

2021 Benefits Guide



Look inside to learn more about:

[Eligibility >](#)

[Medical >](#)

[Prescription Drug >](#)

[Consumer Choice Plans &
the Health Savings Account >](#)

[Flexible Spending Accounts >](#)

[Dental >](#)

[Vision >](#)

[2021 Medical, Dental,
and Vision Rates >](#)

[Retirement >](#)

[Life and AD&D >](#)

[Disability >](#)

[Financial Well-Being Programs >](#)

[Voluntary Benefits >](#)

[Time Off & Leave >](#)

[Health and Wellness Support
Programs >](#)

[How to Enroll >](#)

[Contacts >](#)

Welcome to your SAP benefits. SAP offers comprehensive benefits to protect your and your family's health, wealth, and well-being. This Benefits Guide provides information to help you evaluate your options and enroll in your benefits.

You can learn even more about your benefits and access plan summaries by visiting SAP's benefits website, sapnorthamericabenefits.com. Review benefit details anytime you like from your smartphone, tablet, or computer.



Get started ►

Your SAP Benefits

SAP values and supports your total well-being. As part of our Total Rewards package, we offer benefits to help you thrive in every area of your life — and many are available at no cost to you.¹

The **bolded** programs and benefits below are automatically provided to you and fully funded by SAP.²



HEALTH

- Medical insurance (Aetna/UMR plans)
- Teladoc (Aetna/UMR plans)
- Prescription drug coverage
- CVS Minute Clinic (Aetna plans)
- **Rx Savings Solutions (Aetna plans)**
- Health Savings Account (HSA)
- Health Care Flexible Spending Account
- Limited Purpose Flexible Spending Account
- Dental insurance
- Vision insurance



MONEY

- 401(k) Savings Plan
- **Life and Accidental Death & Dismemberment (AD&D) insurance**
- **Disability insurance**
- Accident insurance
- Critical Illness insurance
- Hospital Indemnity insurance
- Identity protection
- Legal plan
- Auto & home insurance
- Pet insurance
- Travel insurance
- **AYCO Financial Counseling**
- **Tuition reimbursement**
- **Adoption assistance**



WORK/LIFE

- **Time off**
- **Paid Family Leave**
- Dependent Care Flexible Spending Account
- Parking and Transit Flexible Spending Accounts
- **Employee Discounts Program**



WELL-BEING

- **Health Advocate (Health care advocacy and Employee Assistance Program)**
- **Rally**
- **Wellbeats**
- **Rethink**
- Color
- **COPE**
- **Livongo**
- **Kurbo**
- **MilkStork**

¹Some programs are provided for free, though you may incur a cost as a result of using the program (for example, the Employee Discounts Program is available to all regardless of enrollment or election, but you will pay for goods you choose to purchase through the discount program).

²Some benefits — such as life insurance — are provided automatically at no cost to you, but can be enhanced with supplemental or buy up coverage, for a cost.

Eligibility

Who Is Eligible?

You are eligible to participate in SAP benefit plans if you are an employee who works 24 hours or more per week.

Who Can Enroll?

As a benefits-eligible SAP employee, you may elect coverage for:

- Yourself
- Your legal spouse/domestic partner (same or opposite sex)
- Your common-law spouse/domestic partner
- Your same- or opposite-sex domestic partner
- Your children up to the end of the month they reach age 26, regardless of student, marital, or residential status, or any age if disabled; the individual must be a natural child, step-child, or child placed for adoption to be eligible for coverage under our plan
- Your domestic partner's children (only if you are also covering your domestic partner) up to the end of the month they reach age 26, regardless of student, marital, or residential status, or any age if disabled

Most SAP benefits can be elected or changed **only** during the Open Enrollment period each fall, unless you have an [eligible life event](#) — like marriage or the birth of a baby — in which case you have 31 days from the date of the life event to make changes to your benefits.

If You Are a New Hire



You must enroll in benefits within 31 days of your date of hire. Coverage under the medical, dental, and vision plans is effective as of the first day of the month following your date of hire.

If you do not make elections within 31 days of your date of hire, you will default to no coverage for medical insurance, dental insurance, vision insurance, HSA, flexible spending accounts, supplemental life insurance, and voluntary benefits. You will also not be enrolled in the 401(k) Savings Plan or a commuter account, though you can make elections for these two benefits at any time during the year.

If you take no action, you will still have SAP-provided coverage for basic life and AD&D insurance, short-term disability, and long-term disability, plus access to a variety of well-being support programs, like Health Advocate and many more.

If You Are an International Transfer



As an international transfer, you have 31 days from the date you submit your Social Security number (SSN) to the processing team on an updated W-4 form to enroll in SAP benefit plans.

Coverage under the medical, dental, and vision plans is effective on your date of transfer.

Medical

Medical Plans Overview

You may select one of the three plans offered through Aetna or UMR (for legacy Qualtrics employees in Utah only). If you live in California, you also have the option of selecting the Kaiser HMO plan.

- Consumer Choice 90
- Consumer Choice 80
- PPO 85
- Kaiser HMO (California residents only)

Each medical plan option includes prescription drug and basic vision coverage through VSP. With the Consumer Choice and PPO 85 plans, you have the option to see an out-of-network provider, but will pay more for care.

Consumer Choice 90 & Consumer Choice 80	PPO 85	Kaiser HMO
<p>The Consumer Choice plans have higher deductibles and lower employee contributions. Enrollees are responsible for paying for the full cost of services, until they meet the plan deductible. After you meet your deductible, you will pay a percentage of the cost, or coinsurance, for your care, until you reach the out-of-pocket maximum.</p> <p>With these plans, you have access to a Health Savings Account (HSA).</p>	<p>With the PPO 85 plan, you pay copays when you receive certain care and when you fill generic prescriptions. For some services, you will share costs with the plan by paying coinsurance after meeting your annual deductible. Copays, along with the deductible and coinsurance amounts, will apply to the PPO 85 out-of-pocket maximum.</p>	<p>If you are a California resident, you have the option to enroll in an HMO provided through Kaiser Permanente. If you elect the Kaiser HMO option, you are able to utilize only medical and prescription drug services and providers within the Kaiser HMO network.</p>

For more information about the plans, please refer to the [plan chart](#).

Teladoc: Talk to a Doctor 24/7

Teladoc provides Aetna and UMR plan members with 24/7 access to quality health care through convenient and confidential telephone or online video consultations.



Connect with a **physician** who can diagnose, treat, and write prescriptions for routine medical conditions like:

- Sore throat and stuffy nose
- Allergies
- Cold and flu
- Respiratory infection
- Urinary tract infection
- Pink eye and more

Establish an ongoing relationship with a **therapist** for issues like:

- Stress
- Anxiety
- Depression
- Grief
- Family issues and more

Connect with a **dermatologist** who can treat ongoing or complex skin conditions like:

- Acne
- Eczema
- Psoriasis
- Rashes
- Skin infections
- Rosacea
- Suspicious moles and more

Visit

Convenient Care through CVS

You can also access convenient care through CVS Minute Clinic. Visits take about 10-15-minutes, and you will pay less than you would for a regular doctor's office visit. Visits are considered in-network, but you also receive a discount as an Aetna plan member. For the PPO 85, the copay is waived. For the CC90 and CC80 you will pay a low cost until your deductible is satisfied. Find a **clinic** near you.



Your 2021 SAP Benefits



Medical Plan Comparison Chart

All plans cover in-network preventive care — like your annual checkup and immunizations — at 100%, and you do not have to meet the deductible first. The below chart reflects in-network care only. For a detailed medical plan comparison chart, visit sapnorthamericabenefits.com.

	Consumer Choice 90 (Aetna/UMR)	Consumer Choice 80 (Aetna/UMR)	PPO 85 (Aetna/UMR)	Kaiser HMO (California residents only)
Annual Deductible (Employee Only/ Other Coverage Levels)	\$1,400/\$2,800	\$2,100/\$4,200	\$300/\$600	None
SAP HSA Contribution¹ (Employee Only/ Other Coverage Levels)	\$600/\$1,200	\$600/\$1,200	N/A	N/A
Preventive Care	100%, deductible waived			
Coinsurance	90% after deductible	80% after deductible	85% after deductible	Durable Medical Equipment: 80% All other services: N/A
Office Visits (PCP/Specialist)	90% after deductible	80% after deductible	You pay \$20 copay/ \$35 copay	You pay \$15 copay/ \$25 copay
Telemedicine (General Teladoc Visits)	\$47/visit for Aetna \$49/visit for UMR 90% after deductible	\$47/visit for Aetna \$49/visit for UMR 80% after deductible	\$20/visit	N/A
Emergency Room²	90% after deductible	80% after deductible	100% after \$100 copay; deductible waived (copay waived if admitted)	100% after \$100 copay
Urgent Care	90% after deductible	80% after deductible	You pay \$35 copay	You pay \$15 copay
Inpatient Hospital Services	90% after deductible	80% after deductible	85% after deductible, after you pay \$250 copay per confinement	100% covered
Diagnostic X-ray and Lab	90% after deductible	80% after deductible	85% after deductible	100% covered
Short-Term Rehab	90% after deductible	80% after deductible	You pay \$20 copay	You pay \$15 copay outpatient/100% covered inpatient
Mental Health Counseling	90% after deductible ³	80% after deductible ³	You pay \$35 copay for outpatient visit/85% after deductible, after you pay \$250 copay per confinement ³ for inpatient	You pay \$15 copay for individual outpatient visit/100% covered inpatient
Transgender Services	90% after deductible ³	80% after deductible ³	85% after deductible ³	Limited coverage ⁴
Infertility Services	• 90% after deductible ³ • Egg/sperm/embryo freezing 90% after deductible ^{3,6}	• 80% after deductible ³ • Egg/sperm/embryo freezing 80% after deductible ^{3,6}	• 85% after deductible ³ • Egg/sperm/embryo freezing 85% after deductible ^{3,6}	• Limited coverage ⁴ • Egg/sperm/ embryo freezing not covered
Hearing Aids	One hearing aid per ear every 3 years	One hearing aid per ear every 3 years	One hearing aid per ear every 3 years	Not covered
Out-of-Pocket Maximum⁵ (Employee Only/Family)	\$2,800/\$5,600	\$4,000/\$8,000	\$3,500/\$7,000	\$1,500/\$3,000

¹SAP HSA contributions are prorated based on date of hire.

²Non-emergency use of the ER not covered.

³All services must be pre-certified by Aetna or UMR.

⁴100% coverage limited to underlying diagnosis. Confirm covered procedures with Kaiser.

⁵The out-of-pocket maximum includes amounts paid as copays, coinsurance, and deductibles for medical and prescription drug expenses.

⁶Up to \$4,500 lifetime maximum.

Prescription Drug

When you enroll in medical coverage, you automatically receive prescription drug benefits through CVS/caremark (for Aetna-administered plans), OptumRX (for UMR-administered plans), or Kaiser (for the Kaiser HMO plan). The cost of your prescription drugs depends on the tier of the medication (generic, preferred, or non-preferred brand name).

Under the Consumer Choice plans, prescription drugs will be subject to the plan deductible, so you pay the full cost of prescription drugs up front until the plan deductible is met. At that point, you will pay a copay/coinsurance. Medications on the preventive medicine list do not need to meet the deductible first. They are automatically paid at 100% after the copay.

Here's what you'll pay for prescription drugs under each plan:

	Consumer Choice 90 & Consumer Choice 80 (Aetna/UMR)	PPO 85 (Aetna/UMR)
Retail (30-day supply)		
Generic	\$10 copay after deductible	\$10 copay
Preferred Brand Name	10% after deductible (\$25 min-\$50 max)	10% (\$25 min-\$50 max)
Non-Preferred Brand Name	20% after deductible (\$45 min-\$90 max)	20% (\$45 min-\$90 max)
Mail Order (90-day supply)		
Generic	\$20 copay after deductible	\$20 copay
Preferred Brand Name	10% after deductible (\$40 min-\$80 max)	10% (\$40 min-\$80 max)
Non-Preferred Brand Name	20% after deductible (\$80 min-\$160 max)	20% (\$80 min-\$160 max)
Kaiser HMO (California residents only)		
Retail (30-day supply)		
Generic		\$15 copay
Brand Name		\$35 copay
Mail Order (100-day supply)		
Generic		\$30 copay
Brand Name		\$70 copay

Note: Charts reflect in-network coverage; prescription drugs are not covered out of network.

Mandatory Generic Drug Program

If you are enrolled in an Aetna/UMR medical plan and have prescription drug coverage through CVS/caremark/OptumRx, you will pay more if you receive a brand-name prescription drug when a generic equivalent is available. If you choose to purchase a brand-name prescription drug (formulary or non-formulary) when a generic equivalent is available, you will pay the applicable brand-name retail or mail-order copay or coinsurance **plus 100% of the difference in discounted costs between the brand-name and generic prescription.**





Even if your physician prescribes a brand-name drug when there is a generic drug available and writes "Dispense as Written" on the prescription, you will still pay the added costs mentioned above.

Rx Savings Solutions

If you enroll in an Aetna plan, you can check the cost of a new prescription using the **Rx Saving Solutions** online tool, or sign up for alerts to notify you if a drug that you or a dependent regularly takes becomes available at a lower cost.

Understanding the Consumer Choice Plans

The Consumer Choice plans work a little differently from traditional health plan options. Here's what you need to know:

 Preventive Care	You pay nothing for in-network preventive care. It's covered in full, even before you meet your annual deductible.
 Deductible	<p>The Consumer Choice deductibles are higher than the PPO 85 deductible, but you can use your tax-advantaged HSA — including SAP's HSA contribution — to make it easier to meet the deductible and pay for care.</p> <p>Note: If you are covering a dependent(s), you must meet the full family deductible before the plan starts paying for care.</p>
 Coinsurance	After you reach your deductible, you and the plan share the cost of all your other non-preventive care and prescription drugs. You will pay a percentage of the cost, or coinsurance, for your care, until you meet the plan's out-of-pocket maximum.
 Out-of-Pocket Maximum	Once you reach the out-of-pocket maximum, the plan will cover 100% of the cost of your care, including prescription drugs. You will not pay anything for care or prescription drugs after you meet the out-of-pocket maximum.



Health Savings Account (HSA)

The HSA helps you save money for medical and prescription drug expenses, now and in the future. You are eligible for the HSA if you elect one of the Consumer Choice plans for medical coverage.

The HSA is a tax-exempt account administered by HealthEquity that you can use to pay for qualified out-of-pocket health care expenses, like deductibles, coinsurance, and health services such as doctor visits, hospital care, and prescription drugs. SAP contributes to this account to help offset your out-of-pocket costs; see [page 8](#) for more information.

You may use the HSA for your dependents' [eligible expenses](#) too, if the dependent(s) is/are your child(ren) under age 26 and/or a dependent(s) for tax purposes.

Your 2021 SAP Benefits



Features of the HSA



Money goes in tax-free

You can contribute to your HSA through easy payroll deductions that you can change at any time.

SAP also contributes to your account.

All funds contributed to the HSA are tax-free.



Spend it or save it

The account grows tax-free, and you pay no taxes when you use the money for qualified health expenses.

Once your account reaches a \$1,000 balance, you can even invest your funds, with interest and earnings growing tax-free, too.



Money rolls over

Unlike with a Flexible Spending Account, the unused balance carries over from year to year.

You own your HSA, so even if you change plans, retire, or leave SAP for any reason, you keep your account balance.

HSA Contributions

The IRS puts a cap on the total amount of money that can be contributed to an HSA each year. This includes your contributions as well as SAP's contributions. The maximum amount you can contribute to your HSA in 2021 is:

	SAP Contribution	IRS Maximum for 2021	What You Can Contribute in 2021
Employee Only	\$600	\$3,600	\$3,000
All Other Coverage Levels	\$1,200	\$7,200	\$6,000

Note: If you will be 55 or older during 2021, you can contribute an additional \$1,000 beyond these limits in catch-up contributions.

Opening an HSA



When you enroll in a Consumer Choice plan for the first time, you may be prompted by HealthEquity to provide additional documentation (e.g., Social Security card or valid driver's license). After you are approved, your HSA will be opened and you will receive a HealthEquity Welcome Kit that includes your Visa debit card, which you can activate online.

If You Are a New Hire



Based on your date of hire, SAP may contribute to your HSA through two installments: half when you first enroll (this amount may be prorated based on when you enroll) and the remainder in July. If you are hired after July, SAP will contribute one prorated amount when you enroll.

Flexible Spending Accounts

Flexible spending accounts (FSAs), administered through HealthEquity, allow you to pay for certain eligible expenses using pre-tax dollars. Unlike the HSA, with an FSA you cannot change the amount of your contributions during the year, and you forfeit any funds you do not use by December 31 each year, so you need to estimate carefully. You have until March 31, 2022, to submit receipts for claims for eligible expenses incurred during the 2021 plan year. SAP does not contribute funds to any of the FSAs.



Health Care FSA

If you enroll in the PPO 85 plan, have coverage through Kaiser, or waive SAP medical coverage and are not covered by an HSA-eligible health plan, you are eligible to enroll in a Health Care FSA to pay for qualified health care expenses.

You can use your Health Care FSA for eligible expenses such as office visit copays, deductibles, coinsurances, and other expenses in excess of any maximum benefit amount. You can also use it for dental and vision expenses for yourself and your family. The maximum you can contribute annually to the Health Care FSA is \$2,750.



Limited Purpose FSA

The Limited Purpose FSA (LFSA) is available to employees enrolled in the Consumer Choice plans.

Because Consumer Choice plan members have access to pre-tax savings through the HSA, the LFSA can be used only for dental and vision expenses. Once your IRS deductible is met, you can then use your LFSA for eligible medical expenses or coinsurance. The maximum you can contribute annually to the LFSA is \$2,750.



Dependent Care FSA

The Dependent Care FSA is available to all SAP employees who work 24 or more hours per week. You can use your Dependent Care FSA through HealthEquity to pay for day care expenses for an eligible dependent, in order to allow you and your spouse/domestic partner, if any, to work or attend school full time. The Dependent Care FSA cannot be used to pay for health care expenses for your dependent. You can access a list of all qualified dependent care expenses via [HealthEquity](#). The dependent must be someone you claim as a dependent on your federal income tax return. The maximum you can contribute annually to the Dependent Care FSA is \$5,000 (\$2,500 if married and filing separate tax returns).



Parking and Transit FSAs

The parking and transit FSAs are available to all SAP employees. Parking and transit FSAs are administered by PayFlex and are not subject to the “use it or lose it” rule; these funds roll over from year to year.

- For 2021, the maximum you can contribute each month to the parking FSA is \$270.
- For 2021, the maximum you can contribute each month to the transit FSA is \$270.

Dental

Dental plan coverage is available to all SAP employees through Delta Dental. With the dental plan, you can see any dentist you choose, though you may pay more if you seek out-of-network care. You are covered for three cleanings per year and are covered at 100% for diagnostic and preventive care with no deductible. You do not need to elect SAP medical plan coverage in order to elect SAP dental coverage.

SmileWay Benefits

Delta Dental offers expanded coverage if you have been diagnosed with diabetes, heart disease, HIV/AIDS, rheumatoid arthritis, or stroke. To learn more or find a participating provider, log in to deltadentalins.com/welcome.



Benefits and covered services	Delta Dental PPO/ Premier dentists	Non-Delta Dental dentists
Deductible	None	
Annual Maximum	\$2,000 per person each calendar year	
Diagnostic & Preventive Services Exams, cleanings, X-rays, and sealants	Plan pays 100%	Plan pays 100%
Basic Services Fillings, denture repair and relining, root canals, gum treatment, and oral surgery	Plan pays 80%	Plan pays 80%
Major Services Crowns, inlays, onlays, and cast restorations	Plan pays 60%	Plan pays 60%
Prosthodontics Bridges and dentures	Plan pays 60%	Plan pays 60%
Implants	Plan pays 50%	Plan pays 50%
Orthodontia Benefits Adults and dependent children	Plan pays 50%	Plan pays 50%
Orthodontia Maximum	\$1,500 lifetime	\$1,500 lifetime

Vision

You can choose between two vision plan options provided through VSP — the Core Plan and the Buy Up Plan. When you enroll in medical coverage through Aetna, UMR, or Kaiser, you'll automatically be enrolled in the Core Plan; however, you can elect the Buy Up Plan instead. Additionally, if you decide to waive SAP medical coverage, you can choose to enroll in vision coverage as a stand-alone benefit.

	Core Plan (automatically provided when you enroll in a medical plan)	Buy Up Plan (must elect to be enrolled in this plan)
Exam	Free every calendar year	Free every calendar year
Retail Frame Allowance	Plan pays \$150 every other calendar year for frames; lenses covered every calendar year	Plan pays \$150 every calendar year for frames; lenses covered every calendar year
Contact Lens Allowance (in lieu of glasses)	Plan pays \$150 total every calendar year for contact lenses and lens exam/fitting combined	Plan pays \$150 every calendar year for contact lenses
Contact Lens Exam & Fitting		You pay copay not to exceed \$60

The Buy Up Plan also offers a second pair benefit (coverage for an additional pair of lenses and frames or contact lenses every calendar year) and customizable upgrades. Visit vsp.com for more information or to find a provider.

Additional Savings with VSP EasyOptions

If you select the Buy Up Plan, you and each member on your plan can choose one of these enhanced eyewear options when purchasing your glasses or contacts:

- An additional \$100 frame or contact lens allowance
- Fully covered progressive lenses
- Fully covered photochromic adaptive lenses
- Fully covered anti-reflective coatings

2021 Plan Rates — Medical, Dental, and Vision

Below are the per-pay-period contributions for the 2021 SAP medical, dental, and vision plans.

Medical

Rates Are Per Pay Period	Medical Plans (rates include Core vision coverage)			
	CC80*	CC90*	PPO 85	Kaiser HMO**
Employee only	\$37.50	\$55.50	\$94.00	\$76.50
Employee + 1	\$71.50	\$100.00	\$176.50	\$143.50
Employee + 2	\$89.50	\$126.00	\$224.50	\$182.00
Employee + 3 or more	\$108.50	\$154.50	\$272.00	\$219.00

Dental

Coverage Level	Rates per pay period
Employee only	\$10.00
Employee + 1	\$17.50
Employee + 2	\$20.00
Employee + 3 or more	\$26.00

Vision

Rates Are Per Pay Period	Rates per pay period if you enroll in SAP medical coverage		Rate per pay period if you waive SAP medical coverage	
	Core	Buy Up	Core	Buy Up
Employee only	Included with SAP medical rate	\$5.50	\$4.50	\$10.00
Employee + 1		\$10.00	\$8.50	\$18.50
Employee + 2		\$11.50	\$9.00	\$20.50
Employee + 3 or more		\$16.00	\$12.50	\$28.50

Please Note: If you are covering your domestic partner and/or domestic partner's child(ren) under SAP's medical, dental, and/or vision plans, please refer to the [following page](#). If you are covering a domestic partner, you may also cover your domestic partner's children.

* Keep in mind that if you elect a Consumer Choice plan and enroll in the Health Savings Account (HSA), SAP will make contributions to your HSA that you can use to pay for eligible medical expenses.

** The Kaiser HMO plan is available only to employees who live in California.

2021 Plan Rates — Imputed Income

If you elect to cover a dependent under an SAP medical plan who is not your qualified tax dependent — your domestic partner and/or your domestic partner's child(ren) — per IRS regulations, you may have increased tax rates, which will decrease your net pay. This is because the Fair Market Value (FMV) of SAP's contribution toward that dependent's cost of coverage is considered a taxable fringe benefit, subject to tax withholding. This calculated fringe benefit is known as imputed income.

The following charts outline the **per-paycheck** SAP imputed income amounts for medical, dental, and vision coverage for 2021.

Medical and Vision

Coverage Level	Consumer Choice 80	Consumer Choice 90	PPO 85	Kaiser HMO
Employee + 1	\$228.41	\$295.63	\$521.45	\$309.80
Employee + 2	\$266.79	\$347.24	\$631.20	\$374.86
Employee + 3 or more	\$431.72	\$568.61	\$1,100.42	\$653.62

Vision

Coverage Level	Stand-Alone Base Vision	Stand-Alone Buy Up Vision	Vision Buy Up Differential when Medical Elected
Employee + 1	\$4.00	\$8.50	\$4.50
Employee + 2	\$4.50	\$10.50	\$6.00
Employee + 3 or more	\$8.00	\$18.50	\$10.50

Dental

Coverage Level	Dental Plan
Employee + 1	\$24.24
Employee + 2	\$29.35
Employee + 3 or more	\$51.17

Retirement

The SAP 401(k) Savings Plan, administered through Vanguard, gives you an opportunity to prepare for retirement through pre-tax contributions, Roth contributions, and after-tax contributions. You can contribute between 0% and 25% of your base pay and/or bonus/commissions.

You may invest your savings in one or more of the plan's 25 investment fund options through Vanguard, including the SAP ADR Stock Fund, as well as Target Retirement Funds and Managed Account options.

Company Contribution

You are eligible to receive SAP's matching contributions to your account as of your date of hire. SAP will match 75% of the first 6% of your earnings that you contribute. You vest in SAP's matching contributions over three years: You are 0% vested after one year of service, 50% vested after two years, and 100% vested after three years.

How Much You Can Contribute

You can make pre-tax and/or Roth contributions up to the IRS maximum each year, including any funds you receive from SAP. The maximum amount you can contribute is \$19,500. If you will be age 50 or older by December 31, 2021, you can contribute an additional \$6,500 in catch-up contributions (up to \$26,000 total). You are immediately 100% vested in your own before-tax and after-tax 401(k) contributions.

If you wish to contribute more than the IRS limit for your combined pre-tax and Roth contributions, you may contribute additional funds on an after-tax basis only. The earnings on after-tax contributions are taxed upon distribution. The IRS limit on all contributions to your account (pre-tax, Roth, and after-tax) is \$57,000.



If You Are a New Hire



You will need to complete the 401(k) Prior Employer Contribution Form if you have participated in a prior employer's 401(k) plan for the current year. You can find this form on the SAP Corporate Portal in the [Forms & Documentation Library](#). You may roll over your previous employer's qualified 401(k) plan proceeds into the SAP 401(k) Savings Plan.

Life, Accidental Death & Dismemberment (AD&D), and Disability

Basic Life Insurance

SAP provides Basic Life Insurance through Prudential at no cost to you. Basic Life Insurance provides a benefit that is two times the amount of your annual earnings. The maximum coverage is \$500,000.

SAP also provides Spouse/Domestic Partner and Child Supplemental Life Insurance at no cost to you. Dependent Life Insurance offers a benefit of \$5,000 in the event of the death of a spouse/domestic partner, and \$2,500 for a child.

Employee Supplemental Life Insurance

If you want to purchase additional coverage for yourself, Employee Supplemental Life Insurance is available. You can purchase a benefit of one to 10 times your annual earnings, up to a maximum of \$2 million. To enroll in coverage or increase your existing coverage, you must provide evidence of insurability (EOI), which is proof of good health.

If You Are a New Hire



If you enroll within the first 31 days after you are hired, you can get up to \$500,000 in supplemental life insurance without EOI.

Spouse/Domestic Partner and Child Supplemental Life Insurances

You can also purchase additional coverage for your family.

- Spouse/Domestic Partner Supplemental Life Insurance is available in increments of \$50,000, up to \$250,000.
- Child Dependent Supplemental Life Insurance is available for \$10,000 per child.

You do not need to be enrolled in Employee Supplemental Life in order to enroll your spouse/domestic partner or child(ren) in Supplemental Life. EOI may be required for spouse/domestic partner coverage; it is not required for children.

Annual Earnings

Your earnings include your annual base salary, your regular hourly wages, and the prior 12 months' bonuses and commissions. The prior 12 months' bonuses and commissions are based on the period of October 1 through September 30 and will be effective January 1 of the calendar year immediately following.



AD&D

If you suffer an accidental injury or death, our Accidental Death & Dismemberment Insurance provides a benefit of twice your annual earnings, up to \$500,000. SAP also provides Business Travel Accident Insurance of twice your annual earnings, up to a \$500,000 maximum.

Disability

SAP provides both Short-Term and Long-Term Disability insurance that replaces a portion of your income while you are recovering from an illness or injury. These benefits are paid by SAP.

Short-Term Disability

- **Less than one year of service:** 60% of earnings for up to 26 weeks
- **One year or more of service:** 100% of earnings for up to 13 weeks and 60% of earnings for the remaining 13 weeks

Long-Term Disability

- Begins after 180 days of continuous disability
- 60% of your base salary plus bonuses/commissions
- Monthly benefit maximum of \$15,000

State Disability Provisions

If you live in a state that has a State Disability plan, you will be paid STD benefits less any statutory state benefits you may be eligible for. Please refer to the SAP Portal for additional information.

Financial Well-Being Programs

AYCO Financial Counseling

SAP offers access to personalized financial counseling to help you navigate your finances and make plans to reach your financial goals. Through the program, you can receive:

- One-on-one financial coaching
- Advice, investment services, and guided implementation of a personal financial plan
- Tax preparation and investments
- Family finance coordination

Travel Insurance

SAP offers travel insurance through International Medical Group (IMG) to ensure your trip goes smoothly. Coverage is entirely voluntary and provided on a trip-by-trip basis to accommodate your unique travel needs.

You can choose between two coverage options:

iTravellInsured SE—ideal for families or solo travelers headed to domestic and international destinations

iTravellInsured LX—offers the highest level of coverage and is ideal for travelers headed to more exotic locations

For more information, visit gatewayplans.com/sap.

Tuition Reimbursement

SAP offers tuition reimbursement benefits to help offset the cost of college courses. SAP reimburses tuition-related costs up to \$8,500 per calendar year (the year in which reimbursement is received) for:

- Courses related to your present SAP job
- Graduate and undergraduate courses
- Tuition, registration fees, and books

Reimbursement of tuition-related costs is subject to manager approval and course grade (A and B grades qualify for reimbursement).

Adoption Assistance

SAP supports our employees and their growing families. The Company provides Adoption Assistance benefits that will reimburse you for certain qualified expenses associated with the adoption of a child, up to \$10,000.



Voluntary Benefits






SAP partners with Mercer Health & Benefits Administration LLC to offer you a variety of valuable voluntary benefits.

See the below chart for highlights about the voluntary benefits available, and visit sapvoluntarybenefits.com for more information.

Enroll during Open Enrollment or as a new hire through Benefitfocus	Description
Accident Insurance 	Accident Insurance coverage from Aflac provides cash benefits for out-of-pocket expenses associated with a covered accident, like fractures, dislocations, concussions, emergency dental work, and more.
Critical Illness Insurance 	With Critical Illness Insurance coverage from Aflac, you get a lump-sum cash benefit upon diagnosis to help cover out-of-pocket expenses associated with a covered critical illness, such as cancer, heart attack, or stroke.
Hospital Indemnity Insurance 	Hospital Indemnity Insurance coverage through Aflac provides a lump-sum cash benefit (unless otherwise assigned) for each day you are in the hospital for any reason. You can use the money to help offset hospital bills or take care of day-to-day expenses.
Identity Protection 	Allstate is a proactive fraud detection and prevention service, and once enrolled, you will receive access to services such as identity and credit monitoring, social media reputation monitoring, and more.
Legal Plan 	With the UltimateAdvisor® legal insurance plan from ARAG®, you'll have access to a nationwide network of attorneys who provide legal advice and consultation over the phone or in their office, financial counselors, and other valuable tools and resources to help you protect what's most important.
Enroll at any time at sapvoluntarybenefits.com	Description
Auto & Home Insurance 	Through the Choice Auto and Home Program, you can compare coverage, rates, and discounts from some of America's top-rated insurance companies: MetLife Auto & Home®, Travelers, Liberty Mutual Insurance, and Electric Insurance.
Pet Insurance 	My Pet Protection SM and My Pet Protection with Wellness SM are two options through Nationwide Pet Insurance that reimburse a straightforward 90% of your vet bill.

Time Off & Leave

SAP offers a variety of benefits that allow you time to relax, recover, care for your family, and more, including company holidays, personal days, vacation, and Paid Family Leave.

Company Holidays 	<ul style="list-style-type: none"> • New Year's Day • Martin Luther King Jr. Day • Memorial Day • Independence Day • Labor Day • Veterans Day • Thanksgiving • Day after Thanksgiving • Christmas Eve • Christmas Day
Personal Days 	<p>SAP provides five personal days each year to use on days that are important to you — religious or national holidays not recognized as SAP holidays, birthdays, or other days of significance to you. Unused personal days do not carry over from year to year.</p>
Vacation 	<p>SAP provides 15-25 paid vacation days (depending on years of employment at SAP) to regular, full-time employees. Benefits-eligible part-time employees accrue vacation in proportion to the number of hours they work per pay period.</p>
Pregnancy Disability Leave and New Child Return to Work Transition Time 	<p>SAP's Pregnancy Disability Leave includes six to eight weeks of paid time off through SAP's STD plan plus up to 14 days leave before the birth.</p> <p>New Child Return to Work Transition Time, offered to all employees, regardless of gender or tenure, allows for up to four weeks of transition time to accommodate returning to work after welcoming a new child. These four weeks allow employees to work a minimum of 20 hours per week while still receiving their full salary, and must be used immediately following a minimum of four consecutive weeks of Paid Family Leave or Adoption Assistance, or as the final Birth of a Child Leave benefit.</p>
Paid Family Leave and Adoption Assistance Leave 	<p>The SAP Paid Family Leave (PFL) policy provides six weeks of paid time off in cases when an employee, an employee's spouse, or an employee's domestic partner has given birth to or adopted a child. If you and your spouse or domestic partner both work at SAP, you are each eligible to take the full six weeks, regardless of gender or tenure. The leave may be taken all at once or in whole week increments following the birth or adoption of a child. All PFL must be taken before the baby's first birthday.</p>



Health and Wellness Support Programs

SAP offers many well-being programs to support your total health and well-being and help you balance work and life. All the below programs are offered at no cost to you, with the exception of Color, which is offered at a low, subsidized cost.

[Health Advocate >](#)

Health Advocate can help you get the help you need for benefits questions, behavioral health issues, and navigating everyday work/life concerns. Health Advocate's services are completely confidential.

Through this program, you get:

- Information on your SAP benefits, including health care benefits, retirement benefits, and income protection benefits
- One-on-one support to help you navigate the complex health care system
- Confidential, short-term professional counseling (either telephonic or in person) for a full range of emotional, family, and work-related issues

[Rally >](#)

Rally® makes it easy to build lasting healthy habits through small, everyday steps — and take charge of your health by putting your benefits and resources in one place.

- Take the health survey to get personalized recommendations for programs to help hit your goals, including missions and challenges that make getting healthy fun.
- Compete against friends and other Rally members and earn Rally Coins, which can be redeemed for great rewards, with every milestone you reach on your journey to better health.
- Dive into communities. From diet and fitness to sleep, back pain, and even relationships, members can share their experiences and offer tips, motivation, and support.

[Wellbeats >](#)

Wellbeats Virtual Fitness is the premier on-demand fitness provider that delivers fitness classes, challenges, and fitness assessments to employees that can be enjoyed virtually anywhere, anytime. Wellbeats enables you and your family to take control of your health with fitness solutions that fit your lives.

[Rethink >](#)

Rethink provides family support when you need it. Participants have 24/7 access to consultations with a dedicated behavior expert, unlimited use of the web portal and mobile app with how-to videos and research-based resources, and exclusive content to assist your child with learning, social or behavioral challenges, or developmental disabilities. Use Rethink to teach crucial life skills, decrease problem behaviors, and learn proven applied behavioral analysis strategies. The program has no age restriction, requires no diagnosis, and is completely confidential.

[Color >](#)

You and your dependents (over the age of 18) enrolled in an SAP medical plan are eligible to order a Hereditary Test Kit from Color. By taking the test, you can learn your risk of developing hereditary cancer and other hereditary conditions like heart disease, plus gain genetic insights to aid in effective treatment. Color's Hereditary Test Kit normally retails for \$249, but SAP employees and eligible dependents enrolled in an SAP medical plan can purchase it for just \$49.



Your 2021 SAP Benefits



[COPE >](#)

SAP provides employees with access to the Corporate Oncology Program for Employees (COPE). COPE is a program offered to SAP employees who have been diagnosed with a solid-tumor cancer. It provides access to innovative testing and decision support for more effective treatments and fewer side effects.

[Livongo >](#)

Livongo offers support and resources for employees or family members who are managing diabetes or hypertension. The program provides access to:

- A cloud-based meter or cloud-based blood pressure monitor, so you can share real-time reports with your doctor or health coach
- Unlimited coaching from certified educators who can answer nutrition and lifestyle questions; if you have diabetes and hypertension, you can work with the same coach to get help for both health issues
- Unlimited strips and lancets for participants with diabetes, with no hidden costs or copays

[Kurbo >](#)

Kurbo makes leading a healthier life easier with a mobile app, fun learning modules and games, and expert advice for families. Through the program, you can talk to an expert about your health goals, learn about basic nutrition, and keep track of your activity and the foods you're eating.

[MilkStork >](#)

MilkStork is a breast milk storage and delivery service that supports working mothers who are breastfeeding. When you are traveling for work, MilkStork allows you to pump anytime, anywhere, and store your milk in a cooling unit that you can activate to keep your milk cool for 72 hours. If you're traveling in the U.S., you can even overnight your milk to your home using FedEx.



How to Enroll

How to Enroll in Most SAP Benefits

You can only enroll for these benefits, like medical, dental, vision insurance, and certain voluntary benefits:

- As a new hire, within 31 days of your date of hire
- During Open Enrollment in the fall each year
- As an international transfer, within 31 days from the date you submit your SSN to the processing team on an updated W-4 form

You will make your enrollment elections for most benefits through [Benefitfocus](#), which is also accessible through the [SAP Corporate Portal](#), or via the Benefitfocus mobile app (company ID: sapbenefits).

How to Enroll in the SAP 401(k) Savings Plan

Visit the Vanguard website (www.retirementplans.vanguard.com) to register, and enter SAP plan number 090061. As a new hire, approximately 10 business days after your hire date, you will receive a letter from Vanguard with information on how to enroll in the plan. You can enroll at any time throughout the year.

After you have successfully completed your registration and made your elections, you can usually begin participation by the second payroll cycle.

How to Enroll in Auto & Home or Pet Insurance

Visit sapvoluntarybenefits.com for more information about these benefits and to enroll.

How to Enroll in Life Insurance

Visit prudential.com/sap (access code is 50085) or call 1-800-778-3827.

How to Enroll in Travel Insurance

Travel insurance through Gateway is offered on a trip-by-trip basis. To enroll in a plan:

- Visit www.gatewayplans.com/sap or call 1-866-286-4076
- Select your coverage option: **iTravelInsured SE** or **iTravelInsured LX**
- Provide details like your trip deposit/payment date, trip dates, and trip cost

Logging in to Benefitfocus

You may be prompted to log in to the enrollment platform with a username and password. If this happens, please contact HRdirect by calling 1-866-HR-AT-SAP (1-866-472-8727). Or you can log an **HRdirect online ticket** (Portal > Helpful Links > HR Direct > Create a Ticket).



First-time Benefitfocus app user?

After downloading the app, enter "sapbenefits" as the company ID, then click "Can't access your Account?" followed by "I forgot my username." Follow the on-screen prompts to set up an account using your SAP email address.

Changing Coverage During the Year

Medical/prescription drug, vision, dental, and FSA elections **cannot** be changed during the calendar year **unless** you experience an eligible life event.

Eligible life events include a marriage, separation, or divorce; the birth or final legal adoption of a child; the death of a spouse/domestic partner or child; change in dependent eligibility status; spouse/domestic partner's termination of employment or new employment; change from part-time work to full-time work, or vice versa; and significant change in health care coverage.

If you wish to change your benefit coverage, you must do so within 31 days of your eligible life event. For more information, including a listing of eligible life events and what documentation is required, visit www.sapnorthamericabenefits.com/Life-Events.

To make enrollment changes, access [Benefitfocus](#) through the [SAP Corporate Portal](#) or the Benefitfocus mobile app.



Contacts

Benefit	Carrier/Vendor	Website	Phone Number
Enrollment Platform		Benefitfocus	
HRdirect		HRdirect online (Portal > Helpful Links > HR Direct > Create a Ticket)	1-866-HR-AT-SAP
HEALTH			
Dental	Delta Dental	deltadentalins.com	1-800-932-0783
Health Savings Account and Flexible Spending Accounts (see below for Transit)	HealthEquity	Learn more: learn.healthequity.com/sap/hsa/ Manage your account: myHealthEquity.com	1-877-628-1123
Infertility Services	Aetna	aetna.com/individuals-families/womens-health/understanding-infertility.html	Call number on back of Aetna card
Medical	Aetna	aetna.com	1-800-338-7807
	UMR	umr.com	1-800-826-9781
	Kaiser Permanente	kp.org	1-800-464-4000
Prescription Drugs	CVS/caremark (Aetna plans)	caremark.com	1-855-548-5649
	OptumRx (UMR plans)	umr.com	1-877-559-2955
Prescription Drug Cost Management	Rx Savings Solutions	sap.rxsavingsolutions.com info@rxsavingsolutions.com	1-800-268-4476
Telemedicine	Teladoc (Aetna plans)	https://member.teladoc.com/aetna	1-855-835-2362
	Teladoc (UMR plans)	teladoc.com	1-800-835-2362
Vision	VSP	vsp.com	1-800-877-7195
MONEY			
401(k) and Retirement	Vanguard	retirementplans.vanguard.com	1-800-523-1188
Financial Counseling	AYCO	ayco.com	1-877-906-2926
Disability and Leave	STD/FMLA: Sedgwick	mysedgwick.com/SAP	1-855-292-2437
	LTD: The Hartford	abilityadvantage.thehartford.com	1-800-938-0510
Life Insurance	Prudential	prudential.com/sap	1-800-778-3827
Travel Insurance	International Medical Group	gatewayplans.com/sap	1-877-808-7434 1-317-655-4500
Voluntary Benefits	Mercer	sapvoluntarybenefits.com	1-866-324-4080
WORK/LIFE			
Transit Flexible Spending Account	PayFlex	payflex.com	1-888-678-8242
Employee Assistance Program (EAP)	Health Advocate	healthadvocate.com/sap	1-866-799-2691
Health Advocacy	Health Advocate	healthadvocate.com/sap	1-866-799-2691
WELL-BEING			
Well-being Challenges	Rally	health.werally.com/client/sapconcur/register	
Behavioral Health Support	Rethink	http://sap.rethinkbenefits.com Sign-Up Code: SAPrethink	1-800-714-9285
Breast Milk Storage and Shipment	MilkStork	milkstork.com/SAP	1-877-242-1306
Cancer Research and Support	COPE	http://www.cope-iig.com/index.php/home-en.html	
Diabetes and Hypertension Management	Livongo	get.livongo.com/SAP/benefits (for SAP employees) get.livongo.com/CONCUR/benefits (for SAP Concur employees)	1-800-945-4355
Fitness and Nutrition	Kurbo	kurbo.com/SAP	1-800-444-7158
Hereditary Testing	Color	color.com/go/sap	1-844-352-6567
Virtual Fitness Provider	Wellbeats	portal.wellbeats.com	