



New Hire Benefits & Services Overview

Coverage for you and your family

Roche, the world's largest biotech company, is a global market leader for in vitro diagnostics, cancer, and transplantation drugs. As a Company, we're focused on developing medicines and diagnostics that will help patients live longer, better lives. We strive to address unmet medical needs through excellence in science – from early detection and prevention of diseases to diagnosis, treatment, and treatment monitoring.

To continue our success as a leading and innovative company, we are constantly looking for the talents of today and tomorrow. Use this guide to find out more about what makes Roche an employer of choice and why Roche is a great place for you to make your mark and improve lives.

Enrollment Overview

New Hire Enrollment

If you are a new hire, you must enroll within 31 days of your hire date or the date you become eligible for benefits. If you don't enroll during this timeframe, you will automatically receive default coverage, which you will be unable to change or cancel until the next annual Open Enrollment period, unless you have a qualified family status change.

Who's Eligible

You are eligible for health and income protection benefits if you are a regular employee scheduled to work at least 20 hours per week and are on the U.S. payroll, subject to certain exclusions¹. You may also cover your eligible dependents, including your same- or opposite-sex spouse or domestic partner², registered domestic partner, or civil union partner; your dependent children (biological, step, adopted, or legal ward) up to age 26; your disabled children over age 26, if they are receiving Social Security Disability Insurance or Supplemental Security Income, or have received a determination of disability from Social Security, and were covered under a plan prior to age 26; and your domestic partner's dependent children (biological, adopted, or legal ward) up to age 26.

¹ For active, benefits-eligible employees of Roche's U.S. affiliates paid via a U.S. payroll system. Temporary employees, consultants, and contractors are not eligible for benefits. Interns (except for RMS) and co-ops are only eligible for Business Travel Accident Insurance, holidays, FMLA, and state-mandated temporary disability benefits. Clinical fellows, post-docs, and term employees are not eligible for adoption assistance, the U.S. Retiree Healthcare Plan (Retiree Account and Retiree Coverage), the Sabbatical Program, service awards, or Tuition Reimbursement.

² You must complete an affidavit of Domestic Partnership.

How to Enroll

To enroll in your benefits:

1. Visit **USRocheBenefits.com** and click on the green "New employees, start here!" banner on the home page.
2. Review the details on the benefits available to you, costs, and instructions on how to enroll.
3. When you're ready to choose your benefits, go to the CHRIS portal.

A Wealth of Options

Health & Wellness Benefits

The U.S. Roche Benefits Program offers healthcare benefits and wellness offerings to support your physical health today and for years to come.

Medical/Prescription Drug

We offer five medical plan options that automatically come with prescription drug coverage – four PPOs administered by UnitedHealthcare (UHC) and an HMO administered by Kaiser in California (available if your home ZIP code is in the service area). These options provide comprehensive medical/prescription drug coverage and mental health and substance abuse benefits.

Dental

We offer two dental plan options administered by Delta Dental of California. Both options offer comprehensive levels of care and one option covers orthodontia.

Vision

We offer two vision plan options administered by VSP. Both options cover routine eye exams and one covers materials every calendar year.

Flexible Spending Accounts (FSAs)

We offer two FSAs that allow you to use before-tax dollars to pay for eligible out-of-pocket healthcare and dependent day care expenses.

Health Savings Account (HSA)

We offer an HSA to employees enrolled in the Health Choice PPO plan. This account allows you to use before-tax dollars to pay for eligible out-of-pocket healthcare expenses and save money for future healthcare expenses. And, Roche contributes to this account, too.

Wellness Initiative

Through RedBrick Health, you have the opportunity to complete a health assessment, talk to a health coach, and participate in Journeys® programs to help you live healthier. Participation in the wellness initiative could also earn you an incentive.

The Roche Product Reimbursement Program

The Roche Product Reimbursement Program reimburses you for your and your eligible dependents' out-of-pocket costs when you purchase Company pharmaceuticals and diagnostic products.

Doctor on Demand

Doctor on Demand gives you and your family 24/7 access to affordable quality care from your home, your office, or on the go with video visits.

Advance Medical

Advance Medical is an international healthcare services provider that helps patients with expert consultations around the world.



USRocheBenefits.com

All your benefits and enrollment information is on **USRocheBenefits.com**. Visit it today to:

- › Learn what you need to do to enroll
- › Read FAQs
- › Compare plan options and costs
- › Access tools, resources, and contacts
- › Review all your benefit details

If you have additional questions, contact the NAM HR Shared Service Center Monday through Friday, from 9 a.m.–8 p.m. (ET) at **(800) 816-8221**.

Income Protection Benefits

While no one expects to get sick or injured, the U.S. Roche Benefits Program has you covered if you need it.

Life Insurance

The Company provides 2.5x your eligible pay of Employee Life Insurance coverage at no cost to you. You may also pay for additional coverage for yourself and your eligible dependents.

Accidental Death & Dismemberment (AD&D) Insurance

The Company provides 5x your eligible pay of Employee AD&D Insurance coverage at no cost to you. You may also pay for additional coverage for yourself and your eligible dependents.

Business Travel Accident (BTA) Insurance

The Company provides 5x your eligible pay of BTA Insurance coverage at no cost to you. You can also take advantage of convenient services like travel assistance, legal and financial guidance, online will preparation, and more.

Sick Time & Disability Coverage

You have sick time that you may use for a short-term illness. In the event of an extended illness, you may be covered by the Company's Short-Term Disability program that replaces up to 100 percent of your net pay. We also provide you with Long-Term Disability insurance that replaces up to 66 2/3 percent of your eligible pay if you are unable to work due to a long-term illness or injury. You may elect Long-Term Disability coverage on a before- or after-tax basis.

Default Coverage

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| Medical | Basic PPO, Employee Only |
| Dental | Basic Dental, Employee Only |
| Vision | Basic Vision, Employee Only |
| Flexible Spending Accounts (FSAs) | No participation |
| Employee Life | 2.5x eligible pay |
| Spouse/Domestic Partner Life and Child Life | No coverage |
| Employee AD&D | 5x eligible pay |
| Spouse/Domestic Partner AD&D and Child AD&D | No coverage |
| Long-Term Disability | 66 2/3% before-tax |
| Group Legal | No coverage |

Personal Support

Balancing personal and professional demands can be tricky. To make life easier, the Company offers resources for personal support.

Life Resources (Roche's Employee Assistance Program and Work/Life Programs)

Life Resources, powered by Optum, offers free, confidential counseling for personal issues, such as marriage and family relationships, substance abuse, stress, anxiety, depression, or loss of loved ones. You can receive up to five sessions per issue with a counselor (up to 10 sessions for substance abuse) within a 12-month period. Counselors are standing by 24 hours a day.

You and your eligible dependents can also contact Life Resources 24 hours a day for free, customized resources for a range of work/life issues, such as adoption, elder care, childcare, selecting a school, planning to pay for college, child safety, and more.

Adoption Assistance

The Adoption Assistance program reimburses you up to \$5,000 for each adoption or up to \$6,500 for a special needs adoption.

Auto & Homeowners Insurance

You can get unique discounts and savings from MetLife that you generally won't find with other carriers. Get quotes and compare costs and coverage online or by phone. You may enroll at any time.

Group Legal

For a fixed cost per pay period, you can enroll in the Group Legal plan, administered by Hyatt Legal Services, which gives you access to an attorney on retainer whom you can call or visit for legal advice.

Pet Insurance

You can get a group discount on pet insurance (through VPI) that protects your pets if they are injured or become ill. The insurance plan covers dogs, cats, birds, and exotic pets. You will be reimbursed for eligible veterinary expenses related to surgeries, hospitalization, X-rays, prescription medications, and more. You're free to visit any veterinarian, anywhere in the world, and owners of multiple pets may receive additional discounts.

Long-Term Care Insurance

Long-term care is help with simple daily activities, such as eating, bathing, or dressing, that you or an eligible family member would need due to an accident, long illness, or just the natural aging process. Paying for long-term care services without insurance can be expensive, and a Long-Term Care Insurance policy can help cover some of the costs. You can enroll yourself and your eligible dependents in Long-Term Care Insurance at any time. However, if you do not enroll when you are hired, you will be required to submit evidence of insurability.

International SOS

International SOS provides medical and security expertise to help you and your dependents while working, vacationing, or living outside of the United States.

Career & Learning

The Company offers a wide range of career and learning programs that are designed to help you develop, with a focus on results and on contributing to an agile, diverse, and high-performance organization.

New Hire Orientation

When you join the Company, you will attend an informative orientation session to ensure that you become acclimated to our Company culture as quickly and effectively as possible.

Tuition Reimbursement

Helping you expand your knowledge and pursue your professional goals is important to your success and to the success of the Company. Tuition Reimbursement enables you to attend accredited colleges and universities to gain skills and knowledge for your current position or for Company-related future job opportunities. If eligible, you can be reimbursed up to \$10,000 per calendar year as long as your manager approves your education plan prior to the course start date.

Retirement

No matter which phase you're at in your career, the Company can help you prepare for retirement.

401(k)/Savings Plan

We encourage you to save for retirement through the 401(k)/Savings Plan. The plan offers a variety of funds in which to allocate investments. Unless you opt out or make a different contribution rate election, you will be automatically enrolled in the 401(k)/Savings Plan approximately 30 days following your date of hire contributing 4 percent of your regular pay, with automatic increases of 2 percent each year, up to 16 percent.

You can receive 100 percent Company matching contributions up to the first 4 percent of pay you save. In addition, the Company automatically contributes 6 percent¹ of your 401(k)-eligible pay annually to the 401(k)/Savings Plan, regardless of whether you choose to contribute.

Learning and Development

Roche career and learning opportunities are carefully designed to help you find a place where your contributions are maximized. You can create a personal training path by selecting courses to support your professional development.

Scholarship Program

The Nelson F. Peterson Scholarship Program provides scholarships (\$2,000 per year for up to four years) to children of regular active employees who meet the requirements of, and are selected by, the National Merit Scholarship Program. Awards are based on academic record, leadership, test scores, and significant extracurricular accomplishments.

Healthcare Benefits for Retired Employees

If you retire at or after age 60 with at least five years of service, the Company will contribute to an interest-bearing account¹ to help you pay for your qualified healthcare expenses during retirement. Additionally, we also offer eligible retirees and their dependents access to healthcare coverage in retirement, for which the retiree pays the full cost of coverage, until becoming eligible for Medicare.

¹ If you are a rehired employee, different benefits may apply, and you may not be eligible for the 6 percent contribution or the retiree healthcare account described above. Please see the Summary Plan Descriptions for additional information.



For active, benefits-eligible employees of Roche's U.S. affiliates paid via a U.S. payroll system and last hired on or after January 1, 2016. Temporary employees, consultants, and contractors are not eligible for benefits. Interns (except for RMS) and co-ops are only eligible for Business Travel Accident Insurance, holidays, FMLA, and state-mandated temporary disability benefits. Clinical fellows, post-docs, and term employees are not eligible for adoption assistance, the U.S. Retiree Healthcare Plan (Retiree Account and Retiree Coverage), the Sabbatical Program, service awards, and Tuition Reimbursement.

Neither this guide nor the policies and procedures contained herein constitute a contract. This means that no promise of any kind is intended by the benefits described in this guide. Nothing in the guide or the plans described in it gives, or is intended to give, any person the right to be retained in the employment of any U.S. affiliates of Roche (collectively "the Company"), or to interfere with the right of the employer to terminate the employment of any person.

Examples and pointers provided in this guide are for educational purposes only. The Company does not intend to make specific recommendations or to give any legal or tax advice in this guide. It is the responsibility of the employee to decide on the amount of coverage and whether to use before-tax or after-tax dollars to pay for coverage. You should consult with your tax professional, financial adviser, or attorney for advice on these decisions.

This guide contains an overview of many of the Company's benefits plans and programs. In case of any conflict between the information in this guide and the official plan documents, the official plan documents will prevail. The Company reserves the right to change or end any of these plans or programs at any time. To access additional terms, conditions, and limitations of these benefits and programs, please visit the Human Resources section of your local Company intranet.
