

2023 Benefits Overview

AIG is committed to our colleagues' total wellbeing – now and in the future. As part of AIG's Total Rewards Program, we're proud to offer a range of benefits and resources to help colleagues live well in all aspects of life. The AIG benefits package* includes the following:

Medical and Prescription Drug Plans

Four different medical plan options with a choice of two carriers Aetna and Anthem/Blue Cross Blue Shield (BCBS):

- **Premier Consumer Driven Health Plan (CDHP)** – A Consumer-Driven HealthPlan option with a Health Savings Account (HSA) feature that allows you to save money on a before-tax basis, and features a Company contribution for current or future medical expenses;
- **Standard Consumer Driven Health Plan (CDHP)** – Same as above but with different deductibles, coinsurance, and out-of-pocket maximum limits; and
- **Exclusive Provider Organization (EPO)** – Offers in-network coverage only.
- **Prescription Drug Coverage through CVS Caremark** – prescription drug benefits automatically included with any of the above medical plans.
- **Kaiser Permanente (HMO)** – (including Kaiser prescription drug coverage) is offered in California and Georgia.

Dental Plans

Two dental plan options administered by Aetna:

- **Aetna Dental PPO Plan** – PPO option offers a high level of in-network benefits and reduced out-of-network benefits. Network includes over 87,000 dental providers; there is an annual deductible and benefit maximum.
- **Aetna Dental DMO Plan** – DMO option offers a high level in-network only benefit. There is no deductible and an unlimited benefit maximum. Employees must select a Primary Care Dentist (PCD) through Aetna. Network offered in most states.

Vision Plan

- The **AIG Group Vision Plan** is offered through EyeMed – Plan includes coverage for eye exams, contacts, frames and lenses; limits apply.

Other Available Benefits

- **Employee Life Insurance** – Company-paid coverage of 1x base pay, to a maximum of \$250,000.
- **Employee Supplemental Life Insurance** – Additional coverage up to 8x base pay, to a maximum of \$2.5 million; Evidence of Insurability may be required.
- **Dependent Life Insurance** – Spouse/domestic partner coverage of \$20,000, and/or child(ren) coverage of \$4,000 per child
- **Short-Term Disability Coverage (STD)** – Company-paid coverage.
- **Long-Term Disability Coverage (LTD)** – Company-paid coverage on the first \$50,000 of covered compensation.
- **Employee Supplemental LTD** – Employee-paid coverage for covered compensation in excess of \$50,000.
- **Accidental Death & Dismemberment (aka Personal Accident Insurance)** – Coverage for you and your covered dependents between \$20,000 and \$1,000,000.
- **Critical Illness Insurance** – Coverage options of \$5,000, \$10,000, \$15,000, \$20,000, \$25,000 or \$30,000.
- **Hospital Indemnity Insurance** – Employee-paid coverage that complements your medical coverage by paying a benefit directly to you if you are hospitalized.
- **Business Travel Accident (BTA) Insurance** – Company-paid accidental death benefit equal to five times your annual base pay. For employees earning an annual salary of \$100,000 or more, the travel accident death benefit coverage is provided to you on a 24-hour basis and is not restricted to a loss while traveling on company business.
- **Legal Services** – optional legal program through LegalEASE. Coverage includes access to over 20,000 attorneys for help with a wide range of personal and family legal matters.
- **Tuition Reimbursement and Certification Award Programs** - designed to ensure that employees have financial assistance for education that improves or develops their work-related capabilities
- **Back-Up Emergency Child Care and Elder Care Resources** – Bright Horizons and its affiliates offer emergency back-up child care near your AIG location or home at high-quality child-care centers for those times when your regular child care provider is unavailable; as well as resources on elder care, babysitting, pet care, tutoring, and homework help.
- **Employee Assistance Program** – Whether you are a participant in an AIG Medical Plan or not, you and your family members are eligible to receive up to four complimentary confidential counseling sessions to manage the stressful challenges faced from time to time
- **Matching Grants Program** – AIG matches contributions by eligible employees and their spouses/domestic partners at \$2 for every \$1 (up to \$5,000) donated to institutions that qualify as tax-exempt organizations.

Flexible Spending Accounts (FSA)

Allows you to set aside money on a before-tax basis in:

- **Health Care FSA** – for health care expenses; not available if you enroll in the Premier or Standard CDHP.
- **Limited Purpose FSA** – for qualifying dental and vision expenses; only available if you enroll in the Premier or Standard CDHP.
- **Dependent Care** – for dependent care expenses.

Commuter Expense Reimbursement Account (CERA)

- Save money on commuting costs to work by having before-tax dollars deducted from your pay to apply to those costs.

401(k)

- A dollar-for-dollar Company match up to 6% of pay (up to IRS annual limit on pay), and immediate vesting on savings and Company matching contributions. Offers both pre-tax and after-tax Roth contribution options.
- Employees receive an additional 3% of eligible pay non-discretionary, non-elective Company savings plan contribution (CSPC) to their 401(k) accounts that also vests immediately.

Paid Time Off (PTO) *

- A paid time off (PTO) bank to use for vacation days, sick days, personal days and discretionary holidays.

Years of Service	Total PTO Days
During the year of hire	2 days for each month worked
1-4	24 days
5-9	27 days
10-14	30 days
15+	33 days

*Job grade factor may increase PTO for certain positions.

2023 U.S. Holiday Calendar – In addition to the PTO bank, you receive 16 company-paid days off, as well as a company-wide Wellness and Mental Health Day off on August 18.

Volunteer Time Off policy (VTO) – A “Give Back” program to support activities that enhance and serve communities where employees live and work.

- An employee can volunteer up to 16 hours per year with manager’s approval.

For more information, please contact the AIG Benefits Service Center at 1.800.265.5054, Monday through Friday, 8 a.m. to 8 p.m. Eastern Time, or visit <https://www.aigconnect.aig/sites/my-hr/SitePageModern/8681/my-benefits> (at work) or <http://www.aigbenefits.bswift.com> (at home).

Disclaimer

While every effort has been made to make this benefits overview as accurate as possible, you should keep in mind that this does not describe all the features, provisions, limitations, and exclusions that govern the actual plans, policies, and programs

If there is any discrepancy between the information presented here and the plan, policy, and program documents, such documents will always govern.

Note: AIG reserves the right to amend or terminate its benefits programs without notice at any time, in any manner, including changing the cost, participation, and scope of coverage.