Welcome to ADT

At ADT, our benefits are focused on helping our employees take care of their overall well-being. This is why we offer a comprehensive program that supports our employees’ physical, financial, emotional and social well-being, regardless of where they are in their lives.

Eligibility

In general, you are eligible for the benefits described here if you are regularly scheduled to work at least 30 hours per week. You may also enroll eligible dependents for certain coverage; eligible dependents include your spouse or domestic partner, and children under age 26.

When Coverage Begins

Coverage begins the first of the month following 31 days from your date of hire or the date you become eligible for benefits.

Benefits and Programs

ADT provides some coverage and access to programs automatically, at no cost to you.

- Basic Life and Accidental Death & Personal Loss Insurance
- Business Travel Accident Insurance
- Short-Term Disability
- Health Advocacy
- Paid Time Off
- Compass (EAP)
- ADT Balance (Well-Being Program)
- Financial Well-Being
- Discount Programs
- Family Support Benefits
- Medical and Prescription Drug
- Dental
- Vision
- Accident Insurance
- Critical Illness Insurance
- Hospital Indemnity Insurance
- Spending and Savings Accounts
- Long-Term Disability
- Supplemental Life Insurance
- Supplemental Accidental Death & Personal Loss Insurance
- Auto and Home Insurance
- Pet Insurance
- Identity Protection
- Legal Assistance
- 401(k) Savings Plan

You have the option of electing additional coverage. For coverage you elect, ADT pays a portion of the cost for medical, prescription drug, and dental insurance; other coverage is available to you with the advantage of group rate discounts. The amount you pay is based on the benefits you elect, the dependents you cover, and your salary (or target benefit basis for employees who earn commissions).
Medical and Prescription Drug

We offer a variety of medical options, so you can pick the one that's best for you.

- A traditional Preferred Provider Organization Plan through Credence Blue Cross and Blue Shield (Credence)
- High Deductible Health Plans (with Health Savings Accounts) through Credence and Kaiser Permanente (Kaiser)

The plans all provide comprehensive coverage, including prescription drug coverage, through CVS Caremark if you elect a Credence plan or Kaiser if you elect a Kaiser plan. We also offer the CVS Caremark Rx Savings Plus Plan to help you save on prescription medications, regardless of what medical coverage you have.

Dental

Select from three dental options — two traditional options and a Dental Maintenance Organization Plan — all through Delta Dental. All cover preventive services at 100% and pay a portion of other eligible services once you meet the deductible, if applicable.

Vision

- Credence medical plans include vision coverage by XP Health without a separate vision premium.
- Two vision options — a Core Plan and an Enhanced Plan — are available through EyeMed. Both cover in-network vision exams for a small copayment; both also cover or provide discounts on frames, lenses, and contact lenses.

Supplemental Medical Programs

Accident Insurance, Critical Illness Insurance, and Hospital Indemnity Insurance supplement existing medical coverage. Each pays a cash benefit to help cover expenses when you or a covered dependent is diagnosed with a serious health condition or is injured in an accident.

Spending and Savings Accounts

These accounts allow you to set aside pre-tax dollars to pay for qualified expenses. ADT offers a Health Care Flexible Spending Account for eligible health expenses, a Dependent Care Flexible Spending Account for eligible dependent day care expenses, and — if you’re enrolled in one of the High Deductible Health Plans — a Health Savings Account.

Health Management

Credence and Kaiser medical plan participants have access to additional health resources, many at no additional cost — resources to help manage chronic conditions such as asthma, cancer, kidney disease, and diabetes; to get answers and assistance if you need to understand a diagnosis or need help with claims; and to receive care through video or telephone appointments.

401(k) Savings Plan

Save for your future with the help of the 401(k) Savings Plan. When you contribute (pre-tax, Roth, or after-tax), ADT contributes $0.50 for every dollar you contribute, up to the first 5% of your eligible pay on a per-paycheck basis. An additional equal contribution will be provided after year-end if you meet certain eligibility conditions.

Financial Well-Being

We offer numerous tools and resources to support your financial well-being.

- Caregiving Resources help you care for those you love.
- Education Assistance: You have access to everything from college test prep and admissions counseling to student loan origination and refinancing. We also offer tuition discounts for University of Phoenix and Lynn University.
- Financial Services: From mortgage purchasing and refinancing to money management, credit counseling and debt management.
- Homeowner Help: Including professional referral services.
- Tax Services: Estate planning and tax preparation services.
Leaves of Absence and Paid Time Off

To take time away from work when you need to — such as to care for yourself or a family member in the event of a serious health condition — or to simply recharge with some down time, ADT offers leaves of absences, disability coverage (short- and long-term), Family/Medical (including paid parental leave) military leave, and paid holidays and vacation days, as well as the option to purchase additional paid time off.

Life and Accident Insurance

Life and accident insurance can protect you and your family from financial hardship due to death or serious injury.

ADT automatically provides basic life insurance coverage equal to your base annual salary (or target benefit basis for employees who earn commissions); you can purchase additional coverage for yourself and your dependents at discounted group rates.

ADT also automatically provides basic accident insurance equal to your base annual salary (or target benefit basis for employees who earn commissions), which pays a benefit if you die or are seriously injured; you can purchase additional protection to cover yourself and your dependents at discounted group rates. Separately, you have an automatic level of protection if you die or are injured in an accident while traveling on company business.

Voluntary Benefits and Other Benefit Perks

You can purchase coverage to round out your protection, including auto/home insurance, pet insurance, legal assistance, and ADT identity protection. ADT’s mobile safety app, SoSecure (Plus Plan), is available free of charge to employees. Additionally, you have access to employee discounts (including on ADT services and products) and a credit union.

Family Support Benefits

ADT offers benefits and resources to support you if you’re starting or raising a family. These include paid parental leave, benefits to help offset the cost of adoption, infertility and maternity management through our medical coverage, childcare discounts, and resources to guide you if you’re raising a child with learning or behavioral challenges.

myWellness

Through programs such as ADT Balance, our well-being program, and Compass, our employee assistance program, you can access a variety of tools and resources such as coaching to help you eat better, sleep better, quit nicotine, manage mental well-being, reduce stress, improve your finances, tend to chronic conditions, and more.

And, if you enroll in a Credence medical plan, you can earn Healthy Rewards Cash in your paycheck for participating in certain activities in the ADT Balance Well-Being Program. You can also complete health activities to earn discounts on your cost for medical coverage.

Learn More

New or newly eligible employees will receive an enrollment package at their home address on file. The package will include details about your benefit options and cost for coverage, as well as information on enrolling. To learn more:

- ADT candidates, spouses/domestic partners, or those not on the ADT network, visit MyADTRewards.com; use the passcode, protect, to access the site.
- ADT employees, visit MyADTHR.com.

This summary highlights certain provisions of the benefit plans available to eligible employees of ADT effective January 1, 2023. It is meant to provide only a very brief overview of these benefits, which are made available to eligible employees and their eligible dependents. Note that some collectively bargained union team members may be subject to different benefits. Should any questions ever arise about eligibility or the nature and extent of these benefits, the formal language of the respective documents as construed and interpreted by the Company will govern. ADT reserves the right to amend, modify, suspend or terminate these plans in whole or in part, at any time and for any reason, by action of the Company to the extent permitted by law.

January 2023