2019 Employee benefits and programs guide

As an employee, you have access to a wide range of competitive and flexible benefits and programs designed to help you reach your career goals and support you and your family to be healthy and thrive.

Money
Make the most of your money — today and tomorrow — with these available resources and advice.

401(k)
Save for your retirement with pre-tax and/or Roth (after-tax) payroll contributions, up to 5% company matching and 2-3% annual company contributions. Also, view your retirement income projection to see if you're saving enough for retirement.

Benefits.ml.com
800.637.4015

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

bankofamerica.eyfpc.com
866.777.8187

Employee Financial Services
Learn how we can help you reach your financial goals. Whether you’re just beginning your professional journey or excited to pursue a new chapter in your career, you have access to the best products, services, education and advice. Schedule a complimentary life priorities conversation with a designated employee specialist.

Employee Financial Services bankofamerica.degreed.com
888.245.2920

Money Habits*
Build your financial know-how with free tools and information on topics from saving money to reducing debt.

Better Money Habits.com

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.

my Giving and Volunteering

Charitable donations and matching gifts
Set up contributions anytime, including one-time credit card, or one-time or recurring payroll donations, and double the impact of your donations to eligible nonprofits with a matching gift.

my Giving and Volunteering

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

Diversity and inclusion

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

employeenetwork.bankofamerica.com

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.

bankofamerica.degreed.com

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.

mybenefits.metlife.com

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.

my Giving and Volunteering

Charitable donations and matching gifts
Set up contributions anytime, including one-time credit card, or one-time or recurring payroll donations, and double the impact of your donations to eligible nonprofits with a matching gift.

my Giving and Volunteering

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

Diversity and inclusion

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

employeenetwork.bankofamerica.com

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.

mycareer.bankofamerica.com

Employee recognition
Praise teammates with eCards or awards, and celebrate career milestones and retirement.

bankofamerica.iappreciate.com

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.

mybenefits.metlife.com

888.245.2920

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.

Employee Networks at Home.

This guide provides an overview of those benefits and helpful contact information. For programs that have a dedicated website and call center, we’ve included that information here so you can reach out directly. For other programs, more details are available on HR Connect and Employee Resources at Home.

© 2019 Bank of America Corporation. All rights reserved.

Employee Financial Services is offered through Bank of America, N.A., and other subsidiaries of Bank of America Corporation.

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

Investing in securities involves risks, and there is always the potential of losing money when you invest in securities.

Employee Financial Services is offered through Bank of America, N.A., and Merrill Lynch, Pierce, Fenner & Smith Incorporated, a registered broker-dealer and Member SIPC. Banking products offered by Bank of America, N.A., Member FDIC and wholly owned subsidiaries of Bank of America Corporation.

© 2019 Bank of America Corporation.
All rights reserved.

ARPSAMW9 | SHEET-08-18-0085.B
Benefits  Access a wide range of programs and resources that support you and your family.

**Health**

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

**Medical**

<table>
<thead>
<tr>
<th>Aetna</th>
<th>Kaiser Permanente</th>
</tr>
</thead>
<tbody>
<tr>
<td>aetna.com</td>
<td>kp.org</td>
</tr>
<tr>
<td>877.444.1012</td>
<td>800.711.2411</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Anthem</th>
<th>MetLife</th>
</tr>
</thead>
<tbody>
<tr>
<td>anthem.com</td>
<td>mybenefits.metlife.com</td>
</tr>
<tr>
<td>844.412.2976</td>
<td>888.245.2920</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>UnitedHealthcare</th>
<th>myuhc.com</th>
</tr>
</thead>
<tbody>
<tr>
<td>877.240.4075</td>
<td></td>
</tr>
</tbody>
</table>

### Dental

<table>
<thead>
<tr>
<th>Aetna</th>
<th>MetLife</th>
</tr>
</thead>
<tbody>
<tr>
<td>aetna.com</td>
<td>mybenefits.metlife.com</td>
</tr>
<tr>
<td>877.444.1012</td>
<td></td>
</tr>
</tbody>
</table>

### Vision

<table>
<thead>
<tr>
<th>Aetna</th>
<th>EyeMed Vision Care</th>
</tr>
</thead>
<tbody>
<tr>
<td>eyemedvisioncare.com/bac</td>
<td></td>
</tr>
<tr>
<td>877.444.1012</td>
<td></td>
</tr>
</tbody>
</table>

**Health care accounts (FSA, HSA and Limited Purpose FSA)**
Use pre-tax dollars to pay for eligible out-of-pocket health care costs.
*Eligible dental and vision expenses only*

myhealth.bankofamerica.com | 866.791.0254

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

teladoc.com/bankofamerica | 855.835.2362

*Kaiser Permanente members have a similar program.* Call Kaiser to learn more.

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

mywellnessresources.com

**Personal health coaches**
Employees enrolled in a bank medical plan can work with experts to help navigate resources to maintain or improve your health. Call your medical plan to learn more.

**Ergonomics program**
Be comfortable and productive at work. Learn how to adjust your chair, set up your keyboard and mouse, adjust your monitors, and avoid static posture.

Learn about ergonomics

### Insurance

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

mybenefits.metlife.com

#### 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.

metlife.com | 877.305.5662

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

### Discounts

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

perksatwork.com

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

Find discounts on HR Connect
ticketpurchaseprogram.com

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

ticketpurchaseprogram.com

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

Find discounts on HR Connect

**Work & life**

#### Dependent care flexible spending account
Use pre-tax dollars to pay for certain eligible child and adult care expenses.

myhealth.bankofamerica.com | 866.791.0254

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

backup.brighthorizons.com | 877.242.2737

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

member.lifecare.com | 866.327.2725

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

mybenefitsresources.bankofamerica.com | 800.556.6044

**Life Event Services**
Connect with a Bank of America Life Event Services specialist for guidance and one-on-one support during significant life events, including connections to relevant resources and benefits.

View Life Events on HR Connect

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

wageworks.com | 877.924.3967

**Legal services**
Elect coverage that provides access to experienced attorneys for issues related to wills, real estate, small claims, family services, traffic/driving, civil lawsuits and more.

info.legalplans.com/BofA | 800.821.6400

This communication provides information about certain Bank of America benefits. Receipt of this document does not automatically entitle you to benefits offered by Bank of America. Every effort has been made to ensure the accuracy of this communication. However, if there are discrepancies between this communication and the official plan documents, the plan documents will always govern. Bank of America retains the discretion to interpret the terms or language used in any of its communications according to the provisions contained in the plan documents. Bank of America also reserves the right to amend or terminate any benefit plan at its sole discretion at any time for any reason. In addition, please note that some of the products and services described in this communication are separate from any benefits you may receive or services that may be offered under any Bank of America employee benefit plan. While Bank of America strives to provide a high level of service and quality in all of the products it offers, your decision to use any of these products and services should only be made after a careful review, and you should be aware that Bank of America, Merrill Lynch or its personnel or affiliates may receive additional compensation if you use these products and services.

**To learn more online**

**From work:**
Visit HR Connect
hrconnect.bankofamerica.com

**From home:**
Visit Employee Resources at Home
bankofamerica.com/employee

**Call us with your questions**
Global HR Service Center
800.556.6044

**We Can Deliver**
Help family and friends who have expressed a financial need connect to a specialist who can answer questions, resolve issues and help with products and services.

wecandeliver.bankofamerica.com