

# IBM Benefits

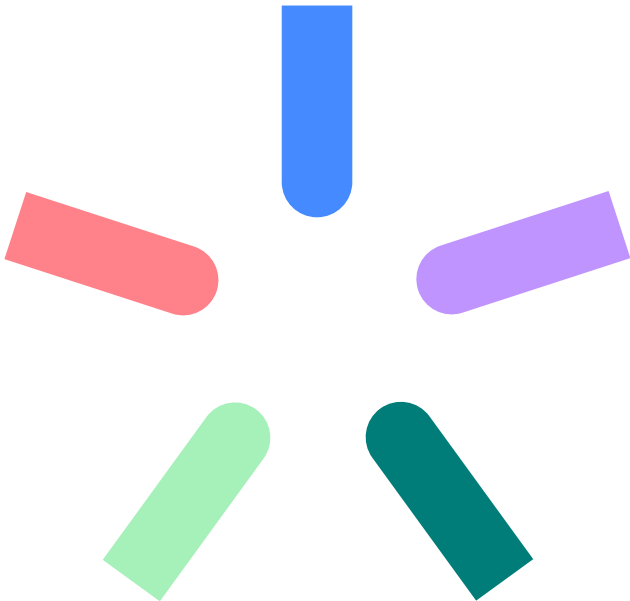
2025 U.S. Benefits Guide for Active IBMers

[healthy](#) | [prosperous](#) | [safe](#) | [connected](#) | [supported](#)



# Index

<b>03</b>	<b>Welcome</b>	<b>24</b>	<b>Financial Support and Protection</b>
<b>04</b>	<b>Health &amp; Wellbeing</b>	24	Financial Support
04	Medical Coverage	24	Commuter Benefits
07	Prescription Drug Coverage	24	Protection Benefits
09	Preventive Services	26	MetLife Legal Plans
09	Benefits Advocacy Support	<b>27</b>	<b>Time Off &amp; Leaves</b>
10	Virtual Care	27	Holidays
11	Cancer Care	27	Personal Choice Holidays
11	Musculoskeletal Support	27	Vacation
12	Dental Coverage	27	Paid Sick Time
13	Vision Coverage	28	Short-Term Disability
14	Mental Health Support	28	Long-Term Disability
16	Wellbeing@IBM	28	Leaves Program
<b>17</b>	<b>Family Support</b>	<b>29</b>	<b>IBM Impact</b>
17	Maven Family Building and Maternity Support	29	Volunteering and Giving Programs
18	Progyny Fertility Services	<b>30</b>	<b>Resources</b>
18	Adoption and Surrogacy		
19	Bright Horizons Caregiving Benefits		
19	Special Care for Children Assistance Program		
<b>20</b>	<b>Tax-Advantaged Accounts: HSA and FSA</b>		
<b>23</b>	<b>Retirement</b>		
23	Retirement Benefit Account (RBA)		
23	401(k) Plan		

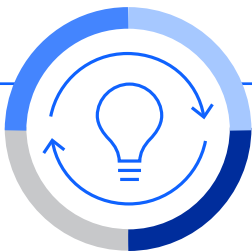




At IBM, we are always exploring ways to modernize and enhance our offerings, ensuring our benefits program aligns with who we are at our core — innovators at the forefront of progress.

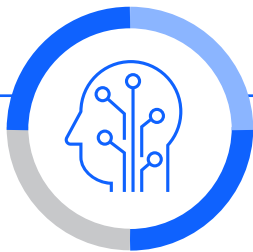
We are proud to offer a comprehensive, cutting-edge suite of benefits that supports the unique needs of all IBMers.

Review this Guide to understand your 2025 IBM Benefits, and make the most of them year-round.



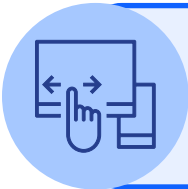
**Be an informed consumer!**

Look out for our *Benefits Tips* throughout this Guide to help you make informed decisions and get the most from your benefits.



**Ready to enroll?**

Go to [NetBenefits®](#) or call the IBM Benefits Center – Provided by Fidelity at 866-937-0720 (TTY 711) during your enrollment window to get started.



**Want to learn more?** Visit the [U.S. Benefits Hub](#) for more information.





# Health & Wellbeing

## Medical Coverage

You have a choice of three medical plan options, plus HMOs (where available). Find an overview of these options on the next page, and a more detailed comparison on [page 6](#).



### Benefits tip!

Need help deciding which plan option is right for you? Compare your plan options using [ALEX](#) and the comparison charts, beginning on page 6. Remember to review your coverage choices yearly as your needs may change over time.

	2025 Medical Plan Options		
	HDHP	HDHP Plus	PPO
Plan type	High deductible health plan	High deductible health plan	Preferred provider organization
Employee monthly contribution	\$	\$\$	\$\$\$
Annual out-of-pocket maximum	\$\$\$	\$\$	\$
	Want to learn more? Review the <a href="#">Medical Comparison Chart</a> for plan details.		
Type of deductible	<b>Embedded</b> – each person enrolled must meet their individual deductible before the plan begins to pay benefits for their eligible medical services and non-preventive prescription drugs	<b>Aggregate</b> – if more than one person is enrolled, the family deductible must be met before the plan begins to pay benefits for any eligible medical services and non-preventive prescription drugs	<b>Embedded</b> – each person enrolled must meet their individual deductible before the plan begins to pay benefits for their eligible medical services and non-preventive prescription drugs
	Want to learn more? Watch the <a href="#">Medical Plan Overview video</a> .		
Preventive care coverage	In-network preventive services are covered at 100%, and you do not need to meet the deductible for preventive drugs		
Tax-advantaged accounts	Pairs with the Health Savings Account (HSA), which receives an annual IBM contribution (\$800/\$1,600)*, if eligible		Pairs with the Health Care Flexible Spending Account (FSA), which does not receive an IBM contribution

\* The IBM HSA contribution amount is prorated for new hires or those experiencing a Qualified Life Event.

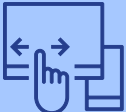
IBM offers a Health Maintenance Organization (HMO) plan option through Kaiser and UPMC in certain regions. Your eligibility is based on your home ZIP code. The HMO plan option covers care from doctors who work for or who contract with the HMO and does not cover out-of-network care except in an emergency.

For a summary of what the plan covers and what you pay for covered services, review the Summary of Benefits Coverage (SBC) for [Aetna](#), [Anthem](#) and [HMOs](#). You can also review the [medical comparison chart](#) for more details.

[Plan Administrators](#)

Your medical plan administrator is determined based on the state in which you live. IBM has two plan administrators, Aetna and Anthem. For details, view the [network coverage map](#).

HMOs are also available in certain regions through Kaiser and UPMC. If you are eligible for an HMO, you will see the enrollment option and contribution amounts on [NetBenefits®](#).



Watch the [Medical Plan Overview video](#) to learn how deductibles, coinsurance and out-of-pocket maximums work.

The percentages and dollar amounts included in the table below are your portion of the total cost for care; your plan pays the remainder of eligible expenses.

	Medical Comparison Chart					
	Administered by Aetna or Anthem, depending on your home state					
	HDHP		HDHP Plus		PPO	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
IBM HSA Contribution Individual/Family	\$800 / \$1,600		\$800 / \$1,600		Not Applicable	
Annual Deductible <sup>1,2,3</sup> Individual / Family	\$3,300 / \$6,600	\$6,600 / \$13,200	\$1,650 / \$3,300	\$3,300 / \$6,600	\$750 / \$1,500	\$1,500 / \$3,000
Annual Out-of-Pocket Maximum <sup>4</sup> Individual/Family	\$5,300 / \$10,600	\$10,600 / \$21,200	\$3,300 / \$6,600	\$6,600 / \$13,200	\$3,000 / \$6,000	\$6,000 / \$12,000
Preventive Services <sup>5</sup>	\$0, no deductible	40%, no deductible	\$0, no deductible	40%, no deductible	\$0, no deductible	40%, no deductible
PCP Doctor Visits (Office, Telemedicine, Walk-in Clinics) <sup>6</sup>	\$0 after deductible	40% after deductible	\$0 after deductible	40% after deductible		40% after deductible
Specialist Office Visits <sup>6</sup>	25% after deductible		25% after deductible			
Therapy (Physical, Speech, Occupational, ABA) <sup>9</sup>	25% after deductible	40% after deductible	25% after deductible	40% after deductible	20% after deductible	40% after deductible
Inpatient and Outpatient Hospital Services, Urgent Care Clinics and all other services <sup>7, 8, 10, 11</sup>						
Outpatient Mental Health / Substance Use (including outpatient virtual health) <sup>7</sup>	25% after deductible		25% after deductible		20%, no deductible	
Inpatient Mental Health / Substance Use and Emergency Services (ER, Ambulance) <sup>7</sup>					20% after deductible	

<sup>1</sup> For all plan options, the in- and out-of-network annual deductibles cross-accumulate to one cumulative amount.

<sup>2</sup> For all plan options, you must meet the deductible before the plan begins to pay for eligible medical and mental health/substance use (MH/SU) services (excluding preventive care). For the PPO, you do not need to meet the deductible before the plan begins to pay for prescription drugs, doctor’s office visits, or outpatient MH/SU services. For the HDHP and HDHP Plus options, you must meet the deductible for all services, including prescription drugs (except preventive services and preventive medications).

<sup>3</sup> HDHP and PPO plan options: Individual coverage begins once the individual deductible is met. HDHP Plus: If more than one individual is enrolled, the family deductible must be met before the plan begins to pay for medical, MH/SU or prescription drugs coverage for all members enrolled.

<sup>4</sup> For all plan options, the in- and out-of-network out-of-pocket maximums cross-accumulate to one cumulative amount.

<sup>5</sup> Preventive medical claims must be submitted by the provider with a preventive diagnostic code to be processed as a preventive claim.

<sup>6</sup> Coinsurance and deductibles apply to additional services at the PCP or Specialist rate (medical supplies, venipunctures, lab tests, etc.).

<sup>7</sup> All out-of-network MH/SU and emergency medical services are paid at the in-network cost share.

<sup>8</sup> To get the highest level of benefit, certain services (transplants, bariatric surgery, orthopedic surgery, and gene and cellular therapy) must be obtained at a Center of Excellence (COE).

<sup>9</sup> After 40 visits, coverage for physical and occupational therapy may require plan review for medical necessity. See Summary Plan Description (SPD) for more information.


<sup>10</sup> Precertification required for CT Scans, PET Scans, MRIs, nuclear medicine, sleep studies, cardiac catheterization and echocardiogram (including stress echocardiogram).

<sup>11</sup> “All other services” includes imaging, x-rays, durable medical equipment (DME), prosthetics and lab services. Deductible does not apply to lab services under the PPO option.

Note: In certain areas where there is not a strong network, employees are offered out-of-area (OOA) plan options. All medical services are paid at the in-network level even if the provider does not participate within the network. You will pay less if you use in-network providers as the billing is based on a lower negotiated cost.

For any out-of-network services, you will be responsible for 40% of the usual and prevailing rates determined by the plan administrator and any balance-billed amount.

2025 Monthly Medical Contributions			
	HDHP	HDHP Plus	PPO
Self only	\$0	\$60.00	\$150.00
Self + Spouse / Domestic Partner	\$165.00	\$245.00	\$395.00
Self + Child(ren)	\$110.00	\$185.00	\$315.00
Family	\$265.00	\$370.00	\$630.00



**Benefits tip!**

Confirm your provider is in network before you receive care — you will pay less in out-of-pocket costs. Remember, in-network preventive care is covered at 100%. [Visit \*Know Before You Go\* on the U.S. Benefits Hub.](#)

### Declining Your IBM Medical Coverage

If you decline IBM medical coverage for 2025, you’ll receive a \$30 monthly taxable credit. You’ll have the option to enroll during the next Annual Enrollment period or during the year if you experience a Qualified Life Event.

Even if you decline IBM medical coverage, you are still eligible to participate in other benefits, including Dental, Vision, Health Care and Dependent Care FSAs, Adoption & Surrogacy, the Employee Assistance Program (EAP) and more.

### Prescription Drug Coverage

If you’re enrolled in the IBM HDHP, HDHP Plus or PPO medical plan options, you’ll receive your prescription drug coverage through the IBM Managed Pharmacy Program, administered by CVS Caremark.

Here are some important things to know about your prescription drug coverage:

- Through the [Cost Saver Program](#), you will pay the lowest cost available for many generic medications, with automatic access to GoodRx’s prescription drug pricing (in the event the GoodRx price is different than the negotiated rate). Note: Other pharmacies may offer the same medication at a different cost.
- To view the latest CVS Caremark formulary (list of covered drugs), log in to [caremark.com](#), select *Plan & Benefits*, then select *Covered Drug Lists*.
- Some specialty medications may qualify for third-party copayment assistance programs that could lower your out-of-pocket costs. Note that the amount of any manufacturer coupons or rebates will not apply toward your plan deductible or out-of-pocket maximum.

If you participate in an HMO plan through Kaiser or UPMC, you will receive your prescription drug coverage through your HMO plan administrator. Contact your HMO for more information.

	Prescription Drug Comparison Chart Administered by CVS Caremark		
	HDHP	HDHP Plus	PPO
Cost (what you pay) per Rx at participating pharmacies (up to a 30-day supply) <sup>2</sup>			
Generic	10% of discounted cost after deductible <sup>1</sup> , up to \$20		10% of discounted cost, up to \$20
Brand name – formulary (preferred) <sup>4</sup>	30% of discounted cost after deductible <sup>1</sup> , up to \$115		30% of discounted cost, up to \$115
Brand name – non-formulary (non-preferred) <sup>4</sup>	50% of discounted cost after deductible <sup>1</sup> , up to \$220		50% of discounted cost, up to \$220
Cost (what you pay) per Rx with CVS Caremark mail order, CVS Specialty mail order and Maintenance Choice® (up to a 90-day supply) <sup>3</sup>			
Generic	10% of discounted cost after deductible <sup>1</sup> , up to \$40		10% of discounted cost, up to \$40
Brand name – formulary (preferred) <sup>4</sup>	30% of discounted cost after deductible <sup>1</sup> , up to \$290		30% of discounted cost, up to \$290
Brand name – non-formulary (non-preferred) <sup>4</sup>	50% of discounted cost after deductible <sup>1</sup> , up to \$525		50% of discounted cost, up to \$525
Cost (what you pay) per Rx at non-participating pharmacies (up to a 30-day supply)			
Generic	30% of actual cost after deductible <sup>1</sup>		30% of actual cost
Brand name – formulary (preferred)	40% of actual cost after deductible <sup>1</sup>		40% of actual cost
Brand name – non-formulary (non-preferred)	55% of actual cost after deductible <sup>1</sup>		55% of actual cost

<sup>1</sup> For the HDHP option, each person enrolled must meet their individual deductible before the plan begins to pay for non-preventive prescription drugs. For the HDHP Plus option, if more than one person is enrolled, you need to meet the annual family deductible before the plan begins to pay for non-preventive prescription drugs.

<sup>2</sup> Covers up to three 30-day fills of a medication at any participating pharmacy (the original fill and two refills). After the third fill, you must change to 90-day supplies and purchase them through CVS Caremark at a CVS Retail Pharmacy or at CVS Mail Order (or you will pay 100% of the cost).

<sup>3</sup> Covers 90-day supplies of traditional medications at a CVS Retail Pharmacy or by CVS Mail Order. Specialty medications must be purchased through CVS Specialty.

<sup>4</sup> If you purchase a brand name drug when a generic version of the drug with the identical active ingredient has been developed, you pay the generic coinsurance PLUS the difference in cost between the generic drug and the brand name drug; per-prescription maximums will not apply. Additionally, the difference in cost between the generic and the brand name drug will not accumulate to your deductible (for those in the HDHP and HDHP Plus options) or to your out-of-pocket maximum.



**Benefits tip!**

To maximize your prescription drug coverage, ask your doctor if a generic-equivalent prescription drug is available when a brand-name is prescribed. Generics typically cost significantly less and have the same active ingredients.

Remember, if you are prescribed a generic but choose a brand-name medication instead, you will pay the copay for the generic plus the difference in price between the two medications.



## Preventive Services

IBM’s medical, dental and vision plan options provide 100% coverage for in-network preventive services. Preventive services include screenings and check-ups that are used to prevent illnesses, disease and other health problems, or to detect illness at an early stage when treatment is likely to work best.

For all medical plan options, if you obtain preventive services from an out-of-network provider, you will not need to meet the deductible before the Plan begins to pay for services, but you will be responsible for 40% of the usual and prevailing rates determined by the plan administrator and any balance-billed amount.

Your preventive visits are covered on a calendar-year basis. You do not have to wait a full 12 months between medical or eye exams, or a full six months between dental visits – any limits reset on January 1st each year.



### Benefits tip!

In-network preventive services such as mammograms and colonoscopies are covered at 100%. To avoid unexpected charges, discuss with your provider if any non-preventive services (such as a diagnostic blood test) will be performed – these will apply to your deductible and coinsurance.

Remember, your provider must submit claims with a preventive CPT code to be processed as a preventive claim – discuss the CPT code with your provider during your visit. [Understand which preventive services are covered.](#)



## Benefits Advocacy Support

Benefits can be complicated. We offer support to help you with questions you may have or issues you are experiencing with your benefits. You can access Benefits Advocacy support through AskHR, the IBM Benefits Center – Provided by Fidelity or the plan administrators.

For more complex benefit concerns that cannot be addressed independently or through traditional support pathways, you have access to the IBM Benefits Advocacy Team, who provide confidential, one-on-one support.



[Learn more about Benefits Advocacy support options](#)



## Virtual Care

### Telemedicine

*Available if you are enrolled in an IBM-sponsored medical plan option through Aetna or Anthem. If you are enrolled in an HMO, please contact your plan administrator for detailed information.*

Through Aetna Teladoc and Anthem LiveHealth Online, you have access to health care anytime, anywhere.

- Receive support for general medical, behavioral health and dermatology needs.
- Schedule a virtual appointment by phone, website or app.
- Speak with a board-certified doctor for conditions such as flu, rash, allergies, sore throat and headache.
- Receive a prescription for medication including short-term antibiotics, antihistamines, anti-bacterial agents and more.



[Learn more about telemedicine](#)



### Benefits tip!

Consider telemedicine for non-emergency conditions as an alternative to the higher cost of an office or Urgent Care visit. [Visit \*Where to Go for Care\* on the U.S. Benefits Hub.](#)

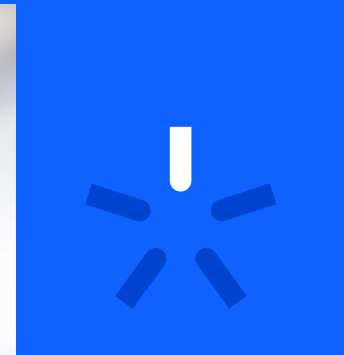
### Teladoc Medical Experts

*Available if you are enrolled in an IBM-sponsored medical plan option through Aetna or Anthem*

Receive a second opinion or alternative treatment advice with Teladoc Medical Experts — a group of world-renowned providers who offer support for any medical issue or concern, at no cost to you. For treatment decision support, you have access to one-on-one coaching with a Medical Expert to discuss your diagnosis and treatment plans — helping you to make more informed health care decisions and give you peace of mind in knowing you are getting the best possible care.



[Start a conversation with a Teladoc Medical Expert](#)



## Cancer Care

### Cancer Care through Your Medical Plan

*Available if you are enrolled in an IBM-sponsored medical plan option through Aetna or Anthem. If you are enrolled in an HMO, please contact your plan administrator for detailed information.*

Cancer patients can receive comprehensive support through telephonic and digital engagements, including one-on-one support from a specialized team of care providers and educators who collaborate with you and your oncology provider(s) to help navigate services and treatments.



[Contact your medical plan administrator](#)

### Memorial Sloan Kettering (MSK) Direct

*Available to all active IBMers*

If you or a family member has received a cancer diagnosis, consider turning to Memorial Sloan Kettering (MSK) Direct — which offers world-renowned cancer expertise and support to help you navigate cancer treatment at Memorial Sloan Kettering Cancer Center. The program includes comprehensive remote consultations with MSK providers, assistance locating high-quality cancer facilities near you and a concierge service to answer questions and determine next steps.



[Find support](#)

## Musculoskeletal Support through Hinge Health

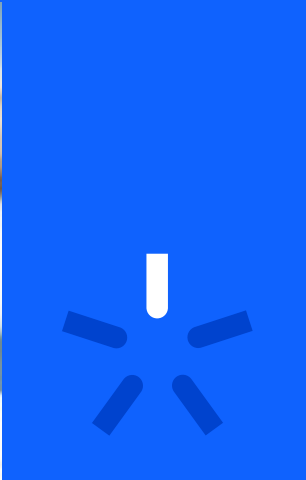
*Available if you are enrolled in an IBM-sponsored medical plan option through Aetna or Anthem*

Hinge Health offers personalized digital physical therapy treatments from the comfort of your home. Exercises are designed so they can be done in about 15 minutes or less. You have access to expert treatment via text, email, phone or video chat for help with any of the following:

- Conquering pain or limited movement
- Recovering from a past injury
- Reducing stiffness in achy joints
- Building a stronger pelvic floor to reduce or prevent pain with a pelvic PT specialist



[Connect with a coach](#)



### Dental Coverage

Dental health is important to your overall wellbeing. IBM offers you and your family a choice between two plan options. This is a 100% employee-paid benefit.



View the [MetLife Dental summary](#) for coverage details.

Dental Comparison Chart Administered by MetLife		
	Dental Basic	Dental Plus
Description of coverage	<ul style="list-style-type: none"> <li>Preventive, diagnostic and basic restorative care</li> <li>Two cleanings and exams per year</li> </ul>	<ul style="list-style-type: none"> <li>Preventive, diagnostic, and basic restorative and major restorative care</li> <li>Two cleanings and exams per year</li> </ul>
Coinsurance	<ul style="list-style-type: none"> <li>Preventive: The Plan pays 100%</li> <li>Basic restorative: The Plan pays 80%</li> <li>Major restorative: <b>Not covered</b></li> </ul>	<ul style="list-style-type: none"> <li>Preventive: The Plan pays 100%</li> <li>Basic restorative: The Plan pays 80%</li> <li>Major restorative: The Plan pays 65%</li> </ul>
Orthodontia care	Not covered	The Plan pays 50%; subject to lifetime maximum of \$2,500 per covered person
Annual coverage maximum	Up to \$500 per covered person, per year	Up to \$2,500 per covered person, per year

2025 Monthly Dental Contributions		
Coverage Tier	Dental Basic	Dental Plus
Self only	\$28.25	\$62.50
Self + Spouse / Domestic Partner	\$56.00	\$124.25
Self + Child(ren)	\$60.50	\$135.75
Family	\$91.00	\$194.50



Vision Coverage

Vision coverage helps ensure your eyes stay healthy and can offset the cost of prescription glasses, contacts and annual eye exams. This is a 100% employee-paid benefit.

In addition, all IBM employees have free access to the EyeMed Discount. Note that this **cannot** be used in conjunction with the Anthem Blue View Vision plan to purchase frames, lenses or contact lenses.



View the [Anthem Blue View](#) and [EyeMed Vision Discount](#) summaries for coverage details.

Vision Plan Summary Chart Administered by Anthem Blue View Vision	
Vision Plan	
Description of coverage	<ul style="list-style-type: none"> <li>Routine eye examinations</li> <li>Negotiated rates for expenses for required glasses or contact lenses</li> <li>\$150 annual materials allowance</li> </ul>
Network	Anthem Blue View Vision network; both in- and out-of-network services covered

2025 Monthly Vision Contributions Administered by Anthem Blue View Vision	
Self only	\$8.00
Self + Spouse / Domestic Partner	\$15.00
Self + Child(ren)	\$14.50
Family	\$23.00

Vision Discount Summary Chart Administered by EyeMed	
Description of coverage	<ul style="list-style-type: none"> <li>Save up to 35% on frames, lenses or contact lenses</li> <li>Discount on an annual eye exam</li> </ul>
Network	EyeMed Vision Care network; only in-network benefits

**Note:** The EyeMed discount cannot be combined with the Anthem Blue View Vision Plan.



## Mental Health Support

### Employee Assistance Program (EAP)

*Available to all active IBMers*

IBM's Employee Assistance Program (EAP) — Resources for Living — provides you, your eligible dependents and all members of your household with support for your mental and emotional wellbeing, as well as a variety of other services, including:

- In-the-moment support from a licensed clinician to provide clinical assessments, crisis support and collaborative treatment planning
- Up to 12 sessions with a counselor, per person, per issue
- Access to Talkspace for text, phone or virtual sessions. Take a brief assessment to get connected with a counselor and begin receiving support. One week of Talkspace is equivalent to one EAP counseling session for each incident or issue.
- Referrals for child, elder and pet care, counseling, medical and behavioral health needs, as well as additional company benefits and community resources



[Find mental health support](#)

### meQ Resilience Development

*Available to all active IBMers*

You can receive personalized digital coaching through meQuilibrium (meQ) to help you reduce stress, overcome negative thoughts and build greater resilience for challenges at home and at work.



[Prevent burnout](#)



**Mental Health & Substance Use Support**

If you or a loved one need mental health support for routine, intensive or longer-term care, you can access coverage through your medical plan. All out-of-network mental health and substance use services are covered at the in-network level for Aetna and Anthem medical plan options. If you are enrolled in an HMO, mental health and substance use coverage is also available — review your plan coverage details for more information.

This mental health and substance use benefit is in addition to the EAP mental health benefits. The EAP is provided at no cost.



[Contact your medical plan provider](#)

**Need guidance on a mental health condition or treatment that isn't improving?**

**Teladoc Medical Experts**, a team of leading psychiatrists and social workers, offer medical opinions to complement the care you receive. They will listen to your concerns, complete an in-depth assessment of your existing diagnosis and help fill gaps in your treatment.



## Wellbeing@IBM

*Available to all active IBMers*

At IBM, we understand balancing responsibilities both in and out of work can be stressful. There is help available through our wide array of programs and support.

**Wellbeing@IBM** helps you make small, everyday changes for your wellbeing and focus on areas you want to improve the most. You have access to personalized digital coaching with guided courses that help you adopt new healthy habits. You can also participate in wellbeing challenges with your fellow IBMers and invite up to ten friends and family members to use the platform so you can encourage and motivate one another.



[Learn more about Wellbeing@IBM](#)



# Family Support

IBM offers a suite of benefits and resources to support family building, men and women's health, caregiving and parent support.

## Maven Family Building and Maternity Support

*Available if you are enrolled in an IBM-sponsored medical plan option through Aetna or Anthem*

Maven is a digital platform that provides comprehensive virtual support for family building, pregnancy, postpartum and menopause. With Maven, you get personalized 24/7 virtual support, care and guidance when you need it.



### Fertility and Family Building

To support those who are:

- Thinking about starting a family
- Exploring fertility treatments
- Choosing an adoption or surrogacy agency



### Maternity and Newborn Care

To provide support for:

- Creating a birth plan
- Breastfeeding or bottle feeding
- Navigating infant sleep
- Expense management

**Note:** Maven is available during the nine months of pregnancy plus an additional three months post-partum.



### Menopause and Ongoing Care

To provide support for:

- Managing menopause symptoms
- Understanding treatment options
- Pelvic floor therapy

## Doula Care

You are also eligible for a \$2,000 IBM reimbursement per birth for in-person doula support through Maven Wallet. (Note that any reimbursement received through Maven Wallet is intended to be treated as taxable income.) Consider your doula a birth coach, pregnancy knowledge database and your personal advocate, all in one resource. They provide support from prenatal stages — ensuring your birthing preferences are followed during labor — through the postpartum period.

Maven also offers free, unlimited 24-hour virtual doula support through pregnancy, labor and delivery.



[Learn more about Maven](#)



## Progyny Fertility Services

*Available if you are enrolled in an IBM-sponsored medical plan option through Aetna or Anthem*

When you are ready to pursue fertility treatments, IBMers have personalized support and guidance through our partnership with Progyny. You can seek support through Progyny's dedicated Patient Care Advocates (PCAs) to help you manage your family-building journey. Receive comprehensive fertility treatment coverage (including IVF and egg freezing), coverage for donor tissue (i.e., egg and sperm) purchase, treatment for sperm-related infertility services and access to a premier network of fertility specialists.

You have fertility medication coverage through Progyny Rx. Progyny partners with leading mail-order specialty fertility pharmacies to provide overnight and same-day medication delivery to ensure your treatment is never delayed, as well as access to support from a pharmacy clinician any time. Once you receive an authorization for care, your clinic will coordinate with the pharmacy for your medication. You do not have to contact the pharmacy to order your medications as the clinics manage this process for you. To enroll and begin accessing prescription fertility medication through Progyny, call 844-930-3298.

Progyny also provides access to an extensive online library, which includes articles and podcasts on topics such as male and female fertility, emotional support, LGBTQ+ family building and more.



[Learn more about Progyny](#)

## Adoption and Surrogacy

*Available to all active IBMers*

IBM provides financial assistance (up to \$20,000 lifetime) toward expenses incurred in the attempt to either adopt a minor child(ren) or have a child(ren) through surrogacy.



[Learn more about adoption and surrogacy](#)

### Expecting a new arrival?

You have access to Parental Bonding Leave and Paid Care Leave when you need to take time for your family.

For new arrivals, you can receive up to 12 weeks of paid parental leave, plus an additional 6-8 weeks of paid leave for the birth parent, depending on the type of delivery (for a total of 18-20 weeks).

[Explore our Time Off and Leave policies](#)



## Bright Horizons Caregiving Benefits

*Available to all active IBMers*

Bright Horizons provides a suite of care resources and support designed to help you manage priorities across work and family, including:

- Subsidized emergency back-up care for your children, adult and elder family members to provide temporary care quickly and conveniently
- Elder care support through a resource library, tools to locate elder caregivers and facilities, a needs assessment and more
- Family support offering a personalized nanny placement service, enrichment programs for your child (including before- and after-school programs and exclusive discounts on best-in-class learning apps), resources for new parents and a free premium membership with Sitter City to help you locate child, senior and pet care
- Marketplace discounts for services such as nanny placement, housekeeping, learning subscriptions, tutors and more



[Learn more about your care options](#)

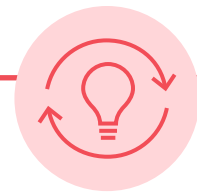
## Special Care for Children Assistance Program (SCCAP)

*Available to all active IBMers*

IBM provides financial assistance (up to \$50,000 lifetime) for children with mental, physical or developmental disabilities for eligible expenses that are not covered by the IBM medical plan options.



[Learn more about SCCAP](#)



### Benefits tip!

You can also access family support through additional IBM resources.

- Your Employee Assistance Program provides extensive resources for caregivers, including referrals for child, elder and pet care. [Learn more about the EAP.](#)
- Discounts for IBMers through Beneplace offer financial support for the whole family. [Access discounts.](#)



# Tax-Advantaged Accounts: HSA and FSAs



There are three different kinds of tax-advantaged accounts:

	Health Savings Account (HSA)	Health Care Flexible Spending Account (FSA)	Dependent Care Flexible Spending Account (DCFSA)
Eligibility	Active employees enrolled in the HDHP or HDHP Plus. You <b>cannot</b> contribute to an HSA if: <ul style="list-style-type: none"> <li>You’re contributing to a spouse’s FSA</li> <li>You’re enrolled in Medicare or receiving a Social Security benefit</li> <li>You’re claimed as a dependent on someone else’s tax return</li> </ul>	Active employees who expect to have eligible medical expenses. You cannot contribute to an FSA if you are enrolled in an HDHP with an HSA option.	Active employees who expect to have eligible dependent care expenses.
IBM annual contribution amount	<b>\$800</b> for Self-only coverage <b>\$1,600</b> for Family coverage (all other tiers)  Provided automatically as a lump sum if there is an open HSA with Fidelity; prorated if you are a new hire or experience a Qualified Life Event during the year	None	None
Your 2025 contributions	See information about HSAs on the next page	\$3,200 maximum contribution per participant; if you and your spouse both contribute toward an FSA, the household limit is \$6,400	\$5,000 maximum contribution
Enrollment and year-end balance	You do <u>not</u> need to enroll each year; balance carries forward each year	You must enroll each year; balance is “use it or lose it”	You must enroll each year; balance is “use it or lose it”

2025 HSA Contribution Limit

The HSA contribution limit includes both your contribution and any contribution made by IBM and any other employer or source. Please note, if you are hired during the year, your IBM contribution may be prorated.

Coverage tier	Maximum 2025 employee contribution	Maximum 2025 employee contribution (with catch-up contribution)
Self only	\$3,500 (combined with IBM’s contribution of \$800, this reaches the IRS limit of \$4,300*)	\$4,500 (combined with IBM’s contribution of \$800, this reaches the IRS limit of \$5,300*)
Family (all other tiers)	\$6,950 (combined with IBM’s contribution of \$1,600, this reaches the IRS limit of \$8,550*)	\$7,950 (combined with IBM’s contribution of \$1,600, this reaches the IRS limit of \$9,550*)

\* For more information on how to determine your maximum annual contribution limit or whether you are eligible to make a catch-up contribution, please refer to IRS publications or consult your tax advisor.

## HSA's are a great way to take advantage of tax savings:

1

You can make before-tax contributions to your account.

2

You don't have to pay tax on any investment earnings.

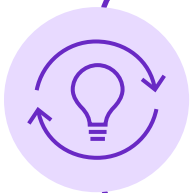
3

You don't have to pay tax when you withdraw money to pay for qualified medical expenses!

*This applies to federal taxation only. Contributions, investment earnings and distributions may or may not be subject to state taxation.*

In addition, there are several important benefits of an HSA:

- **Control.** You decide when and how to use your HSA funds, or if you'd like to save them for future healthcare expenses, even after you retire.
- **Investment options.** You can invest the funds in your HSA into a wide variety of mutual funds, individual stocks and bonds, U.S. treasuries, CDs and more. You can also take advantage of automatic investing and set a fixed amount of HSA dollars to invest on a regular schedule. Visit [NetBenefits®](#) for more information.
- **No "use it or lose it" rule.** Your unused HSA funds carry over from year to year and are always yours to keep, even if you elect a different medical plan option, waive coverage, leave IBM or retire.
- **Convenience.** You can use your HSA debit card to pay for eligible expenses.



### Benefits tip!

Contact a MoneySmart coach to help you understand if an HSA is right for you, how to invest the funds in your HSA, decide how much you should contribute to an HSA and more. [Connect with a coach today.](#)

### Important Note About Tax Implications for HSA and Medicare or Social Security Contributions

If you are enrolled in one of the high deductible health plan options with an HSA, you should consider stopping your HSA contributions (including IBM's contributions) up to six months prior to applying for Medicare (Part A only or Part A and Part B together) or before applying for your Social Security retirement benefit (which automatically enrolls you in Medicare starting the month after you apply). If you do not, there will be tax implications. If this applies to you, call the IBM Benefits Center – Provided by Fidelity to stop HSA contributions.

Remember, if you are actively working at IBM, enrolled in an IBM medical plan option and are enrolled in Medicare, your IBM medical plan will be primary (in most cases).



# Retirement

*(For Regular Full-Time and Regular Part-Time Employees Only)*

## Retirement Benefit Account (RBA)

After one year of service, if eligible, IBM provides you with support toward reaching your retirement savings goals through the IBM Retirement Benefit Account (RBA). Your RBA builds each month with a monthly pay credit equal to 5% of your eligible pay plus interest equal to 6% per year through 2026. Then, starting in 2027, interest will equal the 10-year U.S. Treasury Yield (with a 3% per year minimum through 2033).



[Learn more about the RBA](#)

### Need help with your 401(k) Plan?

Edelman Financial Engines helps optimize your 401(k) Plan. You can choose between two levels of support — online advice for hands-on investors available at no additional charge, or a managed accounts offering, which makes investment decisions for you for an additional fee.

[Access Edelman Financial Engines](#)

## 401(k) Plan

You can save through the IBM 401(k) Plan on a before-tax, Roth 401(k) or after-tax basis, or any combination of the three. Each option has advantages for you and different tax implications. Savings are automatically deducted from your paycheck and you determine how to invest them.

For new hires that are full-time or part-time regular employees, if you do not take action to elect your 401(k) Plan deferral rate within 30 days of hire, you will be automatically enrolled at 5%.

IBM offers the 401(k) Disability Protection Program (DPP) if you enrolled in before-tax coverage prior to 2024 and have maintained continuous coverage since then. DPP coverage of IBM contributions are no longer available. Note: If you are enrolled and currently have a qualified disability, you will continue to receive benefit payments.



[Learn more about your 401\(k\) Plan](#)



# Financial & Protection

(For Regular Full-Time and Regular Part-Time Employees Only)

## Financial Support

- [Financial education and planning](#) are available through IBM MoneySmart. It’s a comprehensive program designed to help U.S. IBMers “get smart” about personal finance. It offers confidential, one-on-one phone counseling at no cost to you. MoneySmart coaches are credentialed financial representatives from The Ayco Company, L.P., a Goldman Sachs Company, and Fidelity Investments, with specific training in IBM Benefits and retirement planning.
- [Home mortgage and refinance tools](#) are available through SoFi if you’re buying a home or refinancing an existing mortgage.
- [Student loan debt management tools](#) are available through SoFi to support you with student debt management.
- [Discounts](#) for IBMers are available through Beneplace — save money on a variety of products and services.
- [Thomas J. Watson Memorial Scholarship](#) recognizes academic excellence among high school students planning to pursue a traditional baccalaureate degree at an accredited four-year college, university or military academy in the United States.

## Commuter Benefits

The [IBM Commuter Benefits Program](#) helps you save money commuting to work by paying for eligible expenses, including public transportation and qualified parking expenses, with your pre-tax earnings. You can use up to \$315 a month for transit and \$315 a month for parking with monthly deductions from your paycheck.

## Protection Benefits

### Group Life Insurance Plan

We understand the significance of life insurance, which is why IBM provides a basic level of coverage under the IBM Group Life Insurance Plan (referred to as GLI coverage) to eligible, active IBMers — as follows:

If you were hired*:	Your IBM-provided life insurance is:
On or after January 1, 2004	1x your annual eligible pay up to \$1M
On or before December 31, 2003	2x your annual eligible pay up to \$2M

\* Special rules may apply for the GLI coverage amount for IBMers hired prior to January 1, 1994 as defined in a service-based schedule as of December 31, 1993. For IBMers hired before January 1, 1994, GLI coverage is the greater of – (i) 2x your annual eligible pay, rounded up to the nearest \$1,000, or (ii) the amount listed on the service-based schedule as of December 31, 1993 – to a maximum of \$2 million.



HOME	INDEX	HEALTH & WELLBEING	FAMILY SUPPORT	HSA & FSAs
RETIREMENT	FINANCIAL BENEFITS	TIME OFF & LEAVES	IBM IMPACT	RESOURCES

### Optional Term Life Insurance

Optional Term Life Insurance (OTL), provided under the IBM Group Life Insurance Plan, is available to you and your dependents. It is a voluntary, employee-paid benefit. The amount you pay for OTL is based on how much coverage you choose, your age and group rates for IBM Plan participants.

#### OTL Coverage for You

You can purchase OTL coverage for yourself in multiples of your annual base pay (from 0.5 times to 10 times), to a maximum of \$4 million.

#### OTL Coverage for Your Dependents

You can enroll your dependents in OTL insurance. Your eligible spouse/domestic partner can be covered in increments of \$10,000, up to a maximum of \$250,000. Your eligible child(ren) can be covered in increments of \$5,000, up to a maximum of \$25,000.

### Accidental Death & Dismemberment Insurance

You can purchase Accidental Death & Dismemberment (AD&D) insurance, provided under the IBM Group Life Insurance Plan, for yourself and/or your family members. AD&D provides a benefit if you die or incur certain serious injuries as the result of an accident, such as loss of limbs, sight, speech or hearing, various forms of paralysis, brain damage or coma.

### Reminder!

Rates for Optional Term Life Insurance (OTL) increase every five years (age 25 – 29, age 30 – 34, age 35 – 39, etc.) based on the age you will be by December 31 of the upcoming year. For example, a person who turns 40 years old in 2025 will pay the rate for a 40-year-old for all of 2025.

#### AD&D Coverage for You

AD&D coverage for yourself is a voluntary, employee-paid benefit, available in multiples of your annual base pay (from 0.5 times to 10 times), to a maximum of \$4 million. Coverage costs are based on the amount of coverage, your age and group rates under the plan. You may enroll in or change your AD&D coverage at any time during the year.

#### AD&D Coverage for Your Dependents

You can enroll your dependents in AD&D coverage. Your eligible spouse/domestic partner can be covered in increments of \$10,000, up to a maximum of \$500,000. Your eligible child(ren) can be covered in increments of \$5,000 up to a maximum of \$25,000. You may enroll in or change AD&D coverage for your family members at any time during the year.



### Benefits tip!

When you enroll in Optional Term Life Insurance, you receive automatic access to select legal services through MetLife, including will preparation. If you need more extensive legal assistance, consider enrolling in MetLife Legal Plans.



[Learn more about your insurance and disability benefits](#)



### MetLife Legal Plans

MetLife Legal Plans provide a wide range of services, such as helping you prepare important documents including wills, living wills, power of attorney and healthcare proxies. They can also assist with family law, reproductive and adoption legal services, identity theft, and traffic tickets as well as support for real estate matters.

If you use a network attorney, many services are fully covered. MetLife Legal Plans are provided directly through MetLife — IBM does not sponsor or administer them. You have a choice of two plan options:

- **MetLife Legal Plans** covers you, your spouse/domestic partner and dependents.
- **MetLife Legal Plans Plus Parents** covers you, your spouse/domestic partner and dependents as well as parents, stepparents and/or parents-in-law.

You can enroll in the MetLife Legal Plans on [NetBenefits®](#) during Annual Enrollment.



[Learn more about the MetLife Legal Plans](#)



# Time Off & Leaves

IBM has a variety of Time Off and Leave policies that enable you to take time away from work. For general information on holidays, paid sick time, vacation and leave policies, visit the [U.S. Benefits Hub](#).

## Holidays

IBM observes eight designated paid U.S. holidays each year. Regular full-time, regular part-time and supplemental employees receive pay for the IBM designated holidays when it falls on a scheduled workday.

The eight fixed holidays designated by IBM in the U.S. are: New Year's Day, Martin Luther King Jr. Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, the Day after Thanksgiving and Christmas Day.

## Personal Choice Holidays

In addition to the IBM-designated holidays, regular full-time employees earn up to four personal choice holidays (pro-rated for regular part-time employees). With management approval, employees can take these days to observe additional holidays as they choose. Supplemental employees cannot earn personal choice holidays.

## Vacation

IBM offers a vacation plan to all regular employees (pro-rated for regular part-time employees) based on your years of service and most recent hire date:

- Less than 10 years of service = 3 weeks per year
- 10 or more years of service = 4 weeks per year
- Hired prior to January 1, 2004 = 5 weeks per year

[Supplemental 2 \(Long-Term Supplemental\) employees](#) can earn up to 10 vacation days or 80 hours per calendar year.

With management approval, you can take vacation at any time during the year in half-days, days or weeks, based on business needs and personal preferences.

## Paid Sick Time (PST)

IBM offers a minimum of 56 hours (seven days) of annual PST (pro-rated for new hires) to all U.S. employees. You can carry over up to 56 hours of unused PST to the following calendar year (unless applicable law requires additional carryover).

IBMers can accumulate up to 112 hours of total paid sick time. PST will not exceed 112 hours per year and will not be paid out, unless required by law.

HOME	INDEX	HEALTH & WELLBEING	FAMILY SUPPORT	HSA & FSAs
RETIREMENT	FINANCIAL BENEFITS	TIME OFF & LEAVES	IBM IMPACT	RESOURCES

Short-Term Disability (STD)

If you are temporarily disabled and unable to work, the IBM STD Plan provides income replacement for regular employees. If you have five or more years of service, you will receive 100% of your salary for 26 weeks. If you have less than five years of service, you will receive 100% of your salary for 13 weeks, then 66.67% for the second 13 weeks. This benefit is paid for by IBM and you are automatically enrolled.

Long-Term Disability (LTD)

If you are still unable to return to work after 26 weeks, you may be eligible for LTD benefits. During your first five years of service, you can enroll in employee-paid LTD Plan coverage at 50%, 66.67% or no coverage.

After five years at IBM, you’re automatically enrolled for coverage that provides 50% of your salary if you are eligible (at no cost to you). You can also purchase additional coverage up to 66.67% of your salary.

The 50% option has a monthly maximum benefit of \$20,000 and the 66.67% option has a monthly maximum benefit of \$26,667.

Leaves Program

IBM provides you with unpaid or paid time away from work for an extended period. You can request a leave for a variety of circumstances. IBM offers paid and unpaid leave options beyond those listed below. For more information, visit the [U.S. Benefits Hub](#).

Unpaid Leaves

- IBM offers a variety of unpaid leaves, including:
- Personal Leave for a variety of personal reasons (e.g., to care for you or your family member or to experience a once-in-a-lifetime opportunity). The maximum duration for a Personal Leave is one year.
  - Professional Development for education. The maximum duration for a Professional Development Leave is two years.
  - Military Leave for extended training
  - Renewal of Work Authorization (immigration)\*
  - Family & Medical Leave Act (FMLA)

*\* For questions about the Renewal of Work Authorization Leave (Immigration), contact AskHR.*

Paid Leaves

- IBM offers a number of paid leave options, including:
- Parental Bonding Leave, which provides employees with up to 12 weeks of paid time off to care for and bond with your new child. The birth parent can receive an additional 6 – 8 weeks of paid time off, depending on the type of birth.
  - Paid Care for care of a family member, bereavement and marriage
  - Work Option Leave to work a reduced schedule
  - Military Leaves for annual training and Emergency Call-up



MetLife is the administrator of IBM’s STD, LTD, FMLA and other leaves of absences. For questions or to begin the intake process to submit a claim, contact MetLife directly at 800-638-0064.



# IBM Impact

At IBM, we are all about fostering a culture that empowers IBMers to make a difference in the world.

We encourage employee giving and volunteerism through events and donations that are focused on IBM's Corporate Social Responsibility (CSR) priorities. Read below for highlights of our volunteering and giving programs.

## Volunteering Program

*Available to all IBMers*

Each month IBM promotes virtual and in-person opportunities for IBMers worldwide to give back through volunteerism.

Through the volunteer program, you can:

- Earn \$10 (USD) per hour in Volunteer Rewards, up to \$1,000 (USD) for 100 hours tracked annually, when you log your time in the IBM Giving and Volunteerism Portal (*pending budget availability*).
- Create volunteer opportunities to invite other IBMers to join you.
- Receive volunteer badges for the hours logged.

IBM also offers purpose-driven volunteer initiatives through signature programs that align with IBM and Corporate Social Responsibility (CSR) priorities.

## Volunteer Time Off (VTO)

IBMers have the deep expertise and transformative ideas that have the power to improve the world. While giving back to our communities is important for IBMers, we understand that it can often be difficult to find the time to do so.

That's why IBM is introducing a new benefit for IBMers in 2025, called [Volunteer Time Off \(VTO\)](#). VTO will provide IBMers 4 hours (one half day) of paid time off to volunteer to support the organizations that are important to them.

For more information on these programs, visit [IBM Giving and Volunteering](#).

## Giving Program

The IBM Employee Impact Team empowers IBMers to support the causes they care about and drive sustainable change through employee giving globally.

You can:

- Choose from multiple nonprofit organizations around the world to make a donation year round.
- Make donations via credit or debit card.
- Donate through payroll deductions (in the US and Canada).

IBM also offers a global one-to-one matching gift program for all employees, up to \$10,000 (USD) (*pending budget availability*). We support the following organizations through our matching gift program:

- **Education:** Public and accredited private degree-granting colleges, universities, graduate schools, professional schools, technical institutes, and K-12 schools.
- **Health:** Accredited hospitals providing in-patient services, Medicare-approved nursing home facilities, Health Education, and supportive care hospices for terminally ill patients.
- **Cultural:** Professionally managed museums, libraries, historical societies, performing arts groups, and non-religious public broadcasting organizations.
- **Environmental:** Botanical and zoological societies, wildlife rehabilitation centers, and preservation institutions engaged in acquiring and maintaining natural areas.

# Resources

Need assistance or more information? Want to connect with an expert?



Visit the [U.S. Benefits Hub](#)

- Find [reference documents](#), such as Summary Plan Descriptions (SPDs) that include more detailed information about your benefits (also available in the Resource Library on [NetBenefits®](#))
- Find [contact information](#), including phone numbers, websites and apps for plan administrators



Chat with a virtual assistant on [NetBenefits®](#)



Connect with [IBM Benefits Advocacy Support](#)

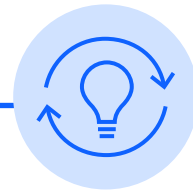


Call the IBM Benefits Center – Provided by Fidelity at 866-937-0720 (TTY: 711)

Available business days 8:30 a.m. to 8:30 p.m. ET (excluding holidays recognized by the New York Stock Exchange, except Good Friday)

## Need help deciding which plan is right for you?

Log on to [NetBenefits®](#) and “talk” to ALEX, a unique online experience designed to help you understand and make decisions about your medical, dental and vision plan options, as well as Medicare. ALEX will ask some basic questions (your answers remain confidential), crunch some numbers and explain your available options, making a suggestion on which plan might work best for you.



## Benefits tip!

Watch webinars with MoneySmart coaches to get answers to your benefits and enrollment questions. [Access webinars on demand.](#)



## Losing IBM Coverage

### *COBRA*

If you or your enrolled dependents experience certain events resulting in loss of benefit eligibility, such as a job loss, termination of employment or a reduction in hours, you will be offered the ability to continue your active medical, dental and vision coverage through COBRA.

You have 60 days to enroll in COBRA coverage once your IBM-sponsored benefits end (which occurs at the end of the month where you lose eligibility). Once you elect COBRA, your coverage will be retroactive to the date in which you lost coverage.

Your COBRA coverage is temporary (18 – 36 months depending on the reason for your loss of eligibility). It's important to explore other health coverage options during this period. The cost of COBRA coverage is 102% of the total premium rate.



This IBM U.S. Benefits Guide is intended to provide an overview of certain plans and programs in which you may participate. It is not an official Summary Plan Description and does not provide full details. Complete details are found in the formal plan documents, which are the complete and exclusive statement of the company’s obligations under the plans. The official plan documents shall govern in the event of a conflict between information contained in these or other documents and statements. The Plan Administrator retains exclusive authority and discretion to interpret the terms of the benefits plans and programs described herein. To obtain a copy of Summary Plan Descriptions, please refer to the NetBenefits® Reference Library or the U.S. Benefits Hub.

The company reserves the right, in its sole discretion, to amend, change, suspend or terminate any benefit or other plan, program, practice or policy of the company at any time.

The company does not have any obligation, and nothing contained in this guide shall be construed as creating an express or implied obligation or promise on the part of the company to maintain, continue to offer or make available such plans, programs, practices or policies.

Eligibility to participate in a plan or program or receipt of benefits does not constitute a promise or right of continued employment or render any person an employee of IBM.

IBM and its affiliated companies do not endorse any HMO or other provider or represent or warrant the quality of care they provide. The decision to choose any health plan or use any provider is the participant’s responsibility.

Not all of the plans and programs within this guide pertain to all of IBM’s affiliated companies. For more information, contact the IBM Benefits Center – Provided by Fidelity at 866-937-0720 (TTY for deaf and hard of hearing employees: 711).