

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. Our Total Rewards package is designed to provide flexibility and address the needs of our diverse workforce. These benefits offer support for your financial, physical and emotional health, year over year, and can make a positive difference in the health and wellbeing of you and your loved ones. 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 it's around the corner or down the road.

We offer three core plans with full vesting after three 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**.



Associates have access to **My Smart Money**, a comprehensive program providing access to an array of financial resources and workshops that can help you secure your financial future, including complimentary Retirement Advisory Services.

Health and Insurance | Offering the care and security you need, when you need it. We offer a variety of benefits to meet the unique 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 (two offer a Health Savings Account), plus prescription drug, second opinion and specialty surgical benefits. Benefits also include menopause and midlife care services through Progyny.

The options offer different cost sharing to support associates' diverse needs.



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, Limited Purpose or the Dependent Day 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

Healthcare Navigation, fitness center benefits, Healthy Lifestyle Coaching, free mental health screenings, robust wellness program, 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 to the Dependent Care FSA 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, Surrogacy and Doula Services*
- Milk Stork
- My Homework Connection
- Education Special Needs
- College Coach
- Back-Up Child/Elder/Adult Care
- Virtual behavioral health support for children
- Additional Caregiving Support Services

*Note: You must be enrolled in a medical plan option to take advantage of fertility and doula services.



TIME AWAY

- Generous Time Off Plans
- Holidays
- Short-Term Disability
- Long-Term Disability
- Parental Leave (16 weeks)
- Caregiver Leave (8 weeks)
- Bereavement Leave
- Military Leave



GROUP VOLUNTARY PLANS

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



ADDITIONAL SUPPORT

- Commuter Benefit Program
- Discount Program



This document highlights the benefits and programs offered to current associates in 2024. Detailed descriptions are available if you become an employee. The organization reserves the right to change, modify or discontinue any of its employee benefit plans or programs at any time; there is no promise these plans/programs will continue indefinitely. This overview is available to all prospective candidates for employment and does not constitute an offer of employment. The term associate refers only to employees of TIAA or one of its subsidiaries.