

MAJOR EMPLOYEE BENEFITS



401(K) PLAN

The Bloomberg BNA 401(k) Plan is a defined contribution retirement plan that helps you save through pre-tax and after-tax contributions from your salary. Regular full-time employees and regular part-time employees working 20 or more hours per week are eligible to participate in the plan. Employees may begin contributing to the plan on the first of the month following the completion of 30 days of continuous employment. Participants may invest their 401(k) contributions in a variety of investment funds. Bloomberg BNA will contribute 1% of base salary and match 50% of the amount contributed by the employee up to 8.5% of base salary. Participant and matching contributions vest immediately. The plan offers loans and hardship distributions.

IN ADDITION

Bloomberg BNA's comprehensive human resources program also includes an ergonomics program, a wellness program, a training program, and benefits for jury duty, witness duty, and military leave.



NOTE This is a brief summary of some of the benefits that Bloomberg BNA currently provides to employees. Individual benefits are based on formal plan documents and contracts. If there is any disagreement between the information in this summary and the terms of plan documents and contracts, the terms of the plan documents and contracts will govern in all cases. Bloomberg BNA reserves the right to improve, modify, or discontinue the benefits plans, policies and practices described herein unless such action would conflict directly with the terms of a collective bargaining agreement or other controlling authority. Nothing in this summary shall be construed as a guarantee of employment or of employment for a definite period.

ABOUT BLOOMBERG BNA



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Bloomberg BNA

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Bloomberg BNA

SUMMARY OF MAJOR EMPLOYEE BENEFITS



WELCOME

Bloomberg BNA offers you an exceptional and comprehensive array of benefits, programs, and services, including medical, dental, prescription, vision, and transportation cost support. Despite ever-increasing health care costs, Bloomberg BNA is committed to providing best-in-class health care benefits for you and your dependents at a modest cost.

This level of investment is increasingly rare and we encourage you to take full advantage of all the Bloomberg BNA resources to ensure the health, well-being, and financial security of you and your dependents.

OBSERVED HOLIDAYS

PAID TIME-OFF BENEFITS

Bloomberg BNA observes the following paid holidays each year: New Year's Day, Martin Luther King Day, Presidents Day, Memorial Day, Independence Day, Labor Day, Columbus Day, Veterans Day, Thanksgiving, and Christmas.

Some business units observe the day after Thanksgiving as a holiday in lieu of Veterans Day. Bloomberg BNA also observes Presidential Inauguration Day and any other national holidays recognized by an Act of Congress.

ANNUAL LEAVE

Regular full-time employees earn annual leave at the rate of three weeks per year during the first five years of service; four weeks per year during the sixth through fourteenth years of service; and five weeks per year during the fifteenth year of service and thereafter. Annual leave is credited biweekly in prorated amounts. Employees may use accrued annual leave with proper notice to, and approval by, their supervisors.

PERSONAL LEAVE

Regular full-time employees are credited with three days of personal leave at the start of each calendar year. Those who are hired in the course of a calendar year are credited with personal leave for that year as follows: hired before May 1—three days; hired May 1 through August 31—two days; hired September 1 through November 30—one day. (Sales representatives do not participate in personal leave.)

SICK LEAVE

Regular full-time employees earn sick leave at the rate of thirteen days per year. Sick leave is credited biweekly in prorated amounts. An employee may use sick leave in the event of the employee's own illness; a child's illness; and/or the medical and dental appointments of the employee and/or child. In addition, an employee may use up to 15 days of sick leave per calendar year in the event of the serious illness of a spouse, cohabiting life partner, or parent (or one acting as a parent) if FMLA certification has been provided.

PARENTING LEAVE

Bloomberg BNA grants up to 15 days of paid parenting leave to employees within 90 days before or after the birth or adoption of a child.

BEREAVEMENT LEAVE

Bloomberg BNA grants up to three working days of bereavement leave in the event of the death of an employee's grandparent or sibling, and up to five working days in the event of the death of a spouse, cohabiting life partner, parent (or one acting as a parent), step-parent, parent-in-law, child, or stepchild. Bloomberg BNA grants an additional day of bereavement leave to employees who must travel outside the continental United States for the funeral of one of the family members listed above.

INSURANCE BENEFITS

ELIGIBILITY FOR EMPLOYEE BENEFITS

Generally speaking, regular full-time employees and regular part-time employees who are regularly scheduled to work at least 20 hours per week are eligible to participate in Bloomberg BNA's employee benefits programs. Paid leave benefits begin on the date of employment. Insurance benefits begin after one month of employment. Other requirements may apply to other employee benefits. Benefits for regular part-time employees who are regularly scheduled to work at least 20 hours per week are prorated.

HEALTH INSURANCE

Bloomberg BNA offers employees the Aetna Choice POS II medical plan. The Aetna Choice POS II plan is a comprehensive plan that includes prescription drug, behavioral health, and vision care benefits. Bloomberg BNA also provides a dental plan to employees enrolled in the medical plan. The medical plan and the dental plan cover employees and their eligible dependents.

LONG-TERM DISABILITY (LTD) INSURANCE

If an employee is unable to work because he or she has become fully or partially disabled, Bloomberg BNA's group long-

term disability plan provides for the replacement of up to 65 percent of lost income after a 90-day qualifying period. Enrollment in this plan is automatic. No premium contributions are required of employees at this time.

LIFE INSURANCE

Bloomberg BNA's group life insurance plan provides a benefit of two times annual salary in the event of a covered employee's death, as well as benefits for accidental death and dismemberment. Those with life-threatening illnesses may be eligible for a "living needs benefit" under this plan. Bloomberg BNA also provides additional life insurance coverage for employees traveling on company business. Enrollment in these plans is automatic. No premium contributions are required of employees for this coverage at this time.

In addition, Bloomberg BNA offers the opportunity for employees to purchase supplemental life insurance coverage on themselves, their spouses or registered domestic partners, and their dependent children. Enrolled employees pay the premiums for this coverage through payroll deductions.

OTHER MAJOR BENEFITS

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Through our employee assistance program, Bloomberg BNA provides two broad types of services to help employees and their families with the challenges in their personal and professional lives. The first type of EAP service is education and referral services to help employees find information, providers, and other resources to assist them with personal, child care, elder care, family, educational, financial, and legal issues. The other type of EAP service is confidential, short-term counseling to help resolve a wide variety of issues and problems: family, marital, child-rearing, elder care, or relationship issues; dealing with stress; balancing work and family; alcohol and drug abuse; or any other challenge that is getting in the way of being one's best self. There is no charge for either type of EAP service.

FLEXIBLE SPENDING ACCOUNTS (FSAs)

Bloomberg BNA offers flexible spending accounts (FSAs) that enable employees to pay for certain dependent care expenses and/or certain health care expenses with pre-tax dollars, thereby reducing taxes and increasing take-home pay. Employees may set aside up to \$96.15 every pay period (\$2,500 per year) in the dependent care FSA and up to \$192.30 every pay period (\$5,000 per year) in the health care FSA.

TUITION REIMBURSEMENT PLAN

Bloomberg BNA reimburses employees for the full cost of tuition, books, and related fees for approved course(s), to a maximum of \$2,400 per quarter

or semester. Employees must have been employed for at least six months to use this benefit.

TRANSPORTATION BENEFITS

Bloomberg BNA is able to provide a limited amount of free parking to Arlington employees in the Bloomberg BNA garage. For **Arlington employees** who do not have free parking in the garage, Bloomberg BNA provides either \$105 per month (\$1,260 per year) in pre-tax Commuter Benefits that employees may use on Metro and other public transportation systems in the region; \$85 per month (\$1,020 per year) toward a Parking Reimbursement Account (PRA) from which enrolled employees may be reimbursed for their work-related parking expenses at commercial parking facilities; or \$30 per month (\$360 per year) toward a bicycle subsidy from which enrolled employees may be reimbursed for the storage, repair, purchase, or improvement of a bicycle used for work.

Bethesda employees who choose not to park in the Bethesda garage also may enroll to receive \$105 per month (\$1,260 per year) in pre-tax Commuter Benefits that they may use on Metro and other public transportation systems in the region, or \$30 per month (\$360 per year) toward a bicycle subsidy from which enrolled employees may be reimbursed for the storage, repair, purchase, or improvement of a bicycle used for work. Bethesda employees are not eligible to participate in the PRA.

COVERAGE LEVEL	EMPLOYEE COST SHARE (MONTHLY)		
	2013	2014	2015
EMPLOYEE ONLY	\$20	\$35	\$50
EMPLOYEE + 1 DEP	\$40	\$70	\$90
EMPLOYEE + FAMILY	\$60	\$90	\$110