



2026 Summary of Benefit Information

The following information is an overview of the many benefits that are available to you as an employee. Before enrolling, you should review the full plan documents, which are available on the HR Portal and the Allianz Benefits Portal, powered by bswift, at allianz.bswift.com (once you are eligible to enroll).

Eligibility: As an employee of Allianz, you and your eligible dependents¹ (including domestic partners²) are eligible for comprehensive benefit plans to meet your current and future needs. Some benefits are provided at no cost to you; others require you to contribute. You are eligible to participate in these programs as of January 1, 2026, unless otherwise noted.

Enrollment: To the extent enrollment is required to participate, you must complete your enrollment within 31 days of your eligibility date on the **Allianz Benefits Portal**, allianz.bswift.com. You can also call 877.784.0024 and request to speak with a representative at the Allianz Benefits Center, powered by bswift, who can help you better understand the benefits package and help you enroll in the best options for you and your family. New hires will receive an email from noreply@bswift.com that will confirm when you may access the website.

General HR resources

HR Portal: Global HR portal where you can access more detailed information on HR topics such as benefits, pay, and policies. Access the portal at aztech.service-now.com.

Allianz Benefits Portal: The Allianz Benefits Portal, powered by bswift, is the tool you will use to access your benefits information. You can access the Allianz Benefits Portal at allianz.bswift.com to review your benefit coverage options, submit your elections, review your coverage elections throughout the year, request changes due to a qualifying life event, and view the benefit plan documents. The Allianz Benefits Center, powered by bswift, is also available to answer your benefit questions by calling 877.784.0024, Monday through Friday, 7 a.m. to 7 p.m. Central time.

HR4U: Local Allianz HR service center for questions regarding your paycheck, timecard, company policies, and more. You can contact them by emailing HR4U@allianzlife.com or calling 888.899.6844.

Empower: Empower is the 401(k) service provider for the Allianz Asset Accumulation Plan (AAP). You can view your AAP account balance, change your contribution rate, elect a beneficiary, change your investment elections, and so much more! You can access Empower at www.empower.com/allianz 24/7 or call 833.823.7283 (833.823.SAVE). Representatives are available weekdays 7 a.m. to 9 p.m. Central time and Saturdays 8 a.m. to 4:30 p.m. Central time.

¹ Dependent eligibility: The Allianz medical, dental, vision, and child life plans will allow employees to cover their dependent children up to age 26, regardless of marital or student status. If you enroll in the HDHP, note that IRS code stipulates funds in your HSA may not be used for dependents over the age of 19 (or 23 if a full-time student). Additionally, some states consider coverage for an adult child who is not a tax dependent per IRS regulations as taxable income. Please consult with your tax advisor for details. Please review the plan summaries on allianz.bswift.com or contact HR4U at HR4U@allianzlife.com or 763.765.6844 or 888.899.6844 to request a copy of additional details (available after you become eligible to enroll).

² If your covered domestic partner and his/her children do not qualify as your tax dependents, the Internal Revenue Service considers the amount that the Company pays for medical coverage for your domestic partner and his/her children to be income to you. This means that the imputed income – the amount that the Company subsidizes for your domestic partner's coverage – is added to your gross pay for purposes of calculating and deducting the applicable federal and state income taxes. Check with the Allianz Benefits Center at 877.784.0024 for the amount of imputed income applicable to medical and dental coverage.

³ If you do not enroll during this 31-day period, you will not be eligible to enroll until the next annual enrollment period (unless you experience a qualified status change that permits midyear enrollment).

BENEFIT PROGRAMS

The following is a summary of the benefit programs offered by the company:

Health care

- Medical Plan Options
- Health Savings Account (HSA)
- Doctor on Demand – virtual care
- Hinge Health – spine and joint care program
- True Care – on-site health center
- Dental Plan
- Vision Plan

Flexible Spending Accounts

- Health Care Flexible Spending Account
- Dependent Care Flexible Spending Account
- Commuter Benefit

Disability benefits

- Short-Term Disability Coverage
- Long-Term Disability Coverage

Life and accident insurance

- Life Insurance (Basic and Optional)
- Accidental Death & Dismemberment (Basic and Optional)
- Business Travel Accident Insurance

Savings and retirement

- Allianz Asset Accumulation Plan (AAP)
- Employee Share Purchase Plan (ESPP)

MetLife voluntary benefits

- MetLife Legal Plans
- Critical Illness
- Pet Insurance
- Farmers GroupSelectSM Auto & Home Insurance

Financial services

Annual Paid Leave

Holiday pay

Company-provided work-life programs

- Lifestyle Spending Account (LSA)
- Employee Assistance Program (EAP)
- Learn to Live
- CyberScout – Identity Theft Services
- Empathy Compassionate Loss Support
- Travel Assistance Program
- Child Loss @ Work
- Homethrive/TOOTRIS
- Fitness Center
- Adoption & Surrogacy Assistance
- Bonding/Adoptive Parents Paid Leave
- On-site Child Care
- Tuition & Designation Assistance Program
- Sabbatical Leave Policy
- Sober Cab Reimbursement
- Angel Foundation

Miscellaneous programs and discounts

Miscellaneous programs (only available in MN)

HEALTH CARE PROGRAM

Medical plan options

Allianz offers the medical plans summarized in the charts below.

Blue Cross and Blue Shield of MN (BCBS – BlueCard PPO National Network)

	Coupe Premium Plan			Enhanced High Deductible (HDHP) with HSA	Standard High Deductible (HDHP) with HSA
Preventive Care	Covered at 100% for in-network providers				
In-Network Deductible	Does not apply			\$1,700*/\$3,400**	\$3,400*/\$6,800** (capped at \$3,400 per person)
Out-of-Network Deductible	No coverage			\$3,400*/\$6,800**	\$6,800*/\$13,600**
In-Network Coinsurance	Does not apply			15% paid by employee	15% paid by employee
Out-of-Network Coinsurance	No coverage			35% paid by employee	35% paid by employee
In-Network Out-of-Pocket Maximum (OOP max)	\$3,250*/\$6,500** (capped at \$3,250 per person)			\$3,500*/\$7,000**	\$5,000*/\$10,000**
Out-of-Network OOP max	No coverage			\$7,000*/\$14,000**	\$10,000*/\$20,000**
HSA Eligible	No			Yes	
	Tier 1	Tier 2	Tier 3	You pay full discounted cost until deductible is met, then coinsurance up to out-of-pocket maximum	
Primary Care Office Visit	\$20	\$25	\$40		
Specialist Office Visit	\$40	\$50	\$80		
Urgent Care	\$75 copay				
Ambulance	\$250 copay				
Pharmacy coverage	Retail (31-day)	Mail (90-day)	Preventive Drugs***		
Generic Insulin & Anti-Depressants	You pay \$0		Insulins & Generics	You pay \$0, no deductible	
Tier 1 (Generics)	\$10 copay	\$25 copay	Brand	You pay 30%, no deductible (\$30 max for 31-day supply; \$60 max for 90-day supply)	
Tier 2 (Non-Preferred Generics)	\$75 copay	\$150 copay			
Tier 3 (Preferred Brand)	\$35 copay	\$70 copay			
Tier 4 (Non-Preferred Brand)	\$75 copay	\$150 copay			
			All other drugs		
Specialty Drugs	\$125 copay	No Coverage	In-network: You pay 15% after deductible is met		Out-of-network: No coverage

- Our BCBS and Coupe members have access to the “BlueCard PPO” provider network that works with doctors, hospitals, and clinics across the country. Please note that the Coupe Premium Plan requires you to use in-network providers to receive coverage (with the exception of a life-threatening emergency). The BCBS HDHPs include coverage for out-of-network providers.
- Visit bluecrossmn.com/allianzlife to access the BCBS medical and pharmacy provider search tool before you enroll.
- Visit the Coupe microsite at employers.coupehealth.com/allianz to access the Coupe Health provider search tool and other helpful documents.
- Coupe Health partners with BCBS to offer a variable copay plan. Coupe classifies providers into three tiers based on quality and efficiency of care. Tier 1 providers will have the lowest copay for services and the highest-quality outcomes.
- Health Savings Account (HSA) eligibility: If you enroll in the Enhanced or Standard High Deductible Plan (HDHP), an HSA will be automatically opened for you. If you enroll in the Coupe Premium Plan, you are not eligible to contribute to an HSA. However, if you have funds remaining in an HSA you can use those funds for eligible out of pocket expenses.
- Additional details about these plans can be found at allianz.bswift.com during your enrollment window and during each subsequent annual enrollment.

*Employee-only coverage.

**Employee + dependent(s) coverage.

*** This Preventive Drug Coverage allows you to bypass the deductible and receive coverage toward certain preventive drugs. Coinsurance paid for preventive drugs does not apply to your deductible but does apply to your out-of-pocket maximum. See preventive drug lists at bluecrossmn.com/allianzlife.

Doctor on Demand

BCBS and Coupe members have access to Doctor on Demand, which provides virtual access to board-certified doctors, pediatricians, and licensed therapists 24 hours a day, 365 days a year. Doctor on Demand is the perfect solution for those traveling, those too busy to wait in a crowded doctor's office or emergency room, or for those looking for the most convenient way to see a doctor. Doctor on Demand physicians can diagnose, treat, and write prescriptions for routine medical conditions and minor illnesses. You can also use Doctor on Demand as your virtual primary care provider.

The Doctor on Demand visit fees are far less than the cost of an in-person doctor's visit, making this a very cost-effective option. You may use funds from your HSA to pay applicable consultation fees. They will also apply to your medical plan deductible and your out-of-pocket maximum. Services from Doctor on Demand are secure, confidential, and compliant with all medical privacy regulations. No individual medical information is shared with the company.

Hinge Health

BCBS and Coupe members also have access to Hinge Health, which is a digital joint/muscle support program that helps you to stay healthy and pain free, conquer back and joint pain, recover from injuries, and prepare for surgery. Hinge Health provides all the tools you need to get moving again from the comfort of your home. Even if you don't have joint/back pain and are just looking to stay healthy, you can sign up and use the free app. Recommended exercises will be tailored to you based on your job and lifestyle.

Hinge Health also offers menopause care and a pelvic floor program to help you take control of your menopause symptoms. Hinge Health provides a virtual care plan that features personalized exercises, guided breathing, and educational articles. There is even expert guidance from a physical therapist trained in menopause care.

Kaiser N. California (only available in Northern California)

	Premium Plan	Enhanced High Deductible (HDHP) with HSA	Standard High Deductible (HDHP) with HSA	
Preventive Care	Covered at 100% for in-network providers			
In-Network Deductible	\$500*/\$1,000** (capped at \$500 per person)	\$1,700*/\$3,400**	\$3,400*/\$6,800** (capped at \$3,400 per person)	
In-Network Coinsurance	20% paid by employee	10% paid by employee	20% paid by employee	
In-Network Out-of-Pocket Maximum (OOP max) (includes deductible and coinsurance)	\$3,000*/\$6,000** (capped at \$3,000 per person)	\$3,400*/\$6,800** (capped at \$3,400 per person)	\$6,050*/\$12,100** (capped at \$6,050 per person)	
Primary Care Office Visit	\$20 copay	You pay full discounted cost until deductible is met, then coinsurance up to out-of-pocket maximum.		
Specialist Office Visit	\$40 copay			
Urgent Care	\$20 copay			
Ambulance	\$150 after deductible			
Pharmacy coverage	Retail (30-day)	Mail (100-day)	Retail (30-day)	Mail (100-day)
	Plan deductible doesn't apply		After your deductible is met (Enhanced & Standard)	
Most Generics	\$10 copay	\$20 copay	\$10 copay	\$20 copay
Most Brand	\$30 copay	\$60 copay	\$30 copay	\$60 copay
Most Specialty	\$30 copay	N/A	\$30 copay	N/A

- All Kaiser plans require you to use in-network providers to receive coverage (with the exception of a life-threatening emergency).
- Health Savings Account (HSA) eligibility: If you enroll in the Enhanced or Standard High Deductible Plan (HDHP), an HSA will be automatically opened for you. If you enroll in the Premium Plan, you are not eligible to contribute to an HSA. However, if you have funds remaining in an HSA, you can use those funds for eligible out-of-pocket expenses.
- Additional details about our Kaiser plans can be found at www.kp.org and allianz.bswift.com during your enrollment window and during each subsequent annual enrollment.

* Employee-only coverage

** Employee + dependent(s) coverage

Medical Rates

Employee medical plan rates are based on your annualized salary.*

The following are the pay period contributions by pay bracket and coverage tier for 2026 medical plans.

	Salary Tier 1	Salary Tier 2	Salary Tier 3
Annual Salary*	\$0 - \$69,999	\$70,00 - \$149,999	\$150,000+

* Annual base salary plus the average of the last 12 months of commission payments as of October 1, 2025. Only annual base salary is used for new hires. Bracket will be recalculated and commissions will be included during the following annual enrollment period.

Medical Rates – Cost each pay period

2026	BCBS and Coupe Plans			Kaiser N. California Plans		
	Coupe Premium	Enhanced	Standard	Premium	Enhanced	Standard
Salary Tier 1: <\$70,000						
EE only	\$78.17	\$61.79	\$33.64	\$126.16	\$75.84	\$37.64
EE + spouse/DP	\$170.58	\$135.38	\$73.67	\$274.90	\$166.18	\$82.50
EE + child(ren)	\$155.26	\$123.60	\$67.27	\$249.99	\$151.56	\$75.28
EE + family	\$258.23	\$208.93	\$113.70	\$416.07	\$256.43	\$127.30
Salary Tier 2: \$70,000+						
EE only	\$102.72	\$87.43	\$59.48	\$165.79	\$107.30	\$66.57
EE + spouse/DP	\$227.09	\$194.36	\$132.22	\$365.99	\$238.59	\$148.05
EE + child(ren)	\$205.22	\$175.86	\$119.64	\$330.65	\$215.64	\$133.89
EE + family	\$330.74	\$284.60	\$193.62	\$532.90	\$349.30	\$216.77
Salary Tier 3: \$150,000+						
EE only	\$109.82	\$93.47	\$63.60	\$177.40	\$114.64	\$71.01
EE + spouse/DP	\$242.79	\$207.79	\$141.36	\$391.60	\$254.79	\$158.00
EE + child(ren)	\$219.41	\$188.01	\$127.91	\$353.79	\$230.38	\$142.86
EE + family	\$353.60	\$304.26	\$207.00	\$570.21	\$373.05	\$231.23

Health Savings Account (HSA)

When you enroll in a High Deductible Health Plan (HDHP) with BCBS or Kaiser, an HSA will be automatically opened for you through HealthEquity. Each year, the company may make a contribution into your HSA, if eligible (see HSA contribution chart below). You may also contribute pretax payroll deductions into your HSA throughout the year. You may use the money that accumulates in your HSA to pay for eligible medical, pharmacy, dental, and vision expenses, or you may choose to pay for expenses out of pocket and let your account grow tax-free. Unused dollars in your HSA will roll over each year and your account is portable upon termination. Your HSA balance will earn interest from HealthEquity and, after the balance reaches \$1,000, you can invest funds over \$1,000 in a selection of well-established mutual funds covering a diverse set of asset classes.

If you already have an HSA through HealthEquity, you will need to contact HealthEquity to request to transfer your HSA balance to your new HSA (under Allianz Life). Contact HealthEquity at my.healthequity.com or 888.493.6623 for more information on the HSA.

HSA Company Contribution*

	Enhanced Plan	Standard Plan
Annual Salary**	Employee-Only/Employee + Dependent	Employee-Only/Employee + Dependent
<\$70,000	\$600/\$1,200	\$300/\$600
\$70,000-\$149,999	\$300/\$600	\$150/\$300
\$150,000+	\$0/\$0	\$0/\$0
2026 Maximum Annual HSA Contributions*** (Limits listed include employee and employer contributions)	\$4,400 (employee-only) \$8,750 (employee + 1 or more) Employees age 55+ may contribute an additional \$1,000	

True Care – on-site health center

Keeping your True Balance just got a little easier. Our employees and their benefits-eligible family members have access to convenient and affordable care at our True Care health center at our Allianz campus in Golden Valley. We are offering low- or no-cost on-site or virtual visits to treat many common issues.

True Care health center has a nurse practitioner and a mental health provider. Allianz employees and their benefits-eligible family members can access convenient and affordable care for many common and chronic health issues. Our practitioners can also order and interpret medical/lab tests, order and fill some prescriptions, and make referrals to specialists when needed.

There's no requirement to be enrolled in an Allianz medical plan to use True Care, and our pricing is designed to make True Care a preferred choice for you and your family. You must be in Minnesota to receive care from our True Care provider.

Visit www.allianzlife.com/truecare for more information on services, costs, and how to make an appointment.

* The HSA employer contributions noted above apply if your plan coverage is effective on January 1. The contribution is deposited into your HSA as soon as administratively possible after you enroll. It will be pro-rated if you enroll in the plan mid-year due to a qualified status change or as a new hire. Mid-year entrants will be credited with a contribution equaling $\frac{1}{12}$ th of the annual amount for each full month of coverage. For example, if coverage begins on March 10, the employee will receive $\frac{1}{12}$ th (April-December) of the annual employer contribution. (Note: The medical plan deductible/out of pocket max is not pro-rated if you enter the plan midyear.)

** Annual base salary as of October 1, 2025 or hire date for new hires. Annual salary as of August will be used for each following annual enrollment period.

*** HSA contributions are exempt from state tax except in the following states: CA, NJ, AL.

Dental Plan

The Allianz Dental Plan, administered by Delta Dental of MN, offers employees three enrollment options:

1. "Basic" coverage that provides benefits for preventive care and routine dental services only.
2. "Comprehensive"* dental coverage that provides benefits for preventive care, routine dental services, and major dental services such as crowns and dentures.
3. "Premium"* dental coverage that provides the same benefits as Comprehensive at higher subsidies (lower out-of-pocket cost for the member) and higher annual plan and ortho maximums.

Delta Dental of MN processes our dental claims, but that doesn't mean you must be in MN to access your dental benefits. You have access to Delta's national provider network. Visit www.deltadentalmn.org or call 800.448.3815 to locate network providers near you. You may obtain services from any dentist, but if you use an in-network provider affiliated with Delta Dental's national "PPO" and "Premier" networks, you will not be responsible for charges that exceed the "allowed amount" as determined by Delta Dental. The table below summarizes each dental plan's key features:

Delta Dental Plans

2026 Plan Feature	Basic Plan Coverage	Comprehensive Plan Coverage	Premium Plan Coverage
Deductible	\$25 individual, \$75 family	\$50 individual, \$150 family	\$50 per individual
Annual Maximum Coverage	\$1,000 per enrolled person	\$1,750 per enrolled person	\$2,000 per enrolled person
Preventive	100%, with no deductible	100%, with no deductible	100%, with no deductible
Basic Dentistry	50%, after deductible is met	80%, after deductible is met	100%, after deductible is met
Major Dentistry	Not covered	50%, after deductible is met	50%, after deductible is met
Orthodontia Coverage	Not covered	50% covered to \$1,500 lifetime maximum for adults and children	50% covered to a \$3,000 lifetime maximum for adults and children

2026 Dental Rates – Cost each pay period

Coverage level	Basic	Comprehensive	Premium
EE only	\$3.10	\$9.55	\$20.45
EE + spouse/DP	\$6.50	\$19.98	\$42.88
EE + child(ren)	\$5.88	\$18.11	\$38.82
EE + family	\$9.28	\$28.60	\$61.29

* Orthodontia coverage for adults and children is also included in the "premium" and "comprehensive" plans. If you or your dependents have used ortho services under a prior Allianz-sponsored Delta Dental plan, coverage applied against your lifetime maximum will carry over to your new plan.

Vision Plan

Allianz offers two vision plan options administered by VSP. You can obtain covered services from any provider, but if you choose a provider affiliated with VSP's provider network, you'll have a higher level of coverage AND additional discounts on eyeglass frames, lenses, and contact lenses. Retailers such as Visionworks, Pearl Vision, Costco, Walmart, and Sam's Club are included in the VSP network. Visit www.vsp.com or call 800.877.7195 to locate network providers. Note that the online search tool will only show retail providers after your coverage is effective and you have registered on the site. The table below summarizes both vision plans' key features:

2026 Plan Feature	Enhanced Vision Plan		Standard Vision Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Exam	\$0 copay	\$45 allowance	\$20 copay	Plan pays up to \$45
Laser Surgery	15% retail discount or 5% promotional discount (whichever is greater)	Not covered	15% retail discount or 5% promotional discount (whichever is greater)	Not covered
Lenses: Single/bifocal/trifocal/lenticular	\$20 copay	\$30/\$50/\$65/\$100 allowance	\$30 copay	\$30/\$50/\$65/\$100 allowance
Frames	One frame every calendar year		One frame every two calendar years	
	\$195 allowance; add'l 20% off balance over \$195	\$70 allowance	\$150 allowance; add'l 20% off balance over \$150	\$70 allowance
Contact Lenses: Medically necessary; 1x/calendar yr in lieu of lenses benefit	100% covered after \$20 copay	\$210 allowance; must be pre-authorized	100% covered after \$30 copay	\$210 allowance; must be pre-authorized
Contact Lenses: Elective; 1x/calendar yr in lieu of lenses benefit	\$190 allowance	\$105 allowance	\$140 allowance	\$105 allowance

2026 Vision Rates – Cost each pay period

Coverage level	Enhanced	Standard
EE only	\$5.16	\$2.65
EE + spouse/DP	\$9.50	\$4.87
EE + child(ren)	\$9.24	\$4.74
EE + family	\$12.82	\$6.58

FLEXIBLE SPENDING ACCOUNTS (FSA)

Allianz offers employees access to two tax-favored Flexible Spending Accounts – Health Care and Dependent Care – through HealthEquity. Enrollment into these accounts is completed on the Allianz Benefits Portal. We also offer a pre-tax Commuter Benefit that you can enroll in directly through the HealthEquity website. For all these accounts, you can contribute up to the limit established by the IRS each year.* Because the Internal Revenue Code governs tax-free Spending Accounts, the money you contribute is forfeited if it is not reimbursed within the plan's claim-filing deadline; therefore, it's important to plan and ensure that you estimate your expenses carefully. The Flexible Spending Accounts are separate; you cannot transfer your contributions from one account to another.

For new enrollees, your payroll deduction will be calculated using an estimated number of pay periods remaining in the calendar year from your eligibility date. Therefore, your total contributions may not equal your annual election amount if deductions are missed.

Health Care Flexible Spending Account

You can use a Health Care Flexible Spending Account to set aside a portion of your pay (up to the IRS limit*) tax-free for expenses you or your eligible family members incur for treatment or services to prevent or treat an illness or medical condition not paid by your medical, dental, or vision coverage. Your total annual election amount is available to you on your coverage effective date (i.e., your initial eligibility date or January 1 after annual enrollment). If you contribute at least \$150 annually to a Health Care Flexible Spending Account, you will receive a Smart-Choice card (i.e., debit card) to use for qualified purchases.

Here are a few things to know about Health Care FSAs:

- **If you enroll in one of the Premium (Kaiser or Coupe) plans,** you can set aside pre-tax dollars in a Flexible Spending Account to use for eligible medical, pharmacy, dental, and vision expenses.
- **If you enroll in one of the high-deductible health plans (HDHPs),** your FSA becomes a Limited Purpose FSA and can only be used for eligible dental and vision expenses.
- **There are time limits for when you can use your FSA dollars:** If you're enrolled in a Premium plan, your medical and pharmacy expenses must be incurred by Dec. 31, 2026 to qualify for reimbursement from your FSA. However, regardless of your medical plan enrollment, you may incur eligible dental and vision expenses through March 15, 2027 to qualify for reimbursement from your 2026 FSA. All FSA claims for reimbursement must be submitted by April 30, 2027.
- **Use it or lose it:** If you don't use your FSA or Limited Purpose FSA balance by the deadlines above, you forfeit any remaining balance. You also forfeit your FSA balance if you change employers before using it.

Dependent Care Flexible Spending Account

You can use a Dependent Care Flexible Spending Account to set aside a portion of your pay (up to \$7,500 per family*) tax-free for certain incurred dependent day care expenses (e.g., child care, elder care, etc.). Unlike the Health Care Flexible Spending Account, you may only access funds that have been deposited into your FSA and will need to submit receipts to be reimbursed for your eligible expenses.

Commuter Benefit

The Commuter Benefit allows you to use pre-tax dollars to pay for qualified commuting expenses. There are two types of qualified commuting expenses: transit and parking (facilities/garages). The maximum pretax amount which you can elect is determined by the IRS. Order amounts that exceed the pre-tax limit will be considered post-tax. Limits for the current year and step-by-step instructions for most commuter benefit transactions are available on HealthEquity. There's no annual enrollment period, so you can sign up or make changes monthly. Deductions are taken automatically from your paycheck to fund your transit and/or parking pass. Passes are delivered to your home every month.

* IRS limits are generally established per family. If you file jointly with a spouse/partner and you each participate in an FSA through separate employers, it is your responsibility to ensure that your total FSA contributions do not exceed the annual IRS limits. Please consult with your tax advisor if you have questions. Annual limits are generally updated prior to January 1 each year. The Allianz Benefits Portal system will be programmed with the IRS allowed annual contribution limit which you can view when you are enrolling.

DISABILITY BENEFITS PROGRAM

Short-Term Disability Coverage

Short-Term Disability (STD) will pay a portion of your income if a medical condition (including pregnancy) prevents you from working. All part-time and full-time employees working a minimum of 20 scheduled hours per week are automatically enrolled in the STD Plan. Allianz pays for this coverage; there is no cost to employees. Because the company will pay for this coverage, benefits will be taxable to the employee.

If your disability is approved, benefits will start after a waiting period of seven consecutive calendar days; you may use your paid leave days during this period. Following this waiting period, the STD program provides 100 percent salary replacement for the first eight weeks and 60 percent for the remaining disability period, up to a total of 26 weeks.

Note: The states that mandate short-term disability coverage may have specific regulations on the length of employment that is required before an employee is eligible for plan coverage. Our plan coordinates coverage with any statutory benefits received.

Long-Term Disability Coverage

All part-time and full-time employees working a minimum of 20 scheduled hours per week are automatically enrolled in the Long-Term Disability (LTD) Plan. Allianz pays for this coverage; there is no cost to employees. Because the company will pay for this coverage, benefits will be taxable to the employee. The LTD Plan begins to pay disability benefits when you have been totally disabled for more than 26 weeks.* Benefits are equal to 60% of your pre-disability earnings. Plan benefits are integrated with other disability income, such as Social Security Disability Income and Worker's Compensation.

LIFE AND ACCIDENT INSURANCE PROGRAM

Financial security for you and your family in the event you die or have a serious accident is an important consideration when planning for the future.

Life Insurance (Basic and Optional)

Allianz provides basic life insurance coverage equal to two times your annual pay, up to \$500,000. Evidence of insurability (EOI or Proof of Good Health) is required by the life insurance carrier for insurance coverage in excess of \$500,000 (combined basic and optional). Optional life insurance coverage can be purchased in an amount equal to one to five times your annual pay. If you enroll in optional coverage within 31 days after your initial eligibility date, you will not need to submit evidence of insurability up to the guaranteed issue amount of \$500,000 (combined with basic life). The maximum combined basic and optional life insurance allowed is \$1,250,000.

You can also purchase life insurance coverage for your spouse/domestic partner and eligible children. Life insurance coverage for your spouse/domestic partner may be purchased for an amount up to 50% of your combined basic and optional life coverage, not to exceed \$250,000. If you enroll in coverage within your initial eligibility window, you will not need to submit EOI up to the guaranteed issue amount of \$50,000. Any amount over \$50,000 will require EOI.

After your initial eligibility period, you may request to enroll or increase your employee and dependent coverage during annual enrollment. However, the coverage must be approved by The Hartford (guaranteed issue no longer applies and you must complete evidence of insurability).

* In California, STD benefits continue for up to a total of 52 weeks and are applied as an offset to the LTD benefit.

Monthly Optional Group Life Insurance Rates

Age Band	Employee Rate/\$1,000 of Coverage		Spouse/DP Rate/\$1,000 of Coverage	
	Non-Smoker Rate	Smoker Rate	Non-Smoker Rate	Smoker Rate
<25	\$0.055	\$0.077	\$0.063	\$0.077
25-29	\$0.060	\$0.077	\$0.063	\$0.077
30-34	\$0.080	\$0.081	\$0.082	\$0.083
35-39	\$0.090	\$0.101	\$0.120	\$0.126
40-44	\$0.114	\$0.154	\$0.154	\$0.203
45-49	\$0.183	\$0.248	\$0.203	\$0.250
50-54	\$0.275	\$0.374	\$0.306	\$0.377
55-59	\$0.446	\$0.609	\$0.495	\$0.612
60-64	\$0.660	\$0.723	\$0.660	\$0.728
65-69	\$1.270	\$1.322	\$1.270	\$1.330
70+	\$2.060	\$2.290	\$2.060	\$2.304

You can also buy life insurance coverage for your children from age six months to age 26; coverage amounts range from \$5,000 to \$25,000.

Monthly Child Life Insurance Rates

Coverage Amount	Monthly Rate
\$5,000	\$0.27
\$10,000	\$0.53
\$15,000	\$0.80
\$20,000	\$1.06
\$25,000	\$1.33

Accidental Death & Dismemberment Insurance (Basic and Optional)

Allianz provides basic Accidental Death & Dismemberment (AD&D) insurance coverage equal to two times your annual pay. Optional AD&D insurance can be purchased in an amount equal to one to five times your annual pay. The maximum combined basic and optional group AD&D insurance is \$1,250,000. You can also buy AD&D insurance coverage for your eligible dependents. Your spouse/domestic partner's coverage is limited to 50% of your optional AD&D insurance coverage. Your child(ren) can be covered for the lesser of 20% of your optional AD&D insurance coverage, or \$10,000. Rates for AD&D will be displayed in the Allianz Benefits Portal while you are enrolling.

Business Travel Accident Insurance

Any time you are traveling on company business, the Business Travel Accident Plan will travel with you. If you are injured as a result of an accident during a business trip anywhere in the world, the Plan will provide benefits. You do not contribute to the cost of the coverage. The coverage is equal to three times your annual base salary rounded to the next highest thousand, up to a maximum of \$1 million.

SAVINGS AND RETIREMENT PROGRAM

Allianz Asset Accumulation Plan (AAAP)

The Allianz Asset Accumulation Plan (AAAP) is a 401(k) Plan. The company matches your contributions \$1 for \$1 up to the first 7.5% of your eligible pay. You may start contributing to the Plan as soon as administratively possible after you become eligible. Five percent (5%) of your before-tax eligible pay is automatically contributed to the Plan unless you elect not to contribute. Your 5% contribution will automatically increase by 1% at the beginning of each year thereafter until you are contributing 10%. If you have not made investment elections, your 5% contribution is automatically invested in the JPMCB SmartRetirement DRE Fund based on your birth date; refer to the AAAP Summary Plan Description on the Empower website for details. You may waive the 5% automatic contribution or change your contribution type or rate, or change your investment elections by accessing the Empower website or by calling Empower. Your elections will take effect within one to two pay periods after you make your elections. You may change your elections at any time.

Although the plan allows employee contributions up to 80% of your eligible pay either on a before-tax, Roth 401(k), and/or after-tax basis, you may be affected by IRS limits on how much you can save. For 2025:

- Your combined before-tax and Roth 401(k) contributions are projected to be limited to \$23,500 (or \$31,000 if you are age 50 or older). Any before-tax and/or Roth 401(k) contributions you have made in your prior Employer's tax-qualified retirement plan will also count toward this limit. Please provide HR4U with the amount that was contributed to your prior Employer retirement plan so your limit in the AAAP can be monitored accordingly.
- The combination of your before-tax, Roth, after-tax contributions and the company contributions are projected to be limited to \$70,000 (\$77,500 if age 50 or older).

You can invest your contributions among the active investment funds that offer varying levels of investment risk and return. You are always vested in your own contributions and your investment earnings. After three years of service, you are 100% vested in the company contributions and earnings. Your AAAP account is updated daily. You will receive vesting credit for your prior service with other Allianz companies.

You may roll over money from a prior employer's tax-qualified plan or a "conduit" Individual Retirement Account (IRA) into the AAAP.

AAAP Student Loan Retirement Program

As part of our commitment to investing in our employees, Allianz also offers a Student Loan Retirement Program within the AAAP. This program is designed for employees whose personal student loan debts are making it difficult for them to save enough to the AAAP to earn the full 7.5% company match. Visit Empower for more details on this program and how to enroll.

Employee Share Purchase Plan (ESPP)

The Allianz Employee Share Purchase Plan (ESPP) provides employees an opportunity to acquire ownership interest in Allianz SE. For every \$3 you invest, Allianz will invest \$1 toward the purchase of shares for you.* The Allianz SE shares available under the Plan are in the form of Ordinary Shares of Allianz SE.

Investment elections can be made during the subscription period in September/October each year for the following year's share purchase. You are eligible to participate in the ESPP as long as you meet the eligibility criteria (hired by August 1 and regularly scheduled to work at least 20 hours per week, and are not specifically excluded due to intern status or Board membership). You may elect to invest an amount up to 8% of your base annual salary, up to the plan's maximum investment amount (the USD equivalent of €11,500). The amount you elect is divided and deducted in equal installments, on an after-tax basis, each pay period from November through September following the subscription period. To learn more review the ESPP brochure, available on the HR Portal.

* The Allianz Board of Directors decides annually regarding whether the Plan will be offered and determines the company matching formula.

METLIFE VOLUNTARY BENEFITS

All regular part-time and full-time employees living in the United States are eligible to enroll in these voluntary benefits offered through MetLife Insurance Company, including MetLife Legal Plan, Critical Illness Insurance, Pet Insurance, and Auto & Home Insurance. We offer the convenience of payroll deduction for all MetLife voluntary benefits. You can learn more about these products and services, including how to enroll, by visiting the HR Portal.

MetLife Legal Plans

MetLife Legal Plans is a group pre-paid legal plan that gives you access to legal advice and assistance in a wide range of areas from estate planning (including wills and trusts), real estate matters, financial matters, traffic offenses, document review, family law (including adoption and name change), personal legal matters, and more. By enrolling in this plan, your eligible dependents will be eligible to use the plan benefits as well. To enroll, select "Group Legal" on the Allianz Benefits Portal.

Critical Illness Insurance

MetLife Critical Illness Insurance pays a lump-sum benefit payment in the event you experience one of several covered medical conditions. You may use this payment as you see fit to help pay for costs not typically covered by other types of insurance. There are two Critical Illness coverage options: \$10,000 or \$20,000 for you and your spouse and/or \$5,000 for your child(ren). There is no medical underwriting required to receive this benefit. To enroll, select "Critical Illness" on the Allianz Benefits Portal.

Pet Insurance

Pet Insurance covers your pets for more than 6,400 medical problems and conditions related to accidental injuries, emergencies, poisonings, and illnesses, including cancer. You can also add optional Vaccination & Routine Care Coverage that helps pay for vaccinations, annual physical exams, heartworm protection, choice of spay/neuter, teeth cleaning, or comprehensive health screening, prescription flea control, and more. You may enroll in or opt out of this plan at any time. Enrollment is completed directly through MetLife (visit the HR Portal for details).

Farmers GroupSelectSM Auto & Home Insurance

Farmers GroupSelectSM is a leader in the employee group auto insurance industry that you can count on for superior coverage. Because you are an employee of a participating employer, you may be able to enjoy employee discounts that make coverage more affordable. You can also take advantage of a convenient payment option where premiums can be payroll deducted. Your Farmers GroupSelectSM policy goes wherever you go and you don't have to worry about switching auto insurance during life transitions. Enrollment is completed directly through MetLife (visit the HR Portal for details).

FINANCIAL SERVICES

For more information on any of these programs, please visit the HR Portal.

Virtus 529 Plan

The CollegeAccess 529 plan is a college savings plan managed by Virtus. Not only does your investment grow tax-free, but withdrawals made for qualified higher education expenses are tax-free, too. And, unlike some other plans, CollegeAccess 529 allows you to use your money to pay expenses at any accredited college, university, or technical school in any state. A \$50 minimum contribution is required to open an account. Convenient payroll deduction is available.

Employee Product Purchase Program (EPPP)

The Allianz EPPP allows employees, their spouses, and dependent children to purchase various Allianz products such as non-qualified fixed and variable life and annuity products. You also have access to thousands of mutual funds, stocks, and bonds.

TruStone Credit Union

For employees in Minnesota, TruStone Credit Union is a financial services institution that provides savings plans, checking accounts, investment options, loans, credit cards, and car buying services to corporate members. Direct deposit is also available.

Bank of America

Bank of America® offers a special bundle of no-fee banking services by setting up an Allianz payroll direct deposit into an eligible existing or new personal Bank of America checking or savings account. Additionally, employees may be eligible for certain discounts on a new mortgage.

ANNUAL PAID LEAVE

Employees accrue paid leave each pay period based on anniversary years of service according to the following schedule. Part-time employees' paid leave is prorated based on the standard hours in their pay cycle (*). For more information on paid leave, visit the HR Portal.

Anniversary Years of Service	Accrual Rate Per Semi-Monthly Pay Cycle*	Annual Paid Leave Accrual*
New Hire – 4 Years	6.67 Hours	20 Days (160 Hours)
5 – 9 Years	8.34 Hours	25 Days (200 Hours)
10+ Years	10 Hours	30 Days (240 Hours)

Employees are expected to use all of their Annual Paid Leave during the calendar year it is accrued. However, employees may carry over a maximum of 80 hours of unused paid leave days to the next calendar year.

HOLIDAY PAY

Allianz observes 10 paid holidays: New Year's Day, Martin Luther King Jr. Day, Presidents Day, Memorial Day, Juneteenth, Independence Day, Labor Day, Thanksgiving Day, the day after Thanksgiving, and Christmas Day.

In addition, Allianz provides one paid True Balance Day for employees hired prior to July 1 and one** paid volunteer day (up to eight hours) to be used with manager approval. The True Balance Day may be used to observe a federal or religious holiday; participate in a national, ethnic, or multicultural event; visit a memorial or cultural institution; or many other ways that can help you find your True Balance. The volunteer day may be used to volunteer at any charity that supports programs in the areas of social services, arts/cultural diversity, education, health, or civic organizations.

** Allianz Technology of America employees receive two paid volunteer days per year.

COMPANY-PROVIDED WORK-LIFE PROGRAMS

Allianz provides access to many no-cost programs that help to support your True Balance. Each program is available to all active employees and their household family members unless otherwise noted. Visit the HR Portal to learn more and for details on how to access these programs.

Lifestyle Spending Account (LSA)

This program will provide each employee up to \$600 taxable reimbursement on a collection of benefits that can flex to fit everyone's lifestyle, including fitness center membership, exercise equipment, hobby classes, and more. Eligible expenses must be incurred by and be intended for use by the employee. There is no action needed to enroll in this benefit. Employees may access the eligible expense list and submit claims on HealthEquity.

Employee Assistance Program (EAP)

Allianz provides an Employee Assistance Program (EAP) that is free and confidential for both you and your dependents. The GuidanceResources EAP, offered through ComPsych, provides short-term counseling (up to eight free sessions per case), work/life solutions, legal guidance, financial resources, and resources and referrals for marital and family problems, interpersonal concerns, alcoholism or other forms of drug dependency, emotional problems, stress, credit concerns, and more. Professionally trained EAP counselors are available 24 hours a day, seven days a week.

Learn to Live

You and your family members (age 13+) have access to Learn to Live, a completely digital experience that is designed to help you feel more connected, ready, and hopeful. This resource is 100% confidential; anything discussed will not be shared with anyone at Allianz or your health plan. There is no cost for you or your family members to use this program.

By setting up an account with Learn to Live, you'll receive access to services on a number of topics including depression, social anxiety, stress/anxiety, insomnia, and substance abuse. Services include:

- Comprehensive online assessments that help you determine which issues may be affecting you
- On-demand webinars on topics including resiliency, stress management, time management, and more
- Unlimited free coaching by phone, text, or email
- Mindfulness Moments – short texts with general resources filled with positivity, quick tips, and research-driven exercises to help you make big transformations in your life
- Teammates who enable you to choose someone to help you along your journey

CyberScout – Identity Theft Services

Complete identity theft restoration services are available to employees who work a minimum of 20 hours per week and their eligible dependents in the United States and Canada. CyberScout provides individual, comprehensive crisis resolution for victims of identity theft. In conjunction with their strategic partners, Equifax, Experian, TransUnion, TrueLink and Fair Isaac, CyberScout provides a comprehensive suite of identity theft defense products and services, in addition to offering a wide array of educational resources to help protect consumers from becoming victims of the fastest growing crime in the United States today.

Empathy Compassionate Loss Support

Through our life insurance provider, The Hartford, Allianz is proud to offer Empathy's personalized loss support to beneficiaries. Empathy provides a range of services to help families navigate the complexities of loss, including:

- **Processing grief:** Access supportive resources to help cope with difficult days and challenging emotions.
- **Navigating probate and taxes:** Guidance through all the needed governmental and legal paperwork.
- **Planning the funeral:** Help with finding a funeral home and coordinating logistics.
- **Locating professionals:** Recommendations for trusted local specialists and consultants.

Travel Assistance Program

The Hartford's travel assistance program, administered by Europ Assistance USA, is offered at no cost and provides three kinds of services for your business or vacation travels – pre-trip information, emergency medical assistance, and emergency personal services. You can access a copy of the travel assistance brochure for more information on the HR Portal.

Child Loss @ Work

When the unimaginable happens, Allianz has your back. Child Loss @ Work provides support to any employee grieving the death or miscarriage of a child. It provides immediate access to practical resources after a loss, such as recommendations to support groups and organizations where you can connect with others who are also grieving the loss of a child. You can also work with a transition coach who can support your transition back to work.

Homethrive/TOOTRiS Caregiver Support

Homethrive is a caregiver support program that provides peace of mind to families nationwide, no matter the situation. It offers unlimited support for caregivers including 24/7 access to curated content, connection to online support groups, expert product/service recommendations, and access to 1:1 support with a Care Guide (licensed Social Worker) who specializes in helping families navigate the challenges associated with caregiving. Access to Care Guides is offered through live chat, phone, text, emails, and virtual meetings. Homethrive also offers a Medicare Expert to assist you with navigating and preparing for Medicare.

The Homethrive program includes an additional specialized program through TOOTRiS designed for caregivers of children. TOOTRiS is a 24/7 child care platform which offers tools to help parents search, vet, compare/contrast, select, and enroll in real-time with pre-qualified child care providers.

Angel Foundation

The ANGEL FOUNDATION™ provides Angel Packs™, therapeutic kits filled with evidence-based tools and activities, to help children cope with the emotional and social impacts of an adult figure's cancer diagnosis. These packs include a parent guidebook to aid in difficult conversations and offer support and reassurance during this challenging time. Employees can request an Angel Pack™ if someone in their child's life is diagnosed with cancer.

On-site Fitness Center

Allianz maintains an on-site fitness center for employees located in the Minneapolis Golden Hills Drive location. As a member of the TotalLife Fitness Center, you can participate in basic group exercise classes, work out on state-of-the-art cardio and strength machines, or have a certified personal trainer create your own personal fitness program.

Adoption & Surrogacy Assistance

The Allianz Adoption and Surrogacy Assistance Reimbursement Program provides financial assistance to employees for the adoption of children under 18 years of age and non-medical surrogacy expenses. The program reimburses 80% of eligible expenses up to \$10,000 per child. Employees are eligible after one year of service. The reimbursement form can be found on the HR Portal.

Bonding/Adoptive Parents Paid Leave

Allianz provides policies that offer six weeks' paid leave to birth mothers, spouses and partners, and adoptive parents. This policy runs concurrent with Family Medical Leave (FML), if applicable, and is available in addition to the short-term disability benefits that the birth mother receives.

Child Care

For employees based out of the Minneapolis Golden Hills Drive location, Allianz Bright Beginnings is an onsite early childhood care and education program managed by Bright Horizons. We have the capacity for 100 children ages six weeks to five years old. In each classroom, from infant through preschool, our experienced teachers strive to provide an environment and experiences from which children learn. We are excited to provide access to quality early care and education to the families of Allianz! For additional information, contact Bright Beginnings.

Tuition & Designation Assistance Program

The Tuition Assistance Program provides reimbursement of tuition and book expenses that are related to individual business-related courses and all courses under a degree program, with manager approval. Reimbursement is limited to \$5,250 per person per calendar year. The program also includes tuition discounts at certain educational institutions.

The Designation Assistance Program provides advance payment for course exam fees and study books related to attaining a designation for certain programs offered through the Life Office Management Association (LOMA). There is no waiting period for this program. For further details, please visit the HR Portal.

Sabbatical Leave Policy

The Sabbatical Leave program provides up to one month paid sabbatical leave to eligible employees who have completed a minimum of five years of service. Leave must be used to provide full-time service for an eligible nonprofit organization of your choice. You can find the policy on the HR Portal to review the eligibility and applicable requirements.

Sober Cab Reimbursement

With this program, we'll cover your cost of taking a cab ride(s) home from enterprise-sponsored and all-employee events throughout the calendar year. Complete the downloadable Sober Cab Reimbursement Form from the HR Portal site, attach the original receipt, and email it to the address listed on the form. Your request will be processed within 24 hours of receipt. Reimbursement checks will arrive at the employee's mailing address within seven business days of the request submission date.

MISCELLANEOUS PROGRAMS AND DISCOUNTS

For more information on any of these programs, please visit the HR Portal.

Software Discounts

Allianz also offers Microsoft Home Use Benefit (HUB) Program: This program enables you to receive discounts on select Microsoft products.

Office Depot Discount

Allianz employees are eligible to receive a discount at all Office Depot retail locations for personal purchases.

Ashley Furniture

You have access to a store-wide discount at all Ashley Furniture and Furniture Mart locations. This includes 36 locations across ND, SD, MN, and IA. This discount is only available in stores and is not available online.

Preferred Car Rentals

Take advantage of our corporate discount for personal car rentals. Simply use the Corporate IDs listed below when making a reservation:

Car Rental Company	Corporate ID	Website
Enterprise	Corporate Number: XZ23266	www.enterprise.com/car_rental/home.do
National	Contract ID: XZ23266	www.nationalcar.com

The Parking Spot

Allianz partners with The Parking Spot to give off-site airport parking at a significantly reduced rate for our travelers. Find more information in the HR Portal.

PLUM Benefits

As an Allianz employee, you have access to Plum Benefits, the leading Employee Perks & Discount program in the nation! Whether you're taking a trip, planning a staycation, or having fun at home with family and friends, Plum Benefits has something for everyone!

Premier Transportation

Get special rates for personal chauffeured transportation services. Whether you need to be picked up from the airport, or have a special event, you can get great rates with Premier Transportation. Visit Premier Transportation's website linked in the HR Portal for more information.

T-Mobile

We are proud to offer discounts through T-Mobile and their T-Mobile Work Perks Program.

MISCELLANEOUS PROGRAMS AND DISCOUNTS (only available in Minnesota)

For more information on any of these programs, please visit the HR Portal.

Allianz Store Discounts: Postage Stamps, Tickets, and More

Enjoy all that the area has to offer. Get discounts on local activities including movie passes, Nickelodeon Universe tickets, carwashes, and more through Shop Allianz. Tickets and stamps can be purchased in the Minneapolis, MN campus Allianz Store on the first floor of Building B, from 8:00 a.m. - 5:00 p.m. Note: All prices are subject to change.

AAA Membership

Allianz employees in the U.S. are eligible to receive discounted rates on AAA memberships. Your membership covers you as a driver or passenger. AAA provides 24-hour Emergency Roadside Assistance for your car and bike, discounts at over 100,000 partner locations in the U.S., free identity theft monitoring with ProtectMyID, complimentary maps, travel guides and TripTiks™, roadside car battery testing and installation, and Teen and Senior Driving Class discounts.

Automotive Discount Services

We work with Eliot Park Auto, located south of Allianz, at Highway 100 and Excelsior Boulevard, to give you access to the Allianz Group Auto Repair Discount Package:

- **\$5.00 off any conventional oil change or \$10.00 off any synthetic oil change.**
- **10% Labor Discount:** Discount members will automatically receive 10% off of all in-house labor charges on any repair.
- **Same Day Minor Repair:** All repairs, time and parts availability permitting, will be ready on the same day the vehicle was dropped off for service.
- **Free Loaner Car on Overnight Repairs:** If a vehicle repair can't be completed on the same day it was dropped off, we will provide a free loaner car until the repairs are completed.
- **Warranty:** Every repair that we perform carries a 24 month / 24,000 mile parts and labor warranty.
- **Extension of Benefits:** Eliot Park Auto Service will offer these same benefits to referred family members and friends of Allianz employees.

Doggie Daycare Discount

We know your dogs are important to you and, in response to a benefit you've been asking for, a dog daycare discount is now available to Allianz employees at Dogtopia's Bloomington and Golden Valley locations.

MERSC

Minnesota Employee Recreation & Services Council (MERSC) offers employee discounts, limited-time offers, tickets, and coupons/order forms.