

NXP BENEFITS. FOR WHAT MATTERS MOST.





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BENEFITS TO POWER YOUR BEST LIFE

One of the key pillars of NXP values is growth, focused on the personal growth of our employees from every perspective, including physical, mental and financial wellness. That's why we're rewarding you with benefits that protect your health, help you build savings for retirement, and advance your quality of life. This year, NXP will continue to work with UnitedHealthcare for your 2024 health plan benefits, continuing to offer you multiple options to get connected to your physical, emotional and financial well-being. Take time to get to know all of your benefits and learn about the enrollment process. By understanding your options, you'll be able to make choices that provide you and your family with the greatest value.

Brief overview

By choosing NXP as your employer, you've become part of one of the world's most dynamic semiconductor companies. You'll be working with motivated professionals and a dedicated management team, with the tools to advance both your productivity and your career. Be prepared to move boldly, accept responsibility and share in the rewards that come from world-class teamwork. You can come to work every day knowing you have a benefits program that is both market-competitive and responsive to your needs. Welcome to NXP.

Your NXP benefits

This guide will give you details on the following benefits:

- ▶ Health insurance
- ▶ Health Care and Dependent Care Flexible Spending Accounts
- ▶ Health Savings Account
- ▶ Dental and vision benefits
- ▶ Disability and life insurance
- ▶ 401(k) Retirement Plan
- ▶ Employee Stock Purchase Plan
- ▶ Legal benefits
- ▶ Wellness programs
- ▶ Work and life balance benefits
- ▶ Family benefits

Insurance enrollment information

Enroll within 30 days of your start date

You can make your NXP benefit elections online or through the NXP Benefits Service Center after your NXP start date. You will receive an “NXP Benefits Enrollment” email at your NXP email address, usually within 10 business days from your start date. If you need help enrolling or have questions before you are prompted to enroll, please contact the NXP Benefits Service Center at **(888) 375-2367**.

Your NXP health coverage is effective as of your NXP start date. If you incur health or pharmacy claims before enrolling or receiving your identification cards (ID cards), please save your receipts and file a claim directly with your carrier once you receive your ID cards.



You must complete your enrollment within 30 days of your start date or the default enrollment options listed below will apply.

Default enrollment

If you don't complete your benefits enrollment within 30 days of your start date, you will be automatically enrolled in:

- ▶ Medical Plan 1 (HSA-eligible), Dental and Vision with coverage only for you, as outlined on the UnitedHealthcare medical coverage options chart on [page 10](#) of this guide.
- ▶ NXP-paid basic life, business travel accident, AD&D, and short- and long-term disability insurance.

You will not be automatically enrolled in any other programs.

401(k) enrollment information

Enroll within 35 days of your start date

If you are eligible, you may begin contributing to the NXP 401(k) Retirement Plan as soon as administratively possible, usually as of the third pay period after your start date. You are eligible to receive company-matching contributions as soon as you begin contributing. For more information, review the “Savings and Wealth” section of this guide ([pages 31–34](#)).



You must complete your enrollment within 35 days of your start date or the default enrollment options listed below will apply.

Default enrollment

If you don't complete your enrollment in the 401(k) plan or opt out within 35 days of your start date, you will be automatically enrolled in:

- ▶ NXP 401(k) Retirement Plan, contributing 5 percent of your eligible compensation on a pre-tax basis. Your contribution percentage will automatically increase 1 percent each year until you are contributing 15 percent of your eligible pay.
- ▶ Your 401(k) contributions will be invested in the age-appropriate target retirement date fund.

ID card information

You should receive your ID cards within two weeks of your enrollment. These cards will be mailed to your home address.*

If you need health care services or treatment (for example, a visit to the doctor or hospital, lab work or a prescription) before receiving your ID cards, you can confirm your coverage by calling your health plan administrator directly. You can register on the web addresses below about five business days after you have enrolled in NXP benefits. Once registered, you can print or call to request temporary ID cards to use.

- ▶ UnitedHealthcare (medical): **(844) 210-5428** or online at myuhc.com[®]
*If you are an existing UnitedHealthcare member enrolled in a medical plan provided by NXP and have elected paperless for required communications, you will not receive a physical ID card in the mail. You can access your digital ID card on myuhc.com or the UnitedHealthcare[®] app. You may also call UnitedHealthcare to request a physical ID card.
- ▶ CVS/caremark (prescriptions): **(877) 505-8360** or online at caremark.com
- ▶ Kaiser (medical): **(800) 464-4000** or online at kp.org
- ▶ Delta Dental[®] (dental): **(800) 521-2651** or online at deltadentalins.com/NXP
- ▶ VSP[®] (vision): You do not need an ID card to access vision care services. Inform your vision care provider that you are enrolled in VSP Choice and they can call to confirm your coverage at **(800) 877-7195**. You can access your vision benefit information at VSP.com.

Contact information for all benefit providers can be found on [pages 36–38](#) of this guide.



Who's an eligible employee?

All regular, full-time U.S. employees who normally work at least 20 hours per week are eligible to enroll in a health care plan and other benefits described in this guide. All regular, full-time U.S. employees who normally work at least 35 hours per week are eligible to enroll in the 401(k) Retirement Plan.

Who's an eligible dependent?

The following individuals qualify as dependents and are eligible for NXP's medical, dental, vision and dependent life insurance benefits.

- ▶ **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, except for child life insurance. For child life insurance, your unmarried children through the end of the month in which they reach age 26; married children are not eligible for child life insurance regardless of age. Your children include your children by birth, adoption or pending adoption or legal guardianship, stepchildren or children of your domestic partner who live with you, foster children legally placed by a licensed agency, grandchildren you legally adopt or for whom you are the court-appointed guardian, and children you must cover under a qualified medical child support order (QMCSO). Documentation confirming your covered dependent's eligibility will be requested after enrollment. Please submit the requested documentation in a timely manner to ensure coverage for your dependents. If you have any questions about dependent eligibility or the documentation requirements, contact the NXP Benefits Service Center at **(888) 375-2367**.

A Social Security number (SSN) is required for all eligible dependents who will be covered under the NXP medical plan. Please have your dependent's SSN available when you enroll. If your dependent does not have or is not eligible to get an SSN, you can use an individual taxpayer identification number (ITIN or TIN). Please contact the NXP Benefits Service Center at **(888) 375-2367** if you have questions.

Who's not an eligible dependent?

The following individuals do not qualify as dependents and are ineligible for NXP benefits:

- ▶ Your siblings
- ▶ Your parents and in-laws
- ▶ Grandparents, grandchildren or any other children who are not listed under "Who's an Eligible Dependent?"
- ▶ Aunts, uncles, cousins, nieces, nephews
- ▶ Roommates, boyfriends, girlfriends, friends
- ▶ Former spouses
- ▶ A dependent who is already covered by an NXP plan

Life events after open enrollment

When your life changes, your benefit needs may also change. The Internal Revenue Service (IRS) allows you to make changes to your benefit elections beyond the open enrollment period or your initial new hire enrollment period only if you experienced a life event as defined by the Internal Revenue Code. Please refer to the Summary Plan Description at nxp.com/benefits for further details.

You must make the changes to your benefit elections within 30 days from the date of the life event. Benefit elections you make must be due to and consistent with the life event you experienced. The day of the life event is considered day one of the 30-day election period.

For example, birth of a child: If your child is born on March 24, the 31-day enrollment period to add your child to your coverage will end on April 23.

Qualified life events include the following:

- ▶ The birth (or legal adoption) of your child — birth certificate required
- ▶ Your legal marriage or divorce — marriage certificate/divorce decree required
- ▶ The death of your spouse or child
- ▶ Dependent spouse starts a new job or is terminated from an existing one
- ▶ You or an eligible dependent loses coverage under another medical plan because you or the dependent has lost eligibility, including the exhaustion of COBRA coverage (the full eligibility period)
- ▶ Coverage under another employer's plan changes due to an open enrollment. Changes to your benefit plans will be effective on the effective date of the employer's benefit plan changes.

To make a qualified life event change, visit nxp.com/benefits.



Benefits at a glance

Benefit	Available options
Medical Plan	UnitedHealthcare Medical Plan 1 (HSA-eligible) UnitedHealthcare Medical Plan 2 (PPO) UnitedHealthcare Medical Plan 3 (EPO) Kaiser Permanente HMO (CA employees only)
24/7 Virtual Visits	Available with UnitedHealthcare plans; access through myuhc.com and the UnitedHealthcare app.
Wellbeing@NXP	NXP Wellbeing Hub powered by Virgin Pulse. Visit join.virginpulse.com/nxp to get started.
Dental Plan	Delta Dental PPO Plan
Vision Plan	VSP Choice Plan
Health Savings Account (HSA) — For Medical Plan 1 (HSA-eligible) Participants Only	NXP will provide an initial employer contribution of \$500 for employee-only coverage or \$1,000 for family coverage. For 2024, you may choose to make additional contributions up to \$3,650 for individual coverage, or \$7,300 for family coverage. If you are over 55, you may contribute an additional \$1,000 as a catch-up contribution.
Health Care Flexible Spending Account (FSA)	You may contribute up to \$3,200 per household. The IRS requires you to make elections annually.
Limited Use Health Care Flexible Spending Account (FSA)	You may contribute up to \$3,200 per household. The IRS requires you to make elections annually.
Dependent Care Flexible Spending Account (FSA)	You may contribute up to \$5,000 per household. Employees earning over \$130,000 annually can contribute up to \$2,500. The IRS requires you to make elections annually.
401(k) Retirement Plan	Save for retirement with immediate eligibility and vesting. NXP matches your pre-tax and Roth contributions 100 percent up to the first 5 percent of pay that you contribute. You decide how to invest your 401(k) account balance and you will have access to both online advice and professional management services. You can save even more with after-tax contributions.
Group Basic Term Life Insurance	Basic life insurance benefit for all regular employees is 2 times your annual salary (up to \$1 million).
Supplemental Life Insurance	Employee: 1 to 8 times salary in 1x increments to a maximum of \$1,500,000. Spouse: \$25,000 to \$250,000 in coverage, in \$5,000 increments. Child: \$15,000 or \$25,000 in coverage.
Accidental Death and Dismemberment (AD&D) Insurance	Automatically enrolled; a percentage of benefit paid for accidental injury resulting in a covered loss, depending on extent of injury.
Business Travel Accident	Automatically enrolled; a percentage of benefit paid for accidental injury resulting in a covered loss while traveling on NXP business.
MetLife Legal Plan	The MetLife legal program offers you and your family value, convenience and peace of mind by giving you easy and low-cost access to attorneys for a wide variety of personal legal services.
ID Watchdog	ID Watchdog helps warn you when your personal information is stolen and helps you better protect yourself and your family from identity fraud — when stolen information is used for illicit gain.
NXP Disability Plan	Short-Term Disability and Short-Term Buy-Up/Long-Term Disability
Employee Assistance Program	Automatically enrolled. This Program assists employees with personal problems and/or work-related problems that may impact their job performance, health, mental and emotional well-being.
Bright Horizons	An alternative child care, senior care or self-care arrangement made in response to an emergency, an unexpected event or a disruption in regular care. Provided on a first-come, first-served basis.
Tutor.com	Offers on-demand and scheduled tutoring to students 24/7 in 40+ subjects, including math, science and English. Provided on a first-come, first-served basis.
Pet Insurance	A program that helps ensure you can care for your pets. Offers flexible products with straightforward pricing options and discounts.
Discount program	PerkSpot, with enhanced discount offerings and a new, easy-to-navigate platform.
Employee Stock Purchase Plan	You may contribute 2 – 10 percent of eligible earnings to this voluntary program that allows you to purchase NXP shares at a 15 percent discount.



HEALTH AND WELLNESS

NXP medical plan

When am I eligible?

You and your eligible dependents have access to coverage as of your NXP start date.

NXP medical plan options

NXP offers you a choice of three UnitedHealthcare medical and corresponding CVS/caremark pharmacy plans, including a Health Savings Account (HSA)-eligible plan. If you reside in California, you may also have access to Kaiser HMO. The Kaiser HMO is a network many find easy and convenient to use and keeps out-of-pocket costs low. You have the flexibility of choosing the health plan that meets the needs for you and your family, both today and into the future.

You may opt out of the NXP medical plan if you prefer not to enroll. However, you must opt out within your 30-day enrollment window.

To access your Personalized Enrollment Checklist, visit npx.bswift.com.

Need help selecting a medical plan?

Meet Emma — your virtual benefit advisor at npx.bswift.com. Emma will ask you a few questions to better understand your health care needs and provide a comparison of how each plan works to help you determine which one is best for you.



ask EMMA™

UnitedHealthcare medical coverage options

The table below reflects your share of the cost. [See U.S. Benefits Rate Sheet for pay-period contributions.](#)

	Medical Plan 1	Medical Plan 1	Medical Plan 2	Medical Plan 2	Medical Plan 3	Medical Plan 3
Selected coverage	Network	Out-of-Network	Network	Out-of-Network	Network	Out-of-Network
Plan type	HSA-eligible: Better coverage in the network; out-of-network coverage allowed	HSA-eligible: Better coverage in the network; out-of-network coverage allowed	Preferred provider organization (PPO): Better coverage in the network; out-of-network coverage allowed	Preferred provider organization (PPO): Better coverage in the network; out-of-network coverage allowed	Exclusive provider organization (EPO): Network coverage only, except in emergencies	Exclusive provider organization (EPO): Network coverage only, except in emergencies
Deductible	\$1,600 employee-only/ \$3,200 family	\$7,500 employee-only/ \$15,000 family	\$300 employee-only/ \$600 family	\$1,500 employee-only/ \$3,000 family	\$200 employee-only/ \$400 family	No coverage
Coinsurance	You pay 20% after deductible	You pay 50% after deductible	You pay 20% after deductible	You pay 50% after deductible	You pay 10% after deductible	No coverage
Out-of-pocket maximum	\$4,000 employee-only/ \$7,350 family	\$12,500 employee-only/ \$25,000 family	\$5,000 employee-only/ \$10,000 family	\$12,500 employee-only/ \$25,000 family	\$5,000 employee-only/ \$10,000 family	No coverage
Preventive care	Covered 100%	You pay 50% after deductible	Covered 100%	You pay 50% after deductible	Covered 100%	No coverage
HSA with Fidelity available	Yes. In addition to your contributions, NXP puts money in your HSA (\$500 for employee-only and \$1,000 for family, prorated based on your start date). Limited Use Health Care FSA available.	Yes. In addition to your contributions, NXP puts money in your HSA (\$500 for employee-only and \$1,000 for family, prorated based on your start date). Limited Use Health Care FSA available.	No HSA. Health Care FSA available.	No HSA. Health Care FSA available.	No HSA. Health Care FSA available.	No HSA. Health Care FSA available.
24/7 Virtual Visits	You pay no more than \$50	N/A	You pay \$10	N/A	You pay \$10	N/A
Primary care physician visit	You pay 20% after deductible	You pay 50% after deductible	You pay \$20	You pay 50% after deductible	You pay \$20	No coverage
Specialist visit	You pay 20% after deductible	You pay 50% after deductible	You pay \$40	You pay 50% after deductible	You pay \$40	No coverage
Urgent care	You pay 20% after deductible	You pay 50% after deductible	You pay \$30	You pay 50% after deductible	You pay \$30	No coverage
Hospital admission	You pay 20% after deductible	You pay 50% after deductible	You pay 20% after deductible	You pay 50% after deductible	You pay 10% after deductible	No coverage
Inpatient surgery	You pay 20% after deductible	You pay 50% after deductible	You pay 20% after deductible	You pay 50% after deductible	You pay 10% after deductible	No coverage
Outpatient surgery	You pay 20% after deductible	You pay 50% after deductible	You pay 20% after deductible	You pay 50% after deductible	You pay 10% after deductible	No coverage
Emergency room visit	You pay 20% after deductible	You pay 20% after deductible	\$100 copay, then 10% after deductible; copay waived if admitted	\$100 copay, then 10% after deductible; copay waived if admitted	\$100 copay, then 10% after deductible; copay waived if admitted	\$100 copay, then 10% after deductible; copay waived if admitted

2024 NXP US Benefits Rate Sheet

2024 Medical Plans	Employee per pay period contributions*			
	You Only	You + Spouse	You + Child(ren)	You + Family
Medical Plan1 (HSA-Eligible)*	\$13.00	\$46.00	\$40.00	\$77.00
Medical Plan2 (PPO)*	\$32.00	\$86.00	\$74.00	\$137.00
Medical Plan3 (EPO)*	\$55.00	\$146.00	\$133.00	\$238.00
Kaiser (HMO)**	\$61.00	\$165.00	\$149.00	\$236.00
Out of Area Plan**	\$32.00	\$86.00	\$74.00	\$137.00
Global International	\$80.65	\$149.76	\$139.19	\$237.22

***Rates above assume wellness incentive completion**

*A \$50 monthly Tobacco Use Penalty will be assessed in addition to above rates, as applicable

** Enrollments subject to geographic restrictions

2024 COBRA Contributions	Monthly COBRA contributions			
	You Only	You + Spouse	You + Child(ren)	You + Family
Medical Plan1 (HSA-Eligible)	\$614.35	\$1,294.40	\$1,163.03	\$1,984.10
Medical Plan 2 (PPO)	\$652.89	\$1,371.08	\$1,240.51	\$2,056.63
Medical Plan 3 (EPO)	\$678.91	\$1,425.71	\$1,289.93	\$2,138.57
Kaiser (HMO)	\$763.22	\$1,679.08	\$1,526.43	\$2,289.65
Out of Area Plan	\$658.21	\$1,385.24	\$1,249.97	\$2,072.25
Global International	\$1,018.19	\$2,036.41	\$1,880.65	\$3,324.99
Delta Dental	\$46.01	\$92.02	\$96.62	\$154.14
VSP Vision Plan	\$13.82	\$26.10	\$27.55	\$42.95

Medical Plan 1 (HSA-eligible)

If you're looking for a way to save on taxes or want to save for your health care at retirement, this plan might be just what you need. Medical Plan 1 is an HSA-eligible plan. It covers the same medical services as Medical Plan 2 and Medical Plan 3 (including network preventive care at 100 percent) and offers the same quality care and access to UnitedHealthcare's national provider network. You can see any network provider you choose.

What makes Medical Plan 1 different is that NXP deposits money into your HSA with Fidelity* to help you pay for your medical expenses, including your deductible and coinsurance amounts. Employees enrolled in employee-only coverage will receive \$500 and those who enroll dependents will receive \$1,000 in NXP contributions (or a prorated amount, based on your enrollment date if you become newly eligible for coverage during the calendar year).

Key features of this unique health care savings vehicle include:

- ▶ NXP funds the employer contribution during the first week of the month after you complete your enrollment in Medical Plan 1 and open an HSA with Fidelity. That contribution is available to you almost immediately.
- ▶ When you sign up for the HSA through your benefits enrollment, you will choose the amount you would like deposited into your HSA through pre-tax deductions from your paycheck.
- ▶ You can use your HSA funds to pay for eligible health care expenses during the year, or save your account for future health care needs.
- ▶ You will be issued a debit card to access funds from your HSA to pay for eligible health care expenses.
- ▶ You own the funds in your HSA, even if you move to another employer.
- ▶ The contributions to your HSA, and their earnings, accumulate tax-free. Once your HSA balance reaches \$1,000, you may invest your account for further growth (fees may apply).
- ▶ If you use the funds solely for qualified health care expenses, you don't ever owe taxes or penalties on the account.

* You must open your HSA with Fidelity to receive NXP contributions. NXP will not make a deposit into an HSA held by another financial institution.

HSA eligibility

Since an HSA is a [tax-advantaged account](#), certain restrictions apply, such as:

- ▶ You must be enrolled in a high-deductible health plan (such as Medical Plan 1).
- ▶ You can't be enrolled in Medicare or another government-sponsored medical plan.
- ▶ You can't be claimed as a dependent on someone else's tax return.
- ▶ You can't use a traditional Health Care Flexible Spending Account (FSA). You are, however, eligible to use the [Limited Use Health Care Flexible Spending Account \(FSA\)](#) to cover out-of-pocket expenses for dental and vision. (See [page 18](#) for details.)
- ▶ There are maximum annual contribution limits. (See the chart on [page 13](#).)
- ▶ You'll need to keep receipts to document that your HSA money is spent on qualified health care expenses.

How Medical Plan 1 (HSA-eligible) works

STEP 1

..... YOUR DEDUCTIBLE

You pay for all services, including prescriptions, until you meet your deductible (with the exception of preventive care, which is covered at 100% when performed in the network).

Pay with your HSA or pay another way

STEP 2

..... YOUR COINSURANCE

After you reach the deductible, you share the costs with the plan. You can use your HSA to help pay your share.

**Your plan pays 80% of network care +
You pay 20% of network care**

STEP 3

..... YOUR OUT-OF-POCKET MAXIMUM

When you reach the limit, you are done paying. The plan will pay 100% of covered network services for the rest of the plan year.

You are done paying

Preventive care is covered 100% when you use a UnitedHealthcare network provider.

2024 HSA contribution amounts

	Employee-only coverage	Family coverage
IRS HSA contribution limit	\$4,150 Plus \$1,000 catch-up contribution if age 55 or older by year end	\$8,300 Plus \$1,000 catch-up contribution if age 55 or older by year end
NXP HSA contribution*	\$500	\$1,000
Maximum NXP employee contribution (IRS limit minus NXP contribution)	\$3,650	\$7,300

* For new hires, the NXP HSA contribution is prorated based on the number of months during the year you are covered under Medical Plan 1 (HSA-eligible).

Want to learn more about Medical Plan 1?

Review the [Medical Plan 1 user's guide](#) to help you understand what to expect from the plan.



Kaiser HMO

In addition to the UnitedHealthcare medical and CVS/caremark pharmacy options, California employees have access to Kaiser HMO if they reside within Kaiser's network service area. Kaiser health care providers exclusively serve Kaiser plan members. As a plan member, you can select any Kaiser doctor at any Kaiser facility. You must receive services from Kaiser, or obtain authorization from Kaiser before obtaining care outside the HMO. The Kaiser medical care program gives members access to all of the covered services you need, such as routine care with your own personal plan physician, hospital care, laboratory and pharmacy services, emergency services, urgent care, prescription medications and other benefits. For additional details, please review the [Kaiser Evidence of Coverage for NCAL](#) and the [Kaiser Evidence of Coverage for SCAL](#).

Kaiser medical coverage options

The table below reflects your share of the cost. [See U.S. Benefits Rate Sheet for pay-period contributions.](#)

	HMO	HMO
Selected coverage	Network	Out-of-Network
Plan type	Health maintenance organization (HMO) available only to California employees in the Kaiser network. Network coverage only, except in emergencies.	Health maintenance organization (HMO) available only to California employees in the Kaiser network. Network coverage only, except in emergencies.
Deductible	\$0 employee-only/\$0 family	No coverage
Coinsurance	You pay \$0	No coverage
Out-of-pocket maximum	\$1,500 employee-only/\$3,000 family	No coverage
Preventive care	Covered 100%	No coverage
HSA available	No. Health Care FSA available	No. Health Care FSA available
Virtual Visits	Not available	Not available
Primary care physician visit	You pay \$35	No coverage
Specialist visit	You pay \$35	No coverage
Maternity (hospitalization)	100% covered after \$500 hospital copay	No coverage
Hospital admission	You pay \$500 copay	No coverage
Inpatient surgery	You pay \$0 after \$500 hospital copay	No coverage
Outpatient surgery	\$150 copay per procedure	No coverage
Emergency room visit	\$150 copay, then \$0; copay waived if admitted	\$150 copay, then \$0; copay waived if admitted

CVS/caremark pharmacy benefit

Prescription drug benefits under the UnitedHealthcare medical plans are administered by CVS/caremark. The NXP prescription plan offers access to cost-effective medications through retail pharmacies or, for maintenance medications, by mail.

Please refer to the Medical Plan Benefit Comparison chart below for a list of prescription copays and coinsurance. In addition, use the [Formulary Drug List](#) for information about preferred medications.

Need help estimating medication costs? You can call CVS/caremark at **(877) 505-8360** or use these online tools for estimating the cost of prescription drugs under Medical Plan 1, Medical Plan 2 and Medical Plan 3.

The table below reflects your share of the cost for pharmacy-related expenses. [See U.S. Benefits Rate Sheet for pay-period contributions.](#)

	Medical Plan 1*	Medical Plan 2*	Medical Plan 3*	Kaiser Permanente**
	Generic medications	Generic medications	Generic medications	Generic medications
30-day supply (short-term)	Generic preventive medications available at no cost; all other generics are 20% after deductible	You pay \$5	You pay \$5	You pay \$10
Long-term supply or maintenance medications	You pay 20% after deductible for 90-day supply	You pay \$10 for 90-day supply	You pay \$10 for 90-day supply	You pay \$20 for 100-day supply
	Preferred brand-name medications	Preferred brand-name medications	Preferred brand-name medications	Preferred brand-name medications
30-day supply (short-term)	You pay 20% after deductible	You pay 30% up to a maximum of \$75	You pay 30% up to a maximum of \$75	You pay \$30
Long-term supply or maintenance medications	You pay 20% after deductible for 90-day supply	You pay 30% for 90-day supply up to a maximum of \$175	You pay 30% for 90-day supply up to a maximum of \$175	You pay \$60 for 100-day supply
	Non-preferred brand-name medications	Non-preferred brand-name medications	Non-preferred brand-name medications	Non-preferred brand-name medications
30-day supply (short-term)	You pay 20% after deductible	You pay 50% up to a maximum of \$100	You pay 50% up to a maximum of \$100	You pay \$30
Long-term supply or maintenance medications	You pay 20% after deductible for 90-day supply	You pay 50% for 90-day supply up to a maximum of \$250	You pay 50% for 90-day supply up to a maximum of \$250	You pay \$60 for 100-day supply

* You can fill your short-term-supply prescriptions at any of Caremark's over 68,000 participating pharmacies, not just at CVS pharmacies. Ninety-day, long-term or maintenance medications can be ordered by mail or picked up at a CVS pharmacy near you.

** Available at Kaiser Plan pharmacies only.

UnitedHealthcare resources

Network providers

The UnitedHealthcare network includes over 1,700,000 health care professionals and 7,000 hospitals. To locate a UnitedHealthcare network medical provider, visit myuhc.com or call UnitedHealthcare at **(844) 210-5428**.

myuhc.com and the UnitedHealthcare app

You have 24/7 digital access to your health plan with myuhc.com and the UnitedHealthcare app. Use these tools to:

- ▶ Find network doctors and facilities
- ▶ Check your coverage and claims status
- ▶ Review preventive care services
- ▶ Get cost estimates
- ▶ View account balances
- ▶ Print or view a temporary ID card

The UnitedHealthcare® app is available for download for iPhone® or Android®. iPhone is a registered trademark of Apple, Inc. Android is a registered trademark of Google LLC.



Visit myuhc.com and select "Register Now." Or scan this code with your phone's camera to get started.

UnitedHealthcare Advocates

UnitedHealthcare Advocates can help you understand your benefits and make the most of your health care coverage. Call for:

- ▶ Answers to questions about claims
- ▶ Help understanding a bill
- ▶ Help finding a network provider near you
- ▶ Help finding ways to save money on health care
- ▶ Connections to important health and wellness resources

Nurses are also available to:

- ▶ Help you better understand your diagnosis and treatment options
- ▶ Help you understand and follow your treatment plan
- ▶ Recommend preventive care and identify any health risks
- ▶ Help you manage chronic or complex conditions
- ▶ Explain your medications and any alternative options available
- ▶ Coordinate your services before, during and after a hospital stay

To speak to an advocate, call UnitedHealthcare at **(844) 210-5428**, 8 a.m. to 8 p.m., local time.

Advocate4Me™ services should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through Advocate services is for informational purposes only and provided as part of your health plan. Wellness nurses, coaches and other representatives cannot diagnose problems or recommend treatment and are not a substitute for your doctor's care. Your health information is kept confidential in accordance with the law. Advocate services are not an insurance program and may be discontinued at any time.



Expecting a baby?

Access the maternity support program for information and resources on everything from pregnancy planning to postpartum care. Start by taking the maternity support assessment. Based on your responses, a maternity nurse may reach out to connect you with the care you need, answer questions and support you every step of the way. You'll also get 24/7 access to 7 online maternity courses.

To get started, visit myuhc.com/maternity or contact your Maternity Support Nurse Team at **(877) 201-5328**.

Transgender health care benefits

Learn about the transgender medical benefits and support available to help guide you through your transition

To learn more, call UnitedHealthcare at **(844) 210-5428**.

24/7 Virtual Visits

With Teladoc®, Optum® Virtual Care, Amwell®, Walmart Health Virtual Care or Doctor On Demand, you can have an appointment with a doctor online, on your own time. You can even get a prescription, if needed, that you can pick up at your local pharmacy.* Consider seeing a virtual doctor for:

- ▶ Colds and coughs
- ▶ Sore throats
- ▶ Seasonal flu
- ▶ Allergies
- ▶ Bladder infections
- ▶ Sinus problems
- ▶ Many other minor conditions

This service is ideal for employees on Medical Plan 1, as it allows those employees and their enrolled dependents to see a doctor for \$50 or less per visit. Start your 24/7 Virtual Visit at myuhc.com/virtualvisits.

* Prescription services may not be available in all states.

24/7 Virtual Visits are not an insurance product, health care provider or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. 24/7 Virtual Visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times or in all locations. Payment for 24/7 Virtual Visit services does not cover pharmacy charges; members must pay for prescriptions (if any) separately. The Designated 24/7 Virtual Visit Provider's reduced rate for a 24/7 Virtual Visit is subject to change at any time.

The UnitedHealth Premium® program

When searching for a doctor or specialist in the UnitedHealthcare network, look for providers designated with two blue hearts on myuhc.com or the UnitedHealthcare app. The blue hearts indicate they're a Premium Care Physician within the UnitedHealth Premium® program, which evaluates physicians using evidence-based medicine and national standardized measures. Make sure to choose a Premium Care Physician to get quality, cost-efficient care and a great value.



Find and compare costs

myuhc.com makes it easy to compare costs for providers and services in your network, including doctors, behavioral health resources, hospitals, office visits, labs, convenience and urgent care clinics and more. Before your visit, you can even generate an out-of-pocket estimate based on your specific health plan status. Just log in to myuhc.com or the UnitedHealthcare app to get your personalized estimates.

UnitedHealthcare behavioral health

Your emotional well-being is just as important as your physical health. Under your behavioral health benefit, you are eligible for inpatient and outpatient care through your medical plan (pre-authorization may be required).

To locate a network provider for behavioral health services, log in to myuhc.com. Or, call UnitedHealthcare at **(844) 210-5428**.

The UnitedHealth Premium® designation program is a resource for informational purposes only. Designations are displayed in UnitedHealthcare online physician directories at myuhc.com®. You should always visit myuhc.com for the most current information. Premium designations are a guide to choosing a physician and may be used as one of many factors you consider when choosing a physician. If you already have a physician, you may also wish to confer with him or her for advice on selecting other physicians. You should also discuss designations with a physician before choosing him or her. Physician evaluations have a risk of error and should not be the sole basis for selecting a physician. Please visit myuhc.com for detailed program information and methodologies.

All UnitedHealthcare members can access a cost estimator online tool at myuhc.com. A mobile version of the cost estimator is available in the UnitedHealthcare app. This tool is not intended to be a guarantee of your costs or benefits. Your actual costs and/or benefits may vary. When accessing the tool, please refer to the Terms and Conditions of Use and Why Your Costs May Vary sections for further information regarding cost estimates. Refer to your health plan coverage document for information regarding your specific benefits.

Comparison of the different types of FSAs

Plan	Covered expenses	Maximum contribution	How claims are paid
Health Care Flexible Spending Account (FSA)	Medical, pharmacy, dental and vision care expenses not reimbursed by another plan	\$3,200	Full annual contribution is available on your first day of participation
Limited Use Health Care Flexible Spending Account (FSA)*	Dental and vision care expenses not reimbursed by another plan	\$3,200	Full annual contribution is available on your first day of participation
Dependent Care Flexible Spending Account (DCFSA)	Employment-related dependent care expenses not claimed for the federal dependent care income tax credit	\$5,000 per calendar year**	Only amounts already contributed are available

* If you enroll in Medical Plan 1 and would like to contribute to a Health Care FSA for vision and dental care expenses, you must enroll in the Limited Use Health Care FSA.

** Employees earning over \$130,000 annually can contribute up to \$2,500.

Health Care Flexible Spending Account

If you elect to participate in the Health Care FSA, you can contribute up to \$3,200 in pre-tax income for eligible expense reimbursements.

- ▶ Any money contributed must be used for expenses incurred in the same calendar year in accordance with IRS guidelines.
- ▶ Beginning Jan. 1, 2025, the Health Care FSA funds will no longer roll over from year to year. You must use your funds by Dec. 31, 2024, or any remaining funds will be forfeited. You have until March 31, 2025, to reimburse yourself for any eligible expenses incurred in 2024.
- ▶ You can change your Health Care FSA election amount during annual enrollment or within 30 days of a qualifying life event.
- ▶ Visit [irs.gov](https://www.irs.gov) for a complete list of covered expenses. Refer to Publication 502, Health Care Expenses.
- ▶ You will receive a debit card in the mail from Optum Financial™ to pay for eligible medical, pharmacy, dental and vision expenses.
- ▶ For your convenience, you can also choose to turn on the auto-reimbursement feature for medical expenses only in order to have eligible medical expenses auto-submitted for payment from your Health Care FSA.
- ▶ You can view your account balance from myuhc.com or the UnitedHealthcare app.

Limited Use Health Care Flexible Spending Account

The Limited Use Health Care FSA is available if you are enrolled in Medical Plan 1. Participating in a Limited Use Health Care FSA helps you maximize the amount you can save pre-tax for dental and vision expenses. You can contribute up to \$3,200, in pre-tax contributions for eligible dental and vision expenses. There are limits on the expenses you may submit to your Limited Use Health Care FSA. Enroll and maximize your tax advantage if:

- ▶ You're expecting to incur significant dental and/or vision expenses.
- ▶ You don't want to use your HSA for dental and vision care expenses.

Similar to the Health Care FSA, beginning Jan. 1, 2025, the Health Care FSA funds will no longer roll over from year to year. You must use your funds by Dec. 31, 2024, or any remaining funds will be forfeited. You have until March 31, 2025, to reimburse yourself for any eligible expenses incurred in 2024.

You can change your Limited Use Health Care FSA election amount during annual enrollment or within 30 days of a qualifying life event.

Visit [irs.gov](https://www.irs.gov) for a complete list of covered expenses. Refer to Publication 502, Health Care Expenses.

Dependent Care Flexible Spending Account

A Dependent Care FSA lets you use pre-tax dollars to pay for eligible expenses related to care for your child, disabled spouse, elderly parent or other dependent who is physically or mentally incapable of self-care, so you can work or your spouse (if you're married) can work, look for work or attend school full time. As a Dependent Care FSA participant, you can contribute up to \$5,000 in pre-tax contributions for qualified dependent care expense reimbursements. Employees earning over \$130,000 annually can contribute up to \$2,500.

Any money contributed to this account must be used for expenses incurred in the same calendar year or the money is forfeited.

You can change your Dependent Care FSA election amount during annual enrollment or within 30 days of a qualifying life event.

Eligible Dependent Care FSA expenses include:

- ▶ A qualified child or elder care center
- ▶ A babysitter or nanny
- ▶ After-school care
- ▶ Registration fees
- ▶ Nursery school tuition
- ▶ A relative who provides care

Visit [irs.gov](https://www.irs.gov) Publication 503 for a complete list of covered eligible dependent care expenses.

Medicare Turning 65

If you are eligible for NXP Retiree Medical and want to learn more about the Aon Retiree Health exchange, please review our [NXP Age 65+ Retiree Information Sheet](#).

We frequently receive questions regarding what actions employees should take when they turn 65. We've put together information for you from [medicare.gov](https://www.medicare.gov). However, please talk to a certified Medicare advisor as NXP is not a certified expert and the following information should not be construed as legal advice.

Delaying Medicare Parts A and B

If you turn 65 while still actively employed at NXP, you can delay Medicare Parts A and B without penalty if you enroll during a Special Enrollment Period and will need to also provide written proof of creditable drug coverage.

Is Medicare Primary?

No, if you are enrolled in the Active NXP medical plans, NXP plans are primary and Medicare is secondary.

Enrolling In Only Part A

You may be able to delay enrollment in Part A (Hospital Insurance) and Part B (Medical Insurance) without a lifetime late enrollment penalty if you choose to enroll later.

However, there are exceptions; please check if you are eligible for Premium-free Part A, which would require you to enroll when you are first eligible. If you have a Health Savings Account (HSA), be aware that once you enroll in any part of Medicare, you cannot continue to make contributions to your HSA. Please contact a Medicare advisor for further clarification on limitations to participating in an HSA.

What Happens When My Spouse Turns 65?

If you have a spouse or domestic partner on your plan who is turning 65, their NXP coverage will remain active and your NXP plan will be primary.

If you are a terminated employee enrolled in an NXP medical plan through COBRA when you turn 65:

- ▶ COBRA does not qualify as a group health plan as defined by the IRS.
- ▶ You likely need to enroll in Part A and Part B when you're first eligible in order to prevent incurring lifetime penalties and a gap in Medicare coverage.

Vision care services

Routine eye care services are included in the NXP vision plan for you and your covered dependents. Services include comprehensive vision examinations, prescription eyeglasses (lenses and frames) or contact lenses. To take advantage of the vision plan, you simply enroll yourself and your eligible dependents. Then see a VSP Choice network doctor or affiliate provider and pay your share of the cost, as described in the chart below. You get the most value from your vision plan benefits when you see a VSP Choice network doctor or affiliate provider. VSP offers two convenient ways to locate these providers near your home or work.

Visit [VSP.com](https://www.vsp.com). Once you register and create a username and password, you can search for a VSP Choice network doctor or affiliate provider by name or location. Or, call VSP's Member Services **(800) 877-7195**.

Vision care services through VSP

NXP's vision plan uses the VSP Choice network. [See U.S. Benefits Rate Sheet for pay-period contributions.](#)

Service	Vision Plan	Frequency
Vision examination	\$20 Copay	Every calendar year
Prescription glasses	\$20 Copay	See frames and lenses
Frames	Included in prescription glasses copay; \$250 allowance for a wide selection of frames; \$270 allowance for featured frame brands; 20% savings on the amount over your allowance	Every calendar year
Lenses	Included in prescription glasses copay	Every calendar year
Computer Vision Care Frame	\$20 Copay; \$250 allowance for a wide selection of frames and 20% savings on the amount over your allowance	Every calendar year
Computer Vision Care Lenses	\$10 Single vision, lined bifocal, lined trifocal, and occupational lenses combined with frame copay	Every calendar year
Contacts	\$250 Allowance for contacts; contact lenses fitting and evaluation is \$20 copay	Every calendar year
Laser vision correction	Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities	As needed
Enhancements for 2024		
Retinal screening	\$0 Copay	As needed for members with diabetes
Supplemental safety glasses	\$250 Frame allowance for supplemental safety glasses with \$20 Copay	Every calendar year, employees-only

Dental services

The NXP dental plan offers you and your family preventive, restorative and orthodontic services. While you do not have to visit a Delta Dental PPO & Premier network dentist to receive dental benefits, you can take advantage of negotiated rates and increased savings by seeing a Delta Dental PPO & Premier network provider.

The annual maximum benefit for preventive, basic and major services is \$2,000 per year, per person. Your dental benefits include two exams and two cleanings each year, X-rays (subject to certain limits) and more. For most other dental services, benefits begin after you meet the annual deductible (\$50 for employee-only; \$150 for all other coverage levels).

To find a network dentist, visit deltadentalins.com/NXP and review the Delta Dental provider listing.

Dental services through Delta Dental PPO & Premier

The table below reflects your share of the cost. [See U.S. Benefits Rate Sheet for pay-period contributions.](#)

Service	Coverage level
Preventive services	Covered at 100% of negotiated fees, no deductible
Basic dental services	You pay 20% of negotiated fees, after you've satisfied the deductible requirement
Major dental services	You pay 50% of negotiated fees, after you've satisfied the deductible requirement
Deductible	\$50 per person, per calendar year, up to \$150 for family
Annual maximum	\$2,000 annual maximum (per covered person)
Aggregate lifetime maximum	\$2,000 lifetime maximum for orthodontics (per covered person)



Wellness programs

NXP Wellbeing Hub, powered by Virgin Pulse

Virgin Pulse is NXP's wellness hub. Virgin Pulse will empower NXP employees to lead happier and healthier lives by engaging them in personal and rewarding ways throughout their health and well-being journeys.

Visit join.virginpulse.com/nxp to get started.

Gym reimbursement

You are eligible to receive up to \$240 (less applicable taxes) per year as reimbursement for fitness activities. Examples include a membership to a local gym or fitness center, including NXP Activity Centers (where available), or participation in approved fitness, sports and health education-related activities. For more information, review the details on nxp.com/benefits.

NXP Activity Center membership

Many of our NXP sites offer onsite fitness facilities. Contact your local activity center for more information. The contact information for the NXP Activity Centers is on [page 36](#) of this guide.

Preventive care

Staying healthy is the best way to keep your medical costs down. That's why several convenient preventive care options are available to you, including:

- ▶ No-cost flu shots
- ▶ Onsite biometric screenings

In addition to the care noted above, network preventive care coverage is available through UnitedHealthcare and Kaiser at no cost. This coverage includes routine screenings, checkups and generic contraceptives. It also includes counseling to help you prevent illness, disease or other health problems. For details, visit uhc.com/preventivecare or kp.org.

Quit For Life

Smoking can take a big toll on your health, your quality of life and your budget. According to the Surgeon General, quitting tobacco is the single most important thing smokers can do to improve life expectancy and quality of life. The six-week Quit For Life[®] program lets you work with a certified coach for one-on-one support to stay on track so you can stop using tobacco for good. To get started, call **(844) 210-5428**.

Wellness Incentive Program

One of the key pillars of NXP values is growth, focused on the personal growth of our employees from every perspective, including physical, mental and financial wellness. Our enhanced voluntary wellbeing program is uniquely designed to fit the needs and goals of our entire population. All U.S. full-time NXP employees are encouraged to participate in the voluntary two-step process to earn a \$300 reduction in medical premiums for the following year.

Certain preventive care items and services, including immunizations, are provided as specified by applicable law, including the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services may be based on your age and other health factors. Other routine services may be covered under your plan, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.

The Quit For Life Program provides information regarding tobacco cessation methods and related well-being support. Any health information provided by you is kept confidential in accordance with the law. The Quit For Life Program does not provide clinical treatment or medical services and should not be considered a substitute for your doctor's care. Please discuss with your doctor how the information provided is right for you. Participation in this program is voluntary. If you have specific health care needs or questions, consult an appropriate health care professional. This service should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room.





DISABILITY AND LIFE INSURANCE

Disability insurance

NXP provides you with short-term disability insurance. This valuable benefit can replace a portion of your income for injuries or illnesses that keep you out of work up to 180 days. Under the NXP short-term disability policy, you may receive:

- ▶ Benefits starting on the eighth calendar day after you become disabled
- ▶ 75 percent of your eligible compensation for the first 90 calendar days
- ▶ 60 percent of your eligible compensation for the next 90 calendar days

You can elect to take advantage of the short-term disability buy-up option to increase your benefit. This option:

- ▶ Provides an additional 15 percent of income replacement
- ▶ Costs \$0.16 per \$100 of covered compensation

Short-term disability buy-up can be changed only during annual enrollment.

Long-term disability is available after 180 days of disability at no cost to you. You receive 60 percent of your base salary, up to \$10,000 per month. California benefits may vary based on state laws.

Paid leave benefits

Maternity leave is provided at 100 percent salary pay during your approved short-term disability claim for six weeks and an additional six weeks paid at 100 percent salary through parental leave (outlined below) for a total of 12 weeks paid leave benefit.

- ▶ Employees must work at NXP for three months in order to be eligible
- ▶ Must be taken continuously and completed within the first six months of birth
- ▶ Maternity leave will run concurrent to NXP's Short-term Disability, FMLA and State leave laws

Parental leave will be covered up to six weeks paid at 100 percent salary.

- ▶ Employees must work at NXP for three months in order to be eligible
- ▶ Must be taken continuously and completed within the first 12 months of birth
- ▶ Foster/adoption needs to be taken within the first three months of placement with the employee
- ▶ Parental leave will run concurrent to FMLA and State leave laws

Business travel accident and AD&D insurance

In addition to basic life insurance, NXP also provides you with extra protection in case of accidental death, dismemberment or other accidents while traveling for business. There is no cost to you for this program and no need to enroll. Coverage is provided under two separate plans: the Accidental Death and Dismemberment (AD&D) Insurance Plan and the Business Travel Accident (BTA) Insurance Plan. You'll see your specific coverage levels at npx.com/benefits.

Basic life insurance

NXP employees scheduled to work at least 30 hours per week will receive life insurance in the amount of two times their annual eligible compensation, rounded up to the nearest \$100. Basic life insurance is paid by NXP — there is no charge to you. Make sure your beneficiaries are up-to-date. [Log in](#) and elect beneficiaries for your Life and AD&D Insurance benefits.

As a participant in the basic life insurance program, you have access to the following valuable tools and resources:

Online will preparation service

This interactive resource provided through MetLife will assist you in preparing a will, living will or power of attorney. For more information, visit willscenter.com.

Delivering the Promise

Delivering the Promise is a service designed to help beneficiaries sort through the details and serious questions regarding life insurance claims and future financial needs. MetLife representatives are available to provide in-person or telephone assistance to beneficiaries and their family members, in areas such as:

- ▶ Filing life insurance claims and government benefits
- ▶ Locating counseling and support resources
- ▶ Identifying important issues, including outstanding documents that need to be updated
- ▶ Planning for current and future financial needs

Grief counseling

This service is through MetLife, and is designed to assist you, your dependents and your beneficiaries with any situation you perceive as a major loss. To speak to a licensed professional counselor, call **(800) 638-6420**.



Supplemental life insurance

To increase the amount of your life insurance, you may enroll in supplemental life insurance. The cost of this optional coverage is based on your age, your salary and tobacco use. (See chart below.)

You can elect supplemental life insurance coverage of one to eight times your annual eligible earnings, up to \$1,500,000. Depending on the coverage you select, you may be required to provide evidence of insurability, which could include a physical exam.

Supplemental life insurance monthly contributions

(cost per \$1,000 of coverage)

Age	No tobacco	Tobacco
Under 30	\$0.029	\$0.042
30-34	\$0.034	\$0.050
35-39	\$0.041	\$0.057
40-44	\$0.052	\$0.087
45-49	\$0.088	\$0.135
50-54	\$0.138	\$0.207
55-59	\$0.230	\$0.387
60-64	\$0.300	\$0.594
65-69	\$0.360	\$1.089
70 and older	\$0.360	\$1.854

Dependent life insurance

You may also elect optional life insurance coverage for your spouse/domestic partner and child(ren).

Spouse/domestic partner life insurance

You have a choice of spouse/domestic partner life insurance benefit levels up to \$250,000 or the level of your combined basic life and supplemental life coverage, whichever is less. Coverage over \$25,000 will require evidence of insurability, which could include a physical exam.

Spouse/domestic partner life insurance coverage options

\$25,000
\$50,000
\$100,000
\$150,000
\$200,000
\$250,000

Spouse/domestic partner life insurance monthly contributions

(cost per \$1,000 of coverage)

Age	No tobacco	Tobacco
Under 30	\$0.029	\$0.042
30–34	\$0.034	\$0.050
35–39	\$0.041	\$0.057
40–44	\$0.052	\$0.087
45–49	\$0.088	\$0.135
50–54	\$0.138	\$0.207
55–59	\$0.230	\$0.387
60–64	\$0.300	\$0.594
65–69	\$0.360	\$1.089
70 and older	\$0.360	\$1.854

Child life insurance

Life insurance coverage for children is available at two levels, \$15,000 and \$25,000, with no requirement to provide evidence of insurability. All of your eligible children will be included in this coverage, with no increase in contribution.

Child life insurance bi-weekly contributions

Coverage level	Bi-weekly cost
\$15,000	\$0.85
\$25,000	\$1.42



WORK AND LIFE BALANCE

Bright Horizons

Bright Horizons is an alternative child care, senior care or self-care arrangement made in response to an emergency, an unexpected event, or a disruption in regular care.

You can access this benefit by registering on the [Bright Horizons website](#).

Tutor.com

[Tutor.com](#)[®] can provide on-demand and scheduled tutoring for K-12 and college students 24/7 in 40+ subjects, including math, science and English. Tutors will be able to help with homework, studying for exams, writing assignments and concept reviews.

To access this benefit, log in to your account at [tutor.com/NXP](#) using your @npx.com email address and the password NXPtutor.

College planning

Fidelity offers two free resources to help NXP employees navigate college planning and student loans:

- ▶ Their [Student Debt Tool](#) is completely free and enables borrowers to have a singular view of federal and private loan options by aggregating all their student debt loans in one place along with repayment options.
- ▶ To help families avoid accumulating education debt, Fidelity's [Pre-College Planning Resources](#) can be used to help families plan, save and pay for college.

Employee Assistance Program (EAP)

Receive 24/7, confidential support for life's challenges at no extra cost through the EAP.

- ▶ Speak to an EAP specialist as often as you like, free of charge
- ▶ Get five free face-to-face counseling sessions (per concern, per person, per year)
- ▶ Dependents who live away from home are also eligible

The EAP provides you and your family with help to handle almost any issue:

- ▶ Work and career support — including conflict management, stress management and career counseling
- ▶ Family and relationships — including pregnancy, adoption, separation or abuse
- ▶ Legal and financial services — including mediation, financial planning and financial aid assistance
- ▶ Grief support — including the loss of a loved one, infertility, miscarriage and other difficult life changes
- ▶ Child care and elder care — including help for teens and Medicaid/Medicare support
- ▶ Life transitions — including divorce, relocation and college selection

Access your EAP benefits at liveandworkwell.com (access code: NXP).

For support anytime, call **(866) 248-4094**.

The material provided through the Employee Assistance Program (EAP) is for informational purposes only. EAP staff cannot diagnose problems or suggest treatment. EAP is not a substitute for your doctor's care. Employees are encouraged to discuss with their doctor how the information provided may be right for them. Your health information is kept confidential in accordance with the law. EAP is not an insurance program and may be discontinued at any time. Due to the potential for a conflict of interest, legal consultation will not be provided on issues that may involve legal action against UnitedHealthcare or its affiliates, or any entity through which the caller is receiving these services directly or indirectly (e.g., employer or health plan). This program and its components may not be available in all states or for all group sizes and is subject to change. Coverage exclusions and limitations may apply.

Family building solutions

Optum® Fertility Solutions

If you have started or are considering fertility treatment, let **Optum Fertility Solutions** help you get the guidance and care best suited for you. When you join the program, you will receive one-on-one support from fertility nurses who can provide support and encouragement throughout your experience, help answer your questions and also help with things like:

- ▶ Finding doctors, clinics and facilities that are right for you
- ▶ Navigating the health care system and how to best use your benefits
- ▶ Getting information about the causes of infertility and treatment options

This service is available at **no extra cost** as part of your benefit plan. Plus, you can get fertility treatments up to \$40,000 per lifetime. To take part in this program, call Fertility Solutions at **(866) 774-4626**.



Adoption assistance

At NXP, you are eligible to receive reimbursement of up to \$10,000 per child in eligible adoption expenses. Eligible expenses include:

- ▶ Public or private adoption agency fees
- ▶ Foreign and international adoption fees
- ▶ Legal fees associated with an adoption
- ▶ Court fees associated with an adoption
- ▶ Agency or legal fees associated with temporary foster care

Paid leave benefits

Parental leave will be covered up to six weeks paid at 100 percent salary. Maternity leave is provided at 100 percent salary pay during your approved short-term disability claim for six weeks and an additional six weeks paid at 100 percent salary through parental leave for a total of 12 weeks paid leave benefit. For more details, see [page 23](#).

Dependent Care FSA

Dependent Care FSAs lets you use pre-tax dollars to pay for eligible expenses related to care for your child, disabled spouse, elderly parent or other dependent who is physically or mentally incapable of self-care, so you can work or your spouse (if you're married) can work, look for work or attend school full time. As a Dependent Care FSA participant, you can contribute up to \$5,000 in pre-tax contributions for qualified dependent care expense reimbursements. Employees earning over \$130,000 annually can contribute up to \$2,500. Any money contributed to this account must be used for expenses incurred in the same calendar year or the money is forfeited. For more details, see [page 19](#).

International travel assistance

Receive 24/7 health, safety and security services through AIG® while traveling worldwide.

- ▶ Speak to an experienced, internationally trained doctor or security specialist
- ▶ Get help finding a local doctor or other provider
- ▶ Get help securing medication or medical equipment
- ▶ Receive advice on loss of travel documents or legal assistance

In case of emergency, services will help:

- ▶ Arrange medical transportation or care
- ▶ Coordinate medical fees
- ▶ Monitor your condition and provide advice
- ▶ Arrange evacuation to a Center of Medical Excellence or to a secure location
- ▶ Provide support if your safety is at risk
- ▶ Secure translation assistance and interpreters
- ▶ Obtain legal referrals

Learn more at aig.com/us/travelguardassistance (policy number: 9152759).

Legal assistance plan

NXP's legal assistance plan, administered by MetLife Legal, offers you, your spouse/domestic partner and your dependents easy and low-cost access to attorneys for advice and consultation on a variety of personal legal issues.

When you use a MetLife network attorney for covered services, all attorney fees are covered by the legal plan. There is no limit to the number of covered services (including telephone advice, office consultations and beginning-to-end trial representation) you can receive as long as you remain enrolled in the plan. Here is a brief list of covered services:

- ▶ Family and personal
- ▶ Money matters
- ▶ Vehicle and driving
- ▶ Home and real estate matters

- ▶ Civil lawsuits
- ▶ Wills, estate and future planning
- ▶ Elder care

Please note: Some matters, including employment-related matters, are excluded.

You also have the option to add coverage for your parents under the MetLife Legal plan. Should you choose to elect the Parents Buy-Up option, your parents will also have access to some of the services covered under this plan.

Pricing information paid via after-tax payroll deductions

Annual MetLife Legal price	Bi-weekly MetLife Legal price
Standard MetLife legal plan	
\$198.00	\$7.62
MetLife plus Parents Buy-Up	
\$258.00	\$9.92

To learn more, visit the MetLife Legal information center at info.legalplans.com (access code: NXP (Standard Legal Plan); NXPPLUS (Parents Buy-Up Plan)).

Or, call the MetLife Legal Client Service Center at **(800) 821-6400**.

Estate resolution services

Estate representatives have access to legal services related to probating an estate, including:

- ▶ Face-to-face consultations
- ▶ Correspondence and tax filings
- ▶ Documentation preparation and representation at court proceedings

For more information, call MetLife Legal Plans at **(800) 821-6400**.

Personalized will preparation services

Meet face-to-face with an attorney to create and update a will, including complex wills and supplements to a will, for both you and your spouse. To get started, call MetLife Legal Plans at **(800) 821-6400**.

Pet insurance

Pet insurance, offered through PetFirst Healthcare (a MetLife company), is a program that helps ensure you can care for your pets. PetFirst offers flexible products with straightforward pricing options and discounts. Talk to a Pet Advocate to enroll. Call **(800) 438-6388** and provide referral code: 11010 or visit [MetLife](#) (use “NXP” for the employer name and register using your employee ID).

ID Watchdog

ID Watchdog helps warn you when your personal information is stolen and helps you better protect yourself and your family from identity fraud — when stolen information is used for illicit gain. You’ll have greater peace of mind knowing you don’t have to face the complexities of identity theft alone.

Why choose ID Watchdog?

- ▶ Advanced identity theft detection
- ▶ Greater protection and control
- ▶ Fully managed identity restoration

ID Watchdog is here for you 24/7/365. Call **(866) 513-1518** or go online to [idwatchdog.com/myplan/clientcampaign](#) to enroll today (enrollments must be made during the Annual Enrollment Period unless you are a new hire).

	Essentials Plan	Platinum Plus Plan
Employee	\$2.26/pay period	\$3.18/pay period
Employee + Family	\$4.11/pay period	\$5.72/pay period

NXP PerkSpot

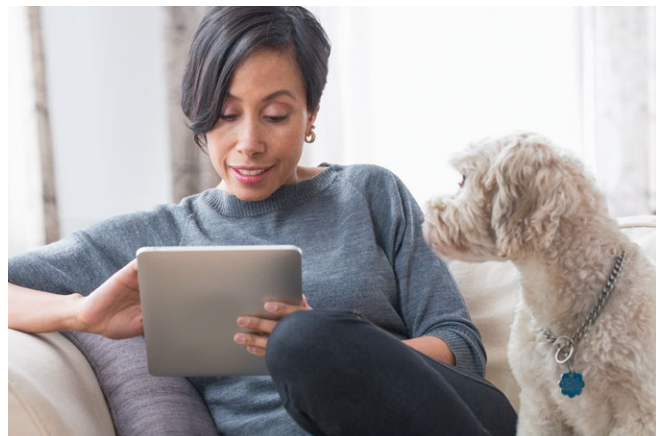
NXP PerkSpot is an online discount program designed to save you money. Find all kinds of perks important to you, from helping you save to helping you grow and give, all in one place. This employee purchasing program gives you access to exclusive shopping events and one-of-a-kind discounts on thousands of brand-name products and services. With NXP PerkSpot, you can save on almost everything — groceries, movies, appliances, cars, clothes, electronics, vacations and personal care.

To access your NXP discounts visit [nxp.perkspot.com](#).

NXP observes 9 paid holidays

Memorial Day	Day after Thanksgiving
Juneteenth	Christmas Eve
Independence Day	Christmas Day
Labor Day	New Year’s Day
Thanksgiving Day	

You can learn more about our company holidays and the dates they are observed online at [nxp.com/benefits](#).





SAVINGS AND WEALTH

NXP's 401(k) Retirement Plan is designed to help you build your wealth through long-term savings and accumulate the funds you'll need when you're no longer working.

401(k) Retirement Plan features

- ▶ Immediate eligibility
- ▶ Automatic enrollment with automatic escalation
- ▶ Pre-tax, Roth and traditional after-tax employee contributions
- ▶ Catch-up employee contributions
- ▶ Company match
- ▶ Immediate vesting
- ▶ Roth in-plan conversion
- ▶ Auto-escalation feature allowing you to automatically increase your contributions by 1 percent or more each year
- ▶ A choice of investment options
- ▶ Loans or hardship withdrawals when you need access to your money while still working at NXP

Additional features

- ▶ You're automatically enrolled to contribute 5 percent of your eligible compensation on a pre-tax basis unless you elect to change your contribution amount or choose not to participate within the first 35 days of your employment. If you are auto-enrolled in the Plan, you will be invested in the age-appropriate target retirement fund and your contribution percentage will automatically increase 1 percent each year until you are contributing 15 percent of your eligible compensation. Certain individuals (e.g., contractors, consultants or leased employees) are not eligible to participate in the Plan.
- ▶ You may contribute up to 75 percent of your eligible compensation, not to exceed the IRS limit.
- ▶ If you're age 50 or older during the plan year, you may make catch-up contributions.
- ▶ You'll have continuous access to your account statements.

Employee contributions

You can contribute to the 401(k) Retirement Plan in any combination of pre-tax contributions, Roth contributions and traditional after-tax contributions. The amount you can contribute is limited by the IRS. For current limits, visit nxp.com/benefits.

	Pre-tax Contributions	Roth Contributions	After-tax Contributions	Employer Match
Are contributions taxed when made?	No	Yes	Yes	No
Are contributions taxed when distributed?	Yes	No ¹	No ²	Yes
Are earnings taxed when distributed?	Yes	No ¹	Yes ²	Yes
What are the IRS limits?	\$23,000 for 2024 for employee pre-tax and Roth contributions			
	\$69,000 for 2024, including employee pre-tax, Roth, after-tax and employer match contributions			
What is the catch-up contribution for a person age 50 or older?	An additional \$7,500 for 2024			
	A catch-up contribution may be made on a pre-tax or Roth basis and is in addition to the combined pre-tax and Roth \$23,000 annual limit, as well as the \$69,000 annual additions limit, which applies to the total contributions made to your 401(k) across pre-tax, Roth, after-tax and employer contributions.			

¹ 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.

² 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.

Roth in-plan conversion

A Roth in-plan conversion allows you to convert all or a portion of your pre-tax and/or traditional after-tax savings to Roth within the NXP 401(k) plan.

You'll owe ordinary income tax on the pre-tax money converted to Roth in the tax year of the conversion. If you convert after-tax money to Roth, you'll owe taxes on the earnings in the year in which the conversion is made. For traditional after-tax, you can also set up automatic conversions.

To learn more, visit netbenefits.com. To elect a Roth in-plan conversion, call Fidelity at **(844) NXP-401K (844) 697-4015**.

NXP matching contribution

NXP will match your pre-tax and Roth contributions, dollar for dollar, up to 5 percent of your eligible compensation. And, you're immediately vested in the NXP company match. In addition, if you do not receive the maximum match you are eligible for during the year, NXP will make a "true-up" match contribution to your account in January of the following year.

Let's say you contribute 5 percent (\$2,500) of your \$50,000 salary to your 401(k). NXP will match your

\$2,500 dollar for dollar (or another \$2,500), for a total annual contribution of \$5,000 (yours and NXP's).

NXP does not match traditional after-tax contributions.

Investment options

You decide how to invest your 401(k) account balance. Your account balance includes your contributions and any contributions made by NXP, adjusted for any investment returns or losses.

As with any investment, there are no guarantees. The funds in the Plan are subject to fluctuations in value as financial markets respond to economic, social and political conditions.

You can change your investment election or transfer balances between investment funds at anytime, within the trading policy guidelines.

Self-directed brokerage account

You may invest a portion of your 401(k) account balance in the self-directed brokerage account, Fidelity BrokerageLink®. Fidelity BrokerageLink provides you the opportunity to invest in a broad range of investment options beyond those offered directly through the Plan.

Loans and withdrawals

Although the purpose of the 401(k) is to help you save for retirement, loans and, under some circumstances, withdrawals are available to help you meet your financial needs.

- ▶ You may have only one loan from the Plan at a time.
- ▶ The minimum loan amount is \$1,000.
- ▶ The maximum loan amount is 50 percent of your vested account balance or \$50,000 minus your highest outstanding loan balance in the preceding 12 months, whichever is less.
- ▶ There is a \$50 fee for each new loan. You repay yourself, with interest, at the prime rate + 0.5 percent through payroll deductions.

Access to your money

You have various payment options to receive your account balance when you leave NXP.

- ▶ You can receive a lump sum payment of some or all of your account balance.
- ▶ You can request systematic withdrawals.
- ▶ You can roll over some or all of your funds to another tax-qualified employer-sponsored plan, or a traditional or Roth individual retirement account (IRA).
- ▶ You may leave your funds in the NXP 401(k) Retirement Plan, subject to minimum distribution requirements defined by the IRS.



401(k) Retirement Plan investment options

Fund	NXP investment fund description	Risk
Stable Value	Combination of two investment managers investing in a diversified portfolio of stable value contracts issued by banks, insurance companies and other financial institutions and a variety of fixed-income instruments, such as U.S. Government and agency securities, mortgage-backed securities, asset-backed securities and corporate bonds. Seeks to preserve principal value and provide relatively stable rate of return.	LOWEST
Intermediate Bond	Consists of U.S. Treasury bills, certificates of deposit and commercial paper as well as corporate bonds, government bonds and mortgage- and asset-backed securities.	
Global Bond	Consists of a range of fixed income sectors, including global investment grade and high yield corporates, emerging market debt and other global credit spread sectors.	
Large Company Value	Combination of two investment managers investing in large company common stocks, most of which provide dividend income, that the managers believe are undervalued in the marketplace and are of high quality.	
S&P 500 Index	Seeks to replicate the performance of the Standard & Poor's (S&P) 500 Index, a broadly diversified index of large U.S. company stocks.	
Large Company Growth	Combination of two investment managers investing primarily in large company common stocks, most of which provide capital appreciation. Seeks to invest in stocks of companies that have above-average prospects for earnings growth.	
International Value	Consists of a diversified portfolio of international common stocks, which may be located in both developed and in emerging markets. Seeks to provide long term growth by investing primarily in companies that are undervalued and are well established in the international marketplace.	
International Stock Index	Seeks to replicate the FTSE All Cap Global ex US Index, an index that measures the investment return of stocks issued by companies located in developed and emerging markets, excluding the United States.	
International Growth	Seeks to invest in equity securities of non-U.S. companies that have a high probability for future growth in revenue and earnings.	
Small/Mid Company Value	Combination of two investment managers investing in small and mid-sized company common stocks that seek to provide dividend and capital appreciation through value-oriented stocks.	
Small/Mid Company Index	Seeks to track the S&P Completion Index, a broadly diversified index of stocks of small and mid-size U.S. companies.	
Small/Mid Company Growth	Combination of two investment managers investing in small and mid-sized company common stocks that seeks to provide capital appreciation through growth-oriented stocks.	
Emerging Market Stock	Combination of two investment managers investing in international common stocks in emerging market countries that seek to provide capital appreciation through both emerging market value and growth-oriented stocks.	HIGHEST
Target Retirement Funds	Consists of a mixture of primarily stocks and bonds that seek to provide a combination of capital appreciation and income. The investment offering provides a suite of funds with the intent being that the participant selects a fund that aligns most closely with his/her expected retirement age. The target date funds will gradually become more conservative over time as they approach their target date.	N/A
Self-Directed Brokerage Account	Provides the opportunity to invest in a broad range of investments including mutual funds and individual stocks.	N/A

Employee Stock Purchase Plan

The NXP Employee Stock Purchase Plan (ESPP) allows employees to purchase NXP stock at a 15 percent discount. To access more information, go to the [NXP SharePoint site](#). The purchase price will be 85 percent of the closing price of NXP stock on the last trading day of the savings period. By enrolling through payroll deductions, you can have purchases made twice a year and can build your wealth through ownership of NXP stock.

Plan eligibility

Generally, all regular full-time and part-time employees of NXP or one of its group companies are eligible to enroll. Temporary employees, contractors and executives are not eligible.

Participating in the Plan

- ▶ You can enroll during the months of January and July for the upcoming savings period.
- ▶ Employees who become eligible to enroll after the end of an enrollment period must wait until the next enrollment period to enroll.
- ▶ You can elect to save a percentage of your gross (pre-tax) base salary through payroll deductions. This contribution rate can be from 2 percent to 10 percent of your base salary, and cannot be increased or decreased during the savings period.
- ▶ The contribution rate percentage is withheld each pay period.
- ▶ NXP designates E*TRADE® to administer participant accounts online and provide brokerage services. All shares purchased will be deposited in the participant’s online E*TRADE account.

- ▶ The Plan provides for “Automatic Enrollment” from savings period to savings period — meaning that participation continues at the same contribution percentage rate for consecutive savings periods, until a participant withdraws or suspends their participation. This is also referred to as an “evergreen election.”
- ▶ Participants may suspend contributions during a savings period by logging into your E*TRADE account and electing to Suspend Contributions. Previous savings will still be applied toward the purchase.
- ▶ Participants may withdraw at anytime during a savings period, stopping payroll deductions and canceling any purchase possibilities for that savings period. All savings withheld for that period will be refunded. Withdrawals must be made at least 15 days prior to the purchase date by logging into your E*TRADE account and electing to withdraw.
- ▶ Upon suspension or withdrawal, you will not be automatically re-enrolled for the next savings period.

At the end of the savings period, the savings you have accumulated over the six-month period are used to purchase NXP shares at a 15 percent discount. The maximum savings amount per calendar year — allowed by tax laws governing this plan — is \$21,250 USD.

This means that with the 15 percent discount in the purchase price, you can purchase up to \$25,000 USD of NXP stock value for 85 percent of the cost.

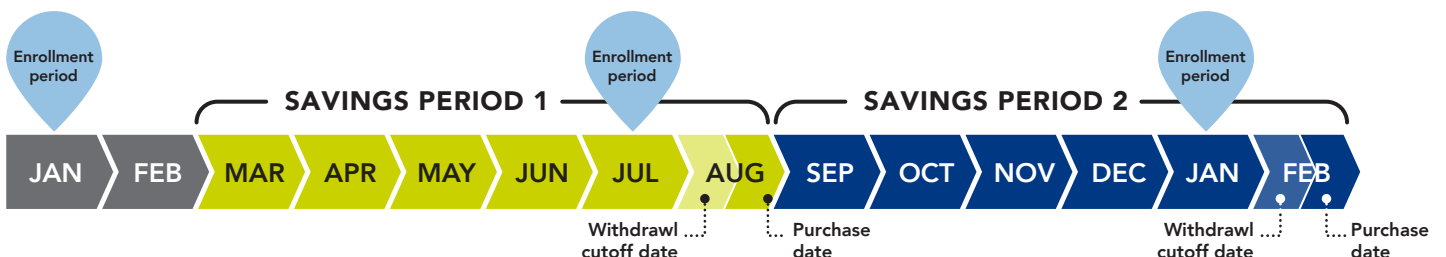
There is no requirement in the Plan to own the stock for any length of time before you sell or dispose of it. However, to take advantage of any favorable capital gains tax rates, stock typically does need to be held for a specified period of time to qualify for lower capital gains tax rates. Please confer with your personal tax advisor about the plan.

Savings periods

There are two savings periods every year, each lasting six calendar months:

1. March to August
2. September to February

Initial participation begins the first full six-month savings period following eligibility qualification. There is no minimum service requirement. Withholding amounts are applied to purchase NXP shares twice a year.



IMPORTANT CONTACT INFORMATION

Benefit resources at your fingertips

- ▶ To learn more about your NXP benefits, visit nxp.com/benefits
- ▶ To view and update your health insurance, visit nxp.bswift.com
- ▶ To view and update your 401(k), visit netbenefits.com
- ▶ NXP Benefits Service Center: **(888) 375-2367**

Benefit	Contact information	Website
401(k) Retirement Plan	(844) NXP-401K	netbenefits.com
401(k) Retirement Plan Investment Advice Fidelity	(866) 811-6041	netbenefits.com
Activity Centers (Onsite for some locations)	Chandler: (480) 814-3534 Ed Bluestein: (512) 933-6229 Oak Hill: (512) 895-3069 San Jose Holger Way: Contact Arizona Macias at arizona.macias@nxp.com for more information.	
Adoption Assistance Program		nxp.com/benefits
AIG Business Travel Accident Insurance	U.S.: (877) 244-6871 International Collect: +1 (715) 346-0859	Email: assistance@aig.com aig.com/us/travelguardassistance Policy Number: 9152759
Ask Emma Your virtual benefit advisor		nxp.bswift.com Ask Emma will show up as you go through your enrollment.
Bright Horizons		BrightHorizons.com
Basic, Supplemental, Spouse/Domestic Partner and Child(ren) Life and AD&D Insurance	Claims and Evidence of Insurability: (800) 638-6420 Fax: (570) 558-8645	
Biometric Screening Empower Health Services	(866) 367-6974 M-F, 8 a.m. – 4:30 p.m. CT	Register at empower.health/nxp and enter client code NXP.
COBRA	(866) 747-0048	uhcservices.com

Continued

Benefit	Contact information	Website
Dental Plan Delta Dental — Delta Dental PPO & Premier Network	(800) 521-2651 TTY: 711	deltadentalins.com/NXP
Disability Income Plan	New York Life: Telephone: (888) 842-4462, prompt 2 Fax: (800) 642-8553	mynylgbs.com
E*TRADE Employee Stock Plan Accounts	(800) 838-0908	etrade.com
Education Assistance		hr.helpdesk.amr@nxp.com
Employee Assistance Program UnitedHealthcare resources for balancing work, life and personal concerns	(866) 248-4094	liveandworkwell.com Access code: NXP
Employee Stock Purchase Plan	nxp.espp@nxp.com	Employee Stock Purchase Plan SharePoint
Family Medical Leave Act (FMLA)	New York Life Telephone: (888) 842-4462, prompt 2 Fax: (800) 642-8553	mynylgbs.com
Flexible Spending/ Reimbursement Accounts UnitedHealthcare • Health Care FSA • Limited Use Health Care FSA • Dependent Care FSA	(844) 210-5428	myuhc.com or the UnitedHealthcare app
Funeral Planning MetLife	(866) 853-0954	
Grief Counseling MetLife	(888) 319-7819	metlifegc.lifeworks.com Username: metlifeassist Password: support
Gym Reimbursement \$240 gym reimbursement		hr.helpdesk.amr@nxp.com
Wellbeing Hub, Powered by Virgin Pulse	(888) 671-9395 M–F, 8 a.m. – 9 p.m. ET support@virginpulse.com	join.virginpulse.com/nxp
Health Savings Account Fidelity	(844) 697-4015 Fax: (888) 211-9900	netbenefits.com
HR Help Desk		hr.helpdesk.amr@nxp.com
ID Watchdog	(866) 513-1518	idwatchdog.com/myplan/NXP

Continued

Benefit	Contact information	Website
Kaiser HMO	(800) 464-4000	kp.org
Medical Plan <ul style="list-style-type: none"> • UnitedHealthcare Choice Plus Network • Advocates and nurses • Behavioral Health Program 	UnitedHealthcare Advocate Team: (844) 210-5428 8 a.m. – 8 p.m. local time TTY: 711	myuhc.com
MetLife Legal	(800) 821-6400	info.legalplans.com Access code: NXP (Standard Legal Plan); NXPPLUS (Parents Buy-Up Plan)
NXP Benefits Service Center	(888) 375-2367 7 a.m. – 7 p.m. CT	nxp.bswift.com
NXP PerkSpot	cs@perkspot.com	nxp.perkspot.com
Payroll Assistance		PayrollHelpUS@nxp.com
Pet Insurance	(800) 438-6388	metlife.com/mybenefits Use "NXP" for the employer name and register using your employee ID
Prescription Drug Program CVS/caremark	(877) 505-8360 TDD: (800) 231-4403	caremark.com
Tutor.com	(800) 411-1970	Log in to your account at tutor.com/NXP using your @nxp.com email address and the password NXPtutor .
UnitedHealthcare 24/7 Virtual Visits featuring Teladoc, Optum Virtual Care, Amwell, Walmart Health Virtual Care and Doctor On Demand Online doctor visits available 24/7		myuhc.com or UnitedHealthcare app
Vision Plan VSP Choice Network	(800) 877-7195 TTY: (800) 428-4833	VSP.com



The Employee Benefits Guide provides only an overview of your employee benefits. The respective plan documents and policies govern your rights. You should rely on this information only as a general summary of some of the features of the plans and policies. In the event of any difference between the information contained herein and the plan documents and policies, the plan documents and policies will supersede this guide. NXP reserves the right at anytime to amend, modify or terminate one or more of the plans or policies described in this guide.

nxp.com/benefits

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