



2017 Benefits

Your Health

Flexible Benefits

You choose from a menu of benefit options and design a personalized benefits program. If you are a non-tobacco user and are enrolled in a Freddie Mac medical plan, you will receive a medical premium credit of \$25 per pay period. (See attached rate sheet for per-pay period costs.)

You may elect different coverage levels for medical, dental and vision coverage based on your needs.

- Participant Only
- Participant + 1
- Participant + Family

Medical Coverage

You have several options to choose from:

- Cigna CDHP w/Fidelity Health Savings Account (HSA)
- Cigna OAP II
- Cigna OAP II Plus
- Cigna Select OAP
- Kaiser HMO – Washington Metro Area only

All medical options cover doctor visits, hospitalization, surgery and emergency care, subject to limitations. Preventive care services are covered at 100 percent, with no copayment or deductible required.

	Cigna CDHP		Cigna OAP II		Cigna OAP II Plus		Cigna Select OAP	Kaiser HMO
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network		
Deductibles								
Participant Only	\$1,500		\$800	\$1,600	\$400	\$800		N/A
Participant +1	\$2,600		\$1,600	\$3,200	\$800	\$1,600		N/A
Participant + Family	\$3,500		\$1,600	\$3,200	\$800	\$1,600		N/A
Out-of-Pocket Maximums								
Participant Only	\$3,000	\$5,000	\$3,000	\$6,000	\$2,000	\$4,000	\$1,500	\$1,500
Participant +1	\$4,500	\$6,500	\$6,000	\$12,000	\$4,000	\$8,000	\$3,000	\$3,000
Participant + Family	\$6,000	\$8,000	\$6,000	\$12,000	\$4,000	\$8,000	\$3,000	\$3,000
Coinsurance % Plan Pays	80%	60%	70%	50%	80%	60%	90%	
Office Visits Primary/Specialist	80%	60%	\$30/\$40 copay	50%	\$25/\$35 copay	60%	\$25/\$35 copay	\$25/\$35 copay
Routine Preventive Care	100%	60%	100%	50%	100%	60%	100%	100%
Hospitalization	80%	60%	70%	50%	80%	60%	90%	



	Cigna CDHP	Cigna OAP II	Cigna OAP II Plus	Cigna Select OAP	Kaiser HMO
Prescription Drugs (Retail)	80% (in-network): 30-day supply For generic, Preferred and Non-Preferred Brand	Retail (in-network): 30-day supply Generic: \$10 copay Preferred Brand: You pay 30% (\$40 minimum/\$75 maximum) Non-Preferred Brand: You pay 50% (75 minimum/\$125 maximum)			Kaiser: 60-day supply Generic: \$15 copay Preferred Brand: \$25 Non-Preferred Brand: \$40 copay

This chart does not represent all services and coverage levels.

Dental Coverage

Provided by Delta Dental, services include routine exams, cleanings, fillings and more. Orthodontia is covered for dependents up to the age of 19. You may see any provider you choose, but benefits are greater when you use an in-network provider.

Vision Coverage

Provided by United Healthcare Vision, services include eye exams, frames/lenses and contacts. You may see any provider you choose, but benefits are greater when you use an in-network provider.

Your Money

Thrift/401(k) Savings Plan

Allows you to increase your retirement income through tax-deferred and/or after-tax (Roth) savings. You may begin making contributions shortly after employment. You will be automatically enrolled in the Plan at six percent.

- Matching Contributions: After one year of employment, Freddie Mac will match 100 percent of your contribution up to the first six percent you contribute each pay period.
- Fixed Employer Contribution: Freddie Mac will make an annual contribution to your account of 2.5 percent of your eligible pay.

Flexible Spending Accounts

Allows you to contribute pre-tax dollars to reimburse yourself for specific expenses. There are two types of FSAs:

- Health Care Spending Account: You may reimburse yourself for eligible health care expenses including copays and deductibles.
- Dependent Care Spending Account: You may reimburse yourself for eligible child care expenses for children under the age of 13 or other dependent care. This does not include health care or educational expenses.

Short-Term Disability (STD)

Provides income protection up to the first 180 days of disability based on your length of service.

Long-Term Disability (LTD)

If approved for disability for more than 180 days, Freddie Mac provides coverage equal to 60 percent of your basic monthly earnings at no cost to you. You may also elect to purchase an additional 10 percent of coverage.



Group Term Life (GTL) Insurance

You are covered for Basic GTL insurance equal to your annual base salary at no cost to you.

Supplemental Group Term Life Insurance

You may purchase Supplemental GTL Insurance coverage for one to five times your annual base salary. Evidence of insurability (EOI, or proof of good health) may be required. Spouse/domestic partner and child coverage also available.

Accidental Death & Personal Loss (AD&PL) Insurance

Provides benefits in the event that you die or become dismembered due to an accident. Coverage of an amount equal to your annual base salary is provided at no cost to you. You may purchase an additional one to three times annual base pay. EOI is not required.

Group Universal Life (GUL) Insurance

Term life insurance with a special tax-advantaged Cash Accumulation Fund (CAF). You may purchase GUL of one to five times your annual base salary on an after-tax basis. EOI may be required. Spouse/domestic partner and child coverage also available.

Business Travel Accident (BTA) Insurance

Provides employee-only coverage for accidental death or dismemberment while traveling on company business at no cost to you.

Your Time

Vacation

Accrual rate of vacation is based on your work level and years of service. In the first year of employment, Senior Level Hires and above will accrue vacation (prorated based on hire date) at an annual rate of 15 days and Professional Level Hires and below will accrue vacation at a rate of 10 days. If you are a rehire, your prior service may be counted towards the number of core days you may receive.

Sick Leave

Employees receive eight days of sick leave each year. During the first year of hire, sick leave will be accrued at a rate of 2.38 hours per pay period.

Holidays

Freddie Mac observes eight federal holidays and four discretionary holidays each year. During the first year of employment, the number of discretionary holidays received will depend on the quarter in which you are hired.

Other Forms of Leave

- Family Medical Leave
- Bereavement Leave
- Adoption Leave
- Military Leave
- Jury Duty Leave
- Parental Leave



Your Life

Transportation Benefit

Through the WageWorks® Commuter Dollars Program, employees who take public transportation to/from work can use pre-tax dollars to purchase transit passes each month.

Home Benefit Program

Employees who are first-time homebuyers and meet certain eligibility requirements can receive \$12,000 to cover down payment and closing costs.

Back-Up Child/Elder Care

Services may be available whenever your regular providers are not. Day care centers and in-home care may be used up to 20 days per year.

Freddie Mac Wellness Center

Located in the McLean office, the Wellness Center provides urgent and preventive care services to employees at no cost.

Student Loan Debt Repayment Program **New in 2017!**

For employees at manager-level and below, Freddie Mac will help you pay down student loan debt over a five-year period, with monthly payments of \$60 in year one, increasing incrementally to \$100 in year five. The program also pays an annual bonus of \$100, increasing incrementally to \$500 in year five. There is an opportunity to double the annual bonus for employees who receive a top performance rating in their annual review.

Other Programs

- Educational Assistance Program
- Employee Assistance Program
- Adoption Assistance Program
- Flexible Work Arrangements
- Lactation Program



2017 Health Care Plan Rates

Per pay period

	Participant Only	Participant + 1	Participant + Family
MEDICAL¹			
Cigna CDHP	\$51.95	\$78.89	\$115.69
Cigna OAP II	\$70.30	\$118.50	\$163.54
Cigna OAP II Plus	\$83.56	\$183.51	\$245.60
Cigna Select OAP	\$101.03	\$233.44	\$289.02
Kaiser HMO <i>(Mid-Atlantic only)</i>	\$85.34	\$216.81	\$266.92
DENTAL			
Delta Dental PPO	\$7.72	\$17.39	\$26.95
VISION			
UnitedHealthcare Vision	\$0.93	\$2.24	\$3.43

¹ The costs shown above are before the \$25 per pay period non-tobacco user credits are applied to costs for medical coverage only.

Plan	Credits
Credits if Salary < \$35,000	\$25.00 (if applicable)
Credits if Salary is \$35,000 to \$50,000	\$20.00 (if applicable)

Log on to www.netbenefits.fidelity.com for additional information.