

When you join AIG, you have the support of AIG's Total Rewards program to help you live your best life — inside and outside of the workplace. **As part of your Total Rewards, you will find programs that protect your health, promote your well-being, help you build wealth for retirement, provide generous paid time off, and offer educational assistance to help you grow and develop in your career.** Here's a snapshot of what's available to you and who covers the cost.

● Fully AIG-paid. | ○ You and AIG share the cost. | Other benefits are fully paid by you.



My Health Care

Our health care plans provide choices for where you receive care and what you pay for it.

CHOICE OF MEDICAL PLANS	CHOICE OF DENTAL PLANS
<p>Choose from three medical plan options through either Aetna or Blue Cross Blue Shield (BCBS). Prescription drug coverage is included in each through CVS Caremark.</p> <ul style="list-style-type: none">• Two Consumer Driven Health Plans (CDHPs) – Offers in-network and out-of-network benefits with different deductibles, coinsurance, and out-of-pocket maximums. Each includes a Health Savings Account feature that allows you to save money on a before-tax basis for current or future medical expenses. AIG also contributes to your account.• The Exclusive Provider Organization (EPO) – Offers in-network coverage only. <p>Kaiser Permanente (HMO) (including Kaiser prescription drug coverage) is offered in California and Georgia.</p>	<p>Choose from two dental plans:</p> <ul style="list-style-type: none">• Aetna Dental PPO Plan – Offers in-network benefits and reduced out-of-network benefits, after you meet a deductible, up to an annual benefit maximum.• Aetna Dental DMO Plan – Offers in-network benefits only through the Aetna DMO Network available in most states, with no deductible and an unlimited benefit maximum.

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CHOICE OF MEDICAL PLANS

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- **Two Consumer Driven Health Plans (CDHPs)** – Offers in-network and out-of-network benefits with different deductibles, coinsurance, and out-of-pocket maximums. Each includes a Health Savings Account feature that allows you to save money on a before-tax basis for current or future medical expenses. AIG also contributes to your account.
- The **Exclusive Provider Organization (EPO)** – Offers in-network coverage only.

Kaiser Permanente (HMO) (including Kaiser prescription drug coverage) is offered in California and Georgia.

VISION PLAN

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

FLEXIBLE SPENDING ACCOUNTS (FSAs)

These plans allow you to set aside money on a before-tax basis to cover eligible health care expenses:

- **Health Care FSA** – For health care expenses; not available if you enroll in a CDHP medical option.
- **Limited Purpose FSA** – For qualifying dental and vision expenses; only available if you enroll in a CDHP medical option.

OTHER COVERAGE OPTIONS

Critical Illness Insurance, Hospital Indemnity Insurance, and AIG Medical Indemnity Plans – Three coverage options pay a lump-sum cash benefit directly to you for out-of-pocket expenses related to covered critical illnesses, hospitalizations, and diagnosed medical episodes. You can elect one or all three options whether or not you are enrolled in an AIG Medical Plan.

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My Money

When it comes to meeting your retirement savings goals, we're behind you all the way.

401(K) SAVINGS PLAN



- **Automatic 3% Company Contribution** ● –

AIG contributes 3% of your pay to your 401(k) account each year (up to the IRS limit), even if you don't put in any of your own money.

- **Generous Company Match** ◐ – If you choose to contribute, AIG will match dollar-for-dollar on the first 6% of your pay that you save.

AIG's contributions vest immediately—and you have a choice of before-tax or after-tax Roth accounts.

ALSO CONSIDER

- **Commuter Expense Reimbursement Account (CERA)** – Save money on commuting costs (parking and/or transit) to work by having before-tax dollars deducted from your pay to apply to those costs.

- **Discounts on Everyday Personal Expenses** – You have access to a variety of corporate discount programs to reduce your everyday expenses. Offers include discounted Costco and Sam's Club memberships, travel, theater and amusement park tickets, and annual subscriptions of Microsoft Office 365 Home Use Program.



My Financial Protection

AIG provides life and disability plans for you with coverage options available to protect your family.

FINANCIAL PROTECTION OPTIONS

- **Employee Basic Life Insurance** – Provides life insurance coverage equal to 1x base pay, to a maximum of \$250,000, from your first day of work.
- **Short-Term Disability Coverage (STD) and Long-Term Disability Coverage (LTD)** – Replace all or a percentage of your covered compensation for a period of time if you are ill or injured and cannot work.
- **Business Travel Accident (BTA) Insurance** – Provides accidental death coverage equal to five times your annual base pay if you die while traveling on Company business.

FINANCIAL PROTECTION OPTIONS

- **Employee Supplemental Life Insurance** – Elective coverage up to 8x base pay, to a maximum of \$2.5 million; Evidence of Insurability may be required.
- **Dependent Life Insurance** – Elective spouse/domestic partner coverage of \$20,000, and/or child(ren) coverage of \$4,000 per child.
- **Employee Supplemental LTD** – Elective coverage for covered compensation in excess of \$50,000 up to covered compensation of \$600,000.
- **Accidental Death & Dismemberment** – Elective coverage for you and your covered dependents between \$20,000 and \$1,000,000.
- **Legal Services** – Elective legal services through the LegalEASE network of over 23,000 attorneys for help with a wide range of personal and family legal matters.

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My Family Support

We support families in all their forms with resources and generous time off and leave programs.

CAREGIVING SUPPORT

- **Personalized Caregiving Support Solution** – This program helps you navigate challenging care situations, including:

– Medical	– Social and emotional
– Financial	– Child care and teens
– Housing	– Pet care
– Legal	– Assistance following a natural disaster

BACK-UP EMERGENCY CHILD CARE AND ELDER CARE

- Through Bright Horizons and its affiliates, AIG offers access to emergency back-up child care and elder care, either at home or near your AIG work location. Additional resources are also available for sitters, pet care, tutoring, and homework help.

DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT (FSA)

- Allows you to set aside money on a before-tax basis to cover dependent day care and elder care expenses.

ADOPTION, LEAVE, AND PTO

- **Adoption and Surrogacy Assistance Program** – To support your growing family, AIG will reimburse up to \$17,670 in eligible expenses per child, for a maximum of two adoptions and/or surrogacy arrangements per employee, over your lifetime.
- **Paid Parental Leave and Paid Bonding Leave** – Offers eight weeks of parental leave at full pay for both mothers and fathers, plus up to two weeks of paid bonding leave for those responsible for raising a child, such as foster parents and legal guardians.
- **Paid Time Off (PTO)** – You receive a bank of paid time off (PTO) to use for vacation days, sick days, personal days, and discretionary holidays. The total will grow based on years of service:

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

- **Company-Paid Holidays** – In addition to the PTO bank, you receive 18 Company-paid holidays, including a Company-wide **Global Wellness Day** off on August 14.

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Wellness & Community

At AIG, everyone is supported for long-term success, from education assistance to our matching grants program.

PHYSICAL, EMOTIONAL, AND FINANCIAL WELLNESS

- **Health, Fitness and Mental Wellness Coaching with Optum Engage** – Beginning with an easy-to-complete Health Survey, Optum Engage offers a personalized digital experience with tools and programs to achieve your health goals including 1-on-1 Wellness Coaching, fitness challenges, and more.
- **Employee Assistance Program** – Provides up to four free counseling sessions per issue, per year, for you and your family members.
- **Volunteer Time Off Policy (VTO)** – This “Give Back” program allows time off up to 16 hours per year at full pay (with manager’s approval) to volunteer in activities that enhance and serve communities where you live and work.

• Tuition Reimbursement and Certification Award Programs –

Offers financial support for successfully completed undergraduate or non-degree programs (up to \$5,250/calendar year) and graduate-level courses (up to \$20,000/calendar year) that build your job-related skills.

- **Matching Grants Program** – AIG matches contributions by eligible employees and their spouse/domestic partner at \$2 for every \$1 (up to \$5,000) donated to institutions that qualify as tax-exempt organizations.

FITNESS PROGRAM

- **Gym Network and Fitness Program One Pass Select™ and Gym Discounts** – Access to an extensive gym network at discounted rates through a tiered membership program, plus discounted memberships with Equinox and select work location fitness facilities.

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.