



NXP Benefits **Brighter Together**

NXP USA 2027 Benefits Guide





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Benefits to power your best life

As we focus on becoming the unstoppable leader at bringing intelligent systems to the edge in Automotive and Industrial & IoT, providing our team members with benefits that support their mental, physical and financial wellbeing is key. NXP provides you with benefits that protect your health, help you build savings for retirement and advance your quality of life. NXP will continue to offer you multiple benefits options. Please take time to get to know what is available to you and learn about the enrollment process.

Brief overview

By choosing NXP as your employer, you've become part of one of the world's most dynamic semiconductor companies. You'll be working with motivated professionals and a dedicated management team, with the tools to advance both your productivity and your career. Be prepared to move boldly, accept responsibility and share in the rewards that come from world-class teamwork. You can come to work every day knowing you have a benefits program that is both market-competitive and responsive to your needs. Welcome to NXP.

Your NXP benefits

This guide will give you details on the following benefits:

- › Medical benefits
- › Pharmacy benefits
- › Health Care and Dependent Care Flexible Spending Accounts
- › Health Savings Account
- › Dental and Vision benefits
- › Disability and life insurance
- › 401(k) Retirement Plan
- › Employee Stock Purchase Plan
- › Legal benefits
- › Wellness programs
- › Work and life balance benefits
- › Family benefits
- › Commuter benefits



Enroll

Businessolver is your go-to platform for making your 2027 annual enrollment elections and accessing ongoing benefits support.*

Enroll at mynxpbenefits.com or download the MyChoice Benefits app.



Questions

Contact the NXP Benefits Service Center at **(888) 532-3971** for assistance with your 2027 benefits. You can also chat with Sofia, your virtual benefits assistant, at mynxpbenefits.com or through the MyChoice Benefits app. Single Sign-On (SSO) is available at nxp.com/benefits.

Insurance enrollment information

Enroll within 30 days of your start date

You can make your NXP benefits elections online or through the NXP Benefits Service Center after your NXP start date. You will receive an "NXP Benefits Enrollment" email at your NXP email address, usually within 10 business days of your start date. If you need help enrolling or have questions before you are prompted to enroll, please contact the NXP Benefits Service Center at **(888) 532-3971**.

Your NXP health coverage is effective as of your NXP start date. If you incur health or pharmacy claims before enrolling or receiving your identification cards (ID cards), please save your receipts and file a claim directly with your carrier once you receive your ID cards.



You must complete your enrollment within 30 days of your start date or the default enrollment options listed below will apply.

Default enrollment

If you don't complete your benefits enrollment within 30 days of your start date, you will:

- › Be **waived** from Medical, Dental and Vision benefits as outlined in the UnitedHealthcare medical coverage options chart on [page 11](#) of this guide.
- › Be automatically enrolled for NXP-paid basic life, business travel accident, AD&D, and short- and long-term disability insurance. Please be sure to designate a beneficiary.

You will not be automatically enrolled in any other programs.

401(k) enrollment information

Enroll within 35 days of your start date

If you are eligible, you may begin contributing to the NXP 401(k) Retirement Plan as soon as administratively possible, usually as of the third pay-period after your start date. You are eligible to receive company matching contributions as soon as you begin contributing. For more information, review the "Savings and wealth" section of this guide ([pages 33–35](#)).



You must complete your enrollment within 35 days of your start date or the default enrollment options listed below will apply.

Default enrollment

If you don't complete your enrollment in the 401(k) plan or opt out within 35 days of your start date, you will be automatically enrolled in:

- › NXP 401(k) Retirement Plan, contributing five percent of your eligible compensation on a pre-tax basis. Your contribution percentage will automatically increase one percent each year until you are contributing 15 percent of your eligible pay.
- › Your 401(k) contributions and the related company match will be invested in the age-appropriate target retirement date fund.

*For 401(k), please see pages 33–35 to learn how to enroll. For Employee Stock Purchase Plan (ESPP), please go to page 36 to learn how to enroll.

ID card information

In 2027, new medical and pharmacy ID cards will be issued only to members enrolled in Medical Plan 1 (HDHP) and to those who change medical plans for 2027. Members who remain enrolled in the same medical plan may continue using their current cards. Make sure your address is current in Workday so you don't miss important benefits communications.

About five to seven business days after enrolling in NXP benefits, you'll be able to register with your health plan providers. Once registered, you can view your digital ID card, print a temporary ID card or request one by phone.

› UnitedHealthcare (medical)
(844) 210-5428
myuhc.com

› Rightway Healthcare (pharmacy)
(833) 502-8179
rightwayhealthcare.com

› Kaiser Permanente (CA only)
(800) 464-4000
kp.org

› Delta Dental® (dental)
(800) 521-2651
deltadentalins.com/NXP

› VSP® (vision)
(800) 877-7195
VSP.com

VSP does not provide physical ID cards. Simply let your vision care provider know you're enrolled in VSP Choice — they can verify your coverage directly or you can download a printable card from the VSP website.

If you need any care — such as a doctor visit, hospital treatment, lab work or a prescription — before your ID cards arrive, you can verify coverage by contacting your health plan administrator directly.

Contact information for all benefits providers can be found on pages **37–39** of this guide.



Who's an eligible employee?

All regular, full-time U.S. employees who normally work at least 20 hours per week are eligible to enroll in a health care plan and other benefits described in this guide. All regular, full-time U.S. employees who normally work at least 35 hours per week are eligible to enroll in the 401(k) Retirement Plan.



Who's an eligible dependent?

The following individuals qualify as dependents and are eligible for NXP's medical, dental, vision and dependent life insurance benefits.

- › **Spouse:** Your legally recognized spouse, claimed as your federal tax dependent, including a spouse by common-law marriage and a same-sex spouse in states that recognize same-sex marriages.
- › **Domestic partner:** Your same-sex or opposite-sex domestic partner who has lived with you for at least six months, is not a blood relative of yours, is not legally married or in another domestic partner relationship, and is at least 18 years old.
- › **Dependent children:** Your married and unmarried children through the end of the month in which they reach age 26, except for child life insurance. For child life insurance, your unmarried children through the end of the month in which they reach age 26; married children are not eligible for child life insurance regardless of age. Your children include your children by birth, adoption or pending adoption or legal guardianship; stepchildren or children of your domestic partner who live with you; foster children legally

placed by a licensed agency; grandchildren you legally adopt or for whom you are the court-appointed guardian; and children you must cover under a qualified medical child support order (QMCSO). Documentation confirming your covered dependent's eligibility will be requested after enrollment. Please submit the requested documentation in a timely manner to ensure coverage for your dependents. If you have any questions about dependent eligibility or the documentation requirements, contact the NXP Benefits Service Center at **(888) 532-3971**.

- › A Social Security number (SSN) is required for all eligible dependents who will be covered under the NXP medical plan. Please have your dependent's SSN available when you enroll. If your dependent does not have or is not eligible to get an SSN, you can use an individual taxpayer identification number (ITIN or TIN). Please contact the NXP Benefits Service Center at **(888) 532-3971** if you have questions.

Who's not an eligible dependent?

The following individuals do not qualify as dependents and are ineligible for NXP benefits:

- › Your siblings
- › Your parents and in-laws
- › Grandparents, grandchildren or any other children who are not listed under "Who's an eligible dependent?"
- › Aunts, uncles, cousins, nieces, nephews
- › Roommates, boyfriends, girlfriends, friends
- › Former spouses
- › A dependent who is already covered by an NXP plan

Documentation requirements for dependents can be found [here](#).

Life events after annual enrollment

When your life changes, your benefit needs may also change. The Internal Revenue Service (IRS) allows you to make changes to your benefits elections beyond the annual enrollment period or your initial new-hire enrollment period only if you experienced a life event as defined by the Internal Revenue Code. Please refer to the Summary Plan Description at nyp.com/benefits for further details.

You must make the changes to your benefits elections within 30 days from the date of the life event. Benefits elections you make must be due to and consistent with the life event you experienced. The day of the life event is considered day one of the 30-day election period.

For example, birth of a child: If your child is born on March 24, the 31-day enrollment period to add your child to your coverage will end on April 23.

Qualified life events include the following:

- › The birth (or legal adoption) of your child — birth certificate required
- › Your legal marriage or divorce — marriage certificate/divorce decree required
- › The death of your spouse or child
- › Dependent spouse starts a new job or is terminated from an existing one
- › You or an eligible dependent loses coverage under another medical plan because you or the dependent has lost eligibility, including the exhaustion of COBRA coverage (the full eligibility period)
- › Coverage under another employer's plan changes due to an annual enrollment. Changes to your benefits plans will be effective on the effective date of the employer's benefits plan changes.

To make a qualified life event change, visit mynypbenefits.com.



Benefits at a glance

Benefit	Available options
Medical Plan	UnitedHealthcare Medical Plan 1 (HSA-eligible) UnitedHealthcare Medical Plan 2 (PPO) UnitedHealthcare Medical Plan 3 (EPO) Kaiser Permanente HMO (CA employees only)
24/7 Virtual Visits	Available with UnitedHealthcare Medical Plans; access through myuhc.com/virtualvisits or the UnitedHealthcare® app.
Wellbeing@NXP	NXP Wellbeing Hub. Visit join.personifyhealth.com/nxp to get started.
Dental Plan	Delta Dental PPO Plan
Vision Plan	VSP Choice Plan
Health Savings Account (HSA) – For Medical Plan 1 (HSA-eligible) Participants Only	NXP will provide an initial employer contribution of \$500 for employee-only coverage or \$1,000 for family coverage. For 2027, you may choose to make additional contributions of up to \$4,000 for individual coverage or \$8,000 for family coverage. If you are over 55, you may contribute an additional \$1,000 as a catch-up contribution.
Health Care Flexible Spending Account (FSA)	You may contribute up to \$3,400 per household. The IRS requires you to make elections annually.
Limited Use Health Care Flexible Spending Account (FSA)	You may contribute up to \$3,400 per household. The IRS requires you to make elections annually.
Dependent Care Flexible Spending Account (FSA)	You may contribute up to \$7,500 per household. Employees earning over \$200,000 annually can contribute up to \$5,000. The IRS requires you to make elections annually.
Commuter Benefits	Use pre-tax dollars to pay for eligible work-related transit and parking expenses.
401(k) Retirement Plan	Save for retirement with immediate eligibility and vesting. NXP matches your pre-tax and Roth contributions 100 percent up to the first five percent of pay that you contribute. You decide how to invest your 401(k) account balance, and you will have access to both online advice and professional management services. You can save even more with after-tax contributions.
Group Basic Term Life Insurance	Basic life insurance benefit for all regular employees is a flat amount of \$50,000 or two times your annual earnings rounded to the next-higher \$100 (up to \$1 million).
Supplemental Life Insurance	One to eight times your basic annual earnings rounded to next-higher \$100 – Maximum Benefit: \$1,500,000 – Non-Medical Issue Amount: The lesser of three times basic annual earnings or \$750,000
Accidental Death and Dismemberment (AD&D) Insurance	Automatically enrolled; a percentage of benefit paid for accidental injury resulting in a covered loss, depending on extent of injury.
Business Travel Accident	Automatically enrolled; a percentage of benefit paid for accidental injury resulting in a covered loss while traveling on NXP business.
MetLife Legal Plan	The MetLife Legal Plan offers you and your family value, convenience and peace of mind by giving you easy and low-cost access to attorneys for a wide variety of personal legal services.
ID Watchdog	ID Watchdog helps warn you when your personal information is stolen and helps you better protect yourself and your family from identity fraud – when stolen information is used for illicit gain. Unemployment claims fraud protection is included for all employees, regardless of enrollment in an ID Watchdog plan.
NXP Disability Plan	All employees are covered at no cost under short-term and long-term disability coverage. There is a voluntary short-term disability buy-up option.
EAP – NXP Care Connect	A flexible Employee Assistance Program (EAP) that offers support 24/7 – NXP covers five visits per concern, per family member, per year to help with mental health, substance use, financial issues and other concerns.
Back-up Care	An alternative child care, senior care or self-care arrangement made in response to an emergency, an unexpected event or a disruption in regular care. Provided on a first-come, first-served basis.
Tutoring	In-person or online tutoring to students and adults 24/7 in 300+ subjects, including math, science and English.
College Coach	College admission guidance and financial advising to support your kids' college-planning needs.
Pet Insurance	A program that helps ensure you can care for your pets. Offers flexible products with straightforward pricing options and discounts.
Discount Program	PerkSpot, with enhanced discount offerings and a new, easy-to-navigate platform.
Employee Stock Purchase Plan	You may contribute two to 10 percent of eligible earnings to this voluntary program that allows you to purchase NXP shares at a 15 percent discount.



Health and wellness

NXP medical plan

When am I eligible?

You and your eligible dependents have access to coverage as of your NXP start date.

NXP medical plan options

You have the flexibility to choose a health plan that fits your needs and those of your family, both now and in the future. NXP offers three medical plans through UnitedHealthcare, each paired with Rightway pharmacy coverage, including an option that's eligible for a Health Savings Account (HSA). If you live in California, you may also have access to the Kaiser Permanente HMO plan, which many find convenient and cost-effective, thanks to its easy-to-use network and lower out-of-pocket expenses.

You may opt out of the NXP medical plan if you prefer not to enroll. However, you must opt out within your 30-day enrollment window. If you do not opt out within the 30-day window, you will have your Medical, Dental and Vision benefits automatically waived. You will still be enrolled for basic life, short-term disability (STD), long-term disability (LTD) and 401(k).

To access your Personalized Enrollment Checklist, visit mynxpbenefits.com.

Need enrollment support?

If you need help with your enrollment or have questions about your benefits, you can chat with Sofia — your 24/7 personal Benefits assistant. You can find her in the MyChoice benefits app or at mynxpbenefits.com (SSO available on nxp.com/benefits). Sofia speaks over 20 languages and can answer questions regarding 400,000 benefits topics.



UnitedHealthcare medical coverage options

The table below reflects your share of the cost. [See U.S. Benefits Rate Sheet for pay-period contributions.](#)

	Medical Plan 1	Medical Plan 1	Medical Plan 2	Medical Plan 2	Medical Plan 3	Medical Plan 3
Selected coverage	Network	Out-of-Network	Network	Out-of-Network	Network	Out-of-Network
Plan type	HSA-eligible: Better coverage in the network; out-of-network coverage allowed	HSA-eligible: Better coverage in the network; out-of-network coverage allowed	Preferred provider organization (PPO): Better coverage in the network; out-of-network coverage allowed	Preferred provider organization (PPO): Better coverage in the network; out-of-network coverage allowed	Exclusive provider organization (EPO): Network coverage only, except in emergencies	Exclusive provider organization (EPO): Network coverage only, except in emergencies
Deductible	\$1,750 employee-only/ \$3,500 family ¹	\$7,500 employee-only/ \$15,000 family ¹	\$500 employee-only/ \$1,000 family ²	\$1,500 employee-only/ \$3,000 family ²	\$400 employee only/ \$800 family ²	No coverage
Coinsurance	You pay 20% after deductible	You pay 50% after deductible	You pay 20% after deductible	You pay 50% after deductible	You pay 10% after deductible	No coverage
Out-of-pocket maximum	\$4,000 employee-only/ \$7,350 family	\$12,500 employee-only/ \$25,000 family	\$5,000 employee-only/ \$10,000 family	\$12,500 employee-only/ \$25,000 family	\$5,000 employee-only/ \$10,000 family	No coverage
Preventive care	Covered 100%	You pay 50% after deductible	Covered 100%	You pay 50% after deductible	Covered 100%	No coverage
HSA with Fidelity available	Yes. In addition to your contributions, NXP puts money in your HSA (\$500 for employee-only and \$1,000 for family, prorated based on your start date). Limited Use Health Care FSA available.	Yes. In addition to your contributions, NXP puts money in your HSA (\$500 for employee-only and \$1,000 for family, prorated based on your start date). Limited Use Health Care FSA available.	No HSA. Health Care FSA available.	No HSA. Health Care FSA available.	No HSA. Health Care FSA available.	No HSA. Health Care FSA available.
24/7 Virtual Visits	You pay no more than \$54	N/A	You pay \$10	N/A	You pay \$10	N/A
Primary care physician visit	You pay 20% after deductible	You pay 50% after deductible	You pay \$20	You pay 50% after deductible	You pay \$20	No coverage
Specialist visit	You pay 20% after deductible	You pay 50% after deductible	You pay \$40	You pay 50% after deductible	You pay \$40	No coverage
Urgent care	You pay 20% after deductible	You pay 50% after deductible	You pay \$30	You pay 50% after deductible	You pay \$30	No coverage
Hospital admission	You pay 20% after deductible	You pay 50% after deductible	You pay 20% after deductible	You pay 50% after deductible	You pay 10% after deductible	No coverage
Inpatient surgery	You pay 20% after deductible	You pay 50% after deductible	You pay 20% after deductible	You pay 50% after deductible	You pay 10% after deductible	No coverage
Outpatient surgery	You pay 20% after deductible	You pay 50% after deductible	You pay 20% after deductible	You pay 50% after deductible	You pay 10% after deductible	No coverage
Emergency room visit	You pay 20% after deductible	You pay 20% after deductible	\$100 copay, then 20% after deductible; copay waived if admitted	\$100 copay, then 20% after deductible; copay waived if admitted	\$100 copay, then 10% after deductible; copay waived if admitted	\$200 copay, then 10% after deductible; copay waived if admitted

¹ If you elect family coverage, the family deductible must be met before the plan begins to apply coinsurance toward network claims. The family deductible can be met by one family member or a combination of covered family members.

² If you elect family coverage, the plan begins to apply coinsurance toward network claims for an individual once they meet their per-person deductible. Once those per-person deductibles add up to meet the family deductible, the plan begins to apply coinsurance toward network claims for everyone in the family.

2027 NXP U.S. Benefits Rate Sheet

2027 Medical Plans	Employee per-pay-period contributions*			
	You Only	You + Spouse	You + Child(ren)	You + Family
Medical Plan 1 (HSA-Eligible)**	\$16.00	\$58.00	\$49.00	\$96.00
Medical Plan 2 (PPO)**	\$41.00	\$107.00	\$92.00	\$171.00
Medical Plan 3 (EPO)**	\$69.00	\$183.00	\$166.00	\$298.00
Kaiser (HMO)***	\$77.00	\$206.00	\$187.00	\$295.00

*Rates above assume wellness incentive completion.

**A \$50 monthly Tobacco Use Penalty will be assessed in addition to above rates, as applicable.

***Enrollments subject to geographic restrictions.



Medical Plan 1 (HSA-eligible)

If you're looking for a way to save on taxes or want to save for your health care at retirement, this plan might be just what you need. Medical Plan 1 is an HSA-eligible plan. It covers the same medical services as Medical Plan 2 and Medical Plan 3 (including network preventive care at 100 percent) and offers the same quality care and access to UnitedHealthcare's national provider network. You can see any network provider you choose.

What makes Medical Plan 1 different is that NXP deposits money into your HSA with Fidelity* to help you pay for your medical expenses, including your deductible and coinsurance amounts. Employees enrolled in employee-only coverage will receive \$500, and those who enroll dependents will receive \$1,000 in NXP contributions (or a prorated amount, based on your hire date if you become newly eligible for coverage during the calendar year).

Key features of this unique health care savings vehicle include:

- › When you sign up for the HSA through your benefits enrollment, you will choose the amount you would like deposited into your HSA through pre-tax deductions from your paycheck.
- › Employer contributions will not increase when switching from employee-only to family within the current plan year.
- › The HSA enrollment amount can be changed at any time during the plan year, regardless of a qualifying event.
- › You can use your HSA funds to pay for eligible health care expenses during the year, or save your account for future health care needs.
- › You will be issued a **debit card** to access funds from your HSA to pay for eligible health care expenses.
- › Your HSA is portable and remains yours even if you change employers or are no longer employed at NXP.
- › The contributions to your HSA, and their earnings, accumulate tax-free. Once your HSA balance reaches \$1,000, you may invest your account for further growth (fees may apply).
- › If you use the funds solely for qualified health care expenses, you don't ever owe taxes or penalties on the account.

* You must open your HSA with Fidelity to receive NXP contributions. NXP will not make a deposit into an HSA held by another financial institution.

HSA eligibility

Since an HSA is a **tax-advantaged account**, certain restrictions apply, such as:

- › You must be enrolled in a high-deductible health plan (Medical Plan 1).
- › You can't be enrolled in Medicare or another government-sponsored medical plan.
- › If you plan to enroll in Medicare, you must stop contributing to your HSA at least six months before your Medicare coverage begins.
- › You can't be claimed as a dependent on someone else's tax return.
- › You can't use a traditional Health Care Flexible Spending Account (FSA). You are, however, eligible to use the Limited Use Health Care Flexible Spending Account (FSA) to cover out-of-pocket expenses for dental and vision. (See [page 19](#) for details.)
- › There are maximum annual contribution limits. (See the chart on [page 14](#).)
- › You'll need to keep receipts to document that your HSA money is spent on qualified health care expenses.

How Medical Plan 1 (HSA-eligible) works

STEP 1

..... YOUR DEDUCTIBLE

You pay for all services, including prescriptions, until you meet your deductible (with the exception of preventive care, which is covered 100% when performed in the network).

Pay with your HSA or pay another way

STEP 2

..... YOUR COINSURANCE

After you reach the deductible, you share the costs with the plan. You can use your HSA to help pay your share.

**Your plan pays 80% of network care +
You pay 20% of network care**

STEP 3

..... YOUR OUT-OF-POCKET MAXIMUM

When you reach the limit, you are done paying. The plan will pay 100% of covered network services for the rest of the plan year.

You are done paying

Preventive care is covered 100% when you use a UnitedHealthcare network provider.

2027 HSA contribution amounts

	Employee-only coverage	Family coverage
IRS HSA contribution limit	\$4,500 Plus \$1,000 catch-up contribution if age 55 or older by year-end	\$9,000 Plus \$1,000 catch-up contribution if age 55 or older by year-end
NXP HSA contribution*	\$500	\$1,000
Maximum NXP employee contribution (IRS limit minus NXP contribution)	\$4,000	\$8,000

*For new hires, the NXP HSA contribution is prorated based on the number of months during the year you are covered under Medical Plan 1 (HSA-eligible).
If you change from single to family coverage, there will be no additional employer contribution made in the current plan year.



Kaiser HMO

In addition to the UnitedHealthcare medical and Rightway pharmacy options, California employees have access to the Kaiser Permanente HMO if they reside within Kaiser's network service area. Kaiser health care providers exclusively serve Kaiser plan members. As a plan member, you can select any Kaiser doctor at any Kaiser facility. You must receive services from Kaiser or obtain authorization from Kaiser before obtaining care outside the HMO. The Kaiser medical care program gives members access to all of the covered services you need, such as routine care with your own personal plan physician, hospital care, laboratory and pharmacy services, emergency services, urgent care, prescription medications and other benefits. For additional details, please review the Kaiser Evidence of Coverage (EOC) [document](#).

Kaiser medical coverage options

The table below reflects your share of the cost.

See also U.S. Benefits Rate Sheet for pay-period contributions.

Enhanced fertility benefits

The Kaiser medical care program offers coverage for fertility services¹ in line with California Senate Bill 729. Covered services include in vitro fertilization (IVF), artificial insemination, medically necessary infertility and fertility services to enable parenthood using a third-party donor, and cryopreservation and storage.

For full coverage details, visit kp.org/fertility.

¹ Fertility services refers to medically necessary health care services to help a covered member become a parent. Plan physicians determine which fertility services are medically necessary/medically indicated for each patient. Covered services remain subject to the limitations as outlined in your EOC.

	HMO	HMO
Selected coverage	Network	Out-of-Network
Plan type	Health maintenance organization (HMO) available only to California employees in the Kaiser network. Network coverage only, except in emergencies.	Health maintenance organization (HMO) available only to California employees in the Kaiser network. Network coverage only, except in emergencies.
Deductible	\$0 employee-only/\$0 family	No coverage
Coinsurance	You pay \$0	No coverage
Out-of-pocket maximum	\$1,500 employee-only/\$3,000 family	No coverage
Preventive care	Covered 100%	No coverage
HSA available	No. Health Care FSA available.	No. Health Care FSA available.
24/7 Virtual Visits	Not available	Not available
Primary care physician visit	You pay \$35	No coverage
Specialist visit	You pay \$35	No coverage
Maternity (hospitalization)	100% covered after \$500 hospital copay	No coverage
Hospital admission	You pay \$500 copay	No coverage
Inpatient surgery	You pay \$0 after \$500 hospital copay	No coverage
Outpatient surgery	\$150 copay per procedure	No coverage
Emergency room visit	\$150 copay, then \$0; copay waived if admitted	\$150 copay, then \$0; copay waived if admitted

Rightway Healthcare

Prescription drug benefits under the UnitedHealthcare medical plans are administered by Rightway Healthcare. The NXP prescription plan offers access to cost-effective medications through retail pharmacies or, for maintenance medications, by mail. Please refer to the Medical Plan Benefit Comparison chart below for a list of prescription copays and coinsurance.

For specialty medications, if the drug has copay assistance available, the amount you pay for select specialty medications may be set to the maximum of the current benefit design, \$0 or the amount determined by the manufacturer-funded copay assistance program. Once copay assistance is exhausted, the amount you pay will be no more than your benefit design. Dollars used from copay assistance programs will not be considered member out-of-pocket costs and will not count toward your deductible and/or out-of-pocket maximums. Your monthly contribution includes the cost of access to copay assistance services.

Need help estimating medication costs? You can call Rightway at **(833) 502-8179** for estimating the cost of prescription drugs under Medical Plan 1, Medical Plan 2 and Medical Plan 3.

See U.S. Benefits Rate Sheet for pay-period contributions.

	Medical Plan 1*	Medical Plan 2*	Medical Plan 3*	Kaiser Permanente**
	Generic medications	Generic medications	Generic medications	Generic medications
30-day supply (short-term)	Generic preventive medications available at no cost; all other generics are 20% after deductible	You pay \$5	You pay \$5	You pay \$10
Long-term supply or maintenance medications	You pay 20% after deductible for 90-day supply	You pay \$10 for 90-day supply	You pay \$10 for 90-day supply	You pay \$20 for 100-day supply
	Preferred brand-name medications	Preferred brand-name medications	Preferred brand-name medications	Preferred brand-name medications
30-day supply (short-term)	You pay 20% after deductible	You pay 30% up to a maximum of \$75	You pay 30% up to a maximum of \$75	You pay \$30
Long-term supply or maintenance medications	You pay 20% after deductible for 90-day supply	You pay 30% for 90-day supply up to a maximum of \$175	You pay 30% for 90-day supply up to a maximum of \$175	You pay \$60 for 100-day supply
	Non-preferred brand-name medications	Non-preferred brand-name medications	Non-preferred brand-name medications	Non-preferred brand-name medications
30-day supply (short-term)	You pay 20% after deductible	You pay 50% up to a maximum of \$100	You pay 50% up to a maximum of \$100	You pay \$30
Long-term supply or maintenance medications	You pay 20% after deductible for 90-day supply	You pay 50% for 90-day supply up to a maximum of \$250	You pay 50% for 90-day supply up to a maximum of \$250	You pay \$60 for 100-day supply

*Rightway Healthcare is here to support you with any pharmacy needs. Please call **(833) 502-8179** with any questions regarding your prescriptions.

**Available at Kaiser plan pharmacies only.

UnitedHealthcare resources

Network providers

The UnitedHealthcare network includes 1,878,547 health care professionals and 5,614 hospitals.* To find a UnitedHealthcare network medical provider, visit myuhc.com, download the UnitedHealthcare® app or call (844) 210-5428.

Access myuhc.com and the UnitedHealthcare app

With a UnitedHealthcare health plan, you can use the UnitedHealthcare app and myuhc.com to see your plan info, manage your benefits and make informed decisions about your care. When you're connected, you can:

- › View benefits info, claim details and account balances
- › Search network providers and facilities to find care based on what's important to you
- › See your health plan ID card and add your plan details to your smartphone's digital wallet
- › Compare costs for up to four providers at a time, and get estimates for frequently searched services
- › Choose how you'd like to receive communications, including digital options like emails, text messages and more
- › Learn about the programs and resources that are included in your plan



Visit myuhc.com and select **Register Now**. Or scan this code with your phone's camera to get started.

UnitedHealthcare Advocates

UnitedHealthcare Advocates are a team of benefits advocates and nurses at UnitedHealthcare ready to help explain benefits coverage, discuss symptoms, find care and resources, and so much more. Call anytime to:

- › Get answers about health, benefits and more
- › Discuss symptoms and get help finding care
- › Find doctors or get connected to care and community resources
- › Get help understanding coverage or assistance with billing and claims

Nurses are also available to:

- › Help you better understand your diagnosis and treatment options
- › Recommend preventive care and identify any health risks
- › Help you manage chronic or complex conditions
- › Coordinate your services before, during and after a hospital stay

To speak to an Advocate, call UnitedHealthcare at (844) 210-5428, 8 a.m. to 8 p.m., local time.

Choose a doctor

The **UnitedHealth Premium® program** uses national evidence-based measures to evaluate physicians in multiple specialties to help you make more informed choices for your medical care. Find UnitedHealth Premium Care Physicians by going to myuhc.com › **Find a Provider** and look for the two blue hearts (♥♥).

The UnitedHealthcare app is available for download for iPhone® or Android®. iPhone is a registered trademark of Apple, Inc. Android is a registered trademark of Google LLC. Access to this team is available at no additional cost to employees, spouses and dependents who are enrolled in the UnitedHealthcare medical plan offered through NXP. This service should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through the program is for informational purposes only and provided as part of your health plan. Wellness nurses, coaches and other representatives cannot diagnose problems or recommend treatment and are not a substitute for your doctor's care. Your health information is kept confidential in accordance with the law. The program is not an insurance company and may be discontinued at any time.

UnitedHealth Premium is proprietary to UnitedHealthcare. UnitedHealth Premium evaluates physicians based on safe, timely, effective and efficient quality care criteria to help members make more informed choices for their health care. **It's intended only as a guide and should not be the sole factor considered when selecting a physician. Designations have a risk of error and members should discuss designations with a physician before choosing one. If a member already has a physician, they should also consult with them for advice on selecting other physicians.** The fact that a physician does not have a Premium Care Physician designation does not mean that the physician does not provide quality health care services. All physicians in the UnitedHealthcare network have met certain minimum credentialing requirements (separate from the UnitedHealth Premium criteria). Please visit the medical care directory specific to the member's benefits plan for physician designations and detailed information about UnitedHealth Premium and the evaluation methodology.

* As of Q2 2026

Diabetes care coverage enhancement

Expanded coverage for diabetes management

NXP is committed to supporting employees and their families living with diabetes by making access to essential diabetes supplies simpler and more affordable.

Eligible diabetes management supplies are covered under the medical plan at 100%, with no employee cost when obtained through approved vendors.

What's covered 100%

The following diabetes management supplies are covered when medically necessary and obtained through an approved vendor:

- › Continuous glucose monitors (CGMs)
- › Dexcom®
- › FreeStyle Libre®
- › Insulin pump supplies
- › Tandem Diabetes Care®
- › Medtronic®
- › Omnipod® (based on benefit eligibility)
- › Related diabetes management supplies covered under the medical plan
- › **Important change:** Coverage moving from pharmacy to medical

Some diabetes supplies that may have previously been processed through the pharmacy benefit will now be covered under the medical benefit. This change allows NXP to provide enhanced coverage and reduce out-of-pocket costs for employees and covered family members.

Approved diabetes supply vendors

To receive supplies at the highest level of coverage, employees should use one of the following approved vendors:

- › Edgepark Medical Supplies
 - Dexcom CGMs
 - FreeStyle Libre CGMs
 - Tandem pump supplies
 - Medtronic pump supplies
 - Omnipod support (based on benefits eligibility)

› Edwards Health Care Services

- Dexcom CGMs
- FreeStyle Libre CGMs
- Tandem pump supplies
- Medtronic pump supplies

How to get started

1. Obtain or maintain a valid prescription from your health care provider.
2. Contact an approved diabetes supply vendor.
3. The vendor will work with your health care provider and medical plan to coordinate coverage.
4. Supplies will be shipped directly to your home where available.

Need help?

If you have questions about your diabetes supply coverage, approved vendors, or how to transition supplies from the pharmacy benefit to the medical benefit, contact your medical plan or benefits support team for assistance.

Behavioral health

Your emotional wellbeing is just as important as your physical health. Under your behavioral health benefit, you are eligible for inpatient and outpatient care through your medical plan (pre-authorization may be required).

To locate a network provider for behavioral health services, visit myuhc.com, download the UnitedHealthcare app or call **(844) 210-5428**.

Comparison of the different types of FSAs

Plan	Covered expenses	Maximum contribution	How claims are paid
Health Care Flexible Spending Account (FSA)	Medical, pharmacy, dental and vision care expenses not reimbursed by another plan	\$3,400	Full annual contribution is available on your first day of participation
Limited Use Health Care Flexible Spending Account (FSA)*	Dental and vision care expenses not reimbursed by another plan	\$3,400	Full annual contribution is available on your first day of participation
Dependent Care Flexible Spending Account (DCFSA)	Employment-related dependent care expenses not claimed for the federal dependent care income tax credit	\$7,500 per calendar year**	Only amounts already contributed are available

* If you enroll in Medical Plan 1 and would like to contribute to a Health Care FSA for vision and dental care expenses, you must enroll in the Limited Use Health Care FSA.

** Employees earning over \$200,000 annually can contribute up to \$5,000.

Health Care Flexible Spending Account

If you elect to participate in the Health Care FSA, you can contribute up to \$3,400 in pre-tax income for eligible expense reimbursements.

- › Any money contributed must be used for expenses incurred in the same calendar year in accordance with IRS guidelines.
- › Health Care FSA funds do not roll over from year to year. You must use your funds by Dec. 31, 2027, or any remaining funds will be forfeited. You have until March 31, 2028, to reimburse yourself for any eligible expenses incurred in 2027.
- › You can change your Health Care FSA election amount during annual enrollment or within 30 days of a qualifying life event.
- › Visit [irs.gov](https://www.irs.gov) for a complete list of covered expenses. Refer to Publication 502, Health Care Expenses.
- › You will receive a debit card in the mail from Fidelity to pay for eligible medical, pharmacy, dental and vision expenses.
- › You can view your account balance from netbenefits.com.

Limited Use Health Care Flexible Spending Account

The Limited Use Health Care FSA is available if you are enrolled in Medical Plan 1. Participating in a Limited Use Health Care FSA helps you maximize the amount you can save pre-tax for dental and vision expenses. You can contribute up to \$3,400 in pre-tax contributions for eligible dental and vision expenses. There are limits on the expenses you may submit to your Limited Use Health Care FSA. Enroll and maximize your tax advantage if:

- › You're expecting to incur significant dental and/or vision expenses.
- › You don't want to use your HSA for dental and vision care expenses.

Similar to the Health Care FSA, Limited Use Health Care FSA funds do not roll over from year to year. You must use your funds by Dec. 31, 2027, or any remaining funds will be forfeited. You have until March 31, 2028, to reimburse yourself for any eligible expenses incurred in 2027.

You can change your Limited Use Health Care FSA election amount during annual enrollment or within 30 days of a qualifying life event.

Visit [irs.gov](https://www.irs.gov) for a complete list of covered expenses. Refer to Publication 502, Health Care Expenses.

To learn more about Flexible Spending Accounts, view this [Quick Start Guide](#).

Dependent Care Flexible Spending Account

A Dependent Care FSA lets you use pre-tax dollars to pay for eligible expenses related to care for your child, disabled spouse, elderly parent or other dependent who is physically or mentally incapable of self-care, so you can work or your spouse (if you're married) can work, look for work or attend school full time. As a Dependent Care FSA participant, you can contribute up to \$7,500 in pre-tax contributions for qualified dependent care expense reimbursements. Employees earning over \$200,000 annually can contribute up to \$5,000.

Any money contributed to this account must be used for expenses incurred in the same calendar year or the money is **forfeited**.

You can change your Dependent Care FSA election amount during annual enrollment or within 30 days of a qualifying life event.

Eligible Dependent Care FSA expenses include:

- › A qualified child or elder care center
- › A babysitter or nanny
- › After-school care
- › Registration fees
- › Nursery school tuition
- › A relative who provides care

Visit [irs.gov](https://www.irs.gov) Publication 503 for a complete list of covered eligible dependent care expenses.

Commuter Benefits

A Commuter Benefits account allows you to use pre-tax dollars to pay for eligible work-related transit and parking expenses. These may include public transportation, vanpooling (in vehicles seating at least six adults, excluding the driver), and parking at or near your workplace or a transit station.

In 2027, the projected IRS commuter benefit limits are \$340 per month for qualified parking and \$340 per month for the combined value of transit passes and vanpooling expenses. Contributions can be changed monthly based on your commuting needs.

To be eligible, you must reside in California and work at least 20 hours per week. Only your own commuting expenses are eligible – expenses for a spouse or dependents are not reimbursable.

NXP partners with Fidelity to establish your account and issues a NetBenefits CommuterCard®, which can be used at eligible merchants and service providers that accept debit cards. Funds carry over from year to year but cannot be withdrawn if the employee leaves NXP.



Medicare (turning 65)

If you are eligible for NXP Retiree Medical and want to learn more about Fidelity Medicare Services®, visit medicare.fidelity.com.

We frequently receive questions regarding what actions employees should take when they turn 65. We've put together information for you from medicare.gov. However, please talk to a certified Medicare advisor as NXP is not a certified expert and the following information should not be construed as legal advice.

Delaying Medicare Parts A and B

If you turn 65 while still actively employed at NXP, you can delay Medicare Parts A and B without penalty if you enroll during a Special Enrollment Period (SEP) and provide written proof of creditable drug coverage.

Is Medicare primary?

No, if you are enrolled in the active NXP medical plans, NXP plans are primary and Medicare is secondary.

Enrolling in only Part A

You may be able to delay enrollment in Part A (Hospital Insurance) and Part B (Medical Insurance) without a lifetime late enrollment penalty if you choose to enroll later.

However, there are exceptions; please check if you are eligible for Premium-free Part A, which would require you to enroll when you are first eligible. If you have a Health Savings Account (HSA), be aware that once you enroll in any part of Medicare, you cannot continue to make contributions to your HSA. Please contact a Medicare advisor for further clarification on limitations to participating in an HSA.

What if I am over the age of 65 and eligible for Medicare?

COBRA coverage does not count toward creditable prior coverage for Medicare Part B, which means that when your COBRA ends and you decide to sign up for Medicare Part B after the date you originally could have joined, you will face a 10% per year for life penalty on the cost of Part B.

If you have COBRA when you become Medicare-eligible, your COBRA coverage usually ends on the last day of the month prior to your 65th birthday. You should enroll in Part B immediately because

you are not entitled to a SEP when COBRA ends. Your spouse and dependents may keep COBRA (if they are not also Medicare-eligible), regardless of whether you enroll in Medicare during that time. If your spouse has COBRA when they become Medicare-eligible, their COBRA coverage will end the last day of the month prior to their 65th birthday.

What happens when my spouse turns 65?

If you have a spouse or domestic partner on your plan who is turning 65, their NXP coverage will remain active and your NXP plan will be primary.

If you are a terminated employee enrolled in an NXP medical plan through COBRA when you turn 65:

- › COBRA does not qualify as a group health plan as defined by the IRS.
- › You likely need to enroll in Part A and Part B when you're first eligible to prevent incurring lifetime penalties and a gap in Medicare coverage.

How will Medicare impact my HSA?

If you plan to enroll in Medicare, you must stop contributing to your HSA at least six months before your Medicare coverage begins.



Vision care services

Routine eye care services are included in the NXP vision plan for you and your covered dependents. Services include comprehensive vision examinations, prescription eyeglasses (lenses and frames) or contact lenses. To take advantage of the vision plan, you simply enroll yourself and your eligible dependents, then see a VSP Choice network doctor or affiliate provider and pay your share of the cost, as described in the chart below. You get the most value from your vision plan benefits when you see a VSP Choice network doctor or affiliate provider. VSP offers two convenient ways to locate these providers near your home or work.

Visit [VSP.com](https://www.vsp.com). Once you register and create a username and password, you can search for a VSP Choice network doctor or affiliate provider by name or location. Or call VSP's Member Services **(800) 877-7195**.

VSP does not provide physical ID cards. Let your vision care provider know you're enrolled in VSP Choice — they can verify your coverage directly, or you can download a printable card from the VSP website.

Vision care services through VSP

NXP's vision plan uses the VSP Choice network. **See U.S. Benefits Rate Sheet for pay-period contributions.**

Service	Vision Plan	Frequency
Vision examination	\$20 copay	Every calendar year
Prescription glasses	\$20 copay	See frames and lenses
Frames	Included in prescription glasses copay; \$250 allowance for a wide selection of frames; \$270 allowance for featured frame brands; 20% savings on the amount over your allowance	Every calendar year
Lenses	Included in prescription glasses copay	Every calendar year
Computer VisionCare Frames	One-time \$20 copay (frames and lenses combined); \$250 allowance for a wide selection of frames and 20% savings on the amount over your allowance	Every calendar year
Computer VisionCare Lenses	One-time \$20 copay (frames and lenses combined), lined bifocal, lined trifocal, and occupational lenses combined with frame copay	Every calendar year
Contacts	\$250 allowance for contacts; contact lens fitting and evaluation is \$20 copay	Every calendar year
Laser vision correction	Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities	As needed
Retinal screening	\$0 copay	As needed for members with diabetes
Supplemental safety glasses	\$250 frame allowance for supplemental safety glasses with \$20 copay	Every calendar year, employees only

Dental services

The NXP dental plan offers you and your family preventive, restorative and orthodontic services. While you do not have to visit a Delta Dental PPO & Premier network dentist to receive dental benefits, you can take advantage of negotiated rates and increased savings by seeing a Delta Dental PPO & Premier network provider.

The annual maximum benefit for preventive, basic and major services is \$2,000 per year, per person. Your dental benefits include two exams and two cleanings each year, X-rays (subject to certain limits) and more. For most other dental services, benefits begin after you meet the annual deductible (\$50 for employee-only; \$150 for all other coverage levels).

Visit deltadentalins.com/NXP to use the provider directory to find a network dentist and print your ID card.

Dental services through Delta Dental PPO & Premier

The table below reflects your share of the cost. **See U.S. Benefits Rate Sheet for pay-period contributions.**

Service	Coverage level
Preventive services	Covered at 100% of negotiated fees, no deductible
Basic dental services	You pay 20% of negotiated fees after you've satisfied the deductible requirement
Major dental services	You pay 50% of negotiated fees after you've satisfied the deductible requirement
Deductible	\$50 per person, per calendar year, up to \$150 for family
Annual maximum	\$2,000 annual maximum (per covered person)
Aggregate lifetime maximum	\$2,500 lifetime maximum for orthodontics (per covered person)



Wellness programs

Wellbeing@NXP

Wellbeing@NXP will empower NXP employees to lead happier and healthier lives by engaging them in personal and rewarding ways throughout their health and wellbeing journeys.

Visit join.personifyhealth.com/nxp to get started.

Gym reimbursement

You are eligible to receive up to \$240 (less applicable taxes) per year as reimbursement for fitness activities. Examples include a membership to a local gym or fitness center, including NXP Activity Centers (where available), or participation in approved fitness classes. All claims must be submitted by Jan. 31, 2028. For more information, review the details on nxp.com/benefits.

NXP Activity Center membership

Many of our NXP sites offer fitness facilities. Contact your local activity center for more information. Contact information can be found on [page 37](#) of this guide.

Preventive care

Staying healthy is the best way to keep your medical costs down. That's why several convenient preventive care options are available to you, including:

- ▶ No-cost flu shots
- ▶ On-site biometric screenings

In addition to the care noted above, network preventive care coverage is available through UnitedHealthcare and Kaiser at no cost. This coverage includes routine screenings, checkups and generic contraceptives. It also includes counseling to help you prevent illness, disease or other health problems. For details, visit uhc.com/preventivecare or kp.org.

Quit For Life®

Whether this is your first time trying to quit tobacco or nicotine, or you've tried before, you know how challenging it can be. Quit For Life is here to offer the judgment-free support and personalized guidance that makes quitting achievable — all at no extra cost as part of your benefits. The program includes one-on-one coach support, an interactive mobile app with milestones tracking, group coaching sessions and Nicotine Replacement Therapy. If you complete the program, you can avoid the medical tobacco surcharge. To get started, contact UnitedHealthcare at **(844) 210-5428**.

Wellness Incentive Program

One of the key pillars of NXP values is growth, focused on the personal growth of our employees from every perspective, including physical, mental and financial wellness. All U.S. full-time NXP employees are encouraged to participate in the voluntary program to earn a \$300 reduction in medical premiums for the following year.

For details, visit nxp.com/benefits.



Certain preventive care items and services, including immunizations, are provided as specified by applicable law, including the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services may be based on your age and other health factors. Other routine services may be covered under your plan, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefits plan documents to determine your specific coverage details.

The Quit For Life program provides information regarding tobacco cessation methods and related wellbeing support. Any health information provided by you is kept confidential in accordance with the law. The Quit For Life program does not provide clinical treatment or medical services and should not be considered a substitute for your doctor's care. Please discuss with your doctor how the information provided is right for you. Participation in this program is voluntary. If you have specific health care needs or questions, consult an appropriate health care professional. This service should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room.



Disability and life insurance

Disability insurance

Short-term disability

NXP provides you with short-term disability insurance. This valuable benefit can replace a portion of your income for injuries or illnesses that keep you out of work up to 180 days. Under the NXP short-term disability policy, you may receive:

- › Benefits starting on the eighth calendar day after you become disabled
- › 75 percent of your weekly covered earnings for up to 26 weeks

Short-term disability buy-up

You can elect to take advantage of the short-term disability buy-up option to increase your benefit. This option:

- › Provides 90 percent of your weekly covered earnings for the first 180 calendar days
- › Costs \$0.16 per \$100 of covered compensation

Short-term disability buy-up can be changed only during annual enrollment.

Long-term disability

Long-term disability is available after 180 days of disability at no cost to you. You receive 60 percent of your base salary, up to \$15,000 per month. California benefits may vary based on state laws.

Paid leave benefits

Maternity leave is provided at 100 percent salary pay during your approved short-term disability claim for six weeks and an additional six weeks is paid at 100 percent salary through parental leave (outlined below) for a total of 12 weeks paid leave benefit.

- › Employees must work at NXP for 90 days in order to be eligible
- › Must be taken continuously and completed within the first six months of birth
- › Maternity leave will run concurrent to NXP's short-term disability and state leave laws

Parental leave will be covered up to six weeks paid at 100 percent salary.

- › Employees must work at NXP for 90 days in order to be eligible
- › Must be taken continuously and completed within the first 12 months of birth
- › Foster/adoption needs to be taken within the first three months of placement with the employee
- › Parental leave will run concurrent to state leave laws

For more information, visit mynylgbs.com or call (888) 842-4462.

Basic life and AD&D insurance

In addition to basic life insurance, NXP provides you with extra protection in case of accidental death, dismemberment or other accidents while traveling for business. There is no cost to you for this program and no need to enroll. Coverage is provided under two separate plans: the Accidental Death and Dismemberment (AD&D) Insurance Plan and the Business Travel Accident (BTA) Insurance Plan. You'll see your specific coverage levels at nxp.com/benefits.

Basic life insurance

NXP employees scheduled to work at least 20 hours per week will receive life insurance in the amount of a flat rate of \$50,000 or two times their annual eligible compensation, rounded up to the nearest \$100, for a maximum benefit of \$1,000,000. Basic life insurance and AD&D is paid by NXP — there is no charge to you. Make sure your beneficiaries are up to date. [Log in](#) and designate beneficiaries for your Life and AD&D Insurance benefits.

As a participant in the basic life insurance program, you have access to the following valuable tools and resources:

Online will preparation service

This interactive resource provided through MetLife will assist you in preparing a will, a living will or power of attorney. For more information, visit willscenter.com.

Empathy bereavement support

Through Securian Financial, employees and beneficiaries have access to Empathy, a comprehensive bereavement support program available at no additional cost.

After the loss of a loved one, Empathy can help with:

- › Personalized guidance and support through a dedicated care manager
- › Grief resources, including on-demand support and guided content
- › Funeral planning assistance and funeral home comparison tools
- › Obituary creation support
- › Estate settlement and probate guidance
- › Benefits identification and navigation assistance
- › Closing accounts and canceling subscriptions
- › Secure digital storage for important documents

For more information, see the [Empathy Bereavement Support flyer](#).

Grief counseling

This service is through Securian, and is designed to assist you, your dependents and your beneficiaries with any situation you perceive as a major loss. To speak to a licensed professional counselor, call (877) 491-5265.



Supplemental life insurance

To increase the amount of your life insurance, you may enroll in supplemental life insurance. The cost of this optional coverage is based on your age, your salary and your tobacco use. (See chart below.)

You can elect supplemental life insurance coverage of one to eight times your annual eligible earnings, up to \$1,500,000. Depending on the coverage you select, you may be required to provide evidence of insurability, which could include a physical exam.

Supplemental life insurance monthly contributions

(cost per \$1,000 of coverage)

Age	No tobacco	Tobacco
Under 30	\$0.029	\$0.042
30–34	\$0.034	\$0.050
35–39	\$0.041	\$0.057
40–44	\$0.052	\$0.087
45–49	\$0.088	\$0.135
50–54	\$0.138	\$0.207
55–59	\$0.230	\$0.387
60–64	\$0.300	\$0.594
65–69	\$0.360	\$1.089
70 and older	\$0.360	\$1.854



Dependent life insurance

You may also elect optional life insurance coverage for your spouse/domestic partner and child(ren).

Spouse/domestic partner life insurance

You have a choice of spouse/domestic partner life insurance benefit levels up to \$250,000 or the level of your combined basic life and supplemental life coverage, whichever is less. Coverage over \$25,000 will require evidence of insurability, which could include a physical exam.

Spouse/domestic partner life insurance coverage options

\$25,000
\$50,000
\$100,000
\$150,000
\$200,000
\$250,000

Spouse/domestic partner life insurance monthly contributions

(cost per \$1,000 of coverage)

Age	No tobacco	Tobacco
Under 30	\$0.029	\$0.042
30–34	\$0.034	\$0.050
35–39	\$0.041	\$0.057
40–44	\$0.052	\$0.087
45–49	\$0.088	\$0.135
50–54	\$0.138	\$0.207
55–59	\$0.230	\$0.387
60–64	\$0.300	\$0.594
65–69	\$0.360	\$1.089
70 and older	\$0.360	\$1.854

Child life insurance

Life insurance coverage for children is available at two levels, \$15,000 and \$25,000, with no requirement to provide evidence of insurability. All of your eligible children will be included in this coverage, with no increase in contribution.

Child life insurance bi-weekly contributions

Coverage level	Bi-weekly cost
\$15,000	\$0.85
\$25,000	\$1.42



Work and life balance

Back-up Care

Bright Horizons is an alternative child care, senior care or self-care arrangement made in response to an emergency, an unexpected event or a disruption in regular care.

You can access this benefit by registering on the **Bright Horizons website**.

Tutoring

Bright Horizons offers NXP employees the following:

- › Virtual options through Varsity Tutors, Revolution Prep and Sylvan Learning
- › In-person tutoring through Sylvan Learning for K-12 learners
- › Tutoring can assist children and teens with reading, math and more than 300 other subjects
- › One-on-one tutoring for college students and adults
- › Adult learning: Spanish, Microsoft Excel, public speaking and ESL
- › Support for a variety of admissions tests, including the SAT, ACT, PSAT, AP, SSAT and ISEE
- › Professional certifications: SIE, CPA and SHRM-CP
- › Technical: AutoCAD, Python, PMP, Java and Adobe Illustrator

To access this benefit, log in to your account at **clients.brighthorizons.com/NXP** using your @nxp.com email address or call **(877) BH-CARES (242-2737)**.

College Coach

Employees will be able to:

- › Gain insider expertise from former college admissions and financial aid officers
- › Schedule one-on-one counseling, receive a customized college list and have college essays reviewed
- › Attend live events and on-demand webinars
- › Get help navigating all aspects of college admissions and college financing

First-time access credentials:

Employer Username: **NXP**

Employer Password: **NXP**

For assistance, call Bright Horizons at **(888) 527-3550**.

Family building solutions

UnitedHealthcare

If you have started or are considering fertility treatment, let **UnitedHealthcare** help you get the guidance and care best suited for you. When you join the program, you will receive one-on-one support from fertility nurses who can provide support and encouragement throughout your experience, help answer your questions and more.

This service is available at **no extra cost** as part of your benefits plan. Plus, you can get fertility treatment benefits up to \$40,000 per lifetime. To take part in this program, call Fertility Solutions at **(866) 774-4626**.

For additional information, visit nxp.com/benefits.

Adoption assistance

At NXP, you are eligible to receive reimbursement of up to \$10,000 per child in eligible adoption expenses. Eligible expenses include:

- › Public or private adoption agency fees
- › Foreign and international adoption fees
- › Legal fees associated with an adoption or surrogacy
- › Court fees associated with an adoption
- › Agency or legal fees associated with temporary foster care

For additional information, visit nxp.com/benefits.

Expecting a baby?

Maven is an app-based virtual clinic that provides you with pregnancy, postpartum and newborn support. It also gives you and your partner 24/7 access to a bundle of resources — all included in your health plan. Maven is here to help. Get the app for support with:

- › Creating your birth plan
- › Breastfeeding and bottle-feeding
- › Navigating infant sleep
- › Returning to work
- › Managing your mental health

Visit mavenclinic.com/join/takecare or download the Maven Clinic app to get started.

EAP — NXP Care Connect

Receive 24/7, confidential support for life's challenges at no extra cost through NXP Care Connect.

- › Speak to a specialist as often as you like, free of charge
- › Get five free face-to-face counseling sessions (per concern, per person, per year)
- › Dependents who live away from home are also eligible

NXP Care Connect provides you and your family with help to handle almost any issue:

- › Work and career support — including conflict management, stress management and career counseling
- › Family and relationships — including pregnancy, adoption, separation or abuse
- › Legal and financial services — including mediation, financial planning and financial aid assistance
- › Grief support — including the loss of a loved one, infertility, miscarriage and other difficult life changes
- › Child care and elder care — including help for teens and Medicaid/Medicare support
- › Life transitions — including divorce, relocation and college selection

Access your NXP Care Connect benefits at liveandworkwell.com (access code: NXP).

For support anytime, call **(855) 591-1565**.

Fertility Solutions program should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through this program is for your information only. It is provided as part of your health benefits plan. Program nurses and other representatives cannot diagnose problems or suggest treatment. This program is not a substitute for your doctor's care. You should consult an appropriate health care professional to determine what may be right for you. Your health information is kept confidential in accordance with the law.

Maven is a product of Maven Clinic Co. Maven is an independent company contracted to provide family building support, including care advocacy, virtual coaching and education. Maven does not provide medical care and is not intended to replace your in-person health care providers. Use of the services is subject to terms of service and privacy policy. Maven® is a registered trademark of Maven Clinic Co. All rights reserved.

The material provided through the Employee Assistance Program (EAP) is for informational purposes only. EAP staff cannot diagnose problems or suggest treatment. EAP is not a substitute for your doctor's care. Employees are encouraged to discuss with their doctor how the information provided may be right for them. Your health information is kept confidential in accordance with the law. EAP is not an insurance program and may be discontinued at any time. Due to the potential for a conflict of interest, legal consultation will not be provided on issues that may involve legal action against UnitedHealthcare or its affiliates, or any entity through which the caller is receiving these services directly or indirectly (e.g., employer or health plan). This program and its components may not be available in all states or for all group sizes and is subject to change. Coverage exclusions and limitations may apply.

International travel assistance

Receive 24/7 health, safety and security services through AIG® while traveling for business worldwide.

- › Speak to an experienced, internationally trained doctor or security specialist
- › Get help finding a local doctor or other provider
- › Get help securing medication or medical equipment

Learn more at aig.com/us/travelguardassistance (policy number: 9152759).

ISOS International SOS travel security and health risk management

To address risk and support employees 24/7 wherever your career takes you, NXP has teamed with International SOS, the pioneer and leader in international travel security and health risk management.

Member services include:

- › Expert security, medical and travel assistance
- › Access to a network of 26 global Assistance Centers for emergencies and advice
- › The latest information and alerts on your travel destination via the International SOS Assistance app
- › International SOS subscriber portal: <https://myportal.internationalsos.com/subscriber/portal-home>
- › NXP membership #40IGDA988004



MetLife Legal Plan

NXP’s legal assistance plan, administered by MetLife Legal, offers you, your spouse/domestic partner and your dependents easy and low-cost access to attorneys for advice and consultation on a variety of personal legal issues.

Here is a brief list of covered services:

- › Family and personal
- › Money
- › Vehicle and driving
- › Home and real estate
- › Civil lawsuits
- › Wills, estate and future planning
- › Elder care

Please note: Some matters, including employment-related matters, are excluded.

You also have the option to add coverage for your parents under the MetLife Legal Plan. Should you choose to elect the parent’s buy-up option, your parents will also have access to some of the services covered under this plan.

Pricing information paid via after-tax payroll deductions

Annual MetLife Legal price	Bi-weekly MetLife Legal price
Standard MetLife Legal Plan	
\$198.00	\$7.62
MetLife plus parent’s buy-up	
\$258.00	\$9.92

To learn more, visit the MetLife Legal information center at info.legalplans.com (access code: NXP [standard legal plan]; NXPPLUS [parent’s buy-up plan]).

Or call the MetLife Legal Client Service Center at **(800) 821-6400**.

Pet insurance

Pet insurance, offered through PetFirst Healthcare (a MetLife company), is a program that helps ensure you can care for your pets. PetFirst offers flexible products with straightforward pricing options and discounts. Talk to a pet advocate to enroll. Call **(800) 438-6388** and provide referral code 11010 or visit **MetLife** (use “NXP” for the employer name and register using your employee ID).

ID Watchdog

ID Watchdog helps warn you when your personal information is stolen and helps you better protect yourself and your family from identity fraud – when stolen information is used for illicit gain. You’ll have greater peace of mind knowing you don’t have to face the complexities of identity theft alone.

Why choose ID Watchdog?

- › Advanced identity theft detection
- › Greater protection and control
- › Fully managed identity restoration

ID Watchdog is here for you 24/7/365. Call **(866) 513-1518** or go online to **[idwatchdog.com/myplan/clientcampaign](https://www.idwatchdog.com/myplan/clientcampaign)** to enroll today (enrollments must be made during the annual enrollment period unless you are a new hire).

	Essentials Plan	Platinum Plus Plan
Employee	\$2.26/pay-period	\$3.18/pay-period
Employee + Family	\$4.11/pay-period	\$5.72/pay-period



Unemployment claims fraud protection is included for all employees, regardless of enrollment in an ID Watchdog plan.

NXP PerkSpot

NXP PerkSpot is an online discount program designed to save you money. Find all kinds of perks important to you, from helping you save to helping you grow and give, all in one place. This employee purchasing program gives you access to exclusive shopping events and one-of-a-kind discounts on thousands of brand-name products and services. With NXP PerkSpot, you can save on almost everything – groceries, movies, appliances, cars, clothes, electronics, vacations and personal care.

To access your NXP discounts, visit **nxp.perkspot.com**.

NXP observes 10 paid holidays

Martin Luther King Jr. Day	Day after Thanksgiving
Memorial Day	Christmas Eve and
Independence Day	Christmas Day (to be
Labor Day	observed Dec 23 & 24)
Thanksgiving Day	New Year’s Day (to be
	observed Dec 31, 2027)

You can learn more about our company holidays and the dates they are observed online at **nxp.com/benefits**.





Savings and wealth

NXP's 401(k) Retirement Plan is designed to help you build your wealth through long-term savings and accumulate the funds you'll need when you're no longer working.

401(k) Retirement Plan features

- › Immediate eligibility
- › Automatic enrollment with automatic escalation
- › Pre-tax, Roth after-tax and traditional after-tax employee contributions
- › Catch-up employee contributions
- › Company match
- › Immediate vesting
- › Roth in-plan conversion
- › Auto-escalation feature allowing you to automatically increase your contributions by one percent or more each year
- › A choice of investment options
- › Loans or hardship withdrawals when you need access to your money while still working at NXP
- › You'll have continuous access to your account statements

Employee contributions

You can contribute to the 401(k) Retirement Plan in any combination of pre-tax contributions, Roth contributions and traditional after-tax contributions. You can contribute up to 75 percent of your eligible compensation, not to exceed the IRS annual limits. If you are age 50 or older by Dec. 31, you are eligible to make catch-up contributions on a pre-tax and/or Roth basis.

Important Update: Effective Jan. 1, 2027, if you earned \$150,000 or more at NXP in the prior year (this threshold is set by the IRS and may change annually), your catch-up contributions must be made on a Roth basis.

2027 IRS 401(k) contribution limits

2027 contribution limits will be posted at nxp.com/benefits when available.

	Pre-tax Contributions	Roth Contributions	After-tax Contributions	Employer Match
Are contributions taxed when made?	No	Yes	Yes	No
Are contributions taxed when distributed?	Yes	No ¹	No ²	Yes
Are earnings taxed when distributed?	Yes	No ¹	Yes ²	Yes
What are the IRS limits?	\$24,500 for employee pre-tax and Roth contributions			
	\$72,000, including employee pre-tax, Roth, after-tax and employer match contributions			
What is the catch-up contribution for a person age 50 or older? ³	Age 50-59 or 64 and older: \$8,000 Age 60-63: \$11,250			

¹ A distribution from a Roth 401(k) is tax-free and penalty-free, provided that the five-year aging requirement has been satisfied and one of the following conditions is met: age 59½, disability or death.
² The portion of your distribution associated with your after-tax contribution is not taxable; the portion of your distribution associated with any pre-tax contributions or earnings on pre-tax or after-tax contributions is taxable.
³ Catch-up contributions are in addition to the combined pre-tax and Roth \$24,500 annual limit, as well as the \$72,000 annual additions limit.

NXP matching contribution

NXP will match your pre-tax and Roth contributions, dollar for dollar, up to five percent of your eligible compensation. You are immediately vested in the NXP company match. If you do not receive the maximum match you are eligible for during the year, NXP will make a “true up” match contribution to your account in January of the following year.

Let’s say you contribute five percent (\$3,750) of your \$75,000 salary to your 401(k). NXP will match your \$3,750 dollar for dollar (or another \$3,750), for a total annual contribution of \$7,500 (yours and NXP’s).

NXP does not match traditional after-tax contributions.

Roth in-plan conversion

A Roth in-plan conversion allows you to convert all or a portion of your pre-tax and/or traditional after-tax savings to Roth within the NXP 401(k) plan.

For traditional after-tax, you can also set up automatic conversions. To learn more, visit netbenefits.com. To elect a Roth in-plan conversion, call Fidelity at (844) 697-4015.

Investment options

You decide how to invest your 401(k) account balance, which includes your contributions and any contributions made by NXP, and any investment returns or losses.

As with any investment, there are no guarantees. The funds in the Plan are subject to fluctuations in value as financial markets respond to economic, social and political conditions.

You can learn more about your investment options, change your investment election or transfer balances between investment options at any time, within the trading policy guidelines.

Self-directed brokerage account

You may invest a portion of your 401(k) account balance in the self-directed brokerage account, Fidelity BrokerageLink®. Fidelity BrokerageLink provides you the opportunity to invest in a broad range of options beyond those offered directly through the Plan.

Loans and withdrawals

Although the purpose of the 401(k) is to help you save for retirement, loans and, under some circumstances, withdrawals are available to help you meet your financial needs.

- › You may have only one loan from the Plan at a time.
- › The minimum loan amount is \$1,000.
- › The maximum loan amount is 50 percent of your vested account balance or \$50,000 minus your highest outstanding loan balance in the preceding 12 months, whichever is less.
- › There is a \$50 fee for each new loan. You repay yourself, with interest, at the prime rate plus 0.5 percent through payroll deductions.
- › Withdrawal options include, but are not limited to, age 59 ½ withdrawals, age 70 ½ withdrawals, hardship withdrawals, withdrawals for qualified births/adoptions, emergency expenses, federally declared disasters and domestic abuse.

Leaving NXP

If your account balance is greater than \$1,000 when you leave NXP, you may choose to leave your funds in the NXP 401(k) Retirement Plan. This option is subject to IRS minimum distribution requirements.

You also have several payment options available, depending on your financial needs and retirement goals:

- › You can receive a lump-sum payment of some or all of your account balance.
- › You can request systematic withdrawals.
- › You can roll over some or all of your funds to another tax-qualified employer-sponsored plan or to a traditional or Roth individual retirement account (IRA).

College planning

Fidelity offers two free resources to help NXP employees navigate college planning and student loans:

- › Their **Student Debt Tool** is completely free and enables borrowers to have a singular view of federal and private loan options by aggregating all their student debt loans in one place, along with repayment options.
- › To help families avoid accumulating education debt, Fidelity's **Pre-College Planning Resources** can be used to help families plan, save and pay for college.



Employee Stock Purchase Plan

The NXP Employee Stock Purchase Plan (ESPP) allows employees to purchase NXP stock at a 15 percent discount. To access more information, go to the [NXP ESPP SharePoint site](#). The purchase price will be 85 percent of the closing price of NXP stock on the last trading day of the offering period. By enrolling through payroll deductions, you can have purchases made twice a year and can build your wealth through ownership of NXP stock.

Plan eligibility

Generally, all regular full-time and part-time employees of NXP or one of its group companies are eligible to enroll. Temporary employees, contractors and executives are not eligible.

Participating in the Plan

- You can enroll during the months of January and July for the upcoming offering period.
- Employees who become eligible to enroll after the end of an enrollment period must wait until the next enrollment period to enroll.
- You can elect to save a percentage of your gross (pre-tax) base salary through payroll deductions. This contribution rate can be from two percent to 10 percent of your base salary, and cannot be increased or decreased during the offering period.
- The contribution rate percentage is withheld each pay-period.
- NXP designates E*TRADE from Morgan Stanley to administer participant accounts online and provide brokerage services. All shares purchased will be deposited in the participant's online E*TRADE account.

- The Plan provides for "Automatic Enrollment" from offering period to offering period — meaning that participation continues at the same contribution percentage rate for consecutive offering periods, until a participant withdraws or suspends their participation. This is also referred to as an "evergreen election."
- Participants may suspend contributions during an offering period by logging in to your E*TRADE account and electing to suspend contributions. Previous savings will still be applied toward the purchase.
- Participants may withdraw at any time during an offering period, stopping payroll deductions and canceling any purchase possibilities for that offering period. All savings withheld for that period will be refunded. Withdrawals must be made at least 15 days prior to the purchase date by logging in to your E*TRADE account and electing to withdraw.
- Upon suspension or withdrawal, you will not be automatically re-enrolled for the next offering period.

At the end of the offering period, the savings you have accumulated over the six-month period are used to purchase NXP shares at a 15 percent discount. The maximum savings amount per calendar year — allowed by tax laws governing this plan — is USD\$21,250.

This means that with the 15 percent discount in the purchase price, you can purchase up to USD\$25,000 of NXP stock value for 85 percent of the cost.

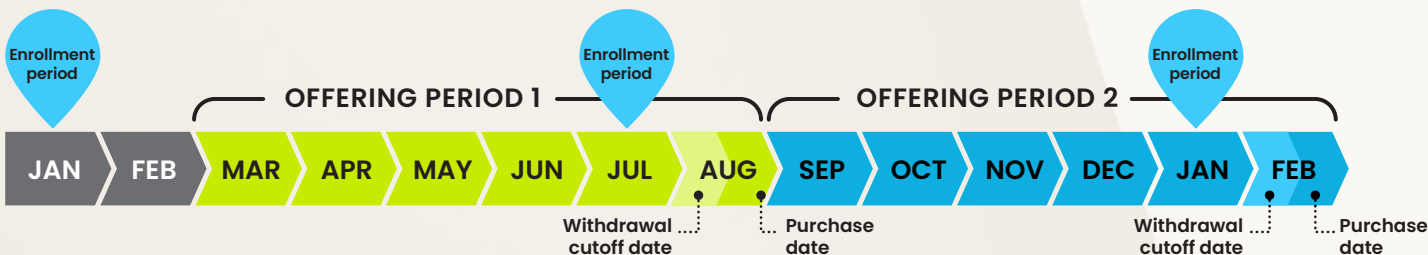
There is no requirement in the Plan to own the stock for any length of time before you sell or dispose of it. However, to take advantage of any favorable capital gains tax rates, you typically need to hold stock for a specified period of time to qualify for lower capital gains tax rates. Please confer with your personal tax advisor about the Plan.

Offering periods

There are two offering periods every year, each lasting six calendar months:

1. March to August
2. September to February

Initial participation begins the first full six-month offering period following eligibility qualification. There is no minimum service requirement. Withholding amounts are applied to purchase NXP shares twice a year.



Important contact information

Benefits resources at your fingertips

- › To learn more about your NXP benefits, visit nxp.com/benefits
- › To view and update your 401(k), visit netbenefits.com
- › To view and update your health insurance, visit mynxpbenefits.com
- › To get help with enrollment, eligibility and life event changes, contact the NXP Benefits Service Center: **(888) 532-3971**
- › To reach the U.S. benefits team, email usbenefits.office@nxp.com.

Benefit	Contact information	Website
401(k) Retirement Plan	(844) NXP-401K	netbenefits.com
401(k) Retirement Plan Investment Advice Fidelity	(866) 811-6041	netbenefits.com
Activity Centers (On-site for some locations)	nxp.com/pages/gym-reimbursement-and-onsite-activity-centers:GYM-ON-SITE-ACTIVITY#onSiteInfo	nxp.com/benefits
Back-up Care	(877) BH-CARES (242-2737)	clients.brighthorizons.com/NXP
Basic, Supplemental, Spouse/ Domestic Partner and Child(ren) Life and AD&D Insurance	Claims and evidence of insurability: (877) 491-5265	nxp.com/benefits
Biometric Screening Empower Health Services	(866) 367-6974 M-F, 8 a.m.–4:30 p.m. CT	Register at empower.health/nxp and enter client code NXP.
COBRA	(888) 532-3971	mynxpbenefits.com
Dental Plan Delta Dental — Delta Dental PPO & Premier Network	(800) 521-2651 TTY: 711	deltadentalins.com/NXP
Disability Income Plan • Short-term disability (STD) • Short-term disability buy-up (STD BU) • Long-term disability (LTD)	New York Life: Telephone: (888) 842-4462 Fax: (800) 642-8553	mynylgbs.com
EAP — NXP Care Connect Free confidential support for mental health, financial issues, substance use and more.	(855) 591-1565	liveandworkwell.com Access code: NXP
Employee Stock Purchase Plan E*TRADE	(800) 838-0908 nxp.espp@nxp.com	Employee Stock Purchase Plan SharePoint etrade.com

Continued

Benefit	Contact information	Website
Family building solutions	usbenefits.office@nxp.com	nxp.com/benefits
Family Medical Leave Act (FMLA)	New York Life: Telephone: (888) 842-4462 Fax: (800) 642-8553	mynylgbs.com
Flexible Spending/ Reimbursement Accounts Fidelity • Health Care FSA • Limited Use Health Care FSA • Dependent Care FSA • Commuter Benefits	(844) 697-4015	netbenefits.com
Funeral Planning Securian	(877) 491-5265	
Grief Counseling Securian — Empathy		
Gym Reimbursement \$240 gym reimbursement	hr.helpdesk.amr@nxp.com Please use your NXP email when contacting the HR HelpDesk	nxp.com/benefits
Health Savings Account Fidelity	(844) 697-4015 Fax: (888) 211-9900	netbenefits.com
ID Watchdog	(866) 513-1518	idwatchdog.com/myplan/NXP
International travel assistance	U.S.: (877) 244-6871 International collect: +1 (715) 346-0859	Email: assistance@aig.com aig.com/us/travelguardassistance Policy Number: 9152759
Kaiser HMO	(800) 464-4000	kp.org
Medical Plan • UnitedHealthcare Choice Plus Network • Advocates and nurses • Behavioral health program	UnitedHealthcare Advocate Team: (844) 210-5428 8 a.m.–8 p.m. local time TTY: 711	myuhc.com
MetLife Legal Plan	(800) 821-6400	info.legalplans.com Access code: NXP (Standard Legal Plan); NXPPLUS (parent's buy-up plan)
NXP Benefits Service Center	(888) 532-3971 7 a.m.–7 p.m. CT	mynxpbenefits.com

Continued

Benefit	Contact information	Website
NXP PerkSpot	cs@perkspot.com	nxp.perkspot.com
Payroll Assistance	PayrollHelpUS@nxp.com	
Pet Insurance	(800) 438-6388	metlife.com/getpetquote Use "NXP" for the employer name and register using your employee ID
Prescription Drug Program Rightway Healthcare	(833) 502-8179	joinrightway.com/rx
Sofia Your virtual benefits assistant		mynxpbenefits.com
Tutoring and College Coach	(877) 242-2737	Log in to your account at clients.brighthorizons.com/NXP using your @nxp.com email address
UnitedHealthcare 24/7 Virtual Visits Online doctor visits available 24/7	(844) 210-5428	myuhc.com or UnitedHealthcare app
Vision Plan VSP Choice Network	(800) 877-7195 TTY: (800) 428-4833	VSP.com
Wellbeing@NXP	(888) 671-9395 M-F, 8 a.m.–9 p.m. ET	join.personifyhealth.com/nxp

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The Employee Benefits Guide provides only an overview of your employee benefits. The respective plan documents and policies govern your rights. You should rely on this information only as a general summary of some of the features of the plans and policies. In the event of any difference between the information contained herein and the plan documents and policies, the plan documents and policies will supersede this guide. NXP reserves the right at any time to amend, modify or terminate one or more of the plans or policies described in this guide.

nxp.com/benefits

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