

# Our Benefits

At Brighthouse Financial, we're committed to being a great place to work. That's why we offer a flexible work environment that empowers our employees to work wherever they choose.<sup>1</sup> Our holistic approach to benefits helps enhance your physical, financial, and emotional well-being so you can better thrive in all areas of life.

Here is a snapshot of our benefits.



## Paid Time Off

- **20+** paid days off<sup>2</sup>
- **13** paid holidays
- **3** days volunteer time off
- **3** days study time off



## Family Support

- Up to **16 weeks** of paid leave for new parents
- Up to **\$10,000** per year for certain adoption and surrogacy-related expenses<sup>3</sup>
- Back-up care for children and adults/elders



## Financial Health

- **3%** annual employer 401(k) contribution
- **401(k)** matching up to **6%**
- **15%** employee stock purchase plan discount



## Health and Wellness

- Flexible work environment
- **2 medical plan options** to choose from
- Company-paid life insurance
- Up to **\$1,000** HSA contributions
- Earn up to **\$600** in annual wellness rewards

<sup>1</sup> U.S. only; excluding U.S. Virgin Islands.

<sup>2</sup> Dependent on number of years employed

<sup>3</sup> \$25,000 lifetime maximum coverage

# Brighthouse Financial Benefits Overview

BENEFIT	WHEN COVERAGE BEGINS	WHO PAYS	WHAT IT MEANS FOR YOU
<b>HEALTH CARE</b>			
<b>Medical/Rx Coverage</b>	First of the month after date of hire	Brighthouse Financial pays most of the costs	We offer two plan designs: a high deductible health plan (HDHP) and a preferred provider organization (PPO) option. Each plan features different benefit coverage levels, deductibles, out-of-pocket limits, and costs.
<b>Dental Coverage</b>	First of the month after date of hire	Brighthouse Financial pays most of the costs	We offer two plan designs: standard and enhanced. Each plan features different benefit reimbursement levels, deductibles, plan maximums, and costs.
<b>Vision Coverage</b>	First of the month after date of hire	Employees	Employees may select from thousands of vision care offices and retailers nationwide for coverage of routine eye exams, eyeglasses, prescription sunglasses, and contact lenses.
<b>Flexible Spending Account</b>	First of the month after date of hire	Employees	Employees may set aside money from each paycheck (up to an annual maximum) to pay eligible health care expenses that aren't covered by a health plan or insurance for themselves and eligible dependents.
<b>Health Savings Account (HSA)</b>	First of the month after date of hire if employee enrolls in the HDHP	Brighthouse Financial makes an annual contribution; employees may make additional contributions	<p>Employees may set aside pre-tax money from each paycheck or contribute directly (up to an annual maximum) to pay eligible health care expenses that aren't covered by a health plan or insurance for themselves and eligible dependents.</p> <p>Note: The Brighthouse Financial annual contribution is prorated based on the number of months you're eligible for the HSA.</p>

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### HEALTH CARE (continued)

<b>Short-Term Disability Coverage</b>	Date of hire	Brighthouse Financial	Brighthouse Financial automatically enrolls employees in coverage that protects their income in the event of an approved disability that results from a non-work-related illness or accident. The plan pays 100% of pre-disability income for up to 13 weeks and then 80% of pre-disability income for up to 13 additional weeks. (For information on parental leave, please see the Paid Parental Leave section under Family Support.)
<b>Long-Term Disability Coverage</b>	First of the month after date of hire	Employees	Employees can elect coverage to protect their income should they be unable to work for an extended period due to illness or injury. If employees are still on approved disability leave after receiving 26 weeks of short-term disability coverage, the long-term disability plan will pay 60% of employees' eligible pay to a maximum of \$15,000 per month.
<b>Voluntary Accidental Death and Dismemberment Insurance</b>	First of the month after date of hire	Employees	Employees may purchase coverage from one to nine times their eligible pay to a maximum of \$750,000.
<b>Business Travel Accident Insurance</b>	Date of hire	Brighthouse Financial	Employees have accidental death and injury insurance while traveling on company business.
<b>Basic Group Term Life Insurance</b>	Date of hire	Brighthouse Financial	Employees automatically receive coverage equal to one times their eligible pay up to \$500,000.
<b>Supplemental Life Insurance</b>	First of the month after date of hire	Employees	Depending on their eligible pay, employees may purchase additional life insurance (either Group Term Life or Group Variable Universal Life). Employees may elect coverage from one to nine times their eligible pay, subject to specified maximums.

BENEFIT	WHEN COVERAGE BEGINS	WHO PAYS	WHAT IT MEANS FOR YOU
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### HEALTH CARE (continued)

<b>Dependent Life Insurance</b>	First of the month after date of hire	Employees	Employees may purchase up to \$200,000 of coverage for their spouse/partner and up to \$10,000 for each of their children.
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### FINANCIAL HEALTH

<b>Brighthouse Services, LLC Savings Plan and Trust ("BSP")</b>	Date of hire	<p>Employees may elect to make pre-tax 401(k) and after-tax Roth contributions. Brighthouse Financial will match contributions up to a specified amount. Brighthouse Financial will also make an annual non-discretionary contribution for each plan year.</p>	<p><b>Brighthouse Financial may contribute up to 9% of employees' eligible pay on an annual basis, as follows:</b></p> <p><b>Employee Contribution:</b> Employees can contribute up to 50% of their eligible pay (subject to IRS limits) each pay period. Unless otherwise elected, Brighthouse Financial automatically enrolls employees at a rate of 3% of their eligible pay on a pre-tax basis; their contribution percentage will increase 1% per year to a maximum of 6% of their eligible pay. Employees are always 100% vested in their own contributions.</p> <p><b>Company Matching:</b> Brighthouse Financial will immediately match employee contributions each pay period at 100% up to the first 6% of their eligible pay. Employees are vested in the company's matching contributions after two years of service.</p> <p><b>Annual 3% Company Contribution:</b> Brighthouse Financial will make a nondiscretionary contribution to the plan equal to 3% of an employee's eligible compensation for the current plan year in the first quarter of the subsequent year (if they're employed on the last day of the current plan year). Employees aren't required to make employee contributions to receive this company contribution. Brighthouse Financial contributions will vest after two years of service.</p>
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### FINANCIAL HEALTH (continued)

<b>Brighthouse Services, LLC Auxiliary Savings Plan</b>	If employees participate in the BSP and their company matching contributions under the BSP are reduced or eliminated because of legal limitations	Brighthouse Financial	Brighthouse Financial will continue its company matching and company contributions to a nonqualified auxiliary plan for eligible participants whose pay is over the indexed annual IRS compensation limit.
<b>Deferred Compensation Plan</b>	Election occurs in December each year for deferrals commencing the following year	Employees may elect to make tax-deferred contributions	Eligible employees may defer a portion of their compensation to a later date, thereby deferring payment of federal and most state income taxes on that compensation: <ul style="list-style-type: none"> <li>• From 10% to 50% of their base salary or variable compensation</li> <li>• From 10% to 80% of their short-term incentive compensation</li> </ul>
<b>Employee Stock Purchase Plan</b>	First of the month after date of hire	Employees contribute on an after-tax basis	Employees can contribute a percentage of their base salary to purchase Brighthouse Financial stock at a 15% discount.

### WELLNESS PROGRAMS AND WORK-LIFE BALANCE

<b>Hybrid Work</b>	Date of hire	Brighthouse Financial	We offer a flexible work environment that allows employees to choose between working fully remote or occasionally in the office. <sup>1</sup>
<b>Financial Wellness (Ayco)</b>	Date of hire	Brighthouse Financial	Ayco financial counseling helps employees assess and build financial wellness and provides tools to assist in developing a personalized action plan.

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### WELLNESS PROGRAMS AND WORK-LIFE BALANCE (continued)

<b>Live Brighter Well-Being Program (Virgin Pulse)</b>	As soon as administratively possible after completing new hire benefits enrollment	Brighthouse Financial	Our Live Brighter Well-Being Program is designed to make sure employees have resources readily available to help them navigate the moving parts of day-to-day life on their journey to total well-being. Employees can earn up to \$150 per quarter in cash equivalent rewards or HSA contributions.
<b>Resources for Living: Employee Assistance Program (EAP)</b>	Date of hire	Brighthouse Financial	The EAP provides confidential support and resources to help balance work and life, including up to six counseling sessions per concern per year with licensed network health professionals. The EAP also provides discounts on child care, electronics, travel, entertainment, and more through the EAP's LifeMart Discount Program.

### PAID TIME OFF

<b>Paid Time Off</b>	First of the month after date of hire	Brighthouse Financial	Employees can recharge with 20 to 28 paid days off, plus company and floating holidays, to use as they see fit.  Note: The annual allotment is based on salary grade, hire date, and years of service.
<b>Paid Holidays</b>	Date of hire	Brighthouse Financial	Brighthouse Financial provides employees 13 paid holidays per calendar year. If there are fewer than 13 holidays in a year, the remaining days are converted into floating holidays.
<b>Study Time</b>	Date of hire	Brighthouse Financial	Employees can use up to 3 days of paid time off to study for approved professional designation exams within a calendar year.
<b>Volunteer Time</b>	Date of hire	Brighthouse Financial	Employees can use up to 3 days of approved paid volunteer time within a calendar year.

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### FAMILY SUPPORT

<b>Paid Parental Leave</b>	Date of hire	Brighthouse Financial	Brighthouse Financial provides up to 16 weeks of paid leave for new parents, including adoption and surrogacy support.
<b>The Learning Experience® (TLE) Child Care</b>	Date of hire	Employees	Employees can access discounted child care with TLE Academy of Early Education, including 10% off tuition and extended care fees, care for children from six weeks to six years old, and flexible hours.
<b>Back-Up Care</b>	Date of hire	Brighthouse Financial and employees	Brighthouse Financial offers employees subsidized center-based and in-home back-up support for child and adult/elder care.
<b>Adoption, Infertility, and Surrogacy Assistance</b>	Date of hire	Brighthouse Financial	Brighthouse Financial offers \$25,000 lifetime maximum coverage for certain adoption, infertility, and surrogacy-related expenses.
<b>Dependent Care Flexible Spending Account</b>	First of the month after date of hire	Employees	Employees may set aside money from each paycheck (up to an annual maximum) on a pre-tax basis to pay eligible child and adult/elder care expenses.

### ADDITIONAL BENEFITS

<b>Auto and Home Insurance</b>	Date of hire	Employees	Employees may purchase (after-tax payroll deduction at group rates) auto, home, and other personal property insurance.
<b>Legal Services</b>	First of the month after date of hire	Employees	Employees can access prepaid legal services through a network of participating attorneys.
<b>Commuter Program</b>	Date of hire	Employees	This program helps employees save money by paying for public transportation and parking that they use to commute to and from work on a pre-tax basis.

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