



# 2026 U.S. Benefits



# Agenda

Introduction and Overview

Medical, Dental and Vision

Benefits to Support Your Wellbeing

Your 401(k) Plan

Employee Stock Purchase Plan

## Benefits Eligibility

- **Who is an eligible employee?** All regular U.S. employees who work at least 20 hours per week.
- **Who is an eligible dependent?**
- **Spouse:** Your legally recognized spouse, claimed as your federal tax dependent. If you are legally married, including a common-law marriage, in a state that recognizes same-sex spouses, your same-sex spouse is eligible for coverage as your spouse.
- **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.



# Medical Plan Comparisons



			In-network coverage only	
	Medical Plan 1 (HSA-eligible) <sup>1</sup>	Medical Plan 2 (PPO) <sup>2</sup>	Medical Plan 3 (EPO) <sup>2</sup>	Kaiser (CA only) <sup>3</sup>
Deductible	\$1,700 employee-only / \$3,400 family	\$500 employee-only / \$1,000 family	\$400 employee-only / \$800 family	\$0
Coinsurance	Plan pays 80% for network benefits	Plan pays 80% for network benefits	Plan pays 90% for <b>network benefits only</b> (out-of-network services not covered)	Plan pays 100% for network benefits
Out-of-pocket limit	\$4,000 employee-only / \$7,350 family	\$5,000 employee-only / \$10,000 family	\$5,000 employee-only / \$10,000 family	\$1,500 employee-only / \$3,000 family
Copay	You pay 20% after deductible	\$20 primary care physician / \$40 specialist	\$20 primary care physician / \$40 specialist	\$35 copay
Lab and X-ray in a physician's office	You pay 20% after deductible	You pay 20%	You pay 10%	\$35 copay
NXP HSA contribution	\$500 employee-only / \$1,000 family	Not eligible	Not eligible	Not eligible

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

<sup>2</sup> If you elect family coverage, the plan begins to apply coinsurance towards applicable in-network claims for an individual once he or she meets their per person deductible. Once those per person deductibles add up to meet the family deductible, the plan begins to apply coinsurance towards in-network claims for everyone in the family.

<sup>3</sup> California employees have access to Kaiser HMO if they reside within Kaiser's network service area

Manage all your health care needs online or on the go with **myuhc.com** and the **UnitedHealthcare app**.



## Additional United Healthcare Resources



Get care when you need it, wherever you are, through **Virtual Visits**. From treating flu and fevers to caring for migraines and allergies, doctors are available 24/7 via your smartphone or computer.



Sign up for **UnitedHealthcare's Maternity Support Program "Maven"** to receive a gift and additional support through your pregnancy. Visit **myuhc.com** or call **1-877-201-5328**.



With **Quit For Life**, you get one-on-one support, digital tools and medications that help you quit tobacco for good.

# Prescription Drug Plan Comparisons

	Medical Plan 1	Medical Plan 2	Medical Plan 3	Kaiser (CA only)*
30-day supply (short-term medications)	<b>Generic:</b> Preventive prescriptions 100% covered; you pay 20% after deductible for all others  <b>Preferred:</b> You pay 20% after deductible  <b>Non-preferred:</b> You pay 20% after deductible	<b>Generic:</b> You pay \$5  <b>Preferred:</b> You pay 30% (\$75 max)  <b>Non-preferred:</b> You pay 50% (\$100 max)	<b>Generic:</b> You pay \$5  <b>Preferred:</b> You pay 30% (\$75 max)  <b>Non-preferred:</b> You pay 50% (\$100 max)	<b>Generic:</b> You pay \$10  <b>Preferred:</b> You pay \$30  <b>Non-preferred:</b> You pay \$30
90-day supply (100-day supply for Kaiser) or maintenance medications	<b>Generic:</b> You pay 20% after deductible  <b>Preferred:</b> You pay 20% after deductible  <b>Non-preferred:</b> You pay 20% after deductible	<b>Generic:</b> You pay \$10  <b>Preferred:</b> You pay 30% (\$175 max)  <b>Non-preferred:</b> You pay 50% (\$250 max)	<b>Generic:</b> You pay \$10  <b>Preferred:</b> You pay 30% (\$175 max)  <b>Non-preferred:</b> You pay 50% (\$250 max)	<b>Generic:</b> You pay \$20  <b>Preferred:</b> You pay \$60  <b>Non-preferred:</b> You pay \$60

\* California employees have access to Kaiser HMO if they reside within Kaiser's network service area.

# Dental and Vision Plans



Delta Dental Plan	Coverage
Deductible	\$50 per person, up to \$150 per family
Maximum	\$2,000 per person each year
Preventive services – Exams, cleanings, X-rays, sealants and periodontal maintenance	100% covered (limited to 2 per year)
Basic services – Fillings and root canals	You pay 20% after deductible
Major services – Crowns, bridges, implants	You pay 50% after deductible
Orthodontic (adults and children)	You pay 20% after deductible ( <b>\$2,500 lifetime maximum</b> )

VSP Vision Plan	Coverage
Vision exam	\$20 copay (limited to 1 every year)
Prescription glasses	\$20 copay
Frames	\$250 allowance every year
Contact lens exam	15% discount; not to exceed \$20 copay
Contacts (instead of glasses)	\$250 allowance every year
Computer vision coverage	\$20 copay



## 2026 Bi-weekly Rates\*

Rates assume \$300 Wellness Incentive is applied and non-smoker status

Plan Option	Employee Only	Employee + Spouse or Domestic Partner	Employee + Child(ren)	Family
Medical Plan 1	\$15	\$55	\$47	\$91
Medical Plan 2	\$39	\$102	\$88	\$163
Medical Plan 3	\$66	\$174	\$158	\$284
Kaiser (CA only)	\$73	\$196	\$178	\$281
Dental	\$8	\$16	\$17	\$26
Vision	\$6.25	\$11.81	\$12.47	\$19.44

\* All medical coverage contributions listed will increase \$50 per month for each covered employee and/or spouse or domestic partner who uses tobacco.

(\$) represents amount of increase from 2025 to 2026

- If hired within 2026, you will have automatic wellness incentive for 2026
- You must get biometric screening in 2026 to have incentive for 2027



# Spending Accounts



# Health Savings Account (HSA)

Plan	Eligibility Requirements	Contribution Amounts	Rollover Limits
Health Savings Account (HSA)	<ul style="list-style-type: none"><li>Enrolled in Medical Plan 1</li><li>Can't be covered by another non-high-deductible health medical plan</li><li>Your spouse can't have separate plan with an FSA</li><li>Can't be enrolled in Medicare</li></ul>	<ul style="list-style-type: none"><li><b>Receive</b> \$500 for employee-only coverage and \$1,000 for family coverage from NXP</li><li><b>Contribute</b> up to <b>\$4,400</b> with employee-only coverage or <b>\$8,750</b> with family coverage</li><li>If you are 55 or older, you can contribute an additional <b>\$1,000</b></li><li>NXP's contributions are based on your initial coverage level. Changing from Employee-Only to Family coverage does not result in additional contributions</li></ul>	<ul style="list-style-type: none"><li>You own your HSA</li><li>Your funds never expire</li><li>The entire account balance rolls over each year.</li></ul>
2026 HSA Maximum Funding		NXP Contribution	Employee Maximum Contribution
\$4,400 for single coverage		\$500	\$3,900
\$8,750 for family coverage		\$1,000	\$7,750

**Reminder:**  
You must log in and make an annual election (enter \$0 if you do not want to contribute but want to receive the employer contribution)

# Health Care, Limited Use, and Dependent Care Flexible Spending Accounts

Plan	Eligibility	Contribution Amounts
<b>Health Care Flexible Spending Account (FSA)</b>	Enrolled in Medical Plans 2 or 3, Kaiser, or waived coverage	You can contribute up to <b>\$3,300</b> per household
<b>Limited Use Flexible Spending Account (LFSA)</b>	Enrolled in Medical Plan 1; can also contribute to an HSA	You can contribute up to <b>\$3,300</b> per household
<b>Dependent Care Flexible Spending Account (DFSA)</b>	All full-time, benefits-eligible employees can participate	You can contribute up to <b>\$7,500</b> per household  Employees earning more than \$200,000 can contribute up to <b>\$3,200</b>

- Most Dental and Vision claims must be substantiated by sending Fidelity the Explanation of Benefits from the insurance company
- Cosmetic procedures and prescriptions are not covered, and the debit card can not be used to purchase these items
  - Teeth whitening
  - Wrinkle cream
  - Non-prescription sunglasses

# Commuter Account – California Employees Only

Plan	Eligibility Requirements	Contribution Amounts	Rollover Limits
<b>Commuter</b>	<ul style="list-style-type: none"><li>• Work at least 20 hours per week</li><li>• On U.S. payroll</li><li>• <b>Reside in California</b></li></ul>	<ul style="list-style-type: none"><li>• <b>Receive \$50</b> per month parking and/or transit from NXP</li><li>• <b>Contribute</b> up to <b>\$325</b> per month for parking and/or transit on a pre-tax basis</li><li>• Contribution amounts can be updated month to month.</li></ul>	Funds roll over year over year. However, your unspent funds are forfeited when you leave NXP.

## Reminder:

You must log in and make an election to contribute each year.

# Optional Benefits



# MetLife Legal Plans

MetLife Legal Plans help you navigate life’s planned and unplanned events – with no waiting period, no deductible and no claim forms.

- Money matters, such as debt services and tax audits
- Home sales, purchases, refinancing
- Wills, powers of attorney, and other estate planning documents
- Family and personal matters, such as adoption
- Court matters and civil lawsuits
- Traffic tickets
- And more

Price per Paycheck	
MetLife Legal Plan	\$7.62
MetLife Legal Plan Plus Parent Buy-up	\$9.92

**NOTE:** Attorneys can advise on any legal issues except for employment disputes.



# ID Watchdog – Identity Theft Protection

Plan Specific Features	Essentials	Platinum Plus
Credit Reports & Vantage Score Credit Scores	1 Bureau Monthly	1 Bureau Daily & 3 Bureau Annual
Credit Report Monitoring	1 Bureau	3 Bureau
<b>Reimbursement &amp; Support</b>		
Identity Theft Insurance	Up to \$1M (per plan)	Up to \$5M (per adult)
Stolen Funds Reimbursement	\$1M   Checking & Savings Accounts	\$1M   Checking & Savings Accounts \$1M   401K/HSA/529 Accounts

**NOTE:**

- All employees will have protection from unemployment claims fraud.
- Coverage is not available to overage dependents (26yrs)

Price per Paycheck		
	Essentials Plan	Platinum Plus Plan
Employee	\$2.26	\$3.18
Employee + Family	\$4.11	\$5.72

# Employee Disability and Life Insurance

## Disability

- **Short-term disability** : 75% of your base salary, up to 26 weeks
- **\*Short-term disability buy-up**: 90% of base salary for the full duration of 180 days
- **Maternity** 12 weeks at 100% pay(after 90 days of hire date)
- **Paternity Leave** 6 weeks at 100% pay(after 90 days of hire date)
- **Long-term disability coverage**: 60% of base salary, up to \$15,000 per month

## Employee Life insurance

- Basic life insurance benefit: 2x salary (taxable)
- **Amounts over \$50,000 are considered imputed income and will be taxed.** Don't want to be taxed? Choose a flat \$50,000 benefit instead.

## Employee Supplemental Life insurance

- Current supplemental life and AD&D insurance elections automatically carry over to 2026,
- Coverage up to 8x your annual earnings, max \$1.5 million



# Pet Insurance Through PetFirst Healthcare

- Flexible products with straightforward pricing (based on age and breed)
- Premium discounts
- Customizable coverage limits
- Hassle-free claims process



## What does it cover?

- Injuries and illnesses
- Exam fees
- Surgeries
- Medications
- Ultrasounds
- Hospital stays
- X-rays and diagnostic tests
- And more

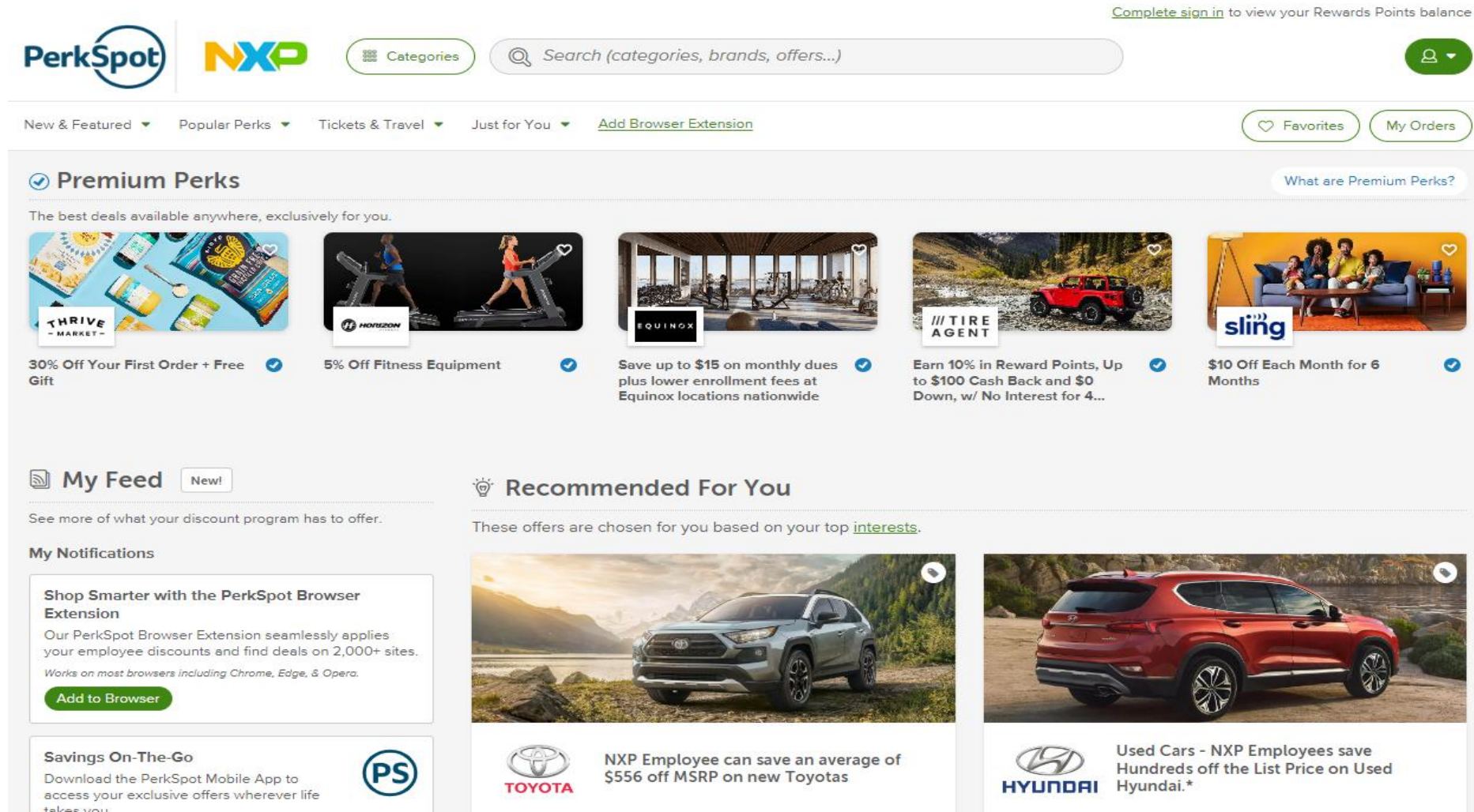
## Register

- **Call 1-800-438-6388** (provide referral code 11010)
- **Visit** [www.metlife.com/getpetquote](http://www.metlife.com/getpetquote) (use NXP for the employer name and register using your employee ID)

## Discount Program

PerkSpot offers NXP employees preferred pricing on products, services and experiences.

Register at [nxp.perkspot.com](https://nxp.perkspot.com)





# **Benefits to Support Your Wellbeing**





## Perks & Other Programs

- Onsite activity centers and group fitness classes at some locations
- Gym Reimbursement
- Onsite flu shots
- Weight Management Program



# Gym Reimbursement

- Up to \$240 reimbursement annually
- Eligible expenses: fitness centers, fitness classes and personal training

Ineligible Expenses for Reimbursement	
• Acupuncture	• Apparel/clothing
• Chiropractic care	• Exercise equipment
• Body composition scans	• Food/supplements
• <b>Health Education</b>	• <b>League/League fees</b>
• <b>Recreational activities</b>	• <b>Race entries</b>
• Rentals of any kind(lockers, equipment, etc.)	• <b>Weight management, watches or any smart/tracking devices</b>
• <b>Subscriptions</b>	



# Wellbeing@NXP

Powered by Personify Health

**Take small steps each day to improve physical, mental and financial wellbeing, plus earn rewards.**

**Personalized wellness support**, including:

- Challenges to build healthy habits and connect you with NXP team members across the globe
- Health tracking tools
- Self-paced wellness journeys
- Daily health and wellness tips

**Sign up at** <https://join.personifyhealth.com/nxp>



# Additional Family Support

Because NXP cares about families, we offer these programs to support yours.



**Optum® Fertility Solutions** can help you get the fertility guidance and care you need, up to a \$40,000 lifetime benefit maximum.



**Backup care.** NXP partners with Bright Horizons to help US employees find and pay for temporary childcare, self-care or senior care when your regular plans are disrupted.



**Adoption assistance program.** NXP reimburses up to \$10,000 in eligible adoption expenses.



**Tutoring and College financial planning.** Offered through Bright Horizons, NXP covers the cost of in-person or online tutoring to students in 300+ subjects.



**Employee Assistance Program (EAP)** – Care Connect 855-591-1565 or visit **[liveandworkwell.com](https://liveandworkwell.com)**.

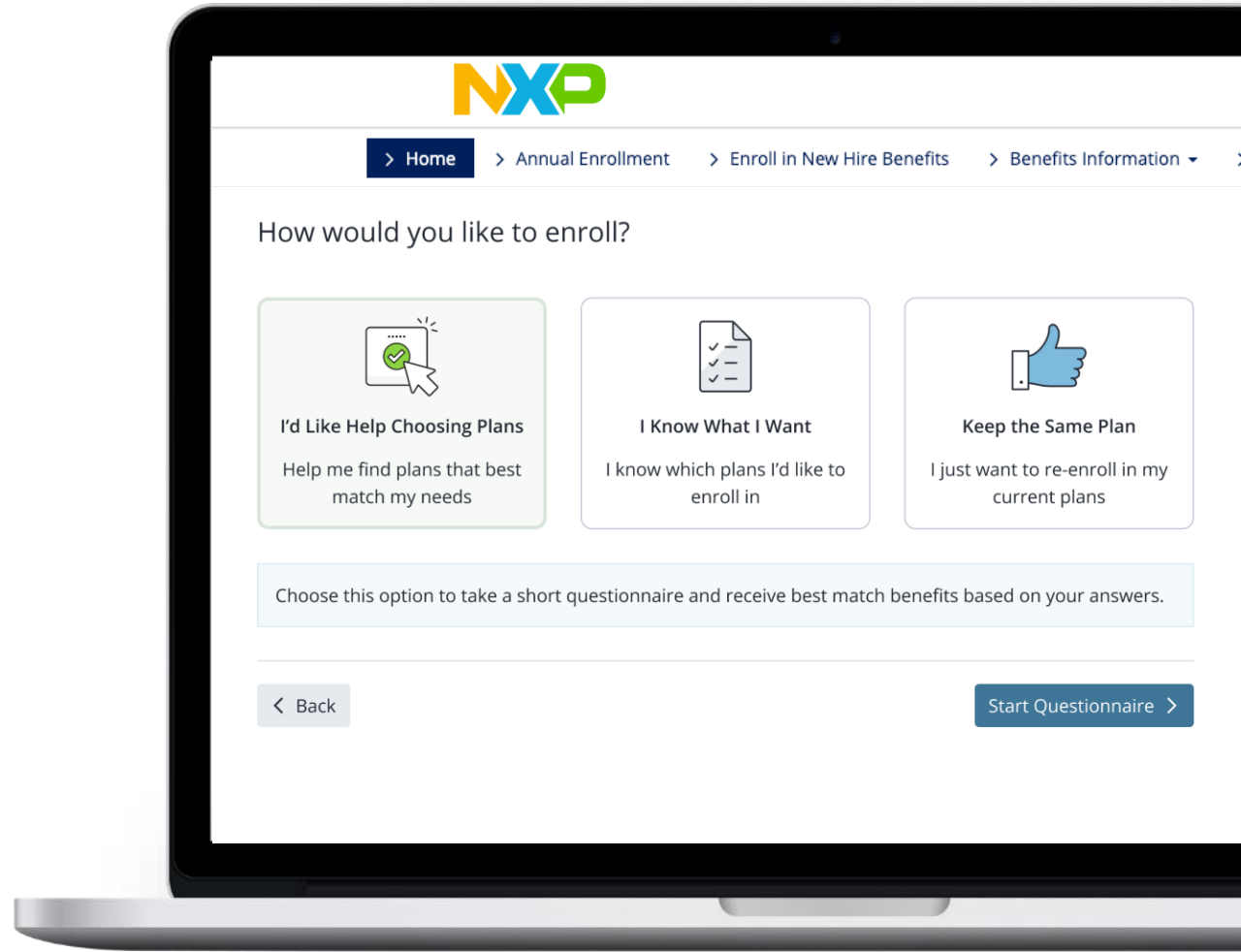
# Tools and Resources



# Decision Support Tool

## Key Features:

- **A simple, easy-to-use** process providing personalized results.
- **Considers your entire wellbeing**, including financial, physical, and emotional needs.
- **Helps you plan for your future** and **understand the benefits** you're paying for.
- **Simplifies the selection process, reducing the frustration** of too many choices.
- **Allows you to model different scenarios** to identify components of care that drive out-of-pocket costs.
- **Gives you the confidence** you need to make **informed benefits decisions!**
- **Visit decision support tool by clicking [here](#).**



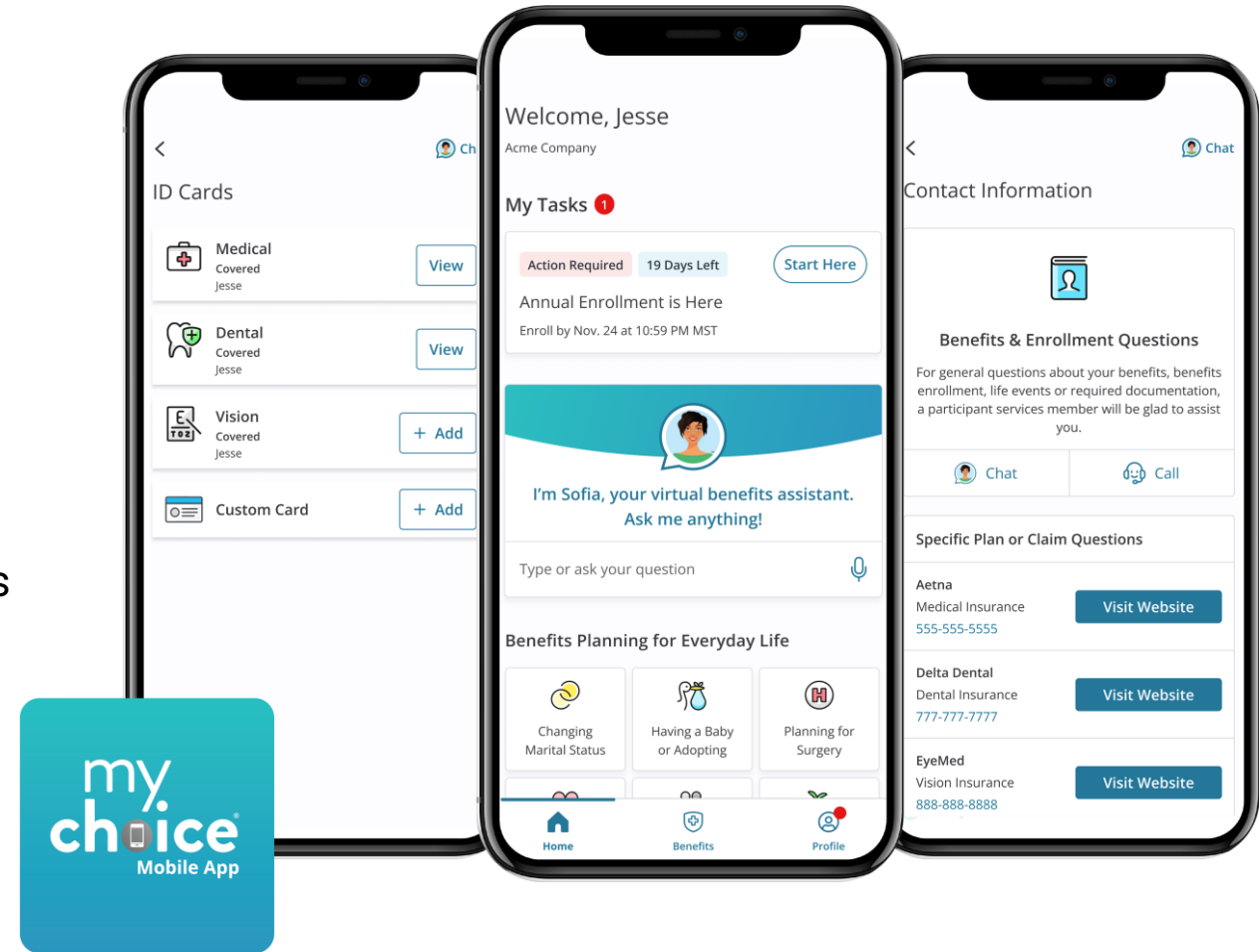


# MyChoice® Benefits App

## With the MyChoice benefits app, you can:


- Store pictures of your ID cards for quick and easy access.
- Access detailed coverage information at your fingertips.
- Make changes to your benefits with just a few taps... and much more!

Experience the convenience of managing your benefits wherever you go!





## Learn More and Get Help

- You must enroll within 30 days of hire, if you do not make an election, you will be enrolled in Medical Plan 1 with HAS
  - If you add dependents, you will be required to provide documentation that validates their eligibility. Examples of acceptable documentation include a government issued birth certificate for a child or a marriage certificate for your spouse or your most recent 1040 tax return.
  - Visit [nxp.com/benefits](https://nxp.com/benefits)
  - Call: (888)532-3971  
(Monday – Friday, 7a.m. – 7p.m. CT)
  - Follow us on [Viva Engage](#)
  - For 401(k), HSA and FSA questions, call the Retirement Service Center: (844)697-4015  
(Monday – Friday, 7:30 a.m. – 7:30 p.m. CT)
- 

# Holiday and Recharge Days

Holiday (day of observance)	Recharge Day
New Year's Day – Jan 1	April 3 & 6
Memorial Day – May 25	July 3
Juneteenth – June 19	October 1 & 2
Independence Day – July 3	
Labor Day – Sept 7	
Thanksgiving Day – Nov 26	
Day after Thanksgiving – Nov 27	
Christmas Eve – Dec 24	
Christmas Day – Dec 25	



# 401(k) Retirement Plan





# 401(k) Retirement Plan

Build wealth, invest, and save for retirement through your NXP 401(k) plan

- All full-time U.S. employees, working 35+ hours per week are eligible to contribute
- You will receive enrollment information from the NXP Retirement Service Center (Fidelity), within 10 business days from your start date
- Fidelity is the administrator of the NXP 401(k) plan. Login to your account at [netbenefits.com](https://netbenefits.com)
- If you wish **not** to contribute, you must login and set your contributions to 0%. Otherwise, you will be automatically enrolled 35 days after your start date

For more information and support

[nxp.com/benefits](https://nxp.com/benefits) > Retirement and Financial

NXP Retirement Service Center: 844-NXP-401K

# 401(k) Retirement Plan

- Contribute 1% to 75% pre-tax, Roth and/or after-tax
- Annual Incentive Plan (AIP) payments, if applicable, are 401(k) eligible
- Change your contribution election at any time (changes may take 1 to 2 pay periods to take effect)
- NXP matches \$1 for \$1 up to 5% of your pre-tax and/or Roth contribution
- NXP does not match after-tax contributions
- Company match contributions are immediately vested
- A selection of diversified investment options and a self-directed brokerage account are available
- In-plan Roth conversions are available
- Free investment advice and/or a managed account (Fidelity Personalized Planning & Advice – fees apply) are available through Fidelity



Download the NetBenefits® app today  
for an iPhone® or Android

# 401(k) Retirement Plan

- Three ways to contribute: pre-tax, Roth and after-tax contributions.
- If you have contributed to another employer's 401(k) plan during the year, you need to take those contributions into account when determining how much you can contribute to the NXP plan. NXP will only monitor contributions made to the NXP plan. The annual IRS limits apply to all contributions, not just the NXP plan.

2026 Limits	Pre-tax Contributions	Roth Contributions	After-tax Contributions	Employer Match <sup>4</sup>
Are contributions taxed when made?	No	Yes	Yes	No
Are contributions taxed when distributed?	Yes	No <sup>1</sup>	No <sup>2</sup>	Yes
Are earnings taxed when distributed?	Yes	No <sup>1</sup>	Yes <sup>2</sup>	Yes
What are the IRS limits?	\$24,500 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 limit for a person age 50 – 59 or 64 or older by Dec 31? <sup>3</sup>	An additional \$8,000			
What is the catch-up contribution limit for a person age 60 – 63 by Dec 31?	An additional \$11,250			

<sup>1</sup> 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.

<sup>2</sup> A partial distribution from a qualified plan must include a proportional share of the pre-tax and after-tax amounts in the account. Therefore, while 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.

<sup>3</sup> In 2025, catch-up contributions may be made on a pre-tax and/or Roth basis and are in addition to the pre-tax/Roth \$23,500 limit and \$70,000 additions limit. For 2026, employees with FICA wages over \$145,000 in 2025, must make all 2026 catch-up contributions as Roth.

<sup>4</sup> Employer match contributions are taxed the same whether an employee contributes pre-tax and/or Roth (employer contributions and the related earnings are taxed when distributed).



# Fidelity Executive Services



# Fidelity Executive Services

Fidelity Executive Services is offered to NXP employees with a job level of G7 and above. This benefit provides you with access to an Executive Planning Consultant who can help you maximize the potential of your NXP benefits. They can help you with a variety of planning and financial matters, including:

- Retirement planning
- Tax-efficient investing
- Benefits planning
- Multi-goal planning - saving for college, healthcare costs/long-term care in retirement, and more

Even if you already have a financial advisor, Fidelity Executive Services<sup>SM</sup> can work on your behalf to offer a fresh perspective or offer a second opinion, at no cost to you.

To schedule a complimentary one-on-one session, call 800-533-8004.



# Deferred Compensation Plan





# Deferred Compensation Plan

The NXP Deferred Compensation Plan (DCP) is offered to NXP employees with job level G7+. The DCP allows you to save on a pre-tax basis, above and beyond the NXP 401(k) Plan. Features of the plan include:

- Elect to defer 1% to 50% of your base salary and 1% to 90% of your Annual Incentive Pay (AIP)
- NXP does not match deferrals in the NXP DCP, but there is a restoration match (NXP will contribute "missed" match in the 401(k) plan to the DCP)
- Distribution options include:
  - Separation from Service - paid in a lump sum or in annual installments over 2-10 years
  - Specific Date - paid in a lump sum or in annual installments over 2-5 years
- Invest your contributions among multiple investment options.

To participate you must enroll each year during the annual enrollment period, normally in November. All eligible employees will receive additional information prior to enrollment.



# Employee Stock Purchase Plan





# Employee Stock Purchase Plan (ESPP)

The ESPP is a voluntary plan that allows you to purchase NXP shares (NASDAQ: NXPI) at a 15% discount.

## Eligibility

- You must be employed directly by an NXP group company to be eligible. Executives, contractors, interns/students and employees on a fixed term are not eligible.

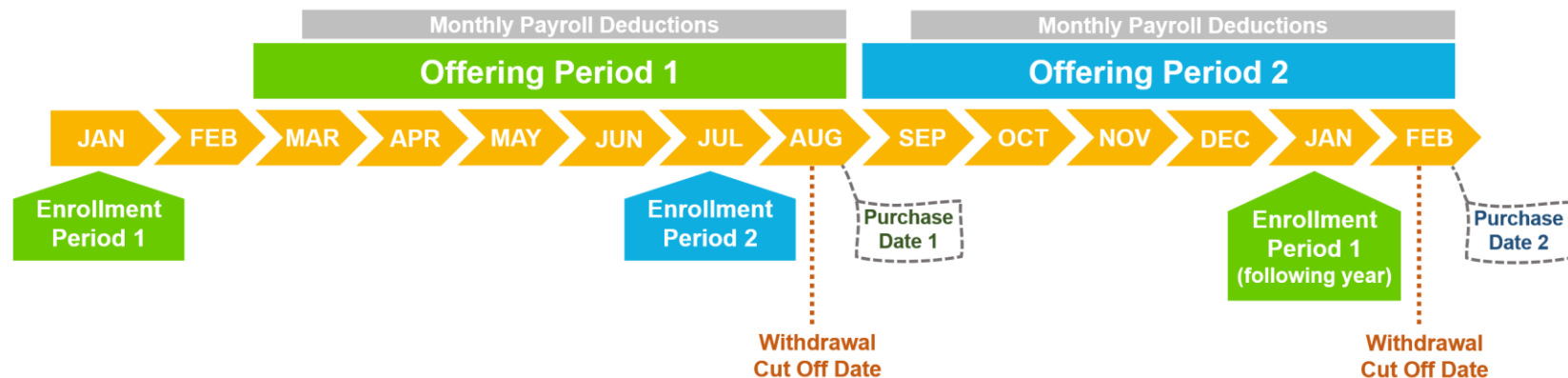
## Contributions

- Contribute 2% to 10% of your gross base pay, deducted each pay cycle during a 6-month Offering Period.
- Shares are purchased on the Purchase Date at the end of the Offering Period.

## Enrollment

- To participate, employees must enroll during an Enrollment Period in January or July.
- Watch for email notifications or digital banners on TVs around the office notifying you when enrollment is open.

For more information visit [NXP's ESPP SharePoint page](#)



**E\*TRADE**  
from Morgan Stanley



# Q&A

[usbenefits.office@nxp.com](mailto:usbenefits.office@nxp.com)