



## We've got you covered... A closer look at SSAB Americas' benefits

By joining the SSAB Americas team, you're gaining more than a challenging career. You're gaining access to a comprehensive benefit program designed to keep you and your family healthy and secure today – and tomorrow.

**Medical:** SSAB offers comprehensive, low-cost healthcare benefits for employees and their dependents, including preventive care, office visits and most other services, both in and out-of-network. Coverage begins on date of hire and additional discounts are available for participation in company-sponsored wellness programs.

**Prescription Drugs:** SSAB employees can select from retail and mail order options for medications and maintenance drugs.

**Dental:** SSAB offers comprehensive, low-cost dental plans for employees and their dependents, including diagnostic, preventive restorative and specialty care, including orthodontics.

**Flexible Spending Accounts:** Employees can choose to set aside pretax dollars for non-covered medical and/or dependent care expenses. Contributions are made through payroll deduction.

**Basic Life Insurance and Accidental Death and Dismemberment Insurance:** SSAB pays the full cost of coverage should an employee become seriously injured or die due to an accident.

**Optional Life Insurance:** Employees may elect to purchase additional life insurance for themselves and/or their dependents.

**Disability:** SSAB covers the full cost of short-term (up to 180 days) or long-term (up to age 65) disability insurance.

**401(k) and Profit Sharing:** Employees may contribute pretax dollars, matched in full by SSAB – up to 5% of their salary. Profit sharing contributions are made to employees' retirement accounts each plan year when the company meets target profit objectives. Employees are eligible for the plan at time of hire, and are 100% vested immediately.

**Tuition Reimbursement:** SSAB provides up to 100% financial reimbursement to employees pursuing approved continuing education.

**Vacation:** SSAB offers paid vacation, holidays and more.