

2020

BENEFITS GUIDE



HERE'S WHAT'S IN IT FOR YOU

The Un-carrier® takes care of its own! Working for T-Mobile means you get amazing benefits, discounts and perks for you and your family. In addition to medical, dental and vision coverage, you have access to additional benefits for your health, your future, your life and your extras.

- Planning a baby? Check out our Paid Parental Leave, Free Money for Childcare, and Adoption/Surrogacy Assistance programs.
- Taking charge of your financial well-being?? Learn about our Stock and 401(k) plans! And schedule time with a LiveMagenta Money Coach!
- Looking for Tuition Assistance? We've got that too!
- For everyday discounts, take a look at our Mobile Service Discount and our Discounts + Perks program.

When Am I Eligible?

As a new hire, you become eligible for most benefits on the first of the month following 30 days of service. For example, if you're hired on Feb. 5, your benefits would go into effect on April 1. Some benefits have a longer or shorter waiting period. If so, you'll see it called out in that section.



To see more information about your health benefits options, check out the Benefits Hub.

t-mobilebenefits.com

The information included in this document is a condensed outline of our benefit plans and is to be used as a quick reference tool; it is not a legal contract. For specific information about these benefits and plan benefit limits, please refer to your Summary Plan Description. This summary of employee benefits is in all cases superseded by the actual plan document that you will have access to upon hire.

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MY EXTRAS

Employee Mobile Service Discount
Voluntary Benefits
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T-Mobile in the Community

#BEMAGENTA
#BEYOU

MY HEALTH

Medical for Everyone Except Hawaii Employees

We offer some of the best medical plans available, but depending on your preferences one plan may be better than the other for you. That's why you get to choose what works best for you and your family!

First you pick your plan type - HRA (Health Reimbursement Account), EPO (Exclusive Provider Organization) or the HSA (Health Savings Account). Once you have your plan, you can choose either UnitedHealthcare or Aetna as your insurance company.

All of our medical plans cover the same types of procedures and services, and each medical plan has the same benefits whether you choose Aetna or UnitedHealthcare.

T-Mobile's medical benefits are very competitive, and offer the following differentiators:

- Autism coverage, including Applied Behavioral Analysis (ABA) services
- Gender-affirming services, including surgery coverage, for transgender employees or family members
- Infertility benefits

See the [Medical Benefits Overview](#) & [Bi-Weekly Employee Rates Table](#) for details.

Medical for Employees Living in Hawaii

If you live in Hawaii your medical plans are offered through HMSA. You've got two options: HMSA HMO or HMSA PPO.

See the [Hawaii Medical Plan Comparison Chart](#) & [Bi-Weekly Employee Rates Table](#) for details.

Dental

We offer two great dental plans through Delta Dental of Washington – the PPO Network Plan and the Open Network Plan. Both plans provide the same level of benefits and cover the same services, but you'll pay more from your paycheck with the open network dental plan.

The PPO Network Plan has the lowest cost to you because you may only see dentists in the Delta Dental PPO network, which is a very broad nationwide network of dentists. The PPO dentist will file your claims directly with Delta Dental, cutting down the legwork on your end.

The Open Network Plan allows you to see any dentist you want; however, it comes at a higher cost from your paycheck. Additionally, you may have to file your own claims and reimburse your dentist directly. You also may be charged a higher rate for services.

What's Covered	Percentage Paid	Benefit Maximum
Preventive Care (cleanings, bitewing X-rays)	100%, no deductible	Two cleanings per year. Plan pays an annual maximum of \$2,000 per person (Costs from Preventive Care, Basic Services, and Major Services apply to the annual maximum)
Basic Services (fillings, routine extractions)	80%, after deductible ¹	
Major Services (crowns, bridges, dentures)	50%, after deductible ¹	
Orthodontia (for children and adults)	50%, no deductible ¹	Separate lifetime maximum of \$2,000 per person

¹ Annual individual deductible is \$50, with a maximum of \$150 per family.

MY HEALTH

Vision

T-Mobile offers vision coverage through Vision Service Plan (VSP), and offers a broad network of nationwide providers to choose from to meet your vision needs.

The plan covers eye exams and glasses or contact lenses. Copays and benefit maximums apply. Frequencies and maximums of benefits are based on a calendar year.

What's Covered	How Often	Copays and Maximums
Eye Exams	One per year	Copay: \$15
Lenses (for glasses)	One pair per year	Copay: \$25 (combined with copay for frames)
Frames	One pair per year	Copay: \$25 (combined with copay for lenses) Maximum benefit: up to \$150 after copay
Contact Lenses	One pair per year (in lieu of glasses)	Copay: none Maximum benefit: up to \$150 per pair

Flexible Spending Accounts

Want an easy way to pay for health and dependent care expenses not covered elsewhere AND save taxes? The IRS allows you to set aside pretax money in an FSA to pay for health care and/or dependent care expenses. There are two types of FSAs: Health Care and Dependent Care.

Health Care Spending Account (per plan year)

- Put aside up to \$2,700 per year to cover out-of-pocket health care expenses
- Non-reimbursed health care expenses qualify (e.g. copays, deductibles, orthodontia, glasses)

Dependent Care Spending Account (per plan year)

- Up to \$5,000 per family may be contributed
- Child or adult care expenses qualify
- Childcare subsidy program available to qualifying employees (to learn more see the [Free Money for Childcare](#) section under My Life)

Compass Health Pros

Your Health Pro will be your personal health care advocate to help save you time, money and angst when dealing with health care matters. Your Health Pro consultant offers independent guidance to ensure you get the most from T-Mobile's health plans, including:

- Understanding your healthcare benefits and plan details
- Finding great doctors, dentists, and eye care professionals
- Comparing prices to save money on medical care
- Reviewing your health care claims
- Getting help with medical, dental and vision bills
- Researching alternatives to pay less for prescriptions
- Scheduling your appointments and transferring your medical records

Your Health Pro can do the heavy lifting for you – with access to all of our health care vendors they work behind the scenes to solve your problems. As a new hire you can contact Compass prior to your benefits effective date and they can help you make an informed decision about your health care elections.

Telemedicine

You know what's convenient? Calling a doctor about minor medical misadventures instead of sitting in an ER or waiting for your doctor to be available. With Teladoc, you can talk to a real, live, U.S. board-certified doctor or pediatrician on the phone or video chat 365 days a year, any time of the day or night. If you enroll in the EPO or HRA plan, its free to you! It only costs \$40 per use if you're in the HSA plan - still a great deal!

MY HEALTH

Medical Benefits Overview All Employees Except Hawaii

Plan Year 01/1/2020 - 12/31/2020	Health Reimbursement Account (HRA) Plan	Exclusive Provider Organization (EPO) Plan	Health Savings Account (HSA) Plan
Calendar Year Deductible The amount you must pay before the Plan begins to pay for most services	\$1,500/person or \$3,000/family	\$500/person or \$1,000/family	\$1,500/person or \$3,000/family ²
Calendar Year Out-of-Pocket Maximum (includes deductible) The most that you will pay in coinsurance in one plan year, after which the Plan pays 100%	\$3,000/person or \$6,000/family	\$2,000/person or \$4,000/family	\$3,000/person or \$6,000/family ²
T-Mobile Account Funding (for coverage effective on Jan. 1 – if hired mid-year see the next row)	\$500 Individual \$1,000 Family <i>Entire T-Mobile funding is available on first day of coverage.</i>	N/A	\$500 Individual \$1,000 Family <i>T-Mobile contributions are prorated and funded each pay date.</i>
T-Mobile Account Funding (for coverage effective on Feb. 1 or after annual contribution amount is prorated if hired mid-year)	\$41.66/month Individual \$83.33/month Family <i>Entire T-Mobile funding is available on first day of coverage.</i>	N/A	\$19.23/pay period Individual \$38.46/pay period Family <i>T-Mobile contributions are prorated and funded each pay date.</i>
Coinsurance (applies after deductible is met)	In-Network: Plan pays 80% Out-of-Network: 60% up to R&C ¹	In-Network: Plan pays 80% Out-of-Network: No coverage – plan covers in-network services only	In-Network: Plan pays 80% Out-of-Network: 60% up to R&C ¹
Office Visits			
Preventive	FREE	FREE	FREE
Primary Care Physician (PCP) office visit	In-Network: \$35 copay Out-of-Network: plan pays 60% after deductible up to R&C ¹	\$20 copay	Deductible + coinsurance
Specialist Office Visit	In-Network: \$50 copay Out-of-Network: plan pays 60% after deductible up to R&C ¹	\$30 copay	Deductible + coinsurance
Prescriptions			
Tier 1 (30 days) Tier 2 (30 days) Tier 3 (30 days) Mail order (90 days) Preventive Medications	10% (\$5 copay min.–\$20 copay max.) 20% (\$25 copay min.–\$50 copay max.) 30% (\$45 copay min.–\$70 copay max.) 2x monthly rate Many are free	\$10 copay \$30 copay \$50 copay 2x monthly rate Subject to normal copay	Plan pays 80% after deductible Plan pays 80% after deductible Plan pays 80% after deductible Plan pays 80% after deductible Many are free
Emergency Room			
For all plans: in emergency situations, all ERs are treated as in-network. If used in a non-emergency situation, out-of-network benefit levels apply	\$150 copay, then plan pays 80% after deductible (copay waived if admitted)	\$150 copay, then plan pays 80% after deductible (copay waived if admitted)	Plan pays 80% after deductible

¹ R&C is reasonable and customary, the amount a provider in your area would typically charge. You are responsible for any charges from your provider that are above the R&C amount.

² The Health Savings Plan features a true family deductible. The family deductible is two times the individual deductible and requires that the entire family deductible is met before covered benefit members start receiving benefits from the plan. For example, an employee enrolled in family coverage must meet the entire \$3,000 deductible before the plan starts paying 80% of covered charges. Please note that the out-of-pocket maximum works the same way.

MY HEALTH

Health Plan Costs

All Employees Except Hawaii

Bi-Weekly Employee Contributions for Medical Plans

Plan Year: 01/01/2020 – 12/31/2020

Coverage Election	Health Reimbursement Account (HRA) Plan		Exclusive Provider Organization (EPO) Plan		Health Savings Account (HSA) Plan	
	Employee	Employer	Employee	Employer	Employee	Employer
Employee Only	\$28.00	\$216.76	\$48.00	\$230.40	\$38.00	\$202.90
Employee plus Spouse	\$68.00	\$421.54	\$107.00	\$449.79	\$86.00	\$395.82
Employee plus Children	\$54.00	\$387.58	\$89.00	\$412.10	\$72.00	\$363.06
Employee plus Family	\$92.00	\$637.29	\$150.00	\$685.16	\$118.00	\$597.57
Domestic Partner ¹	\$40.00	\$204.78	\$59.00	\$219.40	\$48.00	\$192.92
Domestic Partner Child ¹	\$26.00	\$170.81	\$41.00	\$181.71	\$34.00	\$160.16
Additional Working Partner Premium ²	\$46.15		\$46.15		\$46.15	

¹ Domestic Partner deductions are taken on a post-tax basis, and employee pays tax on the employer portion of the contribution.

² The Working Partner Premium amount is in addition to the employee contributions shown in the table above.

Bi-Weekly Employee Contributions for Dental and Vision Plans

Plan Year: 01/01/2020 – 12/31/2020

Coverage Election	Dental				Vision	
	PPO Network		Open Network		Employee	Employer
	Employee	Employer	Employee	Employer		
Employee Only	\$4.00	\$8.99	\$15.00	\$8.99	\$3.00	\$0.00
Employee plus Spouse	\$8.00	\$16.03	\$27.00	\$16.03	\$5.00	\$0.00
Employee plus Children	\$10.00	\$18.57	\$33.00	\$18.57	\$5.00	\$0.00
Employee plus Family	\$14.00	\$25.61	\$46.00	\$25.61	\$8.00	\$0.00
Domestic Partner ¹	\$4.00	\$7.04	\$12.00	\$7.87	\$2.00	\$0.00
Domestic Partner Child ¹	\$6.00	\$9.59	\$18.00	\$10.05	\$2.00	\$0.00

¹ Domestic Partner deductions are taken on a post-tax basis, and employee pays tax on the employer portion of the contribution.

² The Working Partner Premium amount is in addition to the employee contributions shown in the table above.

MY HEALTH

Medical Benefits Overview Hawaii Employees Only

Plan Year 01/1/2020 - 12/31/2020	HMSA HMO	HMSA PPO
Calendar Year Deductible Individual Individual + enrolled dependents	\$0	For in-network providers: \$0 For out-of-network providers: \$100 per person \$300 per family maximum
Calendar Year Out-of-Pocket Maximum (includes the deductible) Individual Individual + enrolled dependents (Assumes in-network Prescription has separate out-of-pocket maximum)	\$2,500 \$7,500	\$2,500 \$7,500
Coinsurance (applies after deductible is met)	Varies by service	Varies by service and network
Office Visits		
Preventive	FREE	FREE
Primary Care Physician (PCP) office visit	\$20	\$12
Specialist Office Visit	\$20	\$12
Prescriptions		
Generic (30 days)	\$7 in-network	\$7 in-network
Preferred Brand (30 days)	\$30 in-network	\$30 in-network
Non-Preferred Brand (30 days)	\$30 + \$45 Other Brand Name Cost Share	\$30 + \$45 Other Brand Name Cost Share
Specialty (30 days)	\$100 in-network	\$100 in-network
Specialty Brand (30 days)	\$200 in-network	\$200 in-network
Lifetime Maximum		
	Unlimited	Unlimited
Online Care		
Telemedicine	Included at no cost	Included at no cost

MY HEALTH

Health Plan Costs Hawaii Employees Only

HMSA Bi-Weekly Employee Contributions for Medical Plans Plan Year: 01/01/2020 – 12/31/2020

Coverage Election	HMSA HMO		HMSA PPO	
	Employee	Employer	Employee	Employer
Employee Only	\$10.00	\$201.19	\$10.00	\$206.19
Employee plus Spouse	\$82.00	\$401.18	\$107.00	\$387.63
Employee plus Children	\$62.00	\$338.63	\$92.00	\$318.14
Employee plus Family	\$108.00	\$565.25	\$148.00	\$541.21
Domestic Partner ¹	\$72.00	\$199.98	\$97.00	\$181.44
Domestic Partner Child ¹	\$52.00	\$137.44	\$82.00	\$111.95
Additional Working Partner Premium ²	\$46.15		\$46.15	

¹ Domestic Partner deductions are taken on a post-tax basis, and employee pays tax on the employer portion of the contribution.

² The Working Partner Premium amount is in addition to the employee contributions shown in the table above.

HMSA Bi-Weekly Employee Contributions for Dental and Vision Plans Plan Year: 01/01/2020 – 12/31/2020

Coverage Election	Dental				Vision	
	PPO Network		Open Network		Employee	Employer
	Employee	Employer	Employee	Employer		
Employee Only	\$4.00	\$8.99	\$15.00	\$8.99	\$3.00	\$0.00
Employee plus Spouse	\$8.00	\$16.03	\$27.00	\$16.03	\$5.00	\$0.00
Employee plus Children	\$10.00	\$18.57	\$33.00	\$18.57	\$5.00	\$0.00
Employee plus Family	\$14.00	\$25.61	\$46.00	\$25.61	\$8.00	\$0.00
Domestic Partner ¹	\$4.00	\$7.04	\$12.00	\$7.87	\$2.00	\$0.00
Domestic Partner Child ¹	\$6.00	\$9.59	\$18.00	\$10.05	\$2.00	\$0.00

¹ Domestic Partner deductions are taken on a post-tax basis, and employee pays tax on the employer portion of the contribution.

MY FUTURE

T-Mobile 401(k) Savings Plan

The 401(k) savings plan is offered through Fidelity and allows you to save for your future.

- You are eligible to participate in the 401(k) plan immediately upon hire.
- You can contribute up to 75% of your regular earnings, and up to 85% of your bonus earnings – up the IRS limit each year. The limit is \$19,500 for 2020. If you are age 50 or older you can contribute up to \$26,000 in 2020.
- You have two ways to contribute: pre-tax or Roth after-tax.
- You are eligible for the employer match after completing one year of service.
- T-Mobile matches: first 3% at 100%, next 2% at 50%.
- Employer match is immediately vested.

Employee Stock Grant

Annual stock grants, in the form of Restricted Stock Units (RSUs), are awarded to eligible employees each year. RSUs become shares of T-Mobile stock after a waiting period known as vesting. RSUs take two or three years to vest based on your job, with a portion vesting each year. RSUs are awarded to you at no cost to help you share in T-Mobile's performance.

Employee Stock Purchase Plan (ESPP)

T-Mobile's Employee Stock Purchase Plan (ESPP) is an opportunity to share in company performance by purchasing T-Mobile (TMUS) stock at a 15% discount through payroll deduction.

Enrollment Period	Offering Period	Purchase Date
February 15 – March 15	April 1 – September 30	September 30
August 15 – September 15	October 1 – March 31	March 31

MY LIFE

Paid Time Off (PTO)

Taking time away from our jobs to re-charge, to be with loved ones, or run those essential errands is important to us all. With the PTO program, you get more flexibility, convenience, and control over how you want to manage your time off for life's experiences. You start earning PTO right away and can use it as soon as you earn it. Hours are awarded bi-weekly.

Regular Full-Time employees and Regular Part-Time employees begin accruing PTO from their first day on the job. Hours are awarded bi-weekly. The amount of PTO depends on status and years of service. Carry over up to 80 hours into the next calendar year.

Year	Full-Time Employees	Part-Time Employees
1-3	152 hours/year	88 hours/year
4-7	192 hours/year	108 hours/year
8+	232 hours/year	128 hours/year

Holidays

You will receive 10 paid holidays per year. Regular full-time employees will be paid based on their regularly scheduled shift. Regular part-time employees are paid up to six hours for each holiday.

- New Year's Day
- Martin Luther King Day
- Memorial Day
- Independence Day
- Labor Day
- Veterans Day
- Thanksgiving (2 days)
- Christmas Day
- Personal Floating Holiday

Paid Parental Leave

To make sure parents get off to a great start, T-Mobile offers paid parental leave. Eligibility begins the first of the month coinciding with or following 180 days of continuous active employment.

- **Birth moms:** Covers up to seven weeks of 100% paid leave for the birth of a child (called maternity leave)
- **Dads and non-birth moms:** Covers up to three weeks of 100% paid leave for dads or non-birth moms who adopt, use a surrogate or whose domestic partner has a baby (called Family Bonding Time)

Adoption and Surrogacy Assistance

Family is important, and we each build our family our own way. If you're considering adoption or surrogacy, T-Mobile can help make it possible by reimbursing you for your expenses up to \$14,000 per child.

Free Money for Childcare (Childcare Subsidy)

If your annual household income (AHI) is less than \$99,000 per year you are eligible for free money to help with your childcare bills. You are not required to contribute your own dollars to a Dependent Care FSA. Once enrolled, T-Mobile will make a monthly deposit into a Dependent Care FSA. You'll receive:

- \$200/month if your AHI is \$63,000 or less
- \$125/month if your AHI is between \$63,000.01 and \$99,000

Tuition Assistance

It's never too late to go back to school. After 90 days of employment, you'll become eligible for classes directly related to your position or another role at T-Mobile. Classes must be approved in advance. T-Mobile pays schools directly for tuition on behalf of eligible employees when courses are completed successfully with a C- or better, up to \$5,250 annually for full-time employees and \$2,500 for part time employees. Even better, T-Mobile partners with several schools that offer full tuition.

Short and Long Term Disability

You are eligible for disability insurance, at no cost to you, on the first of the month coinciding with or following 180 days of continuous active employment. Short term disability benefits will replace up to 60% of your base income, including commissions earned by Sales employees (this does not apply to Care) for up to 26 weeks.

After 26 weeks, you may be eligible for Long Term Disability (LTD) benefits, again provided by T-Mobile at no cost to you. LTD covers 50% of your base income, including commissions earned by Sales employees (this does not apply to Care)

Life Insurance and AD&D

T-Mobile provides you with life insurance equal to 1.5 times your annual base salary and commissions up to \$1,000,000 maximum, and you are eligible immediately upon hire.

Voluntary Life Insurance

You can choose to buy additional life insurance for yourself, up to 8x your annual salary, at a discounted rate and pay for it directly from your paycheck. If you have dependents, you can also purchase life insurance at the discounted rates. For your spouse/domestic partner you can choose from \$10K-\$250K of coverage and up to \$20K of coverage for children.

LiveMagenta (Including EAP)

When life happens—money stressors, family issues, health challenges, you name it—LiveMagenta's got the support you need. Get your own expert money coach, connect with a life coach, and use state-of-the-art apps to work on your health, finances, resiliency, and more. LiveMagenta is available 24/7/365. Make sure to save LiveMagenta to the home screen of your mobile device for quick access.

MY EXTRAS

Employee Mobile Service Discount

Great Service at fantastic rates – that’s kind of a no-brainer! Take advantage of steeply discounted pricing on T-Mobile’s flagship T-Mobile ONE rate plan, including up to 12 lines of mobile service with Talk + Text + Web, plus up to five mobile internet lines (data only for tablets, wearables, IoT (Internet-of-Things) devices, etc.). Plus, you can enroll in our retail device installment plans and leases, participate in most consumer promotional offers and buy accessories at a 25% discount in T-Mobile-branded stores. You’re eligible as soon as your new hire information is updated in the system.

Voluntary Benefits

You have the opportunity to enroll for additional voluntary benefits like AFLAC, legal insurance, pet insurance, auto/home insurance, and identity theft monitoring. You get discounted group rates and you can pay for them directly from your paycheck. We also have a new fitness discount program which offers exclusive discounts to T-Mobile employees. Simply enroll using your credit card to get started.

Employee Discounts + Perks

You and your family can enjoy special savings on retail items, travel, entertainment, dining and much more. Once hired, just download the Passport app to see what is available in your area. And be sure to check out the Perks at Work site for even more discounts!

Employee Referral Program

You can earn up to a \$1,500 bonus for each person hired who you refer to T-Mobile. After all, who is better to bring on fresh new talent than our own team members?

T-Mobile in the Community

At T-Mobile, we believe in not only changing the industry, but our communities for good. That’s why we invest in youth through national programs for education, career exploration and social innovation.

Our employees support youth causes through our Huddle Up Volunteer Grants program, where T-Mobile teams can apply for \$5,000 grants to support their volunteer efforts. Plus, we match employees’ donations to thousands of charities, dollar for dollar. And, we don’t just stop there, we donate \$10 per volunteer hour that they complete, up to a combined \$2,000 per calendar year.

More than \$13M have been donated since the program’s inception in October 2015 – talk about changing our communities!

And that’s not all. We even get the ball rolling for our employees by giving every new hire money in their giving account to give to one thousands of charities in our system, during their first 90 days. It’s our way of saying, Welcome to the Un-carrier!