



Be Well at Mattel: Your Benefits



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Be Well at Mattel: Your Benefits

It takes energy, passion and hard work to bring innovative play experiences to millions of children around the world. That’s why Mattel offers a holistic set of programs that empower a culture of growth, optimism and wellbeing, where every employee can realize their full potential – both at work and at home, today and in the future.

These include:

- A purpose-led community that provides supportive networks and collaboration through deep relationships, empathy and a sense of belonging
- Tools and resources that promote mental health and resilience
- Comprehensive benefits and fitness programs to encourage healthy and active lifestyles
- Competitive total pay programs and resources to thrive now and invest for the future
- Career development opportunities and new experiences to promote life-long learning

Everyone’s needs are different. That’s why we give you options, so you can customize a benefits package to fit your lifestyle and budget.





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Eligibility

Employees

Non-union, regular employees scheduled to work at least 30 hours per week are eligible for the Mattel Health and Welfare Benefits Program. Regular Part-Time employees, scheduled less than 30 hours (PTU classification), are eligible for participation in the 401(k) plan and Employee Assistance Program (EAP) services only. Variable employees and interns are not eligible to participate in or receive benefits.

Dependents

Your family members may be eligible for many of the benefits we offer. Eligible dependents include:

- Your legal spouse or domestic partner
- Your biological, adopted, foster or step-children up to age 26
- Children of any age, if incapable of self-support due to mental or physical disability

Enrollment Guidelines

Enrollment Periods

You have three opportunities to enroll in benefits:

1. New Hire

Coverage begins on the first day of employment. Eligible American Girl Retail employees will receive coverage following 90 days of employment. You have 30 days from your initial eligibility date to make your coverage elections. If you do not make an election, you will not receive medical, dental or vision coverage and must wait until the Annual Enrollment period or a qualifying life event to enroll in these benefits.

2. Annual Enrollment

Each year, usually in the fall, you have the opportunity to make changes to your benefits during Annual Enrollment. The choices you make become effective on January 1 of the following year.

3. Qualifying Life Events

You have 30 days to make changes after a qualifying life event. Examples include:

- Marriage or divorce
- Loss or gain of other health coverage
- Birth or adoption of a child
- Change in employment status





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Create a Healthy and Active Lifestyle

Medical Coverage

Good health is the foundation for a happy and full life, both at work and at home. Your medical plan options are designed to fit your lifestyle and your budget, so you can stay healthy all year long. A summary of each plan option is listed below.

Overview of Medical Plans

Anthem PPO, HDHP & EPO

Anthem medical plans foster a commitment to safe and healthy living that enhances both your physical and emotional wellbeing. With an Anthem Medical plan, you have access to additional resources that go above and beyond to support your health and wellbeing:

- **Preferred Provider Organization (PPO):** gives you the flexibility to choose any provider. You do not have to select a primary care physician to oversee your care or give referrals. Keep in mind that benefits are highest when using an in-network provider. After you meet the annual deductible, the plan pays a percentage of your covered expenses. Once you meet the out-of-pocket maximum, the plan will pay 100% of your covered services for the remainder of the year.
- **Exclusive Provider Organization (EPO) in various locations excluding Southern California, Wisconsin and Upstate New York:** With the EPO you can receive care from any in-network provider you choose. You do not have to choose a primary care physician, and no referrals are required to receive care from a specialist. Co-pays are required for office visits and inpatient care, and most other services are covered at either 100% or 80%. Services from out-of-network providers, except for emergencies, will not be covered.
- **High Deductible Health Plan (HDHP) with a corresponding Health Savings Account (HSA):** gives you more control over your health care dollars. Since you are responsible for 100% of all covered services until you meet the annual deductible, your HSA will help you cover your out-of-pocket costs. Once you meet your deductible, the medical plan will generally pay 80% for in-network covered services (60% out-of-network) until you reach the annual out-of-pocket maximum, at which time the plan will pay 100% of covered services. Learn more about the HSA on [Page 6](#).

Health Maintenance Organization (HMO) Plans

Mattel offers several HMO plans to eligible employees in Southern California, Western New York, Middleton and Deforest. The HMOs provide coverage through a specific network of doctors from which you select a primary physician who oversees your medical care and gives referrals to specialists when needed. Co-pays are typically required when you receive services. You must use the HMO network unless you have an emergency and are outside of the HMO service area.

Prescription Drug Coverage

All of Mattel's medical plans come with prescription drug coverage. Covered medications are grouped into tiers or categories:

- Generic medications (Tier 1) are just as effective as their brand-name counterparts at a fraction of the cost. Save money by asking your doctor to prescribe generic medications if available.
- Brand name medications (Tier 2) are covered at the co-pays listed below as long as a generic equivalent is not available. You will pay a higher price if you choose a brand-name medication over the generic drug.
- Non-Formulary medications (Tier 3) include drugs that are not on the preferred list of medications. Below are the in-network prescription drug benefits for each medical plan.



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Dental Coverage

We’re the experts in bringing smiles to kids, and our employees’ smiles are just as important.

You have two dental plan choices:

Delta Dental PPO Plan and **Aetna DMO Plan**.

- With the **Delta Dental PPO** plan, you are free to choose any dentist at the time you need care. Plan benefits are highest when you use an in-network dentist.
- With the **Aetna DMO**, you must use an in-network provider for your dental care. There are no annual deductibles or maximum benefit allowance, and preventive care is 100% covered. You will be responsible for copays based on the service you receive. Aetna will provide enrollees with information that explains exclusions, limitations and the full range of covered services under the plan.

Note: Aetna may not be available in all locations.

Vision Coverage

Mattel offers vision coverage through VSP because it takes healthy eyes to see all those tiny Barbie accessories! VSP vision coverage offers a wide network of optometrists and vision care specialists. You’ll save money by visiting VSP in-network providers.





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Additional Health Benefits

Health Care Flexible Spending Account (FSA)

Mattel offers a Health Care FSA as a smart and easy way to stretch your benefit dollars and receive tax savings. Each year, you have the opportunity to enroll in the FSA and contribute pre-tax dollars up to the IRS maximums through payroll deductions. Use your FSA funds to pay for eligible medical, dental and vision expenses. Funds must be used by March of the following plan year. Unused funds will be forfeited.

Health Savings Account (HSA)

Enrolling in the Quantum Health/Blue Shield of CA HDHP gives you the opportunity to lower your taxable income by setting aside funds for health care expenses in a health savings account. Contribute pre-tax dollars up to the annual IRS maximum through payroll deductions. You can use this money to pay for eligible expenses, and you'll earn tax-free interest on unused funds.

With the HSA, you keep all the funds you contribute. Unused funds rollover each year. Use your HSA funds to pay for eligible medical, dental and vision expenses. Keep in mind that you must be enrolled in the Quantum Health/Blue Shield of CA HDHP to be eligible for the HSA. Employees enrolled in the HSA may also set aside pre-tax dollars in a Limited Purpose FSA (LPFSA) for eligible dental and vision expenses only.

Infertility Services

Beginning or growing your family is exciting and at times, overwhelming. All benefits eligible employees and their spouse/domestic partner, regardless of enrollment, are eligible for reimbursement for infertility treatment. Eligible expenses will be reimbursed at a coverage level of 80% of the allowed amount to a maximum lifetime benefit of \$15,000 per couple. All available medical coverage must be used before expenses can be reimbursed.

Fitness Center

Have fun getting in shape with Mattel's fitness centers. Our fitness centers offer state-of-the-art equipment, daily group exercise classes, full shower and locker facilities, and other amenities. Fitness Centers are located in El Segundo and East Aurora.





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Plan and Invest for the Future

The Mattel Retirement Plan

Saving for retirement is an important part of financial wellbeing. Mattel offers a Personal Investment Plan (PIP) as your 401(k) retirement plan.

Eligibility

Benefit eligible employees must be at least 20 years old to be eligible for PIP. You can begin contributing on the first day of active employment.

Contributions

You can contribute up to 80% of your eligible compensation up to the annual IRS maximums. You can choose to have your contributions withheld on a pre-tax, Roth or after-tax basis.

Company Match

Mattel matches 50% on the first 6% you contribute.

Automatic Contributions

You will also receive automatic contributions each pay period from Mattel, even if you do not contribute. These contributions range from 3%-7% and are determined by age.

YOUR AGE	MATTEL AUTOMATIC CONTRIBUTION AS A PERCENTAGE OF PAY
20 but less than 40	3%
40 but less than 45	4%
45 but less than 50	5%
50 but less than 55	6%
55 years and above	7%

Catch-up Contributions

If you are age 50 or older, you can make additional catch-up contributions up to the annual IRS maximum.

Auto-Enrollment

You are automatically enrolled in PIP at a 2% pre-tax contribution rate. Your funds will be invested into a default LifePath Fund based on your date of birth. You can decline automatic enrollment, change your contribution amount and reallocate your investments at any time.

Annual Sweep

Each April, all employees who are not participating in the PIP will be automatically enrolled, and employee contributions of less than 6% will be increased by 2% of eligible pay until the contribution rate is 6%. You will be notified 30 days in advance and can opt out if you choose.

Vesting Schedule

You are always 100% vested in any contributions you make. You become vested in Mattel's contributions after three years of service.

Fidelity Personalized Planning & Advice

The investment choices you make will play a key role in the future value of your account. Mattel offers several fund options with varying levels of potential risk and return from which you can choose to invest. Employees can take advantage of Fidelity's team of Investment professionals to help invest, monitor, and rebalance your account as needed to adjust to changes in the market, or changes in your situation.





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Supplemental Employee Life Insurance

Mattel automatically provides you with basic life insurance at no cost to you in the following amounts:

- Full-time employees: 2x your annual salary rounded to the nearest \$1,000
- Part-time employees: Your regular, hourly base salary rate times your regularly schedule hours annually, times two, rounded to the nearest \$1,000

You may purchase additional life insurance at group rates up to five times your annual salary rounded to the nearest \$1,000 to a maximum of \$2,000,000. Contributions are based on your age and coverage amount you elect and will be deducted from your paycheck on an after-tax basis. During enrollment, you will see the cost of the supplemental coverage.

Spouse/Domestic Partner Life Insurance

You may elect Spouse/Domestic Partner Life Insurance up to 50% of your total life insurance coverage level, not to exceed \$250,000.

Child Life Insurance

You may purchase Dependent Life Insurance in the amount of \$25,000 for child dependents of employees at group rates.

Accidental Death & Dismemberment (AD&D) Insurance

Mattel gives you the opportunity to purchase AD&D insurance for you and your family. You can elect up to five times your annual salary, rounded to the nearest \$1,000, to a maximum of \$2,000,000. If you elect family coverage, eligible dependents are covered at a percentage of your coverage. During annual enrollment, you will see the cost of AD&D insurance.

Supplemental Long-Term Disability Coverage

You may purchase an additional 5%, 10% or 15% of salary replacement through after-tax payroll deductions. The cost of supplemental LTD coverage is based on your covered salary. The LTD Plan is not available to non-exempt American Girl Retail Employees.

Disability

Mattel automatically provides short-term disability income protection after 90 days of employment. You may be eligible to receive a percentage of your salary for the first 180 days of disability. Long-term disability provides for salary replacement at 50% of your base salary up to \$30,000 a month if you have been disabled for more than 180 days. Disability benefits may be offset by other sources of income, such as State Disability and Workers' Compensation.





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Critical Illness Coverage

Having a serious illness, such as a heart attack, coma or cancer, can have a devastating effect on your life and your family. To give you peace of mind about the financial costs, you may elect Critical Illness Coverage through MetLife. Upon the diagnosis of a covered critical illness, you will receive a lump sum payment to offset any expenses you have. You can use it to pay bills, buy groceries or medication, or compensate for any lost time from work.

Accident Coverage

Out-of-pocket expenses for accidents can quickly add up. When you purchase accident coverage through MetLife you will receive a lump sum payment for a covered accident to help you pay out-of-pocket costs, such as co-pays and deductibles.



Hospital Indemnity Coverage

A stay in the hospital is no vacation, but it can certainly cost as much as one! Hospital Indemnity Coverage from MetLife can help cover unexpected hospital costs, like admission to the intensive care unit, by providing a lump sum payment on top of what medical insurance covers. Payments are made directly to you, so you have the flexibility to spend it on co-pays, deductibles, or any other hospital costs that health insurance doesn't pay.

Dependent Care FSA

If you and your spouse both work full time, you may contribute up to \$5,000 per family (\$2,500 if married and filing separately) of pre-tax dollars through payroll deductions for dependent care expenses. Expenses for children under age 13, disabled children of any age, and dependent adults are eligible for reimbursement. Funds must be used by December 31 of each year. Unused funds will be forfeited.

Pet Insurance

Take care of your furry friends, birds, and exotic pets with Pet Insurance through Nationwide. Your pets can receive coverage for minor incidents and routine care.

Identity Theft and Device Protection

Protect your identity and devices with Norton LifeLock benefit plans. With device security, online privacy and identity protection you can keep your personal information and devices secure.

Legal Assistance Plan

Mattel employees can purchase legal assistance through ARAG at affordable monthly rates. Experienced attorneys are available to help on a variety of legal matters.



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Adoption

After completing six months of service, you are eligible for up to \$10,000 reimbursement for adoption expenses (\$12,000 for concurrent multiple adoptions).

College Coach

Mattel gives your children a head start with college preparation assistance including:

- Maximizing the high school experience
- Selecting the right colleges
- Submitting standout applications
- Researching financial aid options

Daycare Center *(available in El Segundo and East Aurora only)*

Take advantage of Mattel’s daycare centers for your children while you work:

- **El Segundo:** Mattel’s Child Development Center provides care for children six weeks old through pre-kindergarten on a year-round basis.
- **East Aurora:** The Community Nursery offers care for children eight weeks old through pre-kindergarten on a year-round basis.
- Well children not regularly enrolled in the programs are eligible for care during vacation, holidays and emergencies.





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Take Care of Your Mental Health

Modern Health Services

Modern Health is a mental health and wellbeing platform that's available to you and your dependents, offering access to free one-on-one coaching and therapy, live and on-demand group sessions, and digital resources for emotional, professional, and financial wellbeing - all in a single, secure, confidential platform.

Headspace

Focus on wellbeing with your free membership to Headspace: a guided meditation and sleep app from the leaders in mindfulness. Headspace's library of guided meditations, audio exercises, animations, and sleep content help users live happier, healthier lives. Choose sessions that fit your schedule, including 1-3 minute breaks, 10-minute sessions, and advanced deeper-dive sessions on different topics from managing stress to mindful eating.





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Time Off from Work

Taking time off to relax, recharge and spend time with family is an important part of balancing work and life. We encourage employees to be here when the business needs you, and be home, on vacation or on the soccer field, when your life needs you. Mattel offers a progressive portfolio of programs to provide you with a flexible environment that lets you contribute to Mattel’s success and pursue life goals.



TIME OFF FROM WORK BENEFIT		DETAILS
Vacation		Benefit-eligible exempt employees (excluding American Girl Retail) receive unlimited paid time off. Benefit-eligible non-exempt employees and benefit-eligible exempt American Girl Retail employees, receive a vacation award each year depending on your years of service. Contact your local HR team for more information.
Holidays		Celebrate the holidays with your loved ones. Your HR team will give you a schedule of the paid holidays for your location.
Paid Parental Leave		The Company recognizes the importance of spending time with family at the time of the birth, adoption or foster placement of a child. The Company provides up to twelve weeks of paid time off (based on regularly scheduled hours) to eligible employees.
Phase Back to Work Program		To help transition back to work after Parental Leave, the Company offers a Phase Back to Work Program. Benefit-eligible full-time parents have the opportunity to work a part-time schedule at full pay for the first month after returning to work.
Caregiver Leave		Mattel recognizes the personal challenges that employees endure when a family member has a serious health condition. The Company provides up to eight weeks of paid time off (based on regularly schedules hours) to benefit-eligible employees.
Military Family Support Leave		Mattel understands the challenges that military families face. The Company provides up to eight weeks of paid time off (based on regularly scheduled hours) to benefit-eligible employees to (1) care for a serious ill or injured service member; (2) an event or need resulting from a covered family member’s deployment; and (3) other qualifying events.
School & Volunteer Activities		Enjoy paid time off to participate in school related events and volunteer activities for non-profit, charitable organizations.
Sick Time		Whether you have a wellness visit or an illness, Mattel gives you paid time off take care of you and your family’s health.

Time off policies vary by location and years of service.