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U.S. BENEFITS GUIDE

AKAMAI BENEFITS

Surrounding Your Health, Your Wealth, and Your Life



Akamai Benefits: Surrounding Your Health, Your Wealth, and Your Life

At Akamai, our mission is to make digital experiences fast, intelligent, and secure. Our intelligent edge platform surrounds everything, from the enterprise to the cloud. It keeps apps and experiences closer to users – and attacks and threats far away.

For our employees, we strive to provide benefits surrounding all aspects of your life as well. You'll find programs that relate to your health, your finances, your family, your time at work, and your time pursuing other endeavors. Our benefit plan options are designed to meet your individual needs and budget, both today and in the future.

Akamai Wellness

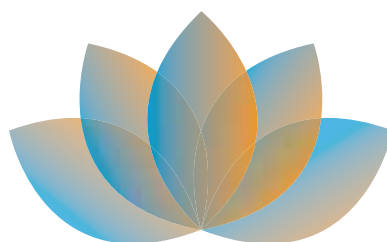
- Wellness Incentives & Challenges
 - Activity Tracker Subsidy
 - \$500 Wellness Allowance
- Employee Assistance Plan
- Free Biometric Screenings
 - Free Flu Shots
- Free Financial Advising
- Free Wellness Coaching
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- Bike Share Program Subsidy
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www.akamaibenefits.com

- Learn more about Akamai's U.S. benefits programs
- Make your New Hire benefit elections
- View your current benefit elections (year round)
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- Designate/update beneficiaries for life insurance



Meeting the Diverse Needs of Our Employees

Our diverse workforce is composed of smart, hard-working people from many different backgrounds and experiences. Akamai values you and cares about your health. We recognize that we all have unique needs when it comes to benefits.

We offer a comprehensive package of affordable, quality benefit programs and continually educate you on your options so you may identify and use the plans that work best for you. Please take the time to review this booklet so that you understand these benefits. More information can be found on www.akamaibenefits.com, our benefits enrollment system and resource center.

Benefits Eligibility

Employees scheduled to work at least 20 hours per week are eligible for all the benefits described in this booklet. Employees working less than 20 hours a week are not eligible for insurance benefits but are eligible for other programs, such as the 401(k) Retirement Savings Plan, the Employee Stock Purchase Plan (ESPP), and paid time off. A detailed eligibility chart can be found at www.akamaibenefits.com. If you are eligible for benefits, you may choose to cover the following dependents on medical, dental, vision, and life insurance:

- Your spouse or domestic partner (same-sex or opposite-sex)
- Your children, to age 26
- Your domestic partner's children, to age 26
- Your unmarried disabled dependent children, to any age
- Your domestic partner's unmarried disabled dependent children, to any age

For most programs, coverage is effective the date you become benefits-eligible.

Benefits Changes

For most plans, once you enroll, your elections will remain in effect until the end of the plan year (through December 31). You may change your benefit elections or choose new options during the annual enrollment period. During the year, you will only be able to make changes due to a qualified life event, such as marriage, divorce, domestic partnership, birth or adoption, gain or loss of coverage, death of a dependent, or moving outside of the service area.

If you wish to make benefit changes due to a qualified life event, you must request the change and submit documented proof of the life event change within 60 days of the event date. Depending on the type of qualified life event, you may be permitted to newly enroll in Akamai's plans, cancel coverage, add or remove dependents, or change from one medical plan to another. The specific changes permitted must be consistent with the life event.

If you don't request an election change on www.akamaibenefits.com within 60 days, your benefits will remain the same and you must wait until the next annual enrollment period to make changes, unless you have another qualified life event.

Note: The Health Savings Account, 401(k) Retirement Savings Plan, Supplemental Disability Income Insurance, the ESPP, and the Commuter Benefit Accounts have different rules about making changes. Please refer to those sections of this booklet for details.

Your Health

Medical Insurance

Akamai offers a variety of medical plan options that allow you to choose the right amount of coverage for you and your family.

Each plan includes coverage for medically necessary services including office visits, inpatient stays, prescription drugs, mental health, and substance abuse services. Available Medical Plan Options ([details on page 8](#))

- 1) Blue Cross Blue Shield of Massachusetts - Blue Care Elect PPO Saver Plan (Nationwide)
- 2) Blue Cross Blue Shield of Massachusetts - Blue Care Elect PPO 90/70 Plan (Nationwide)
- 3) Blue Cross Blue Shield of Massachusetts - HMO Network Blue (New England residents only)
- 4) Kaiser Permanente - HMO (California residents only)

Blue Cross Blue Shield (BCBS) will provide an insurance ID card for each covered dependent on the plan. The BCBS ID card is for medical care only. Express Scripts (ESI) provides prescription coverage for each of Akamai's BCBS medical plans. ESI will automatically provide two (2) insurance ID cards. If more copies are needed, you may request them directly from ESI or access an electronic version via their mobile app. The Express Scripts ID card should be used for all prescription coverage.

PPO Plans

PPO plans provide you the freedom to access care from any doctor, hospital, or another provider. However, when you use a Blue Cross Blue Shield (BCBS) PPO network provider, your out-of-pocket costs will generally be lower. This is because in-network providers have agreed to offer their services for lower, pre-negotiated rates. In addition to lower provider fees, the plan offers higher coverage when you use a BCBS PPO network provider. The PPO plans are available to employees nationwide.

HMO Plans

HMO plans only cover the services you receive from doctors, hospitals, and other providers who are participants in the HMO provider network. You must select a Primary Care Physician (PCP) to manage all your care. The role of the PCP is to provide your routine medical care and to coordinate your treatment with other network specialists and providers when medically necessary. If you use a doctor who does not belong to the HMO, you pay the full cost for all non-emergency treatment and services.



Telehealth

Telehealth allows you convenient visits with a doctor or therapist through online video. This means you can get quick access to a doctor wherever you have online access – at home, at work, on vacation – and whenever you need it – during business hours, late at night, or on weekends. All of Akamai's health plans offer online video visits.

BCBS Well Connection

BCBS plan participants can access telehealth for both medical care and behavioral health care. You may schedule telehealth visits with your regular in-network doctor if your provider offers this service. Alternatively, you may schedule telehealth visits through Blue Cross Blue Shield's national telehealth partner, American Well. American Well gives you access to a separate national network of online doctors and therapists.

Telehealth visits typically cost less than a regular office visit. If you are in the PPO Saver plan, you pay 100% of this cost until you meet the deductible. After the deductible, you pay 10% of the cost. On the PPO 90/70 or HMO Network Blue plans, you pay a \$20 copay for telehealth visits.

Kaiser Video Visits

Kaiser plan participants can have doctor appointments via an online video visit. There is no charge for your video visit. When scheduling your appointment, ask if a video visit is right for your symptoms. Once your video visit is scheduled, you may use your mobile device or computer, with camera and microphone, to sign in.

Support Tools

Determining which medical plan is best suited to your personal needs and your budget can be overwhelming. You may also find yourself in need of help when health care issues arise. Akamai has tools to help. These tools are available year-round and are free to use.



Plan Selector Tool

WebMD Coverage Advisor helps you evaluate which medical plan may best meet your needs. In just 10-15 minutes, you input information about you, your family, and your expected health care needs. Coverage Advisor then calculates potential annualized costs using national claim cost averages from the WebMD database. While it can't predict your actual expenses, this calculator can help you estimate which plan may be most cost-effective.

Health Advocacy

Sometimes handling health care and insurance-related issues can be time-consuming and frustrating. Health Advocate is designed to help. Just call and you will be assigned a Personal Health Advocate, typically a registered nurse supported by medical directors and benefits specialists. Your personal advocate can help you understand Akamai's medical plan options, facilitate your interaction with health care providers and insurers, research confusing bills and paperwork, and much more.

You may use the service at any time for yourself, your spouse and dependent children, and even your parents and parents-in-law. There is no cost for you to use this service.

Health Advocate can help you:

- Obtain cost estimates for doctor visits, procedures, and prescriptions
- Clarify what's covered on your insurance plan
- Find a doctor or hospital and assist with transferring medical records
- Schedule appointments, especially with hard-to-reach specialists
- Work through insurance questions and concerns you face with a serious illness or injury
- Resolve insurance claim and billing issues
- Assist with securing second opinions
- Help your parents and parents-in-law with Medicare or other health care decisions



Medical Plan Options: Comparison Table

● Deductible required before coverage is applied

Plan	Can See Providers	Deductibles	Your Cost for In-Network Services					
			Preventive Care Visit	Office Visit	Specialist Visit	Emergency Visit	Prescription Medication*	Hospital Stay
BCBS PPO Saver	In-network and Out-of-network Network: PPO (Nationwide)	In-network and Out-of-network combined: \$1,500 for single coverage \$3,000 for family coverage The full family deductible must be met before any benefits are paid on a single family member.	\$0	10% coinsurance after deductible ●	10% coinsurance after deductible ●	\$150 after deductible ●	10% coinsurance after deductible ●	10% coinsurance after deductible ●
BCBS PPO 90/70	In-network and Out-of-network Network: PPO (Nationwide)	In-network: \$375 per member, up to \$750 per family Out-of-network: \$750 per member, up to \$1,500 per family Each family member must meet the "per member" deductible, up to the family max shown.	\$0	\$20	\$30	\$150	\$10/\$25/\$45	10% coinsurance after deductible ●
BCBS HMO Network Blue	In-network only Network: HMO Blue New England (New England only)	None	\$0	\$20	\$20	\$100	\$10/\$25/\$45	\$250
Kaiser HMO	In-network only Network: Kaiser Permanente (California only)	None	\$0	\$20	\$20	\$100	\$10/\$25	\$250

* Many preventive medications are covered at no cost. In addition, prescription copayments displayed reflect Retail Prescription costs, not Mail-Order Prescription costs.

** For BCBS plans, all deductibles, copayments, and coinsurance costs are applied to the out-of-pocket maximum. Premiums, balance-billed charges, and uncovered services do not count toward the out-of-pocket maximum. For Kaiser, most copayments are applied to the out-of-pocket maximum. Premiums, cost sharing for certain services (i.e., infertility, durable medical equipment, vision care, acupuncture), and uncovered services do not count toward the out-of-pocket maximum.

Network: A group of hospitals or doctors that have contracted with the insurance company to provide services at a discounted rate. Because they offer their services for less, the plan provides higher coverage when you see these providers.

Preventive Care: Includes things like wellness exams, routine tests and screenings, and certain prescriptions. All of Akamai's medical plans cover the full cost of preventive care received in-network.

Diagnostic X-rays and Lab Tests	Out-of-Pocket Maximums**	Compatible with Health Savings Account?	Annual Payroll Contributions
10% coinsurance after deductible ●	In-network and Out-of-network combined: \$3,000 for single coverage \$6,000 for family coverage After reaching the out-of-pocket maximum, the plan covers all costs 100%. The full family out-of-pocket maximum must be reached before any one member receives full benefits.	Yes Akamai contribution: • Employee Only \$750 • Employee + 1 \$1,500 • Family \$1,500 Funded in 24 installments during the year	<ul style="list-style-type: none"> Employee Only: \$618 Employee + 1: \$1,860 Family: \$2,772
10% coinsurance after deductible ●	In-network: \$2,000 per member, up to \$4,000 per family Out-of-network: \$4,000 per member, up to \$8,000 per family Each family member is subject to the "per member" out-of-pocket maximum only. After reaching the out-of-pocket maximum, the plan covers all costs 100%.	No	<ul style="list-style-type: none"> Employee Only: \$1,326 Employee + 1: \$3,876 Family: \$5,772
\$0	\$2,000 per member, up to \$4,000 per family Each family member is subject to the "per member" out-of-pocket maximum only. After reaching the out-of-pocket maximum, the plan covers all costs 100%.	No	<ul style="list-style-type: none"> Employee Only: \$1,668 Employee + 1: \$4,596 Family: \$6,852
\$10	\$3,000 per member, up to \$6,000 per family Each family member is subject to the "per member" out-of-pocket maximum only. After reaching the out-of-pocket maximum, the plan covers all costs 100%.	No	<ul style="list-style-type: none"> Employee Only: \$1,224 Employee + 1: \$3,384 Family: \$5,088

Copayment (Copay): A small fixed dollar amount you pay for services such as doctor visits, prescriptions, or emergency room visits. It doesn't matter if the service actually costs \$200 or \$2,000; the copay will be the same. You generally pay this at the time of the service, so there are no bills that come later on.

Deductible: The amount you pay each year before your plan begins to pay for benefits. Some plans and services require a deductible, while others don't.

Coinsurance: A percent of the cost that you pay for certain services. Here, the actual cost of the services does matter; 10% of \$200 is going to be different from 10% of \$2,000. You are generally billed for this after a medical service has been received. For prescriptions, you generally pay this at the time of the service.

Out-of-Pocket Maximum: The maximum amount of money you will pay out of your pocket for covered services (including the deductible) each year, outside of payroll deductions.

Health Accounts

Alongside your health insurance plan, consider opening a Health Account to help to pay out-of-pocket qualified expenses in a tax-advantaged way. Qualified health care expenses may be incurred by you, your spouse, or any qualifying dependent. These expenses include medical deductibles, copays, coinsurance, certain over-the-counter products, eyeglasses, contact lenses, laser eye surgery, and most dental and orthodontic expenses. Akamai offers two types of Health Accounts.

Health Savings Account

A Health Savings Account (HSA) is a tax-advantaged account that can be used to pay for current or future health care expenses. Contributions are made pre-tax, your account grows tax-deferred, and withdrawals for qualified medical expenses are tax-free.

The IRS has strict guidelines to determine who is eligible to contribute to an HSA. First, you must be enrolled in a “compatible” health plan. Akamai’s PPO Saver Plan is HSA-compatible; you must enroll in the PPO Saver if you wish to open an HSA. In addition, you cannot be covered by another type of health plan (including Medicare), you cannot have access to dollars in a Health Care Flexible Spending Account (including a spouse’s FSA), and you may not be claimed as a dependent on someone else’s tax return. If you meet these criteria, you may open an HSA at any time.

You build your account balance through employer contributions and personal contributions, subject to annual limits set by the federal government. For 2021, the annual contribution limit (personal and employer combined) is \$3,600 for single coverage and \$7,200 for family coverage. Employees age 55 and older are permitted to contribute an additional \$1,000 annually.

- **Employer Contributions** – Akamai funds your HSA on a semi-monthly basis, based on your health plan coverage level. Akamai’s annualized contribution equates to half the plan deductible.
- **Employee Contributions** – You may make contributions to your HSA, if desired. Contributions can be made on a pre-tax basis, through convenient payroll deductions, or on an after-tax basis, through a direct contribution to the HSA Administrator (you would receive a tax deduction when you file your federal tax return). Your pre-tax contribution rate may be adjusted at any time.

Your Coverage Level	Employer Contributions	
	Annualized	Semi-Monthly
Employee Only	\$750	\$31.25
Employee + One Dependent	\$1,500	\$62.50
Employee + Family	\$1,500	\$62.50

All the money in your HSA – including any contributions deposited by Akamai – remains yours, even if you leave the company, move out of the PPO Saver health plan, or retire. Unused money in your HSA is never forfeited. If you don’t use all the money for today’s medical expenses, you can save it for your future expenses. Once your HSA balance reaches \$1,000, you can choose to invest in mutual funds to help maximize your savings.

Health Savings Accounts offer tax advantages on federal income tax. Most states follow federal tax guidelines, but some states may require taxation of HSA deposits and interest/earnings.

Health Care Flexible Spending Account

A Health Care Flexible Spending Account (FSA) allows you to set aside tax-advantaged funds to pay for the qualified health care expenses you anticipate for the current year. If you work 20 or more hours per week, you are eligible to open a Health Care FSA. You may contribute up to \$2,750 pre-tax in 2021.

You should contribute only the amount you expect to incur for eligible expenses during the plan year. If you do not spend all the money on qualified expenses during the year, you are permitted to carry over up to \$550 into the next year. Any unspent funds above \$550 will be forfeited.

Flexible Spending Accounts offer tax advantages on federal income tax. Most states follow federal tax guidelines, but some states may require taxation of FSA deposits.

Please note that you may not have an HSA and an FSA at the same time.



Dental Insurance

To help you manage dental costs, Akamai offers a comprehensive dental plan through Delta Dental of Massachusetts.

Under the Delta Dental PPO Plus Premier plan, you may seek care from the licensed dentist or dental practice of your choice. Delta Dental offers two nationwide networks – the Premier and the PPO – and you are free to use providers from both. The Premier network provides access to almost 75% of dentists nationwide. These providers have agreed to offer their services for a lower, contracted rate. The PPO network is smaller (about 55% of dentists nationwide), but these providers have agreed to even bigger discounts. Your out-of-pocket costs will be lower when you receive care from a Delta Dental network provider.

Benefit	PPO Network	Premier Network	Out-of-Network
Deductible	\$50 per member, up to \$150 per family		
Preventive & Diagnostic Care (exam, cleanings)	100% covered (no deductible)	100% covered (no deductible)	100% covered (no deductible)
Restorative (fillings, root canals)	100% covered (after deductible)	80% covered (after deductible)	80% covered (after deductible)
Major Restorative (implants, crowns)	60% covered (after deductible)	50% covered (after deductible)	50% covered (after deductible)
Orthodontia	50%	50%	50%
Lifetime Orthodontia Benefit	\$2,000 per person per lifetime		
Annual Maximum Benefit	\$2,000 per person per calendar year		

Vision Insurance

In addition to coverage offered under the medical plans, Akamai offers a vision care plan through VSP, which covers eye exams, eyeglasses, and contacts.

Vision Services	Frequency	In-Network	Out-of-Network
Eye Exam	Once each plan year	100% covered	100% covered (no deductible)
Frames	Every other plan year	100% covered up to \$200	100% covered up to \$70
Lenses: Single Bifocal (lined) Trifocal (lined)	Once each plan year	100% covered after combined \$25 copay (for lenses and frames, all types)	100% covered up to: \$50 \$75 \$100
Contacts*	Once each plan year	100% covered up to \$200	100% covered up to \$105

*Cannot receive contacts and eyeglasses benefit in same year.

Health Plan Costs

Akamai pays the majority of premium costs for medical and dental insurance, but requires that you pay a portion as well. Vision insurance is 100% paid by you. Your share of the health plan costs is paid through a pre-tax payroll deduction that is taken out 24 times per year (semi-monthly).

By paying on a pre-tax basis, you pay less in taxes as it lowers your amount of taxable income. The following chart outlines the 2021 employee semi-monthly contributions. Be sure to evaluate both the benefits and cost of your health care plan to choose what's right for you.

Coverage Tier	PPO Saver	PPO 90/70	HMO Network Blue	Kaiser HMO	Delta Dental PPO Plus Premier	VSP Vision
Employee Only	\$25.75	\$55.25	\$69.50	\$51.00	\$6.50	\$4.39
Employee + One Dependent	\$77.50	\$161.50	\$191.50	\$141.00	\$18.00	\$6.37
Employee + Family	\$115.50	\$240.50	\$285.50	\$212.00	\$26.75	\$11.38

Please Note: Under applicable federal income tax law, payments for health plan coverage of a domestic partner are not eligible for pre-tax treatment. Coverage of the domestic partner and their dependents may result in additional imputed taxable income to the employee, and related withholding for payroll taxes by the employer. We strongly advise you to discuss tax questions with your tax advisor.



Your Finances

Investment Opportunities

Investing for the future is important, especially in today's economy. Akamai gives you investment opportunities that can help you meet your financial goals.

401(k) Retirement Plan

Akamai offers a 401(k) Plan, administered by Fidelity, to help you save for retirement. You may defer up to 80% of your eligible compensation to this plan. There are 3 types of contributions you can make: Pre-tax, Roth, and After-tax. Pre-tax and Roth contributions are subject to an annual contribution limit, set by the IRS. For 2021, this limit is \$19,500. If you are age 50 or older, you may make additional "catch-up" contributions beyond this limit. For 2021, the "catch-up" contribution limit is \$6,500. After-tax contributions are subject to a different annual contribution limit, allowing you to save more in the plan. For more information on IRS limits, please visit the www.irs.gov website.

The Company matches 50 cents of every dollar you contribute, up to an 8% contribution, with a maximum annual match of \$6,000. The match vests immediately. After-tax contributions and catch-up contributions are not eligible for the Akamai match.

The plan provides a variety of investment options to help you meet your retirement planning goals, including a Self-Directed Brokerage option. It permits rollovers and includes provisions for loans and hardship withdrawals.

New hires are eligible to begin contributing to the plan immediately. If you don't enroll within 30 days of your hire date, you will be automatically enrolled in the plan with a default 8% Pre-tax deferral. You may make changes to your deferral election and your investments at any time.

Employee Stock Purchase Plan

Akamai offers you the opportunity to acquire an ownership interest in the Company through the Employee Stock Purchase Plan (ESPP). The ESPP allows you to purchase Company stock at a 15% discount to its fair market value, at either the beginning of the offering period or end of the purchase period, whichever is lower. (Akamai's ESPP defines fair market value as the prior trading day's closing price of Akamai Common Stock.)

Akamai's ESPP allows for the purchase of \$12,500 worth of shares per offering period and you may contribute up to 15% of your compensation through convenient payroll deductions. At the end of each 6-month purchase period, your payroll contributions will be used to purchase shares of Akamai common stock. To participate you must be employed at Akamai at least 7 calendar days prior to a given enrollment date. You are eligible to enroll in the Akamai's ESPP at the start of each 6-month offering period (June 1st or December 1st). Once enrolled, you may change your contribution percentage up to two times during any offering period.



Life Insurance

Life insurance provides financial security, especially if others depend on you for support. Even if you are single, your beneficiary can use your life insurance to pay off your debts, such as credit cards, mortgages, and other expenses.

Basic Life Insurance

Akamai provides group term life insurance through Reliance Standard in the amount of two times Earnings up to \$1,000,000. "Earnings" is a defined term in the plan, it includes base salary plus target commission. Akamai pays the premium for this insurance on your behalf, but is required to tax you on the cost of coverage exceeding \$50,000.

Accidental Death & Dismemberment (AD&D) Insurance

Akamai provides AD&D insurance through Reliance Standard equal to two times Earnings up to \$1,000,000. "Earnings" is a defined term in the plan and includes base salary plus target commission. In the event of an accidental death, this benefit is paid out in addition to the life insurance benefit. Akamai provides this benefit at no cost to you.

Supplemental Life Insurance

Akamai offers you the opportunity to purchase additional life insurance through Reliance Standard on top of what is provided to you by the Company. You may purchase additional coverage for yourself, as well as coverage for your spouse, domestic partner, and dependent children age 14 days up to age 26.

For you: You may purchase up to \$1,500,000 in additional life insurance. Amounts up to \$400,000 do not require medical underwriting at the initial offering. The cost for this insurance is based on your age and the amount of coverage you purchase.

For your spouse/domestic partner: You may purchase up to \$250,000 in life insurance for your spouse or qualified domestic partner. Amounts up to \$50,000 do not require medical underwriting at the initial offering. You must purchase coverage for yourself to be able to purchase coverage for your spouse/domestic partner and you cannot purchase more than 50% of your supplemental life insurance amount for your spouse/domestic partner. The cost for this insurance is based on your age and the amount of coverage you purchase.

For your dependent children: You may purchase up to \$10,000 in \$2,000 increments. Dependent life insurance does not require medical underwriting. The monthly cost for dependent coverage is \$0.08 per \$1,000 (regardless of the number of children you are covering).

Supplemental Life Rates (Employee & Spouse)	
Employee Age	Monthly Rate (per \$1,000)
<30 years	\$0.04
30-34	\$0.06
35-39	\$0.07
40-44	\$0.08
45-49	\$0.12
50-54	\$0.23
55-59	\$0.43
60-64	\$0.66
65-69	\$1.27
70+	\$2.06

Business Travel Accident Insurance

Akamai provides business travel accident insurance through Chubb, in addition to your basic life insurance and AD&D insurance. The benefit is up to five times your base salary to a maximum of \$1,000,000. Akamai provides this benefit at no cost to you.

Disability Insurance

During your working life, you are more likely to be injured and need disability coverage than you are to die and need life insurance. Akamai has you covered with both company-paid short-term and long-term disability coverage should you be unable to work for an extended period.

Short-Term Disability

If you are medically unable to work for more than 7 calendar days, you may be eligible for disability income protection (reduced by deductible sources of income and state disability earnings) for up to 26 weeks. For the first 13 weeks, the weekly benefit is 100% of your eligible earnings, with no weekly maximum. Thereafter, the weekly benefit reduces to 66 2/3% of your eligible earnings, up to a maximum of \$3,450. "Earnings" is a defined term in the plan and includes base salary plus target commission, if applicable. The initial seven-day elimination period may be paid through Time Off. Akamai provides this benefit at no cost to you.

Long-Term Disability

If you are disabled for more than 180 days (during which Short-Term Disability is available), you may be eligible for a benefit of 66 2/3% of your monthly Earnings up to \$15,000 per month. "Earnings" is a defined term in the plan and includes base salary plus target commission. This payment may be reduced by certain deductible sources of income and state disability earnings. Provided that your disability continues to qualify per the terms of the plan, benefits will continue to pay until normal retirement age. Akamai provides this benefit at no cost to you.

Supplemental Disability Income Insurance

While Akamai's Long-Term Disability benefit fully meets the needs of many employees, some may have a desire to secure additional income protection. Therefore, we offer employees with annual earnings over \$150,000 the opportunity to purchase additional disability income insurance through an individual policy with UNUM.

If you qualify for coverage, you will receive more details on the program during the next enrollment period.



Educational Assistance

Akamai provides employees working 20 or more hours per week with assistance in pursuing further education.

Tuition Reimbursement

Akamai's tuition reimbursement program provides financial support to employees who attend courses or participate in certificate or degree programs that enhance their current skills or support their career development goals consistent with the Company's business needs. The plan covers job-related and career-related courses taken at regionally or nationally accredited schools (although certain non-job-related courses may be eligible if they are required as part of a degree program).

The Company will reimburse up to 100% of the cost of tuition and eligible fees up to \$7,500 per calendar year. Reimbursement up to \$5,250 per calendar year is tax exempt; any amount exceeding \$5,250 is taxable to you. Prior approval is mandatory and a grade of C minus or higher is required for reimbursement.

Academic Advising

Eligible employees have free access to expert academic advice and support through EdAssist. Their academic advisors and college finance advisors help:

- Find the right school, program, degree, or course to meet your educational and career objectives
- Compare different programs, majors, or degrees to help save you time and money toward your degree
- Evaluate previous coursework and prior learning to maximize your transferable credits
- Assist with the admissions and college financing process

Tuition Discounts

EdAssist provides eligible employees with access to exclusive discounts from 220 accredited educational institutions, including schools like University of California, MIT Sloan Executive Education, Western Governors University, Boston University Metropolitan College, and Northeastern University College of Professional Studies.

Home & Auto Programs

Akamai offers programs to save you money on buying a new property or protecting your home and car.

Home-Buying Assistance

The Real Estate Advantage Program provides important benefits for employees looking to buy or sell a home, including free access to top real estate professionals, personalized real estate counseling, and cash rebates.

Home & Auto Insurance

Akamai employees are eligible for group discounts on auto, home, and renters insurance through Liberty Mutual. Discounts include multi-car, multi-policy, safe driver, passive restraints, and anti-theft device discounts. As a convenience, easy payments through payroll deduction are available.

Legal Assistance

Akamai provides you with the opportunity to access legal assistance year-round at a low cost.

MetLaw Legal Plan

The MetLaw Legal Plan gives you access to legal services when you need them. You may contact an attorney for representation for a wide range of legal services. In addition, you can access telephone advice and office consultations on an unlimited number of personal legal matters. When you use an attorney in the network, the plan covers all attorney fees with no out-of-pocket cost to you. The semi-monthly premium for this plan is \$10.25, which covers you, your spouse/domestic partner, and your dependents to age 26.

Use the plan for a range of legal services, such as:

- Buying and selling a house
- Refinancing your home
- Preparation of wills, living wills, and trusts
- Protecting your rights as a tenant
- Important document preparation and review
- Loss of a spouse or a parent
- Family law, including adoptions, reproductive assistance, and name changes
- Traffic offenses and civil litigation defense
- Debt collection and foreclosure defense
- Identity theft defense
- Reproductive assistance
- Immigration assistance
- Protection from domestic violence
- Property tax assessments

For non-covered matters that are not an excluded benefit, the MetLaw Legal Plan provides a combined 4 hours of attorney time and services per year per family.

You also receive access to an Identity Management Service called LifeStages through CyberScout, the nation's premier provider of identity management services. You and your eligible dependents can get help from a dedicated fraud specialist to handle the recovery process by placing fraud alerts and calling creditors to help restore your identity. In addition, fraud specialists are available to provide guidance on how to avoid identity theft.

Employee Assistance Program (EAP)

Akamai's EAP through Health Advocate provides support related to legal matters. Benefits-eligible employees may receive a free 30-minute legal consultation and discounts on attorney fees. The service is free, easy to use, and completely confidential.

Medical Bill Saver Program

Benefits-eligible employees have access to a Medical Bill Saver service through Health Advocate. The service gives you access to skilled negotiators who can help lower your out-of-pocket costs on your medical bills. If you receive a medical or dental bill for care not covered by insurance, and the bill requires you to pay more than \$400 out-of-pocket, you may use this service. Health Advocate will contact the provider on your behalf and attempt to negotiate a discount. If negotiations are successful, you reap the savings. This service is free of charge.

Your Family

Akamai offers a suite of benefits to help you balance work and family priorities and costs.

Back-Up Care

Employees regularly scheduled to work 20 hours per week or more are eligible for 15 days of back-up care per year through Care.com. Back-up care provides you with a safety net for those days when regular care arrangements fall through. For example, you may need back-up childcare during school vacations, when daycare is closed, or when your child is mildly ill. You may need back-up adult care if your spouse or partner is recuperating from surgery or an aging parent needs transportation to doctor appointments.

This won't replace your regular care, but helps when an unexpected need arises. Care.com coordinates the caregivers and Akamai subsidizes the cost, so finding care in a pinch is easy and affordable.

Caregiving Resources

Employees regularly scheduled to work 20 hours per week or more have free premium membership to Care.com, where you can find ongoing care for your kids, parents, pets, or home. Additionally, premium membership provides access to senior care planning services to help you evaluate senior care options for elder parents or other relatives.



Dependent Care Spending Account

A Dependent Care Flexible Spending Account (FSA) allows you to set aside tax-advantaged funds to pay for qualified childcare and eldercare expenses you anticipate for the current year. If you work 20 or more hours per week, you are eligible to open a Dependent Care FSA.

You may contribute up to \$5,000 pre-tax per family, annually (\$2,500 if you are married and file separate tax returns). You should contribute only the amount you expect to incur for eligible expenses during the plan year. If you do not spend all the money on qualified expenses during the year, funds are forfeited.

Eligible expenses must be related to care that allows you and your spouse to work or attend school full-time. Eligible expenses include:

- Licensed nursery schools and day care centers for preschool children
- Day camps, before-and-after-school care, or in-home day care for children under age 13
- Day care centers for other qualifying dependents, such as eldercare centers
- Housekeepers, cooks, or maids who provide dependent care in your home
- Individuals other than your spouse and dependents who provide day care for your qualifying dependents, either inside or outside your home.

Flexible Spending Accounts offer tax advantages on federal income tax. Most states follow federal tax guidelines, but some states may require taxation of FSA deposits.

Adoption Assistance Plan

If you are adopting a child, you may be reimbursed for adoption related expenses through Akamai's Adoption Assistance Plan. The maximum benefit is \$5,000 per adoption, to a maximum of \$10,000 per family, per lifetime. The benefit is not taxable to you.

The plan covers foreign (finalized adoptions) and domestic adoptions (finalized or formally terminated adoptions) of children under the age of 18. You must be regularly scheduled to work 20 hours per week or more and be employed at the time of reimbursement to be eligible.



Fertility Assistance Program

If you are growing your family via surrogate, gestational carrier, or sperm donor, you may be reimbursed for eligible fertility support-related expenses through Akamai's Fertility Assistance Program. The maximum benefit is \$10,000 per lifetime. The benefit is taxable to you.

The plan generally covers expenses, incurred while an Akamai employee, that are directly related to, and whose principal purpose is for, the birth of a child via fertility support. You must be regularly scheduled to work 20 hours per week or more and be employed at the time of reimbursement to be eligible.

Child Care Tuition Discount

Akamai provides employees with a 10% discount on standard weekly tuition rates for full-time and part-time child care at KinderCare Learning Centers, Champions Before- and After-School Program, and participating CCLC Child Care Centers. This savings program includes care for children ages 6 weeks to 12 years, although ages served may vary by location.

Cultural Care Au Pair Discount Program

The Cultural Care Au Pair discount program provides a \$500 program fee discount and \$75 application fee waiver for employees considering an au pair as a child caregiver. Au pairs live with you like a family member and provide 45 hours per week of childcare, no matter how many children you have.

Employee Assistance Program (EAP)

The EAP provides support for caregiving needs such as childcare and day-camp referrals, eldercare referrals, college referrals, and more. The program is free, easy to use, and completely confidential.



Life at Akamai

Akamai offers benefits and amenities so getting to work and being at work are easier and worry-free.

Commuter Benefit Transit & Parking Accounts

This program allows you to set aside tax-advantaged funds to pay for qualified mass transit or parking expenses that you incur during your commute to and from work. If you work 20 or more hours per week, you are eligible to open a Commuter Account.

For 2021, you may allocate up to \$270 per month for transit expenses and up to \$270 per month for parking expenses on a pre-tax basis (additional amounts may be contributed post-tax). Funds are loaded to a convenient debit card, which you then use to purchase tickets or passes for mass transit or parking. If you do not spend all the money you allocate for a given month, unspent funds roll over to the next month.

Commuter Benefit Mass Transit Subsidy

If you participate in the Commuter Benefit Transit Account described above, Akamai automatically subsidizes 25% of your monthly transit election, up to a maximum subsidy of \$100 per month. Akamai's subsidy counts toward the pre-tax monthly limit set by the IRS.

Bicycle Commuter Reimbursement Program

Akamai recognizes the benefits of bike commuting and is proud to support those who regularly bike to work. This program provides eligible employees with a reimbursement of up to \$20 per month toward bicycle commuting expenses.

Mobile Phone Allowance

Akamai does not require employees to have mobile device to fulfill their job responsibilities. However, depending on your role in the organization, using your personal mobile phone for business reasons may be appropriate. If approved by your manager, Akamai will provide you with a monthly cell phone allowance to assist in the cost of your mobile service fees.

On-Site Amenities

Some offices offer on-site services like chair massage, yoga classes, personal shopping, and tax preparation.

Time Away From Work

Akamai understands the benefit of paid time away from work to help you take care of personal matters, get some needed rest and relaxation, or to enjoy a holiday.

Holidays

In the United States, Akamai generally observes 11 holidays each year. The schedule varies based on the calendar. Observed 2021 holidays include:

- New Year's Day
- Martin Luther King Day
- Presidents' Day
- Memorial Day
- Independence Day
- Labor Day
- Veterans Day
- Thanksgiving Day
- Friday following Thanksgiving
- Christmas Eve
- Christmas Day

Time Off

Akamai has offered a flexible paid time off approach since 2007, which we refer to simply as "Time Off." Time Off is in lieu of traditional vacation, sick, and personal day programs. We don't limit the amount of time that you can take away from work and we don't require that you accrue (earn) time off in order to take it. There is no set number of days or hours of paid time off provided. We ask you to work with your manager to arrange for time away from work that makes sense for you and your team.



Bereavement Leave

If you experience a death in the family, you may be eligible for up to 3 days of paid leave.

Paid Volunteer Time

As a global technology leader, Akamai and its employees are committed to corporate citizenship by “giving back” through volunteerism. You may take up to 16 hours of Paid Volunteer Time per calendar year for approved volunteer activities that take place during your regularly scheduled workday.

Paid Family Leave

Akamai Paid Family Leave (APFL) provides paid leave to care for new child, care for an ill family member, or deal with certain personal matters if a family member is called up to active duty (if you have worked for Akamai for at least 3 months). APFL provides 100 percent of your current weekly base salary (reduced by deductible sources of income) for up to 10 weeks. A maximum of 10 weeks of Paid Family Leave is available in any 12-month period.

Paid Military Leave

If you are required to take a military leave of absence, Akamai pays the difference between your base pay and military pay, if any, for up to 6 months.

Travel Assistance

If an emergency arises while you are traveling more than 100 miles away from home, you have access to free, 24-hour-a-day travel assistance services. Europ Assistance provides emergency medical or legal services when you are traveling on business. For personal travel, On Call International is available to both you and your dependents. Services include locating medical care, monitoring treatment, emergency evacuation, replacement of lost or stolen travel documents, legal referrals, and translation services. Pre-trip assistance is also available for things like passport/visa requirements, inoculation requirements, and local customs.

Entertainment & Shopping

Akamai employees are eligible for discounts at Apple, Dell, AT&T, T-Mobile, Ford, Lincoln, Zipcar, Brooks Brothers, Sears, 1-800-Flowers.com, Edible Arrangements, SunPower, and more. Employees may also gain free membership to Working Advantage and Corporate Perks, which provide access to additional discounts. Additional discounts apply to things like sporting events, movies, theater, amusement parks, electronics, apparel, jewelry, health and wellness items, food, wine, and travel.

Personal Concierge Service

To help shrink your to-do list and save valuable time, you have access to a Personal Concierge to help you with travel booking, party planning, dinner reservations, and other time-consuming, distracting tasks. The Personal Concierge service offers one more way to help you better balance your work and life.

Akamai Wellness

The Akamai Wellness program empowers employees to act to improve their health. We aim to foster a community where wellness is an integrated part of daily life so that employees can be more productive, feel more fulfilled, and experience health care cost savings.

Wellness is a day-by-day transformation of finding the best versions of ourselves. It's all about finding the right combination of fitness, nutrition, emotional well-being, physical health, and overall balance. To support you in this journey, Akamai offers several employee programs. Offerings take many forms, like classes and clubs, on-site services, health screenings, challenges, and more. Employees can choose how and when to get involved, since everyone's vision of wellness is unique.

Education & Support

Employees have access to tools and calculators, newsletters, videos and podcasts, on-demand lifestyle programs, free flu shots, and free biometric screenings. Support is available through our Employee Assistance Program, nurse hotline, wellness coaching, personal financial advising, and Health Advocate program.

A Healthy Community

Live classes and onsite events bring people with similar wellness journeys into the same room. Webinars and social channels give employees a virtual space to get together. During our wellness challenges, we motivate one another; competition between colleagues is friendly and fierce.

Healthy Made Easy

Akamai offers on-site amenities such as fitness centers, shower facilities, and wellness rooms (amenities vary by office location). Discounts and subsidies on fitness, weight loss, nutrition, smoking cessation, and bike share programs make being well more affordable.



<p>National Programming</p> <p>Free flu shots</p> <p>Free biometric screenings</p> <p>Activity tracker subsidy</p> <p>Wellness incentives</p> <p>Individual & team wellness challenges</p> <p>\$500 Wellness allowance</p> <p>Healthy lifestyles programs & workshops</p> <p>Free financial education classes</p> <p>Free one-on-one financial advising</p> <p>Free wellness coaching</p> <p>Employee Assistance Program</p> <p>Bike share subsidy</p> <p>Bike commuter reimbursement benefit</p> <p>Ergonomic services</p> <p>Discount programs</p>	<p>Wellness Education</p> <p>Newsletters</p> <p>Health information</p> <p>Podcasts & videos</p> <p>Health tools & calculators</p> <p>On-site Services</p> <p>Bike storage</p> <p>Chair massage</p> <p>Wellness classes & events</p> <p>Fitness facilities</p> <p>Shower facilities</p> <p>Walking workstations</p> <p>Wellness rooms</p> <p>Social Channels</p> <p>Blog</p> <p>Aloha Community</p>
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akamai wellness

EMBRACE TODAY FOR
HEALTHIER TOMORROWS

References & Resources

Summary Plan Descriptions (SPDs) for certain benefit plans govern the plans referenced in this document and supersede any conflicting statement made in this document, by any manager, or another company representative. You are strongly encouraged to read the SPDs for each benefit plan carefully. They are available on akamaibenefits.com. You may also request paper copies of the SPDs from the Human Resources Department.

	Plan	Contact
Your Health	Medical Insurance	Blue Cross Blue Shield of MA Express Scripts Kaiser Permanente
	Telehealth	Blue Cross Blue Shield of MA Kaiser Permanente
	Health Savings Account	Health Equity
	Health Care Flexible Spending Account	Benefit Resource, Inc.
	Plan Selector Tool	WedMD Coverage Advisor
	Health Advocacy	Health Advocate
	Dental Insurance	Delta Dental of MA
	Vision Insurance	Vision Service Plan
Your Finances	401(k) Retirement Plan	Fidelity
	Employer Stock Purchase Program	Charles Schwab
	Life & Accident Insurance	Reliance Standard
	Business Travel Accident Insurance	Europ Assistance
	Disability Insurance	Matrix
	Supplemental Disability Income Insurance	UNUM
	Educational Assistance	EdAssist
	Home-Buying Assistance	Real Estate Advantage Program
	Auto & Home Insurance	Liberty Mutual
	MetLaw Legal Plan	Hyatt Legal Plans
	Medical Bill Saver Program	Health Advocate
Your Family	Back-up Care	Care.com
	Dependent Care Flexible Spending Account	Benefit Resource, Inc.
	Childcare Tuition Discount	Knowledge Universe
	Au Pair Discount	Cultural Care Au Pair
Life at Akamai	Commuter Benefit Transit & Parking Accounts	Benefit Resource, Inc.
	Bicycle Commuter Reimbursement Program	Benefit Resource, Inc.
	Business Travel Assistance	Europ Assistance
Time Away From Work	Time Off Approach	U.S. Employee Handbook
	Leaves of Absence	Akamai Benefits
	Travel Assistance	On Call International
	Personal Concierge Service	Health Advocate
	Entertainment & Shopping	Akamai Discounts
Akamai Wellness	Wellness	Akamai Wellness
	Employee Assistance Program	Health Advocate

www.akamaibenefits.com

- Learn more about Akamai's U.S. benefits programs
- Make your New Hire benefit elections
- View your current benefit elections (year round)
- Request mid-year benefit changes due to a qualified life event
- Change your Health Savings Account contribution
- Designate/update beneficiaries for life insurance



Akamai secures and delivers digital experiences for the world's largest companies. Akamai's intelligent edge platform surrounds everything, from the enterprise to the cloud, so customers and their businesses can be fast, smart, and secure. Top brands globally rely on Akamai to help them realize competitive advantage through agile solutions that extend the power of their multi-cloud architectures. Akamai keeps decisions, apps, and experiences closer to users than anyone – and attacks and threats far away. Akamai's portfolio of edge security, web and mobile performance, enterprise access, and video delivery solutions is supported by unmatched customer service, analytics, and 24/7/365 monitoring. To learn why the world's top brands trust Akamai, visit www.akamai.com, blogs.akamai.com, or [@Akamai](https://twitter.com/Akamai) on Twitter. You can find our global contact information at www.akamai.com/locations. Published 12/20.