

Total Reward

2024 US Benefits enrollment guide
for newly hired US employees

Pay | Development | Shares and Savings | Health and Life

Total Reward at GSK

Making informed choices about your benefits

This guide is provided to assist you in your benefits enrollment:

- How to enroll in your benefits
- Health and Life benefits enrollment
- GSK 401(k) Plan enrollment
- Where to get help

To learn more about all your benefit options, view the [US Benefits Overview](#).

Information about other programs for which you may be eligible is provided in your GSK offer letter.

Important note

The information in this document is intended to provide you with an overview of some of the features and components of the Total Reward programs at GSK. Every effort has been made to ensure the accuracy of the contents. However, in the unlikely event of a discrepancy between the various plan summaries in this presentation and the provisions of the actual plan documents governing all aspects of these plans, the language and the provisions of the actual plan documents will prevail. Employment at GSK is an “at will” arrangement — nothing in this presentation should be construed as a contract of employment.

The Company reserves the right to amend or terminate its policies and/or benefit plans at any time, with or without notice.

How to enroll in your benefits



Benefits enrollment takes place on the GSK Benefits Center portal

<http://digital.alight.com/gsk>

- The [GSK Benefits Center portal](#) can be accessed through your personal or work computer.
 - On the portal, you can view, enroll or change your health and 401(k) Plan elections, designate your beneficiaries, view your health and 401(k) payroll deductions, access financial education resource, view your retiree benefits eligibility, access Summary Plan Descriptions (SPDs) and much more.
- To get started, you must register as a new user on the site, create a Benefits User ID, Password and Personal Identification Number (PIN).
- You should complete your registration immediately - prior to receiving your first paycheck.

Important: Your ability to enroll in any benefit plan is contingent upon your completion of onboarding tasks and your employee record being complete in our HR System, Workday. If your employee record is incomplete, your benefits enrollment will be delayed.



How to register as a new user on the GSK Benefits Center portal

- **To register, you must follow these instructions before you receive your first paycheck - see the Note below.**
 - Go to <http://digital.alight.com/gsk>.
 - Select the New User link. Do not attempt to enter any User ID or Password at this point.
 - Enter the last four digits of your Social Security Number and your date of birth. In some situations, you may be asked to enter your home zip code.
 - Create your Benefits User ID, a new Password, and a PIN, then click Continue.
- After your first visit, log on using the Benefits User ID and Password you created and download the **Alight Mobile App**.
 - Text “Benefits” to 67426 to receive a download link or visit <https://alight.com/app>, or
 - Download the “Alight mobile app” from Google® Play (Android) or the App Store (iPhone®).
- If you need assistance or have any benefits-related questions, call the GSK Benefits Center at **1-844-358-0600 (or 1-312-843-5252)**. Representatives are available Monday through Friday, 8:00 am to 8:00 pm ET.

Important note: You will receive a GSK Core Contribution in the GSK 401(k) Plan with your first paycheck. After this, you will not be able to use the log in process above. Instead, to gain access to the GSK Benefits Center portal, you will need to call the GSK Benefits Center and request a one-time code that will be mailed to your home address on record, which will delay your enrollment.

Health and Life

Health and Life programs include medical, dental and vision plans plus wellness benefits that support the health and wellbeing of you and your family, in addition to programs such as life and disability insurance that provide protection when you need it most.

Health and Life benefits

Enroll within 30 days of your hire date

- You must complete your initial enrollment in the benefits below within **30 days of your hire date:***
 - Medical, dental, and vision plans
 - Supplemental life insurance / dependent life insurance / AD&D insurance
 - Long-term disability insurance (70%)
 - Reimbursement accounts
 - Legal Plan
- Go to the [GSK Benefits Center portal](#) to enroll. If you choose to cover any dependents under the GSK Medical or Dental Plan, you will be required to provide documentation of your dependent's eligibility.
If you need help, call the GSK Benefits Center at **844-358-0600**.
- More details about your benefits are available in the [US Benefits Overview](#).

*No enrollment is required for Basic life insurance, Business travel accident insurance, Short-term disability insurance, and Long-term disability insurance (50%). These coverages will begin automatically.

Important: Designate a beneficiary for your employee life insurance and AD&D insurance (if elected) on the GSK Benefits Center portal.

Health and Life benefits

If you miss your 30-day enrollment window

Once your enrollment window closes, no changes will be allowed until the next annual enrollment period.

If you do not complete your enrollment within 30 days of your hire date,

- You will be enrolled by default into the GSK Medical Plan, HDHP option.*
This coverage will be for you only (no coverage for any dependents).
- You will not have any coverage in:
 - Dental or vision plans
 - Supplemental life insurance / dependent life insurance / AD&D insurance
 - Long-term disability insurance (70%)
 - Reimbursement accounts
 - Legal Plan
- No changes will be allowed until the next annual enrollment period.

* Employees in Hawaii will have coverage offered through UnitedHealthcare in compliance with state regulations.

More details about all of your options are available in the [US Benefits Overview](#). If you need help, call the GSK Benefits Center at 844-358-0600.

Health and Life benefits

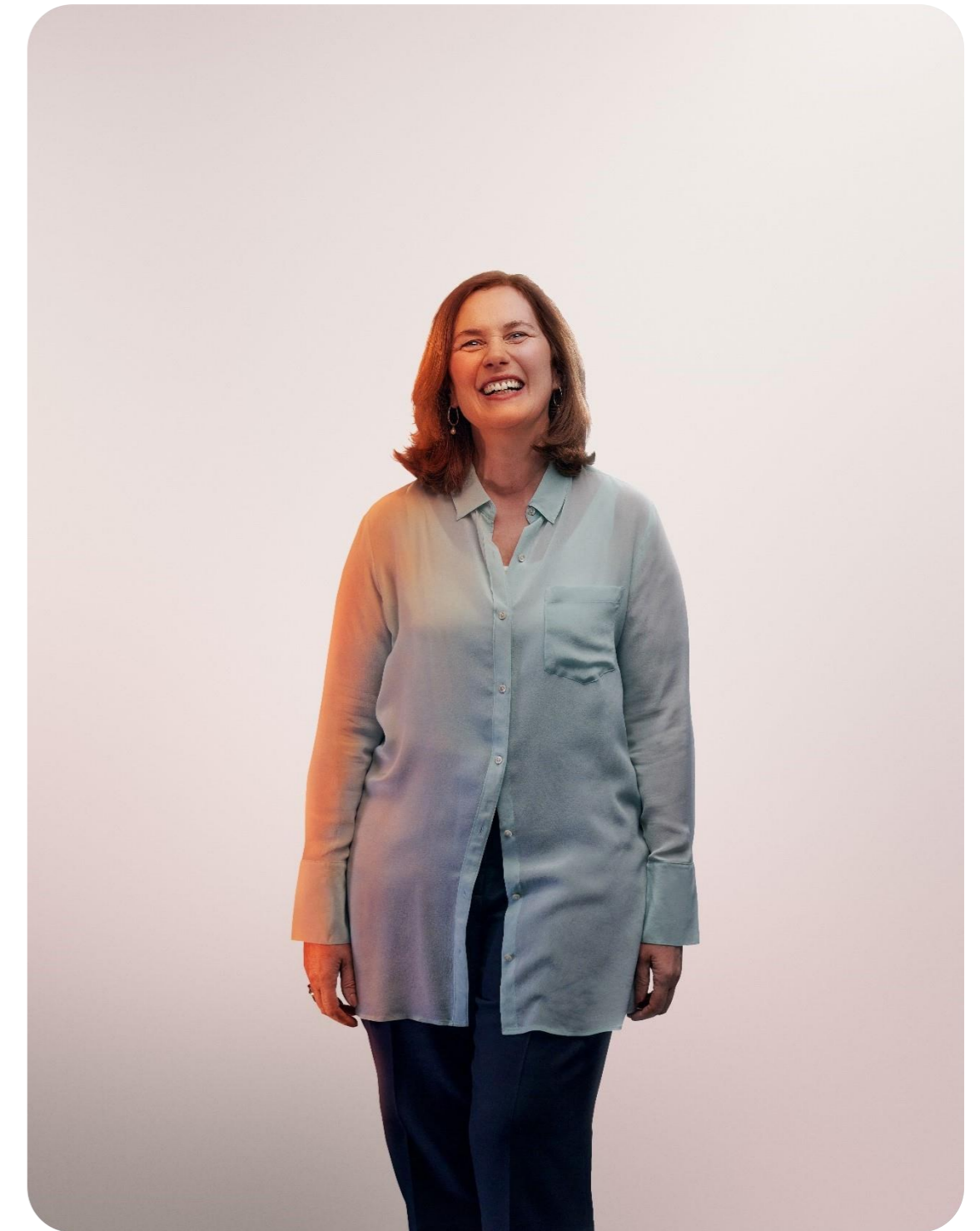
Your contribution rates

- Your contribution rates for each GSK plan and level of coverage are listed on the [GSK Benefits Center portal](#).
- Once you enroll, your benefit deductions will begin in the next available payslip; Health and Life benefit deductions are not prorated.
- Medical, dental and vision plan contributions are pre-tax.
- Medical Plan contributions are based on your annual base salary, keeping coverage affordable for all employees and helping GSK manage the total cost of health benefits.
 - GSK uses salary bands upon which medical contributions are set.
 - Medical contributions for 2024 are based on your annual base salary as of September 1, 2023, or your hire date, if later.

Health and Life benefits

Your health plan ID cards

- **Your coverage will be effective from your GSK hire date.**
- Once you complete your initial enrollment, your information will be sent to the medical, prescription drug, dental and vision plans.
- Health plan ID cards are available digitally only. After your enrollment has been processed, you may view or print your ID cards through your plan's website or mobile app.
- **Following your enrollment in the Medical, Dental, and/or Vision plan, you can access your ID cards via the health plan's website or mobile app.** After registering your account, you will be able to view your digital ID card or print a paper copy. Follow the applicable link below for instructions in pdf format.
 - [Aetna](#)
 - [UnitedHealthcare \(UHC\)](#)
 - [CVS Caremark \(prescription drug\)](#)
 - [MetLife Dental](#)
 - [EyeMed Vision](#)
 - [EyeMed 2024 Vision Discount Program ID card](#)
- If you need to see a provider before your enrollment is processed, you should do so. You can file a claim for reimbursement after your eligibility is updated.
- You may also contact [Advocacy Services](#) for assistance, who will contact your provider on your behalf to verify your coverage.



Health and Life benefits

Making changes to your elections

- The choices you make during your initial enrollment will remain in effect through the end of the year in which you are hired.
- Annual enrollment occurs in the fall of each year. The choices you make during annual enrollment will remain in effect January 1 through December 31 of the following year.
 - If your initial enrollment takes place during or after the annual enrollment period for the upcoming year, you will be prompted to complete your annual enrollment after your initial enrollment.
- You may not make any changes outside of the enrollment period unless you experience a qualified change in status. Refer to the [GSK Health Plan SPD](#) for details.

You must report any status change to the GSK Benefits Center within 30 days of the event.

GSK 401(k) Plan

You are immediately eligible for the GSK 401(k) Plan, and you will receive the GSK Core Contribution with your first paycheck.

GSK 401(k) Plan

GSK contributions

Core Contribution

7% of your eligible pay regardless of whether you contribute

Company Matching Contribution*

\$1 for each \$1 you contribute up to 4% of eligible pay

- You are immediately eligible for the Core and Matching contributions.
- Contributions are made each pay period.
- You are immediately 100% vested in your 401(k) account.

Important: Designate a beneficiary on the GSK Benefits Center portal. If you are married and you name someone other than your spouse as your beneficiary, you will need your spouse's written notarized consent.

* Company matching contributions are made only if you are contributing to the Plan. If you contribute less than 4% to your 401(k) from an eligible paycheck, you will not get the full Company Match for that pay period. But with the Match True-Up Contribution, you may still be eligible to receive the full Company Match. Learn more in the [US Benefits Overview](#).

GSK 401(k) Plan

Your contributions

Make your 401(k) elections on the [GSK Benefits Center portal](#):

- Contribute 1% to 50% of eligible pay up to the IRS annual deferral limits (you can change it at any time). The amount you elect will take effect as soon as administratively possible (generally 1 to 2 paychecks).
- Choose pre-tax and/or Roth after tax contributions. Pre-tax contributions are deducted from your gross pay before taxes are withheld; Roth 401(k) contributions are considered after-tax because they are subject to taxes at the time of contribution and do not reduce your taxable income.
- Set up investment elections for your deferrals as well as for the GSK contributions and any rollover contributions.

Following your initial enrollment, you may increase or decrease the amount you contribute to the 401(k) at any time.

- Changes to your contributions will be effective in the next pay period feasible following the change.
- You may change your investment elections for new contributions going into your account or transfer your existing balances among any of the Plan's funds at any time.

You can take a loan against your 401(k) Plan account balance, or take a withdrawal from your account (rules apply - see the [US Benefits Overview](#) for more information)

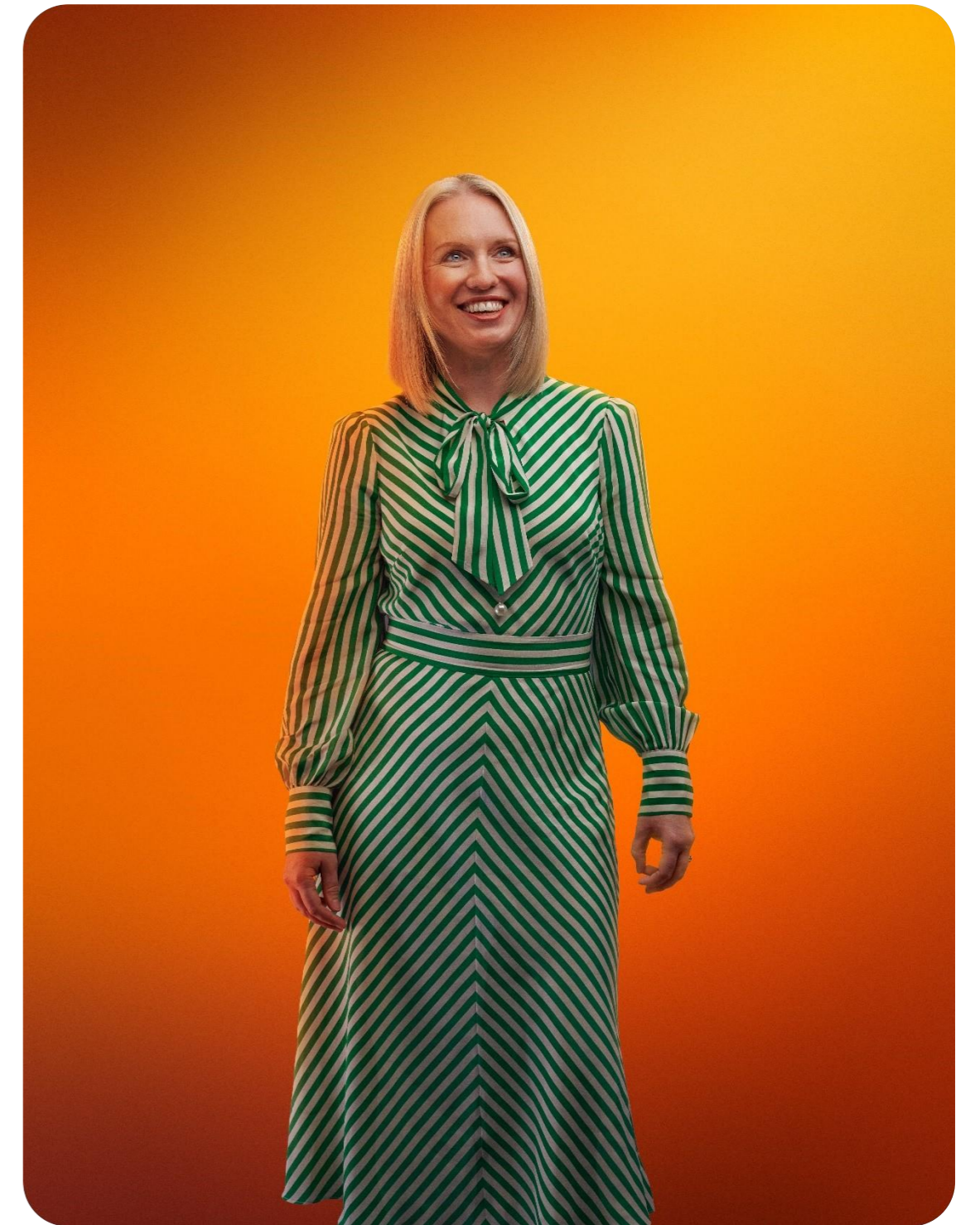
GSK 401(k) Plan

Your contributions (continued)

- The 2024 IRS deferral limit is \$23,000, or \$30,500 if you are age 50 or over by the end of 2024.
 - The limit applies to your pre-tax and Roth 401(k) contributions — it does not apply to the GSK contributions.
 - The limit also applies to your current year's contributions to any prior employer's plan as well as the GSK plan.

You may also roll over your balances from another employer's qualified Retirement Plan into the GSK 401(k) Plan. GSK does not match any rollover contributions.

If you work for multiple employers during a single calendar year, it is your responsibility to monitor your total contributions to all of your plans in order not to exceed the IRS annual limits.



GSK 401(k) Plan

Investment options

- The GSK 401(k) Plan offers a diverse range of investment options to enable you to select investments that are appropriate for your personal circumstances. A complete list is accessible on the [GSK Benefits Center portal](#).
- To help make the decision about your investment choices easier, you may choose from three paths:
 1. Target Retirement Date funds
 2. Index funds
 3. Actively managed funds
- More in-depth information about each investment path is available in the [US Benefits Overview](#).
- You can also get help with investment decisions with **EY Navigate** and **Alight Financial Advisors**, part of the [Financial Education resources](#) available to you.

Get help

Learn more about the benefits available to you so you can make the best decisions for you and your family.

Learn more about your benefits and get help

- View the [US Benefits Overview](#) for more details about your options.
- The [US Total Reward site](#) is your one stop shop for benefits information, including links to [Getting started with benefits](#) and [Leaving GSK](#).
- View [contacts and quick links](#) to quickly access the benefits information you need and know who to call if you need help.
- Follow the [US Benefits News topic](#) and watch your inbox for your monthly US Benefits newsletter.
- Read the [Summary Plan Descriptions \(SPDs\)](#).

If you have questions, call the GSK Benefits Center at 844-358-0600.

