

2019 Benefits Overview



MYAMERIPRISE

Ameriprise Financial is dedicated to helping employees develop their career, achieve their financial goals, live healthier and connect with their community. We offer programs and resources to help you take control of your health and financial well-being.

Well-being

Medical Plan

We offer three Preferred Provider Organizations (PPOs), options administered by United Healthcare (welcometouhc.com/ampf), which allow for in- and out-of-network coverage.

- All options use a coinsurance approach that require deductible levels to be met before benefits are payable.
- There are no pre-existing conditions exclusions and no referrals required to see a specialist.
- One of the options is a high-deductible health plan that allows you to contribute pre-tax dollars to a Health Savings Account (HSA), which can be used to pay for qualified medical expenses. Ameriprise Financial will make an annual contribution of \$250 to your HSA account if opened through OptumHealth Bank.

Each plan option includes **prescription drug coverage** administered by Express Scripts. Out-of-pocket cost(s) depends on whether the drug is generic or brand-name, if it is on the preferred drug list and where the prescription is filled.

2019 Medical Plan services and rates

Service	Tier	Premium PPO	Basic PPO	PPO with an HSA ¹
		Network	Network	Network
Preventative care		Plan pays 100%	Plan pays 100%	Plan pays 100%
Annual deductible ²	Individual Family	\$300 \$900	\$500 \$1,500	\$1,500 \$3,000
Annual out-of-pocket maximum (includes deductible)	Individual Family	\$2,300 \$6,900	\$3,500 \$9,200	\$4,000 \$8,000 ³
Office visit		Plan pays 80%	Plan pays 80%	Plan pays 80%
Hospital visit		Plan pays 80%	Plan pays 80%	Plan pays 80%
Prescription drug out-of-pocket maximum	Individual Family		\$2,000 \$4,000	Included in Medical

¹ The Prescription Drug Program benefits do not apply until you meet your deductible.

² Family deductible and out-of-pocket maximum for the Premium PPO and Basic PPO is applicable for three or more covered participants. The family deductible and out-of-pocket maximum for the PPO with an HSA is defined as two or more covered participants.

³HSA plan option has an embedded out-of-pocket maximum of \$6,850 for one covered participant.

Coverage

Premiums (per paycheck)¹

	Premium PPO	Basic PPO	PPO with an HSA
Employee advisor	\$ 73.85	\$ 51.84	\$ 32.22
Employee advisor+ spouse	\$ 196.70	\$ 140.81	\$ 80.25
Employee advisor + one child	\$ 118.56	\$ 87.08	\$ 51.37
Employee advisor + two children	\$ 165.21	\$ 120.46	\$ 68.67
Employee advisor + three children	\$ 211.42	\$ 152.88	\$ 85.01
Employee advisor + four or more children	\$ 258.18	\$ 185.87	\$ 101.92
Employee advisor + spouse + one child	\$ 242.25	\$ 172.98	\$ 96.34
Employee advisor + spouse + two children	\$ 288.66	\$ 206.58	\$ 113.85
Employee advisor + spouse + three children	\$ 335.39	\$ 239.98	\$ 131.17
Employee advisor + spouse + four or more children	\$ 382.13	\$ 273.38	\$ 148.50

¹ These rates apply to full-time employee advisors (30+ hours per week). Part-time employee advisors (20-29 hours per week) pay 30% more for medical coverage. If your spouse is eligible for other medical coverage and you elect to cover them under the Ameriprise Financial Medical Plan, a \$50 per-paycheck surcharge will be added to your medical plan contributions. If you and/or your spouse use tobacco products, you will incur a per paycheck tobacco-user surcharge (\$25 for individual coverage and \$50 for individual + spouse coverage) on your medical plan premiums unless you are trying to quit.

Health Matters

Our free, confidential wellness program offers tools and resources to help you achieve and maintain a healthy lifestyle. The program offers resiliency coaching, well-being activities, and the ability to track your progress.

2nd.MD. 2nd.MD is a free concierges service that allows you to receive a second opinion in a matter of days. You can speak directly to a physician in a matter of days regarding your care, whether it's a chronic condition, a new or existing diagnosis, a medication review or the need for a surgery or procedure. A dedicated care team nurse or doctor will handle your case from the beginning to end. Available to all employees and their immediate family members.

Teladoc

Available to those enrolled in the Ameriprise Medical Plan, Teladoc provides convenient and affordable access to U.S. board-certified physicians, available 24/7/365, through the convenience of phone or video consults.

Dental Plan

We offer three Dental Plan options, based on where you live, ranging from routine care to comprehensive coverage. Coverage is provided through either Delta Dental or CIGNA.

Vision Care Plan

We offer two options through EyeMed. Both options help pay for eye care expenses (such as contact lenses and frames) and provide a free eye exam each calendar year.

Livongo

Livongo is a free program that makes living with diabetes easier with unlimited test strips, a cellular-connected glucometer that uploads readings and provides real-time tips and coaching anytime, anywhere from a certified diabetes educator to help with nutrition and lifestyle changes.

Flexible Reimbursement Accounts

We offer a Health Care and a Dependent Care Reimbursement Account. Each plan allows you to set aside a portion of your pay in a pre-tax account to pay for eligible health care or dependent care expenses.

Commuter Choice Program

This program allows you to use pre-tax dollars to help pay for commuting expenses such as bus passes, rail passes and parking expenses.

Salary Continuation

This short-term disability benefit is provided automatically at no cost to you after you complete six consecutive months of service.

Long-term Disability (LTD)

We offer LTD coverage options of 40% and 65% of your annual covered pay. Both coverage options are guaranteed with no underwriting required if elected as a new hire.

Life insurance

We automatically provide basic life insurance equal to one times your annual covered pay. You can purchase additional coverage of up to eight times your annual covered pay. As a new hire you are guaranteed up to four times your annual covered pay without submitting proof of good health. Coverage for your spouse and children is also available. Accidental Death and Dismemberment (AD&D) coverage is also available.

Other benefits

Additional benefits include: Legal Assistance Plan, adoption assistance, tuition reimbursement, Employee Assistance Program and the Business Travel Accident Plan. All employee advisors can use the Health Services Clinic in Minneapolis. We also provide discounts to fitness centers nationwide, including Equinox, LA Fitness, 24 Hour Fitness, Anytime Fitness and TSI. Minneapolis employee advisors have access to a discounted on-site fitness center.

Rewards

401(k) Plan

You become eligible for the Ameriprise Financial 401(k) Plan in the pay period you complete 60 days of service. You can contribute on a pre-tax, Roth 401(k) and/or after-tax basis. Your contributions, plus investment earnings on them, are always 100% vested. The Plan also accepts rollovers from other tax-qualified plans or IRAs.

We'll match your pre-tax and/or Roth 401(k) contributions dollar-for-dollar up to 5% of your eligible compensation. The Plan match vests 20% per year of service and is 100% vested after five years of service.

The Plan has automatic contribution increase and automatic investment rebalances features available, making it easier to save and to help you reach your retirement goals.

Employee Discounts on Products and Services

As an Ameriprise Financial employee advisor, you have access to discounts, reduced fees and competitive rates on various products and services to help you achieve your financial goals.

This overview describes only certain highlights of some of Ameriprise Financial, Inc. (the "Company") benefits. It does not supersede the actual plan provisions of the plan documents (a.k.a. Summary Plan Descriptions), which in all cases are the final authority. Eligibility criteria and/or Company plans, programs, practices, and processes may be amended, changed or terminated by the Company at any time without prior notice to, or consent by, participants. The information provided does not constitute a contract of employment between the Company and any individual or an obligation by the Company to maintain any particular benefit program, practice or policy.