



# 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
<b>Health</b>			
<b>Medical and Prescription Drugs</b>	<ul style="list-style-type: none"> <li>■ Bayer Health &amp; Savings Plan (with Health Savings Account)</li> <li>■ 90% PPO Plan</li> <li>■ 80% PPO Plan</li> <li>■ Regional Health Plan (depending on residential ZIP code)</li> </ul>	You and Bayer	Your date of hire
<b>Dental</b>	<ul style="list-style-type: none"> <li>■ CIGNA Dental PPO Plan</li> <li>■ Delta Premier Plan</li> </ul>	You and Bayer	Your date of hire
<b>Vision</b>	<ul style="list-style-type: none"> <li>■ EyeMed</li> </ul>	You	Your date of hire
<b>Flexible Spending Accounts (FSAs)</b>	<ul style="list-style-type: none"> <li>■ Health Care FSA</li> <li>■ Dependent Care FSA</li> </ul>	You	Your date of hire
<b>Protection</b>			
<b>Disability</b>	Short-term Disability (STD) Long-term Disability (LTD) <ul style="list-style-type: none"> <li>■ 50% or 60%</li> <li>■ 70%</li> </ul>	Bayer Bayer Bayer You and Bayer	Your date of hire/rehire (must work at least 32 hours per week for all LTD options)
<b>Life Insurance</b>	Basic life insurance (1.5 x base pay) Optional life options <ul style="list-style-type: none"> <li>■ Supplemental Employee life insurance</li> <li>■ Spouse/Dependent life insurance</li> </ul>	Bayer You You	Your date of hire
<b>Business Travel Accident Insurance</b>	Coverage when traveling for Bayer business	Bayer	Your date of hire
<b>Accidental Death &amp; Dismemberment (AD&amp;D)</b>	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				
<b>Retirement</b>							
<b>Savings &amp; Retirement Plan</b>	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"> <li>■ 100% of the first 2% contributed</li> <li>■ 50% of the next 4% contributed</li> </ul>	Bayer	Upon enrollment, 100% vested				
	Company contributions: 5% of your eligible pay	Bayer	Your date of hire (100% vested after 3 years of service)				
<b>Retiree Medical</b>	Options provided at retirement	You	At retirement				
<b>Bayer Share Award Program (BSAP)</b>	An option to receive Bayer AG American Depository Shares (ADSs) instead of cash for a percentage of your eligible short-term Bayer bonus award	Bayer	Your date of hire (must participate in an eligible short-term bonus plan)				
<b>Work/Life Balance</b>							
<b>Pre-scheduled Paid Holidays</b>	9 days per calendar year	Bayer	Your date of hire				
<b>Discretionary Holidays</b>	3 days per calendar year	Bayer	Pro-rated based on your date of hire				
<b>Vacation</b>	<b>Length of Continuous Service</b>	<b>M07 &amp; Below</b>	<b>VS 1.1 - 2.0</b>	<b>VS 3.0</b>	<b>VS 4.1 &amp; Above</b>	Bayer	Pro-rated based on your date of hire
	<b>1 but less than 5 years</b>	10 days	15 days	20 days	25 days		
	<b>5 but less than 10 years</b>	15 days	15 days	20 days	25 days		
	<b>10 but less than 20 years</b>	20 days	20 days	25 days	25 days		
	<b>20 but less than 30 years</b>	25 days	25 days	30 days	30 days		
	<b>30 years +</b>	30 days	30 days	30 days	30 days		
<b>Employee Assistance Program</b>	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				
<b>Educational Assistance Program</b>	Reimbursement of related expenses for courses completed successfully	Bayer	Your date of hire				
<b>Adoption Assistance</b>	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.