



ABBOTT PUERTO RICO EMPLOYEE BENEFITS HIGHLIGHTS

ABBOTTBENEFITS.COM

For all the moments of your life.

Abbott's mission is to help people fulfill their potential through health. We've designed our benefits to help our employees live their fullest lives.

FOR YOUR HEALTH

Abbott's medical, dental and vision benefits provide care for you and your family, including your spouse and children up to age 26.

MEDICAL AND DENTAL PLAN

Abbott offers a comprehensive coverage through Humana. It gives you and your eligible dependents access to preventive and on-demand medical care, comprehensive dental coverage (including exams, cleanings, filling, orthodontia and restorative services), as well as pharmacy coverage.

You and Abbott share the cost for this benefit. The amount you pay is based on how many family members you choose to cover. Premiums are deducted from your paycheck.

VISION COVERAGE

Abbott vision coverage includes exams, prescription lenses, frames and contact lenses, plus discounts on certain services.

ADDITIONAL BENEFITS

- Free wellness programs to help you quit smoking, reduce stress and lose weight
- As-needed financial support through the Clara Abbott Foundation, including scholarships for eligible family members
- Onsite banking (Barceloneta location) and ATMs
- Onsite cafeterias (Arecibo, Barceloneta and Caguas locations)
- Onsite Cooperativa de Seguros Múltiples and COSVI offices (Barceloneta)

ADOPTION BENEFITS

Adoptive parents qualify for up to \$5,000 in financial assistance and two weeks paid time off to help with the adoption process.

FOR YOUR WELLNESS AND PERSONAL BALANCE

Abbott is committed to helping you be well and achieve the right balance between your work life and home life.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Abbott's EAP provides confidential support to employees and their households, including free counseling sessions, help with family/relationship issues and legal and financial issues.

TIME-OFF BENEFITS

Abbott provides 10 paid holidays per year (eight observed and two "floating"), plus paid vacation based on your years of service — three years for new employees, and up to four as your service grows.



For your retirement & financial planning

Wherever you are on your career path, Abbott's financial and retirement programs can help you build a strong financial future for you and your family.

RETIREMENT SAVINGS

The Abbott Stock Retirement Plan (SRP), our 401(k) plan, gives you a great way to save and invest. Abbott provides a 100% match on your contributions, up to the first three percent you contribute. Additional matching benefits are provided in some divisions.*

PLAN FEATURES:

- Immediate eligibility
- No participant account maintenance fees and very low investment fund fees
- Multiple investment choices including Abbott common stock and target retirement funds
- You can elect pre- or after-tax 401(k) contributions
- Accepts rollovers from other qualified plans.

For eligible employees in select divisions, the Annuity Retirement Plan (ARP) may also be available.* This benefit provides monthly continuing income for your lifetime. You earn a vested benefit after five years of services.

* For more information, access the Abbott Benefits Center via Abbott-Benefits.com or speak to your recruiter.

TUITION ASSISTANCE

The tuition assistance program reimburses up to \$4,300 per year for college courses approved by your manager.

RETIREE HEALTH INSURANCE

Eligible employees who meet certain age and service requirements at retirement have access to retiree medical and life insurance. Retiree dental coverage is also available.*





For you and your family's financial protection

These benefits can help provide financial security in times of need.

LIFE INSURANCE

Abbott life insurance provides financial security to your beneficiaries in case of your death. Abbott provides coverage of two times your annual salary at no cost.

You can purchase supplemental life insurance coverage for yourself up to seven times your salary. Supplemental coverage also may be purchased for your spouse (up to \$100,000) and/or dependent children (up to \$25,000 per child). Some restrictions may apply.

AD&D INSURANCE

Accidental death and dismemberment (AD&D) insurance pays benefits up to two times your salary for loss of life or limb due to an accident. You can also purchase supplemental coverage for your spouse, up to \$100,000 (some restrictions may apply).

SICK PAY/SALARY CONTINUATION

This benefit pays 100% of your pay for eligible time off, which may include time to take care of yourself and eligible family members when sick. Speak to your recruiter for full details.

MATERNITY LEAVE

Abbott provides eight weeks paid time off for birthing mothers' hospital and home time. Adoptive mothers also qualify for leave benefits, with the amount of time off based on the child's age.

SHORT-TERM DISABILITY

If you are unable to work due to an illness, you may be eligible for medical leave, which pays up to 65% of your base pay for up to 26 weeks.

LONG-TERM DISABILITY

Long-term disability provides up to 50% of your base pay if you are on an approved medical leave for longer than 26 weeks.

BUSINESS TRAVEL INSURANCE

All Abbott employees are covered by business travel accident insurance while traveling on Abbott business anywhere in the world. This benefit provides coverage up to five times your salary at no cost to you.

LEARN MORE AT [ABBOTTBENEFITS.COM](https://abbottbenefits.com)
OR CALL 844-30-MY-ABC (844-306-9222)

Esta información tiene por objeto describir las características clave de los planes y programas de beneficios que están a disposición de los empleados en las localidades participantes de Abbott en Puerto Rico al 1/1/2022. Todas las afirmaciones están sujetas a cambio y no se considerarán una modificación de los términos expresos de los documentos legales que atañan a cada plan o programa. Abbott se reserva el derecho de enmendar o cancelar los planes y programas de beneficios en cualquier momento.