



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 (Health Savings Account option) ■ 90% PPO Plan ■ 80% PPO Plan ■ Regional Health Plan (depending on resident 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
Protection			
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) <ul style="list-style-type: none"> ■ Supplemental Employee life insurance ■ Spouse/Dependent life insurance 	Bayer You 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
Bayer Share Award Program (BSAP)	An option to receive Bayer AG American Depositary 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)
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	Number of days based on your Salary Grade	Bayer	Pro-rated based on your date of hire
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.