



Mutual Health Centers

HSA

24/7 Fitness Centers

Well 360

Foodsmart

Medical

Dental

Total rewards as personal as you.

Vision

Telemedicine

Life insurance

Disability insurance

Quantum

The total rewards of working at Northwestern Mutual
2022

This may be the most exciting time to be part of Northwestern Mutual.

This is an exciting time to be part of Northwestern Mutual. For more than 160 years, we've stood financially strong through extraordinary change and disruption in the world around us. We take a long-term view, balancing caution and courage while proactively driving our business forward in a strategic way. This approach has earned us the stability that gives our employees the freedom to drive for innovation, solve problems and lead us into the future.

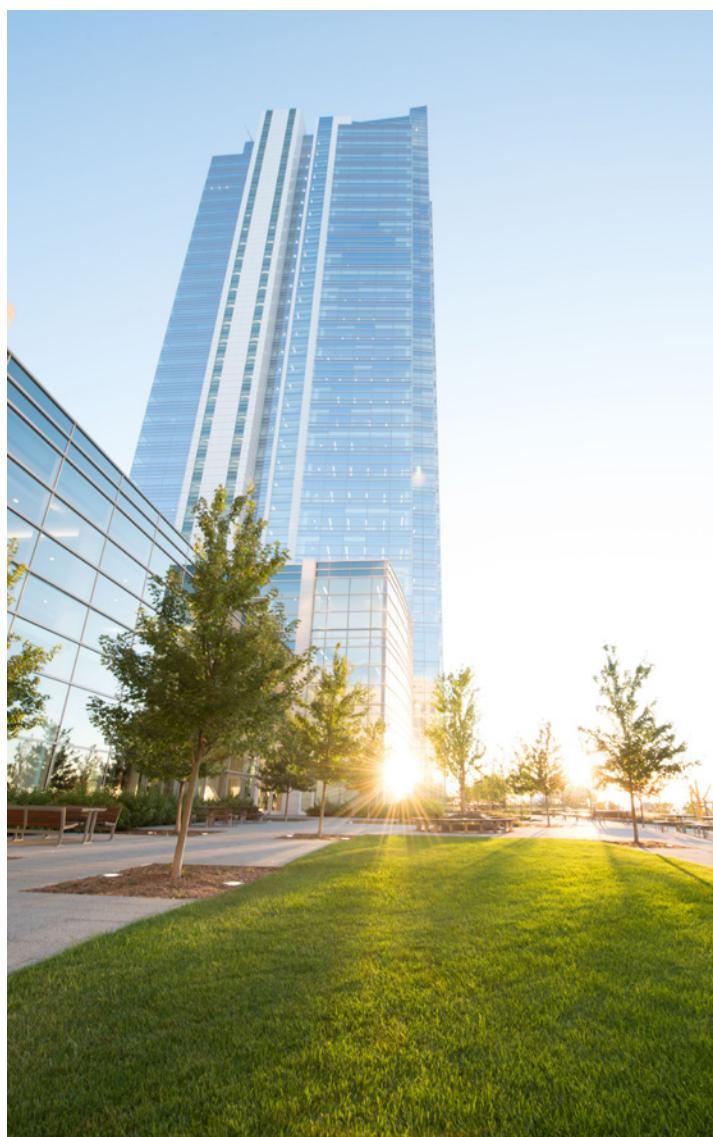


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Delivering financial security depends on you.

You're now part of a team that is driving real change in the lives of our clients—freeing them from financial anxiety so they can live more and worry less. And our company strategy is built entirely to achieve that vision. As a mutual company, we're in business for our clients, not Wall Street. Because of this, our values are deeply rooted in trust and drive how we think and act.

Attractive Total Rewards and an employee experience that set us apart

In return for your contributions to our company's growth and success, we offer a competitive Total Rewards package that includes:

- Competitive base salary
- Performance-based incentive pay opportunity
- Medical, dental and vision insurance
- Life insurance, survivor and disability protection
- Pension plan
- 401(k) plan
- Flexible paid time off and paid volunteer time
- Career development resources and training
- Educational assistance program
- Employee assistance program
- Adoption/surrogacy assistance
- Parental leave and caregiver time off program
- Health management programs and resources
- On-site medical centers
- On-site fitness centers open 24/7 (Wisconsin campuses)
- Near-site fitness center (New York campus)



John E. Schlifske | Chairman, President and
Chief Executive Officer

We offer all of that, plus a 21st-century workplace where you can bring your best. It all adds up to a great place to work and an employee experience that sets us apart.

A place where everyone matters

We believe that meeting client needs and expectations takes creativity, insight, unique viewpoints and different approaches to the work we do. That takes diverse perspectives, styles, talent and people – a workforce that feels heard, valued and rewarded for their contributions.



John Schlifske named CEO of the year
by the National Diversity Council

**Amy Hanneman, VP of Diversity & Inclusion,
named a Top 100 Diversity Officer**
by the National Diversity Council

Forbes' Best Employers for Diversity
2018 – 2021

Best Place to Work for Disability Inclusion
100% score, Disability Equality Index, 2019 – 2021

Best Companies for Dad's award 2021
Seramount (formerly Working Mother Media)

Best Place to Work for LGBT Equality
Perfect Score, Human Rights Campaign Corporate Equality Index, 2015 – 2021

Military Friendly® Employer
VIQTORY, 2020-2021

Association of ERGs & Councils, Top 25 ERGs
African American, Asian, disABILITY Alliance, Generations, Hispanic, Military Veteran's, and Women's ERGs; 2021

Diversity & Inclusion Award
at the 2021 U.S Fintech Awards

Diversity and inclusion

At Northwestern Mutual, we are a world-class company of people collectively driven to improve the lives of our clients. We are also collectively driven to create a world-class culture of inclusion. We want people to join us and stay with us because they feel valued, they can bring their whole self every day, and they believe that, together, we can make an impact on people's lives.

One of the many ways that we build our inclusive culture is through Employee Resource Groups (ERGs). All our ERGs provide opportunities for professional and personal growth and collaboration, active allyship and creating a culture of equity and respect. Over 2,000 employees participate in our ERGs.

The company has eight ERGs for employees and their allies:

- African American
- Asian
- disABILITY Alliance
- Generations
- Hispanic
- Military Veterans
- PRIDE (LGBTQ+ and allies)
- Women's

Our work to build a more diverse and inclusive culture helps us reflect the communities and clients we serve; develop strong leaders who bring out the best in others; maximize the engagement of our home office workforce; expand our brand awareness to new markets; continue to grow business impact across the enterprise; and attract, develop and retain top talent. We will continue to advance the importance of diversity and inclusion at Northwestern Mutual because we believe that every person deserves to be respected and included and have a sense of belonging.

Growing your career

At Northwestern Mutual, success is built on growth and development, both as an organization and as employees who drive organizational goals. When it comes to employee growth, there's not one definition. It can mean developing in place and diversifying skills. It can also mean expanding responsibilities, moving up or even changing tracks.

It starts with Talent Market Navigator, your hub for tools and resources to help you grow your career and explore different career paths. Opportunities for learning and development include a combination of formal and informal training, as well as on-the-job stretch assignments and mentoring to help you realize your full potential.

Resources	What you can do
Workday	<ul style="list-style-type: none">• Increase your connections with other employees – search on a variety of variables• Share your skills, accomplishments and aspirations and have them searchable by others in the organization• Easily give and receive feedback to continue growing your abilities• Conduct internal job searches• Search for and consume learning content
Development opportunities	<ul style="list-style-type: none">• Curriculum for people leaders• Enterprise learning resources for all employees, both online and in person• Become active in one of the Employee Resource Groups• Participate in industry training, including Life Office Management Association (LOMA) offerings• Take advantage of financial assistance through the Educational Assistance program• Engage in NMYOU resources and events to increase your business acumen, functional skills, or leadership skills• Participate in assessments to improve self-awareness and highlight your strengths and opportunities



Compensation and time off

Total compensation

Northwestern Mutual's compensation philosophy is simple: Offer competitive, performance-driven pay as the foundation of our Total Rewards package.

Base pay and annual compensation review

As a new employee, your initial base pay is set based on your experience, skill level and other factors to be competitive with the external market. Your pay will be reviewed at least annually. During this review, you will have an opportunity for an increase in base pay if your performance and the above factors warrant it.

Annual incentive pay (annual bonus opportunity)

Our annual incentive pay plan provides a strong link between company performance and your individual performance.

Paid volunteer hours

In addition to your regular paid time off, you can take 16 paid volunteer hours annually to get involved in causes you care about.

Holidays

- New Year's Day
- Martin Luther King Jr. Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- The day following Thanksgiving
- Christmas Eve
- Christmas Day

Paid Time Off Schedule	
Years of service	PTO days per year
1 - 4	19*
5	21
6	22
7 - 8	23
9	24
10 - 11	25
12 - 13	26
14 - 15	27
16 - 17	28
18 - 19	29
20 - 21	30
22 - 23	31
24	32
25+	34

*Employees hired at levels P4 and above and M3 and above will receive 21 PTO days in years 1 - 4.

Note: PTO for employees who work part time will be prorated based on their work schedule.

All benefit-eligible employees are provided Paid Time Off (PTO). PTO is prorated for each full month of employment in the first year of employment.

Unused, accrued PTO is not paid out upon termination unless required under specific state regulations.

Insurance programs

Total Rewards at Northwestern Mutual are as unique and personal as you are, and here for you no matter what. Whether you're facing a health challenge, thinking about expanding your family, caring for an aging parent or sailing off into retirement, we have benefits designed to fit your needs.

While you may not need every program we offer, you can be proud to work for a company that aims to meet the diverse needs of each employee. When layered together, our Total Rewards create a network of support to ensure employees and their families are taken care of, both now and in the future.

Health Insurance

Every day, all year, your health insurance is here for you – when you need virtual visits during the pandemic, getting caught up on preventive care or you're facing an unexpected surgery. That's why Northwestern Mutual takes extra care to offer high-quality health insurance, to make sure you and your family are taken care of both physically and financially.

We offer:

- Three medical plan options
- Two dental plan options
- One vision plan option
- Pharmacy coverage
- Limited purpose FSA
- Dependent care FSA
- Health Savings Account with annual employer contributions
- On-campus Mutual Health Centers (in WI and NY)

Coverage for employees and their eligible dependents takes effect the first day of active employment. New employees will be asked to make their election decisions within 31 days of their start date.



ELIGIBLE DEPENDENTS

For benefit purposes, eligible dependents generally include your:

- ✓ Spouse
- ✓ Domestic partner (same or opposite sex)
- ✓ Dependent children through the end of the month they turn age 26 for medical
- ✓ Unmarried dependent children through the calendar year they reach age 19 or age 25 if they are a full-time student or dependent upon the subscriber for more than 50% support for dental and vision

Monthly employee contribution amounts for regular full-time and regular part-time employees are shown on page 13. Contributions for the plan(s) selected will be deducted automatically each pay period on a pretax basis. *Employees and spouses must participate in health program activities during designated periods of the year in order to earn the company's maximum contribution to health care premiums.*

A black and white photograph of a family of four (two adults and two children) sitting together on a couch, looking relaxed and happy.

Mutual Health Centers

HSA

24/7 Fitness Centers

Well 360

Foodsmart

Health

Dental

Medical + prescription insurance as complete as your family.

Vision

Telemedicine

Life insurance

Quantum

Caremark

FSA

Teladoc

Employee Cash Balance

401(k)

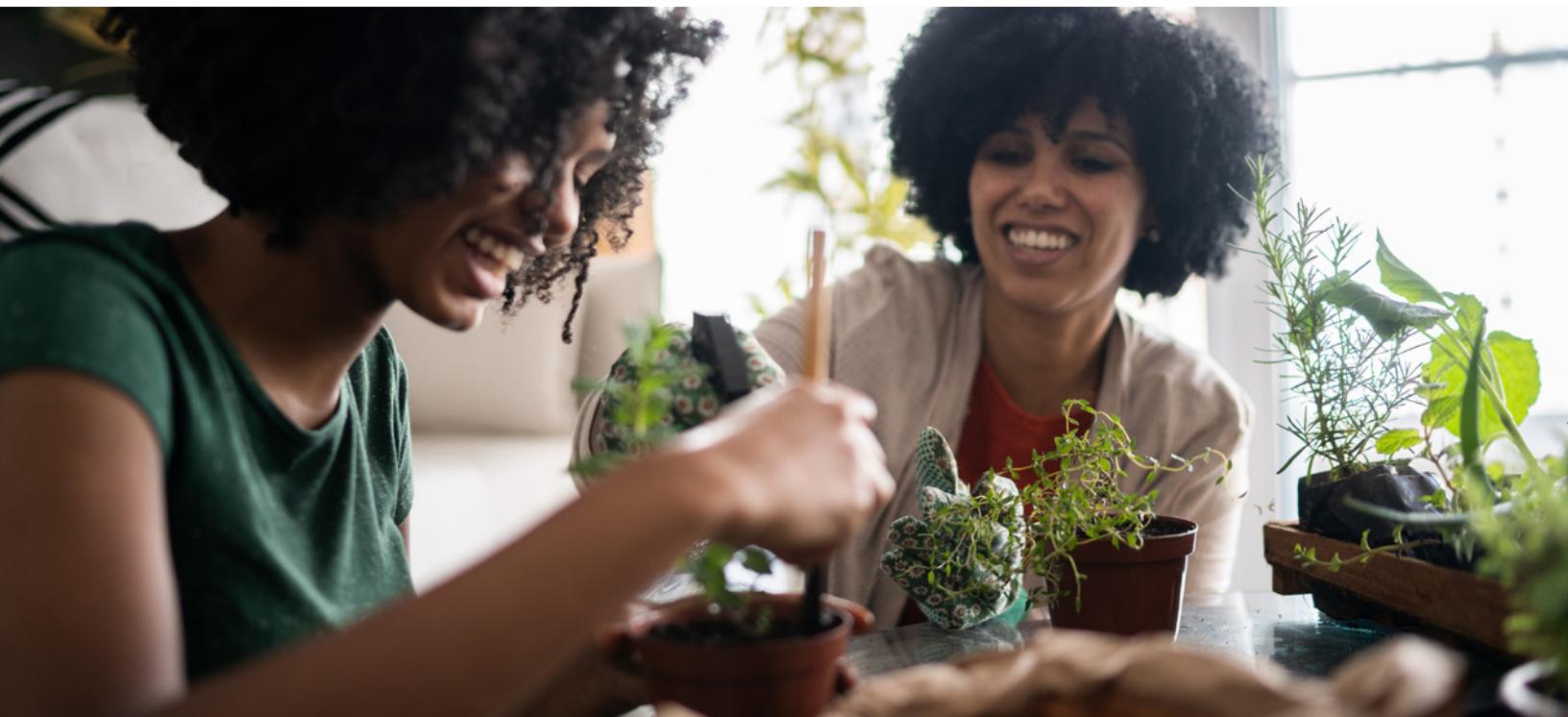
Your medical plan and prescription coverage needs are different at every age and stage in life. Whether you're facing a serious health challenge or looking to keep your family's health on track, peace of mind comes from knowing you're covered.

For 2022, you have a choice of three Northwestern Mutual plans:

High Performance plan <i>Available to employees living in Southeastern Wisconsin and the greater New York City area</i>	HSA Saver plan	HSA Select plan
Administered by Centivo	Administered by UMR with Quantum	
Centivo High Performance network	UnitedHealthcare Choice Plus network	
Lowest premium cost	Moderate premium cost	Higher premium cost
Lowest deductible and out-of-pocket costs	Higher deductible and out-of-pocket costs	Lower deductible and out-of-pocket costs
Must select an in-network PCP Most specialist visits require a PCP referral Free primary care after deductible Free use of Mutual Health Centers after deductible Copays for all other services after deductible	Co-insurance applies after deductible. Lower co-insurance levels for use of Premium Tier 1 providers	

Important: There is no annual out-of-pocket maximum for out-of-network expenses. In other words, there is no limit to the amount you have to pay out of your pocket for out-of-network expenses.

All three plans provide comprehensive coverage, from unexpected emergencies and hospital visits to routine expenses such as preventive care, mental health and physician visits.



High Performance plan

Understand the benefits and compare the plans:

Feature	High Performance	
Provider network	Centivo	
Dependent eligibility DC About Me Health Care Benefits Eligibility	Spouse or qualified domestic partner; children through the end of the month they turn age 26, regardless of their student, marital or tax status.	
	In-network / Guided care*	Out-of-network / Unguided care*
Annual deductible combined with prescription drugs (Employee/employee + spouse or child(ren)/family)	\$1,500 / \$3,000 / \$4,500	\$4,000 / \$8,000 / \$12,000
Annual out-of-pocket maximum (Includes deductible) (Employee/employee + spouse or child(ren)/family)	\$2,500 / \$5,000 / \$7,500	Unlimited
Employer HSA contribution (Employee/employee + spouse or child(ren)/family)	\$500 / \$1,000 / \$1,500	
Coinsurance	n/a	60%
Preventive care	100%	60%
Primary Care Physician (PCP) office visit	Free after deductible	60% after deductible
Specialist office visit	\$50 after deductible	60% after deductible
Inpatient hospital expenses	\$750 per admission after deductible	60% per admission after deductible
Outpatient expenses	\$500 per visit after deductible	60% per visit after deductible
Emergency care	Emergency room: \$200 after deductible (waived if admitted) Urgent care: \$75 after deductible Ambulance: \$150 after deductible	Emergency room: \$200 per visit after deductible (waived if admitted) Urgent care: 60% after deductible Ambulance: \$150 after deductible

* Guided care is care that is directed by your designated PCP. Unguided care is in-network care that is not directed by your designated PCP (for example, seeing a specialist without a referral).

Our Quantum/UMR plans

Feature	HSA Saver	HSA Select		
Provider network	UnitedHealthcare Choice Plus Network			
Dependent eligibility DC About Me Health Care Benefits Eligibility	Spouse or qualified domestic partner; children through the end of the month they turn age 26, regardless of their student, marital or tax status.			
	In-network	Out-of-network	In-network	Out-of-network
Annual deductible combined with prescription drugs (Employee/employee + spouse or child(ren)/family)	\$3,000 / \$6,000 / \$7,500	\$4,000 / \$8,000 / \$12,000	\$1,500 / \$3,000 / \$4,500	\$3,250 / \$6,500 / \$9,750
Annual out-of-pocket maximum (Includes deductible) (Employee/employee + spouse or child(ren)/family)	\$3,000 / \$6,000 / \$7,500	Unlimited ²	\$3,000 / \$6,000 / \$9,000	Unlimited ²
Feature	HSA Saver and HSA Select Plans			
	In-network	Out-of-network		
Employer HSA contributions (Employee/employee + spouse or child(ren)/family)	\$500 / \$1,000 / \$1,500			
Coinurance¹	90% Tier 1 / 70%	60%		
Preventive care	100%	60%		
Primary Care Physician (PCP) office visit	90% Tier 1 / 70% after deductible		60% after deductible	
Specialist office visit	90% Tier 1 / 70% after deductible		60% after deductible	
Inpatient hospital expenses	70% after deductible (precertification required)		60% after deductible (precertification or \$500 penalty)	
Outpatient expenses	90% Tier 1 / 70% after deductible		60% after deductible	
Emergency care (Includes ER, Urgent Care and Ambulance)	70% after deductible			

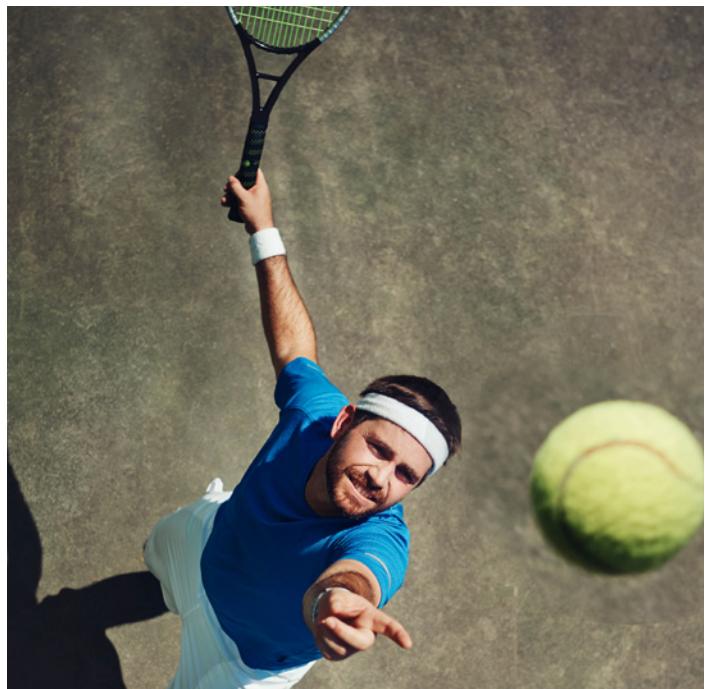
¹ Employees eligible for an out-of-area plan will have in-network coinsurance of 80% (with the employee paying 20%).

² **Important:** There is no annual out-of-pocket maximum for out-of-network expenses. In other words, there is no limit to the amount you have to pay out of your pocket for out-of-network expenses.

Understanding premium structure and cost

At Northwestern Mutual, the company pays 75% of the total premium cost, and employees overall pay 25%.

These costs are spread across a wage-tiered premium structure. With a tiered structure, those with higher salaries (base salary plus target bonus) pay a higher premium than those with lower salaries. How much you pay in premiums in 2022 will also depend on whom you cover, which medical plan you elect and whether or not you meet some or all of the wellness rewards requirements.



2022 wage tiers

Wage Tier 1	Wage Tier 2	Wage Tier 3	Wage Tier 4
<\$74,999	\$75,000 - \$124,999	\$125,000 - \$249,999	\$250,000+

Wage is defined as base salary plus target bonus as of October 1, 2021.



2022 monthly premiums

New hires that join the medical plan after January 14 will automatically be granted the full premium reward for the remainder of 2022 and 2023. Voluntary part-time and long-term temporary employees will pay twice the premium amounts shown below.

High Performance monthly premiums	If you met <i>all</i> wellness rewards requirements				If you <i>did not</i> meet any wellness rewards requirements			
	Wage Tier 1	Wage Tier 2	Wage Tier 3	Wage Tier 4	Wage Tier 1	Wage Tier 2	Wage Tier 3	Wage Tier 4
Employee only	\$68.21	\$86.34	\$104.81	\$123.13	201.54	\$219.67	\$238.14	\$256.46
Employee + spouse/ domestic partner	\$232.71	\$277.33	\$322.41	\$367.47	499.38	\$544.00	\$589.08	\$634.14
Employee + child(ren)	\$145.36	\$170.55	\$195.98	\$221.41	\$278.69	\$303.88	\$329.31	\$354.74
Family	\$314.16	\$366.84	\$420.05	\$473.26	\$580.83	\$633.51	\$686.72	\$739.93

HSA Saver monthly premiums	If you met <i>all</i> wellness rewards requirements				If you <i>did not</i> meet any wellness rewards requirements			
	Wage Tier 1	Wage Tier 2	Wage Tier 3	Wage Tier 4	Wage Tier 1	Wage Tier 2	Wage Tier 3	Wage Tier 4
Employee only	\$76.31	\$97.99	\$119.93	\$141.68	\$209.64	\$231.32	\$253.26	\$275.01
Employee + spouse/ domestic partner	\$254.66	\$307.63	\$361.13	\$414.63	\$521.33	\$574.30	\$627.80	\$681.30
Employee + child(ren)	\$161.76	\$191.66	\$221.85	\$252.04	\$295.09	\$324.99	\$355.18	\$385.37
Family	\$351.35	\$413.87	\$477.03	\$540.19	\$618.02	\$680.54	\$743.70	\$806.86

HSA Select monthly premiums	If you met <i>all</i> wellness rewards requirements				If you <i>did not</i> meet any wellness rewards requirements			
	Wage Tier 1	Wage Tier 2	Wage Tier 3	Wage Tier 4	Wage Tier 1	Wage Tier 2	Wage Tier 3	Wage Tier 4
Employee only	\$92.16	\$115.10	\$138.30	\$161.31	\$225.49	\$248.43	\$271.63	\$294.64
Employee + spouse/ domestic partner	\$292.26	\$348.30	\$404.91	\$461.51	\$558.93	\$614.97	\$671.58	\$728.18
Employee + child(ren)	\$182.56	\$214.19	\$246.13	\$278.07	\$315.89	\$347.52	\$379.46	\$411.40
Family	\$394.56	\$460.71	\$527.54	\$594.36	\$661.23	\$727.38	\$794.21	\$861.03

(Continued on next page)



Spousal/domestic partner surcharge: The premiums shown for "employee and spouse/domestic partner" and "family" include a \$100 monthly surcharge (\$1,200 annually). Before you automatically cover your spouse/domestic partner, consider your other options. If your spouse/domestic partner has coverage through their employer, compare to determine whether that plan could save you money.

Adjustment for Northwestern Mutual married couples: If both spouses work at Northwestern Mutual and one elects "employee and spouse" or "family" coverage, be sure to answer "Yes" to the Northwestern Mutual Married Couples question in the Benefitfocus system, then subtract \$100 from the monthly employee and spouse/domestic partner or family rate on page 17 to calculate your monthly premium.

Tobacco surcharge (includes e-cigarettes and vaping): Employees pay an additional \$50 per month (\$600 annually) if one or more covered members (employee, spouse/domestic partner or child) use tobacco. When you enroll, you will need to certify that you and your covered family members are tobacco-free according to the plan's definition, or the surcharge will apply. Northwestern Mutual defines tobacco-free for 2022 as no cigarette use (including e-cigarettes and vaping); use of chewing tobacco or snuff 12 or fewer times per year; 12 or fewer cigars per year; and 12 or fewer pipes per year as of January 1, 2021.

Domestic partners: Because a domestic partner is not considered a tax dependent by the IRS, the amount you pay for medical coverage for a domestic partner cannot be deducted from your pay on a pre-tax basis. Your share of the premium related to your domestic partner coverage will be deducted after-tax, which means your overall premium cost will be higher than when covering a spouse. The company's contribution for the portion related to domestic partner coverage will also be taxable income to you and reported as imputed income on your paycheck. If you have a question as to the actual cost difference, please contact the HR Contact Center at 414-665-5900.

Prescription drugs

When you enroll in medical, you also have prescription drug coverage administered by CVS Caremark. The new High Performance Plan includes copayments for prescriptions once you've met your deductible, making your prescription drug costs more predictable.

Prescriptions apply to medical plan deductibles

With the exception of eligible preventive medications on this list, prescription drugs will be subject to medical plan deductibles. This means you must meet your deductible before the plan will provide coverage for prescription expenses.

Once you meet your medical plan deductible, prescriptions will again be covered by either copay or coinsurance depending on your plan selection, as shown below. You can use your HSA dollars to help cover those expenses – both before and after the deductible. Learn more about the HSA on page [25](#).

Prescription drug out-of-pocket maximum

This is the most you will pay out of pocket for prescription drug expenses in 2022.

Prescription drug coverage	High Performance Plan	HSA Saver	HSA Select
	Pharmacy		
Deductible (Employee/employee + spouse or child(ren)/family)	Combined with medical \$1,500 / \$3,000 / \$4,500	Combined with medical \$3,000 / \$6,000 / \$7,500	Combined with medical \$1,500 / \$3,000 / \$4,500
Out-of-pocket maximum (Employee/employee + spouse or child(ren)/family)	\$2,000 / \$4,000 / \$4,000	\$3,000 / \$6,000 / \$6,000	\$2,000 / \$4,000 / \$4,000
Retail generic	\$10 copay	90% (\$10 min, \$40 max)	
Retail preferred	\$30 copay	70% (\$20 min, \$75 max)	
Retail non-preferred	\$50 copay	60% (\$40 min, \$130 max)	
Mail order* generic	\$25 copay	90% (\$25 min, \$100 max)	
Mail order* preferred	\$75 copay	70% (\$65 min, \$187.50 max)	
Mail order* non-preferred	\$125 copay	60% (\$100 min, \$325 max)	
Specialty medications	\$375 copay	Follows preferred or non-preferred coinsurance above	

*Mail order includes a 90-day supply through a CVS retail pharmacy or CVS Caremark mail order.

How medical and prescription drug costs work together
Medical and prescription expenses contribute toward the same deductible. Once the deductible is met, copays or coinsurance kick in for both medical and prescription coverage.

Medical copays and coinsurance contribute toward the medical out-of-pocket max. Prescription copays or coinsurance contribute toward the prescription out-of-pocket max.

Requirements for long-term medications

Long-term maintenance medications (for example, medications to treat chronic conditions such as diabetes or high blood pressure) must be obtained through the CVS Caremark mail-order service (prescriptions mailed to you) or at a CVS retail pharmacy (you pick up at the pharmacy). This is called the CVS Maintenance Choice® program.

Using the Maintenance Choice program helps you save money. In most cases, you will receive a 90-day supply for the price of two-and-a-half months.

If you have a new prescription for a maintenance medication, you can receive three fills (each up to a 31-day supply) at any retail network pharmacy. After three fills, you must use the Maintenance Choice program.



CHECK OUT THE CVS CAREMARK MOBILE APP

The CVS Caremark app provides easy access for managing your prescriptions, allowing you to do some routine tasks without even signing in. With the app you can:

- Submit a new prescription
- Use "Easy Refill" for maintenance medications
- Track order status
- Check drug costs and coverage
- View your prescription history
- Find a pharmacy in your network

Search your mobile app store for CVS Caremark and see what else the app can do for you!

TIP

If you do not use one of the Maintenance Choice options (mail order or CVS retail pharmacy) when required, your maintenance medication will not be covered under the plan. You will pay the full cost of the prescription.

TIPS FOR SAVING ON PRESCRIPTIONS

- **Talk to your doctor about all treatment options available.** Is a prescription the best solution for you?
- **When you need a prescription, you'll pay less if you use a generic option.** For generics at a retail pharmacy (after you meet the deductible), you'll pay no more than \$40 for 31-day supply compared to the \$75 maximum for preferred brand drugs or \$130 for non-preferred brands.
- **When filling a prescription at a retail pharmacy, you have choices** (e.g., CVS, Walgreens, Duane Reade). Visit CVS Caremark to find network pharmacy options near you.
- **If you are on a long-term maintenance medication, you must use the Maintenance Choice program.** (See CVS Caremark Maintenance Medications List on the Digital Commons for medications that apply.) You can have the prescription mailed to you, or you can pick it up at a CVS retail pharmacy. If you have questions about how to use the Maintenance Choice program, call CVS Caremark customer support at 1-866-215-1050.
- **Review your prescription history.** Consider whether you are making the best choices to save money on your prescriptions.
- **Use the Mutual Health Centers.** Our providers know our prescription benefits and offer options that will save you money.
- **Click here for an ALEX tip regarding saving by using generic medications.**

Mutual Health Centers

Your health care support team is right on site. Whether you need a flu shot, physical therapy or an annual exam, the Mutual Health Centers are there.

Our Mutual Health Centers offer confidential on-site health care exclusively for Northwestern Mutual employees, eligible retirees and dependents. Provided by Northwestern Mutual and operated by Premise Health, the Mutual Health Centers offer a personalized health care experience while adhering to high standards of care.

Mutual Health Center fees can be paid or reimbursed using your HSA. All services received at the Mutual Health Center will apply to your medical plan deductible and out-of-pocket maximum.

For more information, visit mutualhealthcenter.com.

2022 costs for members covered by a Northwestern Mutual medical plan	
Preventive care and lab-only services	\$0
Other services provided by a physician, physician assistant or nurse practitioner	\$45 per visit until deductible is met. ¹
Virtual visits provided by a physician, physician assistant or nurse practitioner	\$15 per visit until deductible is met. ¹
Physical therapy²	\$25 per visit until deductible is met. ¹

¹In the High Performance Plan, there is no cost to you after the deductible is met. In the HSA Saver and HSA Select plans, coinsurance applies after the deductible.

²There is a \$25 fee for any missed appointments or any physical therapy appointments canceled within 24 hours. Patients will be allowed one missed appointment or cancellation within 24 hours of appointment per calendar year for physical therapy.





Mutual Health Center information

Hours: Monday through Friday, 7:30 a.m. to 5 p.m.

Milwaukee campus

Van Buren building
633 East Mason Street
414-665-8400

Parking is available in the 7Seventy7 parking garage located across the street from the Mutual Health Center. The health center will validate your parking voucher at the receptionist desk.

Franklin campus

One Northwestern Mutual Way
Front entrance, main level
414-661-8400
Free parking is available in the visitor lot outside the main entrance.

New York campus

200 Liberty Street, 31st Floor
New York, NY 10281-1003
212-803-5525
Hours: Monday through Thursday, 8 a.m. to 4 p.m.
(closed 12-1 for lunch), Fridays 8 a.m. to 12 p.m.

Appointments

Call or go online via mutualhealthcenter.com



MY PREMISE HEALTH

Download the My Premise Health mobile app for easy access to your health records, to schedule an appointment, to send secure messages to your provider and more.

New for 2022: You will be able to use the My Premise Health mobile app to access virtual healthcare 24/7.

For employees not covered by the company medical plan

The Mutual Health Centers may be considered "out-of-network" by non-Northwestern Mutual medical plans. The full amount charged by Premise Health will be billed to you, and you will be responsible for submitting the claim to your medical plan for processing. Contact your health plan provider to understand coverage if you choose to use the Mutual Health Center.

DID YOU KNOW?

The Mutual Health Centers offer Wellness and Condition Management Coaching. The experts at the Mutual Health Center can assist you with guidance on nutrition, exercise and managing your chronic condition. Visit mutualhealthcenter.com to learn more or schedule your appointment.



Protecting you with a Safety Net

To help protect employees financially, Northwestern Mutual has a Health Care Safety Net Program, which limits your in-network out-of-pocket expenses to 10% of your annual base pay once you have reached your deductible. This adds another measure of financial protection to the medical and prescription drug out-of-pocket limits.

Eligibility for medical safety net: If you incur covered in-network medical plan or covered prescription drug out-of-pocket expenses that total more than 10% of your annual base pay (calculated as of January 1 of the current year), you may be eligible for Northwestern Mutual's safety net. With the safety net, Northwestern Mutual covers the remainder of your eligible expenses for the rest of the calendar year.

If this applies to you, reach out to the HR Contact Center by using the [AskHR app](#) or by calling 414-665-5900. View your account on the carrier's website (Quantum or Centivo for medical, CVS Caremark for prescription drugs) for more information on the out-of-pocket expenses you have incurred.

To calculate:

Let's say your base salary is \$40,000, and you are enrolled in family coverage.

You and your family must first meet your plan's deductible before the safety net can apply. That means for the HSA Select and High Performance plans you must have at least \$4,500 in expenses, and for the HSA Saver plan you must have \$7,500 in expenses.

$$\text{Safety net} = \$40,000 \times 10\% = \$4,000 + \$1,500 \text{ HSA} = \$5,500$$

In this example using the HSA Select plan, if you and your family have medical and/or prescription drug expenses exceeding \$5,500, you can request reimbursement through the safety net feature. For the HSA Saver plan, the safety net would not apply because the \$7,500 deductible had not been met.

A woman with blonde hair and blue highlights is sitting in a wheelchair, wearing a blue tank top and black leggings. She is holding an orange basketball and looking down at it. In the background, there is a basketball hoop and a building. The image has a slight blur effect.

Mutual Health Centers

HSA

24/7 Fitness Centers

Well 360

Foodsmart

Health

Dental

Health savings as empowering as your passion.

Vision

Telemedicine

Life insurance

Quantum

Caremark

FSA

Teladoc

Employee Cash Balance

401(k)

Health care and tax savings accounts

When you are taken care of physically and financially, you are better off. Fewer worries mean more time for what's important.

All three medical plans come with a Health Savings Account (HSA), which includes a quarterly contribution funded by Northwestern Mutual. Employees may also choose to make tax-free contributions.

With the HSA, you'll have access to a Limited Purpose FSA for eligible dental and vision expenses, as well as health care expenses after the medical plan deductible is met.

Read more below about these accounts prior to enrollment.

Health Savings Account (HSA)

An HSA is a personal bank account that allows you to save on a tax-advantaged basis for both current and future health care expenses, even those you may face in retirement. HSAs can provide additional protection against unexpected medical events and/or act simply as a way to save money. Your HSA is always yours – you never lose the account balance, even if you leave Northwestern Mutual or retire.

HSAs are known for offering a **triple tax advantage** – funds go in tax-free, grow tax-free and can be used tax-free for eligible expenses:

- **Save with pre-tax contributions.** You can set aside pre-tax dollars to help pay for eligible health care expenses. The HSA

allows both you and the company to contribute (up to the annual limits set by the IRS each year). Any contributions you make to your HSA will come out of your paychecks tax-free, which reduces your taxable income. You'll elect how much you want to contribute to an HSA (if anything) during benefits enrollment.

- **Earn tax-free interest and take advantage of tax-free investment opportunities.** HSAs give you the opportunity to earn more through interest and investment options – and your money grows tax-free. A unique feature of an HSA is that you can invest your contributions. Once you have more than \$1,000 in your HSA, you can start investing any additional funds.
- **Pay for qualified expenses tax-free.** You can take funds out of your HSA to pay for qualifying medical, dental, vision and prescription drug expenses at any time without any federal or state taxes or penalties. This applies to any expenses while you have an HSA or any expenses you may face in the future. [Click here](#) for an ALEX tip on what you can pay for with your HSA.

For 2022, the IRS limits your HSA contributions *combined* with Northwestern Mutual's automatic contribution to **\$3,650 for employee-only coverage or \$7,300 for all other coverage tiers** (employee + spouse/child(ren) and family). However, if you are age 55 or older, you can contribute an additional \$1,000 per year in a "catch-up" contribution.



HSA contributions: you + the company

For 2022, Northwestern Mutual will make automatic quarterly contributions to your HSA. You do not need to make contributions to your HSA in order to receive the Northwestern Mutual contribution, but you do need to be enrolled in a Northwestern Mutual health plan and open your HSA if you haven't already. Quarterly company contributions will be made on the January 14, April 15, July 15 and October 14 pay statements.

How much money will Northwestern Mutual contribute to your HSA? The amount will depend on your coverage tier:

Coverage Tier	Northwestern Mutual contribution to your HSA	Maximum Employee HSA Contribution
Employee only	\$125 quarterly	\$3,150
Employee + spouse/ domestic partner	\$250 quarterly	\$6,300
Employee + child(ren)	\$250 quarterly	\$6,300
Employee + family	\$375 quarterly	\$5,800

Note: Individuals who are over age 55 can contribute an additional \$1,000 to their HSA.

You may also make your own contributions to your HSA through automatic pre-tax paycheck deductions, up to the annual limit set by the IRS (minus the Northwestern Mutual contribution). The contributions you make to your HSA are tax-free, which reduces your taxable income. You will make your contribution election during benefits enrollment. You can change your contribution election at any time during the year.

The Northwestern Mutual HSA is administered by HealthEquity. During open enrollment you will elect to open an HSA and designate your annual contribution. After you complete your enrollment and funds are available in your account, you can use the debit card to easily access your account dollars. As with any other bank account, you can spend only the money available in your account.



How to use your HSA dollars

There are two ways to use the dollars in your HSA. You can use the debit card you receive from HealthEquity or pay out of pocket. If you don't have enough money in your HSA, you can reimburse yourself once you have enough money saved up. Be sure to keep your receipts for reimbursement and tax purposes.

You can use your tax-free HSA dollars for a wide variety of qualified medical, dental, vision and prescription drug expenses. To see the full list of eligible expenses, visit the [HealthEquity site](#).

DID YOU KNOW?

You can invest your Health Savings Account funds once you have a balance over \$1,000. Click [here](#) to learn more about HealthEquity's investment fees and available funds.

Flexible Spending Accounts (FSAs)

FSAs let you set aside pre-tax dollars to pay for eligible dental, vision and/or dependent care (child care or elder care) expenses. You do not pay state, federal or Social Security taxes on the money you contribute. However, FSAs have a use-it-or-lose-it feature, so you want to plan carefully to make sure you don't overfund your account(s).

Limited Purpose FSA

Eligible expenses include dental and vision, as well as health care expenses after the medical plan deductible is met. For 2022, you may contribute up to \$2,750 per year in a Limited Purpose FSA.

Some eligible expenses include:

- Dental services (excluding cosmetic services)
- Orthodontia
- Glasses, contacts and eye exams
- Lasik eye surgery

Note: When considering whether or not to fund a Limited Purpose FSA, remember that the HSA can be used to reimburse dental and vision expenses as well, so putting more in your HSA and getting the triple tax advantage may be a better option.

You have from January 1 to December 31, 2022, to incur expenses and until March 31, 2023, to submit your claims for reimbursement. Any amount over \$550 remaining in your account after March 31, 2023, will be forfeited.

For claims and balance information:

- Log on to wageworks.com or the EZ Receipts smartphone app
- Call 1-877-924-3967
- ID Code: Last four digits of your Employee ID number



Dependent Care FSA

You can continue to participate in a Dependent Care FSA if you have dependent day care expenses that allow you to work. If you are married, your spouse must also be employed, be actively looking for work, go to school full time or be physically or mentally incapable of self-care. Eligible dependents include children under age 13 and dependents you claim for tax purposes who are physically or mentally incapable of self-care, such as elderly parents.

Dependent Care FSA reminders:

- Eligible expenses include day care expenses, nanny expenses, before- and after-school care expenses and summer day camps, to name a few.
- You cannot use both the Dependent Care FSA and the federal child and dependent care tax credit for the same expenses.
- If you enroll in the Dependent Care FSA, your eligible expenses will be reimbursed up to the amount contributed to date.

Mutual Health Centers

HSA

24/7 Fitness Centers

Well 360

Foodsmart

Health

Prescription

Dental insurance as satisfying as a day spent in smiles.

Vision

Telemedicine

Life insurance

Quantum

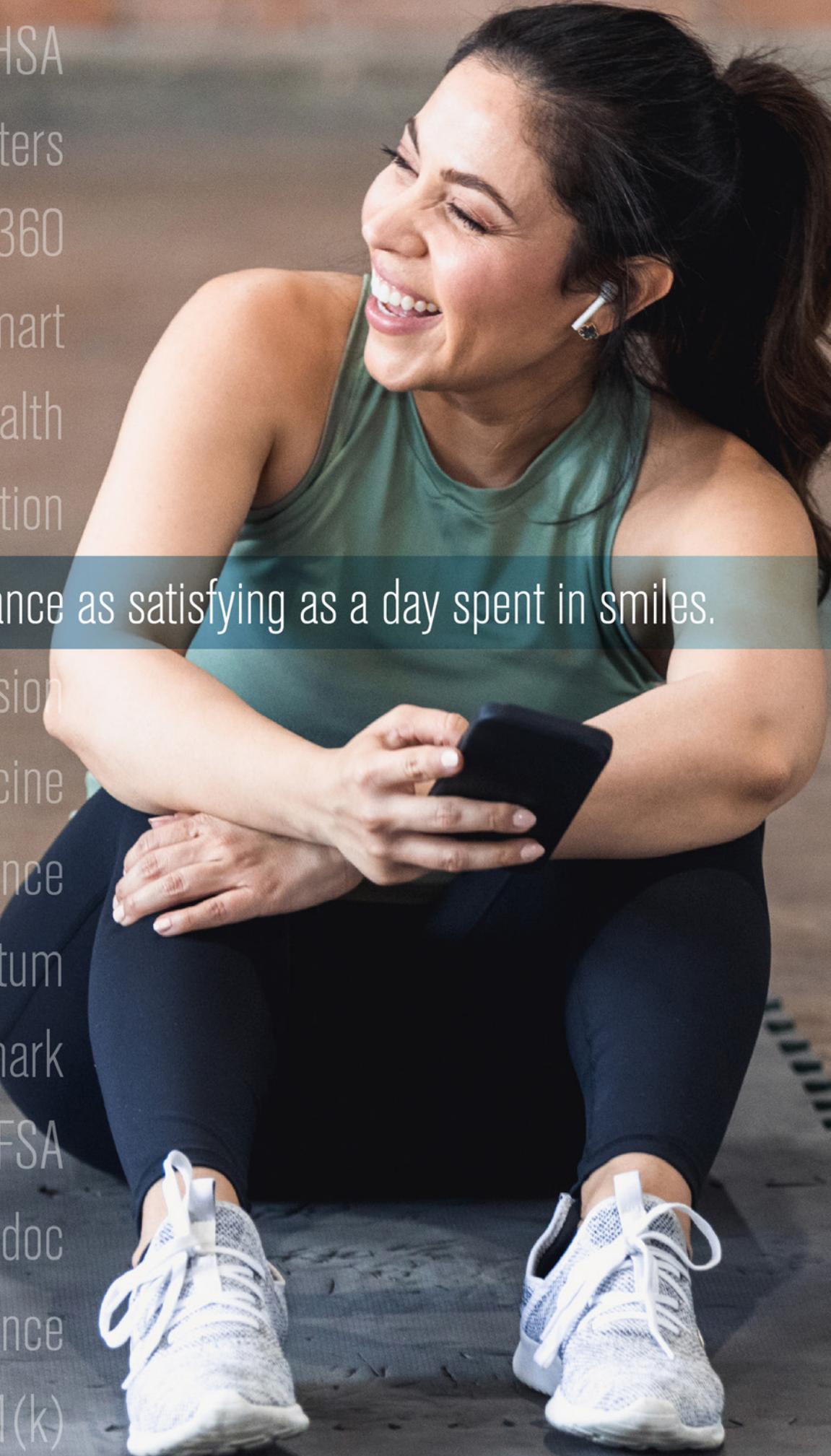
Caremark

FSA

Teladoc

Employee Cash Balance

401(k)



Dental

Your smile is original, and you need the right dental plan to keep it in top shape. Oral health is an important part of your overall health. Regular checkups with your dentist keep your teeth and gums healthy. Plus your dentist looks at your oral health and checks for signs and symptoms of other systemic diseases. Take advantage of your dental benefits through Northwestern Mutual!

For 2022, you continue to have options for your dental coverage:

- Delta Dental
- Anthem (with some updates to the benefits)

2022 monthly premium	Delta Dental	Anthem
Employee only	\$10.97	\$15.09
Employee + spouse/ domestic partner	\$23.80	\$37.33
Employee + child(ren)	\$22.52	\$36.28
Family	\$37.92	\$59.03

	Delta Dental		Anthem	
Coverage	Your coverage depends on whether you choose a Delta Dental PPO or Delta Dental Premier network provider. If you see a dentist who does not participate in either network, you will not receive any coverage.		Coverage provided if you use providers in the Anthem Complete Network. Employees and their family members are not required to use the same network dentist.	
Dependent eligibility	Spouse or qualified domestic partner; unmarried dependent children covered through the calendar year they become age 19 or age 25 if a full-time student or dependent upon employee for more than 50% support.		Spouse or qualified domestic partner; children through the end of the month they turn age 27.	
Network	Delta Dental PPO Network Provider	Delta Dental Premier Network Provider	Anthem Complete Network	
			In-Network	Out-of-Network
Annual maximum benefit Per person	\$1,500	\$1,000	\$2,500	\$250
Annual deductible Single/family	\$25/\$75	\$50/\$150	No deductible	No deductible
Precertification of benefits	Recommended when charges exceed \$200		Precertification of benefits recommended. Antibiotic injections and nitrous-oxide sedation are not covered (other exclusions may apply).	
Preventive/diagnostic services Exams, cleanings, X-rays, fluoride treatments, sealants	100% Deductible does not apply	90% Deductible does not apply	100%	70%
Basic restorative services Fillings, root canals, gum disease, extractions	80%	70%	100%	70%
Major restorative services Crowns, bridges, dentures	60%	50%	80%	70%
Implants	60%	50%	50%	50%
Oral surgery Not all oral surgery is covered under the dental plan; precertification is recommended.	60% No coordination of benefits with the medical plan	50% No coordination of benefits with the medical plan	100%	70%
Orthodontic services All ages	60% Lifetime maximum of \$1,500	50% Lifetime maximum of \$1,500	100% After \$495 copay Lifetime maximum of \$3,000	100% Up to \$250 Lifetime maximum

Delta Dental

This plan covers eligible services received from a Delta Dental network provider. There are two categories of providers – your coverage level depends on which network your dentist is in. Each time you or a covered member visits the dentist, you can choose either a PPO or Premier network dentist. If you see a dentist who does not participate in either of these Delta Dental networks, you will not receive any plan benefits.

Delta Dental PPO Network

These dentists have agreed to reduced fees. Plan coverage is higher and costs are lower, so you save money. Also, the deductible is lower and the annual benefit maximum is higher for the PPO network.

Delta Dental Premier Network

These dentists have agreed to capped fees, even if lower than their normal charges, and you won't be billed for the difference. The capped fees tend to be higher than what a PPO network dentist might charge. The plan coverage percentage and annual benefit maximum are lower than the PPO network and deductibles are higher.

How to find a Delta Dental Dentist

- Go to deltadentalwi.com
- Under Find a Dental Provider, choose Search Dentists Now

Additional services may be covered if you have a specific medical condition (diabetes, pregnancy, etc.). Call or go online to deltadentalwi.com to learn more.

Anthem

The Anthem plan allows members to receive services from any provider in the Anthem Complete Network, which has over 129,000 dentists nationally. Family members can choose their own dentist and no longer need to go to the same dental clinic. The plan has limited out-of-network coverage with an annual maximum benefit of \$250. Make the most of this plan by seeing in-network providers.

How to find an Anthem dentist

- Go to anthem.com
- Choose Find Care; then search as a guest
- For "plan/network" choose: For dental: Dental Complete



A close-up photograph of a man with a beard and glasses, wearing a maroon beanie and a blue plaid shirt. He is focused on working on a guitar neck, which is held horizontally in front of him. His hands are visible, one holding a tool and the other supporting the guitar neck. The background is blurred, suggesting a workshop or studio environment.

Mutual Health Centers

HSA

24/7 Fitness Centers

Well 360

Foodsmart

Health

Dental

Vision insurance as precise as your guitar builds.

Prescription

Telemedicine

Life insurance

Quantum

Caremark

FSA

Teladoc

Employee Cash Balance

401(k)

Vision

You have your own unique view of the world around you. You want that vision to be in sharp focus. Even if you don't wear glasses or contacts, an annual eye exam is a window into your overall health.

Coverage will continue to be provided through National Vision Administrators, LLC (NVA).

2022 monthly premiums	NVA Full Service
Employee only	\$5.34
Employee and spouse/ domestic partner	\$10.68
Employee and child(ren)	\$10.16
Family	\$13.36

National Vision Administrators (NVA) Full Service Plan

Dependent eligibility	Spouse or qualified domestic partner; unmarried dependent children covered through the calendar year they become age 19 or age 25 if a full-time student or dependent upon employee for more than 50% support.	
Annual deductible	No deductible	
Claim forms	In-network providers must submit the claim to NVA. In-network claims submitted by the patient will be reimbursed at the out-of-network level. Patient must submit claim form to NVA for reimbursement when using an out-of-network provider. Paper claim forms can be found on e-nva.com , or claims can be filed electronically by logging in with your user name and password.	
Eye exams (to determine correction)	Once per plan year: Paid at 100% to participating provider. Up to \$35 reimbursed to patient for use of non-participating provider.	
Retinal imaging and fundus photography	Maximum copay of \$39 when performed by an in-network provider.	
Vision materials	Each covered member may receive standard lenses OR contact lenses once per plan year, not both in the same plan year.	
Standard lenses	Participating providers	Non-participating providers (Reimbursed to patient)
	100% Single Vision 100% Bifocal ¹ 100% Trifocal 100% Lenticular	\$15 Single Vision \$25 Bifocal ¹ \$35 Trifocal \$75 Lenticular
Frames	Up to \$82 of retail value, plus 20% discount on remaining charge ² (Once every 2 plan years)	Up to \$35 of retail price (Once every 2 plan years)
Contact lenses	Up to \$75 Cosmetic Up to \$200 Medically Necessary ³	Up to \$75 Cosmetic Up to \$150 Medically Necessary ³
Contact lens fitting fee	In-network providers only \$30 copay Standard Lenses \$40 copay Enhanced Lenses \$50 copay Specialty Lenses	
Fixed pricing on lens options²	In-network providers only \$100 Progressive Lenses Premium \$10 Standard Scratch-Resistant Coating \$12 Ultraviolet Coating \$40 Standard Anti-Reflective \$20 Glass Photogrey (Single Vision) \$30 Glass Photogrey (Multi-Focal) \$75 Polarized	
	\$50 Progressive Lenses Standard \$65 Transitions Single Vision Standard \$70 Transitions Multi-Focal Standard \$25 Polycarbonate (Single Vision) \$30 Polycarbonate (Multi-Focal) \$30 Blended Bifocal (Segment) \$55 High Index	

¹ Bifocal lenses apply to lined bifocals only. Lightweight, featherweight or blended lenses are not covered in full.

² Does not apply to Wal-Mart/Sam's Club locations.

³ Medically necessary (subnormal optical correction) contact lenses means vision is not correctable to better than 20/70 in the better eye by the use of conventional lenses. Prior authorization required from NVA.

Vision coverage

The vision plan provides different in-network and out-of-network benefits. For example, single-vision lenses are 100% covered in-network versus only a \$15 reimbursement out-of-network.

If you choose to use an in-network provider, you can take advantage of NVA's Fixed Pricing on Lens Options (see the previous page for details). In addition, NVA providers offer discounts on other frames, lenses and contacts you purchase, such as sunglasses or a second pair of glasses.

How to find an NVA participating provider

- Go to e-nva.com
- Find provider
- Enter 0015000001 as the Group/Sponsor number
- Enter your zip code



SAVE MORE ON VISION CARE

Out-of-pocket vision expenses are eligible for reimbursement from an HSA or a Limited Purpose FSA. Estimate your vision needs for 2022 and elect to contribute this amount to your HSA or Limited Purpose FSA. Remember, however, that the Limited Purpose FSA is "use it or lose it," so estimate your expenses carefully before deciding how much to contribute.



Mutual Health Centers

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Life insurance as robust as your training routine.

Vision

Telemedicine

Life insurance

Quantum

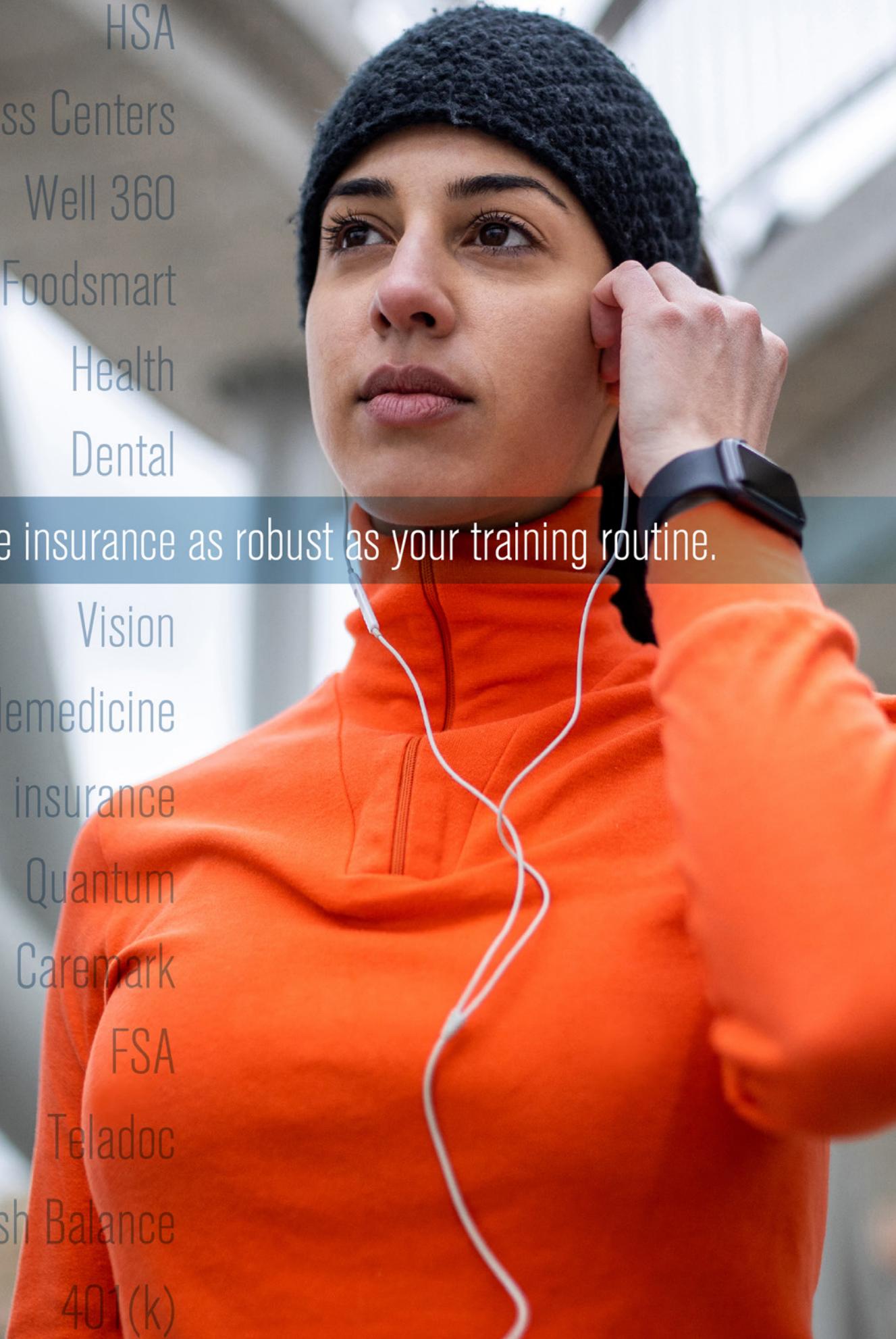
Caremark

FSA

Teladoc

Employee Cash Balance

401(k)



Additional life insurance

Northwestern Mutual provides life insurance of 2x your annual base salary at no cost to you. We also offer the ability to apply for Additional Group Term Life insurance with Accidental Death and Dismemberment (AD&D) coverage during benefits enrollment or during enrollment as a newly eligible employee (initial eligibility). This is another way to further protect your loved ones and provide the financial security they need in the event of your death or dismemberment resulting from a covered accident. The insurance can help meet daily expenses, pay off debt, secure your children's education and more. Before purchasing this additional coverage, all employees are encouraged to consult a financial advisor to understand your financial needs and whether this or other solutions will best meet those needs.

Company-provided life insurance

Northwestern Mutual provides Basic Life with AD&D insurance coverage of 2x your annual base salary, up to a maximum of \$750,000. This coverage is fully paid by the company and does not require you to make an election during benefits enrollment.



Purchase additional group term life insurance

During open enrollment, you may purchase Additional Life insurance at group rates, which may or may not be more competitive than if you purchased similar individual term life coverage. Premiums for this coverage will be deducted from your paycheck.

Within the coverage guidelines shown below, you select the amount of Additional Life with AD&D insurance that fits your needs. Note: Your AD&D coverage amount is equal to your Additional Life coverage amount.

You are encouraged to discuss the Additional Life insurance options with your financial representative to determine how this coverage may factor into your overall financial plan.

Minimum	Incremental unit	Guarantee issue amount	Maximum
1x your annual base salary	1x your annual base salary (max of 4x)	\$200,000* No guarantee issue after your initial eligibility period	\$1,000,000**

*2x your annual base salary or \$200,000, whichever is less

** Your combined Basic Life and Additional Life amounts may not exceed a maximum of 6x your annual base salary

To help you determine how much life insurance you may need, use the life insurance calculator located at NorthwesternMutual.com/life-insurance-calculator.

Rates

If you elect Additional Life with AD&D insurance, your monthly rate for this plan is shown below. Premiums for this coverage will be deducted from your paycheck.

Individual underwriting and evidence of insurability will apply when buying additional coverage or if enrolling after your initial eligibility.

Employee Age	Monthly Rate* (Per \$1,000 of total coverage)	To Calculate Your Premium
<30	\$0.059	
30-34	\$0.062	
35-39	\$0.068	
40-44	\$0.092	
45-49	\$0.124	
50-54	\$0.197	
55-59	\$0.311	
60-64	\$0.410	
65-69	\$0.713	
70 +	\$1.870	

* Monthly AD&D rate of \$0.02 per \$1,000 of AD&D benefit has been included in each of the above rates.

Note: Your premium will adjust throughout the year if you reach a different age band or if your salary increases.

Group insurance certificate

If coverage becomes effective, and you become insured, you will receive a group insurance certificate containing a detailed description of the insurance coverage including the definitions, exclusions, limitations, reductions and terminating events. The controlling provisions will be in the group policy. Neither the information presented in this summary nor the certificate modifies the group policy or the insurance coverage in any way.

For more information regarding additional life:



[Digital Commons](#) | [About Me](#) | [Additional Employee Benefits](#) | [Life and Accident Insurance](#) | [Additional Group Life](#)

Financial security

Disability income plan

Northwestern Mutual provides benefit protection from loss of income during short-term and long-term periods of disability at no cost to employees. Eligible employees are covered immediately under the Disability Income Plan.

Short-term disability

Employees are eligible for short-term disability at 100% of eligible pay for the first two weeks and 80% of eligible pay thereafter, up to a combined maximum of 27 weeks or until an employee is no longer disabled.

Long-term disability

Long-term disability benefits provide 65 percent of base salary for the remainder of the disability. Regular full-time and regular part-time employees are eligible for long-term disability benefits.

Long-term disability income benefits continue until the earlier of:

- Recovery from disability,
- Normal retirement age, or
- Death.

There is a two-year limit on disabilities due primarily to mental disorder or substance abuse.

The disability income benefit will be reduced by any amount the family is eligible to receive from any federal, state or local programs, including Worker's Compensation and Social Security.



Group life insurance program

We provide group term life insurance coverage of two times annual base salary at no cost to employees. Eligible employees include regular full-time, regular part-time and voluntary part-time employees. This benefit takes effect the first day of active employment.

New hires receive \$15,000 of life insurance effective upon retirement. Upon hire, eligible employees have the option to purchase additional group term life insurance.

Business travel accident insurance

To protect employees while traveling on company business, we provide business travel accident insurance at no cost beginning on the first day of active employment. Eligible employees include regular full-time, regular part-time, long-term temporary and voluntary part-time employees.

The coverage equals two times annual salary and is subject to a \$150,000 minimum.

401(k) and cash balance contributions at a glance

At Northwestern Mutual, we value the financial well-being of our employees. That's why we make a substantial investment in our employees' retirement accounts. This includes our 401(k) match and Cash Balance plan.

Contribution Source	Benefits Formula	Employee Required to Contribute to Receive Contribution?	Investment Risk
401(k) Match Managed by Vanguard	NM contributes 67 cents for every \$1 you contribute, in pretax or after-tax Roth contributions, up to the first 6% of your eligible pay.	Yes You must contribute to the plan to receive the NM employer match.	Balance fluctuates based on employee investment choices.
Cash Balance (Pension) Contribution (for benefits earned after December 31, 2013)	NM contributes a percentage of your pay based on a point system. Points are the sum of your age (in whole years) and years of service.	No You do not contribute to this account. It is completely funded by NM.	Account balance can never decline; NM assumes financial risk.

For 2022, Northwestern Mutual has paused the company's match on 401(k) plan contribution and instead increased contribution credit to employee Cash Balance plan accounts by 6%. Employees are still able to make contributions to their 401(k) plan. The table below shows the updated contribution percentages for 2022, based on your eligible compensation. There is nothing you need to do. You are vested after three years with the company.

Total Points (Age + service years)	Total Contribution into Your Plan for 2022
< 30 points	9.0%
30 - 39 points	9.5%
40 - 49 points	10.0%
50 - 59 points	11.0%
60 - 69 points	12.0%
70+ points	13.0%

Wellness programs and resources

We offer a variety of programs and incentives to encourage healthy lifestyles.

On-site and virtual fitness programs

Our comprehensive fitness program, managed by Optum, includes high-quality fitness facilities with exceptional service at the Milwaukee and Franklin campuses. A fully subsidized, near-site fitness center is available for our New York employees.

Fitness on Demand offers an entire library of free workout videos – check out workouts with Jillian Michaels, Zumba, Strong by Zumba, Daily Burn, Sweat Factor, GymRa and more! (Enter the code "Optum" for access).

Well360

Well360, operated in partnership with Limeade, is a digital health experience that offers personalized recommendations based on your health status and goals. It's fun and interactive, and it's mobile to keep up with your busy life. You'll get feedback and ongoing encouragement to help you move more, eat better and feel great.

Teladoc

Teladoc gives you access to medical advice from the world's leading physicians. Get help understanding a diagnosis, finding local doctors and specialists and more.

Hello Heart

If you have high blood pressure, this digital platform can help you understand and improve your heart health. You'll receive a wireless blood pressure monitor and real-time personalized tips on your mobile device.

Livongo for diabetes

Livongo is designed to make living with diabetes easier by providing you with Livongo's connected meter, as many strips as you need and personal coaching.



WHIL mindfulness program

As a Northwestern Mutual employee, you have free access to WHIL – through our partnership with Limeade. Earn points in the Well360 program by participating in WHIL online courses.

Nursing Mothers program

Many new mothers may choose to continue nursing their infants after returning to work. Northwestern Mutual provides information, equipment and facilities to accommodate nursing mothers.

Ovia Health and Progyny

We have partnered with Ovia Health and Progyny, two innovative solutions to address any challenges you may face on your journey to parenthood. Whether you are trying to conceive, facing fertility struggles, experiencing pregnancy or just starting as a new parent, Ovia Health and Progyny will ensure you have the support you need to create the family you deserve throughout your journey to parenthood.

Nutrition program

Good nutrition is key to good health. But making healthy food choices can be challenging. That's why we're partnering with **Foodsmart**. Get access to healthy eating tips from registered dieticians, meal planning, grocery ordering and more. You will access FoodSmart through your Well360/Limeade account.

Bright Horizons solutions

Bright Horizons offers access to networks of babysitters and nannies along with financial discounts on background checks, nanny placement fees and tuition discounts. Bright Horizons also offers a College Coach program providing juniors and seniors access to a team of experts to help navigate college applications and financing.

Other caregiving

Wellthy can also provide personalized support for caring for aging parents including filling prescriptions, scheduling appointments, moving to a facility, end-of-life preparations or other responsibilities of a caregiver.

Northwestern Mutual also offers up to 80 hours of paid time off per year for those that need to provide care assistance to loved ones with a chronic condition.

Seeking outside help

Sometimes it helps to just talk with someone about what you are experiencing. If you or a family member could use a little outside help, 8 free counseling sessions with a provider in your area (many virtually) per family member are available through your EAP (**LifeMatters**).

Looking for a different type of support? **Talkspace** is now available to all NM employees for free. Talkspace is a HIPPA-compliant mobile app that offers confidential online therapy. Simply complete a short questionnaire and find your therapist! You can send your therapist unlimited text, video and audio messages and have access to one 3-minute video session per month.

LYLA

LYLA is an on-site concierge program employees can use to help conquer their household and personal to-do lists. You can search for the LYLA mobile app on your smartphone to get ideas about tasks LYLA can take off your plate.



Total Rewards quick guide

Eligibility for benefits is based on employment status. Most benefits shown in the chart below start with your date of hire except as noted. We offer many resources to help you make benefits decisions. You can speak with someone in our HR Contact Center – 414-665-5900, or upon hire you'll have access to a tool called ALEX that will walk you through your benefits decisions.

Benefits	Regular Full-Time and Regular Part-Time	Voluntary Part-Time	Long-Term Temporary
Compensation + Retirement			
Annual Incentive Program (AIP)	Eligible	Eligible	Eligible
Employee Savings 401(k) Plan	Eligible	Eligible	Ineligible
Employee Retirement Plan	Eligible (beginning at age 21)	Eligible (beginning at age 21)	Eligible (beginning at age 21)
Health + Well-Being			
Health Care (medical, dental, vision)	Eligible	Eligible (pays 2x premium)	Eligible (pays 2x premium)
Flexible Spending Accounts (FSA) and Health Savings Account (HSA)	Eligible	Eligible	Eligible
Employee Assistance and Work-Life Program	Eligible	Eligible	Eligible
WHIL - Digital Mindfulness Tool	Eligible	Eligible	Eligible
Mutual Health Centers	Eligible	Eligible	Eligible
On-site Fitness Centers	Eligible	Eligible	Eligible
Ovia Health and Progyny	Eligible	Eligible	Eligible
Bright Horizons	Eligible	Eligible	Eligible
Talkspace	Eligible	Eligible	Eligible
FoodSmart	Eligible	Eligible	Eligible
LYLA	Eligible	Eligible	Eligible
Wellthy	Eligible	Eligible	Eligible

Benefits	Regular Full-Time and Regular Part-Time	Voluntary Part-Time	Long-Term Temporary
Balancing Work + Life			
Paid Time Off	Eligible	Eligible	Eligible
Paid Volunteer Hours	Eligible	Eligible	Eligible
Parental Leave	Eligible	Eligible	Ineligible
Adoption /Surrogacy Assistance	Eligible (\$10,000)	Eligible (\$5,000)	Ineligible
Caregiver time off	Eligible after 1+ years of service	Eligible after 1+ years of service	Ineligible
Insurance Coverage			
Group Term Life Insurance	Eligible	Eligible	Ineligible
Business Travel Accident Insurance	Eligible (while traveling on company business)	Eligible (while traveling on company business)	Eligible (while traveling on company business)
Short-Term Disability	Eligible	Eligible	Ineligible
Long-Term Disability	Eligible	Ineligible	Ineligible
Additional Benefits			
Commuter Options	Eligible	Eligible	Eligible
Bravo/Service Anniversary	Eligible	Eligible	Eligible
Employee Resource Groups	Eligible	Eligible	Eligible
Educational Assistance	Eligible (after one year of service for office, building and restaurant staff; up to \$5,250)	Eligible (after one year of service for office, building and restaurant staff; up to \$2,625)	Ineligible
Matching Gifts Program	Eligible	Eligible	Eligible



The information contained in this booklet is a general description of the benefit plans. It is not intended to be a complete description of coverage. Although every effort has been made to provide an accurate report, benefits are subject to the terms and conditions of the Summary Plan Description and/or master contract. In the event of any discrepancies, the Plan Document rules. Northwestern Mutual has always reserved and continues to reserve the right to change or modify, in whole or part, or to terminate these plans or to change the level of employee contributions at any time.

Northwestern Mutual is the marketing name for The Northwestern Mutual Life Insurance Company (NM), Milwaukee, WI (life and disability insurance, annuities, and life insurance with long-term care benefits) and its subsidiaries.

(REV 1121)