

TIAA Benefits-At-A-Glance

We are committed to making financial wellbeing possible for our clients, and are equally committed to the wellbeing of our associates and their loved ones. Our Total Rewards package is designed to provide flexibility, address the needs of our diverse workforce and can make a positive difference in the health and wellbeing of you and your loved ones. These benefits offer support for your financial, physical and emotional health, year over year. Associates are eligible for benefits on their date of hire.

RETIREMENT

It's what we do and what we know. That's why we offer robust, flexible plans that help our associates build personal wealth and prepare for the future – whether around the corner or down the road.

We offer three core plans with full vesting after 3 years of service:



RETIREMENT PLAN

TIAA contributes 5 to 12.5 percent of your eligible earnings based on your age.



401(K) PLAN

Make pre- or after-tax contributions, plus earn the 100 percent Company match on the first 3 percent of your eligible earnings.



RETIREMENT HEALTHCARE SAVINGS PLAN (RHSP)

Contribute on an after-tax basis and earn the Company match at 100 percent, up to \$750 per year. Use these funds to pay for eligible healthcare expenses after you leave the organization.

If your eligible earnings exceed the IRC limit, you can participate in the **401(k) Excess Plan**, enabling you to maximize your contributions. The Company will also make automatic contributions (based on your eligible earnings) to the **Retirement Benefit Equalization Plan**.

HEALTH AND INSURANCE

Offering the care and security you need, when you need it. We provide a variety of benefits to meet the differing needs of our associates and their families – from the expected to the unexpected, and everything in between.

Associates have the opportunity to enroll in a variety of important benefits, including:



MEDICAL COVERAGE

Three* medical options to choose from (two are paired with a Health Savings Account), which all include prescription drug coverage. The options support our diverse associates' needs, with different cost sharing between the associate and the organization.



DENTAL COVERAGE

One dental plan option. Preventive care is covered at 100 percent with no deductible.



VISION COVERAGE

Two vision options to choose from. Both include coverage for routine eye exams, plus glasses or contact lenses.



LIFE INSURANCE

Group Life, Accidental Death and Dismemberment and Business Travel Accident are automatic, plus the option to elect supplemental coverage for yourself and your dependents.



FLEXIBLE SPENDING ACCOUNTS (FSAS)

Three types of FSAs provide tax-free savings on eligible expenses throughout the year. Choose from the Healthcare or Limited Purpose FSAs, or the Dependent Care FSA, which offers an employer contribution.**



DISABILITY COVERAGE

Short- and long-term support covering all or a portion of your salary while out on a short or extended leave.



WELLBEING

Health centers and state-of-the-art fitness centers in certain locations, Healthy Lifestyle Coaching, free mental health screenings, virtual behavioral healthcare resource for children, wellness portal, Employee Assistance Program, incentive opportunities and medical contribution discounts.

* A Kaiser-Colorado HMO plan is also available as a fourth option for associates located in the HMO service area.

** The organization will contribute up to \$1,000 for eligible associates.

WORK LIFE

Support for your full self, both at work and at home. We understand that our associates wear many hats – parent, volunteer, caregiver, and more. We are dedicated to providing tools and resources to support those many roles, and the responsibilities that come with each.

Associates have access to a variety of work life benefits, including:



CHILD/DEPENDENT CARE AND SUPPORT

- Fertility, Adoption and Surrogacy Services
- Milk Stork
- My Homework Connection
- Education Special Needs
- College Coach
- Back-Up Child/Elder Care
- Additional Elder Care Support Services



TIME AWAY

- Generous Time Off plans
- Parental Leave (16 weeks)
- Holidays
- Caregiver Leave (8 weeks)



GROUP VOLUNTARY PLANS

- Accident Insurance
- Auto/Home Insurance
- Identify Theft Protection
- Critical Illness Insurance
- Legal Assistance Plan



ADDITIONAL SUPPORT

- Commuter Benefit Program
- Tuition Reimbursement
- Discount Program
- Identity Theft Recovery Services
- Complimentary Retirement Advisory Services