

BASF Corporation Voluntary Benefits

Employee Guide



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BASF Corporation Voluntary Benefits

BASF Corporation is committed to offering you competitive benefits that include products that can help you save money and protect your assets. **The BASF Corporation Voluntary Benefits** program offers you optional insurance and discounted products and services with easy and convenient payroll deductions.

This guide provides an overview of each plan and its features.

Enroll in these products within 31 days from your date of hire:

- Accident Insurance
- Critical Illness Insurance
- Legal Insurance
- Long Term Care Insurance

Apply for these products at anytime throughout the year:

- Auto and Home Insurance
- Pet Insurance
- Identity Protection

For more information, including rates and details, visit

[VoluntaryAtWorkBenefits.com](https://www.voluntaryatworkbenefits.com)

or call **1-866-874-2841**.

Accident Insurance offered by Voya® Employee Benefits

Accident Insurance pays a specified amount for specific injuries resulting from a covered accident. You can use this money for any purpose you like. It helps you take care of your financial life, so you can concentrate on getting better.

According to the National Safety Council, 43% of all medically consulted injuries occur at home. In fact, 1 in every 14 people in the United States experience an unintentional injury at home serious enough to consult with a medical professional.¹ If you're like most people, you don't budget for life's unexpected moments.



In the event of a covered accident, the plan pays cash benefits to help with the costs associated with out-of-pocket expenses and bills—expenses major medical may not take care of, including:

- Ambulance rides
- Wheelchairs, crutches and other medical equipment
- Surgery
- Emergency room visits

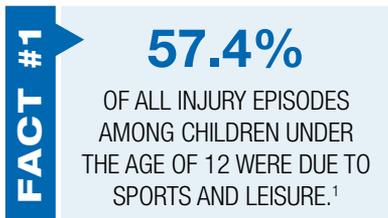
Coverage is available to you, your Spouse/Domestic Partner, and dependent children.

Accident insurance is a limited benefit policy. It is not health insurance and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

For more details and rates, please go online at VoluntaryAtWorkBenefits.com, click on the Accident Insurance Overview page, and review the Accident Insurance Brochure.

For more information or to enroll: Call [1-866-874-2841](tel:1-866-874-2841) or visit VoluntaryAtWorkBenefits.com.

New hires may enroll within 31 days from their date of hire, or during annual enrollment.



Accident Insurance is underwritten by ReliaStar Life Insurance Company, a member of the Voya® family of companies.

Critical Illness Insurance offered by Voya® Employee Benefits

Critical Illness Insurance pays a lump sum benefit amount upon the diagnosis of a covered disease or illness. You can use this money for any purpose you like.

While a major medical plan may pay for a good portion of the costs associated with a critical illness, there are a lot of expenses that just aren't covered. And, during recovery, having to worry about out-of-pocket expenses is the last thing anyone needs.

Having group Critical Illness Insurance means that you have added financial resources to help with medical costs or ongoing living expenses.

The Group Critical Illness plan benefits include:

- Critical Illness Benefit payable (100% of Benefit unless otherwise noted) for:
 - Cancer
 - Skin Cancer (10% of Full Benefit Amount)
 - Heart Attack (Acute Myocardial Infarction)
 - Stroke
 - Major Organ Failure
 - End-Stage Renal Failure
 - Coronary Artery Bypass (25% of Full Benefit Amount)
 - Carcinoma In Situ (25% of Full Benefit Amount)
 - Coma
 - Permanent Paralysis

Coverage is available to you, your Spouse/Domestic Partner, and dependent children.

Critical Illness Insurance is a limited benefit policy. It is not health insurance and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

For more details and rates, please go online at VoluntaryAtWorkBenefits.com, click on the Critical Illness Insurance Overview page, and review the Critical Illness Brochure.

FACT #1	<p style="text-align: center;">About 1.67 Million</p> <p style="text-align: center;">NEW CANCER CASES WERE EXPECTED TO BE DIAGNOSED IN 2014.²</p>	FACT #2	<p style="text-align: center;">About 720,000</p> <p style="text-align: center;">AMERICANS HAVE A HEART ATTACK EVERY YEAR.³</p>
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For more information or to enroll: Call **1-866-874-2841** or visit VoluntaryAtWorkBenefits.com.

New hires may enroll within 31 days from their date of hire, or during annual enrollment.

Critical Illness Insurance is underwritten by ReliaStar Life Insurance Company, a member of the Voya® family of companies.



Legal Insurance from Hyatt Legal Plans

Finding an affordably priced attorney can be a challenge when you are:

- Buying, selling or refinancing your home
- Preparing your will
- Need document review
- Or a consultation for virtually any legal matter

There's an easy, affordable solution—the Hyatt Legal Plan.

As a member, you can secure legal representation for you, your Spouse/Domestic Partner and eligible dependents at a price that won't break your budget. You will have access to more than 14,000 experienced attorneys nationwide for important, every day legal services. There are no deductibles, copayments, waiting periods, claim forms, or limits when you use an in-network attorney.

If you have dependents and/or assets, you have legal exposure. What's more, legal costs are expensive. A legal plan protects what's most important to you.

For more information or to enroll: Call [1-866-874-2841](tel:1-866-874-2841) or visit VoluntaryAtWorkBenefits.com.

New hires may enroll within 31 days from their date of hire, or during annual enrollment.



Long Term Care Insurance

Things can happen—often without warning. That’s why it’s important to have a plan for your care in place before you need it. Now is the time to look at your options and plan ahead for your long term care needs. An illness or disease, such as Alzheimer’s, might require ongoing care or supervision at home or in a facility.

A group long term care insurance program provides several benefits. In addition to Nursing Home Care, the plan offers benefits for:

- Home Care
- Adult Day Care
- Assisted Living Facility Care

And you can:

- Obtain special group premiums. The premiums you pay are based on your age and the benefits you select.
- Take your coverage with you if you leave the company—it’s fully portable
- Get pre-selected plan features—we’ve made selecting a personalized plan easy!

For more information or to enroll: Call [1-866-874-2841](tel:1-866-874-2841) or visit VoluntaryAtWorkBenefits.com.

New hires may enroll within 31 days from their date of hire without evidence of insurability.

The Long Term Care Insurance Program is underwritten by Genworth Life Insurance Company. Coverage under this plan is not available to residents of Vermont.

Auto and Home/Renters Program

The Auto and Home/Renters⁴ Program is a solution that gives you many different options, personalized customer service and can help you save money.

- **Get Up To 3 Quotes With One Call To 1-866-874-2841**

One quick call and you can get quotes from up to 3 of America's top-rated insurance companies: MetLife Auto & Home[®], Travelers, and Liberty Mutual Insurance. Then, you could switch—all on the same call.

- **Multiple Discounts Available**

Insure your auto and home/rental with one provider and you could take advantage of the savings! Also, you could get special savings such as an employee discount of up to 15%—plus, a payroll deduction discount and individual savings, such as accident-free and low mileage savings.⁵ A knowledgeable, licensed representative can help you find every possible discount available.

- **Save On Other Coverages**

Take advantage of money-saving discounts to protect more than just your auto or home/rental.⁶

- Boat • Motorcycle • Seasonal Home • ATV • Condo
- RV • Mobile Home • And More!

- **Easy-To-Pay**

Payroll deduction is an easy, convenient way to pay your insurance premiums and it could help you qualify for an additional discount. Plus, it makes budgeting easy because small, manageable payments automatically come out of each paycheck.

For more information or to apply: Call **1-866-874-2841** or visit VoluntaryAtWorkBenefits.com.

Pet Insurance from Nationwide

Treatment for a pet can cost hundreds or thousands of dollars. Fortunately a pet insurance policy from Nationwide pet insurance allows you to provide medical care for your pet (without having to worry about the cost) at an affordable monthly rate.

Pet insurance policies cover many medical problems and conditions related to accidents and illnesses (including cancer) for your:

- Dogs
- Cats
- Rabbits
- Birds
- Reptiles
- Ferrets
- And other exotic pets

Regular veterinary care is critical to the long-term health of your pet, so we also provide the option of affordable wellness coverage, which can be added to any medical plan. Employees are eligible to receive a group discount on premiums and are able to pay premiums through convenient payroll deduction.

Employees are free to choose their veterinarian (no pre-approval necessary).

Pre-existing conditions may not be covered. This includes any illness or injury that your pet had before coverage begins.

Enrollment is available anytime.

For more information or to enroll: Call [1-866-874-2841](tel:1-866-874-2841) or visit VoluntaryAtWorkBenefits.com.

Identity Protection from InfoArmor®

Identity theft impacts more than just your credit. InfoArmor proactively protects against the broad array of identity theft by detecting more fraud sooner through tracking application data and high risk transactions.

By detecting fraud at the source, InfoArmor can help minimize damage and better protect you. Enroll soon to receive the following:

- Proactive identity monitoring
- Credit monitoring, monthly credit score, and an annual credit report for free (activation required)
- Social Media Reputation Monitoring to protect against reputational damage and cyberbullying on Facebook, LinkedIn, Twitter, and Instagram profiles.
- Full-Service Remediation with a dedicated Privacy Advocate®
- Proprietary Internet Surveillance
- WalletArmor® to make replacing a lost wallet quick and easy
- Digital Exposure report
- PasswordArmor® to securely store and sync your complex passwords
- Guidance on solicitation reduction

If you fall victim to identity theft, trained experts will manage the process of identity restoration. A \$1,000,000 insurance policy is included to help cover costs of restoring your identity.

Enrollment is available anytime.

For more information or to enroll: Call [1-866-874-2841](tel:1-866-874-2841) or visit [VoluntaryAtWorkBenefits.com](https://www.VoluntaryAtWorkBenefits.com).

Supplemental Disability Income Protection Plan

(For all full-time management represented employees with at least one year of service.)

BASF provides you with group long term disability (LTD) insurance, which covers 60% of your base salary. You will have the opportunity to purchase Unum's Supplemental Disability Income Protection (SDIP) which can supplement your LTD coverage and protect more of your income. This carefully selected benefit can be important to your financial planning.

How it works

What this benefit can do for you if a covered injury or illness keeps you out of work, individual disability insurance from Unum can pay you a monthly benefit, in addition to your group LTD coverage. It helps you recover a larger portion of your total income.

Two reasons to buy this coverage at work

- You pay for this voluntary coverage with post-tax dollars through payroll deduction, so your benefits are tax free.
- It's offered at discounted rates because you're buying it at work

HOW DO I ENROLL

Follow these steps:

- Call Unum at (800) 633-7490 to speak to a representative and request a personalized enrollment packet.
- Review this new benefit information and your personalized benefit statement which will be mailed to your home.
- Complete the forms included in your personalized enrollment kit and return them in the enclosed envelope.

How To Get Started

It's easy to access [BASF Corporation Voluntary Benefits](#) online or by phone. You have instant access to your online benefits enrollment/application and information.

For Auto and Home/Renters Insurance

- Compare vehicle insurance quotes and purchase the policy that's right for you. To purchase a policy, please call the Service Center at 1-866-874-2841
- Discover relevant information and apply for dependable voluntary benefits at employee discounts⁵
- Manage your enrollment and account information

Online at: VoluntaryAtWorkBenefits.com

- Learn more about Accident Insurance, Critical Illness Insurance, Legal Insurance, Identity Protection, Long Term Care Insurance, Auto and Home Insurance, Supplemental Disability Income Protection Plan, and Pet Insurance.
- Apply in the products that best fit your needs.

Phone: 1-866-874-2841

- Obtain auto and home/renters insurance quotes and purchase the policies that are right for you
- Apply for coverage(s)
- Speak with a licensed customer service representative between the hours of 8 a.m. to 8 p.m. Eastern, Monday through Friday

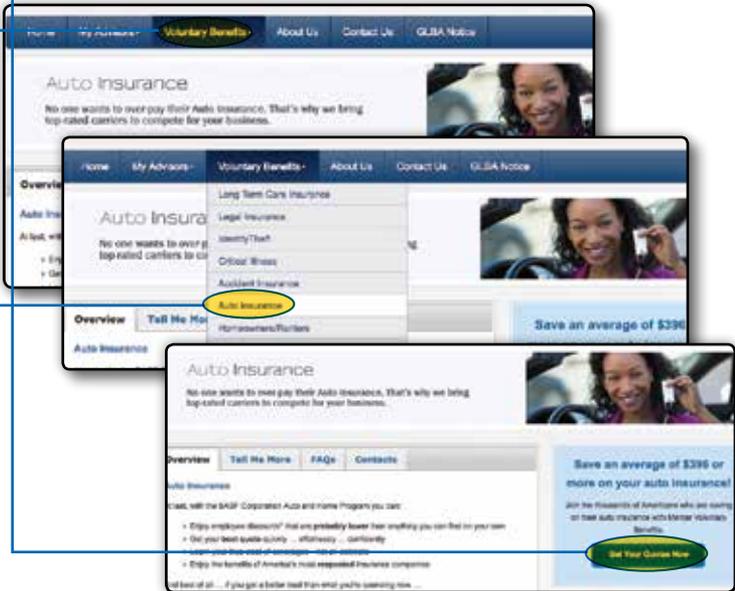
Your voluntary benefits website

Getting your low group rate is as easy as 1-2-3

1. Go to VoluntaryAtWorkBenefits.com.

2. Click on the product or service that you want to learn more about.

3. Purchase or secure a service right away. Or simply call 1-866-874-2841 for more information.



Here's What Our Carriers Want You To Know

¹National Safety Council, Injury Facts, 2014 Edition

²American Cancer Society, Cancer Facts and Figures 2014

³Heart disease and stroke statistics—2014 update: a report from the American Heart Association. 2014

⁴Home insurance is not available in FL through the carriers offered in this program and may not be part of MetLife Auto & Home's benefit offering in MA.

⁵Employee discounts are not available from all carriers and only available to those who qualify.

Coverages, discounts and billing options are subject to state availability, individual qualifications, and/or the insuring company's underwriting guidelines. Individual savings may vary and are not guaranteed.

⁶Not available through all carriers.

Each carrier operates independently and is not responsible for the others' financial obligations.

MetLife Auto & Home is a brand of Metropolitan Property and Casualty Insurance Company and its affiliates: Economy Preferred Insurance Company, Metropolitan Casualty Insurance Company, Metropolitan Direct Property and Casualty Insurance Company, Metropolitan General Insurance Company, Metropolitan Group Property and Casualty Insurance Company, and Metropolitan Lloyds Insurance Company of Texas, all with administrative home offices in Warwick, RI. Coverage, rates, discounts, and policy features vary by state and product, and are available in most states to those who qualify. Met P&C[®], MetCasSM, and MetGenSM, are licensed in Minnesota. ©2017 MetLife Auto & Home. L1116484402[exp0318][All States][DC]

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Program Offered and Administered by Mercer Health & Benefits Administration LLC

In CA d/b/a Mercer Health & Benefits Insurance Services LLC

AR Insurance License #100102691 CA Insurance License #0G39709

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