D Insurance record and Savings & Retirement Plan record will share your Beneficiary Information on NetBenefits. Please take a moment to designate your beneficiary on file by selecting the *Profile* link at the top of the home page when you log on to the Bayer Benefits Center website at [benefits.bayer.us](https://benefits.bayer.us).

# Group Legal

Bayer group legal coverage, provided through MetLife Legal, offers access to a national network of qualified attorneys. If you elect this coverage, when you use the MetLife network attorneys, covered services have no deductibles, copays or claim forms. This benefit is available to you for \$16.50 each month. Contributions for group legal coverage are after-tax. With this benefit, you can access legal services for the following matters:

- // Consumer Protection
- // Debt Matters
- // Defense of Civil Lawsuits
- // Document Preparation
- // Family Law/Will and Estate Matters
- // Personal Injury
- // Real Estate Matters
- // Traffic and Criminal Matters

**What services may not be covered:** You and your eligible dependents are entitled to receive certain personal legal services. The available benefits are comprehensive, but there are certain limitations and exclusions. If you have specific questions, view the “Metlife Group Legal Plan Fact Sheet” from the *Benefits Enrollment Resources* page on BayerNet.

## Life Solutions Plan – Confidential Counseling and WorkLife Support

The Bayer Life Solutions Plan is provided by Guidance Resources and offers counseling, legal and financial consultation, work-life assistance and crisis intervention services to all Bayer employees and their household members. The Life Solutions Plan offers 24/7 support through personal, phone or video visits. There is no enrollment necessary. Life Solutions services include:

- // Six (6) free confidential counseling sessions per issue (unlimited issues per year) for support including anxiety, depression, stress, relationship conflicts, grief and loss, substance abuse and more
- // Financial resources for answers to tax questions, information on estate and retirement planning
- // Legal support referrals, which includes a 25% discount on customary legal fees for divorce and family law, real estate, civil and criminal matters
- // Work/life solutions for child/elder care, moving/relocation, home repairs
- // Online podcasts, articles, videos and on-demand trainings
- // Free online will preparation

Connect with a counselor or request support by calling Guidance Resources® at **1-888-327-4229**.

To connect to Guidance Resources® online, go to [www.guidanceresources.com](http://www.guidanceresources.com) and enter Bayer's company ID: **WX9646H**.



# Retirement

## Savings & Retirement Plan

To help you save and invest for a comfortable retirement, Bayer offers you a 401(k) savings plan, the Bayer Corporation Savings and Retirement Plan (the “S&RP” or “Plan”). For more details, review the S&RP Summary Plan Description available on BayerNet or log on to the Bayer Benefits Center website at [benefits.bayer.us](https://benefits.bayer.us).

### *How It Works*

You contribute a portion of your eligible compensation to the S&RP. Bayer helps your retirement savings grow by making company contributions to your account.

### *Automatic Enrollment*

If you do not enroll or waive enrollment, you will be automatically enrolled in the S&RP at a before-tax contribution rate of 5% of your eligible compensation and your contributions will be invested in the Plan’s default fund. The S&RP’s default fund is the Vanguard Target Retirement Trust Select fund (Target Date Funds are an asset mix of stocks, bonds and other investments that automatically becomes more conservative as the fund approaches its target retirement date and beyond. Principal invested is not guaranteed) for the date closest to your 65<sup>th</sup> birthday. Your contribution rate will be automatically increased by 1% each April until it reaches 7%. You may change your contribution rate, change your investments, and/or stop participating at any time. You have 90 days from your date of enrollment to opt out of the S&RP. Refer to S&RP Summary Plan Description from BayerNet for more details regarding automatic enrollment.

To choose your contribution rate and investments, log on to the Bayer Benefits Center website at [benefits.bayer.us](https://benefits.bayer.us) (**Plan Number:** 87835) or call **1-888-473-1001, Option 1**.

## Contributions

### YOUR CONTRIBUTIONS

- // You may contribute between 1% and 50% of your eligible compensation on a before-tax, traditional after-tax, and/or Roth after-tax basis. “Eligible compensation” refers to your base salary, plus any sales incentives, overtime, STI bonuses and/or Top Performer Awards. You can increase, decrease, re-start or stop contributions at any time.
- // You can choose a different contribution amount for your STI and Top Performer Award (if any) payment. Elections made for base salary deferrals apply to any sales incentive payments received.
- // Your before-tax and/or Roth after-tax contributions are subject to IRS annual contribution limits (\$22,500 for 2023, or \$30,000 if you will be age 50 or older by the end of the year). This includes contributions made this year to a prior employer’s plan. Look for the information in your new hire packet to request a form and confirm this amount.
- // If you hit the before-tax contribution limit, your contributions will stop unless you’ve elected otherwise. You will have the option to either:
  - // Elect an after-tax contribution to be made concurrently with your before-tax contribution,
  - // Make an election to automatically begin making after-tax contributions once you hit the limit.

**Note:** You must make an election—your contributions won’t switch to after-tax automatically.

- // You are immediately 100% vested in your contributions.
- // If you are not making a savings plan contribution, you will not receive a company match.

### COMPANY MATCHING CONTRIBUTIONS

- // Bayer will match 100% of the first 3% that you contribute.
- // Bayer will match 50% of the next 4% that you contribute.

### COMPANY RETIREMENT CONTRIBUTIONS

- // Bayer provides a 5% Company Retirement Contribution.
- // You are eligible upon your date of hire/rehire.
- // You are 100% vested in Company Retirement Contributions after three years of service.

### Retiree Medical Account (RMA)

If you are scheduled to work 30 or more hours per week, Bayer offers a RMA to help cover your health care expenses in retirement. When you first become eligible (either upon your date of hire or when you reach age 40, whichever is later), the company will contribute \$125 a month for every full month worked, which is \$1,500 per full year of Bayer U.S. service after age 40. When you terminate employment, if you meet the definition of an eligible retiree, you can use the account to pay for your retiree medical premiums and/or out-of-pocket health care expenses. For more details, please refer to the RMA Summary Plan Description found on [benefits.bayer.us](https://benefits.bayer.us).

### CONTRIBUTIONS TO PRIOR EMPLOYER

You have the option to adjust your contribution election through the Bayer Benefits Center if you are going to exceed any IRS contribution limits for the year. Bayer does not monitor contributions from previous employers unless you complete the “Return on Excess” form.

To find this form, go to [benefits.bayer.us](https://benefits.bayer.us), click the “Retirement Savings” tab and select *Quick Links*. From *Quick Links*, go to *Plan Information and Documents* and under *Forms* select the “Return on Excess” form.

### EMPLOYEE SHARE PURCHASE PROGRAM

The ESPP offers a simple payroll deduction process to purchase Bayer AG American Depositary Shares (ADSs) at a 15% discount (up to 50% of your eligible compensation, limit \$25,000 annually).

- // Enrollment periods are held monthly.
- // You are eligible upon your date of hire/rehire.
- // You have the ability to elect a separate percentage from your STI and Top Performer Award to purchase ADSs.

Computershare ([www-us.computershare.com/employee](https://www-us.computershare.com/employee)), Bayer’s third-party administrator, will mail an information packet to your home address. For questions, call Computershare at **1-800-205-8303**.

# Benefits Eligibility and Coverage

## Employee Eligibility

All regular employees scheduled to work at least 20 hours per week are eligible for Bayer benefits. LTD benefits options are only available to regular employees scheduled to work at least 30 hours per week.

## Dependent Eligibility

You can enroll your eligible dependents in the following benefits:

- // Medical
- // Dental
- // Vision
- // Spouse/domestic partner and child life insurance
- // Supplemental AD&D insurance coverage

If you wish to cover any dependent in Bayer health coverage, you both must be enrolled in the same coverage. You are not required to cover your eligible dependents, and they may enroll in coverage elsewhere, even if you enroll in Bayer coverage.

Your **eligible dependents** include your spouse or a qualified domestic partner, and your **dependent children**. Your dependent children include your children under age 26,\* who are defined as follows:

- // Your natural child
- // Your stepchild
- // Your adopted child or child placed with you for adoption
- // A child for whom you are a permanent legal guardian
- // A child of a domestic partner\*\*

A **qualified domestic partner** is a person of the same or opposite sex who has resided with you for at least one year and intends to continue the relationship indefinitely.

To qualify, both you and your partner must also meet the following additional criteria:

- // You are at least 18 years or older and mentally competent to consent to contract
- // You are not married under the common law of the state in which you reside nor are you legally separated
- // You are not related by blood to a degree of closeness that would prohibit you from getting married in the state in which you legally reside
- // You are jointly responsible for each other's common insurance and financial obligations

**Domestic Partner Imputed Income:** The additional cost of providing coverage to a domestic partner and, if applicable, the child of a domestic partner, will be considered taxable income to you and subject to tax withholding.

*\*A dependent child is eligible for coverage up to the last day of the month of the child's 26th birthday. Coverage for a child age 26 and older can continue provided they become totally and permanently disabled while continuously covered as a dependent under a company-sponsored medical, dental, and/or vision option, is supported by you, and is incapable of self-support because of a mental or physical handicap. You must provide proof of the child's disability within 31 days of the date coverage would otherwise end. Periodic proof of the child's disability may be required for this coverage to continue.*

*\*\*Children of domestic partners cannot be covered without a covered domestic partner.*

## ADDING A DEPENDENT: DEPENDENT VERIFICATION REQUIRED

### Special instructions for those adding a dependent to coverage

Bayer requires that any newly enrolled dependents in the Bayer Welfare Benefits Plan meet the Dependent Verification eligibility guidelines by submitting proof of dependent eligibility. A Dependent Verification Process will be conducted after you enroll a new dependent in Bayer medical, dental and/or vision coverage (“health plan(s)”). As part of the verification process, you will be required to provide documentation of proof of eligibility for any dependent(s) you enroll in a Bayer health plan. Bayer has partnered with Health Management Services (HMS), Inc. (a Gainwell Technologies Company), to verify your dependents’ eligibility for coverage under the health plans. After you have enrolled a new dependent in health plan coverage, HMS/Gainwell will send a letter to your postal mail address with instructions about documents that will be required and/or accepted as proof of dependent eligibility and the date by which you must provide those documents.

It is important that you submit the required documentation to HMS/Gainwell by the date provided in the dependent verification communications you receive. **Failure to comply with the HMS requests for information by the required due date will result in loss of coverage for your dependent(s).** Unverified dependents cannot be added back to health plan coverage until the next Annual Enrollment period or as a result of a qualified life event (at which time you will be required to go through the dependent verification process). Additionally, an unverified dependent is not eligible for COBRA. The employee is responsible to find alternative health plan coverage for the unverified dependent.

Please note that in some cases, it may be many months between the time you have enrolled your dependent in coverage and when you receive instructions from HMS about the dependent verification process. In addition, communications by HMS will primarily be via US mail.

### Coverage for Expatriates

Medical, dental, and vision coverage for U.S. employees on an expatriate assignment is provided through a Bayer global health plan. Please contact your Global Mobility transfer case manager with questions. If you have a spouse/domestic partner or dependent child that will remain in the U.S. while you are on an expatriate assignment, they will be allowed to remain enrolled in U.S. medical, dental, and vision coverage. Please contact the Bayer Benefits Center at **1-888-473-1001, Option 1**, to enroll. If your dependents join you on your expatriate assignment, coverage in the U.S. will end.

### Changing Coverage During the Year

Once you make your new hire benefit elections or default into coverage within 30 days of your hire date, you will not be able to change your coverage until the next Annual Enrollment period, unless you have a qualified change in status, including, but not limited to:

- // Marriage, divorce or legal separation
- // Establishment or termination of a qualified domestic partnership
- // Death of a spouse/domestic partner or dependent child
- // Birth or adoption (or placement for adoption) of a child
- // Change in your own or your spouse’s/domestic partner’s work schedule, resulting in gain or loss of benefit coverage
- // A ZIP code change that results in a move out of your regional plan coverage area
- // Loss of coverage under another group health plan

If you have a qualified change in status, follow these guidelines:

- // If you have an address change or your employment status changes (e.g., you change from part-time to full-time), you must contact the Bayer Benefits Center within **30** days of the change.
- // If you have another type of qualified change in status, such as losing a dependent, you must contact the Bayer Benefits Center within **60** days of the event.

For details on qualified changes in status and changing your benefit elections, refer to the *Health & Welfare Benefits Plan Summary Plan Description* in the *Reference Library* section of [benefits.bayer.us](https://benefits.bayer.us).

# Paid Time Off & More

## Holidays and Vacation

The company provides paid time off to allow you to relax and recharge. Review the table below for more details.

PROGRAM	DESCRIPTION	WHEN YOU ARE ELIGIBLE			
<b>Pre-scheduled Paid Holidays</b>	7 main holidays 5 company discretionary holidays	Your date of hire/rehire			
<b>Discretionary Holidays</b>	4 days per calendar year	Prorated based on your date of hire/rehire			
<b>Vacation</b>	// Based on your length of continuous service with Bayer and job level as shown in the chart below  // Unused vacation at the end of the year is forfeited—it may not be rolled over or paid out (unless required by state law)	Prorated based on your date of hire/rehire			
		DAYS PER YEAR BY GRADE			
	Length of Continuous Service	VS 2.0 and NAT6/ CHI6/WEST6 & Below	VS 3.0 and NAT7/ CHI7/WEST7	VS 4.1 and NAT8/ CHI8/WEST8 & Above	
	<b>1 but less than 6 years</b>	15	20	25	
	<b>6 but less than 16 years</b>	20	25	25	
	<b>16 but less than 26 years</b>	25	30	30	
<b>26 years or more</b>	30	30	30		
<b>Parental Leave</b>	Provides both paid and unpaid parental leave per birth, adoption or placement of the child (or children in the case of multiple births or adoptions).  // Offers four weeks of paid parental leave and one week of unpaid leave for a total of five weeks.  // Applies to births, adoptions or placement of the child after your date of hire/rehire.	Your date of hire/rehire			
<b>Time Off for Illness</b>	// Employees working in a state with no specific policy are covered by the Illness Leave policy which provides 40 hours (5 days) each year to use for their own or a family members' illness. Based on when employment begins, this time is prorated in the initial year of hire.  // Employees working in states with a Paid Sick Leave Policy are provided time off to be used for their own or a family members' needs based on the provisions of that policy.	Your date of hire/rehire			

### BAYER POLICIES

See a directory of **HR Policies** including Vacation, Holidays, Part-time employee vacation and holidays, various Personal Leaves of Absence (such as Military Leave, Education Leave, Government Office Leave, and Family Medical Leave - FMLA), Supplemental Parental Leave, Illness, Bereavement, Inclement Weather, Jury Duty, Voting, and Volunteer time.

From [BayerNet > MY HR > HR A-Z > Human Resources@Bayer > U.S. HR Policies](#), search *Alphabetical Policy List*.

# Next Steps: Additional Enrollment Methods

## By Phone

Call the Bayer Benefits Center at **1-888-473-1001, Option 1**, if you have benefit questions or need help enrolling. Representatives are ready to assist you from 8:30 A.M. to 8:30 P.M. ET, Monday through Friday.

## Bayer Benefits Center Online Tools

The Bayer Benefits Center website offers a wide variety of easy-to-use decision-support tools, including:



**ALEX®:** As mentioned on page 3, ALEX is an interactive online platform that asks you a series of questions and models different scenarios for you in order to help you make your health care selections.

ALEX can help you:

// Discover what you can elect and how the following benefits work:

// Medical, prescription drugs, dental and vision

// HSAs and FSAs (health care, limited purpose and dependent day care)

// Basic and supplemental life and basic and supplemental AD&D, including spouse and family coverage

// Short- and Long-Term Disability

// Compare benefits costs and estimate healthcare expenses

// Determine what contribution amounts to consider for the HSA and FSAs, what coverage might be best for you for life and AD&D insurance and LTD coverage

When you have finished working with ALEX, you'll receive recommendations for your elections, and then you'll be directed back to the *Benefits Enrollment* page.



**NetBenefits® Mobile App:** Access your NetBenefits account from your mobile device. To download the app, scan the QR code to the right or visit [fidelity.com/go/NetBenefitsapp](https://fidelity.com/go/NetBenefitsapp).



**Plan Comparison:** With Plan Comparison, you choose at least two medical coverage options from within the Anthem and Aetna medical plans and check the features you'd like to compare (such as copays, deductibles, costs for outpatient services, etc.). When you click enter, a chart will be created with those details. Refer to the *Summary of Benefits and Coverages* section on the Bayer Benefits Center website to view the Plan Comparison feature.



**Insurance carrier/third-party administrator contact information via the Contact Directory:** This directory lists contact information, including web addresses, phone numbers and group numbers. When enrolling in benefits for 2023, the Contact Directory can be found at the bottom of the *Benefits Enrollment* page.



**Online chat and secure email:** These features allow you to contact Bayer Benefits Center representatives online to quickly get answers to your benefits questions. From the NetBenefits® home page, select *Menu* and then click the *Customer Service* option.

## Confirmation Statements

You should print a copy of your elections after you enroll online. A confirmation statement reflecting your elections will be mailed to your home address after the enrollment period ends only if you:

// Enroll by calling or speaking to a representative, or

// Call and request one, or

// Do not make a new hire election and your coverage defaults

**If you enroll online, you will receive an email immediately after completing your enrollment confirming your elections. The email will provide a link to a confirmation page that can be printed by clicking *Print* in the top right corner of the screen.**

**Please keep a copy of your elections for your records.**

## ID CARDS

Your health plan carrier will mail you a member identification card approximately 10 days following your enrollment. In the interim, you can print your confirmation and use it as your temporary ID.

### *When to Refer to Me@Bayer*

- // If you are searching for information about benefits enrollment as a new hire, permanent transfer, or rehire
- // If you are seeking guidance on how to change your personal information
- // If you want to submit a request for HR to take action on your behalf related to benefits

### *When to Submit a Case through MyHR*

- // If you were hired and after seven calendar days are not showing as eligible on Fidelity NetBenefits or are still unable to enroll in benefits
- // If you are a permanent transfer or rehire and are having an issue with enrollment
- // If your personal information is incorrect

To reach Me@Bayer and MyHR, go to **BayerNet: MY HR > Ask HR via Me@Bayer**, or, from the URL at BayerNet page use **go/me@bayer**. You can also call the HR Front Office at **1-888-473-1001, Option 5**.

### *What Happens If You Don't Enroll?*

If you do not enroll in or waive Health and Insurance coverage within 30 days of your hire date, you will be automatically enrolled in the following plans with coverage for you only:

- // Aetna Health and Savings Plan\*
- // Delta Dental Basic PPO Plan
- // Basic Life 1.5X Annual Base Pay—no cost to you\*\*
- // Basic AD&D 1.5X Annual Base Pay—no cost to you\*\*\*
- // Short- and Long-Term Disability at 50%—no cost to you
- // Life Solutions Plan—no cost to you

*\* Employees in Hawaii will default to the HMSA PPO, and employees in PR will default to the Humana Medical Plan-PR.*

**You will not be able to change your coverage elections until the next Annual Enrollment period unless you have a qualified change in status during the year (see page 19 for details).**

In addition, you will have no coverage under the following plans:

- // Vision
- // Health Savings Account
- // Flexible Spending Accounts (Health Care, Limited Purpose Health Care and Dependent Day Care)
- // Supplemental AD&D
- // Spouse/Domestic Partner Life
- // Child Life
- // Group Legal

*\*\*Berkeley union employees will default to \$50,000.*

*\*\*\*Not applicable to Berkeley union employees*

# Health and Welfare Plan Resources

Bayer offers a variety of benefit plan options at annual enrollment to help support your physical, emotional, financial and work well-being. Important contact information below.

PLAN	DESCRIPTION	PROVIDER	HOW TO CONNECT
<b>Medical - Aetna</b>	Aetna Health and Savings Plan Aetna 85% PPO Medical Plan Aetna 90% PPO Medical Plan	<b>Aetna</b>	<b>1-800-560-3724</b> <a href="http://www.aetna.com">www.aetna.com</a>
<b>Medical - Anthem</b>	Anthem Health and Savings Plan Anthem 85% PPO Medical Plan Anthem 90% PPO Medical Plan	<b>Anthem</b>	<b>1-800-635-0964</b> <a href="http://www.anthem.com">www.anthem.com</a>
<b>Prescription Drug</b>	Available with Aetna and Anthem medical plans	<b>CVS Caremark</b>	<b>1-866-273-8404</b> <a href="http://www.caremark.com">www.caremark.com</a>
<b>Medical and Prescription Drug</b>	Kaiser Northern California HMO or Kaiser Southern California HMO	<b>Kaiser</b>	<b>1-800-464-4000</b> <a href="http://www.kp.org">www.kp.org</a>
	UPMC Health Plan	<b>UPMC</b>	<b>1-888-876-2756</b> <a href="http://www.upmchealthplan.com">www.upmchealthplan.com</a>
<b>Dental</b>	Basic and Comprehensive dental options	<b>Delta Dental</b>	<b>1-888-893-3971</b> <a href="http://www1.deltadentalins.com/bayer">www1.deltadentalins.com/bayer</a>
<b>Vision</b>	Vision care	<b>EyeMed</b>	<b>1-866-723-0513</b> <a href="http://www.eyemed.com">www.eyemed.com</a>
<b>Health Savings Account</b>	With Health and Savings Medical Plan	<b>Bayer Benefits Center</b>	<b>1-888-473-1001, Option 1</b> <a href="http://www.benefits.bayer.us">www.benefits.bayer.us</a>
<b>Flexible Spending Accounts</b>	// Health Care // Limited Purpose Health Care // Dependent Day Care	<b>Health Equity/Wage Works</b>	<b>1-877-924-3967</b> <a href="http://www.wageworks.com">www.wageworks.com</a> App: <b>EZ Receipts</b>
<b>Life/AD&amp;D</b>	Basic and Supplemental Insurance	<b>Securian</b>	<b>1-888-413-7849</b> <a href="http://www.lifebenefits.com">www.lifebenefits.com</a>
<b>Short-Term Disability</b>	No action required at Annual Enrollment	<b>Sedgwick</b>	<b>1-888-473-1001, Option 2</b> <a href="http://www.mysedgwick.com/bayer">www.mysedgwick.com/bayer</a>
<b>Long-Term Disability</b>	Enrollment required for “Buy-Up” Options	<b>The Hartford</b>	<b>1-888-301-5615</b> <a href="http://www.abilityadvantage.thehartford.com">www.abilityadvantage.thehartford.com</a>
<b>Group Legal</b>	Legal Services (see benefit details on pg. 15)	<b>MetLife Legal</b>	<b>1-800-821-6400</b> <a href="http://www.info.legalplans.com">www.info.legalplans.com</a>
<b>Life Solutions Plan</b>	Confidential Counseling and Work-Life Support (see benefit details on pg. 15) No enrollment necessary	<b>Guidance Resources</b>	<b>1-888-327-4229</b> <a href="http://www.guidanceresources.com">www.guidanceresources.com</a> Company ID: <b>WX9646H</b>
<b>Chronic Condition Management</b>	Free tracking device and personalized coaching (see benefit details on pg. 10) Available if enrolled in a Bayer medical plan option	<b>One Drop</b>	<b>1-800-437-1474, Option 1</b> <a href="http://www.onedrop.today">www.onedrop.today</a> To Enroll: <a href="http://joinonedrop.com/bayer-start">joinonedrop.com/bayer-start</a>
<b>Telemedicine, Second Opinion and Expert Medical Services</b>	Talk to a doctor by phone or video, second opinion and treatment review services (see benefit details on pg. 10). Available if enrolled in a Bayer medical plan option	<b>Teladoc</b>	<b>1-800-835-2362</b> <a href="http://www.teladoc.com/bayer">www.teladoc.com/bayer</a>





# Work-life Programs, Support and Resources

PROGRAM	DESCRIPTION	PROVIDER	HOW TO CONNECT
<b>Bayer Business Resources Groups (BRGs)</b>	BRGs are a vital part of Bayer's inclusion, diversity, equity and access strategy. BRGs are voluntary, company-sponsored and employee-led groups who work together to promote inclusion within Bayer and provide a multicultural lens to Bayer's engagement of our customers and the communities in which we have operations.	<b>Bayer</b>	How to Connect: To learn more and join a BRG, visit the <a href="#">Inclusion and Diversity SharePoint</a> site from <a href="#">BayerNet</a> .
<b>Commuter Benefit</b>	<p>A monthly program that allows eligible employees to pay for public transit passes (e.g., train, subway, light rail, bus, and ferry) and related parking expenses with pre-tax payroll deductions.</p> <ul style="list-style-type: none"> <li>// Enjoy tax savings on commuting expenses.</li> <li>// Decide how much to contribute and the money is automatically deducted from each paycheck.</li> <li>// Transit and parking expenses are eligible as long as they are part of a daily commute to work.</li> <li>// IRS contribution limits in 2023 are as follows: <ul style="list-style-type: none"> <li>// \$300 per month for transportation-related expenses (may change based on IRS guidelines).</li> </ul> </li> </ul>	<b>Health Equity/ Wage Works</b>	Enroll through the Bayer Benefits Center website at <a href="https://benefits.bayer.us">benefits.bayer.us</a> by clicking on the WageWorks link from the Contact Directory.
<b>Childcare Tuition Discount</b>	<p>A 10% discount on tuition for dependent day care is offered to Bayer employees (proof of employment will be required) for children ages six weeks to 12 years for whom employees have legal custody. This offer is through a partnership with Knowledge Universe Childcare Centers, including KinderCare® Learning Centers, Champions® Before and After School Programs, and participating CCLC® Child Care Centers, with these specifications:</p> <ul style="list-style-type: none"> <li>// Only one recurring tuition savings may be applied to an employee's family account.</li> <li>// Employees whose family qualifies for more than one tuition savings offer will be allowed to choose the best one for them.</li> <li>// Employees can enroll at any time. If an employee's child is already enrolled in a KinderCare, CCLC, or Champions program, the participant is still eligible and can start receiving tuition savings. Tuition savings, however, cannot be pre-dated or retroactive.</li> </ul>	<b>KinderCare®</b>	<b>1-888-525-2780</b> <a href="https://www.kindercare.com/bayer">https://www.kindercare.com/bayer</a>
<b>Volunteerism</b>	<p>Provides paid time off for volunteer activities with charitable organizations.</p> <ul style="list-style-type: none"> <li>// Regular full-time employees are eligible for 16 hours per year (pro-rated for regular part-time employees).</li> <li>// You are eligible upon your date of hire/rehire.</li> </ul>	<b>Bayer</b>	Visit myServices on <a href="#">BayerNet</a>

*Continues on next page*

# Work-life Programs, Support and Resources

PROGRAM	DESCRIPTION	PROVIDER	HOW TO CONNECT
<p><b>Back-Up Day Care, Elder Care, Family Support, Virtual Tutoring &amp; Pet Care</b></p>	<p><b>Back-up care</b> Childcare and eldercare to assist eligible employees in balancing the demands of life and work:</p> <ul style="list-style-type: none"> <li>// Eligible employees allotted ten (10) days of back-up care per calendar year at a subsidized rate.</li> <li>// Provides access to quality childcare centers and licensed in-home care providers.</li> </ul> <p><b>Enhanced Family Supports</b></p> <ul style="list-style-type: none"> <li>// Sitters, housekeepers and pet care through a premium account on Sittercity.</li> </ul> <p><b>Sittercity</b></p> <ul style="list-style-type: none"> <li>// Discounts and waived membership fee and free basic background checks.</li> <li>// Senior care solutions, senior housing search and evaluation tools and more.</li> </ul> <p><b>Virtual tutoring subsidy</b></p> <ul style="list-style-type: none"> <li>// Get four (4) hours of virtual tutoring in place of one (1) back-up care day.</li> </ul> <p><b>Pet Care</b></p> <ul style="list-style-type: none"> <li>// Use back-up care days towards pet care. In partnership with Rover, Bright Horizons offers pet care, including dog walking, boarding and pet sitting.</li> </ul>	<p><b>Bright Horizons</b></p>	<p><a href="https://clients.brighthouse.com/bayer">clients.brighthouse.com/bayer</a></p> <p>Mobile App: Search “back-up care” in the App Store or Google Play</p> <p>Phone: <b>1-877-242-2737</b></p> <p>If prompted, enter:</p> <ul style="list-style-type: none"> <li>// Employer Username: <b>Bayer</b></li> <li>// Password: <b>Benefits4You</b></li> </ul>
<p><b>Parent and Caregiver Support, including Social and Behavioral Challenges</b></p>	<p>Rethink gives your family 24/7 access to tools and resources to help you and your care team in understanding, teaching and better communicating with your child as the parent or caregiver. The service specializes in helping care for children with learning, social or behavioral challenges, and offers practical tools and recommendations to help parents and caregivers feel more confident, competent, and in control by providing tools and support.</p>	<p><b>Rethink</b></p>	<p>No enrollment required.</p> <p><a href="https://connect.rethinkcare.com/sponsor/bayer">connect.rethinkcare.com/sponsor/bayer</a></p> <p>Code: <b>Bayer</b></p> <p>App: <b>RethinkCare</b></p>

# Additional Resources

The following offerings are not Bayer benefit plans and they are not endorsed or administered by Bayer. You may contact the vendor directly if you are interested in obtaining information for enrollment and rates. You will make payment directly and there is no payroll deduction. **Note:** Employees in Puerto Rico are not eligible for resources listed below.

PROGRAM	DESCRIPTION	PROVIDER	HOW TO CONNECT
<b>Group Long-Term Care Insurance</b>	Long-term care services offers: // Underwriting depending on employee's age and if enroll during the first 30 days of employment, or // Employee and spouse/domestic partner and eligible family members can buy coverage with full medical underwriting, depending on age.	<b>Genworth</b>	<a href="http://www.genworth.com/bayer">www.genworth.com/bayer</a> Company ID: <b>BAYER</b> Access code: <b>groupltc</b> Phone: <b>1-800-416-3624</b>
<b>Home and Auto Insurance</b>	Auto and home insurance quotes can be requested from Farmers Insurance Auto & Home®, Liberty Mutual Insurance® and Travelers.	<b>Farmers GroupSelect<sup>SM</sup></b>  <b>Liberty Mutual</b>  <b>Travelers</b>	<b>Farmers GroupSelect<sup>SM</sup>:</b> <a href="http://www.farmers.com/groupselect">www.farmers.com/groupselect</a> Phone: <b>1-800-438-6381</b> Bayer Employee Discount Code: <b>EDY</b>  <b>Liberty Mutual:</b> <a href="http://www.libertymutual.com/bayer">www.libertymutual.com/bayer</a> Phone: <b>1-844-671-5050</b>  <b>Travelers:</b> <a href="http://www.travelers.com/bayer">www.travelers.com/bayer</a> Phone: <b>1-888-915-8614</b>
<b>Pet Insurance</b>	Offered through Nationwide, this service provides rates for pet health coverage from preventive care to significant medical incidents.	<b>Nationwide</b>	<b>1-877-738-7874</b> <a href="http://www.petinsurance.com/bayer">www.petinsurance.com/bayer</a>

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Fidelity Brokerage Services LLC, Member NYSE, SIPC, 900 Salem Street, Smithfield, RI 02917

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