



2021 Benefits Summary



At BI, we strive to offer our employees a comprehensive, competitive total rewards program. Our benefits are an essential component of that package — and a significant investment in you. Please note: Eligibility for the benefits outlined below may differ for bargaining unit, internship, co-op and fixed duration contract positions.

Personal Wellbeing

BASIC LIFE INSURANCE: BI provides one times annual base salary coverage at no cost to the employee. Employees may purchase an additional one times to seven times annual salary coverage.

ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D): Provides payment if employee dies or sustains certain serious injuries as a result of an accident.

DEPENDENT LIFE INSURANCE: Provides a financial benefit to the employee in the event they experience the loss of an eligible dependent.

BUSINESS TRAVEL ACCIDENT: Coverage equal to three times annual base salary up to 1,000,000 Euros.

PAID TIME OFF (PTO): Entitlement to PTO days based on number of years worked at BI and number of years of pre-employment work experience and degrees earned, whichever yields the higher credit.

HOLIDAYS: BI offers 12 paid holidays per year. Employees are also eligible for 1 floating holidays per year. Employees of BIFI or residing in the state of California are entitled to 13 paid holidays per year and 0 floating holidays per year.

PAID PARENTAL LEAVE: Up to two weeks of pay to care for a newborn or newly adopted child.

DISABILITY: BI provides short term and long-term disability.

EMPLOYEE ASSISTANCE PROGRAM (EAP): Free, confidential counseling services for employees and family members up to six sessions, per issue, per year.

MILKSTORK: No cost breast milk delivery service while on BI business travel.

YOUDECIDE – VOLUNTARY BENEFITS AND DISCOUNTS: Access to an online portal that provides voluntary benefits and discounts such as accident insurance, pet discounts, legal services, auto and home insurance and more.

CIRCLES CONCIERGE: Free access to your very own personal assistant.

ADOPTION/SURROGACY ASSISTANCE: Reimbursement of up to \$10,000 for adoption and surrogacy expenses.

Professional Wellbeing

EDUCATIONAL ASSISTANCE PROGRAM: Designed to give financial assistance to employees who wish to further their education.

REWARDS AND RECOGNITION: The Reach rewards and recognition program acknowledges and commemorates outstanding employee achievements, service and retirement.

Financial Wellbeing

RETIREMENT SAVINGS PLAN (RSP): BI's 401(k) plan provides a long-term savings program. Before-tax and After-tax contributions from 1% to 80% of eligible pay. BI provides a 100% company match up to 5% of eligible pay.

RETIREMENT PLAN: BI's Pension Plan is a cash balance plan offered to all eligible employees after one year of service, which provides a pay credit of 5% of pensionable earnings per year.

FLEXIBLE SPENDING ACCOUNTS: Provides a means to set aside monies annually on a pre-tax basis to pay for eligible health care or dependent care expenses.

HEALTH SAVINGS ACCOUNT (HSA): Health Savings Account Plan participants receive yearly contributions from BI and can contribute through pre-tax deductions.

Physical Wellbeing

MEDICAL/PRESCRIPTION COVERAGE: BI offers a choice of comprehensive medical plans for the employee and eligible dependents.

EXPERT MEDICAL OPINION: Provides in-depth medical review by a team of expert physicians and clinicians that can answer questions about medical conditions and treatment options.

WELLNESS AND FITNESS: All BI employees can earn incentive rewards under the Healthy Actions Program. Access to BI's Virtual Wellness & Fitness Program that includes meditation, exercise classes, healthy recipes and more.

VISION COVERAGE: Competitive plan covering in-network exams, lenses and frames.

DENTAL COVERAGE: Competitive plan covering preventive and restorative dental care and orthodontia.