T-Mobile™

BENEFITS GUIDE 2027

HERE'S WHAT'S IN IT FOR YOU

At the Un-carrier®, we are one team, together. We celebrate each other, listen to and empower each other, and include each other. We value what each person brings. That's how we win.

A big part of how we care for one another is working to ensure our benefits evolve to meet the needs of Team Magenta. Being a part of Team Magenta means you get amazing benefits, discounts, and perks for you and your family.

At T-Mobile we offer a competitive benefits package to all employees.

The benefit programs offered (such as healthcare, family building benefits, life insurance, LiveMagenta, etc.), are the same for part-time and full-time employees and include the same eligibility timelines, the same costs, the same benefit plans, and benefit levels, etc.

While many programs are the same for part-and full-time employees, some programs based on work schedules are different for part-time employees:

- Tuition benefit for full-time is $5,250/year and $2,500/year for part-time
- PTO and other paid time away accrual rates are lower for part-time employees based on their reduced work schedule
- The amount of holiday hours, bereavement, jury duty, etc. that a part-time employee would get paid for is prorated based on their reduced work schedule

In addition to medical, dental, and vision coverage, you have access to additional benefits for your health, your future, your life, and your extras.

- Planning a baby? Check out our Paid Parental Leave, Free Money for Childcare, and Family Building (e.g., fertility, maternity services including pregnancy and post-partum support, adoption and surrogacy assistance, and doula coverage and reimbursement) benefits.
- Taking charge of your financial well-being? Learn about our stock and 401(k) plans! And schedule time with a free LiveMagenta Money Coach!
- Looking to get a college degree? Get one FOR FREE with one of our full tuition partners or use our broad tuition assistance to attend the accredited school of your choice.
- For everyday discounts, take a look at our Mobile Service Discount and our Discount programs.

When Am I Eligible?

As a new hire, you become eligible for most benefits on the first of the month following 30 days of service. For example, if you're hired on Feb. 5, your benefits would go into effect on April 1. Some benefits have a longer or shorter waiting period. If so, you'll see it called out in that section.

To see more information about your health benefits options, check out the Benefits Hub.
t-mobilebenefits.com

The information included in this document is a condensed outline of our benefit plans and is to be used as a quick reference tool; it is not a legal contract. For specific information about these benefits and plan benefit limits, please refer to your Summary Plan Description. This summary of employee benefits is in all cases superseded by the actual plan document that you will have access to upon hire.

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MY EXTRAS

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Employee Discounts
T-Mobile in the Community
Added Benefits® Voluntary Programs
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#BEMAGENTA
#BEYOU

MY HEALTH

Medical for Everyone Except Hawaii Employees

We offer some of the best medical plans available. You get to choose what works best for you and your family!

First you pick your plan type; Surest Copay Only Plan, PPO Plan with Health Reimbursement Account (HRA Plan), Exclusive Provider Organization Plan (EPO Plan), or the High Deductible Health Plan with Health Savings Account (HSA Plan). Once you have your plan type, you may need to choose either UnitedHealthcare or Premera Blue Cross.

All our medical plans cover the same types of procedures and services, and each medical plan has the same benefits, regardless of which insurance company administers your Plan.

T-Mobile's medical benefits are very competitive, and offer the following differentiators:

- Comprehensive support and coverage for those on the autism spectrum
- Leading edge fertility and family-building benefits offered through Progyny, including egg freezing, tissue purchase, fertility treatments that are inclusive including eligibility for same-sex and single parents, pregnancy and post-partum support and immediate reimbursement for expenses related to adoption and surrogacy assistance and doula services
- Access to free virtual appointments through Teladoc, Doctor on Demand, Talkspace, and more to help you and your family access care when you need it

See the Medical Benefits Overview & Bi-Weekly Employee Rate Table for details.

Medical for Employees Living in Hawaii

If you live in Hawaii, your medical plans are offered through HMSA. You've got two options: HMSA HMO or HMSA PPO.

See the Hawaii Medical Plan Comparison Chart & Bi-Weekly Employee Rate Table for details.

Dental

We offer two great dental plans through Delta Dental of Washington: the PPO Network Plan and the Open Network Plan. Both plans provide the same level of benefits and cover the same services.

The PPO Network Plan has the lowest cost to you because you may only see dentists in the Delta Dental PPO network, which is a broad nationwide network of dentists. The PPO dentist will file your claims directly with Delta Dental, cutting down the legwork on your end.

The Open Network Plan allows you to see any dentist you want; however, it comes at a higher cost from your paycheck. Additionally, if you go out of network, you may have to file your own claims and reimburse your dentist directly. You also may be charged a higher rate for services.

What's Covered	Percentage Paid	Benefit Maximum
Preventive Care (cleanings, bitewing X-rays)	100%, no deductible	Two cleanings per year. Plan pays an annual maximum of $2,000 per person (costs from Preventive Care, Basic Services, and Major Services apply to the annual maximum)
Basic Services (fillings, routine extractions)	80%, after deductible[1]	
Major Services (crowns, bridges, dentures)	50%, after deductible[1]	
Orthodontia (for children and adults)	50%, no deductible[1]	Separate lifetime maximum of $2,000 per person

[1] Annual individual deductible is $50, with a maximum of $150 per family.

Vision

T-Mobile offers vision coverage through Vision Service Plan (VSP) and offers a broad network of nationwide providers to choose from to meet your vision needs.

The plan covers eye exams and prescription glasses, glasses through LightCare (non-prescription sunglasses or blue-light filtering glasses) or contact lenses. Copays and benefit maximums apply. Frequencies and maximums of benefits are based on a calendar year.

What's Covered	How Often	Copays and Maximums (for in-network services)
Eye Exams	One per year	Copay: $5
Lenses (for glasses)	One pair per year	Copay: $25 (combined with copay for frames)
Frames	One pair per year	Copay: $25 (combined with copay for lenses) Maximum benefit: up to $200 after copay
Contact Lenses	One pair per year (in lieu of glasses)	Copay: None Maximum benefit: up to $200 per pair

MY HEALTH

Flexible Spending Accounts (FSAs)

Want an easy way to pay for health and dependent care expenses not covered elsewhere AND save taxes? The IRS allows you to set aside pretax money in an FSA to pay for health care and/or dependent care expenses. There are two types of FSAs: Health Care and Dependent Care.

Health Care Spending Account (per plan year)

- Put aside up to $3,400 per year to cover out-of-pocket health care expenses
- Non-reimbursed health care expenses qualify (e.g., copays, deductibles, orthodontia, glasses)

Dependent Care Spending Account (per plan year)

- Up to $7,500 per family may be contributed. If married and file separately, the maximum contribution amount is $3,750.
- Child or adult care expenses qualify
- Childcare subsidy program available to qualifying employees (see Free Money for Childcare under My Life to learn more)

Alight Health Pros

Your Health Pro will be your personal health care advocate to help save you time, money, and worry when dealing with health care matters. Your Health Pro consultant offers independent guidance to ensure you get the most from T-Mobile's health plans, including:

- Understanding your healthcare benefits and plan details
  ·Finding great doctors, dentists, and eye care professionals
  ·Comparing prices to save money on medical care
  ·Reviewing your health care claims
- Getting help with medical, dental, and vision bills
- Researching alternatives to pay less for prescriptions
- Scheduling appointments and transferring medical records

Your Health Pro can do the heavy lifting for you. With access to our health care vendors, they work behind the scenes to solve your problems. As a new hire you can contact Alight Health Pros prior to your benefits effective date, and they can help you make an informed decision about your health care elections.

Virtual Care

You know what's convenient? Calling a doctor about minor medical problems instead of sitting in an ER or waiting for your doctor to be available. With UHC, Surest or Premera Blue Cross, you can talk to real, live doctors on-demand 365 days a year, any time of the day or night. Not only does virtual care help you get care faster, but it can also help you save money on your costs per visit.

View the provider network and care options below:

Premera Blue Cross:

- **Transcarent:** On-demand video and text-based primary care with no appointment needed for checkups, urgent care if sick, prescriptions, chronic condition treatment, and more.
- **Talkspace:** Text or video access to a licensed therapist or psychiatrist.
- **Spring Health:** Video and phone based mental health therapy
- **Hinge Health:** Access to virtual physical therapy and more, with personalized care for muscle and joint pain, injury recovery, and pelvic floor health.

Surest:

- **Galileo Health:** On-demand video chat for primary care, urgent care if you're sick, for prescriptions, chronic condition treatment, and more.
- **Amwell:** On-demand video chat for urgent care if you're sick, chronic condition treatment, or behavioral health visits with licensed therapists or psychiatrists authorized to prescribe medication.
- **Doctor On Demand:** On-demand video chat for primary care urgent care if you're sick, prescriptions, chronic condition treatment, and more or behavioral health visits with licensed therapists or psychiatrists.
- **Teladoc:** On-demand video chat for urgent care if you're sick, for prescriptions, chronic condition treatment, and more.
- **Talkspace:** Text or video access for behavioral health visits with a licensed therapist or psychiatrist.
- **Hinge Health:** Access to virtual physical therapy and more, with personalized care for muscle and joint pain, injury recovery, and pelvic floor health.

UnitedHealthcare:

- **Galileo Health:** On-demand video chat for primary care, urgent care if you're sick, for prescriptions, chronic condition treatment, and more.
- **Teladoc:** On-demand video chat for primary care urgent care if you're sick, prescriptions, chronic condition treatment, and more.
- **Amwell:** On-demand video chat for urgent care if you're sick, chronic condition treatment, or behavioral health visits with licensed therapists or psychiatrists authorized to prescribe medication.
- **Doctor On Demand:** On-demand video chat for primary care urgent care if you're sick, prescriptions, chronic condition treatment, and more or behavioral health visits with licensed therapists or psychiatrists.

- **Talkspace:** Text or video access for behavioral health visits with a licensed therapist or psychiatrist.
- **Hinge Health:** Access to virtual physical therapy and more, with personalized care for muscle and joint pain, injury recovery, and pelvic floor health.

Diabetes Support Program

The Livongo® by Teladoc Diabetes Support Program is a free program, offered to employees and dependents enrolled in a T-Mobile medical plan, that combines advanced technology with coaching to help make managing diabetes easier. Through Livongo® by Teladoc, you'll receive:

- **Connected Meter:** Automatically uploads your blood glucose readings to your secure online account and provides real-time personalized tips.
- **Support From Coaches When You Need It:** Communicate with a coach anytime about diabetes, nutrition or lifestyle changes.
- **Unlimited Strips at No Cost to You:** When you are about to run out, Livongo ships more supplies, right to your door.

Medical Benefits Overview

All Employees Except Hawaii

Plan Year (1/1/2027 – 12/31/2027)	**Surest Copay Only Plan**	**PPO Plan with Health Reimbursement Account (HRA Plan)**	**Exclusive Provider Organization (EPO) Plan**	**High Deductible Health Plan with Health Savings Account (HSA Plan)**
Calendar Year Deductible The amount you must pay before the Plan begins to pay for most services	$0	$2,250/individual or $4,500/family	$750/individual or $1,500/family	$2,250/person or $4,500/family[2]
Calendar Year Out-of-Pocket Maximum (includes deductible) The most that you will pay in coinsurance in one plan year, after which the Plan pays 100%	$6, 500/individual or $13,000/family	$4,250/person or $8,500/family	$3,750/person or $7,500/family	$4,250/person or $8,500/family[2]
T-Mobile Account Funding (for coverage effective on Jan. 1; if hired mid-year see the next row)	N/A	$500 Individual $1,000 Family Entire T-Mobile funding is available on first day of coverage	N/A	$500 Individual $1,000 Family T-Mobile contributions are prorated and funded each pay date
T-Mobile Account Funding (for coverage effective on Feb. 1 or after, annual contribution amount is prorated if hired mid-year)	N/A	$41.66/month Individual $83.33/month Family Entire T-Mobile funding is available on first day of coverage.	N/A	$19.23/pay period Individual $38.46/pay period Family T-Mobile contributions are prorated and funded each pay date.
Coinsurance (applies after deductible is met)	**N/A**	**In-Network:** Plan pays 80% **Out-of-Network:** 60% up to R&C[1]	**In-Network:** Plan pays 80% **Out-of-Network:** No coverage – plan covers in-network services only	**In-Network:** Plan pays 80% **Out-of-Network:** 60% up to R&C[1]

MY HEALTH

Office Visits				
Preventive	FREE	FREE	FREE	FREE
In-Person Primary Care Physician (PCP) Office Visit	$25–130 copay	**In-Network:** $35 copay **Out-of-Network:** Plan pays 60% after deductible up to R&C[1]	$20 copay	Deductible + coinsurance
Virtual Visits using the designated virtual Surest, virtual UHC or virtual Premera Blue Cross provider networks on page 4 (for primary care, urgent care if you're sick, prescriptions, chronic condition treatment, and more) See below for costs for virtual visits for Mental Health Care.	FREE	FREE	FREE	Deductible + coinsurance
Office Visits				
In-Person Specialist Office Visit	$25–130 copay	**In-Network:** $50 copay **Out-of-Network:** Plan pays 60% after deductible up to R&C[1]	$30 copay	Deductible + coinsurance
Virtual Visits for Mental Health Care using the designated virtual Surest, virtual UHC or virtual Premera Blue Cross provider networks on page 4	$0–130 copay	$35 copay	$20 copay	Deductible + coinsurance
Prescriptions				
Tier 1 (30 days) **Tier 2 (30 days)** **Tier 3 (30 days)** **Mail Order (90 days)** **Preventive Medications** **Weight loss Medications (anti-obesity and anorexiants)**	$10 copay $75 copay $200 copay 2x monthly rate Subject to normal copay $100 copay max	10% ($5 copay min.–$20 copay max.) 20% ($25 copay min.–$55 copay max.) 30% ($45 copay min.–$80 copay max.) 2x monthly rate Many are free $100 copay max	$10 copay $35 copay $60 copay 2x monthly rate Subject to normal copay $100 copay max	Plan pays 80% after deductible Plan pays 80% after deductible Plan pays 80% after deductible Plan pays 80% after deductible Many are free Plan pays 80% after deductible
Emergency Room				
For all plans: In emergency situations, all ERs are treated as in-network. If used in a non-emergency situation, out-of-network benefit levels apply.	$600 copay	$200 copay, then plan pays 80% after deductible (copay waived if admitted)	$200 copay, then plan pays 80% after deductible (copay waived if admitted)	Plan pays 80% after deductible

[1] For Premera Blue Cross, out-of-network charges are based on the Allowed Amount.

[2] The Health Savings Plan features a true family deductible. The family deductible is two times the individual deductible and requires that the entire family deductible is met before covered benefit members start receiving benefits from the plan. For example, an employee enrolled in family coverage must meet the entire $3,000 deductible before the plan starts paying 80% of covered charges. Please note that the out-of-pocket maximum works the same way.

MY HEALTH

Health Plan Costs

All Employees Except Hawaii

Bi-Weekly Employee Contributions for Medical Plans

Plan Year: 01/01/2027 – 12/31/2027

Costs per paycheck will differ by insurance company in each state. In some states one insurance company may have much deeper provider discounts than their competitor, directly impacting claims cost. The insurance company who has negotiated the biggest discounts is the Best In Market and will provide the lowest costs per paycheck. The insurance company with the higher cost per paycheck is the Non-Best In Market. Employees can choose the Best In Market offering or the Non-Best In Market offering. The Plan coverage is the same, regardless of which insurance company is selected. Below is a summary of the costs per paycheck. For the actual Non-Best In Market rates by state, refer to the detailed rate sheets found at www.t-mobilebenefits.com

Coverage Election[1]	Medical							Employer Costs
	Surest Copay Only Plan	PPO Plan with Health Reimbursement Account (HRA Plan)		Exclusive Provider Organization (EPO) Plan		High Deductible Health Plan with Health Savings Account (HSA Plan)		
		Best In Market[2]	Non-Best in Market[3]	Best In Market[2]	Non-Best in Market[3]	Best In Market[2]	Non-Best in Market[3]	
Employee	$10.25	$52.88	$75 - $100	$108.39	$133- $162	$44.97	$66- $91	$340.99
Employee + Spouse	$36	$121.28	$165 - $216	$232.28	$282- $340	$105.45	$148- $198	$666.48
Employee + Children	$26	$104.12	$143 -$189	$202.64	$247- $300	$90.21	$129- $174	$606.23
Employee + Family	$42	$163.05	$228 -$304	$336.39	$411- $498	$137.53	$201- $275	$1,011.72
Additional Working Partner Premium[4]	$46.15	$46.15		$46.15		$46.15		

[1] Please see more detailed rate sheets if you are covering a domestic partner for additional information.
[2] Premera Blue Cross is the best in market carrier for AK, AL, AR, CA, CT, DE, IA, ID, IL, IN, KY, LA, MA, MD, ME, MI, MT, NC, ND, NH, NM, NV, NY, OH, OR, PA, RI, SC, SD, TX, UT, VA, VT, WA, WV, WY. UHC is the best in market carrier for AZ, CO, DC, FL, GA, KS, MN, MO, MS, NE, NJ, OK, TN, WI.
[3] For the actual rates by State, refer to the detailed rate sheets found at www.t-mobilebenefits.com
[4] Working partner premium is in addition to the premium shown above.

Bi-Weekly Employee Contributions for Dental and Vision Plans

Plan Year: 01/01/2027 – 12/31/2027

Coverage Election	Dental				Vision	
	PPO Network		Open Network			
	Employee	Employer	Employee	Employer	Employee	Employer
Employee Only	$6.00	$7.31	$17.00	$6.95	$3.50	$0.00
Employee plus Spouse	$12.00	$12.62	$31.00	$13.31	$6.00	$0.00
Employee plus Children	$14.00	$15.28	$37.00	$15.69	$6.00	$0.00
Employee plus Family	$20.00	$20.59	$52.00	$21.05	$9.50	$0.00
Domestic Partner[1]	$6.00	$5.31	$14.00	$6.36	$2.50	$0.00
Domestic Partner Child[1]	$8.00	$7.97	$20.00	$8.74	$2.50	$0.00

[1] Domestic Partner deductions are taken on a post-tax basis, and employee pays tax on the employer portion of the contribution.

MY HEALTH

Medical Benefits Overview

Hawaii Employees Only

Plan Year 01/1/2027 – 12/31/2027	HMSA HMO	HMSA PPO
Calendar Year Deductible Individual Individual + enrolled dependents	$0	For in-network providers: $0 For out-of-network providers: $100 per person $300 per family maximum
Calendar Year Out-of-Pocket Maximum (includes the deductible) Individual Individual + enrolled dependents (In-network Prescription has separate out-of-pocket maximum of $5,000 for individual and $7,500 for individual + enrolled dependents)	$2,500 $7,500	$2,500 $7,500
Coinsurance (applies after deductible is met)	Varies by service	Varies by service and network
Office Visits		
Preventive	FREE	FREE
Primary Care Physician (PCP) Office Visit	$20	$12
Specialist Office Visit	$20	$12
Prescriptions		
Generic (30 days) **Preferred Brand (30 days)** **Non-Preferred Brand (30 days)** **Specialty (30 days)** **Specialty Brand (30 days)**	$7 in-network $30 in-network $30 + $45 Other Brand Name Cost Share 20% coinsurance 25% coinsurance	$7 in-network $30 in-network $30 + $45 Other Brand Name Cost Share 20% coinsurance 25% coinsurance
Lifetime Maximum		
	Unlimited	Unlimited
Online Care		
HMSA Online Care	Included at no cost	Included at no cost

MY HEALTH

Health Plan Costs

Hawaii Employees Only

HMSA Bi-Weekly Employee Contributions for Medical Plans
Plan Year: 01/01/2027 – 12/31/2027

Coverage Election	HMSA HMO		HMSA PPO	
	Employee	Employer	Employee	Employer
Employee Only	$8.00	$324.72	$8.00	$328.52
Employee plus Spouse	$130.05	$631.39	$138.74	$631.39
Employee plus Children	$105.66	$525.84	$112.87	$525.84
Employee plus Family	$154.43	$906.44	$166.53	$906.44
Domestic Partner[1]	$122.05	$306.67	$130.74	$302.87
Domestic Partner Child[1]	$97.66	$201.12	$104.87	$197.32
Additional Working Partner Premium[2]	$46.15		$46.15	

[1] Domestic Partner deductions are taken on a post-tax basis, and employee pays tax on the employer portion of the contribution.
[2] The Working Partner Premium amount is in addition to the employee contributions shown in the table above.

HMSA Bi-Weekly Employee Contributions for Dental and Vision Plans
Plan Year: 01/01/2027 – 12/31/2027

Coverage Election	Dental				Vision	
	PPO Network		Open Network			
	Employee	Employer	Employee	Employer	Employee	Employer
Employee Only	$6.00	$7.31	$17.00	$6.95	$3.50	$0.00
Employee plus Spouse	$12.00	$12.62	$31.00	$13.31	$6.00	$0.00
Employee plus Children	$14.00	$15.28	$37.00	$15.69	$6.00	$0.00
Employee plus Family	$20.00	$20.59	$52.00	$21.05	$9.50	$0.00
Domestic Partner[1]	$6.00	$5.31	$14.00	$6.36	$2.50	$0.00
Domestic Partner Child[1]	$8.00	$7.97	$20.00	$8.74	$2.50	$0.00

[1] Domestic Partner deductions are taken on a post-tax basis, and employee pays tax on the employer portion of the contribution.

MY FUTURE & MY LIFE

T-Mobile 401(k) Savings Plan

The 401(k) savings plan is offered through Fidelity and allows you to save for your future.

- You are eligible to participate in the 401(k) plan immediately upon hire.
- You can contribute up to 75% of your regular earnings and up to 85% of your bonus earnings:
  - Roth and pre-tax up to the IRS limits each year
  - After-tax up to an annual limit set by the company each year
- You have three ways to contribute: pre-tax, Roth, and after-tax.
- You are eligible for the employer match after completing one year of service.
- Once eligible T-Mobile matches future contributions on the first 3% at 100% in the form of pre-tax or Roth, and the next 2% at 50%. After-tax contributions are not eligible for employer match.
- Employer match is immediately vested.

Student Debt 401(k) Match Program

Administered by Fidelity, this program helps you earn T-Mobile's 401(k) match based on your verified student loan payments, even if you're unable to contribute from your paycheck. After completing one year of service, eligible loan payments are treated like 401(k) contributions, and T-Mobile provides an annual matching contribution of up to 4% of eligible pay.

Employee Stock Grant

Here at T-Mobile, we dream big and we deliver. We aim high. We step out. We take smart risks and own our results. We act like owners, because we ARE owners.

Each year, on February 25, eligible employees get awarded a personal stake in the company in the form of an Employee Stock Grant. That means we all share in the company's long-term growth and financial success.

When the company does well, it's a direct result of all the hard work you as an employee puts in each day. When the stock price increases, so does the value of your stock grant! Stock grants are an important part of the T-Mobile Total Rewards package. (Employees are eligible if they start on or before January 31.)

- Grant Date is annually on February 25 (must be active on T-Mobile's payroll on or before January 31)
- Grants are awarded in Restricted Stock Units (RSUs)
- Vesting is 2 or 3 years depending on job with a portion vesting each year with a portion vesting every six months

Employee Stock Purchase Plan (ESPP)

Together, we're doing great things and performing for our customers in a big way. T-Mobile's Employee Stock Purchase Plan is an opportunity to share in that performance by purchasing T-Mobile (TMUS) stock at a 15% discount through payroll deduction. Enrollment is easy:

- All employees are eligible, including Domestic and Puerto Rico employees (International employees are not eligible).
- Employees can elect to contribute 1–15% of eligible compensation.
- Enroll through Fidelity during the enrollment period.
- Two 6-month purchase periods each year.
- Shares purchased at 15% discount with lookback feature (lower of beginning or ending price for purchase period)

Enrollment Period	Purchase Period	Purchase Date	First Paycheck Impacted
Feb. 15 – March 15	April 1 – Sept. 30	Sept. 30	First Paycheck in April
Aug. 15 – Sept. 15	Oct. 1 – March 31	March 31	First Paycheck of Oct.

Legacy Retirement Benefits

When you retire at age 55 or older and your age plus years of service equals 75 or more, you may be eligible for the following retirement benefits:

- Continuation of your Employee Mobile Service Discount
- A retirement gift

In addition, if you provide at least 90 days advance notice of your retirement, you may be eligible for the Legacy Honor Award in the amount of $10,000.

Paid Time Off (PTO)

Taking time away from our jobs to re-charge, be with loved ones, or run those essential errands is important to us all. You start earning PTO right away and can use it as soon as you earn it. Hours are awarded bi-weekly. Additionally, you can borrow up to 40 hours of PTO under our Flex PTO Program.

Regular Full-Time employees and Regular Part-Time employees begin accruing PTO from their first day on the job. Hours are awarded bi-weekly. The amount of PTO depends on status and years of service.

Year	Full-Time Employees	Part-Time Employees
1–3	152 hours/year	88 hours/year
4–7	192 hours/year	108 hours/year
8+	232 hours/year	128 hours/year

MY LIFE

Holidays

You will receive 12 paid holidays per year. Eligible employees are paid holiday pay based on their Work Shift hours in Workday. Floating Holidays may be used to celebrate a day that's meaningful to you.

- New Year's Day
- Martin Luther King Day
- Memorial Day
- Juneteenth
- Independence Day
- Labor Day
- Veterans Day
- Thanksgiving Day
- Day after Thanksgiving
- Christmas Day
- 2 Floating Holidays

Military Leave

T-Mobile supports employee participation in the U.S. Armed Forces, including the Military Reserves and the National Guard, and provides military leave in accordance with USERRA and other applicable laws. An employee on military leave may receive:

- Up to **20 paid workdays** of T-Mobile base pay and target incentives, if applicable.
- Up to **100 weeks of supplemental compensation**, which may provide the difference between eligible T-Mobile compensation and military base pay when T-Mobile compensation is higher.

Paid Parental Leave

To help parents get off to a great start, T-Mobile offers paid parental leave benefits. Eligibility begins the first of the month coinciding with or following 180 days of continuous active employment.

Birth Parents: Birth parents are eligible for up to eight weeks of 100% paid leave for the birth of a child (called maternity leave) and an additional four weeks of 100% pay for bonding with the child (called Family Bonding Time).

Non-birth parents: Non-birth parents who have a child join their family through birth, adoption, foster care, legal guardianship, or whose domestic partner has a baby (called Family Bonding Time) are eligible to receive up to four weeks of 100% paid leave. This time can be taken in two segments of eight days or more.

Grandparents: Grandparents are eligible for up to two weeks of 100% paid bonding leave when a grandchild joins their family through birth, adoption, or legal guardianship. **The leave must be taken as one continuous period; employees may take less than two weeks, but the leave cannot be split into separate periods.**

Paid Family Leave: Care of Family Member

To help employees take time off to care for a qualified family member* with a serious health condition, T-Mobile offers paid family leave. Eligibility begins the first of the month coinciding with or following 180 days of continuous active employment.

Paid Family Leave provides up to three weeks of 85% paid leave to care for a family member who has a serious health condition after a 1-week elimination period (PTO or unpaid if no PTO available) for a total of 4 weeks of leave in a calendar year.

*Family Member definition: Spouse, domestic partner, parent, legal guardian, foster child, grandparent, child 18 and under.

Family Building Benefits

Fertility, Maternity Services including Pregnancy and Post-Partum Support, Adoption & Surrogacy Assistance and Doula Coverage or Reimbursement

We know creating a family is a meaningful step for many, so we've partnered with Progyny to give you the best chance of fulfilling your dreams of family. Your Progyny fertility benefit bundles all the individual services, tests, and treatments you may need into a Progyny Smart Cycle (including tissue storage and purchase), ensuring that you won't run out of coverage mid-treatment.

Plus, you'll receive unlimited clinical and emotional support from a dedicated Patient Care Advocate (PCA) to help you navigate your journey.

Making sure that you have the support and guidance you need for a healthy pregnancy and beyond is a priority. Progyny's Pregnancy and Postpartum Support program ensures you are supported every step of the way during your pregnancy journey through one-on-one support from a dedicated Pregnancy and Postpartum Coach (PPC). Your PPC will provide you with educational resources, postpartum support, lactation services and Leave & Benefit Navigation to help you navigate parental leave, your benefits, and return-to-work planning. You will also get to unlock access to exclusive resources that empower you with knowledge and confidence for the many milestones to come

Because families matter, we also offer up to $30,000 per child in adoption or surrogacy assistance. This includes embryo adoption and adoption of a stepchild. Expenses can be reimbursed as incurred.

At T-Mobile, we recognize the diverse needs and preferences of expectant parents and support provider choice, including the option to use doulas, to tailor the birthing experience to fit each person's unique needs. T-Mobile provides doula support through reimbursement up to $2,000 per birth if you select a certified doula of your choice or doula support at no cost if you choose a Progyny network Doula. We're committed to ensuring that expectant mothers have the physical, emotional, and informational support necessary before, during, and shortly after childbirth.

MY LIFE

Back-Up Care

You are scheduled to work and your regular babysitter calls out sick. Your mom's nurse is taking a vacation. Or maybe you or a family member are having surgery and will need some help for a few days. T-Mobile has your back with Bright Horizon's Back-Up Care™. Get affordable child and adult back-up care when you need to be at work and your regular care provider is unavailable.

- Center Care: $15/child/day or $25/family per day
- In-Home Care: $4 per hour (minimum 4 hours)

Types of care:

Center Care:

- Children 6 weeks through age 12
- Open Monday - Friday (hours vary by location)

In-Home Care:

- Newborns through adults/elders
- 24/7/365 including weekends and evenings when you have to work
- Care for adults and elders is available in your home or in theirs—even if they live out of state

Enhanced Family Support

Life happens all around us. Bright Horizons Enhanced Family Supports™ is here to help, whether you're a parent, have an aging parent, or are looking for services like pet sitting or housekeepers.

- Expectant and new parent toolkit
- Free premium access to Sittercity, a nationwide search tool
- Discounts at participating partner centers for childcare
- Access to enrichment programs, tutoring, and camps from high quality partners
- Discounts on a high-touch nanny placement
- Exclusive elder caregiving resources and more!

Free Money for Childcare (Childcare Subsidy)

If your annual base pay (ABP) is less than $99,000 per year, you are eligible for free money to help with your childcare bills. You are not required to contribute your own dollars to a Dependent Care FSA. Once enrolled, T-Mobile will make a monthly deposit into a Dependent Care FSA. You'll receive:

- $250/month if your ABP is $63,000 or less
- $175/month if your ABP is between $63,000.01 and $99,000

Commuter Benefits

Commuter Benefits are employee-funded accounts for either parking or transit, that allow you to set aside pre-tax funds from your paychecks to save on your work-related commuting expenses. Similar to Flexible Spending Accounts, the key benefit is tax savings on money you already spend to commute to work.

- You can set aside up to $340 pre-tax for each transit and parking. You can also set aside an additional $340 after-tax for both transit and parking.
- Contributions are loaded to a convenient debit card, if you have an FSA account—it's the same card!
- Contribution amounts can be changed monthly if your needs change.
- Unused Contributions rollover month to month for the duration of your employment with T-Mobile, but be sure to spend down your funds and adjust your contributions to meet your commuting needs to avoid losing funds if you leave T-Mobile.

College Coach

Your child's path to college doesn't need to be stressful. This zero-cost benefit, can help you navigate the process.

- One-on-one guidance from college admissions & finance experts
- Strategies for applying to and affording college
- Customized college lists, plus personalized essay reviews and feedback
- Targeted online resources, webinars, and helpful tools

Tuition Assistance

It's never too late to go back to school. After 90 days of employment, you're eligible to apply for tuition assistance to pay for coursework leading to a degree that's directly related to your position or another role at T-Mobile. Applications must be approved by your manager. T-Mobile pays schools directly for tuition on behalf of eligible employees up to $5,250 annually for full-time employees and $2,500 for part-time employees. The minimum grade requirement is a C- or Pass. Plus, get your entire degree ON US. T-Mobile offers a full tuition benefit in partnership with several universities, so you'll pay nothing out of pocket!

T-Mobile Scholars Program

The T-Mobile Scholars Program provides company-funded scholarships to support the dependent children of eligible employees in pursuing higher education. Administered by Scholarship America, the program offers an annual scholarship pool that includes 100 one-time awards of up to $10,000 each and 10 renewable awards of up to four years of schooling, recognizing academic excellence, leadership, and community involvement. Awards are available for undergraduate or vocational study. Employees must have one year of service for their dependents to apply; children of Directors and above are not eligible.

MY LIFE & MY EXTRAS

Short and Long Term Disability

Short and Long Term Disability benefits provide eligible employees with income protection in the event of a disability. You are eligible for disability coverage, at no cost to you, on the first of the month coinciding with or following 180 days of continuous active employment.

After a one-week unpaid waiting period, Short Term Disability benefits will replace 85% of your pay for weeks 2 through 26.

After 26 weeks, you may be eligible for Long Term Disability (LTD) benefits, provided by T-Mobile at no cost to you. LTD covers 50% of your regular monthly rate of pay. You are eligible to purchase additional LTD coverage that can protect you up to a total of 60% or 66 2/3% of your pay.

Life Insurance and AD&D

T-Mobile provides you with Life and Accidental Death & Dismemberment (AD&D) insurance equal to 1.5 times your annual base pay (including commissions, if applicable) up to $1,000,000 maximum, and you are eligible immediately upon hire.

Business Travel Accident, Travel/Medical Assistance

T-Mobile's Business Travel Accident (BTA) plan provides additional financial protection for you and your survivors if you or your family members suffer certain accidental injuries, or if you die from such injuries while traveling on behalf of T-Mobile. Travel Assistance helps with referrals to local healthcare providers, emergency prescriptions, medical evacuation, and more. Certain urgent and/or emergent medical services are covered, if you require medical attention while traveling outside of your home country, on the business of T-Mobile.

Voluntary Life Insurance

You can choose to buy additional life insurance for yourself, up to 8x your annual pay, at preferential premiums, and it will be deducted from your paycheck. If you have dependents, you can also purchase life insurance at discounted premiums. For your spouse/partner you can purchase various increments from $10K to $250K of coverage and up to $20K of coverage for children.

Voluntary AD&D Insurance

Employees can choose to buy additional Accidental Death & Dismemberment (AD&D) insurance for yourself, up to 8x your annual pay, at preferential premiums, and it will be deducted from your paycheck. If you have dependents, you can also purchase Employee and Family AD&D insurance at discounted premiums.

Beneficiary Designation

You may name any person, a trust, an estate or an organization as a beneficiary for your life and AD&D insurance proceeds. Designating your beneficiaries will ensure that insurance is paid out promptly and in accordance with your wishes. This important action can be accomplished quickly and securely during the enrollment process and edited anytime at T-MobileBenefits.com!

You may name anyone as a beneficiary for your 401(k) plan. However, if you are married your spouse will be your sole primary beneficiary unless they provide a notarized consent to another beneficiary designation. You can name your beneficiary online at netbenefits.com or by calling Fidelity at 800–491–1014.

LiveMagenta Wellbeing Program

LiveMagenta provides free resources and support for you and your household family members. The program, available to all employees, consists of three main parts to cover your mental, physical, and financial wellbeing:

Lyra: You and your household members receive 10 no-cost sessions for coaching or therapy per topic, per year, fast acess to care with next-day appointments often available, and personalized care options.

Grokker: Free, unlimited access to personalized wellbeing content, expert-led videos, and motivating challenges to help you improve your physical, emotional, and financial wellbeing.

My Secure Advantage: Free, unlimited one-on-one money coaching, personalized financial guidance, and resources to support your financial wellbeing.

New for 2027: Lyra is adding expanded support for neurodiversity and pediatric mental health, inlcuding neuropsychological evaluations*, ADHD and autism care, caregiver training, urgent behavioral health care, care navigation, and virtual intensive outpatient care**.

Cost notes:

*HSA-qualified HDHP household members must use the T-Mobile medical plan for neuropsychological evaluations.

**Employees and covered dependents must be enrolled in a T-Mobile medical plan for medication management and virtual intensive outpatient care.

Visit t-mobilebenefits.com to learn more.

Employee Referral Program

You can earn up to a $1,500 bonus for each person hired who you refer to T-Mobile. After all, who is better to bring on fresh new talent than our own team members?

MY EXTRAS

Employee Mobile Service Discount and Home Internet

Great service at fantastic rates—that's kind of a no-brainer! Take advantage of steeply discounted pricing on T-Mobile's flagship T-Mobile Magenta Max rate plan, including up to 12 lines of mobile service with Talk + Text + Web, plus up to five mobile internet lines (data only for tablets, wearables, IoT (Internet-of-Things) devices, etc.).

Plus, you can enroll in our retail device installment plans and leases, participate in most consumer promotional offers, and buy accessories at a 25% discount in T-Mobile-branded stores. Plus employees can get T-Mobile Home Internet for just $40 a month with AutoPay. Check out the Employee Mobile Service Discount Guide for more details.

Employee Discounts

You and your family can enjoy special savings on retail items, travel, entertainment, dining, and much more. Once hired, just download the Passport app to see what is available in your area. And be sure to check out the Perks at Work site for even more discounts!

T-Mobile in the Community

At T-Mobile, we believe in not only changing the industry, but our communities for good and that is why we stand ready to support the causes our employees care about most.

Through Magenta Match, the T-Mobile Foundation matches employees' donations to thousands of eligible charities, dollar for dollar. And we donate $10 per volunteer hour that they complete, up to a combined $2,000 per calendar year. We even get the ball rolling for our employees by giving every new hire money in their giving account to give to thousands of charities in our system, during their first 90 days. It's our way of saying, Welcome to the Un-carrier!

And we don't just stop there, through Volun-T we provide volunteer grants up to $20,000 each to support employee-lead volunteer projects big or small in their local communities.

Added Benefits® Voluntary Programs

At the Added Benefits® Voluntary Programs site, you have access to additional programs at special rates like:

Aflac Group Critical Illness Insurance provides a lump sum benefit to help cover both expected and unexpected expenses that arise from the diagnosis of a covered critical illness such as cancer, heart attack, or stroke.

Aflac Group Accident Insurance provides monetary benefits for costs incurred as a result of a covered accident such as fractures, ER visits, and lacerations.

Aflac Group Hospital Indemnity Insurance reduces the anxiety of enrolling in a high deductible medical plan by providing hospital admission and hospital stay benefits to cover some of your added costs.

MetLife Legal Plan gives you access to services for a wide variety of personal legal matters including Family First, which allows access to a highly trained team to help navigate caregiving challenges. You also have access to a nationwide network of over 18,000 participating attorneys. No deductible, copayments, or claim forms required.

Nationwide Pet Insurance protects your pet's health and your budget. Your pet can have coverage for accidents, illnesses, and significant medical problems.

Auto and Home Insurance provides competitive coverage and special savings, as well as free, no-obligation quotes from three leading carriers: Farmers, Liberty Mutual, and Travelers. It's simple to comparison shop and potentially save money.

Allstate Identity Protection - your identity is made up of more than your Social Security Number and credit score. The plan will help look after your online activity from financial transactions to what you share on social media. If fraud does occur, trained in-house experts fully manage and restore your identity.

Trustmark Long-Term Care + Universal Life Insurance - At any point in your life, you may need long-term care services, which could cost hundreds of dollars per day. LTC services are not usually covered by your health or disability insurance, or Medicare. This benefit can help protect your retirement savings, ease the burden of caregiving by your loved ones, and lets you choose the setting in which you receive care.

Fitness - aim high and own your results with help from The Active&Fit Direct™ program, which offers discounts to T-Mobile employees. Enroll using your credit card to get started.

Earned Wage Access through Rain

Rain offers a financial wellness benefit called Earned Wage Access, giving all T-Mobile employees access to up to 50% of their earned wages before payday. This flexible benefit helps reduce financial stress, avoid high-interest loans, and provide peace of mind by offering quick, secure access to wages you've already earned—right when you need it.