

#### Merck KGaA, Darmstadt, Germany



# Rewards

As a member of our team, you'll have the satisfaction of working at a company at the leading edge of science and technology. We do important, life-changing work, and we're building a better world, with better health for people everywhere.

## more than a paycheck

This is something to be proud of, and it's great to be a part of it. The rewards are great, too. They include far more than a paycheck. The value that the company provides you in the form of employee benefits typically amounts to 50%, or 60%, or more of your pay. It's an important part of your total compensation.

# know the benefits of being on our team

Our **Benefits4Me** program offers you a full range of employee benefits to support your physical, emotional, and financial wellbeing.

#### Get off to a great start

Benefits begin on your first day of employment.

Benefit descriptions in this document do not apply to union employees, who should refer to their collective bargaining agreements for details of their benefits.

#### For your health

We offer you a choice of three **Medical** plans, so you can pick the option that best fits the needs of you and your family.

- You can choose to cover not only yourself but also your dependents, including a domestic partner of the same or opposite sex.
- The company pays for a large share of the cost of coverage and care you receive.
- Preventive care from an in-network provider is generally covered 100%.
- Your medical plan includes telehealth and prescription drug coverage as well.

### Advocacy and personalized assistance

To help ensure you get the most from your health benefits, we've partnered with Accolade to serve as your advocate and guide through the health care system. Accolade provides:

- Confidential assistance for you and your covered dependents.
- Benefits support via a personal Health Assistant.
- Help understanding medical bills, claims, and more!

One of your medical plan options includes the use of a **Health Savings Account (HSA)**, a tax-advantaged account that's a great way to help you save and pay for health care expenses. To help you save, the company adds to your HSA each year: \$500 if you have employee-only coverage; \$1,000 if you cover any dependents.

You also have two **Dental** plans to choose from.

- 100% coverage for diagnostic and preventive care.
- Orthodontic services are covered, for adults as well as children.

You may also choose **Vision** coverage, which offers you a free eye exam every calendar year as well as substantial savings for lenses, frames, and contacts.

#### For your family

Are you starting or growing a family? The company provides up to five weeks of paid **Parental Leave** for birth mothers (in addition to Short Term Disability), spouses and domestic partners of birth mothers, and adoptive parents in connection with the birth or adoption of a child.

The company also offers **Adoption and Surrogacy Assistance**, reimbursing up to \$5,000 of eligible related expenses.

You can also take advantage of **Backup and Discount Day Care** for a child or elder or disabled adult. These services can make your family responsibilities less stressful and easier to meet.

#### For your future

To help you save and invest for your future, the company offers its **401(k) Savings and Investment Plan**.

- To encourage you and add to your savings, the company matches 100% of the first 6% of your eligible pay that you save in the plan. And there's no waiting to become vested in the company matching contributions.
- Beyond the company match, the company may provide an additional discretionary Retirement Account Contribution of up to 3% of your eligible pay annually.

When you're ready to **retire**, we offer a service to **help you find and select affordable retiree health care coverage** that's right for you and your dependents.

### For your everyday savings

The company offers you **Flexible Savings Accounts (FSAs)** for health care or dependent care. Pay for these common expenses with pre-tax dollars to save on taxes.

You may also use **Transit Benefits** to pay for transit and/or parking expenses on a pre-tax basis.

#### **Wellness Program**

The company **Wellness Program** lets you earn up to \$500 a year in incentives for participating in healthy activities, challenges, and educational opportunities. (For example, earn \$100 for getting a flu shot.)

### and peace of mind

For the protection of you and your family, the company provides you with 100% company-paid **Life Insurance** and **Accidental Death & Dismemberment (AD&D) Insurance**, with coverage equal to 2 times your eligible pay (benefit pay).

Want more coverage? You may also purchase **Supplemental Life Insurance**, with coverage up to 8 times your benefit pay.

**Spouse** and **Dependent Child Life Insurance** is also available.

In case you can't work because of illness or injury, the company has you covered with 100% company-paid **Short Term Disability** coverage. This provides continuation of 70% – 100% of your base pay for up to 26 weeks.

If your disability continues longer, 100% company-paid **Long Term Disability** coverage provides continuation of up to 60% of your annual benefit pay. Additional **Buy-Up LTD** coverage is also available.

### For your work/life balance

The company provides you with **Paid Time Off** including Vacation, Fixed and Flexible Holidays, and Sick Time.

If you're stressed and overwhelmed by situations in your work or personal life, the **Employee Assistance Program** provides confidential (and in most cases free) assistance, including counseling and other resources.

If you want to take classes and improve your skills in order to make your contributions even more valuable to the company, our **Tuition Reimbursement** program will reimburse you up to \$10,000 annually for approved work-related courses.

Your qualified friends or social contacts may have what it takes to join you as a valued employee of the company. Put us in touch with them through the **Employee Referral Program** and we'll reward you.

### additional benefits — the BEST for the best

You will also have access to the following programs provided by the **Benefits4Me BEST** (Benefits Extras & Shopping Tool) Program from Corestream. These programs help you save money, provide additional protection, or simply help make your life a little easier.

- Personal Loans
- Purchasing Program (pay for big-ticket items in installments)
- Auto and Home Insurance
- Identity Protection
- Pet Insurance
- Discount Shopping

- Group Legal Services
- Programs to supplement your medical coverage:
  - Hospital Indemnity Insurance
  - Critical IllnessInsurance
  - Group AccidentInsurance

## For you, the best place to be

When you join our team, you'll be contributing to the leading edge of health care science and technology, building a better future for the world — and for yourself.

It's important work, and the rewards are substantial. More than a paycheck, you'll have access to a strong and comprehensive array of employee benefits as part of your total compensation.

This is the right place for you to be.

We can use more people like you. Join us, and we'll build a better world together.



This document is an overview of the Benefits4Me Program. The company reserves the right to amend or discontinue its benefits offerings at its discretion, and all are subject to terms and conditions set forth in applicable policies/plan documents. The provision of benefits does not guarantee employment.