well life

Benefits for you and yours

2027 benefits summary





well life is a healthy life.

Wells Fargo benefits are here to help you be your best self at work, at home, and at play. Come experience the **well life** and feel valued, supported, inspired, energized, protected, covered, and prepared.

Eligibility

You're eligible for the benefits inside this guide if you're a full-time or part-time employee who is regularly scheduled to work 17.5 or more hours per week. Some of these benefits begin on your date of hire — some you need to enroll in, and some are provided automatically.

Need to cover more than just yourself? No problem! You can also cover your:[1]

Spouse or domestic partner

Children up to age 26
(by birth, adoption, fostering, or legal custody or guardianship)

Disabled dependent children
of any age

1. Additional coverage criteria applies. Review Chapter 1 of the *Benefits Book* for full details.

Health plans

Take care of your physical health with medical, dental, and vision benefits.



Medical

You have access to two nationwide plans in all U.S. states, except Hawaii, through Anthem Blue Cross Blue Shield or UnitedHealthcare.

And then, depending on where you live, you may also have a local network plan to choose from through Anthem Blue Cross Blue Shield, UnitedHealthcare, Centivo, or Kaiser Permanente.

All medical plans offer:

- Eligible preventive care services covered at 100% when you use in-network providers.
- Medical coverage that includes routine care, emergency care, and mental health services.
- Prescription drug benefits.
- Fertility solutions up to $25,000 of medical coverage and $10,000 for fertility-related prescription drug coverage.
- Annual out-of-pocket limits on covered health expenses, providing a financial safety net.
- Well-being programs for you and your covered dependents to get — and stay — healthy.

Dental

Keep your smile bright and healthy with two dental options that include coverage for preventive and restorative services (such as checkups, X-rays, root canals, and implants), along with orthodontia for kids and adults.

Vision

You'll be seeing clearly with our comprehensive vision plan that covers eye exams, lenses, frames, and more.

Resources

Check out these other medical plan resources for you and your family to manage health and health care spending:

- 24-hour clinical support
- Complex case management and disease management
- Infertility and fertility services and treatment
- Maternity support
- Real Appeal weight management program
- Expert second medical opinion
- Virtual medical and mental health care

well life is a healthy life.

Health accounts

Who doesn't love an easy way to pay for out-of-pocket health care expenses? Our health accounts give you peace of mind.



Health savings account

Depending on the medical plan you enroll in, you may be eligible for a health savings account (HSA) that offers tax savings and a way to pay for eligible expenses with before-tax payroll deductions. You also have the opportunity to earn health & wellness dollars by completing certain activities.

Health reimbursement account

If the plan you enroll in includes a health reimbursement account (HRA), you can use it to help lower your out-of-pocket costs by earning health & wellness dollars!

Flexible spending accounts

Looking for more ways to save? You have three flexible spending account (FSA) options to consider and use to cover eligible expenses with before-tax dollars:

- Full-Purpose Health Care FSA
- Limited Dental/Vision FSA
- Day Care FSA

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Want even more?

You got it! You and your enrolled spouse or domestic partner can earn up to $1,200 ($800 for you, $400 for them) in your HSA or HRA by completing a wide range of health and wellness activities throughout the year. These funds can be used to pay for eligible medical and prescription drug expenses.

Personal and family support

From starting your parenting journey to caring for a sick loved one, you have access to family benefits that help you every step of the way.

Adoption, surrogacy, and donor reimbursement

Not all paths to parenthood look the same — and to help you on your journey to build a family, you can be reimbursed up to a $35,000 combined lifetime maximum for eligible surrogacy, donor, and adoption expenses. You're eligible for adoption, surrogacy, and donor reimbursement on your first day of employment.

Parental Leave

It's our priority to make sure you have the time you need to bond with a new baby or child. Parental Leave offers up to 16 weeks of paid leave for a primary caregiver (and up to four weeks for a non-primary caregiver) to focus on the new addition to your family. You're eligible for Parental Leave on your first day of employment.

Breast milk shipment program

You can easily send your breast milk home while traveling on business with the LifeCare MilkShip® program — at no cost to you.

Backup child care

When your regular child care arrangements fall through, there's no need to stress. You have access to 20 days of in-home and center-based backup child care.

Backup adult care

Backup adult care is available too. You get up to five days of in-home care for yourself or your parent, spouse, domestic partner, or adult dependent at any time.

Critical Caregiving Leave

Being there when your family needs you is just as important to us as it is to you. Critical Caregiving Leave gives you five days of paid leave to care for your spouse, domestic partner, parent, or child when they need it most. You're eligible for Critical Caregiving Leave after 12 months of continuous employment.



well life is a family-first life.

Well-being

The well life is here to support your well-being with resources to help you **manage your health now and in the future.**

Employee Assistance Program

Some situations and life changes are complex and may seem overwhelming. The Employee Assistance Program (EAP) is a confidential and trustworthy resource to help you and your family through difficult times. The EAP offers six free virtual or in-person sessions per issue per calendar year (up to a max of 12 sessions) and is available 24/7 for consultations and referral support.

LifeCare work-life concierge

You and your family have free access to LifeCare, an around-the-clock resource designed to make life easier. LifeCare provides personalized assistance and informative tips and tools for life events, whether expected or unexpected. LifeCare can help you find child, elder, or pet care and point you to reliable home improvement specialists. It can also help you prepare for a major life event, such as a baby or a move.

Health and well-being resources

You have access to a variety of well-being programs and resources, such as wellness coaching, an online health portal, a mental health app, monthly educational webinars, newsletters to keep you informed, and more.

Community service time

We strongly believe in the value of community service and the power to make a difference. To support you in your efforts to give back, we offer additional Paid Time Off (PTO). If you're regularly scheduled to work 30 hours or more per week, you may be eligible for up to 16 paid hours in a calendar year to participate in eligible community service activities during the regularly scheduled workweek.

Wells Fargo supports and encourages employee volunteerism through its Employee Impact Teams and Employee Resource Networks.

Community Care Grants

Volunteerism and employee donations are also recognized through Community Care Grants, which employees can direct to an eligible organization of their choice. You may qualify to direct up to $2,000 in Community Care Grants to any of more than 1 million eligible charities each year by:

- Volunteering in your community and recording your volunteer hours on the Community Care Portal.
- Serving on a governing board of a qualifying charity or international equivalent.
- Giving financially by payroll deduction or credit card any time of year via the Community Care Portal.
- Performing leadership responsibilities in support of a Wells Fargo Employee Resource Network or Employee Impact Team.

well life is a full life.



Financial protection

Wells Fargo offers a variety of plans to protect you, your family, and your finances from the unexpected.
You're automatically enrolled in these benefits at no cost to you.

Basic Critical Illness Insurance

Basic Critical Illness Insurance coverage pays a benefit if you're diagnosed with certain covered conditions. You'll receive a maximum benefit of up to $5,000 per eligible covered condition ($25,000 lifetime maximum per covered person).

Basic Term Life

Basic Term Life offers coverage equal to one times your covered pay, with a minimum plan benefit of $10,000 and a maximum plan benefit of $50,000.

Short-Term Disability (STD) Plan

STD provides a disability benefit if you're unable to work because of an illness or injury lasting longer than seven days. Once you're approved, you'll receive 65% or 100% of your covered pay for the duration (up to 25 weeks), based on your years of service with Wells Fargo.

Basic Long-Term Disability (LTD) Plan

Basic LTD coverage replaces up to 50% of your covered pay when you're unable to work due to a qualifying disability.

Business Travel Accident Plan

The Business Travel Accident Plan provides up to five times your covered pay, with a maximum plan benefit of $2 million, if you're traveling on company business and have a covered accident that causes your death or certain permanent impairment.

Personalized financial support

Personalized support is available to help with managing day-to-day expenses, building savings, tackling debt, and preparing for retirement.

well life is a prepared life.



Financial protection (continued)

We can't predict the future — but we can prepare for it. **You can choose to enroll in additional benefits to protect you and your family financially.**

Accidental Death & Dismemberment (AD&D)

AD&D provides payment if a covered accident happens that results in death or certain permanent impairment.

Optional Critical Illness Insurance Plan

This plan provides you with a benefit of $15,000 (up to a lifetime maximum of $75,000 and payments may be subject to tax) if you or a covered dependent are diagnosed with certain covered conditions.

Optional Accident Insurance Plan

Optional Accident Insurance provides you with a payment if you or your covered dependent experience certain accidental injuries or have specific medical treatments or services associated with a covered accident.

Optional Long-Term Disability (LTD)

With Optional LTD coverage, you receive an additional 15% of covered pay replacement for a qualifying disability that lasts more than 26 weeks — replacing a total of 65% of covered pay for an approved LTD benefit when combined with Basic LTD coverage.

Optional Term Life

You can enroll in Optional Term Life, Spouse/Partner Optional Term Life, and Dependent Term Life insurance coverage.

Legal Services Plan

This plan gives you and your family direct access to attorneys for personal legal matters like buying or selling a home, creating a will, and much more. And many attorney fees are covered in full by the plan!



Discounts

You can enjoy these discounts as a Wells Fargo employee.

Everyday discounts

Get discounts on major brands and items like cars, homes, vacations, and day-to-day essentials, all in one convenient location.

Commuter benefit discounts

Save on your monthly commuting costs by making before-tax contributions to pay for parking or travel to and from work.

Product discounts

You have access to exclusive Wells Fargo product discounts.

Savings for your future

Wells Fargo is committed to helping you prepare for a **financially secure future**.

401(k) Plan

The 401(K) Plan can help you save and invest for your future.

You can save 1% – 75% of your eligible compensation on a per-pay basis, subject to IRS limits, and you can change or stop your contributions at any time.

To give your savings a boost, after you've completed one year of service, Wells Fargo provides two types of employer contributions:

- If eligible, Wells Fargo will match your contributions, dollar for dollar, up to 6% of your annual compensation.
- If you make less than $75,000, Wells Fargo will also contribute 1% of your eligible compensation, whether or not you contribute to the 401(k) Plan.

You can choose from a broad array of investment options, giving you the flexibility to choose how you invest your savings and build toward your financial goals.

Stock Purchase Plan

Through the Stock Purchase Plan, you can purchase Wells Fargo common stock with after-tax payroll deductions and pay no brokerage or dividend reinvestment fees.



well life is a successful life.

More ways we support you

We offer programs designed to help you find balance, build connections, and continue learning.



Time away

Taking time away from work is important to your overall well-being. Wells Fargo's time away programs provide you with time off for vacation, personal or family illness, school events, religious observances, or other personal reasons. You may also be eligible for holiday time and other paid time away for things like community service, bereavement, and certain civic responsibilities.

Employee Resource Networks

The Employee Resource Networks (ERNs) provide employees with a platform to connect, share experiences, and contribute to the company's strategic goals. They support professional development, mentorship, and leadership opportunities while also helping to attract and retain top talent. Through our ERNs, employees have opportunities to share perspectives that help shape workplace initiatives, community outreach efforts, and business insights.

Tuition reimbursement

Tuition reimbursement is available for eligible career-related classes and expenses up to an annual maximum of $5,250 ($2,625 for part-time employees) when classes are successfully completed.

Military Resource Center

The Military Resource Center serves as a centralized hub of resources designed to support veterans, currently serving National Guard and Reserve members, military spouses, managers, and allies across all levels of the organization.



Questions about working at Wells Fargo?

Visit wellsfargo**jobs**.com.

This guide is designed for candidates considering employment at Wells Fargo. Additional information about benefits is provided upon hire, if applicable.

The health savings account (HSA) you open in conjunction with enrollment in the HSA Plan is not part of the Health Plan and is not subject to ERISA.

This information does not provide the official plan provisions of the Wells Fargo & Company-sponsored employee benefit plans or the official rules of the various policies and programs. More information is stated in the *Benefits Book* or other applicable Summary Plan Description (including any Summary of Material Modifications), on the HR Services & Support site, and in any applicable plan prospectus. In the case of a discrepancy between the information presented and the applicable official benefit plan document or official policy or program rules, the applicable official plan document, policy, or program rules will govern. Wells Fargo & Company reserves the right to amend, modify, or terminate any of its benefit plans, programs, policies, or practices at any time, for any reason, with or without notice. Eligibility for or participation in the plans does not constitute a contract or guarantee of employment with Wells Fargo & Company or its subsidiaries or affiliates.

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