



A BRIEF LOOK AT SALARIED BENEFITS FOR CLASSIFIED EMPLOYEES

BENEFITS EFFECTIVE - JANUARY, 2021

Benefits Offered

Benefits are a very important part of your total compensation. As an Aptiv U.S. flexible service or regular active salaried employee, you receive a comprehensive benefit package with a focus on quality and value. Many of the benefits offered give you the flexibility to choose the options and coverage levels that best meet your needs and the needs of your family. These are effective on your date of hire.

Your benefits include the following:

HEALTH CARE COVERAGE

- Medical
- Prescription Drug Coverage
- Dental
- Voluntary Vision

FLEXIBLE SPENDING ACCOUNTS

- Health Care
- Dependent (Day) Care

GROUP TERM LIFE INSURANCE AND PERSONAL ACCIDENT INSURANCE

- Basic Life
- Optional Life
- Dependent Life – Spouse and child(ren)
- Personal Accident Insurance
- Personal Accident Insurance for Dependents

DISABILITY BENEFITS

- Salary Continuance
- Short-Term Disability
- Long-Term Disability

RETIREMENT PLAN

- Salaried Retirement Savings Program (SRSP)

TIME OFF

- Paid Holidays
- Paid Vacation
- Designated Time Off (DTO)
- Parental Leave

DISCOUNT PROGRAMS*

- Vehicle Discounts
- Mortgage Discounts
- Appliances & Electronics
- Health & Wellness
- Computer & Software
- Finance & Insurance
- Travel & Vacation
- General Merchandise

*As offered through PerkSpot. There may be additions and deletions from time to time. Please refer to the PerkSpot website at aptiv.perkspot.com.

LIVEWELL PROGRAMS

- Health Risk Appraisal (HRA)
- Well-being Challenges, Education, and other related items
- Employee Assistance Program (EAP)

Health Care

BENEFIT	COVERAGE INFORMATION	ELIGIBILITY	COMMENTS	ENROLLMENT PROCESS	MONTHLY COST FOR EMPLOYEE
Medical Provides coverage for a wide range of services and expenses, including surgery, hospitalization, office visits, preventive care, telemedicine, prescription drugs, mental health & substance abuse, and an annual eye exam.	<p>One medical plan is available:</p> <ul style="list-style-type: none"> Healthy Blue Medical Plan (HBMP) – includes an optional Health Savings Account (HSA) eligible for Aptiv contributions <p>The coverage tiers are:</p> <ul style="list-style-type: none"> Employee Only Employee and Spouse Employee and Child(ren) Employee and Family <p>Expatriates will be enrolled in the International Health Care Plan (IHCP), which also includes dental, prescription drug coverage and an annual eye exam.</p>	<p>Date of Hire</p> <p>You will be automatically enrolled in the Healthy Blue Medical Plan (HBMP) with the same effective date as your hire date.</p> <p>You must enroll within 31 days of your hire date if you want to add dependents or waive Aptiv medical coverage. Your election will be retroactive to your hire date.</p> <p>You will need to provide documentation for dependent eligibility; e.g., copy of the Social Security Card for every dependent, marriage certificate if adding a spouse and/or birth certificate if adding children. Check Dependent Guidelines for any additional documentation needed at netbenefits.com.</p>	<p>Employee contributions are required for all medical plans.</p> <p>Deductibles, coinsurance and out-of-pocket maximums apply to the HBMP. You may request the Summary of Benefits and Coverage (SBC) to learn more about the medical plan's cost-sharing, coverages, exclusions and limitations.</p> <p>+ <u>Need medical services or prescription drugs before you receive your medical or prescription drug ID cards? Contact the Fidelity Benefits Center at 1-877-389-2374 for help, register & login at the carrier's website or download the carrier's mobile app to view/print your ID cards.</u></p>	<p>New Hires:</p> <p>Within two days of your hire date, you will receive a new hire email instructing you to login and enroll on the Fidelity Benefits website at netbenefits.com.</p> <p>Annual Enrollment:</p> <p>Aptiv has an annual enrollment each Fall when employees can elect health care coverage (and other benefits) and add/remove dependents for the upcoming year.</p> <p>Life Events:</p> <p>Outside of the annual enrollment, you must have a qualifying life event (e.g., marriage, new dependent, gain/loss of other coverage) to enroll in health care coverage (and other benefits).</p>	<p>Monthly Contributions</p> <p>Employee Only</p> <p>HBMP - \$95 IHCP - \$125</p> <p>Employee and Spouse</p> <p>HBMP - \$215 IHCP - \$255</p> <p>Employee and Child(ren)</p> <p>HBMP - \$185 IHCP - \$210</p> <p>Employee and Family</p> <p>HBMP - \$295 IHCP - \$360</p>

Health Care

BENEFIT	COVERAGE INFORMATION	ELIGIBILITY	COMMENTS	ENROLLMENT PROCESS	MONTHLY COST FOR EMPLOYEE
Dental Provides coverage for dental services, such as preventive, minor and major restorative as well as accidental injury.	One dental plan is available: <ul style="list-style-type: none"> Traditional Dental Plan (Cigna) The coverage tiers are: <ul style="list-style-type: none"> Employee Only Employee and Spouse Employee and Child(ren) Employee and Family The coverage level you elect for medical and dental coverage do not need to match.	Date of Hire	Employee contributions are required. Services may be subject to copayments or coinsurance, as well as annual and lifetime maximums. The Cigna DPPO network is available to reduce out of pocket costs.	Same enrollment process as for medical.	Employee Only \$10 Employee and Spouse \$22 Employee and Child(ren) \$19 Employee and Family \$33
Voluntary Vision Plan	Coverage includes an annual eye exam (at Davis Vision participating locations) and either eyeglasses or contact lenses.	Date of Hire	If you enroll, Davis Vision will send you an ID card along with a Welcome Letter and a list of participating providers within a 20-mile radius of your home.	Same enrollment process as for medical.	Employee Only \$9.04 Employee and Spouse \$18.06 Employee and Child(ren) \$18.96 Employee and Family \$26.44
Flexible Spending Accounts –Dependent (Day) or Health Care Can save you money with pre-tax contributions that are reimbursed after services are received.	Flexible Spending Accounts are governed by IRS Rules. You may elect to contribute up to \$2,750 per year to the Health Care Account to pay for eligible health care expenses. You may also contribute up to \$5,000 per year to pay for eligible Dependent Care expenses.	Date of Hire The amount you elect will be spread across the remaining pay periods in the calendar year.	You have until March 31 of the following year to seek reimbursement from your account for eligible expenses that occurred the prior year. You can rollover up to \$500 of your Health Care FSA into the next Plan year.	Same enrollment process as for medical.	Payroll deduction of pre-tax dollars based on your elections for health or dependent (day) care accounts.

Life and Personal Accident Insurance

BENEFIT	COVERAGE INFORMATION	ELIGIBILITY	COMMENTS	ENROLLMENT PROCESS	MONTHLY COST FOR EMPLOYEE
Basic Life Insurance Group Term Life Insurance	Basic term life is equal to 1.5 times your annual base salary and is paid by Aptiv.	Date of Hire	Coverage equal to 1.5 times your annual salary is provided at no cost to you.	Same enrollment process as for medical.	Provided at no cost.
Optional Life Insurance Additional life insurance that you can purchase for yourself.	Options for coverage will be from one to eight times your annual base salary.	Date of Hire	<p>Employee contributions are required. When initially eligible or upon a qualifying life event, a Statement of Health (SOH) is required for any amount in excess of 3 times your annual base salary.</p> <p>Generally, a SOH will be required for any election or increase thereafter and coverage will become effective the first of the month following approval.</p>	Same enrollment process as for medical.	<p>Your cost is based on your age on 1/1 of the next Plan year and will be a flat rate per \$1,000 of coverage.</p> <p>See rate chart attached.</p> <p>Rates are established by the insurance company and are subject to change.</p>

Life and Personal Accident Insurance - continued

BENEFIT	COVERAGE INFORMATION	ELIGIBILITY	COMMENTS	ENROLLMENT PROCESS	MONTHLY COST FOR EMPLOYEE																
Dependent Life Insurance Life insurance that you may purchase for your eligible dependents.	Options for coverage: <table><tr><td><u>Spouse</u></td><td><u>Children</u></td></tr><tr><td>\$ 10,000</td><td>\$ 5,000</td></tr><tr><td>\$ 25,000</td><td>\$ 10,000</td></tr><tr><td>\$ 50,000</td><td>\$ 15,000</td></tr><tr><td>\$ 75,000</td><td>\$ 20,000</td></tr><tr><td>\$ 100,000</td><td>\$ 25,000</td></tr><tr><td>\$ 150,000</td><td></td></tr><tr><td>\$ 200,000</td><td></td></tr></table>	<u>Spouse</u>	<u>Children</u>	\$ 10,000	\$ 5,000	\$ 25,000	\$ 10,000	\$ 50,000	\$ 15,000	\$ 75,000	\$ 20,000	\$ 100,000	\$ 25,000	\$ 150,000		\$ 200,000		Date of Hire	Employee contributions are required. When first eligible, a Statement of Health (SOH) is required for amounts in excess of \$100,000. Generally, a SOH will be required for any election or increase thereafter and coverage will become effective the first of the month following your election.	Same enrollment process as for medical.	Your cost for Spouse coverage is based on your age on 1/1 of the next Plan year and will be a flat rate per \$1,000 of coverage. Your cost for Child coverage will be a flat rate per \$1,000 of coverage and will be the same regardless of the number of eligible children. See rate chart attached. Rates are established by the insurance company and are subject to change.
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\$ 200,000																					
Personal Accident Insurance (PAI) Accidental death and dismemberment insurance you may purchase for yourself.	Options for coverage: \$ 10,000 \$ 25,000 \$ 50,000 \$ 100,000 \$ 200,000 \$ 250,000 \$ 300,000 \$ 400,000 \$ 500,000 \$ 750,000 \$ 1,000,000	Date of Hire	Employee contributions are required. A Statement of Health (SOH) is not required. You must elect PAI for yourself in order to elect it for dependents. Generally, coverage will become effective the first of the month following your election.	Same enrollment process as for medical.	Your cost is based on a flat rate per \$1,000 of coverage. See rate chart attached. Rates are established by the insurance company and are subject to change.																

Life and Personal Accident Insurance - continued

BENEFIT	COVERAGE INFORMATION	ELIGIBILITY	COMMENTS	ENROLLMENT PROCESS	MONTHLY COST FOR EMPLOYEE																								
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<u>Spouse</u>	<u>Children</u>																												
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Note: Your contributions for health care and life insurance will be deducted from each paycheck. If you have any catch-up contributions that need to be collected, they will be taken from a subsequent paycheck. If you are in arrears, a maximum of two deductions for each coverage will be withheld from each paycheck until you are current with your contributions.																													

Disability Benefits

BENEFIT	COVERAGE INFORMATION	ELIGIBILITY	COMMENTS	ENROLLMENT PROCESS	MONTHLY COST FOR EMPLOYEE											
Salary Continuance	Provides 100% of base pay for 1 week leading to an approved disability leave.	Date of Hire	This is a company paid benefit.	None needed; automatically eligible	This benefit is provided at no cost.											
Short-Term Disability Protects your income in the event you are unable to work due to a qualifying illness or injury.	<table><tr><td>Length of Service</td><td>Full Salary</td><td>STD at 100%</td><td>STD at 60%</td></tr><tr><td>Less Than 1 Year</td><td>1 Week</td><td>4 Weeks</td><td>Up to 22 Additional Weeks</td></tr><tr><td>1 or More Years</td><td>1 Week</td><td>8 Weeks</td><td>Up to 18 Additional Weeks</td></tr></table> To the extent applicable, your time off under STD will also be covered under FMLA leave provisions.	Length of Service	Full Salary	STD at 100%	STD at 60%	Less Than 1 Year	1 Week	4 Weeks	Up to 22 Additional Weeks	1 or More Years	1 Week	8 Weeks	Up to 18 Additional Weeks	Date of Hire This is a company paid disability benefit, offset by Social Security and State Disability Plan. Certain exclusions apply to STD.	None needed; automatically eligible	This benefit is provided at no cost.
Length of Service	Full Salary	STD at 100%	STD at 60%													
Less Than 1 Year	1 Week	4 Weeks	Up to 22 Additional Weeks													
1 or More Years	1 Week	8 Weeks	Up to 18 Additional Weeks													
Long-Term Disability	Monthly LTD benefits equal 60% of base salary. The maximum monthly LTD benefit is \$15,000 per month and will begin after your STD benefits end. LTD benefits may continue to your normal retirement age under the Social Security Act, provided you continue to meet all plan provisions. If 60% of your monthly base salary exceeds the maximum stated above, Aptiv will pay the difference.	Date of Hire	This is a company paid disability benefit, offset by Social Security and any State Disability Plan. Exclusions and limitations apply to LTD.	None needed; automatically eligible	This benefit is provided at no cost.											

Retirement Plan

BENEFIT	COVERAGE INFORMATION	ELIGIBILITY	COMMENTS	ENROLLMENT PROCESS	MONTHLY COST FOR EMPLOYEE
<p>Salaried Retirement Savings Program (SRSP)</p> <p>A 401(k) savings plan that provides an opportunity for you to save and invest for retirement.</p>	<p>The maximum contribution is 60% of your eligible salary and Annual Incentive Plan (AIP). Savings may be contributed on a pre-tax basis, after-tax basis or Roth after tax.</p> <p>The money in your account can be invested in one or more of several investment options.</p> <p>Active salaried employees receive a 4% Aptiv Retirement Contribution of their eligible salary regardless of their participation in the SRSP.</p> <p>Aptiv will make a Matching Contribution equal to 50% of your elective contribution, up to the first 7% of your eligible salary. The maximum Matching Contribution each pay period is equivalent to 3.5% of your eligible salary.</p>	<p>You are eligible to roll over balances into the account and commence employee contributions upon date of hire.</p> <p>The Aptiv Retirement Contribution starts with your first paycheck, and the company matching contribution starts as soon as you elect the amount you want to contribute.</p>	<p>A default employee contribution of 7% to the Target Date Fund that coincides with the year you attain age 65 will apply if you do not elect another option. This will automatically begin after 3 months of employment.</p> <p>It will take one to two pay periods for any employee elections to be reflected in your paycheck.</p> <p>All contributions vest immediately.</p>	<p>Start by logging into Fidelity's NetBenefits website at netbenefits.com two days after your hire date.</p> <p>You will also be sent an enrollment invitation to your Aptiv email.</p> <p>If you do not affirmatively elect a contribution amount within 90 days from your eligibility date (date of hire), you will be defaulted into the plan at a contribution of 7%.</p>	<p>Employee contributions are based on personal investment strategy.</p>

Time Off

BENEFIT	COVERAGE INFORMATION	ELIGIBILITY	COMMENTS
Paid Holidays	Aptiv provides you with 12 paid holidays	Date of Hire	For additional information, see your local HR Partner.
Paid Vacation	Vacation is provided based on date of hire and years of service. Time off ranges from a minimum of 3 days to a maximum of 4 weeks.	Date of Hire	<p>Paid Vacation must be used within the year it is earned. Unused time is forfeited. Paid Vacation days earned are not paid in lieu of time off.</p> <p>For additional information, see your local HR Partner.</p>
Designated Time Off (DTO)	DTO days provide employees with paid designated time off to be used for managing personal time off. Examples may include: appointments, illness, birthdays, or religious purposes. DTO days are accrued at a rate based upon your years of service.	The first of the year following date of hire	<p>DTO must be used within the year it is earned. Unused time is forfeited. DTO days earned are not paid in lieu of time off.</p> <p>For additional information, see your local HR Partner.</p>
Parental Leave	Four weeks of paid parental leave are available following the birth or adoption of a child.	Date of hire	Parental leave may be taken all at once or in one-week increments, but must be taken within the first 12 months following the birth or adoption.

Discount Programs

BENEFIT	COVERAGE INFORMATION	ELIGIBILITY	COMMENTS
Discount Programs	Aptiv Employees are eligible to receive discounts on various vehicle, computer, financing, mortgage and insurance, appliance, telecommunications, travel and vacation, health/wellness and other general merchandise.	Date of Hire	Discount programs are offered through PerkSpot. There may be additions and deletions from time to time. Please refer to the PerkSpot website at aptiv.perkspot.com .

Aptiv Live Well Program

BENEFIT	COVERAGE INFORMATION	ELIGIBILITY	COMMENTS
Health Risk Appraisal (HRA)	<p>Employees can assess their health by participating in an onsite health screening when offered at several US locations or by submitting biometrics completed at their annual physical.</p> <p>An online Health Risk Appraisal (HRA) is also available. This tool helps assess current health and lifestyle then provides suggestions for improving health and quality of life.</p>	Date of Hire	Log onto livewell.aptiv.com for more details. Healthy Behavior Incentives may be earned. More details are listed on this site.
Health Coaching	Obtain personalized guidance & support to achieve personal health goals. Onsite or telephonic options are available.	Date of Hire	
Employee Assistance Program (EAP)	Aptiv employees and their family members have access to the Cigna EAP to assist with various life challenges. When juggling work, family and personal responsibilities seems too challenging and overwhelming, your EAP program can help.	Date of Hire	

Salaried Group Term Life and Personal Accident Insurance Rates

Effective 1/1/2021

EMPLOYEE PAID RATES			
Monthly Premium Per \$1,000 of Coverage			
Age as of January 1, 2022	Active Employees		
	Optional Life	Dependent Life	
	Employee	Spouse	Children
Less Than 25	\$0.013	\$0.017	\$0.104
25-29	\$0.013	\$0.017	\$0.104
30-34	\$0.022	\$0.029	\$0.104
35-39	\$0.033	\$0.039	\$0.104
40-44	\$0.046	\$0.057	\$0.104
45-49	\$0.065	\$0.103	\$0.104
50-54	\$0.109	\$0.181	\$0.104
55-59	\$0.184	\$0.357	\$0.104
60-64	\$0.314	\$0.523	\$0.104
65-69	\$0.538	\$1.236	\$0.104
70-74	\$1.052	\$2.313	\$0.104

Monthly PAI Rates per \$1,000 of Coverage		
Optional Life	Dependent Life	
Employee	Spouse	Children
\$0.018	\$0.018	\$0.048