IBM 2019-2020 Benefits Quick Guide

IBM offers a competitive benefits program, designed to support employees and their families across all dimensions of health: physical, mental, social, financial and purpose.

Most applicable benefit programs, except the IBM Employee Stock Purchase Plan, begin on the first day of employment.

**Health Care**
- Medical, Dental and Vision plan options
- Expert medical help using IBM Watson Technology
- Flexible Spending Accounts for health care or dependent care expenses

**Time Off**
- Vacation Plan
- Holiday Plan provides 12 holidays per year
- Personal Time Off – management directed and approved
- IBM Leave of Absence program
- IBM Parental Bonding Leave

**Life & Disability**
- Short-Term and Long-Term disability plans
- Group life insurance at no cost to employee
- Additional Group Universal Life Insurance available
- Business Travel Accident Insurance

**Family and Personal Services**
- Adoption and Surrogacy Assistance Plan
- Special Care for Children Assistance Plan
- Expressly Service for Traveling Mothers
- SoFi Student Loan Refinancing
- Employee Purchase Program
- Discounts for IBMers

**Capital Accumulation & Investment**
- IBM 401(k) Plan
- IBM Employee Stock Purchase Plan
- MoneySmart – financial education and planning

**Corporate Citizenship & Corporate Affairs**
- Corporate Service Corps – community driven development projects
- Matching Grants Program
- IBM Community Grants
- Employee Charitable Contribution Campaign

*TThis document is intended to provide highlights of certain benefit plans in which you may be eligible to participate. Complete details can be found in the official plan document, which are complete and exclusive statement of the Company’s obligations under the plan. The official plan documents shall govern in the event of a conflict between information contained in this document or other documents and statements.*