At Bank of America, we believe employees are the foundation of our success. That’s why we provide a wide range of competitive and flexible benefits and programs to support our employees and their families. This guide provides an overview of those benefits and helpful contact information.

**Money**

- **Make the most of your money — today and tomorrow — with these resources and advice.**

- **401(k)**
  - Save for your retirement with pretax and/or Roth (after-tax) payroll contributions, company matching and annual company contributions. Also, view your retirement income projection to see if you’re saving enough for retirement.

- **Benefits Education & Planning Center (BEPC)**
  - Talk to experienced EY financial counselors for personalized guidance on retirement planning and benefits coverage.

- **Better Money Habits**
  - Build your financial know-how with free tools and information to help you make tailored decisions on topics from saving money to reducing debt.

- **Employee Financial Services**
  - Take advantage of your special access to financial products, services and expertise. Your account information is confidential.

**Time**

- **Learn more about your options — paid and unpaid — for taking time away from work to manage personal, medical and family issues.**

- **Purchased time off**
  - Purchase additional days off during Annual Benefits Enrollment to use after you’ve taken all of your allotted vacation time.

- **Leaves of absence**
  - Take time to bond with a new child, care for a family member or serve in the military with approved time away from your job.

**Career**

- **Unlock your professional potential with help from these career-building resources.**

- **Learning and development**
  - Access a wide array of internal and external resources through the Learning Hub to help understand your strengths, identify opportunities and develop skills to support your personal development and career growth.

- **Tuition reimbursement**
  - Get reimbursed for eligible undergraduate and graduate courses that are relevant to your current position or a role you want to pursue at the company. Also, access free academic advising to help find the best learning programs and courses to meet your educational and career goals.

- **Career planning**
  - Consider your career interests, and take advantage of helpful planning tools, job search features and information to help you find the best opportunity for your skills, talents and interests. Save up to five Job Alerts, and receive emails when openings match your criteria.

- **Employee recognition**
  - Praise teammates with recognition eCards, reward results with recognition awards, and celebrate career milestones and retirement.

**Community**

- **We’re proud of our employees, the communities we’re a part of and the ways we support them — inside and outside of Bank of America.**

**Volunteering**

- **Connect to causes you care about, receive time off to volunteer with manager approval, apply for volunteer grants up to $500, and be recognized for your service.**

**Donation matching gifts program**

- **We will extend the impact of your charitable donations to eligible nonprofits.**

**Diversity and inclusion**

- **Learn more about how our company champions inclusion and celebrates what makes us unique.**

**Employee networks**

- **Connect with company-supported groups made up of employees who have a common identity, and others who support them.**

**We Can Deliver**

- **Help family and friends get answers to questions about their accounts or connect them to the products and services they need.**

**Investment products:** **Are Not FDIC Insured | Are Not Bank Guaranteed | May Lose Value**

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Obtaining products or services from Bank of America or Merrill Lynch or affiliates is not required, and is not a condition to your employment.

In investing in securities involves risk, and there is always the potential of losing money when you invest in securities.

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Health

**Medical, dental and vision**
Get comprehensive medical, dental, vision and prescription coverage for you and your eligible family members.

**Health care accounts**
*(FSA, HSA and Limited Purpose FSA)*
Use pretax dollars to pay for eligible out-of-pocket health care costs.

* Eligible dental and vision expenses only

**Teladoc™**
Employees enrolled in medical coverage can talk to a board-certified doctor by phone or video anytime, anywhere.

**Wellness programs**
Feel confident in your health by completing the voluntary wellness activities, participating in wellness challenges and taking advantage of fitness center discounts.

**Personal health coaches**
Work with experts who can help you navigate resources to maintain or improve your health.

**Ergonomics program**
We want you to be comfortable and productive at work. Our ergonomics program has great resources to help you learn how to adjust your chair, set up your keyboard and mouse and adjust your monitors, as well as how to avoid static posture.

Insurance

**Disability insurance**
Receive company-paid income protection for a disability, and have the option to purchase more coverage.

**Group auto and home insurance**
Get access to group rates for your car and recreational vehicle insurance needs, as well as for homeowner and renter coverage.

**Life and accident insurance**
Receive company-paid life insurance—with the option to purchase more coverage for yourself and eligible family members.

**Work & life**

**Dependent care flexible spending account**
Use pretax dollars to pay for certain eligible child and adult care expenses.

**Back-up care**
Access convenient back-up care services when your regular child or adult care arrangements are temporarily unavailable.

**Adult care services**
Connect with a Senior Care Manager, legal services and other resources to help with caring for an adult family member.

**Adoption support**
Get reimbursed for eligible expenses related to adopting a new family member.

**Child care reimbursements**
Receive monthly reimbursements for eligible child care expenses.

**Confidential counseling**
Access confidential counseling to help cope with work, personal and family issues, like stress, grief and conflict.

**Life event support**
Connect with a Bank of America Life Event Services specialist for support during significant life events.

**Commuter benefit program**
Take advantage of eligible commuter offerings in your location—like paying for work-related public transit and parking with pretax dollars.

**Legal services**
Enroll during Annual Benefits Enrollment for prepaid legal services, available through Hyatt Legal Plans, which include access to experienced attorneys for issues related to wills, real estate, small claims, family services, traffic/driving, civil lawsuits and more.

Discounts

**Employee discount program**
Enjoy discounts and preferred pricing at top retailers, online stores and local shops.

**Personal travel discounts**
Find discounts and preferred pricing on vacation packages, hotels, airport parking, car rentals and more.

**Ticket purchase program**
Purchase sporting event, entertainment and stadium tickets for personal and business use.

**Environment-related discount programs**
Get reimbursed after purchasing a new, eligible, low-carbon vehicle or installing a solar power system in your home.

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