

T Mobile™



BENEFITS GUIDE

2023

HERE'S WHAT'S IN IT FOR YOU

At the Un-carrier®, we are one team, together. We celebrate each other, listen to and empower each other, and include each other. We value what each person brings. That's how we win.

A big part of how we care for one another is working to ensure our benefits evolve to meet the needs of Team Magenta. Being a part of Team Magenta means you get amazing benefits, discounts, and perks for you and your family.

At T-Mobile we offer a competitive benefits package to all employees.

The benefit programs offered (such as healthcare, family building benefits, life insurance, LiveMagenta, etc.), are the same for part-time and full-time employees and include the same eligibility timelines, the same costs, the same benefit plans, and benefit levels, etc.

While many programs are the same for part-and full-time employees, some programs based on work schedules are different for part-time employees:

- Tuition benefit for full-time is \$5,250/year and \$2,500/year for part-time
- PTO and other paid time away accrual rates are lower for part-time employees based on their reduced work schedule
- The amount of holiday hours, bereavement, jury duty, etc. that a part-time employee would get paid for is prorated based on their reduced work schedule

In addition to medical, dental, and vision coverage, you have access to additional benefits for your health, your future, your life, and your extras.

- Planning a baby? Check out our Paid Parental Leave, Free Money for Childcare, and Family Building (e.g., fertility, adoption, surrogacy) benefits.
- Taking charge of your financial well-being? Learn about our stock and 401(k) plans! And schedule time with a free LiveMagenta Money Coach!
- Looking to get a college degree? Get one FOR FREE with one of our full tuition partners or use our broad tuition assistance to attend the accredited school of your choice.
- For everyday discounts, take a look at our Mobile Service Discount and our Discount programs.

When Am I Eligible?

As a new hire, you become eligible for most benefits on the first of the month following 30 days of service. For example, if you're hired on Feb. 5, your benefits would go into effect on April 1. Some benefits have a longer or shorter waiting period. If so, you'll see it called out in that section.



To see more information about your health benefits options, check out the Benefits Hub.

t-mobilebenefits.com

The information included in this document is a condensed outline of our benefit plans and is to be used as a quick reference tool; it is not a legal contract. For specific information about these benefits and plan benefit limits, please refer to your Summary Plan Description. This summary of employee benefits is in all cases superseded by the actual plan document that you will have access to upon hire.

T Mobile

MY HEALTH

Medical
Dental
Vision
Flexible Spending Accounts
Alight Health Pros
Virtual Care

MY FUTURE

T-Mobile 401(k) Savings Plan
Employee Stock Grant
Employee Stock Purchase Plan (ESPP)

MY LIFE

Paid Time Off (PTO) & Holidays
Paid Parental Leave
Paid Family Leave: Care of Family Member
Family Building Benefits (Fertility, Adoption, Surrogacy)
Back-Up Care
Enhanced Family Support
Free Money for Childcare (Childcare Subsidy)
College Coach
Tuition Assistance
Short and Long Term Disability
Life Insurance and AD&D
Business Travel Accident & Medical
Voluntary Life Insurance
Voluntary AD&D Insurance
LiveMagenta

MY EXTRAS

Employee Mobile Service Discount & Home Internet
Employee Discounts
Employee Referral Program
T-Mobile in the Community
Voluntary Benefits

#BEMAGENTA #BEYOU

MY HEALTH

Medical for Everyone Except Hawaii Employees

We offer some of the best medical plans available. You get to choose what works best for you and your family!

First you pick your plan type; HRA (Health Reimbursement Account), EPO (Exclusive Provider Organization), or the HSA (Health Savings Account). Once you have your plan type, you then choose either UnitedHealthcare or Premera Blue Cross.

All our medical plans cover the same types of procedures and services, and each medical plan has the same benefits whether you choose Premera Blue Cross or UnitedHealthcare (UHC).

T-Mobile's medical benefits are very competitive, and offer the following differentiators:

- Comprehensive support and coverage for those on the autism spectrum
- Leading edge fertility and family-building benefits offered through Progyny, including egg freezing, tissue purchase, fertility treatments that are inclusive including eligibility for same-sex and single parents, and immediate reimbursement for expenses related to adoption and surrogacy
- Access to free virtual appointments through Teladoc, Doctor on Demand, Talkspace, and more to help you and your family access care when you need it

See the [Medical Benefits Overview](#) & [Bi-Weekly Employee Rate Table](#) for details.

Medical for Employees Living in Hawaii

If you live in Hawaii, your medical plans are offered through HMSA. You've got two options: HMSA HMO or HMSA PPO.

See the [Hawaii Medical Plan Comparison Chart](#) & [Bi-Weekly Employee Rate Table](#) for details.

Dental

We offer two great dental plans through Delta Dental of Washington: the PPO Network Plan and the Open Network Plan. Both plans provide the same level of benefits and cover the same services.

The PPO Network Plan has the lowest cost to you because you may only see dentists in the Delta Dental PPO network, which is a broad nationwide network of dentists. The PPO dentist will file your claims directly with Delta Dental, cutting down the legwork on your end. The Open Network Plan allows you to see any dentist you want; however, it comes at a higher cost from your paycheck. Additionally,

you may have to file your own claims and reimburse your dentist directly. You also may be charged a higher rate for services.

What's Covered	Percentage Paid	Benefit Maximum
Preventive Care (cleanings, bitewing X-rays)	100%, no deductible	Two cleanings per year. Plan pays an annual maximum of \$2,000 per person (costs from Preventive Care, Basic Services, and Major Services apply to the annual maximum)
Basic Services (fillings, routine extractions)	80%, after deductible ¹	
Major Services (crowns, bridges, dentures)	50%, after deductible ¹	
Orthodontia (for children and adults)	50%, no deductible ¹	Separate lifetime maximum of \$2,000 per person

¹ Annual individual deductible is \$50, with a maximum of \$150 per family.

Vision

T-Mobile offers vision coverage through Vision Service Plan (VSP) and offers a broad network of nationwide providers to choose from to meet your vision needs.

The plan covers eye exams and glasses or contact lenses. Copays and benefit maximums apply. Frequencies and maximums of benefits are based on a calendar year.

What's Covered	How Often	Copays and Maximums (for in-network services)
Eye Exams	One per year	Copay: \$15
Lenses (for glasses)	One pair per year	Copay: \$25 (combined with copay for frames)
Frames	One pair per year	Copay: \$25 (combined with copay for lenses) Maximum benefit: up to \$200 after copay
Contact Lenses	One pair per year (in lieu of glasses)	Copay: None Maximum benefit: up to \$200 per pair

MY HEALTH

Flexible Spending Accounts (FSAs)

Want an easy way to pay for health and dependent care expenses not covered elsewhere AND save taxes? The IRS allows you to set aside pretax money in an FSA to pay for health care and/or dependent care expenses. There are two types of FSAs: Health Care and Dependent Care.

Health Care Spending Account (per plan year)

- Put aside up to \$2,850 per year to cover out-of-pocket health care expenses
- Non-reimbursed health care expenses qualify (e.g., copays, deductibles, orthodontia, glasses)

Dependent Care Spending Account (per plan year)

- Up to \$5,000 per family may be contributed
- Child or adult care expenses qualify
- Childcare subsidy program available to qualifying employees (see [Free Money for Childcare](#) under My Life to learn more)

Alight Health Pros

Your Health Pro will be your personal health care advocate to help save you time, money, and worry when dealing with health care matters. Your Health Pro consultant offers independent guidance to ensure you get the most from T-Mobile's health plans, including:

- Understanding your healthcare benefits and plan details
 - Finding great doctors, dentists, and eye care professionals
 - Comparing prices to save money on medical care
 - Reviewing your health care claims
- Getting help with medical, dental, and vision bills
- Researching alternatives to pay less for prescriptions
- Scheduling your appointments and transferring your medical records

Your Health Pro can do the heavy lifting for you. With access to our health care vendors, they work behind the scenes to solve your problems. As a new hire you can contact Alight Health Pros prior to your benefits effective date, and they can help you make an informed decision about your health care elections.

Virtual Care

You know what's convenient? Calling a doctor about minor medical problems instead of sitting in an ER or waiting for your doctor to be available.

With UHC or Premiera Blue Cross, you can talk to real, live doctors on-demand 365 days a year, any time of the day or night. Not only

does virtual care help you get care faster, but it can also help you save money on your costs per visit.

View the provider network and care options below:

Premiera Blue Cross:

- **Doctor on Demand:** On-demand video chat for primary care (urgent care if you're sick, prescriptions, chronic condition treatment, and more) or text and video access to a licensed therapist or psychiatrist.
- **98point6:** On-demand text-based primary care with no appointment needed (checkups, urgent care if sick, prescriptions, chronic condition treatment, and more).
- **Talkspace:** Text or video access to a licensed therapist or psychiatrist.
- **Omada for Musculoskeletal:** Video physical therapy you can do from anywhere to diagnose and treat nearly all muscle and joint issues.

UnitedHealthcare:

- **Teladoc:** On-demand video chat for primary care (urgent care if you're sick, prescriptions, chronic condition treatment, and more).
- **Amwell:** On-demand video chat for primary care (urgent care if you're sick, prescriptions, chronic condition treatment, and more) or behavioral health visits with licensed therapists or psychiatrists.
- **Doctor on Demand:** On-demand video chat for primary care (urgent care if you're sick, prescriptions, chronic condition treatment, and more) or behavioral health visits with licensed therapists or psychiatrists.
- **Talkspace:** Text or video access for behavioral health visits with a licensed therapist or psychiatrist.

Diabetes Support Program

The Livongo® Diabetes Support Program is a free program, offered to employees and dependents enrolled in a T-Mobile medical plan, that combines advanced technology with coaching to help make managing diabetes easier. Through Livongo®, you'll receive:

- **Connected Meter:** Automatically uploads your blood glucose readings to your secure online account and provides real-time personalized tips.
- **Support From Coaches When You Need It:** Communicate with a coach anytime about diabetes, nutrition or lifestyle changes.
- **Unlimited Strips at No Cost to You:** When you are about to run out, Livongo ships more supplies, right to your door.

MY HEALTH

Medical Benefits Overview All Employees Except Hawaii

Plan Year (1/1/2023 – 12/31/2023)	Health Reimbursement Account (HRA) Plan	Exclusive Provider Organization (EPO) Plan	Health Savings Account (HSA) Plan
Calendar Year Deductible The amount you must pay before the Plan begins to pay for most services	\$2,000/person or \$4,000/family	\$500/person or \$1,000/family	\$2,000/person or \$4,000/family ²
Calendar Year Out-of-Pocket Maximum (includes deductible) The most that you will pay in coinsurance in one plan year, after which the Plan pays 100%	\$4,000/person or \$8,000/family	\$3,500/person or \$7,000/family	\$4,000/person or \$8,000/family ²
T-Mobile Account Funding (for coverage effective on Jan. 1; if hired mid-year see the next row)	\$500 Individual \$1,000 Family Entire T-Mobile funding is available on first day of coverage	N/A	\$500 Individual \$1,000 Family T-Mobile contributions are prorated and funded each pay date
T-Mobile Account Funding (for coverage effective on Feb. 1 or after, annual contribution amount is prorated if hired mid-year)	\$41.66/month Individual \$83.33/month Family Entire T-Mobile funding is available on first day of coverage.	N/A	\$19.23/pay period Individual \$38.46/pay period Family T-Mobile contributions are prorated and funded each pay date.
Coinsurance (applies after deductible is met)	In-Network: Plan pays 80% Out-of-Network: 60% up to R&C ¹	In-Network: Plan pays 80% Out-of-Network: No coverage – plan covers in-network services only	In-Network: Plan pays 80% Out-of-Network: 60% up to R&C ¹
Office Visits			
Preventive	FREE	FREE	FREE
Primary Care Physician (PCP) Office Visit	In-Network: \$35 copay Out-of-Network: Plan pays 60% after deductible up to R&C ¹	\$20 copay	Deductible + coinsurance
Specialist Office Visit	In-Network: \$50 copay Out-of-Network: Plan pays 60% after deductible up to R&C ¹	\$30 copay	Deductible + coinsurance
Prescriptions			
Tier 1 (30 days) Tier 2 (30 days) Tier 3 (30 days) Mail Order (90 days) Preventive Medications	10% (\$5 copay min.–\$20 copay max.) 20% (\$25 copay min.–\$50 copay max.) 30% (\$45 copay min.–\$70 copay max.) 2x monthly rate Many are free	\$10 copay \$30 copay \$50 copay 2x monthly rate Subject to normal copay	Plan pays 80% after deductible Plan pays 80% after deductible Plan pays 80% after deductible Plan pays 80% after deductible Many are free
Emergency Room			
For all plans: In emergency situations, all ERs are treated as in-network. If used in a non-emergency situation, out-of-network benefit levels apply.	\$150 copay, then plan pays 80% after deductible (copay waived if admitted)	\$150 copay, then plan pays 80% after deductible (copay waived if admitted)	Plan pays 80% after deductible

¹ For Premera Blue Cross, out-of-network charges are based on the Allowed Amount.

² The Health Savings Plan features a true family deductible. The family deductible is two times the individual deductible and requires that the entire family deductible is met before covered benefit members start receiving benefits from the plan. For example, an employee enrolled in family coverage must meet the entire \$3,000 deductible before the plan starts paying 80% of covered charges. Please note that the out-of-pocket maximum works the same way.

MY HEALTH

Health Plan Costs

All Employees Except Hawaii

Bi-Weekly Employee Contributions for Medical Plans

Plan Year: 01/01/2023 – 12/31/2023

Costs per paycheck will differ by insurance company in each state. In some states one insurance company may have much deeper provider discounts than their competitor, directly impacting claims cost. The insurance company who has negotiated the biggest discounts is the Best In Market and will provide the lowest costs per paycheck. The insurance company with the higher cost per paycheck is the Non-Best In Market. Employees can choose the Best In Market offering or the Non-Best In Market offering. The Plan coverage is the same, regardless of which insurance company is selected.

Below is a summary of the costs per paycheck. For the actual Non-Best In Market rates by state, refer to the detailed rate sheets found at www.t-mobilebenefits.com.

Coverage Election ¹	Medical								
	Health Reimbursement Account (HRA) Plan			Health Savings Account (HSA) Plan			Exclusive Provider Organization (EPO) Plan		
	Best In Market ²	Non-Best in Market ³	Employer	Best In Market ²	Non-Best in Market ³	Employer	Best In Market ²	Non-Best in Market ³	Employer
Employee	\$36	\$51 - \$69	\$230	\$46	\$61 - \$78	\$215	\$66	\$83 - \$103	\$238
Employee + Spouse	\$84	\$114 - \$149	\$449	\$102	\$132 - \$166	\$420	\$143	\$177 - \$217	\$465
Employee + Children	\$70	\$97 - \$129	\$411	\$88	\$115 - \$146	\$383	\$125	\$156 - \$192	\$422
Employee + Family	\$111	\$156 - \$209	\$684	\$137	\$181 - \$233	\$640	\$204	\$255 - \$315	\$708
Additional Working Partner Premium ⁴	\$46.15			\$46.15			\$46.15		

¹Please see more detailed rate sheets if you are covering a domestic partner for additional information.

²Premiera Blue Cross is the best in market carrier for AK, AL, AR, CA, CT, DE, IA, ID, IL, IN, KY, LA, MA, ME, MI, MN, MT, NC, ND, NH, NM, NV, NY, OH, OR, PA, RI, SC, SD, TX, UT, VA, VT, WA, WV. UHC is the best in market carrier for AZ, CO, DC, FL, GA, KS, MD, MO, MS, NE, NJ, OK, TN, WI, WY.

³For the actual rates by State, refer to the detailed rate sheets found at www.t-mobilebenefits.com

⁴Working partner premium is in addition to the premium shown above.

Bi-Weekly Employee Contributions for Dental and Vision Plans

Plan Year: 01/01/2023 – 12/31/2023

Coverage Election	Dental				Vision	
	PPO Network		Open Network		Employee	Employer
	Employee	Employer	Employee	Employer		
Employee Only	\$6.00	\$7.31	\$17.00	\$7.31	\$3.00	\$0.00
Employee plus Spouse	\$12.00	\$12.62	\$31.00	\$12.62	\$5.00	\$0.00
Employee plus Children	\$14.00	\$15.28	\$37.00	\$15.28	\$5.00	\$0.00
Employee plus Family	\$20.00	\$20.59	\$52.00	\$20.59	\$8.00	\$0.00
Domestic Partner ¹	\$6.00	\$5.31	\$14.00	\$5.31	\$2.00	\$0.00
Domestic Partner Child ¹	\$8.00	\$7.97	\$20.00	\$7.97	\$2.00	\$0.00

¹ Domestic Partner deductions are taken on a post-tax basis, and employee pays tax on the employer portion of the contribution.

MY HEALTH

Medical Benefits Overview Hawaii Employees Only

Plan Year 01/1/2023 – 12/31/2023	HMSA HMO	HMSA PPO
Calendar Year Deductible Individual Individual + enrolled dependents	\$0	For in-network providers: \$0 For out-of-network providers: \$100 per person \$300 per family maximum
Calendar Year Out-of-Pocket Maximum (includes the deductible) Individual Individual + enrolled dependents (In-network Prescription has separate out-of-pocket maximum of \$3,600 for individual and \$4,200 for individual + enrolled dependents)	\$2,500 \$7,500	\$2,500 \$7,500
Coinsurance (applies after deductible is met)	Varies by service	Varies by service and network
Office Visits		
Preventive	FREE	FREE
Primary Care Physician (PCP) Office Visit	\$20	\$12
Specialist Office Visit	\$20	\$12
Prescriptions		
Generic (30 days) Preferred Brand (30 days) Non-Preferred Brand (30 days) Specialty (30 days) Specialty Brand (30 days)	\$7 in-network \$30 in-network \$30 + \$45 Other Brand Name Cost Share \$100 in-network \$200 in-network	\$7 in-network \$30 in-network \$30 + \$45 Other Brand Name Cost Share \$100 in-network \$200 in-network
Lifetime Maximum		
	Unlimited	Unlimited
Online Care		
HMSA Online Care	Included at no cost	Included at no cost

MY HEALTH

Health Plan Costs

Hawaii Employees Only

HMSA Bi-Weekly Employee Contributions for Medical Plans

Plan Year: 01/01/2023 – 12/31/2023

Coverage Election	HMSA HMO		HMSA PPO	
	Employee	Employer	Employee	Employer
Employee Only	\$10.00	\$221.90	\$10.00	\$224.57
Employee plus Spouse	\$98.00	432.67	\$123.00	\$413.78
Employee plus Children	\$78.00	\$362.07	\$108.00	\$337.14
Employee plus Family	\$127.00	\$612.38	\$167.00	\$580.90
Domestic Partner ¹	\$88.00	\$200.20	\$113.00	\$181.64
Domestic Partner Child ¹	\$68.00	\$134.58	\$98.00	\$109.07
Additional Working Partner Premium ²	\$46.15		\$46.15	

¹ Domestic Partner deductions are taken on a post-tax basis, and employee pays tax on the employer portion of the contribution.

² The Working Partner Premium amount is in addition to the employee contributions shown in the table above.

HMSA Bi-Weekly Employee Contributions for Dental and Vision Plans

Plan Year: 01/01/2023 – 12/31/2023

Coverage Election	Dental				Vision	
	PPO Network		Open Network			
	Employee	Employer	Employee	Employer	Employee	Employer
Employee Only	\$6.00	\$7.31	\$17.00	\$7.31	\$3.00	\$0.00
Employee plus Spouse	\$12.00	\$12.62	\$31.00	\$12.62	\$5.00	\$0.00
Employee plus Children	\$14.00	\$15.28	\$37.00	\$15.28	\$5.00	\$0.00
Employee plus Family	\$20.00	\$20.59	\$52.00	\$20.59	\$8.00	\$0.00
Domestic Partner ¹	\$6.00	\$5.31	\$14.00	\$5.31	\$2.00	\$0.00
Domestic Partner Child ¹	\$8.00	\$7.97	\$20.00	\$7.97	\$2.00	\$0.00

¹ Domestic Partner deductions are taken on a post-tax basis, and employee pays tax on the employer portion of the contribution.

MY FUTURE & MY LIFE

T-Mobile 401(k) Savings Plan

The 401(k) savings plan is offered through Fidelity and allows you to save for your future.

- You are eligible to participate in the 401(k) plan immediately upon hire.
- You can contribute up to 75% of your regular earnings and up to 85% of your bonus earnings—up to the IRS limit each year.
- You have three ways to contribute: pre-tax, Roth, and after-tax.
- You are eligible for the employer match after completing one year of service.
- Once eligible T-Mobile matches the first 3% at 100% in the form of pre-tax or Roth, and the next 2% at 50%. After-tax contributions are not eligible for employer match.
- Employer match is immediately vested.

Employee Stock Grant

Here at T-Mobile, we dream big and we deliver. We aim high. We step out. We take smart risks and own our results. We act like owners, because we ARE owners.

Each year, on February 25, eligible employees get awarded a personal stake in the company in the form of an annual Employee Stock Grant. That means we all share in the company’s long-term growth and financial success.

When the company does well, it’s a direct result of all the hard work you as an employee puts in each day. When the stock price increases, so does the value of your stock grant! Stock grants are an important part of the T-Mobile Total Rewards package.

- Grant Date is annually on February 25 (must start on or before January 31)
- Grants are awarded in Restricted Stock Units (RSUs)
- Vesting is 2 or 3 years depending on job with a portion vesting each year

(Employees are eligible if they start on or before January 31.)

Employee Stock Purchase Plan (ESPP)

Together, we’re doing great things and performing for our customers in a big way. T-Mobile’s Employee Stock Purchase Plan (ESPP) is an opportunity to share in that performance by purchasing T-Mobile (TMUS) stock at a 15% discount through payroll deduction.

Enrollment is easy! Here’s what you need to know:

- All employees are eligible, including Domestic and Puerto Rico employees (International employees are not eligible to participate).
- Employees can elect to contribute 1% - 15% of eligible compensation.

- Enroll through Fidelity during the enrollment window at netbenefits.com/tmobile.
- Two 6-month purchase periods each year.
- Shares purchased at 15% discount with look back feature (lower of beginning or ending price for purchase period).

Enrollment Period	Purchase Period	Purchase Date	First Paycheck Impacted
Feb. 15 – March 15	April 1 – Sept. 30	Sept. 30	First Paycheck in April
Aug. 15 – Sept. 15	Oct. 1 – March 31	March 31	First Paycheck of Oct.

Paid Time Off (PTO)

Taking time away from our jobs to re-charge, to be with loved ones, or run those essential errands is important to us all. With the PTO program, you get more flexibility, convenience, and control over how you want to manage your time off for life’s experiences. You start earning PTO right away and can use it as soon as you earn it. Hours are awarded bi-weekly.

Regular Full-Time employees and Regular Part-Time employees begin accruing PTO from their first day on the job. Hours are awarded bi-weekly. The amount of PTO depends on status and years of service.

Year	Full-Time Employees	Part-Time Employees
1–3	152 hours/year	88 hours/year
4–7	192 hours/year	108 hours/year
8+	232 hours/year	128 hours/year

Holidays

You will receive 12 paid holidays per year. Eligible employees are paid holiday pay for their typical hours worked based on their regularly scheduled shift.

- New Year’s Day
- Martin Luther King Day
- Memorial Day
- Juneteenth
- Independence Day
- Labor Day
- Veterans Day
- Thanksgiving Day
- Day After Thanksgiving
- Christmas Day
- 2 Floating Holidays

MY LIFE

Paid Parental Leave

To make sure parents get off to a great start, T-Mobile offers paid parental leave. Eligibility begins the first of the month coinciding with or following 180 days of continuous active employment.

Birth Parents: Birth parents are eligible for up to eight weeks of 100% paid leave for the birth of a child (called maternity leave) and an additional four weeks of 100% pay for bonding with the child (called Family Bonding Time).

Non-birth parents: Non-birth parents who have a child join their family through birth, adoption, foster care, legal guardianship, or whose domestic partner has a baby (called Family Bonding Time) ARE eligible to receive up to four weeks of 100% paid leave. This time can be taken in two segments of eight days or more.

Paid Family Leave: Care of Family Member

To help employees take time off to care for a qualified family member* with a serious health condition, T-Mobile offers paid family leave. Eligibility begins the first of the month coinciding with or following 180 days of continuous active employment.

Paid Family Leave provides up to three weeks of 75% paid leave to care for a family member who has a serious health condition after a 1-week elimination period (PTO or unpaid if no PTO available) for a total of 4 weeks of leave in a calendar year.

*Family Member definition: Spouse, domestic partner, parent, legal guardian, foster child, child 18 and under.

Family Building Benefits (Fertility, Adoption & Surrogacy)

We know creating a family is a meaningful step for many, so we've partnered with Progyny to give you the best chance of fulfilling your dreams of family. Your Progyny fertility benefit bundles all the individual services, tests, and treatments you may need into a Progyny Smart Cycle (including tissue storage and purchase), ensuring that you won't run out of coverage mid-treatment.

Plus, you'll receive unlimited clinical and emotional support from a dedicated Patient Care Advocate (PCA) to help you navigate your journey.

Because families matter, we also offer up to \$14,000 per child in adoption or surrogacy assistance. This includes embryo adoption and adoption of a stepchild. Expenses can be reimbursed as incurred.

Back-Up Care

You are scheduled to work and your regular babysitter calls out sick. Your mom's nurse is taking a vacation. Or maybe you or a family member are having surgery and will need some help for a few days. T-Mobile has your back with Bright Horizon's Back-Up Care™. Get affordable child and adult back-up care when you need to be at work and your regular care provider is unavailable.

- Center Care: \$15/child/day or \$25/family per day
- In-Home Care: \$4 per hour (minimum 4 hours)

Types of care:

Center Care:

- Children 6 weeks through age 12
- Open Monday - Friday (hours vary by location)

In-Home Care:

- Newborns through adults/elders
- 24/7/365 including weekends and evenings when you have to work
- Care for adults and elders is available in your home or in theirs—even if they live out of state

Enhanced Family Support

Life happens all around us. Bright Horizons Enhanced Family Supports™ is here to help, whether you're a parent, have an aging parent of your own, or are looking for other services like pet care providers or housekeepers.

- Free premium access to Sittercity
- Discounts on academic support
- Access to enrichment programs and camps from high quality partners
- Discounts on a high-touch nanny placement service for full-time childcare
- Elder caregiving resources
- Even more resources!

Free Money for Childcare (Childcare Subsidy)

If your annual base pay (ABP) is less than \$99,000 per year, you are eligible for free money to help with your childcare bills. You are not required to contribute your own dollars to a Dependent Care FSA. Once enrolled, T-Mobile will make a monthly deposit into a Dependent Care FSA. You'll receive:

- \$250/month if your ABP is \$63,000 or less
- \$175/month if your ABP is between \$63,000.01 and \$99,000

MY LIFE

College Coach

Your child's path to college doesn't need to be stressful. Your benefit can help you navigate the process.

- One-on-one guidance from college admissions & finance experts
- Strategies for applying to and affording college
- Customized college lists, plus personalized essay reviews and feedback
- Targeted online resources, webinars, and helpful tools

Tuition Assistance

It's never too late to go back to school. After 90 days of employment, you're eligible for classes directly related to your position or another role at T-Mobile. Classes must be approved in advance. T-Mobile pays schools directly for tuition on behalf of eligible employees when courses are completed successfully with a C- or better, up to \$5,250 annually for full-time employees and \$2,500 for part-time employees.

Plus, get your entire degree ON US. T-Mobile also has multiple schools that offer a full tuition grant so you'll pay nothing out of pocket!

Short and Long Term Disability

Short and Long Term Disability benefits provide eligible employees with income protection in the event of a disability. You are eligible for disability coverage, at no cost to you, on the first of the month coinciding with or following 180 days of continuous active employment.

After a one-week unpaid waiting period, Short Term Disability benefits will replace 75% of your pay for weeks 2 through 26.

After 26 weeks, you may be eligible for Long Term Disability (LTD) benefits, provided by T-Mobile at no cost to you. LTD covers 50% of your regular monthly rate of pay. You are eligible to purchase additional LTD coverage that can protect you up to a total of 60% or 66 2/3% of your pay.

Life Insurance and AD&D

T-Mobile provides you with Life and Accidental Death & Dismemberment (AD&D) insurance equal to 1.5 times your annual base pay and commissions up to \$1,000,000 maximum, and you are eligible immediately upon hire.

Business Travel Accident and Business Travel Medical

T-Mobile's Business Travel Accident plan provides additional financial protection for you and your survivors if you or your family members suffer certain accidental injuries, or if you die from such injuries while traveling on behalf of T-Mobile. Certain urgent and/or emergent medical services are covered under the Business Travel Medical plan if you require medical attention while traveling outside of your home country, on the business of T-Mobile.

Voluntary Life Insurance

You can choose to buy additional life insurance for yourself, up to 8x your annual pay, at reduced rates directly from your paycheck. If you have dependents, you can also purchase life insurance at reduced rates. For your spouse/partner you can purchase various increments from \$10K to \$250K of coverage and up to \$20K of coverage for children.

Voluntary AD&D Insurance

Employees can choose to buy additional Accidental Death & Dismemberment (AD&D) insurance for yourself, up to 8x your annual pay, at a reduced rate directly from your paycheck. If you have dependents, you can also purchase Employee and Family AD&D insurance at reduced rates.

LiveMagenta

When life happens—money stressors, family issues, health challenges, you name it—LiveMagenta's got the support you need. Get your own expert money coach, connect with a LiveMagenta life coach, access 10 counseling sessions per topic at no cost, work with a health coach, quit tobacco, and use state-of-the-art apps to work on your health, finances, resiliency, and more. LiveMagenta is available 24/7/365. Make sure to save [LiveMagenta.com](https://litemagenta.com) to the home screen of your mobile device for quick access.

MY EXTRAS

Employee Mobile Service Discount and Home Internet

Great service at fantastic rates—that's kind of a no-brainer! Take advantage of steeply discounted pricing on T-Mobile's flagship T-Mobile Magenta Max rate plan, including up to 12 lines of mobile service with Talk + Text + Web, plus up to five mobile internet lines (data only for tablets, wearables, IoT (Internet-of-Things) devices, etc.).

Plus, you can enroll in our retail device installment plans and leases, participate in most consumer promotional offers, and buy accessories at a 25% discount in T-Mobile-branded stores. Colleagues on the Magenta biller can get T-Mobile Home Internet for just \$40 a month with AutoPay.

Employee Discounts

You and your family can enjoy special savings on retail items, travel, entertainment, dining, and much more. Once hired, just download the Passport app to see what is available in your area. And be sure to check out the Perks at Work site for even more discounts!

Employee Referral Program

You can earn up to a \$1,500 bonus for each person hired who you refer to T-Mobile. After all, who is better to bring on fresh new talent than our own team members?

T-Mobile in the Community

At T-Mobile, we believe in not only changing the industry, but our communities for good. That's why we invest in youth through national programs for education, career exploration, and social innovation.

Our employees support youth causes through our Huddle Up Volunteer Grants program, where T-Mobile teams can apply for \$5,000 grants to support their volunteer efforts. Plus, we match employees' donations to thousands of charities, dollar for dollar.

And we don't just stop there, we donate \$10 per volunteer hour that they complete, up to a combined \$2,000 per calendar year.

Since the Employee Matching and Huddle Up Volunteer Grant programs started in 2015, more than \$19M has been donated by our employees and T-Mobile Foundation—talk about changing our communities! And that's not all. We even get the ball rolling for our employees by giving every new hire money in their giving account to give to thousands of charities in our system, during their first 90 days. It's our way of saying, Welcome to the Un-carrier!

Voluntary Benefits through Added Benefits®

You have access to additional voluntary benefits at special rates via payroll deduction like:

Aflac Group Critical Illness Insurance provides a lump sum benefit to help cover both expected and unexpected expenses that arise from the diagnosis of a covered critical illness such as cancer, heart attack, or stroke.

Aflac Group Accident Insurance provides monetary benefits for costs incurred as a result of a covered accident such as fractures, ER visits, and lacerations.

Aflac Group Hospital Indemnity Insurance reduces the anxiety of enrolling in a high deductible medical plan by providing hospital admission and hospital stay benefits to cover some of your added costs.

MetLife Legal Plan gives you access to services for a wide variety of personal legal matters including our new Reproductive Assistance Law Coverage and the option to enroll parents! Once enrolled, you'll have access to a nationwide network of over 18,000 participating attorneys. No deductible, copayments, or claim forms required.

Nationwide Pet Insurance protects your pet's health and your budget. Your pet can have coverage for accidents, illnesses, and significant medical problems.

Auto and Home Insurance provides competitive coverage and special savings, as well as free, no-obligation quotes from three leading carriers: Farmers, Liberty Mutual, and Travelers. It's simple to comparison shop and potentially save money.

Allstate Identity Protection - your identity is made up of more than your Social Security Number and credit score. The plan will help look after your online activity from financial transactions to what you share on social media. If fraud does occur, trained in-house experts fully manage and restore your identity.

Trustmark Long-Term Care + Universal Life Insurance - At any point in your life, you may need long-term care services, which could cost hundreds of dollars per day. LTC services are not usually covered by your health or disability insurance, or Medicare. This benefit can help protect your retirement savings, ease the burden of caregiving by your loved ones, and lets you choose the setting in which you receive care.

Fitness - aim high and own your results with help from The Active&Fit Direct™ program, which offers discounts to T-Mobile employees. Enroll using your credit card to get started.