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MATTEL BENEFITS

Mattel employees work hard bringing play experiences to millions of children and we've created a comprehensive benefits package to support them in every way. We offer everything employees need to be physically and financially healthy – both today and in the future. Our benefits program help:

- ★ Create a Healthy Lifestyle
- ★ Build a Financial Future
- ★ Enhance Work/Life Flexibility

Everyone's needs are different. That's why we provide options, so employees can customize a benefits package to fit their lifestyle and budget.

ELIGIBILITY

Employees

Non-union, regular employees scheduled to work at least 30 hours per week are eligible for the Mattel Health and Welfare Benefits Program. Regular Part-Time employees, scheduled less than 20 hours, are eligible for participation in the 401(k) plan only. Variable employees and interns are not eligible to participate in or receive benefits.

Dependents

Family members of eligible employees may be eligible for many of the benefits we offer. Eligible dependents include:

- ★ A legal spouse or domestic partner
- ★ Biological, adopted, foster or step-children up to age 26
- ★ Children of any age, if incapable of self-support due to mental or physical disability

ENROLLMENT GUIDELINES

Enrollment Periods

Employees have three opportunities to enroll in benefits:

1. New Hire

Coverage begins on the first day of employment. Eligible American Girl Retail employees will receive coverage following 90 days of employment. Employees have 30 days from their initial eligibility date to make coverage elections. If employees do not make an election, they will not receive medical, dental or vision coverage and must wait until the Annual Enrollment period or a qualifying life event to enroll in these benefits.

2. Annual Enrollment

Each year, usually in the fall, employees have the opportunity to make changes to benefits during Annual Enrollment. The choices employees make become effective on January 1 of the following year.

3. Qualifying Life Events

Employees have 30 days to make changes after a qualifying life event. Examples include:

- ★ Marriage or divorce
- ★ Loss or gain of other health coverage
- ★ Birth or adoption of a child
- ★ Change in employment status



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CREATE A HEALTHY LIFESTYLE

Medical Coverage

At Mattel, we understand that good health is the foundation for a happy and full life – both at work and at home. The medical plan options are designed to fit employees' lifestyle and budget, so they can stay healthy all year long. A summary of each plan option is listed below.

Overview of Medical Plans

Anthem PPO

The Anthem PPO gives the flexibility to choose any provider. Employees do not have to select a primary care physician to oversee their care or give referrals. Keep in mind that benefits are highest when using an in-network provider. After the annual deductible is met, the plan pays a percentage of covered expenses. Once the out-of-pocket maximum is met, the plan will pay 100% of covered services for the remainder of the year.

HMO

Mattel offers several HMO plans to eligible employees in Southern California, Western New York, Middleton and Deforest. The HMOs provide coverage through a specific network of doctors from which a primary physician is selected to oversee medical care and gives referrals to specialists when needed. Co-pays are typically required. Employees must use the HMO network unless they have an emergency and are outside of the HMO service area.

Anthem EPO (various locations excluding Southern California, Wisconsin and Upstate New York)

With the Anthem EPO, employees can receive care from any in-network provider they choose. A primary care physician is not required and no referrals are needed to receive care from a specialist. Co-pays are required for office visits and inpatient care, and most other services are covered at either 100% or 80%. Services from out-of-network providers, except for emergencies, will not be covered.

Anthem PPO HDHP

The Anthem PPO HDHP is a high deductible health plan with a corresponding health savings account (HSA). This plan gives more control over health care dollars. Since employees are responsible for 100% of all covered services until the annual deductible is met, the HSA will help cover out-of-pocket costs. Once the deductible is met, the medical plan will generally pay 80% for in-network covered services (60% out-of-network) until the annual out-of-pocket maximum is reached, at which time the plan will pay 100% of covered services.

Learn more about the HSA on [page 5](#).

Prescription Drug Coverage

All of Mattel's medical plans come with prescription drug coverage. Covered medications are grouped into tiers or categories:

- ★ **Generic medications (Tier 1)** are just as effective as their brand-name counterparts at a fraction of the cost. Save money by asking the doctor to prescribe generic medications if available.
- ★ **Brand name medications (Tier 2)** are covered as long as a generic equivalent is not available. If a brand-name medication is chosen over the generic drug, the price will be higher.
- ★ **Non-Formulary medications (Tier 3)** include drugs that are not on the preferred list of medications.

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CREATE A HEALTHY LIFESTYLE, *CONTINUED*

Dental Coverage

We're the experts in bringing smiles to kids, and our employees' smiles are just as important. There are two dental plan choices: **Delta Dental PPO Plan** and **Aetna DMO Plan**.

- ★ With the **Delta Dental PPO** plan, any dentist may be used. Plan benefits are highest with an in-network provider.
- ★ With the **Aetna DMO**, an in-network provider must be used for dental care. There is no annual deductible or maximum benefit allowance, and preventive care is 100% covered. Employees will be responsible for copays based on the service received. Aetna will provide enrollees with information that explains exclusions, limitations and the full range of covered services under the plan.

Note: Aetna may not be available in all locations.

Vision Coverage

Mattel offers vision coverage through VSP because it takes healthy eyes to see all those tiny Barbie accessories! VSP vision coverage offers a wide network of optometrists and vision care specialists. Employees will save money by visiting VSP in-network providers.



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CREATE A HEALTHY LIFESTYLE, *CONTINUED*

Additional Health Benefits

Health Care Flexible Spending Account (FSA)

Mattel offers a Health Care FSA as a smart and easy way to stretch benefit dollars and receive tax savings. Each year, employees have the opportunity to enroll in the FSA and contribute pre-tax dollars up to the IRS maximums through payroll deductions. Use FSA funds to pay for eligible medical, dental and vision expenses. Funds must be used by March of the following plan year. Unused funds will be forfeited.

Health Savings Account (HSA)

Enrolling in the Anthem PPO HDHP provides the opportunity to lower taxable income by setting aside funds for health care expenses in a health savings account. Contribute pre-tax dollars up to the annual IRS maximum through payroll deductions. Employees can use this money to pay for eligible expenses, and earn tax-free interest on unused funds.

With the HSA, unused funds rollover each year. HSA funds may be used to pay for eligible medical, dental and vision expenses. Employees must be enrolled in the Anthem PPO HDHP to be eligible for the HSA. Employees enrolled in the HSA may also set aside pre-tax dollars in a Limited Purpose FSA (LPFSA) for eligible dental and vision expenses only. It's a good idea to use any LPFSA funds first to cover dental and vision expenses since it is a "use it or lose it" account. Leftover funds at the end of the year will be forfeited.

Fertility Services

Beginning or growing a family is exciting and at times, overwhelming. All benefits eligible employees and their spouse/domestic partner, regardless of enrollment, are eligible for reimbursement for infertility treatment. Eligible expenses will be reimbursed at a coverage level of 80% of the allowed amount to a maximum lifetime benefit of \$15,000 per couple. All available medical coverage must be used before expenses can be reimbursed.



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BUILD A FINANCIAL FUTURE

The Mattel Retirement Plan

Saving for retirement is an important part of financial wellness. Mattel offers a Personal Investment Plan (PIP) as our 401(k) retirement plan.



Eligibility

Benefit eligible employees must be at least 20 years old to be eligible for PIP. Employees can begin contributing on the first day of active employment.

Contributions

Contribute up to 80% of eligible compensation up to the annual IRS maximums. Employees may choose to have contributions withheld on a pre-tax, Roth or after-tax basis.

Company Match

Mattel matches 50% on the first 6% contributed.

Automatic Contributions

Employees will also receive automatic contributions each pay period from Mattel, even if they do not contribute. These contributions range from 3%-7% and are determined by age.

AGE	MATTEL AUTOMATIC CONTRIBUTION AS A PERCENTAGE OF PAY
20 but less than 40	3%
40 but less than 45	4%
45 but less than 50	5%
50 but less than 55	6%
55 years and above	7%

Catch-up Contributions

Employees age 50 or older can make additional catch-up contributions up to the annual IRS maximum.

Auto-Enrollment

Employees are automatically enrolled in PIP at a 2% pre-tax contribution rate. Funds will be invested into a default LifePath Fund based on date of birth. Employees may decline automatic enrollment, change the contribution amount and reallocate investments at any time.

Annual Sweep

Each April, all employees who are not participating in the PIP will be automatically enrolled, and employee contributions of less than 6% will be increased by 2% of eligible pay until the contribution rate is 6%. Employees will be notified 30 days in advance and can opt out if they choose.

Vesting Schedule

Employees are always 100% vested in any contributions they make and become vested in Mattel's contributions after three years of service.

PIP Advice

The investment choices made will play a key role in the future value of the account. Mattel offers several fund options with varying levels of potential risk and return.

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BUILD A FINANCIAL FUTURE, *CONTINUED*

Supplemental Employee Life Insurance

Mattel automatically provides basic life insurance at no cost in the following amounts:

- ★ **Full-time employees:** 2x annual salary rounded to the nearest \$1,000
- ★ **Part-time employees:** Regular, hourly base salary rate, times regularly scheduled hours annually, times two, rounded to the nearest \$1,000

Employees may purchase additional life insurance at group rates up to five times their annual salary rounded to the nearest \$1,000 to a maximum of \$2,000,000. Contributions are based on age and coverage amount elected and will be deducted from paychecks on an after-tax basis. During enrollment, employees will see the cost of the supplemental coverage.

Dependent Life Insurance

Employees may purchase Dependent Life Insurance in either \$5,000 or \$25,000 amounts. Eligible dependents are spouse and children.

AD&D Insurance

Mattel gives the opportunity to purchase AD&D insurance for employees and their family. They can elect up to five times the annual salary, rounded to the nearest \$1,000, to a maximum of \$2,000,000. If employees elect family coverage, eligible dependents are covered at a percentage of their coverage. During annual enrollment, employees will see the cost of AD&D insurance.

Disability

Mattel automatically provides short-term disability income protection after 90 days of employment. Employees may be eligible to receive a percentage of their salary for the first 180 days of disability. Long-term disability provides for salary replacement at 50% of base salary up to \$30,000 a month if disabled for more than 180 days. Disability benefits may be offset by other sources of income, such as State Disability and Workers' Compensation.

Supplemental Long-Term Disability Coverage

Employees may purchase an additional 5%, 10% or 15% of salary replacement through after-tax payroll deductions. The cost of supplemental LTD coverage is based on covered salary. During enrollment, employees will see the cost of supplemental coverage.



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BUILD A FINANCIAL FUTURE, *CONTINUED*

Additional Financial Benefits

Critical Illness Coverage

Having a serious illness, such as a heart attack, coma or cancer, can have a devastating effect. To give peace of mind about the financial costs, employees may elect Critical Illness Coverage through MetLife. Upon the diagnosis of a covered critical illness, a lump sum payment will be sent to offset any expenses. This payment can be used to pay bills, buy groceries or medication, or compensate for any lost time from work.

Accident Coverage

Out-of-pocket expenses for accidents can quickly add up. When employees purchase accident coverage through MetLife, they may receive a lump sum payment for a covered accident to help pay out-of-pocket costs, such as co-pays and deductibles.

Home/Auto Insurance

Save on insurance to protect the things you love with group discounts for home and auto insurance from MetLife. You can get the coverage that fits your protection needs and lifestyle at a price that's right for you, including 24/7 expert support, value-added services like roadside assistance, and access to repair and referral networks.

Hospital Indemnity Coverage

A stay in the hospital is no vacation, but it can certainly cost as much as one! Hospital Indemnity Coverage from MetLife can help cover unexpected hospital costs, like admission to the intensive care unit, by providing a lump sum payment on top of what medical insurance covers. Payments are made directly to you, so you have the flexibility to spend it on co-pays, deductibles, or any other hospital costs that health insurance doesn't pay.

Legal Assistance Plan

Mattel employees can purchase legal assistance through ARAG at affordable monthly rates. Experienced attorneys are available to help on a variety of legal matters.

Employee Monthly Stock Investment Plan

Mattel gives employees (at least 21 years old) the opportunity to become an owner of the Company by purchasing Mattel, Inc. stock at market price on a monthly basis. The stock is purchased with after-tax dollars. Mattel pays for all administrative and stock purchase related fees.



Dependent Care FSA

If an employee and their spouse both work full time, they may contribute up to \$5,000 per family (\$2,500 if married and filing separately) of pre-tax dollars through payroll deductions for dependent care expenses. Expenses for children under age 13, disabled children of any age, and dependent adults are eligible for reimbursement. Funds must be used by December 31 of each year. Unused funds will be forfeited.

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ENHANCE WORK/LIFE FLEXIBILITY



Employee Assistance Program (EAP)

When life throws a curveball, the Employee Assistance Program through LifeMatters by Empathia is here to help. The EAP provides free and confidential access to unlimited phone support and up to five sessions with a counselor. EAP counselors can help with legal services, relationship concerns, child care and elder care assistance, and psychological needs.

Pet Insurance

Take care of furry friends, birds, and exotic pets with Pet Insurance through Nationwide. Pets can receive coverage for minor incidents and routine care.

College Coach

Mattel gives employees' children a head start with college preparation assistance including:

- ★ Maximizing the high school experience
- ★ Submitting standout applications
- ★ Selecting the right colleges
- ★ Researching financial aid options

Adoption Assistance

After completing six months of service, employees are eligible for up to \$10,000 reimbursement for adoption expenses (\$12,000 for concurrent multiple adoptions).

Daycare Center *(available in El Segundo and East Aurora only)*

Mattel provides daycare centers for employees' children while at work:

- ★ **El Segundo:** Mattel's Child Development Center provides care for children six weeks old through pre-kindergarten on a year-round basis.
- ★ **East Aurora:** The Community Nursery offers care for children eight weeks old through pre-kindergarten on a year-round basis.
- ★ Well children not regularly enrolled in the programs are eligible for care during vacation, holidays and emergencies.

Fitness Center *(available in El Segundo and East Aurora only)*

Have fun getting in shape with Mattel's fitness centers. Our fitness centers offer state-of-the-art equipment, daily group exercise classes, full shower and locker facilities, and other amenities.

Business Travel Accident Insurance

When traveling on Company business, employees automatically receive coverage for accidental death and dismemberment at no cost. The maximum coverage amount is equal to 10 times annual salary, to a maximum of \$1,000,000.

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ENHANCE YOUR WORK/LIFE FLEXIBILITY, *CONTINUED*

Time Off from Work

Taking time off to relax, recharge and spend time with family is an important part of balancing work and life. We encourage employees to be here when the business needs you, and be home, on vacation or on the soccer field, when your life needs you. Mattel offers a progressive portfolio of programs to provide you with a flexible environment that lets you contribute to Mattel's success and pursue life goals.

TIME OFF FROM WORK BENEFIT	DETAILS
Summer Friday Half-Days	Start the weekend early in the summers.
Vacation	Benefit-eligible exempt employees (excluding American Girl Retail) receive unlimited paid time off. Benefit-eligible non-exempt employees and benefit-eligible exempt American Girl Retail employees, receive a vacation award each year depending on your years of service. Contact your local HR team for more information.
Holidays	Celebrate the holidays with your loved ones. Your HR team will give you a schedule of the paid holidays for your location.
Paid Parental Leave	The Company recognizes the importance of spending time with family at the time of the birth, adoption or foster placement of a child. The Company provides up to six weeks of paid time off (based on regularly scheduled hours) to eligible employees who have completed six months of continuous service to care for and bond with the new addition to the family.
Phase Back to Work Program	To help transition back to work after Parental Leave, the Company offers a Phase Back to Work Program. Benefit-eligible full-time parents have the opportunity to work a part-time schedule at full pay for the first month after returning to work.
School and Volunteer Activities	Enjoy paid time off to participate in school related events and volunteer activities for non-profit, charitable organizations.
Sick Time	Whether you have a wellness visit or an illness, Mattel gives you paid time off take care of you and your family's health.

Time off policies vary by location and years of service.

