



Benefits-at-a-Glance

Bayer's flexible benefits program —
What's meaningful to you and your family

Benefit	Description	Who Pays for the Benefit	When You Are Eligible
Health			
Medical and Prescription Drugs	<ul style="list-style-type: none"> ■ Bayer Health & Savings Plan (with Health Savings Account) ■ 80% PPO Plan ■ 90% PPO Plan* ■ Regional Health Plan (depending on residential ZIP code) 	You and Bayer	Your date of hire/rehire
Dental	<ul style="list-style-type: none"> ■ CIGNA Dental PPO Plan ■ Delta Premier Plan 	You and Bayer	Your date of hire/rehire
Vision	<ul style="list-style-type: none"> ■ EyeMed 	You	Your date of hire/rehire
Flexible Spending Accounts (FSAs)	<ul style="list-style-type: none"> ■ Health Care FSA (General Purpose & Limited Purpose) ■ Dependent Day Care FSA 	You	Your date of hire/rehire
Welfare			
Disability	Short-term Disability (STD) Long-term Disability (LTD) <ul style="list-style-type: none"> ■ 50% or 60% ■ 70% 	Bayer Bayer Bayer You and Bayer	Your date of hire/rehire (must work at least 32 hours per week for all LTD options)
Life Insurance	Basic life insurance (1.5 x base pay) Optional life options <ul style="list-style-type: none"> ■ Supplemental Employee life insurance ■ Spouse/Dependent life insurance 	Bayer You	Your date of hire/rehire
Long-Term Care	Optional coverage to help cover the cost for home health care or nursing home care for you and your family	You	Your date of hire/rehire
Business Travel Accident Insurance	Coverage when traveling for Bayer business	Bayer	Your date of hire/rehire
Accidental Death & Dismemberment (AD&D)	Optional coverage for you only or for you and your family	You	Your date of hire/rehire

*Please Note: After 2012, the 90% PPO Plan will not be offered as a Bayer-sponsored option.

Benefit	Description	Who Pays for the Benefit	When You Are Eligible	
Retirement				
Savings & Retirement Plan	Employee Contributions: 1% – 30% of eligible pay either before-tax and/or after-tax for Roth contributions (not to exceed annual maximum contributions); automatic enrollment at 3% of pay with 1% automatic increases each April until contributions reach 6%	You	Automatic enrollment, 100% vested	
	Company Matching Contributions: ■ 100% of the first 2% contributed ■ 50% of the next 4% contributed	Bayer	Upon enrollment, 100% vested	
	Company Retirement Contributions: 5% of your eligible pay	Bayer	Your date of hire/rehire (100% vested after 3 years of service)	
Retiree Medical	Options provided at retirement	You	At retirement	
Work/Life Balance and Other Benefits				
Pre-scheduled Paid Holidays	9 days per calendar year	Bayer	Your date of hire/rehire	
Discretionary Holidays	3 days per calendar year	Bayer	Pro-rated based on your date of hire/rehire	
Vacation	Based on your length of continuous service with Bayer and job level as shown in the chart below:	Bayer	Pro-rated based on your date of hire/rehire	
	Days per year by Grade			
Years of Service	M07 & Below	VS1.1-2.0	VS3.0	VS4.1 & Above
1 but less than 10	15	15	20	25
10 but less than 20	20	20	25	25
20 but less than 30	25	25	30	30
30 or more years	30	30	30	30
Employee Assistance Program	A free and confidential service that helps you and/or your family address personal problems that may affect your health, family life, and/or job performance	Bayer	Your date of hire/rehire	
Educational Assistance Program	Reimbursement of related expenses for courses completed successfully	Bayer	Your date of hire/rehire	
Supplemental Parental Leave	Provides both paid and unpaid supplemental parental leave for regular full-time employees per birth, adoption, or placement of the child (or children in the case of multiple births or adoptions); two weeks paid supplemental parental leave and three weeks unpaid for a total of five weeks	Bayer	Your date of hire/rehire	
Adoption Assistance	Provides help paying the costs involved with a qualified adoption	Bayer	Your date of hire/rehire	
Volunteerism	Provides paid time off for volunteer activities with charitable organizations; regular full-time employees are eligible for 16 hours per year and prorated for regular part-time employees	Bayer	Your date of hire/rehire	
Employee Share Purchase Plan (ESPP)	Offers a simple payroll deduction process to purchase Bayer AG American Depository Shares (ADS's) at a discount	You and Bayer	Your date of hire/rehire (Quarterly enrollment period)	

Please Note: This handout highlights Bayer's U.S. health, protection, and retirement benefits. While every effort was made to ensure accuracy, if any discrepancies exist between this guide and the governing plan documents, the governing documents will prevail.

Nothing in this document is intended to imply a contract of employment. The Company or its designee by action of the Board of Directors reserves the right to end, suspend or amend, in whole or in part, the Bayer Benefits Program.