

ZB My Quick Guide for New Hire Enrollment

THE
POWER
OF
US.



Welcome to Zimmer Biomet

ZB fosters an innovative and inclusive work environment — a place where everyone is committed to alleviating pain and improving the quality of life for people around the world every day.

We offer benefits that reach beyond the workplace and support the unique needs of our diverse team members both inside and outside of work. It's just one part of our commitment to being a best and preferred place to work.

Your benefits overview

ZB is committed to providing high-quality coverage options to support you and your family. Take this opportunity to review our offerings and make sure you choose what best meets the needs of you and your family.



Your source for all your ZB Rewards!

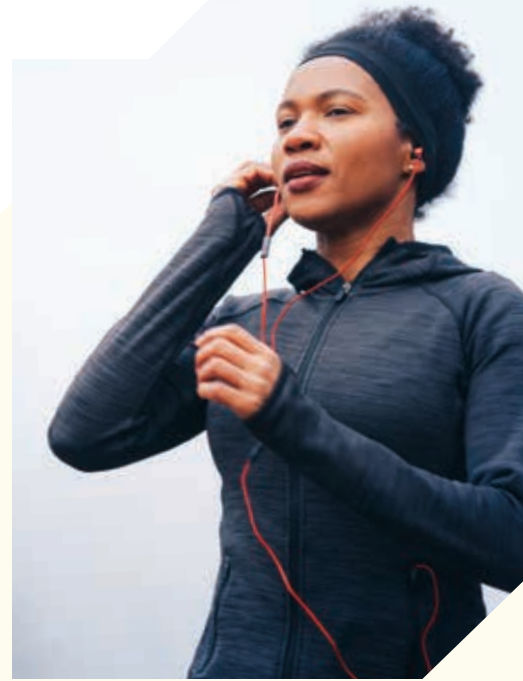
The **My Rewards Guide** is your digital resource with everything you need to know about your ZB reward offerings, including:

MY **PAY/RECOGNITION**
BENEFITS
WORK/LIFE
CAREER GROWTH

Find it on The Circle and select Team Member Center
> Benefits-U.S. > My Rewards.

Choose your benefits

The following chart summarizes the benefit programs and options available to you. For most benefits, you may elect a specific option and a level of coverage, or choose no coverage for that benefit. When electing your medical, dental and/or vision benefits, your contributions each pay period will depend on the type of option and coverage level you elect and whether the tobacco or spouse/domestic partner surcharge applies.



Medical* | Anthem Blue Cross Blue Shield

ZB offers three consumer-driven medical options featuring traditional healthcare coverage and a **special account** that is funded by ZB to pay for healthcare expenses.

- **Premium Health Savings Account (HSA)**
- **Value Health Savings Account (HSA)**
- **Health Reimbursement Account (HRA)**

All three options provide comprehensive coverage and have several features in common:

- 100% coverage for preventive care.
- You pay the full negotiated cost of healthcare until you reach the annual deductible.
- The flexibility to see any licensed healthcare provider you want.
- **An annual deductible.** Once you meet the annual deductible, the plan typically pays 80% of your eligible claims and you pay 20% when you go to an in-network provider.
- **An out-of-pocket maximum.** Once you meet the out-of-pocket maximum the plan covers 100% of eligible claims.



Prescription Drug* | Express Scripts

Competitive prescription drug coverage is included with all medical options. Coverage of generic and brand name drugs, as well as a home delivery option to save you time and money, are included. Select preventive drugs are covered 100%.



Dental* | Aetna

A healthy mouth is an important part of overall health, which is why the company provides two dental options: Premium and Value. The options provide coverage for preventive, basic and major restorative care, as well as orthodontia and implants. You may see any provider you choose.



Vision* | VSP Vision Care

The vision option provides you and your family with coverage for basic vision care, such as eye exams, frames and lenses, and contact lenses. There also is a LASIK surgery discount program available when you use an in-network provider.



Wellness | Virgin Pulse

Your health and wellness are important to ZB; therefore we provide tools, wellness challenges, helpful tips and engaging social options to get active, get healthy and live better every day.

Watch your points add up, while you earn incentives for getting healthier.

Know who to call.

Locate benefits provider contact information



September 2020

Reporting a Qualified Status Change to anyone other than the Zimmer Biomet Benefits Service Center will not be considered a valid notification.

- Full-time student
- Death of spouse or child
- Birth or adoption
- Adult child
- Divorce or legal separation
- Marriage

Qualified Status Change examples include:

- Changes are allowed based on the type of event.
- After reporting a Qualified Status Change, submit the required documentation within **60** calendar days.
- Contributions are collected retroactively back to the date of the Qualified Status Change, typically one to two paychecks after your Qualified Status Change.

Call **1-877-588-0933** or visit **benefits.zimmerbiomet.com**.

- Within **31** calendar days of the Qualified Status Change (other than birth or adoption)
- Within **90** calendar days of the Qualified Status Change for birth or adoption of a child

You must timely notify the Zimmer Biomet Benefits Service Center:

Qualified Status Change information

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Zimmer Biomet Benefits Service Center

Your first resource if you have questions about benefits enrollment, elections or life insurance claims.

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2020 Benefits



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2020 Benefits

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Prescription Drugs	Express Scripts	1-866-544-6884
Vision	VSP Vision Care	1-800-877-7195
Wellness and Parenting Wellness Leave	Virgin Pulse	1-855-479-7626
Work-Life Solutions	Anthem	1-833-600-4759
401(k) Program	Fidelity Investments	1-800-835-5095
Employee Stock Purchase Plan and Equity Plans	Fidelity Investments	1-800-544-9354
Pension	Buck	1-877-728-2409
Retirement Investment Advice and Services	Financial Engines	1-877-401-5762

24/7 Nurseline	Anthem	1-800-700-9184
Anthem Health Guide/Medical	Anthem	1-800-693-5406
Dental	Aetna	1-800-279-1434
Flexible Spending Account and Commuter Benefit Account	HealthEquity/ WageWorks	1-877-924-3967
FMLA, STD, LTD, Family, Parenting, Military and Personal Leaves	Unum	1-866-779-1037
Health Savings Account	HealthEquity	1-877-713-7712
Life and AD&D Insurance and Survivor Income Plan	The Hartford	1-877-320-0484
LiveHealth Online	Anthem	1-888-548-3432

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Choose your benefits (cont.)

Health Savings Account (HSA)* | HealthEquity

If you enroll in Premium or Value HSA Medical option, you can make personal contributions to an HSA. Plus, ZB provides an annual contribution of \$750 (you only) or \$1,500 (you + family), up to IRS limits.

Health Reimbursement Account (HRA)* | Anthem

ZB provides an annual contribution of \$500 (you only) or \$1,000 (you + family).

Flexible Spending Accounts (FSA)* | WageWorks (a HealthEquity company)

FSAs are tax-advantaged accounts that help you save money on eligible out-of-pocket healthcare and dependent care expenses. You may make contributions to the Healthcare FSA up to \$2,750 and/or the Dependent Care FSA up to \$5,000.

Commuter Benefit* | WageWorks (a HealthEquity company)

You can contribute up to \$270 per month for eligible transit and up to \$270 for eligible parking expenses. Eligible expenses include buses, light rail, regional rail, streetcar, trolley, subway, ferry, vanpool and parking at or near your work or near a place from which you commute to work.

Life, Accidental Death and Dismemberment (AD&D) | The Hartford

ZB offers company-provided basic life and AD&D insurance equal to two times your annual benefits salary, at no cost to you. The maximum for basic life and basic AD&D insurance is \$1 million each.

In addition, you can elect to purchase supplemental life insurance and AD&D insurance for yourself from one to eight times your annual benefits salary each. The maximum for basic life and supplemental life insurance combined is \$1.5 million, and the maximum for basic AD&D and supplemental AD&D insurance combined is \$1.5 million.

You can purchase dependent life insurance in the following increments:

- Spouse Life and/or AD&D: \$10,000; \$25,000; \$50,000; \$75,000; \$100,000; \$150,000; \$200,000; \$300,000; \$400,000; \$500,000
- Child Life and/or AD&D: \$5,000 or \$10,000

Disability coverage | Unum

You are eligible after a 90-day eligibility period of active service following your date of hire (subject to approval).

- Short-Term Disability (STD): ZB provides STD coverage after seven calendar days of disability based on your team member status.
 - Non-Exempt team members (Hourly): 60% of pay continuation
 - Exempt team members (Salary): 100% of pay continuation for the first 13 weeks, then 80% for the remaining 13 weeks
- Long-Term Disability (LTD): ZB provides Basic LTD of 60% of your base earnings after 26 weeks of STD. You can purchase an additional 10% LTD, for a total benefit of 70% of your base earnings.

Savings and Investment 401(k) Program* | Fidelity Investments

The ZB Savings and Investment 401(k) Program (the 401(k) Program) offers a convenient, tax-deferred way to save for retirement. Your investment decisions and strategies today will help you prepare for a secure financial future. The program includes:

- Pre-tax, after-tax and/or Roth options
- A dollar-for-dollar company match for every dollar you contribute up to 6% of your eligible pay per pay period

To enroll or change your 401(k) contribution or investment elections, log onto Fidelity at [Netbenefits.com](https://www.fidelity.com/netbenefits).

Levels of coverage

- You only
- You + spouse/domestic partner
- You + child(ren)
- You + family
- No coverage

* If you are a part-time team member who is regularly scheduled to work at least 20 hours per week, but fewer than 40 hours per week, you are eligible for this coverage.



How to enroll

*You must enroll
in your benefits
within 31 days
of your hire date.*

You have two options to enroll in your benefits:




- Enroll on your own online at benefits.zimmerbiomet.com. You can use a computer, smartphone or tablet.
- Work with a benefits representative. Call the ZB Benefits Service Center at 1-877-588-0933, Monday through Friday from 9 a.m. to 7 p.m. ET.

When you add a dependent for coverage under the health and welfare plan, you will be required to provide documentation to verify his/her eligibility. You must submit the required documentation within 60 calendar days from the date you elect coverage; otherwise, coverage will be terminated retroactively.

All enrollment elections you make will remain in effect until Dec. 31, 2021, unless you experience a **Qualified Status Change**.

What is a Qualified Status Change?

A Qualified Status Change is a change in work or family status that allows limited mid-year changes to benefit elections. Examples of a Qualified Status Change include:

- | | |
|---|--|
|  Marriage or Divorce |  Birth or Adoption of a Child |
|  Non-Registered or Registered Domestic Partner Relationship |  New Guardianship |
|  You, Your Spouse/Domestic Partner or Another Covered Dependent Loses or Gains Benefits Coverage |  Change in Full-Time Student Status for Your Child (excluding medical coverage) |

For a complete list, go to benefits.zimmerbiomet.com.

What happens if you don't enroll?

Ensure you receive the benefits you want by completing your enrollment elections on time. If you don't complete the enrollment process, you will default to the coverage listed below.

Medical	HRA Medical, You only coverage
Dental	No dental coverage
Vision	No vision coverage
Health Savings Account (HSA) Contribution	No personal HSA contributions
Flexible Spending Accounts	No participation
Commuter Benefit	No participation
Life and Accidental Death & Dismemberment (AD&D) Insurance	You will automatically be enrolled in Basic Life and Basic AD&D Insurance at 2x your eligible benefits salary. This is provided at no cost. You will not have any supplemental or dependent coverages.
Survivor Income Plan	No coverage
Short-Term and Long-Term Disability	You will automatically be enrolled in Basic Short-Term and Long-Term Disability. This is provided at no cost.
Savings and Investment Program (401(k) Program)	You will be automatically enrolled in the 401(k) Program and defaulted to a 3% contribution per pay period.

Don't forget to designate a beneficiary

Designate a beneficiary to make sure your assets are distributed to your loved ones in a way you desire for the following benefits:

- 401(k) Program (**NetBenefits.com**)
- Life insurance and AD&D insurance (**benefits.zimmerbiomet.com**)
- Health Savings Account (**myhealthequity.com**)

What you'll pay

Medical Payroll Contributions Cost Per Pay Period	Premium HSA Medical	Value HSA Medical	HRA Medical
You only	\$44.19	\$37.15	\$55.19
You + spouse/domestic partner	\$108.68	\$91.81	\$132.72
You + child(ren)	\$103.51	\$83.05	\$124.11
You + family	\$187.66	\$149.72	\$229.25

Spouse/domestic partner surcharge	\$57.69
Tobacco Surcharge*	\$23.08

Dental Payroll Contributions Cost Per Pay Period	Premium Dental	Value Dental
You only	\$7.42	\$5.27
You + spouse/domestic partner	\$16.03	\$11.39
You + child(ren)	\$19.18	\$13.73
You + family	\$28.62	\$20.31

Vision Payroll Contributions Cost Per Pay Period	
You only	\$3.35
You + spouse/domestic partner	\$7.02
You + child(ren)	\$6.68
You + family	\$11.70

* The Tobacco Surcharge does not apply to new hires in their first plan year.

Have questions or need assistance?

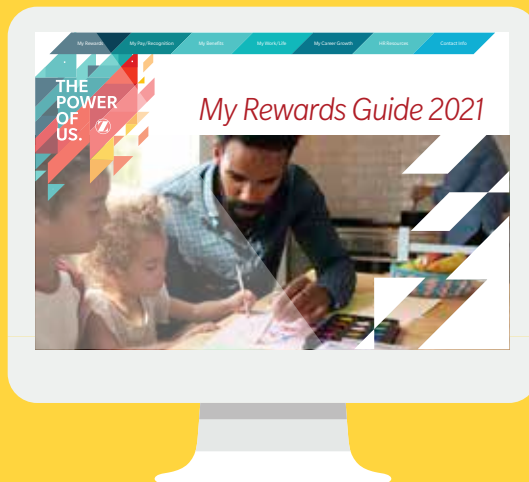
Call the ZB Benefits Service Center at 1-877-588-0933, Monday through Friday from 9 a.m. to 7 p.m. ET.



Your checklist for success!



Refer to the My Rewards Guide to review detailed information regarding the 2021 benefit programs. Visit The Circle and select Team Member Center > Benefits-U.S. > My Rewards.



Review the New Hire Benefits Training assigned to you in iLearn.



Enroll in your benefits within 31 days of your hire date or date you first become eligible.



Check your confirmation statement. After you enroll, you will receive a confirmation statement in the mail. Review your confirmation statement to ensure the elections you made are accurate.



Respond to any requests for dependent verification documentation. Failure to provide documentation will result in retroactive termination of coverage.

All benefits are subject to the terms and conditions of the plan document as amended. If there is any discrepancy between this overview and the plan documents, the plan documents will govern. While the company intends to continue these benefits, we reserve the right to change or discontinue them at any time for any reason.

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DECEMBER 2020