

2019 Benefits and HR Programs



Employee Benefit Summary

IBM Benefits Summary

IBM offers a competitive benefits program, designed to support you and your family across all dimensions of health: physical, mental, social, financial, and purpose.

Key features:

- Health Benefits Portfolio that provides strong support for your well-being and preventive care, comprehensive coverage to meet a range of medical situations, and solid protection against the cost of serious injury or illness.
- Retirement Program that helps build future financial security through a leading-edge 401(k) plan and other capital accumulation programs.
- Income Protection in case of serious illness, injury or death, including life insurance and disability benefits.
- Opportunity to follow leisure pursuits through vacation, personal leave and holiday plans.

Eligibility

You are eligible for all applicable benefit programs, except the IBM Employees Stock Purchase Plan, beginning with your first day of employment. Health care coverage (medical, dental and vision) is available for you, your spouse or eligible domestic partner, eligible children and other eligible dependents.



About your Health, Life and Disability Benefits

IBM provides a range of options, to allow you to design a program that meets your personal or family circumstances. You can enroll in benefits when you first join IBM, and you'll have the opportunity to review and change your benefits each year during the enrollment period, usually held in the fall. You pay for your share of benefit coverage through payroll deductions.

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Appendix

IBM has implemented policies and practices to appropriately protect the privacy of your personal health information. Personal health information you provide will be handled in accordance with IBM Corporate Instruction HR113 98/11: Protection of Employee Information and the IBM Guidelines for the Protection of Employee Information. To obtain a copy of these documents, please contact the IBM Benefits Center – Provided by Fidelity. The benefits and programs described in this brochure are for IBM regular employees.

Healthcare Choices

To make good, consumer-based decision about your health means understanding your choices and choosing coverage that matches your health care needs.

IBM offers several healthcare plan options. The IBM medical options provide comprehensive coverage for preventive care, medical care, hospitalizations and emergency care. What differs is how you access that care and the out-of-pocket cost you pay for covered services.

These benefits are available to all IBM regular full-time and part-time employees, long-term supplemental employees, retiree supplemental employees and their eligible dependents. If you decline Medical coverage, you will receive a \$30 per month credit.

All of your IBM medical options provide coverage for:

- Eligible medical services — including 100% in-network coverage for eligible preventive and primary care
- Telemedicine services
- Prescription drugs
- Mental health/substance use care
- Care coordination, condition management and decision support

The IBM plan options provide coverage for “in-network” doctors only, which means benefits are payable only if participants seek care exclusively from eligible doctors, hospitals and other providers that belong to the health plan’s provider network. There is no coverage for services received outside the network except in emergencies. There is no primary care physician (PCP) requirement, and you may see any network provider you choose without a referral.

IBM PPO and IBM PPO Plus

Network: The IBM PPO and PPO Plus plans offer the same broad network of providers and benefits, (a deductible may apply to medical and mental health services). There is no primary care physician (PCP) requirement, and you may see any in-network provider you choose without a referral.

Deductible: Under PPO Plus, you’ll pay a higher monthly contribution for coverage with a lower in-network deductible.

IBM Exclusive Provider Organization (EPO)

Network: The IBM EPO has a fixed copayment for emergency room visits and inpatient admissions for surgery or rehabilitation. amount that you pay for in-patient and emergency room services. As with the other plan options, there is no coverage for services received outside the network except in emergencies. There is no primary care physician (PCP) requirement, and you may see any network provider you choose without a referral.

Deductible: Under the EPO, you’ll pay the highest monthly contribution and a small deductible.

IBM PPO with HSA and IBM Enhanced PPO with HSA

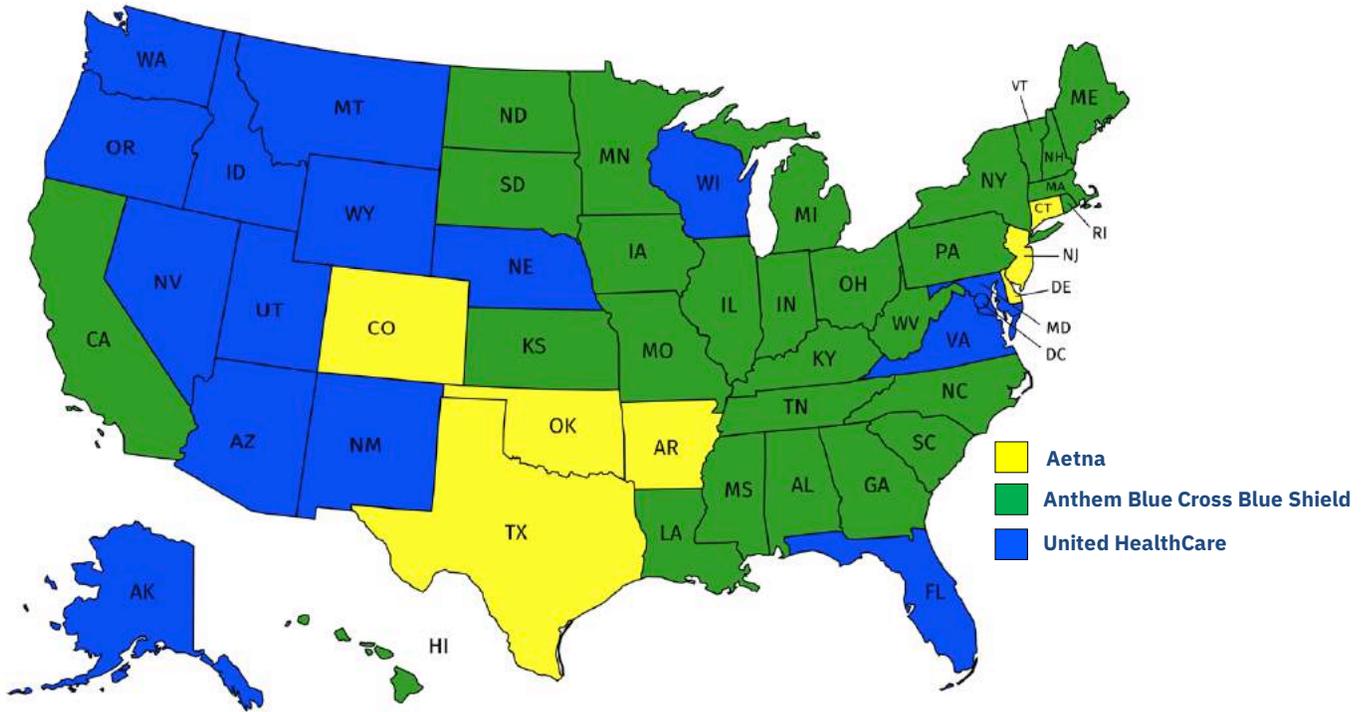
Network: There is no primary care physician (PCP) requirement, and you may see any eligible provider you choose without a referral.

Deductible: You must meet the deductible before the Plan will provide medical, mental health/substance use or pharmacy benefits. Preventive drugs are not subject to the deductible when the plan option has a Health Savings Account (HSA). Please note that the deductible works differently with this plan option when more than one person is enrolled. The family deductible must be met before any family member is eligible to receive a benefit.

Health Savings Account (HSA)

The IBM PPO with HSA and IBM Enhanced PPO with HSA options allow you to contribute to a tax-advantaged Health Savings Account (HSA). IBM will also make contributions to your HSA. The HSA provides a savings mechanism for both current and future health care needs, as unused contributions accumulate over time and can be used for future medical expenses. Note that the HSA is not part of the IBM Plan. The HSA is your personal account and unused balances remaining at the end of the plan year remain in your account. You own your HSA and you take it with you when you leave IBM or retire.

National Medical Plan Administrators



The picture above is a color-coded illustration of IBM’s Medical Plan Carriers by State (for the IBM PPO, IBM PPO Plus, IBM EPO, IBM PPO with HSA and IBM Enhanced PPO with HSA health plan options) that was determined to be the “best-in-market” in your area for access to providers and savings.

IBM offers Regional HMO offerings for active employees. Most of these HMOs have good coverage in the states they operate within, however, employees will need to determine if they are offered in the specific zip codes where they reside or work by confirming eligibility when your benefit enrollment begins. HMO plans and premiums differ from state to state based on the financial efficiency of the plans and cost of living in each area.

Health Maintenance Organization (HMO)

An HMO is a managed care option. You generally use the HMO’s providers for all of your care, and typically pay a flat-dollar copayment or fee for each service. Generally, care is coordinated through a primary care physician who refers you to a specialist or hospital as needed. Depending on the geographic area in which you live, you may have the choice of enrolling in an HMO for the plan year. Eligible employees will have the opportunity to learn more about HMOs, including dependent eligibility, during benefits open enrollment in NetBenefits or by contacting the IBM Benefits Center – Provided by Fidelity.

Tobacco Surcharge

A \$50 per month surcharge will apply if you and/or your enrolled spouse/domestic partner have used any tobacco products within six months of the date your IBM medical coverage begins. The \$50 monthly surcharge will apply for each individual indicating tobacco use. This surcharge helps offset the additional healthcare costs typically incurred by tobacco users. For purposes of this surcharge, a tobacco product is defined as “any product derived from tobacco that is intended for human consumption” and includes cigarettes, cigars, pipe tobacco, smokeless tobacco and e-cigarettes. However, you will have an opportunity to earn a refund of the surcharges you pay if you satisfy the requirements of your health plan administrator’s tobacco cessation program within six months or by December 31st, whichever comes first. (Note: Although you may choose to participate in other tobacco cessation programs, you will not be eligible to receive a refund unless you complete the program offered by your IBM health plan).



Second Opinion Services

When it comes to medical decisions, making informed decisions is key to maintaining good health and wellbeing. Best Doctors is designed to complement the care you receive from your own physician on just about any diagnosis or treatment, including if you are facing surgery or have a life-threatening condition. You get expert medical advice from Best Doctors so that you can make informed medical decisions. Their clinical network has more than 53,000 medical experts in over 450 specialties and subspecialties to provide personalized services.

There are three Watson Health oncology services that can be accessed via Best Doctors. Watson for Oncology, Watson for Clinical Trial Matching, and Watson for Genomics are available to help physicians target better, more personalized cancer treatment options, and help patients find potential matches to clinical trials.

IBMers in HMOs or other medical plans are not eligible because those plans evaluate and contract for these types of services separately.

Centers of Excellence

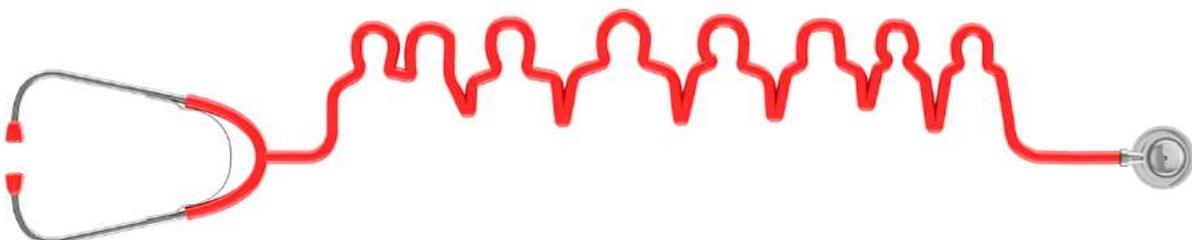
Depending on the IBM medical option you elect, as well as your regional medical plan administrator, you may have access to expert case management programs for orthopedic services, bariatric surgery, infertility services and transplants. If you will be receiving any of these services, call your regional health plan to speak to an expert case management nurse and discuss your options. The nurse will direct you to a Center of Excellence, a medical facility recognized for delivering a best-in-class member experience, with more successful health outcomes. In most cases, you must use a COE facility or your benefit will be lower.

Care Management

Each of the regional health plan administrators have Care Management and Disease Management programs, designed to provide expert help in managing employees' (and their family's) health conditions and risks.

These programs include one-on-one outreach and support to those with serious illness and other complex medical situations. These care coordinators are registered nurses employed by each of the regional health plans and will assist with precertification for inpatient hospital admissions and high cost medical procedures (listed below), medical consulting services and support to IBM medical plan participants and their families. Access to expert assistance in managing chronic conditions is also available through the program.

Precertification is required for major diagnostic services in non-emergency situations or the service will not be covered include: CT Scans, PET Scans, MRIs, nuclear medicine, sleep studies, cardiac catheterization, echocardiogram (including stress echocardiogram), electrophysiology implants, Arterial ultrasound, Percutaneous coronary intervention (Stents, Balloon angioplasty, Atherectomy). Contact your health plan for details regarding precertification.



IBM's Live Well. Live Better. Rewards Program

IBM wants you to be as healthy as you can be across all 5 dimensions of health. We take health and wellbeing support to another level with our Live Well. Live Better. Rewards Program. To enhance your personal health management, we offer program options to support physical activity, healthy eating, mindfulness, and more through CaféWell, our one-stop health and wellness platform. Once you're registered on CaféWell, you can create (and update) your health profile, order your personal health devices, earn BluePoints (IBM's digital recognition currency), complete your HSA financial incentives (if applicable) and locate valuable benefits resources. The programs are made available to you at no cost.

Opportunities to Earn	HSA Member (Employee and covered spouse/domestic partner)		Non-HSA Member or Opt-out (Employees)
HSA Contribution	Individual coverage	Family coverage	Not applicable
	IBM automatic contribution: \$250*	IBM automatic contribution: \$500*	
	Jump-Start contribution: \$250	Jump-Start contribution: \$250	
	Complete Ready, Set, Go! Program: \$300	Complete Ready, Set, Go! Program: \$850**	
	Total Contribution: \$800	Total Contribution: \$1,600	
Health Devices	Requirement: join any 2019 Live Well. Live Better. Rewards program Earn: a \$100 device credit (<i>employees only</i>)		
BluePoints	Requirement: join any 2019 Live Well. Live Better. Rewards program Earn: one entry per IBM program completed each quarter by you and your covered spouse/partner		

***Both the employee and spouse / domestic partner, if applicable, must complete the Ready, Set, Go! Program to earn the family coverage contribution. If you only have covered child dependents, you will be able to earn all of the incentives on behalf of the family.*

**Prorated based on date of hire*

Health Savings Account (HSA) Incentives

If you choose a medical plan option with an HSA, you will be eligible to earn up to \$300 in tax-free HSA contributions for self-only coverage or \$850 for family coverage in addition to the automatic company contribution (\$500 for self-only or \$750 for family, prorated based on date of hire). If you participate in an HSA medical plan option, you will earn your financial incentive by completing the Ready, Set, Go! Program. This program allows you to earn your tax-free HSA contributions by completing three easy steps. Make sure your covered spouse/domestic partner does the same, so you earn the maximum reward.

Step 1 – Ready: Register on CaféWell and enter your spouse or partner's email address.

Step 2 – Set: Select a primary care provider (PCP) for each covered family member when you enroll and set up your HSA account on NetBenefits (one account per family). Then, set up your account for Telemedicine and Cost and Quality Comparison Tool with your medical plan.

Step 3 – Go!: Complete the 5 Dimensions Priority Survey so we know what is most important to you.

To receive these financial incentives, you must complete the incentive requirements by December 1st. After completion, HSA Incentives will take approximately six weeks to be processed and deposited into your HSA account once CaféWell confirms completion.

Prescription Drug Benefits

Under IBM PPO, IBM PPO Plus, IBM EPO, IBM PPO with HSA and the IBM Enhanced PPO with HSA, prescription drug services are provided by CVS Caremark through the IBM Managed Pharmacy Program. You can use any CVS Caremark participating pharmacy for the first three 30-day fills of a medication (most US pharmacies participate in the CVS Caremark network) however, after the third fill you must purchase your medication from CVS Caremark through retail or mail order.

You may obtain up to a 30-day supply (plus up to two refills) of a (non-specialty medication) prescription from a retail pharmacy that participates in CVS Caremark's national pharmacy. After the third fill, you must obtain your medication, up to 90-day supplies, through CVS Caremark mail order or Maintenance Choice® at a local CVS Caremark retail pharmacy or you will be responsible for the full cost of the medication.

Maintenance Choice® You can obtain your 90-day supplies of medications through the CVS Caremark Mail Service Pharmacy and have them shipped directly to your home or you can pick them up at your local CVS Caremark retail pharmacy for the same coinsurance. Please note, Maintenance® Choice is only available at CVS Caremark retail pharmacies; not at other retail pharmacies in the CVS Caremark retail pharmacy network.

Generics Advantage

The Generics Advantage component of the IBM Managed Pharmacy Program reduces your out-of-pocket costs when you buy generic instead of brand name prescription drugs. If a generic equivalent (identical active ingredient) is available and you choose a brand name drug instead, you will pay the generic coinsurance plus the difference in cost between the generic and brand name drug. The per-prescription maximum will not apply as it usually would for CVS Caremark participating pharmacies and mail order prescriptions. The amount that applies to your out-of-pocket maximum is the amount of coinsurance for the generic equivalent. The difference in cost between the generic equivalent and the brand drug does not accumulate to your out-of-pocket maximum.

However, if your physician validates it is clinically indicated for you to use the brand name drug, you will only pay the brand name coinsurance (and not the difference in cost). In those few cases where a particular brand name drug is comparably priced with a generic in the same class of drugs, prior authorization will not be required for that drug. Prior authorization will still be required for other brand name drugs in that class; otherwise they will not be covered.

Specialty Medications

If you need covered prescription medication that requires special handling or administration — such as chemotherapy — and are currently receiving it through your doctor's office or other treatment center, you can order it through the CVS Caremark Specialty Pharmacy. Ordering it this way may save you money, and you may be able to have it shipped directly to you or your doctor's office at no additional charge. Your doctor will first need to contact a CVS Caremark pharmacist for authorization to confirm that the treatment complies with standard clinical guidelines. This requirement will help ensure that you receive proper drug, dose and treatment based on your diagnosis.

There are certain infused medications (not chemotherapy) which must be purchased through the CVS Caremark Specialty Pharmacy if they are received in an outpatient setting. The CVS Caremark Specialty Pharmacy will work with you and your doctor to obtain the medication and coordinate where the infusion will be administered.

Note: For participants in fully insured HMOs, prescription drug benefits are provided through the HMO and vary by plan. See your Health Plan Detail Sheets for details.



Mental Health Benefits

Managed Mental Health Care Program

The IBM Managed Mental Health Care Program, administered by OptumHealth, provides comprehensive inpatient and outpatient treatment for emotional and psychological problems, substance abuse and related conditions. Participants have access to a network of licensed psychiatrists, psychologists, social workers, psychiatric nurses, and mental health and substance-abuse facilities. You can meet with a psychiatrist or therapist online through Telemental Health's secure video conferencing. Pre-certification is required to receive the highest level of reimbursement. Services are available to employees and their dependents enrolled in IBM PPO, IBM PPO Plus, IBM EPO, and IBM PPO HSA and IBM Enhanced PPO with HSA.

Employee Assistance Program (EAP)

The IBM Employee Assistance Program (EAP) provides short-term counseling for a variety of life events and everyday challenges including Work Stress; Coping with Change; Family/Parenting Issues; Grief or Bereavement; Anxiety or Depression; and Communicating Effectively. A Clinical Referral Line (CRL) is the entry point for the EAP, which also offers up to eight free counseling sessions per issue with a licensed mental health or substance-abuse professional. The EAP is available to all benefit-eligible employees and their dependents, including HMO participants and those who opt out of benefits. EAP services are provided by Optum by United Behavioral Health. This program is not intended for treatment of long-term problems or mental illness.



Dental Choices

IBM offers two types of dental coverage administered by MetLife. Carefully review the costs and services associated with each option and choose the coverage that best suits your needs. Refer to the chart below for more information.

Dental Basic

With IBM Dental Basic, in-network preventive and diagnostic care such as routine exams, cleanings, x-rays and fluoride treatments, are provided at no charge. The plan also helps you pay for basic services, such as fillings. The plan does not pay for orthodontia and major restorative services, such as crowns, root canals and periodontal services.

Dental Plus

IBM Dental Plus covers preventive and diagnostic care at no charge if you use an in-network dentist, and helps you pay for these services when you go out-of-network. Orthodontia, fillings and major restorative care, like crowns, implants and root canals, are covered under the plan. For many of these procedures, you'll need to obtain a pre-treatment estimate or pre-authorization to ensure that the plan pays benefits.

Vision Choices

IBM offers two options for vision care: the IBM Vision Plan, which provides benefits for eye exams and eyewear, and the free EyeMed Vision Discount Plan, which helps you save money on eyewear purchases. You can choose to enroll in the IBM Vision Plan or EyeMed Vision Discount Plan, but not both. Refer to the charts below for more information.

IBM Vision Plan

The IBM Vision Plan, administered by Anthem Blue View Vision, provides benefits for an annual eye exam, eyeglass frame and lenses or contact lenses. Benefits are available both in-network and out-of-network. Additional discounts on extras and upgrades are available, in addition to these annual benefits.

EyeMed Vision Discount Plan

You can enroll in the free EyeMed Vision Discount Plan, which allows them to save up to 40% on frames, lenses, contact lenses, or other eyewear purchased through specific vision care centers. You pay no monthly contributions for the card but must enroll to receive it.

Flexible Spending Accounts

Health Care Spending Account (HCSA)

You can allocate pre-tax dollars to an account to help pay for eligible health care expenses per IRS regulations. Highlights of the plan are as follows:

- An annual maximum of \$2,650 can be set aside for health care expenses. Any unused money set aside during the plan year is forfeited if it is not used.
- These expenses can include deductibles, copayments and other unreimbursed medical, dental, vision and hearing expenses.
- Expenses for eligible family members can also be reimbursed, even if they are not covered under the employee's benefits.
- Employees who participate in the HCSA and are also enrolled in the IBM PPO, IBM PPO Plus, IBM EPO or certain HMOs will receive a Health Debit Card, a stored value card that will enable them to pay eligible expenses through automatic deduction from their HCSA.

Dependent Care Spending Account (DCSA)

You can allocate pre-tax dollars to an account to help pay for eligible dependent care expenses. Based on federal tax legislation, the plan is an alternative to the tax credit allowed for child and dependent care expenses. Highlights of the plan are as follows:

- Before each plan year, you can elect to set aside an amount of money based on your estimated dependent care expenses.
- Participation is allowed if employees need dependent care to enable themselves and their spouses to work or attend school full-time.
- The amount elected is deducted from their paychecks before taxes.
- An annual maximum of \$5,000 can be set aside for dependent care. Any unused money set aside is forfeited.



You may enroll in either the Health Care Spending Account or the IBM PPO with Health Savings Account. but not both.

Commuter Benefits Program

The IBM Commuter Benefits Program helps you save money on mass transit and qualified parking expenses on commuting to work by paying for eligible expenses pre-tax. A nationwide program, administered by WageWorks®, that helps you save on public transportation and qualified parking expenses. You save on commuting costs because your payroll deductions are made pre-tax, before FICA, federal, state, and city income taxes (for most states and cities), up to a monthly amount of \$265 for transit and \$265 for parking. Any amount above these limits will be taken on an after-tax basis. Once you sign up, your monthly deduction will be taken from the second paycheck of the month.



Healthcare Coverage (after you leave IBM)

When you retire or leave from IBM, you'll want to know how the company helps support your future health care needs. If you are not yet Medicare-eligible, in most cases, when you leave IBM, you will be able to continue your coverage under an IBM-sponsored health benefits plan, at least for some period of time.

Transitional Medical Program (TMP)

The Transitional Medical Program (TMP) is a health care continuation of coverage program available to participants of the IBM plans when eligibility for IBM health care benefits ceases. TMP satisfies the requirements of federal legislation (COBRA), which gives continuation rights to employees and their dependents who lose coverage due to certain qualifying events (for example, termination, divorce, death, loss of dependent eligibility). Under TMP, for a limited time, you can continue coverage equivalent to that which you had been receiving as an IBM benefits recipient or covered dependent. You pay for coverage at 102% of the group rate.

Post-Employment Medical Coverage

You will have access to post-employment IBM health care coverage if certain age and service requirements are met. You will be eligible for Access if you leave IBM at age 55 or above with at least five years of service, and age plus service equals 65 ("Rule of 65").

Those who are eligible for Access can continue IBM health care coverage for themselves and eligible dependents by paying full retiree rates. There is no time limit or maximum coverage period; however, election of coverage is a one-time enrollment opportunity. If coverage is not elected within the specified enrollment period immediately following separation from IBM, employees are considered to have declined access coverage and they waive the right to any future election of coverage.

Medicare

Once retired, IBMers and those on IBM's MDIP/LTD plans, those on bridge leaves of absence and surviving spouses become eligible for Medicare, you will no longer be eligible for coverage under the IBM Retiree Benefits Plan. Instead, you and any eligible Medicare eligible dependents will need to enroll in Medicare Part A and Part B and obtain your coverage through the Towers Watson exchange – ViaBenefits. ViaBenefits is a private Medicare exchange that offers individual coverage for medical, prescription drug, dental and vision plans.

Survivor Health Benefit

When an eligible employee dies, coverage for eligible survivors can continue under the Transitional Medical Program (TMP) for up to 36 months from the date coverage ends under IBM, should the survivor elect to enroll in TMP. Coverage and contributions for a surviving spouse and eligible dependents are determined by the plan in effect at the time of the employee's death and may be modified thereafter.



Life and Disability Benefits

Short-Term Disability Income Plan

IBM's Short-Term Disability (STD) Benefit Plan provides you with salary continuation for each day you are absent due to illness or injury, up to a maximum of 26 weeks in a period of 12 consecutive months depending on your date of hire and hiring division. You are eligible for this coverage on your first day of employment.

The benefits provided under this plan are offset with any Social Security Disability Income or Workers Compensation payments, or both. To receive STD benefits, you may be asked to provide supporting documentation. In the event you become totally disabled, you receive maximum benefits under this plan before benefits begin under the Long-Term Disability (LTD) Plan.

Long-Term Disability Plan

IBM's Long-Term Disability (LTD) Plan provides you with important income protection if you become sick or injured for an extended period of time. The plan offers the following options:

- No coverage
- 50% of pay, employee-paid with before-tax dollars
- 66 2/3% of pay, employee-paid, with before-tax dollars

Coverage is offset with other sources of disability income, such as Social Security Disability Income or Workers' Compensation, or both. The LTD period begins on the date immediately following the expiration of the STD Income Plan coverage.



Group Life Insurance (GLI)

The IBM Group Life Insurance (GLI) benefit equals one times your annual salary, up to a maximum of \$1 million. The IBM GLI plan includes a feature that allows terminally ill employees to have access to one-half of their benefits (up to \$50,000), with the remaining benefit paid to the beneficiary either as a lump sum or in annuity payments. Additionally, a check-writing feature is available to the beneficiary. Although the GLI plan is offered to all IBM employees at no cost, the value of the premiums for coverage above \$50,000 is viewed by the IRS as taxable income (referred to as imputed income) and you are responsible for the associated taxes.

Business Travel Accident Insurance Plan

This program provides insurance benefits if you are traveling away from your job location or home on authorized company business. Eligibility starts with the first day of employment. The plan provides benefits up to five times annual compensation (\$50,000 minimum) for accidental bodily injuries that result in death, dismemberment or loss of sight, hearing or speech.

Capital Accumulation and Investment

IBM 401(k) Plus Plan

With IBM 401(k) Plus, eligible employees have at least three ways to save: before-tax, after-tax, or through a Roth 401(k) option – or all three. Each option has different advantages for you and different tax consequences. Savings are automatically deducted from your paycheck, and you decide how to invest them.

If you are an employee hired on or after April 15, 2013 into certain job families, or if you are employed in a specific job family regardless of your hire date, separate rules apply for IBM contributions under the 401(k) Plus Plan. See page 25 of the [401\(k\) Plus Plan Summary Plan Description](#) and applicable [Summary of Material Modifications](#) for more information.

Save before-tax: Subject to an IRS annual contribution limit that can change each year, eligible employees can save up to 80% of your eligible pay before taxes are deducted. When you use this savings feature, IBM matches your savings; plus, you lower your taxable income. You will pay income tax on this savings and any investment growth when you withdraw the money.

Save after-tax: Eligible employees can also save up to 10% of your eligible pay on an after-tax basis, to provide further flexibility. You do not have to first reach the IRS savings limit to use this option. With this feature, you contribute funds after taxes have been deducted, while any investment growth on those amounts is tax deferred. That means you will not owe taxes on any investment growth until you withdraw the money, when it's taxed as ordinary income.

Roth 401(k): This feature allows eligible employees to save on an after-tax basis now – but any investment growth on your contribution is completely tax-free when you withdraw the money at a later date, assuming certain requirements are met. (Your Roth 401(k) account must be at least five years old when you withdraw it, and you must take the money after you reach age 59½ to qualify for this tax treatment).

Together, the sum of your Roth 401(k) and before-tax 401(k) contributions may not exceed the maximum IRS annual contribution.

Key features of the IBM 401(k) Plus Plan are:

- Eligible employees can defer their own pay from date of hire
- Automatically enrolled into the before-tax 401(k) at 5% of eligible earnings after approximately one month on payroll, if no action taken
- May increase contribution up to 80% of pre-tax earnings (subject to IRS limits) or may stop participation at any time
- Generally, after one year of service, IBM will:
 - Contribute 1% to your account regardless of your savings levels
 - Match 100% of the first 5% of your Pre-tax or Roth contributions
 - The IBM match will be deposited on Dec. 31 (or the last business day of the year) for employees on active payroll as of Dec. 15.
- Rollovers from former employer's qualified plan are allowed
- Loan provision is available



401(k) Plus Plan Investment Options

Key provisions include:

- 33 primary investment options to select from, along with access to approximately 165 brand-name mutual funds through a Mutual Fund Window
- Several distribution methods
- Disability protection insurance (enrollment only during Fall Annual Enrollment Period)
- Account access via NetBenefits.com/ibm

All-in-One Life Cycle Funds

TARGET RETIREMENT

2010 2020 2030 2040 2050
2015 2025 2035 2045 2055

TARGET RISK

Income Plus Conservative Moderate Aggressive

Note: All-in-One Life Cycle Funds are composed of Core Building Block Funds plus the Balanced Exposure and Commodities funds that cannot be invested in directly.

Core Building Block Funds

Interest Income Total Bond Market Inflation Protected Bond High Yield & EM Bond Total U.S. Stock Total International Stock Global Real Estate Stock

Expanded Choice - Institutional Funds

Long-Term Corporate Bond Large-Cap Value Stock Large Company Stock Large-Cap Growth Stock European Stock Pacific Stock Emerging Markets Stock
Small-Cap Value Stock Small/Mid-Company Stock Small-Cap Growth Stock Real Estate Investment Trust Int'l Real Estate IBM Stock

Expanded Choice - Mutual Funds

6 FAMILIES, ABOUT 165 FUNDS

Please refer to plan document, IBM 401(k) Plus Plan Summary Plan Description and the Summary of Material Modifications, SPD and w3 (upon joining IBM) for information on the 401(k) Plan.

Employees Stock Purchase Plan (ESPP)

The IBM Employees Stock Purchase Plan (ESPP) provides eligible employees with opportunity to purchase IBM stock at a 5% discount off the market price on the date the shares are purchased. IBMers may designate between 1% and 10% of their eligible compensation, up to certain plan and regulatory limits, to purchase IBM stock through automatic payroll deduction, up to a maximum of \$25,000 worth of shares in a calendar year. As a general rule, individuals who are active employees of IBM or any of its eligible subsidiaries will be eligible to participate at the beginning of the offering period following their date of hire. Dates of offering are normally January 1 and July 1.

IBM MoneySmart

IBM MoneySmart is a comprehensive program providing financial education and planning designed to help U.S. IBMers 'get smart' about personal finance, is offered at no cost to you. The program includes confidential, one-on-one phone counseling with MoneySmart coaches — credentialed financial representatives who are specifically trained in IBM programs and benefits, such as your 401(k) Plus Plan or health benefits.

IBM has partnered with two leading financial firms - The Ayco Company, L.P., a Goldman Sachs Company, and Fidelity Investments – to help you with financial decision making on a range of issues, including retirement and estate planning, debt management, college savings, tax strategies and others.

Discounts for IBMers

Discounts for IBMers provides discounts on products, services and programs available to you from IBM's clients, partners and vendors. IBMers in the U.S. can take advantage of these discounts to save money on products and services you use every day.

The site is maintained by BenePlace, Inc. and also provides access to offerings from more than 80 clients, partners and vendors, including:

- Electronics
- Home Finance Programs
- Automobile Purchase Plans
- Auto and Homeowners Insurance
- Travel Offers
- Tax Preparation
- Consumer Electronics

SoFi Student Loan Refinancing

SoFi's refinancing loans let you combine existing private and federal loans into one loan, with one monthly payment at lower rates. Refinancing is available to IBMers, their spouses or domestic partners, children, grandchildren and other family members and friends at a 0.25% discount.

SoFi Mortgages

SoFi offers mortgage options to help IBM employees qualify for more financing and save money with competitive rates. SoFi can issue purchase, refinance and cash-out refinance loans. IBMers receive a \$500 welcome bonus when they apply through SoFi's Website.



Time Off

Holiday Plan

IBM provides 12 holidays each year; six days are observed nationally:

New Year's Day	Labor Day
Memorial Day	Thanksgiving Day
Independence Day	Christmas Day

In addition to the nationally observed holidays and those recognized by your local site, you will have available a number of personal choice holidays. Up to five of the six remaining personal choice holidays may be designated by your local site each year. IBM provides these additional personal choice holidays so you can take time off, with management approval, to observe holidays that your location may not observe, as well as birthdays, anniversaries, and other personal or religious activities.

Vacation Plan

IBM offers a vacation plan to all regular employees based on years of service. Scheduling is based on business and personal preference. You can take vacation any time during the year in weeks, days or half-days. For most employees:

IBM service	Weeks of vacation
Less than 10 years	3
10 or more years	4

In your year of hire, vacation is based on the number of full months worked during the year.

Full Months Worked	Number of Days Earned (0-9 yrs of service)	Number of Days Earned (10+ yrs of service)
12	15.0	20.0
11	14.0	18.5
10	12.5	16.5
9	11.5	15.0
8	10.0	13.5
7	8.5	11.5
6	7.5	10
5	6.5	8.5
4	5.0	6.5
3	4.0	5.0
2	2.5	3.5
1	1.0	1.5

For additional plan details and to determine how much vacation you are eligible to accrue, read the About Your Benefits:

Paid Care Leave

IBM has a long history of supporting IBMers and their families with programs and paid time off to help them through personal and family situations. With Paid Care Leave, IBM managers have guidelines for providing paid time off for IBMers to help out a family member, celebrate a marriage, or bereavement. IBM's Paid Care Leave is in addition to paid time off for holidays, vacation, Paid Sick Time, short-term disability, and parental bonding leave. It is pro-rated for part-time employees. This policy applies to all regular, full and part-time IBMers working in the United States.

You may use Paid Care Leave according to the following guidelines:

- Caring for a family member, including any relative or one whose close relationship with the employee is the equivalent of a family relationship, who needs medical diagnosis, care, or preventive care (up to 5 days annually)
- Bereavement time off will vary based on the relationship to the employee and the time the employee needs:
 - up to 4 weeks for the death of a spouse or child
 - up to 5 days for the death of a parent or sibling
 - up to 3 days for the death of an extended family member
- Marriage Leave for your own marriage (up to 5 days)

IBM Parental Bonding Leave

IBM's paid Parental Bonding Leave helps you bond in the important weeks after you bring your child home. All parents (mothers, fathers or adoptive parents, including domestic partner parents) of a newborn or newly adopted child will receive 12 weeks of paid parental bonding leave within 12 months of the child's birth or adoption. At manager discretion, paid parental bonding leave can be flexible and intermittent.



US Paid Sick Time Policy

IBM has a long history of providing paid time off to IBMers with personal injuries or illness. Under IBM's US Paid Sick Time policy, you are eligible for:

- A minimum of 56 hours (7 days) of annual paid sick time (pro-rated for new hires).
- The ability to carry over up to 56 hours of unused PST to the following calendar year (unless applicable law requires additional carry over).
- Up to 112 total accumulated paid sick time hours (paid sick time will not exceed 112 hours per year, unless required by law). There is never any payout for unused sick time.
- IBMers working in locations with different paid sick time provisions such as San Francisco, Emeryville and Seattle, benefit from those provisions as provided by law.

You may use paid sick time:

- For your own physical or mental illness, injury, or medical condition;
- Obtaining diagnosis, care, or preventive care;
- Caring for a child, parent, spouse, or domestic partner (or any individual covered by a paid sick time law in the jurisdiction where you work), who needs diagnosis, care, or preventive care; or
- If you are a victim of domestic violence, sexual assault, or stalking (if the time absent from work is for the purposes described in 1 or 2), to obtain additional counseling, seek relocation, seek assistance from a victim services organization, or take related legal action, including preparation for or participation in any legal proceeding, or to assist a covered individual as described in (3) in engaging in any of these activities.

Personal Time Off

IBM understands that there will be circumstances that will require time off from work for personal reasons other than illness or injury. If the absence is to be a short one, your manager may arrange for you to take time off with or without pay, depending on the circumstances. If you need to be away for longer than ten days on personal matters, you should apply for a personal leave of absence without pay. Such leaves may be granted according to need and business circumstance.

IBM Leave Program

IBM's Leave Program provides regular employees with unpaid time away from work for an extended period. You can request a Leave for a variety of circumstances (such as dependent care, continuing education, etc.). Your eligibility for voluntary Leaves (for example, personal leaves, Peace Corps leaves, or continuing education) is based on business needs and your satisfactory job performance. Voluntary Leaves are not an entitlement and are granted based on management approval. In some situations, time off is required by law, such as military leave or Family and Medical Leave Act time off. While you're participating in the IBM Leave Program, in most cases, you'll be eligible for similar benefit plans and programs as other regular or non-regular employees.

Family and Personal Services

IBM has demonstrated a long history of commitment to developing and enhancing programs to help you better manage your work, family, and personal responsibilities and achieve enhanced productivity. Our global programs offer innovative solutions to address workload, dependent care, collaboration, and connecting with our clients - both inside and outside of IBM.

Thomas J. Watson Memorial Scholarship

The Thomas J. Watson Memorial Scholarship Program is a program that recognizes academic excellence among high school students planning to pursue a traditional baccalaureate degree at an accredited four-year college, university or military academy in the United States. International Scholarship & Tuition Services selects winners based on their SAT scores, demonstrated leadership, and junior year academic performance.

Financial need is not a factor in determining winners. Once winners have been selected, the amount given to each takes into account the cost of the institution and financial need. Awards for colleges or universities range from \$2,000 to \$8,000 per year. The amount for military academies is fixed as a one-time award of \$2,000.

Global Work/Life Fund (GWLF)

The Global Work/Life Fund (GWLF) is a multi-year fund designed to address strategic work/life challenges for IBM employees worldwide, focusing on dependent care. IBM created the Global Work/Life Fund to develop and support child care and elder care programs benefiting working families. The first of its kind to address this issue worldwide, the IBM Global Work/Life Fund:

- Increases the supply of services in communities where IBMers live and work.
- Creates global initiatives to improve the quality of dependent care.
- Supports the development of new and innovative child care programs.
- Invests in more than 300 child care centers throughout the world where IBMers receive priority.

Work-Life Toolkit

IBM has demonstrated a long history of commitment to developing and enhancing programs to help employees better manage their work, family, and personal responsibilities and achieve enhanced productivity. Our global programs offer innovative solutions to address workload, dependent care, collaboration, and connecting with our clients - both inside and outside of IBM. The Work-Life Toolkit is a comprehensive resource for managers and employees to learn about IBM's work-life principles, guidelines, programs, and education. Work-life is a shared responsibility between employees and managers requiring open communication and partnership. These tools help employees achieve their personal and individual business goals and support managers in making the best decision when considering their employees flexibility requests.

Expressly Service for Traveling Mothers

IBM supports working mothers' personal choice to nurse their baby with a breast milk delivery program for nursing mothers returning to work who are away from home on business. Mothers are able to express milk and ship it refrigerated back home overnight to their baby – and IBM covers the cost.

Adoption and Surrogacy Assistance Program

The Adoption and Surrogacy Assistance Program provides some financial assistance toward expenses incurred in the attempt to either adopt a minor child/ children or have a child/ children through surrogacy. Your eligibility for coverage begins on your first day of employment. Effective November 1, 2017, IBM pays 100% of eligible expenses related to the adoption of a minor child/ children or the attempts to have a child / children through surrogacy, up to a lifetime maximum of \$20,000 per family. Eligible expenses include:

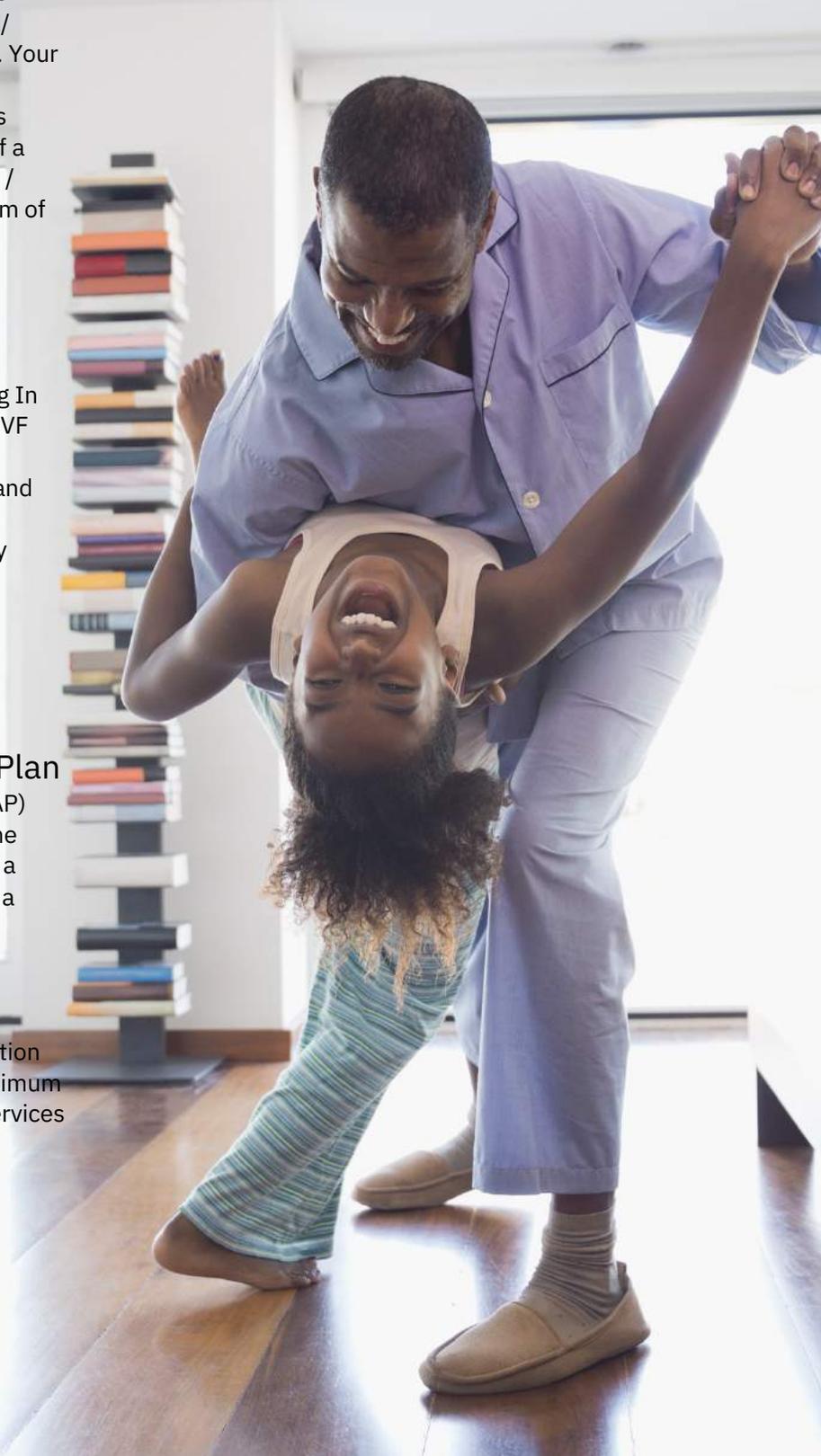
- Application fees
- Adoption or surrogacy agency fees
- Placement fees
- Lawyer's fees and other required legal fees
- Medical expenses of the surrogate, including In Vitro Fertilization (IVF), whether or not the IVF attempt results in birth
- Hospital expenses while both birth mother and infant are in the hospital
- Temporary foster care charges (immediately preceding placement with adopting family)

Special Care for Children Assistance Plan

The Special Care for Children Assistance Plan (SCCAP) provides financial assistance outside the scope of the medical and dental plans for the care of a child with a mental or physical disability, or both, or a child with a developmental or learning disorder. Each case is individually reviewed to determine eligibility for assistance.

Upon approval, reimbursement is provided for a portion of the eligible charges incurred, up to a lifetime maximum of \$50,000. The following types of treatment and services may be eligible for coverage under SCCAP:

- Special education facilities
- Independent practitioners and services
- Academic remediation
- Evaluation and testing
- Special devices





Other IBM HR Programs

Employee Referral Bonus Program

The IBM Employee Referral Bonus Program gives you the opportunity to refer friends, family, and colleagues to eligible openings, with the potential to earn up to \$5,000 for every successful referral who is hired by IBM.

IBM Club

IBM also has clubs set up at various locations. These clubs organize recreational leagues, IBM-sponsored trips, and a variety of classes and programs for employees and retirees, as well as their families. The IBM Club also makes available discounts to entertainment, leisure and recreational venues and events.

Business Resource Groups

IBM Business Resource Groups (also called Employee Resource Groups or Affinity Groups outside of IBM) are volunteer employee-led groups whose members share a common interest. A BRG can be centered on a certain constituency, for example, based on race, gender, sexual, or topics like cross-generational differences. The BRG members explore and carry out activities related to their focus area with the ultimate goal of enhancing the success of IBM's business objectives and helping members succeed in the workplace. As part of their charter, BRGs align their programs and initiatives to support at least one of the four IBM business and talent workstreams:

- Recruitment and Hiring
- Talent Development
- Employee Retention
- Market Development

Career Development Programs

At IBM, people are at the core of everything we do, and we offer our people unmatched career experiences. Global forces are disrupting sectors and the economy, changing the way people work, learn, and how we grow their careers. IBM is evolving our career management into a new career culture that is transparent, informed, and partnership and experience-based, such as:

- Myca: Cutting edge, cognitive career coach, guiding you and your employees through their career.
- Careers@IBM: Introduces IBMers to a wealth of information and tools like the Career Guide, Blue Matching, Digital Badges, Hot Roles & Skills.
- Enterprise Professions in the Career Guide: The Professions tab on this page provides career guidance for multiple professions that stretch across business units and geographies.
- Career Conversations: Interactive experience to guide you in thinking through your personal career conversation, and resources to help managers have meaningful career conversations with their employees.

This culture will impact our bottom-line results. Research has confirmed that valued career experiences lead to better engagement and performance. We invest more than \$750 million annually to help make sure that our employees have leading-edge skills and ongoing development opportunities.

Start at IBM: New Hire Orientation

Start at IBM is the beginning of your growth and development journey at IBM. Through this 2-hour virtual learning session, you will learn first-hand about IBM's history, current technology, how we are organized, how we work together, our Practices, and key learning and career development resources.

Academic Learning Assistance Program (ALAP)

IBM's Academic Learning Assistance Program (ALAP) is intended to meet identified business needs by paying educational expenses for employees at universities and colleges. Participation is limited and selective and requires prior management approval.

IBM offers the following specialized learning plans:

- Individual Course Plan (ICP) - reimbursement for tuition and some fees (job and career-related, not part of degree program, for academic credit).
- Degree Work Study Plan (DWSP) - pays expenses for undergrad or grad degree.
- Special Studies Plan - full-time on-campus study for PhD



YourLearning

In order to support IBM's ongoing transformation and strong culture of innovation, IBMers must strive to build their skills regularly. IBMers can build their skill and expertise at their own pace by utilizing YourLearning, a personalized learning platform that helps each IBMer easily find, consume, and track learning content.

IBM Digital Badges are reinventing how credentials are used to recognize achievement and contribution. Digital Badges are certificates available when you complete certain career learning paths, many of which are recognized outside of IBM. Digital Badges are a great and fun way to build your credentials and share your progress on social profiles.

THINK40

Every year, IBMers are encouraged to spend 40+ hours on learning for professional development, with a focus on the following three goals set by our CEO, Ginni Rometty:

- Re-imagining (ourselves and our work)
- Transformation (of ourselves and our business)
- Alignment with growth (of our industry)

IBM Corporate Citizenship & Corporate Affairs

IBM takes great pride as a leader in corporate citizenship, which has been an integral part of the company's heritage since its founding. Through the years, IBMers, recognizing their responsibility to their communities, have given generously through contributions and/or volunteer service to help improve the quality of life for others.

IBM has developed a thoughtful, comprehensive approach to corporate citizenship that we believe aligns with IBM's values and maximizes the impact we can make as a global enterprise. We approach societal challenges as we would any engagement — by applying our talent and technology to innovative solutions for education, economic development, environmental sustainability, healthcare and more.

IBM recognizes and encourages the involvement of IBM employees and retirees who generously volunteer their time and talents in their local communities. We provide resources to employees and retirees to engage with community organizations and expand the value of their volunteer efforts.

Corporate Service Corps

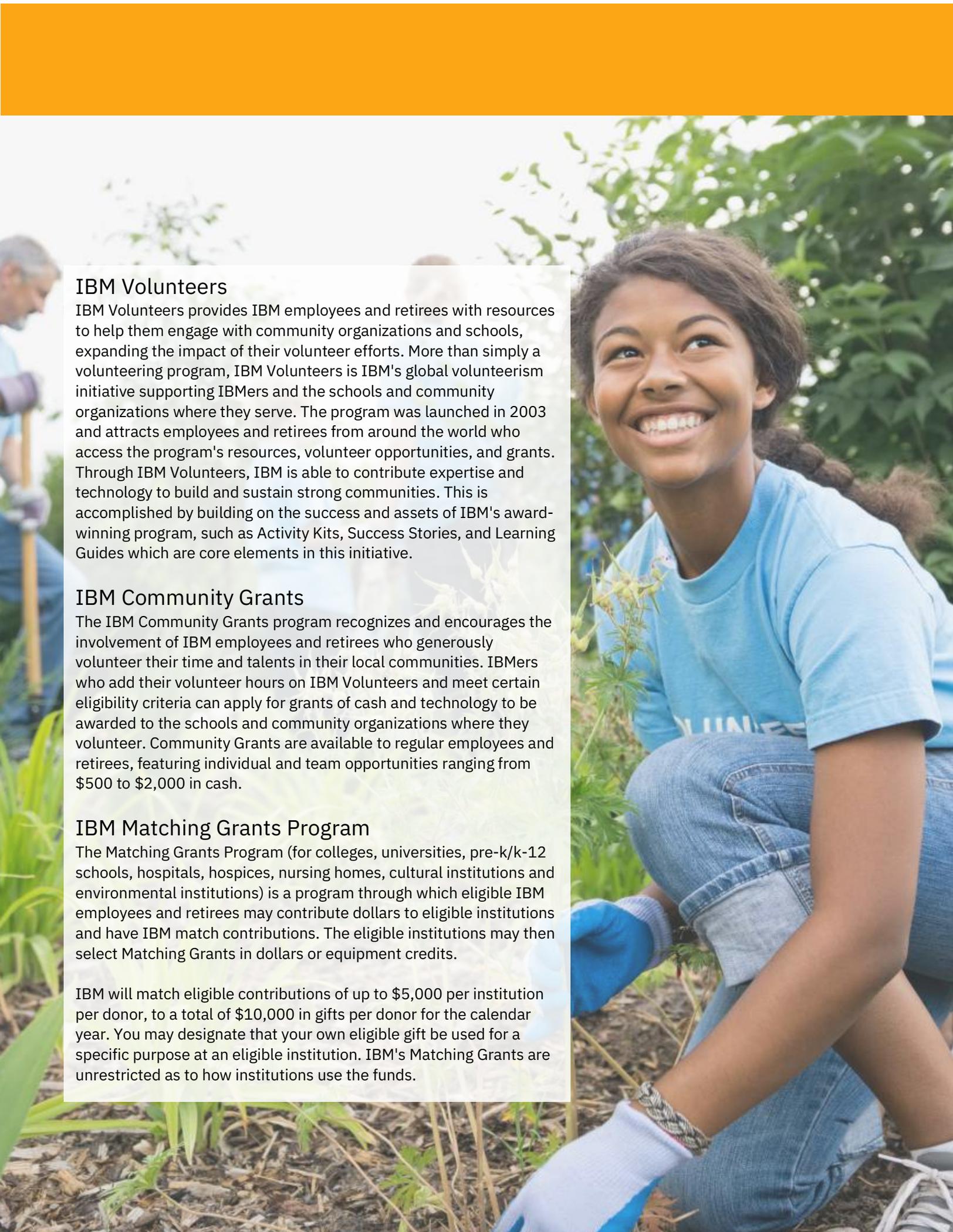
The Corporate Service Corps provides IBMers with high quality leadership development while delivering high quality problem solving for communities and organizations in emerging markets. The program empowers IBM employees as global citizens by sending groups of 10 - 15 individuals from different countries with a range of skills around the world to implement four-week long community-driven economic development projects, working at the intersection of business, technology, and society.

Since its launch in 2008, the Corporate Service Corps has sent nearly 4000 employees from more than 60 countries to complete 1300+ projects in 40+ countries around the world. This program increases IBM's understanding and appreciation of growth markets while creating global leaders who are culturally aware and possess advanced teaching skills. The Corporate Service Corps offers a triple benefit: leadership development for IBMers, leadership training and development for communities, and greater knowledge and enhanced reputation in growth markets for IBM.

Employee Charitable Contribution Campaign

The Employee Charitable Contribution Campaign (ECCC) gives you the opportunity to contribute to the communities where you live and work and participate in improving the lives of others. Since 1978, IBM employees have contributed over \$1 billion through the ECCC to improve the lives of those in need.

The ECCC is an annual nationwide program administered by IBM, open to regular (full-time and part-time) and supplemental U.S. employees, as well as U.S. retirees. Employee contributions to bona fide not-for-profit IRS 501(c)(3) agencies can be made through payroll deduction, personal check or stock through the IBM e-pledge application to charities on the ECCC List. Gifts may also be directed to other bona fide not-for-profit IRS 501(c)(3) agencies (not on the ECCC List) through the National Donor Choice Option. All pledges are distributed directly from IBM Payroll to the agencies selected by you with no fee. Retiree pledges are distributed by Fidelity directly to the agencies with no fee.



IBM Volunteers

IBM Volunteers provides IBM employees and retirees with resources to help them engage with community organizations and schools, expanding the impact of their volunteer efforts. More than simply a volunteering program, IBM Volunteers is IBM's global volunteerism initiative supporting IBMers and the schools and community organizations where they serve. The program was launched in 2003 and attracts employees and retirees from around the world who access the program's resources, volunteer opportunities, and grants. Through IBM Volunteers, IBM is able to contribute expertise and technology to build and sustain strong communities. This is accomplished by building on the success and assets of IBM's award-winning program, such as Activity Kits, Success Stories, and Learning Guides which are core elements in this initiative.

IBM Community Grants

The IBM Community Grants program recognizes and encourages the involvement of IBM employees and retirees who generously volunteer their time and talents in their local communities. IBMers who add their volunteer hours on IBM Volunteers and meet certain eligibility criteria can apply for grants of cash and technology to be awarded to the schools and community organizations where they volunteer. Community Grants are available to regular employees and retirees, featuring individual and team opportunities ranging from \$500 to \$2,000 in cash.

IBM Matching Grants Program

The Matching Grants Program (for colleges, universities, pre-k/k-12 schools, hospitals, hospices, nursing homes, cultural institutions and environmental institutions) is a program through which eligible IBM employees and retirees may contribute dollars to eligible institutions and have IBM match contributions. The eligible institutions may then select Matching Grants in dollars or equipment credits.

IBM will match eligible contributions of up to \$5,000 per institution per donor, to a total of \$10,000 in gifts per donor for the calendar year. You may designate that your own eligible gift be used for a specific purpose at an eligible institution. IBM's Matching Grants are unrestricted as to how institutions use the funds.

Important Legal Information

This document is intended to provide highlights of certain benefit plans in which you may be eligible to participate. Complete details are found in the official plan documents, which are the complete and exclusive statement of the Company's obligations under the plan. The official plan documents shall govern in the event of a conflict between information contained in these or other documents and statements. The plan administrator retains exclusive authority and discretion to interpret the terms of the benefit plans and programs described herein.

The Company reserves the right, in its sole discretion, to amend, change, suspend or terminate any benefit or other plan, program, practice or policy of the company at any time. The Company does not have any obligation to, and nothing contained in this document shall be construed as creating an express or implied obligation or promise on the part of the Company to, maintain, continue to offer, or make available such plans, programs, practices or policies.

Eligibility to participate in a plan or program or receipt of benefits does not constitute a promise or right of continued employment or render any person an employee of IBM.

Appendix

2019 IBM Health Benefit Comparison Charts for IBM Active Employees

These Health Benefit Comparison Charts provide an overview of the coverage available for medical services, mental health/substance use disorder and prescription drugs under each IBM medical option, as well as the dental coverage available under each IBM dental option.

For more information about IBM health benefit options, please refer to:

 Your Benefits Enrollment page on netbenefits.com/ibm for your available options and costs

 *About Your Benefits*, the IBM Summary Plan Description available in the Reference Library on netbenefits.com/ibm, for detailed information on covered services and exclusions for all of your IBM benefit plans. On the NetBenefits home page, select the **Health & Insurance** tile and choose **Reference Library** from the **Medical Quick Links**.

These comparison charts provide a side-by-side view of general coverage information to help you see key plan features at a glance and choose the option that best matches your needs. If you want to know more about a specific provision, contact the administrator of your medical or dental option, or call the IBM Benefits Center – Provided by Fidelity at 866-937-0720 (TTY 800-426-6537) for assistance.

Under all IBM medical plan options, certain services may be subject to a medical necessity review to determine whether they are covered under the IBM health benefits program. Be aware that not every treatment is considered a covered health service under the IBM benefit plan, even though a physician or medical professional may perform or prescribe the procedure or treatment, and even if it is the only treatment available for a particular injury, sickness or mental illness.

Your Medical Plan Options at a Glance

The chart below shows what you pay for covered services under each IBM medical option. **Important information regarding the elimination of medical coverage for all non-voluntary services received outside the plan administrator's network can be found in the 2019 Active Employee Enrollment Guide.** Information for HMOs is available from your Benefits Election page on netbenefits.com/ibm. There is no lifetime benefit maximum for any of the IBM plan options for active employees.

	Annual Deductible (Individual / Family)	Annual Out-of-Pocket Maximum (Individual / Family)	Routine Preventive Services	Other Office Visits (Including Retail Walk-in Clinics)	Urgent Care	Inpatient Hospital and Surgery	Outpatient Surgery	Emergency Room ¹	Other Services ^{2,3}
IBM PPO with HSA ▶ IBM will contribute \$250 (self-only) or \$500 (family) to your HSA and you can earn up to \$300 (self-only) or \$850 (family) in tax-free incentives to be deposited in your HSA. In 2019 IBM will also have an HSA Jump Start Incentive Contribution of \$250 ◀									
In-Network	\$2,700 / \$5,800 ^{4,5}	\$6,650 / \$13,300	\$0, no deductible	PCP ⁶ : \$0, after deductible SCP ⁶ : 25%, after deductible	25%, after deductible	25%, after deductible	30%, after deductible	30%, after deductible plus \$150 copayment (copayment waived if admitted)	30%, after deductible
Out-of-Network		Not covered	Not covered	Not covered	Not covered	Not covered	Not covered		Not covered
IBM Enhanced PPO with HSA ▶ IBM will contribute \$250 (self-only) or \$500 (family) to your HSA and you can earn up to \$300 (self-only) or \$850 (family) in tax-free incentives to be deposited in your HSA. In 2019 IBM will also have an HSA Jump Start Incentive Contribution of \$250 ◀									
In-Network	\$1,500 / \$3,000 ^{4,5}	\$6,650 / \$13,300	\$0, no deductible	PCP ⁶ : \$0, after deductible SCP ⁶ : 25%, after deductible	25%, after deductible	25%, after deductible	30%, after deductible	30%, after deductible plus \$150 copayment (copayment waived if admitted)	30%, after deductible
Out-of-Network		Not covered	Not covered	Not covered	Not covered	Not covered	Not covered		Not covered
IBM PPO									
In-Network	\$1,600 / \$4,700 ⁷	\$7,500 / \$15,000 ⁸	\$0, no deductible	PCP ⁶ : \$0, no deductible SCP ⁶ : 25%, no deductible	25%, after deductible	Facility: 20%, after deductible PCP ⁶ : 20%, after deductible SCP ⁶ : 25%, after deductible	20%, after deductible	20%, after deductible plus \$150 copayment (copayment waived if admitted)	20%, after deductible
Out-of-Network	Not covered	Not covered	Not covered	Not covered	Not covered	Not covered	Not covered		Not covered
IBM PPO Plus									
In-Network	\$500 / \$1,500 ⁷	\$7,500 / \$15,000 ⁸	\$0, no deductible	PCP ⁶ : \$0, no deductible SCP ⁶ : 25%, no deductible	25%, after deductible	Facility: 20%, after deductible PCP ⁶ : 20%, after deductible SCP ⁶ : 25%, after deductible	20%, after deductible	20%, after deductible plus \$150 copayment (copayment waived if admitted)	20%, after deductible
Out-of-Network	Not covered	Not covered	Not covered	Not covered	Not covered	Not covered	Not covered		Not covered
IBM EPO									
In-Network	\$250 / \$750 ⁷	\$7,500 / \$15,000	\$0, no deductible	PCP ⁶ : 0%; no deductible SCP ⁶ : 25% no deductible	25%; after deductible	\$1,200 copayment, after deductible	25%, after deductible	\$220 copayment plus \$150 copayment (both copayments waived if admitted), after deductible	After deductible: \$0 for X-rays, DME and prosthetics; 20% for other imaging services

¹All emergency care is treated as in-network until the individual is medically able to be moved to an in-network facility; once the individual is able to be moved, out-of-network services will not be covered.

²Hearing aid: \$1,500 annual maximum per individual (\$750 per year); wigs or toupees for specific conditions: \$2,000 annual maximum per individual.

³Other services include imaging, X-rays, durable medical equipment (DME), prosthetics and lab services (no deductible for lab in non-HSA plan options); precertification is required for non-emergency high cost diagnostic services such as CT scans, MRIs, PET scans, sleep studies, and cardiac studies for the IBM plan to pay a benefit.

⁴If you enroll in Family coverage under an HSA-eligible medical plan option, you must meet the family deductible before the plan begins to pay benefits. Individual deductibles do not apply.

⁵Annual deductible applies to medical, mental health/substance use disorder and prescription drugs (excluding preventive drugs) in the IBM PPO with HSA and IBM Enhanced PPO with HSA plan options. Combined deductible includes both in-and out-of-network (for mental health / substance use disorder services only) eligible expenses.

⁶PCP = primary care physician (including retail walk-in clinic); SCP = specialty care physician.

⁷Annual deductible applies to medical and mental health/substance use disorder services combined.

⁸Prescription drug coinsurance and copayments apply to the annual out-of-pocket maximum.

Note: For out-of-area options, benefits for medical services will be paid at the in-network level for all plan options. Prescription drug coverage will be paid at the in-network level if received from a participating pharmacy. Mental health/substance use disorder care will be paid at the in-network level if care is precertified and provided by an in-network provider (or other provider if there is no in-network provider available at your location).

Mental Health/Substance Use Disorder Coverage

While the out-of-network medical option has been eliminated, in certain instances you may still access out-of-network coverage for mental health/substance use disorder services. The chart below shows what **you pay** for covered services under each medical option. Information for HMOs is available from your Benefits Election page on netbenefits.com/ibm.

	Annual Deductible	Annual Out-of-Pocket Maximum	Inpatient	Outpatient
IBM PPO with HSA				
In-Network	Shared with medical ¹	Shared with medical ^{1,2}	25%, after deductible; precertification required	Office visits: 25%, after deductible Other services: 30%, after deductible; precertification required for non-routine services
Out-of-Network	Shared with medical ¹	\$16,550 / \$29,800 ²	45%, after deductible; precertification required ³	45%, after deductible; ⁴ precertification required for non- routine services
IBM Enhanced PPO with HSA				
In-Network	Shared with medical ¹	Shared with medical ^{1,2}	25%, after deductible; precertification required	Office visits: 25%, after deductible Other services: 30%, after deductible; precertification required for non-routine services
Out-of-Network	Shared with medical ¹	\$16,550 / \$29,800 ²	45%, after deductible; precertification required ³	45%, after deductible; ⁴ precertification required for non- routine services
IBM PPO				
In-Network	Shared with medical ¹	Shared with medical ^{1,2}	20%, after deductible; precertification required	20%, no deductible; precertification required for non-routine services
Out-of-Network	\$2,800 / \$8,400	\$17,550 / \$31,600 ²	45%, after deductible; precertification required ^{3, 4}	45%, after deductible; ⁴ precertification required for non- routine services
IBM PPO Plus				
In-Network	Shared with medical ¹	Shared with medical ^{1,2}	20%, after deductible; precertification required	20%, no deductible; precertification required for non-routine services
Out-of-Network	\$2,800 / \$8,400	\$17,550 / \$31,600 ²	45%, after deductible; precertification required ^{3, 4}	45%, after deductible; ⁴ precertification required for non- routine services
IBM EPO				
In-Network	Shared with medical ¹	Shared with medical ^{1,2}	\$1,200 copayment per admission; precertification required	25%; precertification required for non-routine services

¹See annual deductibles and out-of-pocket maximums listed on the Medical Plan Options at a Glance page. Under the IBM PPO, IBM PPO Plus and IBM EPO options, medical and mental health/substance use disorder services are subject to the deductible. Under the IBM PPO with HSA and IBM Enhanced PPO with HSA, medical, mental health/substance use disorder services and non-preventive prescription drugs are subject to the deductible. For all plan options, eligible medical, mental health/substance use disorder and prescription drug expenses accumulate to the out-of-pocket maximum.

²Mental health/substance use disorder services will be covered at 100% once an individual's eligible out-of-pocket expenses (medical, mental health/substance use, prescription drugs or a combination of these) reaches the out-of-pocket maximum or once the family out-of-pocket maximum is reached.

³Precertification is required for inpatient services received out-of-network; otherwise, a \$150 penalty will apply, and you will be responsible for all costs of care not deemed medically necessary.

⁴Inpatient and outpatient treatment from an eligible out-of-network provider is subject to usual and prevailing rates, after the deductible.

Prescription Drug Coverage under the IBM Managed Pharmacy Program

The IBM Managed Pharmacy Program is administered by CVS Caremark. Pharmacy coverage is available for purchases made from CVS Caremark retail and mail order pharmacies. Additionally, you can purchase the first three fills of non-specialty medications at any of the 68,000+ pharmacies who participate in the CVS Caremark's pharmacy network. If you purchase your medications from a non-network participating pharmacy, you will be responsible for the full cost.

- **Short-term medications:** You may obtain up to a 30-day supply (plus up to two refills) from a CVS Caremark network pharmacy.
- **Long-term medications:** If you are taking medication for a chronic condition, after you have filled three 30-day supplies (the initial fill plus up to two refills) through a retail pharmacy; you must obtain your up to 90-day supplies through the CVS Caremark mail order service or you can obtain your 90-day supply at a retail CVS Caremark Pharmacy (under the Maintenance Choice[®] program), otherwise, your long-term medication will not be covered, and you will pay the full non-negotiated cost for the refill.
- **Specialty medications:** If you need covered prescription medication that requires special handling or administration — such as chemotherapy — and are currently receiving it through your doctor's office or other treatment center, you can order it through the CVS Caremark Specialty Pharmacy. Ordering it this way may save you money, and you may be able to have it shipped directly to you or your doctor's office at no additional charge.

The chart below shows what you pay per prescription under the IBM Managed Pharmacy Program. Please see Your Medical Plan Options at a Glance for the applicable deductible and out-of-pocket maximum for each plan option. Additionally, keep in mind the following:

- Under both the IBM PPO with HSA and the IBM Enhanced PPO with HSA plan options, benefits are not payable until the annual deductible is met; however, preventive drugs are not subject to the deductible.
- For all IBM plan options, the amount you pay out-of-pocket for eligible prescription drugs counts toward your out-of-pocket maximum.
- If you purchase a brand name drug when a generic version of the drug with the identical active ingredient is available, you will pay the generic coinsurance PLUS the difference in cost between the generic drug and the brand name drug; per prescription maximums will not apply. Additionally, the difference in cost between the generic and the brand name drug does not accumulate to your deductible (for those in a plan option with an HSA) or to your out-of-pocket maximum.

	Participating pharmacies (up to 30-day supply)	CVS Caremark Mail Order, Specialty Pharmacy and pharmacy Maintenance Choice (up to 90-day supply)	Non-network pharmacies ¹
Traditional and specialty medications for the IBM PPO with HSA and IBM Enhanced PPO with HSA^{2,3}			
Generic	10% of discounted cost after deductible, up to \$20	10% of discounted cost after deductible, up to \$40	No coverage
Brand name formulary	30% of discounted cost after deductible, up to \$115	30% of discounted cost after deductible, up to \$290	No coverage
Brand name non-formulary	50% of discounted cost after deductible, up to \$220	50% of discounted cost after deductible, up to \$525	No coverage
Traditional and specialty medications for the IBM PPO, IBM PPO Plus, and IBM EPO²			
Generic	10% of discounted cost, up to \$20	10% of discounted cost, up to \$40	No coverage
Brand name formulary	30% of discounted cost, up to \$115	30% of discounted cost, up to \$290	No coverage
Brand name non-	50% of discounted cost, up to \$220	50% of discounted cost, up to \$525	No coverage

¹If you are traveling outside the U.S. and need to purchase medications, they will continue to be reimbursed at the out-of-network rates. You will pay 30% of the full cost for generic medications, 40% of the full cost for brand name formulary medications and 50% of the full cost of brand name non-formulary medications. Those enrolled in one of the plan options with an HSA must meet the medical plan deductible for non-preventive medications. You will need to submit a paper claim directly to CVS Caremark for reimbursement. Drugs purchased outside the U.S. must have an exact American equivalent to be eligible for reimbursement and are limited to a 30-day supply.

²Refer to info.caremark.com/ibmactives for 2019 information such as medications subject to prior authorization and step therapy and the 2019 Check Drug Cost tool.

³Certain preventive medications are not subject to the deductible. The current list of medications which are not subject to the deductible is available on caremark.com or visit info.caremark.com/ibmactives for the 2019 list.



Avoid delays in filling your prescriptions by ensuring your contact information is up to date with CVS Caremark.

CVS Caremark will not ship orders which total over \$300 without your consent. Make sure your contact information on caremark.com is up to date in the event they need to reach you to discuss your order.

IBM Dental Options

The charts below show what you pay for covered services under each IBM dental option.

Note: Frequency and treatment limits may apply; contact the administrator of your dental option directly for details.

IBM Dental Basic

	In-Network	Out-of-Network
Annual Deductibles/Benefit Maximums		
Annual deductible	None	None
Annual benefit maximum	\$500 per person, in- and out-of-network combined	
Lifetime benefit maximum	None	None
Orthodontia lifetime benefit maximum	Not covered	Not covered
Preventive Care		
Routine exams, cleanings, X-rays, fluoride treatment	Reimbursed at 100% of negotiated fee for all eligible charges.	You pay 0% of the usual and prevailing (U&P) rate, plus any amount over the U&P rate for all eligible charges.
Minor Restorative Care		
Amalgam fillings, composite fillings	You pay 20% of the negotiated fee for all eligible charges.	You pay 20% of the U&P rate, plus any amount over the U&P rate for all eligible charges.
Major Restorative Care¹		
Root canal therapy; gingivectomy; periodontic, scaling and root planing; crowns and bridges; dentures; extractions	Not covered	Not covered
Orthodontia		
Orthodontia treatment	Not covered	Not covered

IBM Dental Plus

	In-Network	Out-of-Network
Annual Deductibles/Benefit Maximums		
Annual deductible	None	None
Annual benefit maximum	\$2,000 per person, in- and out-of-network	
Lifetime benefit maximum	None	None
Orthodontia lifetime benefit maximum	\$2,500 per person, in- and out-of-network	
Preventive Care		
Routine exams, cleanings, X-rays, fluoride treatment	Reimbursed at 100% of the negotiated fee for all eligible charges.	You pay 0% of the U&P rate, plus any amount over the U&P rate for all eligible charges.
Minor Restorative Care		
Amalgam fillings, composite fillings	You pay 20% of the negotiated fee for all eligible charges.	You pay 20% of the U&P rate, plus any amount over the U&P rate for all eligible charges.
Major Restorative Care¹		
Root canal therapy; gingivectomy; periodontic, scaling and root planing; crowns and bridges; dentures; extractions	You pay 35% of the negotiated fee for all eligible charges.	You pay 35% of the U&P rate, plus any amount over the U&P rate for all eligible charges.
Orthodontia		
Orthodontia treatment	You pay 50% of the negotiated fee plus any amount that exceeds the lifetime maximum.	You pay 50% of the billed fee.

¹These are the most common major restorative care procedures; other procedures may be covered. Also, some procedures have varying levels of treatment. Contact the administrator of your dental option for details.

Your Blue View Vision Plan At-A-Glance

VISION PLAN BENEFITS		IN-NETWORK	OUT-OF-NETWORK
Routine eye exam once every calendar year		\$0 copay, then covered in full	Up to \$35 allowance
Eyeglass frames Once every calendar year you may select an eyeglass frame and receive an allowance toward the purchase price		\$120 allowance, then 20% off any remaining balance	Up to \$35 allowance
Eyeglass lenses (Standard) Once every calendar year you may receive any one of the following lens options: Standard plastic single vision lenses (1 pair) Standard plastic bifocal lenses (1 pair) Standard plastic trifocal lenses (1 pair) Standard plastic lenticular lenses (1 pair)		\$0 copay, then covered in full \$0 copay, then covered in full \$0 copay, then covered in full \$0 copay, then covered in full	Up to \$25 allowance Up to \$40 allowance Up to \$55 allowance Up to \$80 allowance
Eyeglass lens enhancements When obtaining covered eyewear from a Blue View Vision provider, you may add any of the following lens enhancements at no extra cost. Transitions Lenses (for a child under age 19) Standard Polycarbonate (for a child under age 19)		\$0 after eyeglass lens copay \$0 after eyeglass lens copay	Up to \$50 allowance Up to \$28 allowance
Contact lenses – once every calendar year Prefer contact lenses over glasses? You may choose contact lenses instead of eyeglass lenses and receive an allowance toward the cost of a supply of contact lenses.	Elective Conventional Lenses; or	\$120 allowance, then 15% off any remaining balance	Up to \$105 allowance
	Elective Disposable Lenses; or	\$120 allowance (no additional discount)	Up to \$105 allowance
	Non-Elective Contact Lenses	Covered in full	Up to \$165 allowance
<i>Your contact lens allowance can only be applied toward the first purchase of contacts you make during a benefit period. Any unused amount remaining cannot be used for subsequent purchases made during the same benefit period, nor can any unused amount be carried over to the following benefit period.</i>			

EXCLUSIONS & LIMITATIONS (not a complete list)

Combined Offers. Not combined with any offer, coupon, or in-store advertisement.

Excess Amounts. Amounts in excess of covered vision expense.

Sunglasses. Sunglasses and accompanying frames.

Safety Glasses. Safety glasses and accompanying frames.

Not Specifically Listed. Services not specifically listed in this plan as covered services.

Lost or Broken Lenses or Frames. Any lost or broken lenses or frames are not eligible for replacement unless the insured person has reached his or her normal service interval as indicated in the plan design.

Non-Prescription Lenses. Any non-prescription lenses, eyeglasses or contacts. Plano lenses or lenses that have no refractive power.

Orthoptics. Orthoptics or vision training and any associated supplemental testing.

OPTIONAL SAVINGS AVAILABLE FROM IN-NETWORK PROVIDERS ONLY		In-network Member Cost (after any applicable copay)
Retinal Imaging - at member's option can be performed at time of eye exam		Not more than \$39
Eyeglass lens upgrades When obtaining eyewear from a Blue View Vision provider, you may choose to upgrade your new eyeglass lenses at a discounted cost. Eyeglass lens copayment applies.	Transitions lenses (Adults)	
	Standard Polycarbonate (Adults)	\$75
	Tint (Solid and Gradient)	\$40
	UV Coating	\$15
	Progressive Lenses ¹	
	Standard	\$65
	Premium Tier 1	\$85
	Premium Tier 2	\$95
	Premium Tier 3	\$110
	Anti-Reflective Coating ²	
	Standard	\$45
Premium Tier 1	\$57	
Premium Tier 2	\$68	
Other Add-ons and Services	20% off retail price	
Additional Pairs of Eyeglasses	Complete Pair	40% off retail price
Anytime from any Blue View Vision network provider	Eyeglass materials purchased separately	20% off retail price
Eyewear Accessories	Items such as non-prescription sunglasses, lens cleaning supplies, contact lens solutions, eyeglass cases, etc.	20% off retail price
Contact lens fit and follow-up	Standard contact lens fitting ³	Up to \$55
A contact lens fitting and up to two follow-up visits are available to you once a comprehensive eye exam has been completed.	Premium contact lens fitting ⁴	10% off retail price
Conventional Contact Lenses	Discount applies to materials only	15% off retail price
Laser vision correction surgery		For more information, go to anthem.com/specialoffers and select vision care.
LASIK refractive surgery	Discount per eye	

¹ Please ask your provider for his/her recommendation as well as the progressive brands by tier.

² Please ask your provider for his/her recommendation as well as the coating brands by tier.

³ A standard contact lens fitting includes spherical clear contact lenses for conventional wear and planned replacement. Examples include but are not limited to disposable and frequent replacement.

⁴ A premium contact lens fitting includes all lens designs, materials and specialty fittings other than standard contact lenses. Examples include but are not limited to toric and multifocal.

OUT-OF-NETWORK

If you choose an out-of-network provider, please complete an out-of-network claim form and submit it along with your itemized receipt to the fax number, email address, or mailing address below. When visiting an out-of-network provider, discounts do not apply and you are responsible for payment of services and/or eyewear materials at the time of service.

Blue View Vision is for routine eye care only. If you need medical treatment for your eyes, visit a participating eye care physician from your medical network. If you have questions about your benefits or need help finding a provider, visit anthem.com or call us at 1-855-765-4552.

This is a primary vision care benefit intended to cover only routine eye examinations and corrective eyewear. Benefits are payable only for expenses incurred while the group and insured person's coverage is in force.

This information is intended to be a brief outline of coverage. All terms and conditions of coverage, including benefits and exclusions, are contained in the member's policy, which shall control in the event of a conflict with this overview. Discounts referenced are not covered benefits under this vision plan and therefore are not included in the member's policy. Frame discounts may not apply to some frames where the manufacturer has imposed a no discount policy on sales at retail and independent provider locations. Discounts are subject to change without notice. This benefit overview is only one piece of your entire enrollment package.

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IBM Vision Discount

Discounted Exam and a Defined Materials Discount:

Vision Care Services	Member Cost
Exam and Dilation as Necessary	\$5 off routine exam \$10 off contact lens exam
Complete Pair of Glasses Purchase*: Single Vision Bifocal Trifocal	\$50 \$70 \$105
Frames	35% off retail price
Lens Options: UV Treatment Tint (Solid and Gradient) Standard Plastic Scratch Coating Standard Polycarbonate Standard Progressive Lens (Add-On to Bifocal) Standard Anti-Reflective Coating Other Add-Ons and Services	\$15 \$15 \$15 \$40 \$65 \$45 20% off retail price
Contact Lens Materials: (Discount applied to materials only) Disposable Conventional	0% off retail price 15% off retail price
Laser Vision Correction**: LASIK or PRK	15% off retail price or 5% off promotional price
Frequency: Examination Frame Lenses Contact Lenses	Unlimited

*Items purchased separately will be discounted 20% off of the retail price. THIS IS NOT INSURANCE

**Members also receive 15% off retail price or 5% off promotional price for LASIK or PRK from the U.S. Laser Network, owned and operated by LCA Vision. Since LASIK and PRK vision correction are elective procedures performed by specially trained providers, this discount may not always be available from a provider in your immediate location. For a location near you and the discount authorization, please call 1-877-5LASER6.

Member will receive a 20% discount on those items purchased at participating Providers that are not specifically covered by this discount design. The 20% discount may not be combined with any other discounts or promotional offers, and the discount does not apply to EyeMed Providers' professional services or contact lenses. Retail prices may vary by location.

Limitations/Exclusions:

- Orthoptic or vision training, subnormal vision aids and any associated supplemental testing
- Medical and/or surgical treatment of the eye, eyes or supporting structures
- Corrective eyewear required by an employer as a condition of employment and safety eyewear unless specifically covered under plan
- Services provided as a result of any Worker's Compensation law
- Discount is not available on those frames where the manufacturer prohibits a discount

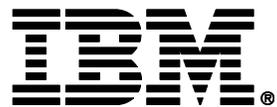
This discount design is offered with the EyeMed ACCESS panel of providers. Visit eyemed.com to learn more or locate a provider near you.

Benefit Contacts

<u>Name</u>	<u>Phone</u>	<u>Website</u>
IBM Benefits Center, by Fidelity <ul style="list-style-type: none"> ▪ Deaf and hard of hearing access: 800-426-6537 Available on business days (excluding holidays recognized by the New York Stock Exchange, except Good Friday) between 8:30 a.m. and 6:00 p.m. ET. ▪ Overseas access: Dial your country's toll-free AT&T Direct® access number, and then enter 866-937-0720 (TTY: 800-426-6537). In the U.S., call 800-331-1140 to obtain AT&T Direct access numbers. 	866-937-0720 (TTY: 800-426-6537)	netbenefits.com/ibm
CaféWell		http://cafewell.com/ibm
Acclaris	888-880-2775	acclarisonline.com
Aetna Aetna Telemedicine	888-725-1841	aetna.com Teladoc.com/IBM
Anthem Anthem Telemedicine	800-238-6597	anthem.com LiveHealthOnline.com
Cigna	877-280-3756 (toll-free) 302-797-3771 (operator assisted, call collect)	www.cignaenvoy.com
CVS Caremark	855-465-0030	caremark.com
EyeMed	866-939-3633	eyemed.com
MetLife, Life Insurance	866-937-0720 (IBM Benefits Center, by Fidelity)	www.metlife.com/IBM
MoneySmart Coaches, Ayco email: MoneySmart@ayco.com	877-543-7678 (TTY: 866-217-8694)	https://w3-01.ibm.com/hr/web/us/benefits/moneysmart/index.html
Optum Behavioral Health	800-445-9720 (TTY: Dial 711 and enter 800-445-9720)	www.liveandworkwell.com (type "IBM" into the "Enter Anonymously" box)
Optum Clinical Referral Line	800-445-9720 (TTY: Dial 711 and enter 800-445-9720)	
Prudential, GUL	877-4GUL-PRU (877-448-5778)	prudential.com/webenroll
United Healthcare	877-222-4261	myUHC.com

2019 Guide

Please note that this guide is a general summary of your benefits. For specific details, you may refer to each carrier's summary plan description. Every effort has been made to ensure that this booklet accurately represents the benefits. However, if there are any discrepancies between the terms in this booklet and the terms in the plan document, the plan document will prevail.



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