



Welcome & benefits
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myBenefits Guide

2021



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Welcome.

We are a unique group who care deeply about the work we do and about our company. This has been a constant throughout Lilly's rich heritage of helping people live healthier, more active lives.

We have assembled this guide to share employee benefits programs and services available to you and those you go home to each day. Within you'll find benefits information, a little inspiration, and details about programs intended to support you, your family, and your community.

We stand ready to help you live your best life – as a member of our Lilly team that cares about you and our shared purpose to make life better.

Let's get started! >>

NAVIGATION TIPS >>

This guide is designed for onscreen viewing, allowing you to navigate through the document at your own pace based on the information that is most relevant to you. Roll over the navigation menu at the top of each page to quickly jump to any section. When on a page, use the menu on the side to see benefits details and information.

Live your best *Life.*

If you have any questions about benefits enrollment, contact the Lilly Benefits Center at 800-472-4720 or log into <http://benefitscenter.lilly.com> >>Select **Contacts** for other helpful resources.



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Benefits enrollment

Many of your benefits require you to enroll as a new employee or enroll each year during the benefits enrollment period.

Benefits enrollment is completed online at the Lilly Benefits Center at benefitscenter.lilly.com.

Here are some things to know:



- You can access the Lilly Benefits Center (LBC) from your smart phone, tablet, or computer devices.
- If you log into the LBC from the Lilly network, you will be automatically signed in to your account.
- If you log into the LBC from outside the Lilly network, use your Lilly Benefits Center ID and password (not your Lilly network ID and password).
- To create a Lilly Benefits Center ID and password, select “Are you a new user?” from the login page and follow the on-screen prompts.
- When you’ve finished enrolling in your benefits, print or capture a screenshot of the confirmation screen for your records.
- Please know that you may not be eligible for all the benefits detailed in this guide.

Annual benefits enrollment.

Each year during benefits enrollment, you can make changes to many of your benefits elections. Generally, the annual enrollment period occurs from mid-October to early November. Here are some of the things you can do during annual enrollment:

- Change any of your insurance elections or covered dependents.
- Purchase or trade vacation.
- Contribute to a Health Savings Account (HSA).
- Contribute to a health care and/or dependent care Flexible Spending Account.
- Waive or decline coverage.

If you end up with a credit based on selected benefits options (e.g. trading vacation hours), please know that excess credits cannot be added to your pay.



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Benefits enrollment for new employees.

Be sure to complete benefits enrollment within your first 60 days on the job. Here are some things you can do:

- Enroll yourself and any dependents, including your spouse or domestic partner and children, in a Health Savings Account (HSA) or a Health Reimbursement Account (HRA) for medical benefits.
- Elect dental benefits.
- Elect vision benefits.
- Purchase or trade vacation time.
- Contribute to a health care and/or dependent care Flexible Spending Account.

If you elect not to enroll within your first 60 days, a few things will happen:

- You automatically will be enrolled in employee-only medical coverage with a Health Reimbursement Account (HRA). You should know that you will not be able to make changes until the next annual enrollment period unless you have a change in your life that qualifies as a change in status.

- You also will be enrolled in a 401(k) savings account with a contribution rate of 6 percent and an annual increase of 1 percent until your contribution rate reaches 15 percent. Your money will be invested in a Target Date Portfolio that most closely corresponds with the year you will be 60 years old. You can change your 401(k) contribution rate and investment choices any time.

Managing your benefits enrollment.

Throughout the year, you can visit the [Lilly Benefits Center](#) and make changes to certain benefits based on life events. And you can always change your 401(k) savings contribution rate and investment choices.

Come back often to discover the programs, services, and activities that can inspire you to live your best life.



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For the life you want, treat your body right and ensure you have enough energy to get the important things done each day.

There is nothing more important than the good health of you and your family. You have many choices as you consider what's best for you and those you go home to each day. Above all, we want to help you be well—at work, at home, with friends and family, and in your communities.

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Medical benefits

Your health coverage includes medical benefits to help you live a healthy and productive life. We want you to be the very best you!

You can choose one of two high-deductible coverage options—one includes a Health Savings Account (HSA) and the other includes a Health Reimbursement Account (HRA). Prescription drug benefits are included in your coverage, and you have the option to add dental and vision benefits.



Here are a few things to know about HSA and HRA accounts:

- A Health Savings Account (HSA) is a bank account that you own and manage. Lilly contributes money into your account and you also can contribute. You'll receive a debit card to pay for your healthcare expenses, including your deductible and coinsurance. You can also choose to invest the money in your account and watch it grow! And it's yours to keep even if you leave Lilly.
- A Health Reimbursement Account (HRA) pays medical and prescription drug costs automatically until it runs out. Lilly will make a contribution to your account to help pay for your expenses including your deductible and coinsurance. Unlike the HSA, the HRA is not a bank account and you cannot make your own contributions or invest the funds in your account. And if you leave Lilly or retire and become Medicare-eligible, you can no longer access this account.



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If you are planning to retire.

You can submit your intent to retire at the [Lilly Benefits Center](#) 90 days before your planned retirement date. So that you don't have a possible gap in medical coverage, if you or one of your dependents will be eligible for Medicare before you retire, you should submit your intent to retire as early as you can up to 90 days before you want your retirement benefits to begin.

If you are unable to do this, contact the Lilly Benefits Center at 800-472-4720 immediately upon retirement to help ensure you or your dependents can enroll in medical coverage through [Willis Towers Watson's Via Benefits](#). And, remember, you first have to enroll in Medicare Parts A and B to get coverage through Via Benefits. This means you need to be enrolled in Medicare when your active employee coverage ends.

A special note about non-tax dependents.

You will see the value of any health or dental benefits provided to nontax dependents labeled as "additional health" or "additional dental" on your ePay statement under earnings. These earnings are taxable.

Most domestic partners, children of domestic partners, and legal wards are considered non-tax dependents.





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Here are some important things to know about your medical benefits.

- **Your premium:** Your premium—the amount you pay for coverage—is deducted from your paycheck each pay period. Medical, dental and vision premium information and rates are published yearly with benefits enrollment materials or you can contact the Lilly Benefits Center at 800-472-4720.
- **Your contribution:** If you choose the Health Savings Account (HSA) option, you can make tax-deductible contributions to your HSA up to a federal limit. You can use the money in your HSA to pay current and future medical expenses, including deductibles and coinsurance payments. If you choose the Health Reimbursement Account (HRA) option, you don't make contributions to your account.
- **Lilly's contribution:** Good news—Lilly contributes money to your HSA or HRA account to help you pay for your medical expenses! This amount varies based on the coverage option you choose and how many dependents you cover.
- **Annual deductible:** You pay for the full cost of your non-preventive healthcare expenses until you meet your deductible.

- **Coinsurance:** After you meet your deductible, you pay a fixed percentage of your healthcare expenses—this is called coinsurance. With the HSA, you'll pay 20 percent coinsurance and with the HRA, you'll pay 10 percent when using in-network providers. This continues until you reach your annual out-of-pocket maximum.
- **Annual out-of-pocket maximum:** You pay coinsurance for your medical expenses until you meet your individual or family out-of-pocket maximum. Your annual out-of-pocket maximum is based on your salary. When you reach your out-of-pocket maximum, you will not pay for any acceptable medical expenses for the remainder of the year!



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Here is how your coverage options work.

	HSA	HRA
Making contributions to your account.	Lilly contributes money each year based on the coverage you select. You can contribute pre-tax money through payroll deductions up to IRS limits.	Lilly contributes money each year based on the coverage you select. Unused amounts roll over each year for as long as you are enrolled in coverage.
Managing your account.	You manage your HSA account at Benefit Wallet .	Money in your HRA is automatically applied to eligible medical and prescription drug expenses.
Using a Flexible Spending Account.	You can fund a limited-purpose health care Flexible Spending Account to reimburse accepted dental and vision expenses.	You can fund a full-purpose health care Flexible Spending Account to reimburse accepted medical, prescription drug, dental, and vision expenses.
Waiving coverage or leaving Lilly.	You take HSA funds in your account with you.	You forfeit any remaining HRA funds in your account.

- There are a few situations when an HSA option would not be available to you. These include:
- You are covered by a non-high-deductible health plan such as a plan through your spouse or domestic partner.
 - You are enrolled in Medicare or TRICARE.
 - You have received medical benefits from the Veterans Administration any time in the past three months.
 - You have a full-purpose healthcare Flexible Spending Account.



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Take an active role in your health care decisions

To best support your overall well-being, resources available through Anthem can help you manage your overall health care.

When you elect medical benefits, you have an easy way to compare the costs of medical procedures and treatments, as well as the quality of the providers. You also can calculate your share of the costs! Here’s how:

- Log into [anthem.com](#)
- From the home page, choose Care & Cost Finder
- Type in the procedure or treatment you would like to estimate

You also can access these and other resources on your tablet or phone with Anthem’s mobile app. Just download the free Anthem Sydney app from iTunes or Google Play and then log in. You can find health care providers, access ID cards, check claim status, and compare costs of procedures and treatments.

Sometimes there’s no time to compare costs and quality when you simply need health care right away.

If you’re experiencing a true emergency, you should always call 911 or go to a hospital emergency room. However, if your need is urgent but not an emergency, and you can’t access your regular doctor, you do have other options. Using retail health clinics (such as CVS or Walgreens), urgent care centers, and walk-in doctor’s offices can lower your out-of-pocket costs and provide quality care without

an appointment. You can video chat online with a board-certified physician through LiveHealth Online. You can ask questions and describe symptoms, and they can diagnose your condition, and in most cases, prescribe medicine. Doctors are available seven days a week.

Emergency room	Urgent care	Doctor’s office	Retail clinic	LiveHealth Online
\$1500	\$150	\$115	\$75	\$59

To find an emergency room alternative, visit [anthem.com](#) and choose Care & Cost Finder to find an in-network/primary care urgent care center near you. You can also search using Find Care in the Sydney app. If you are prompted to select your plan, choose National PPO (Blue Card PPO).



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Prescription Drugs

Prescription drug benefits

At Lilly, our commitment to delivering innovative medicines that help people live longer, healthier, and more active lives is unwavering. We know that medication can often be life-altering and even life-saving—it’s why we come to work each day. But sometimes, we find ourselves being the patient. When your physician prescribes medicine to you or a family member, you have prescription drug coverage through CVS/Caremark included in your healthcare benefits.

Here’s what you need to know about filling maintenance and non-maintenance prescriptions.

Maintenance medications —prescriptions you need on an ongoing basis (e.g., medicines to treat conditions such as diabetes or high blood pressure)	You can choose to have an 84- to 90-day supply of medicine mailed to your home or filled at a CVS Pharmacy through the Maintenance Choice program. You pay the reduced mail order cost based on your coinsurance percentage and deductible.
Non-maintenance medications —prescriptions you may need for illness or injury (e.g., antibiotics to treat an infection)	You can choose from more than 65,000 U.S. in-network pharmacies including national retail chains such as CVS, Walgreens, Walmart, and other regional options. Be aware that if you choose to use an out-of-network pharmacy—you will be responsible for any differences in cost.

You should know that prior authorization requirements, step therapy approval, and quantity limits may apply to certain medications. And you will need to pay the full difference between the cost of a brand drug and generic drug if your physician prescribes a brand name medication when a generic equivalent is available.

To learn more about any of these requirements, the formulary status of your medication, or to find an in-network pharmacy near you, go to [caremark.com](https://www.caremark.com) or contact CVS/Caremark Customer Service at 800-900-5326.



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Vision benefits

Keep things in focus by taking advantage of vision benefits offered through Anthem’s Blue View Vision. More than 38,000 doctors at more than 27,000 locations nationwide are in-network. Below are some highlights, however, we encourage you to explore the Blue View Vision plan summary to learn more and to determine whether this new benefit is right for you and your family.

Your Blue View vision plan benefits	In-network	Frequency
Routine eye exam: A comprehensive eye examination	\$0 copay	Once every 12 months
Eyeglass frames: One pair of eyeglass frames	\$150 allowance, then 20% off any remaining balance	Once every 12 months
Eyeglass lenses (instead of contact lenses): One pair of standard plastic prescription lenses: single vision lenses, bifocal lenses or trifolcal lenses	\$15 copay	Once every 12 months
Eyeglass lens enhancements: For covered eyewear, you may add the following lens enhancements at no extra cost. Transitions lenses (for a child under age 19) Standard polycarbonate (for a child under age 19) Factory scratch coating	\$0 copay	Same as covered eyeglass lenses
Contact lenses (instead of eyeglass lenses): Elective conventional (non-disposable) OR Elective disposable	\$150 allowance, then 15% off any remaining balance OR \$150 allowance (no additional discount)	Once every 12 months



To check if your provider or retailer is in-network or to view available discounts, log into [anthem.com](https://www.anthem.com) or contact Anthem Blue View Vision at 866-723-0515.



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Dental benefits

Dental benefits are available with your health coverage at an additional cost through Anthem’s Dental Complete Program. Having a separate premium gives you the flexibility to choose medical benefits, dental benefits, or both.

Here are the covered services that are available through in-network providers.

Eligible diagnostic and preventive care services	<ul style="list-style-type: none">100% for in-network providers2 oral exams and cleanings covered each year (some maximums apply to oral exams, X-rays, and cleanings)
Eligible minor restorative care (e.g., cavity)	<ul style="list-style-type: none">80% for in-network providers
Eligible major restorative care (e.g., crown)	<ul style="list-style-type: none">50% for in-network providers
Eligible orthodontic services	<ul style="list-style-type: none">50% up to a \$2,000-per-person lifetime maximum

If your dentist is out of network, the coverage level for services is the same as in-network. However, you may be required to pay more if he/ she charges more than other dentists in the area charge for similar services.

Your benefits will cover up to \$2,000 per person each year. This does not include orthodontic services which have a \$2,000 per person lifetime maximum.



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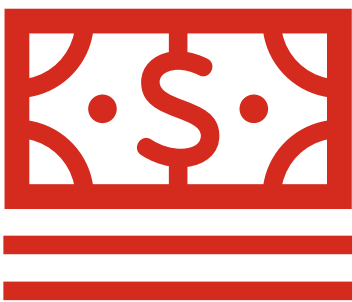
Flexible Spending Accounts

You can set aside a portion of your paycheck and save it in a Flexible Spending Account (FSA) to reimburse health and dependent care expenses. You choose the amount you want to put into your account—up to the IRS limit—and then reimburse yourself for certain expenses. The amount you put into your FSA is deducted before you pay any taxes. It’s a great way to save money!

Health Care FSA

You can contribute up to \$2,750 to a Health Care FSA. If you and your spouse or domestic partner both work—at Lilly or elsewhere—you each can contribute \$2,750 separately. Take note that the total amount you choose to set aside will be available for use as soon as your Health Care FSA is active. You don’t have to wait for the deductions to be taken from your paycheck to receive reimbursement.

Here are some specifics based on your health coverage option.



Health Savings Account (HSA)	<p>You can select a Limited-Purpose Health Care FSA:</p> <ul style="list-style-type: none">• Can only be used for dental and vision expenses• In-network dental and vision expenses are automatically submitted for reimbursement• Out-of-network dental and vision expenses require you to submit a manual reimbursement form
Health Reimbursement Account (HRA) or Not enrolled in health coverage	<p>You can select a Full-Purpose Health Care FSA:</p> <ul style="list-style-type: none">• Can be used for medical, dental, prescription drug, vision, and other health expenses• In-network health related expenses are automatically submitted for reimbursement• Other health expenses require you to submit a manual reimbursement form

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Dependent Care FSA

You can contribute up to \$5,000 to a Dependent Care FSA. The account can be used to reimburse yourself for certain day care expenses for children under age 13 while you, your spouse, or domestic partner work, look for work, or attend school full-time (12+ credit hours).

You can also use the account to pay for expenses related to caring for a child or adult with disabilities or for an elderly parent.



A few things to know about all Flexible Spending Accounts.

- You make contributions to your FSA through pre-tax deductions from your paycheck.
- You can be reimbursed for health and dependent care expenses incurred anytime during the plan year. You have until March 31 to request reimbursement for the prior year's expenses.
- **Any FSA money that is left in your account after March 31 will be forfeited. This is an IRS rule—plan carefully!**

A special note about non-tax dependents.

Your health coverage may include dependents who do not qualify as tax dependents under the Internal Revenue Code. If this is the case, funds from a Health Savings Account (HSA) or Flexible Spending Account (FSA) cannot be used to pay health care expenses.

Most domestic partners, children of domestic partners, and legal wards are considered non-tax dependents.

Well-being benefits

Your well-being is all about small beginnings—those incremental changes you can make each day to live your best life. No step is too small, and each can contribute toward reaching your goal.

We encourage you to take advantage of the well-being benefits available to you and those you go home to each day. Explore and discover those things that can help you and your family be well!



[A note about privacy](#)

Well-being at Lilly

It's the little things in life that can often make the biggest difference. Offering a simple “thank you.” Taking a walk with your dog. Laughing until your sides hurt. Going another day with one less smoke break. One by one, these simple things can be life changing.

That's the idea behind our well-being benefits. An opportunity to start your well-being journey through convenient, easy-to-access tools and resources. Join the conversation and stay connected at <https://collab.lilly.com/sites/Well-BeingatLilly2>

There are lots of ways to be well available to you, your spouse or domestic partner, and your children ages 18 to 25. If you elect medical benefits, you can take full advantage of the offerings. If you don't, you can still take the Well-Being Assessment (WBA), access Prime Fitness, and use the online tools and resources. All at no additional cost!

Here's how it works.

STEP 1 Activate your free wellness program account – [myBestLife](#).

When you are ready to work on your personal well-being goals, Lilly offers many ways to keep you motivated and engaged. [myBestLife](#) is a well-being program designed to help you set personal goals and achieve meaningful milestones. It provides the tools and resources you need for healthy change and improved well-being. Join a well-being challenge or activity to kick-start or rejuvenate your healthy habits. [myBestLife](#) also offers a personalized stress management program called MeQuilibrium, or meQ, centered on building resilience.

STEP 2 Complete your annual preventive health screening.

A few simple numbers can tell you a lot about your health. To make positive changes, it is important to know where to start. Preventive screenings provide measurements of your height, weight, waist circumference, blood pressure, and lab reports for various blood levels such as glucose and cholesterol. You can complete your annual preventive screening at an [Employee Health Services](#) location. If you cannot visit a location, or you are a family member, be sure to schedule a visit with your physician. You also can access your preventive health screening numbers through the “Know your Numbers” tile in your [myBestLife](#) account.

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STEP 3 Complete your Well-Being Assessment (WBA).

The WBA is a questionnaire designed to help you assess your overall well-being. With your candid responses, which are confidential and not shared with Lilly, you can walk away in 10-15 minutes with a plan to help you achieve your goals. You can complete your WBA through the “Well-Being Assessment” tile in your **myBestLife** account.

STEP 4 Visit primemember.com for a list of workout facilities available to you.

Work out at any of the more than 10,000 locations in the Prime Fitness Network close to your home or while you are traveling. Visit locations as often as you like at no additional cost to you.

Get started at myBestLife.lilly.com.



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Employee Health Services

We know that most days there just aren't enough hours to accomplish your to-do list. And getting away from the office to take care of your health needs isn't always easy.

Those working in and around Indianapolis have access to Employee Health Services (EHS). EHS offers on-site care of minor illnesses, treatment of work-related illnesses and injuries, emergency care, and health exams related to your job. Additional services include onsite vision and dental care benefits; a registered dietitian for health and nutrition coaching; and, mobile mammography services. You can also visit EHS locations for immunizations required for business, flu shots, and your preventive health screening.

Hurt your back while gardening over the weekend? Not to worry, the physical therapy team from ATI can help ease your pain. Just bring an order from your physician or EHS practitioner and ATI can handle your treatment. ATI is here to support all of your ergonomic needs.

Log into the [Lilly Benefits Center](#) to find EHS locations and hours. When on a Lilly computer, you can access the [EHS Portal](#) on myLilly to schedule appointments and view your health records.



Employee Assistance Program

If you need help with the stresses and challenges of life, you have access to the Employee Assistance Program (EAP). You can talk to counselors, lawyers, and specialists to help you care for yourself, your children and elders. You can use EAP at no additional cost and will receive a confidential assessment and referral to local, licensed professional counselors. If you are located in Indianapolis, you can visit our onsite EAP counselor.

You and your covered family members are entitled to five visits per topic of concern each calendar year at no cost.



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Fitness Program

Let's go! There are a variety of workout and recreational options available to help you stay fit and healthy while at work.

In addition to the Prime Fitness benefit, which gives you access to more than 10,000 gyms and fitness centers nationwide, you can take advantage of on-site fitness centers at each Indianapolis location. Certified instructors from the National Institute for Fitness and Sport (NIFS) are ready to help you at our fitness centers at each Indiana location. They can help you set fitness goals and develop day-to-day exercise programs.

At LIFE (Lilly Integrated Fitness Environment), located at Lilly Corporate Center, you can get in your cardio workout, take a group fitness or spin class, and enjoy a protein smoothie on your way out. If you like to bike, you have a couple of options. Ride your bike to work and store it in our bike hub or reserve a CityBike at LIFE and take it out for a ride over lunch. And we invite you to visit the reFRESH energy bar for a smoothie any time!

Go to [Lilly Health & Fitness on Yammer/Sharepoint](#) for a full listing of on-site fitness locations, hours, and class schedules.

Employee Activities and Clubs

When life offers you a challenge—meet it head on. And when it offers a game—play it! There is a world out there that is ready to play, laugh, and hang out with you. Finding others who enjoy what you enjoy is a little easier through Employee Activities (EA).

EA offers a wide variety of on-site sports and hobby clubs. You can purchase your EA membership at any Elements Financial location, contact them at 800-621-2105, or search for 'Employee Activities' on Yammer.

Onsite services.

No time to run to the bank or dry cleaners? No worries! Some work locations offer on-site credit union branches and a dry cleaner facility with shoe repair and alteration services. Many locations feature cafeterias and gourmet coffee shops, convenience store with gifts, cards, flowers, toiletries, and even birthday cakes!

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Throughout life, manage your money for lasting financial security and invest in experiences that add meaning to your life.

Whether you are just starting your career or you’re on your way to retirement, Lilly provides benefits to support your financial well-being. Our goal is to help you have financial freedom to make choices that allow you to enjoy life and feel secure about your financial future.

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401(k) savings account

If you are ready to start saving for life’s many adventures ahead, we’re here to help! Your 401(k) allows you to save money in a tax-efficient way and invest it so that it can grow over time. Best part? Lilly will match a portion of the money you save—don’t miss out! And, if you need help getting started or have any questions along the way, you can speak with a licensed financial advisor or attend a course—just another way we’re here to help.

To enroll in the 401(k) as a new employee, log into the **Lilly Benefits Center** and select “Ready to Start Saving?”

If you take no action within 60 days of your start date with Lilly, we’ll automatically enroll you into the 401(k) with a 6 percent contribution and invest your account into the Target Date Portfolio (TDP) aligned to when you turn age 60. Your contributions will automatically increase by 1 percent per year until you reach 15 percent.

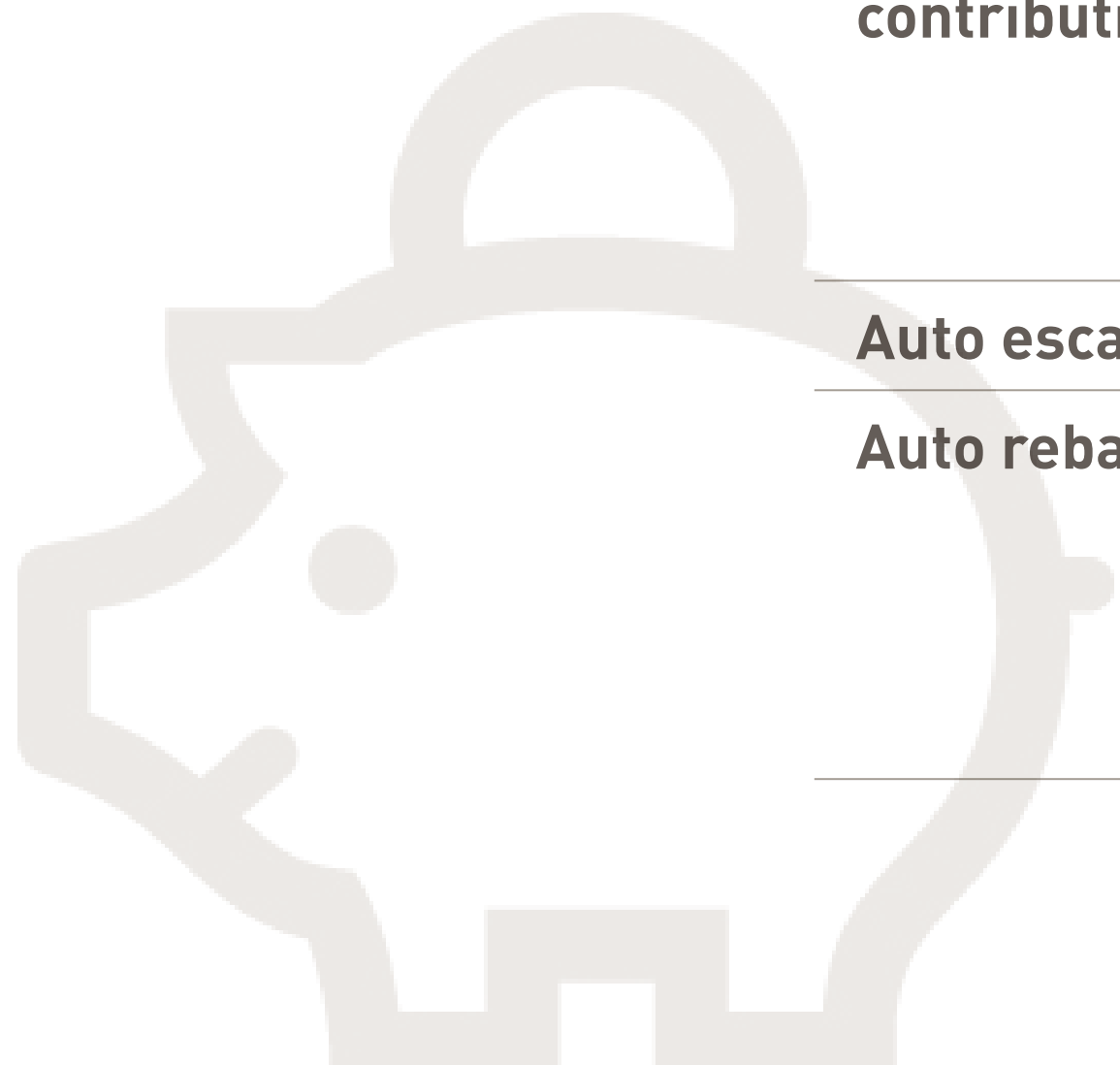
You can make changes to your contribution rate, type of contribution, and investments at any time.



Welcome & benefits enrollment	Health & well-being benefits	Financial services & retirement planning	Volunteer & giving opportunities	
Time off & leaves of absence	Career development, recognition & work flexibility	Family & life resources	Live your best life	

Here are some of the 401(k) key features.

Contributions	<ul style="list-style-type: none">You can save 1% to 50% of eligible base pay per pay period, up to IRS limits.Each year the IRS limits how much you can contribute.Contributions automatically stop when you reach the annual limit.You can make pre-tax or Roth (after-tax) contributions, or both.
Company matching contributions	<ul style="list-style-type: none">Lilly matches the first 6% of base salary you contribute, up to applicable limits.Matching contributions are made on a pre-tax basis and invested according to your investment selections.
Tax impact of contributions	<ul style="list-style-type: none">Pre-tax contributions are deducted from your paycheck before taxes are calculated. You'll pay less tax today, but will pay taxes when you withdraw contributions and earnings in retirement.Roth contributions are deducted from your paycheck after taxes have been calculated. Contributions grow tax-free as long as you are at least age 59½ and have had the account for 5 years when you begin withdrawals.
Auto escalation	<ul style="list-style-type: none">You can increase your contribution rate automatically each year until you reach your goal.
Auto rebalancing	<ul style="list-style-type: none">You can choose to automatically rebalance your 401(k) to keep your chosen investment mix as the market fluctuates.Choose to rebalance every 90 days, 180 days, or once a year. You'll need to elect to rebalance each time you change your investment mix.





Welcome & benefits enrollment	Health & well-being benefits	Financial services & retirement planning	Volunteer & giving opportunities	
Time off & leaves of absence	Career development, recognition & work flexibility	Family & life resources	Live your best life	

401(k)	•
Pension	•
Financial planning & investment advice	•
Life Insurance	•
myMoney Matters Education Series	•

Vesting	<ul style="list-style-type: none">• Your contributions are always yours.• After 2 years of service, all company matching contributions are also yours!
Investment options	<ul style="list-style-type: none">• There are 7 core investment funds, the Lilly Stock Fund, and 9 customized Target Date Portfolios (TDPs) to select from. TDPs are portfolios of stocks, bonds and other assets that create an investment mix with appropriate risk for your retirement horizon.• If you invest at least \$10,000, a self-directed expanded mutual fund window is available if you’d like to build your own portfolio.
Required withdrawals	<ul style="list-style-type: none">• You must begin receiving payments from your pre-tax 401(k) by age 70 1/2.• You can roll over your Roth 401(k) into a Roth IRA to avoid having to take payments at age 70 1/2.
Investment advice	<ul style="list-style-type: none">• Speak with a financial advisor to learn if you are saving enough and investing in a way to reach your goals.

Welcome & benefits enrollment	Health & well-being benefits	Financial services & retirement planning	Volunteer & giving opportunities	
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Pension benefit

Your pension benefit is a paycheck you'll receive each month from Lilly when you retire. While you are working, Lilly sets aside a pool of money and invests to pay a pension benefit to you in the future.

You may be interested in knowing that only a small percentage of companies offer this benefit—it's just one way Lilly says "thank you" for your service and commitment to our company's mission.

The amount of your pension benefit is based on many things like when you joined Lilly, your years of service, and your earnings. For new hires, the pension benefit is 1.2 percent of your final average earnings multiplied by your years of benefit service. It can be a bit complex so you'll likely want to use our Pension Modeling Tool at the [Lilly Benefits Center](#) to run scenarios. Best part? It will do the math for you!



In general, you participate in the pension plan when you start working. Once you have completed five years of service, you are qualified to receive pension benefits when you turn age 65—or receive a reduced benefit if you choose to retire earlier.

The earliest you can retire is age 55 and you'll need to have at least 10 years of service. But, if you were hired before February 1, 2008 and had 50 points as of December 31, 2009, you are part of what's called the "Transition Group" and you can retire when you reach 80 points even if you are not yet age 55! Points are simply your age plus your years of service. You earn a benefit after five years of service even if you leave Lilly without qualifying for retirement.

Welcome & benefits enrollment	Health & well-being benefits	Financial services & retirement planning	Volunteer & giving opportunities
Time off & leaves of absence	Career development, recognition & work flexibility	Family & life resources	Live your best life

Financial planning and investment advice

We know that managing your finances can be stressful at times. Alight Financial Advisors at the Lilly Benefits Center can help you with just about any financial planning need or question you may have. And there’s no out-of-pocket cost to you, so feel free to call as often as you’d like. Call 800-472-4720 and select the Financial Planning and Investment Advice prompt. Financial advisors are available Monday through Friday from 9 a.m. to 9 p.m. Eastern Time.



If you are looking to learn more about financial topics such as Individual Retirement Accounts (IRAs), College 529 savings plans, or ways to manage debt, you’ll want to visit the online Financial Education Center at the [Lilly Benefits Center](#) for helpful articles, videos and calculators.

We know the personal touch matters. Know that you also can schedule an appointment to meet in person in Indianapolis – or virtually if you are located elsewhere – with a financial advisor dedicated to serving Lilly employees. Contact information for our dedicated financial advisor can be found on the [Lilly Benefits Center](#).

We invite you to discover the breadth of planning and advice benefits made available for you and your family. Select what is of interest and we look forward to helping you achieve your financial goals—now and into your retirement years!

Welcome & benefits enrollment	Health & well-being benefits	Financial services & retirement planning	Volunteer & giving opportunities	
Time off & leaves of absence	Career development, recognition & work flexibility	Family & life resources	Live your best life	

Life Insurance

A few decisions now can provide peace of mind for you and protection for your loved ones in the years ahead—start by considering life insurance coverage. You can select coverage that provides twice your annual base salary to your beneficiary in the unfortunate event of your death. Lilly pays for this coverage on your behalf. You also have the option to purchase additional coverage for you and your family.

Here are some details on supplemental coverage.

	Amount
For you	If you select coverage of twice your annual salary, you can choose supplemental coverage equal to 1, 2, 3, 4, or 5 times your annual base salary. There are certain restrictions that apply.
For your spouse or domestic partner	You may choose from coverage amounts of \$10,000, \$20,000, or \$50,000.
For your children	You may choose coverage of \$10,000 for each child 6 months or older and \$2,000 for children younger than 6 months. Includes up to \$2,000 for burial or cremation expenses for a stillborn child.

Supplemental coverage options are all term-based which means they only pay in the event of death; there is no cash value.

Welcome & benefits enrollment	Health & well-being benefits	Financial services & retirement planning	Volunteer & giving opportunities	
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myMoney Matters Education Series

What often stands between you and your financial well-being is a little knowledge. Well—welcome to the myMoney Matters Education Series!

We invite you to explore educational courses—live or via webinar—led by our partners at Alight Financial Advisors. You will find courses on a wide range of topics like financial planning, budgeting, investing, and retirement planning. And you can view recorded webinars if you are not able to attend a course!

The complete myMoney Matters Course Listing is available at the [Lilly Benefits Center](#). You will find current course descriptions and registration links. Space is limited, so don't wait!

A note about Alight Financial Advisors





Welcome & benefits enrollment	Health & well-being benefits	Financial services & retirement planning	Volunteer & giving opportunities
Time off & leaves of absence	Career development, recognition & work flexibility	Family & life resources	Live your best life

Where you live and work, give back through lasting contributions and support in your community.

Our **Global Day of Service** unites Lilly employees from around the world to make a collective impact by volunteering in their communities.

Our **matching gifts program** enables your donations to an eligible U.S. health, education, or cultural charity to be matched by the Lilly Foundation.

And our **Connecting Hearts Abroad** program offers Lilly ambassadors the opportunity to participate, on company time, in a two-week service assignment in communities throughout Asia, Africa, and Central and South America.

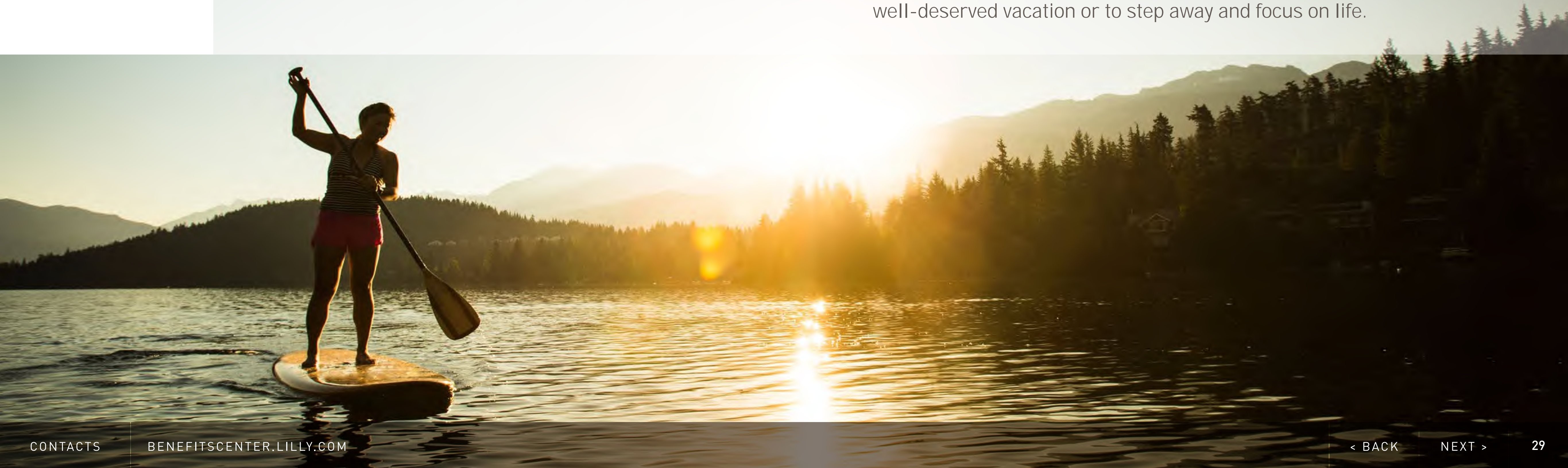
We invite you to join us in making a difference—at home and across the globe!

Welcome & benefits enrollment	Health & well-being benefits	Financial services & retirement planning	Volunteer & giving opportunities	
Time off & leaves of absence	Career development, recognition & work flexibility	Family & life resources	Live your best life	

- Vacations and holidays
- Other time off
- Leaves of absence

When needed, take time to rest, reflect, or explore our diverse world.

We encourage you to take time away from work to enjoy life, pursue interests, and rejuvenate. Lilly provides many options for paid or unpaid time-off—whether it’s for a well-deserved vacation or to step away and focus on life.



Welcome & benefits enrollment	Health & well-being benefits	Financial services & retirement planning	Volunteer & giving opportunities	
Time off & leaves of absence	Career development, recognition & work flexibility	Family & life resources	Live your best life	

Vacations and holidays

Other time off

Leaves of absence

Vacation and holidays

Discover the time you have away from work and prepare to set out on your next adventure. Have fun and send us a postcard!

The amount of vacation you receive is based on your length of service. And, you will receive additional vacation time during every fifth anniversary year. It is one way we say thank you!

We take time off for two company shutdowns. One shutdown covers weekdays during the week of the Fourth of July holiday; the second one covers weekdays starting with Christmas Day, and lasting through New Year’s Day.

Additionally, you have five company-designated holidays (Martin Luther King, Jr. Day, Memorial Day, Labor Day, Thanksgiving Day, and the day after Thanksgiving) and three floating holidays to celebrate other holidays, events, or special occasions that are important in your life. Or you can just take a day to celebrate you! Some years, the company will designate one floating holiday to occur on a specific date.





Welcome & benefits enrollment	Health & well-being benefits	Financial services & retirement planning	Volunteer & giving opportunities
Time off & leaves of absence	Career development, recognition & work flexibility	Family & life resources	Live your best life

Vacations and holidays

Other time off

Leaves of absence



You earn vacation based on years of service.

Up to 1 year	10 hours per month
1-4 years	120 hours
5 years	120 hours + 40 hours of recognition vacation
6-9 years	120 hours
10 years	144 hours + 40 hours of recognition vacation
11-14 years	144 hours
15 years	168 hours + 40 hours of recognition vacation
16-19 years	168 hours
20 years	192 hours + 40 hours of recognition vacation
21-24 years	192 hours
25 years	216 hours + 40 hours of recognition vacation
26+ years	216 hours + 40 hours of recognition vacation at 30, 35, 40 years, etc.

A few things to know about your vacation:

- In general, during Benefits Enrollment, you can purchase or trade up to 40 vacation hours in 4-hour increments. You cannot change your decision after the Benefits Enrollment period.
- You can use your vacation anytime during the year even before you earn it—just don’t exceed your annual benefit.
- Carefully plan your vacation time well in advance; otherwise you will forfeit any vacation time not used by the end of the year.





Welcome & benefits enrollment	Health & well-being benefits	Financial services & retirement planning	Volunteer & giving opportunities	
Time off & leaves of absence	Career development, recognition & work flexibility	Family & life resources	Live your best life	

Vacations and holidays

Other time off

Leaves of absence

Holiday schedule for 2021

Every holiday seems to hold a surprise—enjoy togetherness and those special moments!

Date	Holiday and Shutdowns
January 1	Year-end Shutdown 2020
January 18	Martin Luther King, Jr. Day
May 31	Memorial Day
July 5 – 9	Summer Shutdown
September 6	Labor Day
November 25	Thanksgiving Day
November 26	Day After Thanksgiving
December 27 – 31	Year-end Shutdown

Full-time employees will have three floating holidays to use at their discretion in 2021.
*Reminder: The year-end shutdown covers **weekdays** starting with Christmas Day, and lasting through New Year’s Day.*

Welcome & benefits enrollment	Health & well-being benefits	Financial services & retirement planning	Volunteer & giving opportunities	
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Vacations and holidays

Other time off

Leaves of absence

Other Time Off

We understand life events require you to be away from work from time to time. That’s why we offer a variety of other time-off options to meet your needs. You can learn more at the [Lilly Benefits Center](#).

Personal Illness

If you are sick or injured and unable to work, you can request personal illness time off. There is no limit to personal illness time off, but too much time away can have an impact on your performance, so be sure to discuss with your supervisor. If your illness or injury prevents you from working eight or more consecutive days, you’ll need to visit your doctor and then contact the [Lilly Leave and Disability Center](#) to request a short-term disability leave.

Illness in the Family

We understand there are times when you may need to provide care for an immediate family member who is ill or injured. You can request illness in the family time off for up to 64 paid hours each year.

Personal Business

Sometimes personal matters – appointments for medical, legal, financial services or even home repairs – can only be attended to during your normal working hours. That’s why we allow you to take up to 24 hours of paid time off for personal business each year.



Bereavement

When the loss of a family member occurs, we encourage you to step away from work to focus on caring for yourself and your family. You have one week of paid time off if you experience a death in your family.

Voting

We recognize the importance of sharing your voice by voting on election day and want all employees to feel they can take time away to cast their ballot. You may request up to four hours of paid time off for voting.

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Vacations and holidays

Other time off

Leaves of absence

Leaves of absences

It often feels like there are changes around each corner of life. These changes can certainly be exciting; like welcoming and celebrating the arrival of a new family member or taking time away to advance your education. Other changes can be more challenging; like taking time to recover from an illness or injury or caring for loved ones in need.



Take comfort knowing you have many options for paid or unpaid time-off. You can contact the **Lilly Leave and Disability Center (LLDC)** to discuss or request any leave of absence at 877-219-6005.

The LLDC can provide you with more details about leave of absence requirements and procedures.

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Vacations and holidays

Other time off

Leaves of absence

Here is a look at all the types of leaves available to you—select a specific type to read more.



Family

- Maternity leave** up to eight weeks for birth mothers.
- Parenting leave** of up to 10 weeks paid and 10 weeks unpaid for all new parents – mothers, fathers, and partners and adoptive and foster parents.
- Dependent care** more than 90 days (unpaid leave)
- Family member illness** up to 64 hours



Medical

- Short-term disability** for illness or injury
- Long-term disability** if disabled or unable to work



Personal

- Continuing education** up to 3 years
- Military service** during training and active duty
- Personal needs** less than 90 days
- Relocation** if your spouse's or partner's job requires a move

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Other time off

Leaves of absence

Family leaves of absences

Dependent care leave

There are times in life when it may be important for you to devote full attention to a family member. You may wish to consider an unpaid dependent care leave when you need to care for a child or family member for more than 90 days. During your leave, your employment status will be changed to inactive.

Family member illness leave

Dealing with a loved one’s illness can make you worried and anxious. We recognize there are times when you need to care for a family member. You can request up to 64 hours of paid time off each year to care for an immediate family member who is ill. These hours can be taken all at once or as needed. Be aware that you may also be able to take additional unpaid time off to care for a family member under FMLA.

Maternity leave for new mothers

You have up to 8 weeks paid time off for your maternity leave. The time you decide to take for maternity leave can begin up to 4 weeks before your due date. However, your doctor may advise that you stop working sooner if best for your health and the health of your baby. After taking maternity leave, you may take a parenting leave

Parenting leave

During the birth of a new child or the welcoming of an adoptive or foster child, we believe mothers, fathers and partners, should have paid time off for a parenting leave. After taking 10 weeks of paid time off, you may choose to take an additional 10 weeks of unpaid parenting leave. Visit the [Lilly Benefits Center](#) to learn more.

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Other time off

Leaves of absence

Medical leaves of absences

Short-term disability leave

Perhaps the greatest gift you can give your loved ones is a healthy you. Short-term disability (also known as “STD”) is available if you need to take time away from work to address an illness or injury. Your STD leave may be taken as continuous days off or as a reduced work schedule based on review of your medical records.

Long-term disability leave

Long-term disability (LTD) leave is available to help you maintain some of your pay if you are unable to continue working.

While on LTD leave you will receive 55% of your monthly pay less any applicable offsets*. During benefits enrollment, you can purchase additional LTD coverage that will provide an additional 15% of your monthly pay. Be aware that your age and prior health conditions may limit your coverage.

If you are absent from work due to an illness or injury, begin by contacting the Lilly Leave and Disability Center (LLDC) at 877-219-6005. The LLDC will review your medical information and determine if you meet the criteria for a leave.

**For example, social security, worker’s compensation.*



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Vacations and holidays

Other time off

Leaves of absence

Personal leaves of absences

Education leave

The applause you hear is for the decision to continue your education. We wish you only the best as you pursue your academic goals! You can request an unpaid leave for this purpose. Your leave can be between 90 days to 3 years as you work toward your advanced degree or take classes at an accredited institution.

Military leave

We are eternally grateful for the sacrifices you and your family are making during military services. Leaves are available for training, voluntary duty, and involuntary active duty. Begin by contacting the Lilly Leave and Disability Center (LLDC) at 877-219-6005—they will explain how your pay and benefits will be impacted during your leave.

Personal leaves less than 90 days

We recognize there may be times when you need to step away and take care of something important. Life just seems to make many requests of you. If you need time away, you can request an unpaid leave for up to 90 days. You will first need

the support of your supervisor and HR. The Lilly Leave and Disability Center (LLDC) can explain any requirements for your personal leave—give them a call at 877-219-6005. Be sure to do this before you take any time away from work!

Relocation leaves

Moving to a new city can certainly be exciting. If we are being honest, it can also cause a little anxiety! The good news is we're here to help if the relocation of your spouse or partner impacts your job. There are two types of relocation leaves. The first is a Sales Relocation Leave which occurs if you are unable to continue covering your sales territory because of a change to your spouse or partner's job. In this case, you can request an unpaid leave between 90 days and 1 year.

The second type of relocation leave is a Dual-Lilly Relocation Leave. This happens when you can no longer continue working due to the relocation of your Lilly-spouse or partner. Your leave in this case can be between 90 days and 3 years not to exceed your years of service.

Please note that time-off without pay may also be available for certain personal reasons under the Family and Medical Leave Act.



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Career Development

Employee recognition

Workplace flexibility

Each day, do things that contribute to your development and are personally meaningful.

You have access to a variety of resources that can help you enjoy and grow your career with the flexibility that works best for you. Learning and development resources, career planning tools, and active participation in company-wide recognition efforts combine to help you be at your best each day. Discover what's next!

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Career Development

Employee recognition

Workplace flexibility

Career Development at Lilly U

Lilly U offers the development resources you need to learn, grow, and achieve personal and business goals. Offering a variety of courses in areas such as Strategic Thinking, Knowledge of the Industry, and Effective Communications, course offerings grow all the time, providing new resources to support you in your career.

What professional goals can we help you achieve?



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Inspire—Our Employee Recognition Program

Your actions and achievements drive our success and our ability to fulfill our promise to make life better for people around the world. Recognizing your contributions is important. We value and appreciate the good work you do every day.

Our Inspire Employee Recognition Program is a way to say thank you for all you do for Lilly and the people we serve. You can recognize—and be recognized by—your colleagues around the world in just a few simple steps!



From your desktop or mobile device, you can give and receive notes of thanks as well as award points to recognize achievements and behaviors that support our values. If you're up for it, you can even send video messages to make the recognition more meaningful.

The points you receive can be redeemed for merchandise or gift cards. You can spend your points as you receive them, or save them for that special item you've had your eye on!

Inspire someone today!

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Workplace Flexibility

Having certain choices can allow you to better maintain a balance between your life and work. Flexibility at work offers such choices and can help you achieve better health, decrease stress, and improve your focus while working.

Work flexibility is a way of approaching when, where, and how your work is completed. It is based on job expectations, founded on trust and accountability, and is a means to help you manage both personal and work responsibilities. Whether you use it on an occasional basis or as a customized arrangement, you and your supervisor have the opportunity to identify a work schedule that meets your needs as well as the needs of the business.

Lilly offers both informal and formal work flexibility options. Formal flexibility options can include:

- Based on the job responsibilities of your role, you may be able to work a reduced, part-time schedule of 60 to 80 percent.
- A job sharing arrangement allows two employees to share one full-time position.
- Teleworking allows you to work from home on a full-time basis.





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Family support •

In all you do, maintain close relationships and connect with friends and family who can help you achieve your goals, enjoy life, and be well.

You will find a variety of programs and services to help you manage life responsibilities. Some options may vary depending on where you live and work. We encourage you to explore and reach out to professionals that can help you and your family live your best life.



Welcome & benefits enrollment	Health & well-being benefits	Financial services & retirement planning	Volunteer & giving opportunities
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Family support •

Family support

Caring for a child, parent, or relative can be enormously rewarding—and overwhelming. Above all, we know you want to ensure those who mean a lot to you have access to appropriate care services and nurturing programs.

There are a number of support resources that you and your family may find helpful.

- Adoption assistance of up to \$10,000 of accepted expenses may be available to assist with your adoption.
- Back-Up Care Advantage is a national service offering center-based backup care for well children, in-home back-up care for healthy and mildly ill children, and in-home back-up elder and adult care.
- On-site child development centers in Indianapolis offer high-quality care for dependent children ages 6 weeks to 5 years. The centers also can provide back-up care when regular childcare arrangements are unavailable.
- The Lilly Summer Science Camp, managed by the YMCA, is offered during the summer for school-aged children. The camp is located at Lilly’s Recreation Park and is a YMCA day camp enhanced with science-related activities. Leadership opportunities at the camp are also available for young teens. You can find complete registration and program information within Family & Life Resources at the [Lilly Benefits Center](#).
- We know caring for your children and elders are important to you. Through our partnership with Bright Horizons you have access to two child development centers in Indianapolis and subsidized nationwide center-based or home-based back up care and educational support services. Our Perks at Work benefit is a savings center that offers you and your family discounts to practical, brand-name items.



You may not be eligible for all benefits described in this guide. These materials do not apply to some Lilly subsidiaries, including those that provide separate benefit programs (e.g., Loxo Oncology, Inc.; Dermira, Inc.) The benefits and services you receive as a Lilly employee are based on several factors including where you live and work. When you add it all up—your total rewards support you throughout all stages of your life and career. This guide is intended to summarize key features of your benefits. Complete details of each benefit can be found in the formal plan documents. In the event of any conflict between this guide and the formal plan documents, the formal plan documents will govern. The company reserves the right to amend, modify, or terminate its benefit plans or services at any time at its sole discretion.

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A Note About Privacy

The privacy of your health information is important to Lilly—and it is protected by law. If you choose to enroll in the health plan, claims data from Anthem and CVS/caremark for you and your eligible dependents, as well as your lab results and biometric data from voluntary screenings through Lilly Employee Health Services, will be shared with Lilly’s well-being benefit administrator in accordance with the Health Insurance Portability and Accountability Act and applicable law. This information is shared regardless of your decision to participate or decline any individual program offerings such as health coaching or Prime Fitness. The information will be used to establish a baseline health record to assist in the identification and management of personal health risks and to determine appropriate benefit offerings for you and your family.

A Note About Alight Financial Advisors

Lilly has retained Alight Financial Advisors, LLC (AFA) to provide financial planning services. Financial Planning is offered through Alight Financial Advisors, LLC (AFA). Financial planning tool provided by Advizr, Inc. AFA is not affiliated with Advizr, Inc. AFA is a registered investment advisor and wholly owned subsidiary of Alight Solutions. AFA and its affiliates do not guarantee future results.

AFA’s Investment Advisors do not provide legal, accounting, or tax advice, nor do they provide investment advice in connection with the Financial Planning service. Financial Planning does not constitute a solicitation or offer to buy or sell securities and is a separate service from AFA’s investment advisory services.

[RETURN](#)

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