

Amazon is closely following the impacts of COVID-19. [Learn more](#) on how we are supporting our employees, candidates, customers and communities through the pandemic.



Benefits Overview for U.S. Amazon Employees excluding CT, IL, IN, MD, NC, PA, UT, & WI*

Starting on your first day of employment, Amazon offers a wide range of benefits to support you and your family inside and outside of work.

*The following benefits apply to Class F (40 hours/week), Class R (30-39 hours/week), and Class H (20-29 hours/week) employees, **excluding those who work in the following states: Connecticut, Illinois, Indiana, Maryland, North Carolina, Pennsylvania, Utah, and Wisconsin.** [View the benefits overview](#) for employees who work in CT, IL, IN, MD, NC, PA, UT, and WI.

Amazon's benefits can vary by location, the number of regularly scheduled hours you work, length of employment, and job status such as seasonal or temporary employment.

The following benefits are effective from April 1, 2021 – March 31, 2022.

Medical

Plans include coverage for prescription drugs, emergency and hospital care, mental health, X-rays, lab work, etc. There are no pre-existing condition exclusions with any of Amazon's medical plans. Employees have a choice of multiple plans. All plans cover preventive care 100%.

Shared Deductible Plan	Health Savings Plan
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<p><u>Network options:</u> Aetna or Premera Blue Cross</p> <p><u>Coinsurance:</u> 90% covered in network</p> <p><u>Deductible:</u></p> <ul style="list-style-type: none"> • \$1000/employee • \$2,000/employee + spouse/domestic partner or children • \$3,000/family <p>Comes with a company-funded Health Reimbursement Account that automatically covers the first 50% of your deductible.</p> <p><u>Out-of-Pocket Maximum (Medical and Prescription):</u></p> <ul style="list-style-type: none"> • \$2,000/employee • \$4,000/employee + spouse/domestic partner or children • \$6,000/family <p><u>Prescription Drug (Retail):</u></p> <p>After you've paid your deductible:</p> <ul style="list-style-type: none"> • You pay 10% in-network • You pay 30% out-of-network 	<p><u>Network options:</u> Aetna or Premera Blue Cross</p> <p><u>Coinsurance:</u> 90% covered in network</p> <p><u>Deductible:</u></p> <ul style="list-style-type: none"> • \$1,500/employee • \$3,000/employee + spouse/domestic partner or children • \$4,500/family <p>Comes with a company-funded Health Savings Account (HSA) that you can also contribute to and save for health care expenses.</p> <p>Depending on who you cover, Amazon contributes the following amount toward your HSA:</p> <ul style="list-style-type: none"> • \$500/employee only • \$1,000/employee + spouse/domestic partner or children • \$1,500/family <p><u>Out-of-Pocket Maximum (Medical and Prescription):</u></p> <ul style="list-style-type: none"> • \$3,000/employee • \$6,000/employee + spouse/domestic partner or children (up to \$3,000/person) • \$9,000/family (up to \$4,500/person) <p><u>Prescription Drug (Retail):</u></p> <p>After you've paid your deductible:</p> <ul style="list-style-type: none"> • You pay 10% in-network • You pay 30% out-of-network
<p>Standard Plan</p>	<p>Kaiser Permanente HMO (California, Colorado, D.C., Maryland, Virginia, Washington)</p>
<p><u>Network options:</u> Aetna or Premera Blue Cross</p> <p><u>Coinsurance:</u> 90% covered in network</p> <p><u>Deductible:</u></p> <ul style="list-style-type: none"> • \$300/person • \$900/family maximum <p><u>Out-of-Pocket Maximum (Medical):</u></p> <ul style="list-style-type: none"> • \$2,300/person • \$4,900/family <p><u>Out-of-Pocket Maximum (Prescription):</u></p> <ul style="list-style-type: none"> • \$4,150/person • \$8,000/family <p><u>Prescription Drug (Retail):</u></p> <ul style="list-style-type: none"> • \$10 generic • 10% up to \$30 preferred brand • 30% up to \$40 non-preferred brand 	<p><u>Deductible:</u> None</p> <p><u>Copays:</u></p> <ul style="list-style-type: none"> • Primary Care Office visit: \$30 • Specialist Office visit: \$45 • Mental Health Outpatient: \$30 (individual) / \$15 (group) • Inpatient Hospital: \$0 • Emergency Room: \$150 • Urgent Care: \$30 <p><u>Out-of-Pocket Maximum (Medical and Prescription):</u></p> <ul style="list-style-type: none"> • \$1,500/person • \$3,000/family <p><u>Prescription Drug (Retail):</u></p> <p>After you've paid your deductible:</p> <ul style="list-style-type: none"> • \$10 generic • \$30 brand
<p>In-Network Only Plan</p>	

<p><u>Network options:</u> Premera Blue Cross only</p> <p><u>Copays (before deductible):</u></p> <ul style="list-style-type: none"> • Primary Care Office visit: \$30 • Specialist Office visit: \$45 • Mental Health Outpatient: \$30 • Inpatient Hospital: \$1,000 • Emergency Room: \$150 • Urgent Care: \$75 <p><u>Deductible:</u></p> <ul style="list-style-type: none"> • \$100/person • \$300/family maximum <p><u>Out-of-Pocket Maximum (Medical):</u></p> <ul style="list-style-type: none"> • \$3,600/employee • \$7,300/family <p><u>Out-of-Pocket Maximum (Prescription):</u></p> <ul style="list-style-type: none"> • \$2,850/person • \$5,600/family <p><u>Prescription Drug (Retail):</u></p> <p>After you've paid your deductible:</p> <ul style="list-style-type: none"> • \$10 generic • \$30 preferred brand • \$40 non-preferred brand 	
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Dental (Delta Dental of Washington)

Basic Dental Plan	Enhanced Dental Plan
<p><u>Plan Year Maximum:</u> \$1,500</p> <p><u>Deductible:</u></p> <ul style="list-style-type: none"> • \$50/individual • \$150/family <p><u>Included Services:</u></p> <ul style="list-style-type: none"> • Preventive (cleaning and x-rays) covered at 100%, deductible waived • Basic (fillings and extractions) covered at 90% 	<p><u>Plan Year Maximum:</u> \$2,000</p> <p><u>Deductible:</u></p> <ul style="list-style-type: none"> • \$50/individual • \$150/family <p><u>Included Services:</u></p> <ul style="list-style-type: none"> • Preventive (cleaning and x-rays) covered at 100%, deductible waived • Basic (fillings and extractions) covered at 90% • Major Restorative (dentures and crowns) covered at 50% • Orthodontia covered at 50% with \$2,000 lifetime maximum (deductible waived)

Vision (Vision Service Plan)

Basic Vision Plan	Enhanced Vision Plan
<p>Plan pays 100% for an eye exam at an in-network provider once every 12 months from date of service.</p> <p><u>Materials Copayment:</u> \$10</p> <p><u>Lenses:</u> Covered 100% in-network</p> <p><u>Frames & Contacts:</u> 1 pair every 12 months up to \$130 allowance in-network</p>	<p>Plan pays 100% for an eye exam at an in-network provider once every 12 months from date of service.</p> <p><u>Materials Copayment:</u> \$10</p> <p><u>Lenses:</u> Covered 100% in-network</p> <p><u>Frames & Contacts:</u> 2 pairs every 12 months up to \$130 allowance for each pair in-network</p>

Infertility Benefits

Amazon partners with Progyny, the leading infertility benefits provider, to provide our employees comprehensive infertility coverage. When enrolled in one of Amazon's medical plans, employees have access to the nation's premier infertility specialists and receive personalized support from a patient care advocate. Ask your recruiter if you'd like more information about this program.

Amazon 401(k) Plan

- For every \$1 of employee contribution you make (up to 4% of your eligible pay), Amazon will contribute \$0.50 to your account in the form of matching contributions. You can get up to a 2% match. Note: Catch-up contributions are not matched.
- You become vested in matching contributions after you are credited with three years of vesting services. A year of vesting service is defined as a calendar year in which you complete 1,000 hours of service.
- You can contribute from 1% to 90% of your eligible pay on a pre-tax basis, a Roth after-tax basis, or both, subject up to the annual IRS limits. For calendar year 2020, the IRS limit is \$19,500 (\$26,000 for those age 50 and over).
- All Amazon employees age 18 or older are eligible to join the plan immediately upon their date of hire. To learn more about the Amazon 401(k) Plan, watch a video [here](#).

Employee Restricted Stock Units

At Amazon, most employees have the ability to become owners of the company through the granting and vesting of Restricted Stock Units (RSUs). Depending on your job level and if you are scheduled to work 30+ hours per week, you are eligible to:

- Receive a grant of RSUs that vest over time, in accordance with plan documents.
- Have opportunities for additional RSU grants.

Amazon is continually evaluating new ways to provide other types of ownership opportunities for all employees.

Flexible Spending Accounts

Flexible Spending Accounts (FSAs) provide a convenient way to pay for certain eligible health care and/or dependent care expenses with pre-tax dollars. If you contribute money to an FSA, you lower your taxable income, which reduces your federal income and Social Security taxes.

- **Health Care FSA** can be used to pay for health insurance copays, deductibles and other eligible services and supplies not covered by your medical, dental or vision plans. The **Health Care FSA** has a minimum contribution of \$120 and a maximum of \$2,750 per plan year to use for eligible health care expenses. If you enroll in the Health Savings Plan with a Health Saving Account (HSA), you are not eligible to enroll in the Health Care FSA.
- The **Dependent Care FSA** can only be used to pay expenses for dependent care, such as child or elder care while you are working. The **Dependent Care FSA** has a minimum contribution of \$120 and a maximum of \$5,000 per plan year.

Disability Insurance

Available to employees working 30+ hours. Amazon provides both short-term and long-term disability coverage at no cost to you. Both plans provide partial income (60% of eligible salary up to certain limits) if you become medically disabled.

- There is a 7-day waiting period for short-term disability (STD) benefits; benefits are then paid for up to 26 weeks. For STD benefits related to maternity, there is still a 7-day waiting period, but pay is retroactive to the first day of disability.
- Short-term maternity disability coverage is available for birth mothers and is equal to 100% of basic earnings for up to 4 weeks pre-partum and 10 weeks post-partum.
- There is a 180-day waiting period for long-term disability (LTD) benefits; benefits are then paid for an extended period depending on the severity of the disability and other factors. The LTD plan has a pre-existing condition exclusion provision.

Life and Accidental Death and Dismemberment Insurance

- Amazon currently provides two times your annual base salary for Basic Life and AD&D Insurance at no cost to you.
- You can buy supplemental life insurance coverage for yourself, payable to your designated beneficiaries if you die. You can buy coverage in amounts of 1x to 10x your base annual earnings, up to \$2,000,000.
- You can buy life insurance to cover your spouse/domestic partner in amounts of \$25,000 or ½ to 5x your base annual salary, up to \$250,000 not to exceed 100% of your total amount of life insurance (basic and supplemental).
- You can buy life insurance to cover your children in certain amounts up to \$20,000.
- An accelerated death benefit is available in certain situations involving a terminal illness.
- You can buy supplemental AD&D insurance to cover just yourself, or yourself and your eligible dependents, of 1x to 10x your basic annual earnings, up to \$2,000,000.

Critical Illness & Personal Accident Insurance

Get discounted rates on Critical Illness and Personal Accident Insurance through MetLife.

- **Critical Illness** Insurance can help fill the gaps in your health or disability plan by paying a lump-sum benefit if you are diagnosed with a serious medical condition like a heart attack, cancer or stroke. It helps cover things like your deductible and coinsurance,

transportation and lodging.

- **Personal Accident Insurance** can help protect against unexpected costs related to accidents by paying a specific dollar amount for covered events, including dislocations, burns, emergency room visits and more.

Homeowners, Renters, Auto, and Pet Insurance

Take advantage of discounted rates and compare homeowners, renters, auto, and pet insurance carriers on one platform. You can also save up to 20% when you enroll with ASPCA Pet Health Insurance. You can enroll in or change these benefits at any time during the year, not just during Open Enrollment.

Legal Services

With MetLife, receive discounted rates on legal advice and fully covered legal services for a wide range of personal legal matters including wills and estate planning, real estate matters, family law, and more.

Mental health care and daily living assistance

- Free counseling services and referrals are available 24/7 for any Amazon employee or household member.
- You can receive up to three freecounseling sessions- virtual or in person-per issue, per year.
- Referrals are available for legal and financial issues and for personal convenience and care needs (child care, elder care, relocating, and other personal needs).

Child, Elder and Pet Care Referral Services

Receive free membership to Sittercity and Years Ahead, a portal to locate qualified child care or elder care. You pay for the actual care you need. The site provides access to background checks, references and reviews from other users.

Other Benefits

- Amazon.com Discount Code for 10% discount off Amazon merchandise
- Employee discount program for a variety of goods and services such as travel, event tickets, cell phone services, restaurants, entertainment, sports, and more.

Leave of Absence

In general, leaves of absence are available to eligible employees for time off due to a qualifying medical condition, or that of a qualified family member. This can include the birth or adoption of a new child, personal reasons, the death of a member of your immediate family, jury/witness duty, military reasons, or other reasons provided under various laws. Most leaves are unpaid, except some pregnancy and parental leaves, and some portions of jury/witness, military, and bereavement leaves. All leaves have various length limits, and some leave types may require certification and/or the approval of your manager or Human Resources.

Pregnancy & Parental Leave

All blue badge employees who are considered full time (40 hours per week) or reduced time (30-39 hours per week) are eligible for leaves as summarized below. Your health care, life insurance, 401(k), and vacation benefits under Amazon's plans will continue during the following.

Pregnancy Leave (runs concurrently with state and federal leaves, as applicable)

- Amazon provides birth mothers with the following:
 - Pre-Partum: Up to four weeks of paid leave, conditional on medical recommendation
 - Post-Partum: 10 weeks of paid leave
- Restricted Stock Units (RSUs) will continue to vest according to your current vesting schedule.
- Sign-on bonus payments (if included in your job offer) continue per original schedule.

Parental Leave (must also have one continuous year of employment at time of birth or adoption to be eligible)

- Six weeks of paid leave following the birth or adoption of a child.
- Parental Leave can be taken in one consecutive six-week period or split into two increments, and must be used within twelve months of birth or adoption.
- You do not need approval from your manager to take Parental Leave. You should discuss your leave plan with your manager, but how and when you utilize your leave is at your discretion.
- RSU vesting will suspend after 14 days cumulative after leave and resume upon return to work with an adjusted vest schedule. Your updated vesting schedule may take up to four weeks to appear in your Morgan Stanley account.

Leave Share Program

- The pay benefit of any unused portion of the Parental Leave can be shared if your spouse or domestic partner does not have access to a paid parental leave through his/her employer

- You will be asked to affirm that your spouse or domestic partner does not have paid parental leave benefits through his/her employer.
- You'll receive your base pay for the unused portion of the Parental Leave in your next available paycheck along with your regular base pay.

Ramp Back Program

- Birth mothers and primary caregivers can gradually return to work on a reduced schedule over an eight-week period immediately following a Pregnancy or Parental Leave.
- You can select one of three reduced-hour options: 50% for eight weeks, 50% for four weeks/75% for four weeks, or 75% for eight weeks.
- Your base pay, sign-on bonus payments and RSU vesting will be proportional to the option you select.
- A new RSU vesting schedule will be established upon return to full-time work. Your updated vesting schedule may take up to four weeks to appear in your Morgan Stanley account.
- You do not need manager approval for Ramp Back. You should discuss your leave plan with your manager, but how you utilize Ramp Back is at your discretion.

Adoption Assistance

- Amazon reimburses qualified adoption expenses up to \$5,000 for a single-child adoption or \$10,000 combined maximum for a sibling-group adoption.
- Generally, the child must be under the age of 18.
- Limit of one single or group adoption reimbursed per calendar year.

Paid Time Off

For information about paid time off, please refer to the separate PTO webpage shared by your recruiter.


Paycheck Contributions

[View the paycheck contributions](#) for Medical, Dental, and Vision coverage for you and any eligible dependents, effective April 1, 2021, to March 31, 2022.

Important Note

This page is a summary of benefits only. It is not a legally binding document. If there is a discrepancy between this information and the plan or policy documents, the plan or policy documents will govern in all cases. Participation in Amazon benefits does not signify a contract of employment. Amazon reserves the right to modify or terminate any portion of the Amazon benefits program and/or any of its policies at any time with or without notice.

If you are not part of the group that this document applies and, as a result, have received this document in error, please contact your recruiter or human resources to receive the documents applicable to you.

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