2026 New Hire Benefits Summary

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Welcome to Ford!

We are proud to offer a compensation and benefits package that will help you improve your health, build your wealth, and balance your life.

You'll find all the information here and links to more details in the Ford Benefits Guide.

Medical, Dental and Vision

Ford is committed to offering a variety of benefit programs that are competitive, bring value and give you choices. You are eligible for medical, dental and vision coverage your first day of employment.

Your spouse or domestic partner, regardless of gender, is eligible for coverage under Ford's medical, dental, vision and life insurance plans. Qualifying children and young adults can also be covered until the end of the month in which the child turns age 26.

You'll find detailed information at the link above on our

- Medical plan options
- Pharmacy benefits
- Dental and vision coverage
- Health Savings Account (HSA) and Health Care Flexible Spending Account
- Mental health benefits
- Family building benefits

Retirement Savings

You are eligible to participate in Ford's 401(k) plan, the Ford Motor Company Savings and Stock Investment Plan (SSIP), as of your first day of employment. Ford offers matching contributions as well as additional company contributions to the SSIP through the Ford Retirement Plan. Click on the header link for more information.

Life Insurance and Disability Coverage

Ford provides you with valuable Basic Life and Accidental Death and Dismemberment (AD&D) Insurance to protect you and your family financially if you become terminally ill, are injured or die. You may purchase additional coverage.

Disability coverage protects you and your family financially if you become ill or injured and cannot work for a period of time. You are eligible for disability coverage as of your first date of employment.

Click on the header link for more information.

Wellness Lifestyle Spending Account

Ford offers the Wellness Lifestyle Spending Account (LSA) to help you pay for a wide variety of expenses to support a healthy lifestyle. Get reimbursed up to $500 each calendar year for items and services such as gym memberships, cooking classes, financial advisory services and more!

Click on the header link for more information.

Compensation and Incentive Compensation

For details on our compensation and incentive compensation, click the link above. Base salary is determined based on candidate's skills and experience and will be set within the applicable salary range according to job scope, responsibility, and competitive market value.

Paychecks

General Salary Roll employees are paid on the 15th and the last working day of each month. Leadership Level 6+ employees are paid on the last working day of the month (one payday per month), except where required by state law. If a payday falls on a weekend or holiday, payday is the weekday prior to that weekend/holiday.

Allow at least 10 to 12 working days after hire/rehire to receive your first paycheck. Direct deposit is available.

Employee Performance and Development

Ford's performance program provides for ongoing performance feedback that supports employee performance and development. The program includes:

- Periodic check-in conversations that establish performance objectives, promote personal wellbeing, and provide coaching for professional development.
- Recognition and reward for employee contributions to business outcomes.

Merit Program

Merit increases to base salary are based on your performance relative to your peers, position in salary range and the merit allocation (based on competitive salary analysis as well as the Company's ability to pay).

Annual Performance Bonus (All Ford Employees, excluding Ford Credit Flex Bonus Rewards-eligible employees and Ford Pro SICP-eligible employees)

You are eligible to participate in the Annual Performance Bonus plan, which is based on global Company metrics. Bonus targets are a percentage of base pay based on leadership level.
The target is adjusted by both the business performance factor (BPF) and individual performance. Early in the performance year, you are notified of your Bonus Target. In Q1 of the following year, the final BPF is communicated. Payment is typically made in March. Payments are pro-rated based on the number of months worked in the performance year.

Sales Incentive Compensation Plan (SICP) (Ford Pro / Integrated Services Employees Only)

Sales employees in select Ford Pro / Integrated Services Sales functions are eligible for the Sales Incentive Compensation Plan (SICP). The SICP is designed to incentivize and reward achievement of monthly, quarterly, or yearly sales quotas. The sales commission rates or bonus structure, quotas, and details of the various sales plans are outlined in the respective sales plan documents. Commissions are generally paid out 45-60 days after month or quarter close (depending on the plan). Employees eligible for SICP are not eligible for the annual performance bonus.

Long Term Incentive Program (LTIP)

The Long-term Incentive Plan (LTIP) may offer merit-based long-term cash awards to employees at Leadership Level 6 (LL6). These long-term cash awards are limited and require a nomination from the employee's senior leadership. If you receive a non-annual award in one year, it does not guarantee you will receive one in subsequent years.

Paid Time Off

Vacation Days

Vacation eligibility in year of hire is as follows:

- If hired January 1 – June 30: 15 days (120 hours)
- If hired July 1 – September 30: 8 days (64 hours)
- If hired October 1 – December 31: No vacation in year of hire

Following the year of hire, vacation will accrue at the rate of one-tenth your maximum annual vacation amount each month in the calendar year until you earn the full amount of vacation as described below, based on the number of full years of service completed by 12/31 of the prior year:

- 0 but fewer than 3 years: 15 days (1.5 per month)
- 3 but fewer than 5 years; 15 days (1.5 per month)
- 5 but fewer than 10 years: 15 days (1.5 per month)
- 10 but fewer than 20 years: 20 days (2 per month)
- 20 years or more: 25 days (2.5 per month)

Experienced New Hires

Certain new hires with more than five full years of related professional-level work experience at the time of hire may be granted a "Vacation Eligibility Date" (VED) which is five years earlier than their actual Ford Service Date. This VED is used for determining the rate of vacation accrual. You will be notified if you have been granted a VED. In the year of hire, the vacation eligibility of employees granted a VED is as follows:

- If hired January 1 – June 30: 15 days (120 hours)
- If hired July 1 – September 30: 8 days (64 hours)
- If hired October 1 – December 31: No vacation in year of hire

Purchased Vacation

During Annual Enrollment, you can purchase up to two additional weeks of vacation to use in the coming year, which you pay for with pre-tax dollars via payroll deductions throughout the year.

Purchased vacation is not available in the year of hire.

Flexible Family Care

Full-time employees are eligible for up to 10 paid annual Flexible Family Care days (80 hours) of absences. Flexible Family Care can be taken for your own short-term illness of five or fewer consecutive workdays, to care for a loved one, or for personal business.

Holidays

Listed below are the paid holidays that are typically observed at Ford:

New Year's Day	Labor Day
Martin Luther King, Jr. Day	Federal Election Day (in even years)
Good Friday	Veterans Day
Day after Easter	Thanksgiving Day
Memorial Day	Day after Thanksgiving
Juneteenth	Holiday period between Christmas and New Year's Day
Independence Day	

If you do not work in a manufacturing plant and are not in a role closely aligned to manufacturing operations, you will be able to take three of these holidays (Good Friday, Day after Easter, and Juneteenth) as "floating holidays", meaning that you can elect to work those days and take the time off on a different day of your choosing.

If your date of hire is between January 1 and June 30, you are eligible for three floating holidays in the year of hire. If your date of hire is July 1 or later, you are eligible for one floating holiday in the year of hire.

The Ford Credit holiday schedule differs slightly from that shown here. Additionally, some Ford Credit offices may be open on a holiday and employees may be scheduled to work.

Volunteering

Ford encourages salaried employees to serve their communities by offering the opportunity to perform up to 16 hours per year of volunteer work while still receiving your normal base salary.

Family Building and Family-Friendly Programs

Family Building Benefits

Ford offers you support for qualified adoption and surrogacy expenses and if you and your spouse/domestic partner are enrolled in a Ford medical plan, you're also eligible for other fertility benefits. Click the section header for more information.

Time Off for New Parents

Ford is committed to supporting new parents with flexible leave options to welcome and bond with your new child.

- **Disability Leave (Birth Parents):** Birth parents are typically eligible for up to 8-10 weeks of paid disability leave, which includes a two-week nesting period.
- **Paid Parental Leave (All New Parents):** All new parents, including adoptive parents, are eligible for eight weeks of paid parental leave (two weeks for foster parents).
- **Unpaid Leave (All New Parents):** After exhausting all paid leave, you may take the balance of one year as unpaid leave.
- **New Parent Ramp-Up (All New Parents):** Following your leave, you can transition back to work with four weeks of partial work at full pay.

In total, new parents may be eligible for:

- **Birth Parents:** Up to 16-18 weeks of fully paid leave, followed by the option of unpaid leave, and four weeks of partial work at full pay.
- **Non-Birth/Adoptive Parents:** Eight weeks of fully paid leave, followed by the option of unpaid leave, and four weeks of partial work at full pay.

Additionally, employees may choose to utilize their accrued vacation and Flexible Family Care time to further extend their period of paid leave.

Support for All Parents

- **Dependent Care Flexible Spending Account (FSA)**-- Contribute tax-free dollars to a Dependent Care FSA that you can use to reimburse yourself for dependent daycare expenses, for your eligible dependent children under age 13 and/or your eligible dependent relative of any age who is physically or mentally incapable of self-care
- **Childcare referrals and consultation** – offered through Lyra
- **Emergency childcare (southeast Michigan only)** – 80-120 hours per year (depending on the number of children) of subsidized emergency childcare
- **Storage/Shipment of Milk for Nursing Mothers**: If you are required to travel on Company business, you can store/ship expressed milk home to your infant at Company expense.

Vehicle Plans

The best thing about building great products is driving them! The second-best thing: sharing your discount with family and friends so they can drive them, too.

- **A Plan** – This vehicle discount purchase program covers purchases and leases on most new Company vehicles. You can sponsor four A Plan discount purchases (or leases) per calendar year for yourself or an eligible family member.
- **X Plan** – This vehicle discount purchase program is designed to introduce Company products to potential customers who are considering the purchase of competitive products. You can sponsor up to four X Plan purchases per calendar year.

Management Lease Vehicle Program – All Leadership Level Employees

LL6 employees are eligible for one vehicle. Occasionally, eligible employees will be offered an additional, or "incremental," lease vehicle. The incremental lease program is not a core component of the Management Lease Program. It is designed specifically to assist with unusual business circumstances. When deciding to participate in this program, the lessee must understand that future programs are not promised or guaranteed. Employees and eligible family members are eligible to drive the vehicles. The monthly lease fees include maintenance, repairs and insurance.

Talent and Skill Investment Program (TSIP) and the Student Loan Wellbeing Program

Ford Motor Company ("Ford") has established the **Talent and Skill Investment Program (TSIP)** to offer US salaried employees a comprehensive education benefit that aligns with individual development plans and company strategic initiatives.

TSIP includes tuition reimbursement of up to $6,000/year and a curated catalog of programs. TSIP is subject to change based on business needs.

Upon hire, review the detailed policy for more information before applying.

The **Student Loan Wellbeing Program** is an educational financial wellbeing platform designed to help you strategize and optimize your student loan debt. If you currently have student loan debt, the tools will assist in analyzing each individual specific student loan situation and can help you optimize your repayment plan. If you don't currently have student loan debt, the tools can be used to help plan for returning to school or saving for your child(ren)'s future education.

Relocation Benefits

Ford offers a comprehensive relocation program that provides financial assistance, professional services and administrative support if you relocate at the request of the Company. To be eligible for the Ford relocation program, the distance over the shortest, most commonly traveled route from your old residence to your new principal work location must be at least 50 miles.

If you're eligible for relocation benefits, you'll be connected with Ford's Relocation Management Company (RMC), which administers the relocation policy and assists eligible employees through the relocation process. Please speak with the RMC prior to initiating any relocation activity, including contacting real estate brokers/agents, to maintain your eligibility for benefits.

Additional Benefits

You are eligible to participate in a comprehensive, money-saving benefits program specially designed to protect the financial security of you and your family. These optional benefits include legal assistance; ID protection; accident, hospital indemnity and critical illness insurance; homeowners' and renters' insurance; pet insurance; a "discount marketplace" offering discounted travel, event and attraction tickets; and more.

Accessories of Choice

The Accessories of Choice program allows you to select computer accessories (headsets, keyboards, mice, backpacks, etc.) that best fit your technology needs.

Ford Interest Advantage Program

Visit www.ford.com/finance/investor-center/ford-interest-advantage to read the prospectus and learn more.

Work-Life Initiative

Today more than ever, individuals are struggling to balance the increased complexities of personal and work life. As a result, Ford ensures that our programs, policies and employment practices recognize the diverse needs of all our employees, allowing them to contribute their maximum effort at work while at the same time fulfilling their personal and family responsibilities. Examples of formal work-life programs include:

- **Flexible Work Patterns** - Most salaried employees have a "hybrid" work pattern. In the hybrid work pattern, you will work four days per week at an on-site location and have the option to work one day per week remotely. Certain roles are place-dependent, meaning you are required to report to your assigned work location every day. A small number are fully remote, meaning you work from an off-site location (generally your home) all, or nearly all, of the time. Your hiring manager will specify the work pattern applicable to the position.
- **Alternative Work Schedule (AWS)** - With an AWS, you may arrange to work fewer, longer days so that you can have regularly scheduled time off during the week.
- **Alternative Starting Time** - You can determine start and quit times within reasonable limitations and with your People Leader's approval, while not impairing operational effectiveness.
- **Reduced Work Schedule (formerly known as Transitional Work Arrangement Program)** - You can work a reduced schedule (16-36 hours per week) with pay and benefits reduced proportionately. With management approval, participation may be approved for the following reasons: personal/family, education/career development or community service.

Employee Resource Groups

Employee Resource Groups (ERGs) have been part of Ford for decades. All global ERGs are open to all employees and serve as places for employee learning, collaboration, and development.

ERGs also support our culture of respect and inclusion by focusing on three strategic pillars:

- People: offer all employees opportunities to connect, collaborate, and access resources for development
- Community: promote and participate in the company's commitment to philanthropy and to building a better world
- Business: act as brand advocates

Commitment to Communicating with Our Team

Ford's communication efforts are based on the premise that employees should hear news about the company from the company first. Team members are provided with access to and knowledge of company news and products in a timely and credible manner, with an emphasis on fostering two-way communication channels for engagement.

The main sources of mass communications between Ford and its employees and retirees include the following:

- **@FordOnline**, the company's online portal, is a one-stop shop featuring company news and links to resources making it easy to access helpful resources. @FordOnline can be accessed inside and outside the firewall.
- **@BlueOvalNow**, is a mobile app that provides easy access to Ford and industry news. You can turn on push notifications for vehicle reveals, breaking news and more, and share news with your friends and family through your social media apps, text or email. Text Ford to 45411 to download.
- **Global Town Halls** are live monthly virtual gatherings. Global Town Halls are a must-see for employees where the company's key objectives, mission critical topics and spotlight moments are highlighted with the global team.

This document is intended to be a general overview of Ford's benefit plans and policies; these plans and policies are subject to specific rules and limitations not described here. The policies, plans and programs described are not contracts and do not alter any at-will relationship the Company has with its employees. The Company may modify or terminate these policies, plans and programs at any time. Employees can request a printed copy of any benefits Summary Plan Description or Summary of Material Modification, at no charge, by contacting the National Employee Services Center at 1-800-248-4444.