



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
Dental	<ul style="list-style-type: none"> ■ CIGNA Dental PPO Plan ■ Delta Premier Plan 	You and Bayer	Your date of hire
Vision	<ul style="list-style-type: none"> ■ EyeMed 	You	Your date of hire
Flexible Spending Accounts (FSAs)	<ul style="list-style-type: none"> ■ Health Care FSA ■ Dependent Care FSA 	You	Your date of hire
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
Business Travel Accident Insurance	Coverage when traveling for Bayer business	Bayer	Your date of hire
Accidental Death & Dismemberment (AD&D)	Optional coverage for you only or for you and your family	You	Your date of hire

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)	You	Upon enrollment, 100% vested			
	Company Matching Contributions: <ul style="list-style-type: none"> ■ 100% of the first 2% contributed ■ 50% of the next 4% contributed 	Bayer	Upon enrollment, 100% vested			
	Company contributions: 5% of your eligible pay	Bayer	Your date of hire (100% vested after 3 years of service)			
Retiree Medical	Options provided at retirement	You	At retirement			
Work/Life Balance						
Pre-scheduled Paid Holidays	9 days per calendar year	Bayer	Your date of hire			
Discretionary Holidays	3 days per calendar year	Bayer	Pro-rated based on your date of hire			
Vacation	Based on your length of continuous service with Bayer and job level as shown in the chart below:			Pro-rated based on your date of hire		
	Days per year by Grade					
	Years of Service	M07 & Below	VS1.1-2.0		3.0	4.1 & 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			
Educational Assistance Program	Reimbursement of related expenses for courses completed successfully	Bayer	Your date of hire			
Adoption Assistance	Provides help paying the costs involved with a qualified adoption	Bayer	Your date of hire			

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.