Getting the most from your benefits all year long

2014 Benefits Guide
Working with you to help you achieve your goals

Understanding your benefits and getting the most from them is often easier said than done. Our aim is to support you so you can learn about your plans, gain confidence when making benefits choices, plan for your future, and reach your personal health, well-being, and retirement goals.

We’ll be by your side, providing the information you need to be at your best — physically and financially.
Health care at Wells Fargo

Wells Fargo gives you a choice of two medical plans that come with accounts — the Health Reimbursement Account (HRA)-Based Medical Plan and the Health Savings Account (HSA)-Based Medical Plan.* A Kaiser medical plan is also available in select locations.

Regardless of the one you choose, all our medical plans offer:

- Eligible preventive care services covered at 100% when you use in-network providers.
- Comprehensive medical coverage that includes both routine and emergency care.
- Annual limits on what you pay to provide financial protection in the event of a serious condition.
- Comprehensive prescription drug benefits.
- Mental health and substance abuse coverage.
- A large network of doctors, hospitals, and other providers that offer services at negotiated rates.
- Personalized one-on-one programs to help you and your family improve or maintain your health.

*Continental U.S. only.

Eligible team members can enroll and make changes to their benefits elections and those of their covered dependents during Annual Benefits Enrollment or if they experience a Qualified Event.

If you are newly hired, rehired, or newly eligible for benefits (that is, your position is reclassified, such as a change from flexible to regular status), please see Enroll in Benefits to find when you can enroll and elect your benefits.
Our shared responsibility

Wells Fargo pays the majority of the expense — on average 75% of your medical premiums — and you pay the rest. For example, if the full cost of your “you only” coverage is $208 per pay period, Wells Fargo pays $156 while you pay $52.

In turn, we ask you to thoughtfully manage your well-being and your health care dollars. So, work closely with your doctor, follow care regimens, ask questions, and be involved in your health care treatment decisions.

The health care spending decisions you make — and the ways you take care of yourself — ultimately affect the financial health of you, the company, and all team members. Being a conscientious health care consumer benefits everyone.

Your responsibilities:
- Earn health and wellness dollars.
- Practice preventive care.
- Understand your medical plans.
- Think and act like a health care consumer.
Earn all your health and wellness dollars in 2014

Together, we are building a culture of health and well-being at Wells Fargo that supports team members, wherever you are on your health and well-being journey. You play your part by making healthy choices. We make tools and resources available so the healthy can stay healthy, those at risk in the future can begin to make positive changes now, and those with health care needs have the support to manage them.

By taking specific healthy actions, you can earn up to $800 in health and wellness dollars. Your covered spouse or domestic partner is also eligible to earn up to $800.

<table>
<thead>
<tr>
<th>Activity*</th>
<th>What you can earn</th>
<th>What your covered spouse or domestic partner can earn</th>
</tr>
</thead>
<tbody>
<tr>
<td>Online health assessment</td>
<td>$150</td>
<td>$150</td>
</tr>
<tr>
<td>Biometric screening (measures blood pressure, blood sugar, cholesterol levels, and body mass index)</td>
<td>$250</td>
<td>$250</td>
</tr>
<tr>
<td>Online wellness education or telephonic wellness coaching program</td>
<td>$400</td>
<td>$400</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$800</strong></td>
<td><strong>$800</strong></td>
</tr>
</tbody>
</table>

The actual amount that you both can earn will be prorated if you become covered under the medical plan midyear (that is, if you are a new hire or add coverage because of a Qualified Event).

*For team members with account-based medical plans.

How are you getting involved?
Since January 2012, team members just like you — along with spouses and domestic partners — have completed more than:

- 325,000 programs (online, telephonic, and courses).
- 285,000 health assessments.
- 150,000 biometric screenings.

Health and wellness dollars are an important way that Wells Fargo helps you pay for eligible medical expenses.

The more you have in your account, the more you can use to pay for these medical expenses even before you reach your annual deductible.

Complete the activities as soon as you can so the dollars are in your account when you need them.
The importance of preventive care

Practicing preventive care may help prevent disease from happening in the first place. These healthy investments may enable you to avoid large expenses later and protect your retirement nest egg.

Maintain your body to enjoy your best health throughout your life

- Eat right
- Exercise regularly
- Avoid tobacco and nicotine products
- Get enough sleep

Make an appointment for good health

Even when you feel good, take advantage of your benefits to schedule regular checkups and screenings. It is possible, when caught in the early stages, that many diseases can be treated effectively.

- Preventive health care screenings
- Routine physical exams
- Routine dental and vision exams

Learn more about preventive care
If you want to learn more about preventive care, visit your claims administrator website or the Centers for Disease Control and Prevention website at cdc.gov.
See the Health and Well-Being website for preventive service guidelines.
HSA-Based Medical Plan highlights

This plan offers:

- Comprehensive medical and prescription drug coverage.
- A health savings account (HSA) to help offset eligible out-of-pocket medical expenses now or in the future.
- Health and wellness dollars that you can earn to fund your HSA.

**January — Benefit plan year — December**

**Plan pays 100% for eligible preventive care**

**Deductible**

- You pay 100% of deductible
- HSA balance can be used

**Coinsurance**

- Plan pays 90%
- You pay 10%
- HSA balance can be used

**Out-of-pocket maximum**

- Plan pays 100%

- Your responsibility
- Plan pays

• You choose to use your HSA to pay eligible expenses while you satisfy the annual deductible.
• Unused HSA balance can be saved for future qualified medical expenses.
• If you reach your annual deductible, you and the plan share responsibility for payment.
• You can pay your share from your available HSA balance or out of pocket — it’s up to you.
• If you reach your out-of-pocket maximum, you pay nothing more for the rest of the year.

Chart represents in-network benefit coverage.
Tax savings with an HSA

Regular, before-tax payroll deductions are one way to build your HSA balance. You can elect payroll deductions for 2014 to take advantage of these potential tax benefits:

- You can make before-tax HSA contributions through payroll deductions and enjoy immediate tax benefits. For example, if you contribute $1,000 and are at the 25% federal tax rate, you’ll have $1,000 to spend on qualified medical expenses — not $750, which is the amount you’d have left after paying your federal taxes.

- Tax-free earnings from interest and investments in your HSA could significantly reduce your taxes on your account and help you save for future health care expenses.

- When you pay for qualified medical expenses from your HSA, that money is not taxed. Generally, you can also pay for qualified medical expenses for your spouse or any tax dependent, even if they are not on your health plan.

**Note:** Your HSA is an individual account that belongs to you and is not part of any ERISA-covered employee benefit plan sponsored or maintained by Wells Fargo. Tax references regarding HSAs are at the federal level; state taxes may vary. This information is not intended as tax advice. Rules surrounding contribution limits are complex, and your personal limit may be lower than the maximum contribution limit. Please consult a tax advisor. Please see the disclosures page.
HRA-Based Medical Plan highlights

This plan offers:

- Comprehensive medical and prescription drug coverage.
- A health reimbursement account (HRA) to help offset eligible out-of-pocket medical expenses.
- Depending on your compensation category, Wells Fargo may fund your HRA.
- Health and wellness dollars that you can earn to fund your HRA.
- Prescription drug benefits that are not subject to the deductible and have a separate out-of-pocket maximum.

Did you know?

Primary care physician and mental health and substance abuse office visits are not subject to the deductible. This means that, even if you haven’t reached your annual deductible limit, the plan will pay for 80% of the in-network costs. Your 20% share is paid directly from your HRA if you have a balance.

Chart represents in-network benefit coverage.
Prescription drug coverage

Comprehensive prescription drug benefits for the account-based medical plans are administered by CVS Caremark. The nationwide network of more than 64,000 pharmacies includes most retail chains and many independent pharmacies in addition to the CVS Caremark mail service pharmacy.

About 90% of team members in account-based plans are already saving money by choosing generic versions of their drugs. You can cut your costs further by opting for a 90-day supply of the prescriptions you take regularly (contact CVS Caremark to learn more about switching to a 90-day supply). Have your prescriptions mailed to you or pick them up at a CVS/pharmacy store.

<table>
<thead>
<tr>
<th></th>
<th>HRA-Based Medical Plan</th>
<th>HSA-Based Medical Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Is there a deductible for prescription drugs?</td>
<td>No</td>
<td>Preventive drugs: No  Preventive drugs: Yes</td>
</tr>
<tr>
<td>What do I pay?</td>
<td>• Generics: $7 for up to a 30-day supply; $14 for up to a 90-day supply  • Brand-name drugs: 50% coinsurance up to a maximum per prescription</td>
<td>• Preventive drugs: 10%, no deductible  • Nonpreventive drugs: 10% after you meet the deductible</td>
</tr>
<tr>
<td>Can I use my account to pay for prescription drug costs?</td>
<td>No</td>
<td>Yes</td>
</tr>
</tbody>
</table>

The CVS Caremark website has 2014 prescription drug benefits information

- Check drug costs.
- See if your drug requires preservice authorization or step therapy, or has quantity limits.
- View the Performance Drug List.
- View the preventive therapy drug list (drugs on this list are not subject to the deductible for the HSA-Based Medical Plan).
Thinking and acting like a health care consumer

Being a health care consumer means you look at health care differently because you’re involved in and informed about how you’re spending your money. You get the care you need, use your benefits effectively and efficiently, reduce your costs, and maintain or improve your and your family’s health.

Here are more tips:

- Make healthy lifestyle choices and practice prevention, including getting all recommended preventive care screenings.
- Establish and maintain a relationship with one primary care doctor who can coordinate your care, especially if you have a chronic condition.
- Prepare for your doctor visit. Write down your questions in advance so you’ll be sure to cover all your concerns.
- Use the emergency room for emergencies only. Know where local urgent care centers, retail health clinics, and other care options are. Call the NurseLine when you’re not sure what to do or where to go.
- Understand how your plan and the associated HRA or HSA work together. Knowing what your plan covers and your share of the cost can help you make informed decisions throughout the year.
- Set aside before-tax dollars in an FSA to pay for expenses, such as deductibles or copays. Without an FSA, you pay for these expenses on an after-tax basis. Save money by paying for eligible expenses with before-tax dollars.
# Save more with a flexible spending account

A **flexible spending account** (FSA) allows you to pay for eligible out-of-pocket expenses with before-tax dollars, reducing your taxable income. As a result, you could pay less in taxes each pay period and be more prepared for health care expenses.

<table>
<thead>
<tr>
<th>If you are enrolled in:</th>
<th>You can elect:</th>
<th>To help pay for these eligible expenses:</th>
</tr>
</thead>
<tbody>
<tr>
<td>HRA-Based Medical Plan or a Kaiser plan or have waived Wells Fargo coverage</td>
<td>Full-Purpose Health Care FSA</td>
<td>Medical, dental, vision, and prescription drug expenses not reimbursed by another source, such as your HRA.</td>
</tr>
<tr>
<td>HSA-Based Medical Plan</td>
<td>Limited Dental/Vision FSA</td>
<td>Dental and vision care expenses not reimbursed by another source, such as your HSA.</td>
</tr>
</tbody>
</table>

You can contribute from $130 to $2,500 each participating year on a before-tax basis to a Full-Purpose Health Care or Limited Dental/Vision FSA.

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### Save on child and elder day care

Regardless of your medical plan election, you may contribute to a Day Care FSA. Use before-tax dollars to pay for day care expenses, such as preschool, summer day camp, before- or after-school programs, and elder care expenses for eligible dependents. This benefit is not for dependent medical expenses.

You can contribute from $130 to $5,000 each participating year on a before-tax basis. Highly compensated team members will be limited to $2,500 maximum.
Dental and vision plans

Dental coverage
Good oral health is essential to your overall health and well-being. Wells Fargo sponsors two options, Delta Dental Standard and Delta Dental Enhanced, which are administered by Delta Dental of Minnesota. Both options cover preventive services, restorative services, and orthodontia. They cover the same services but with different coverage amounts.

Using in-network dentists
Nearly two-thirds of all dental providers nationwide participate in either the Delta Dental PPO or Delta Dental Premier network. You have the freedom to see any dentist in the network. To find dental providers in your area, please use the Provider Directory Service.

Vision coverage
Eye examinations are essential and caring for your eyes should always be a part of your regular health care routine. Wells Fargo sponsors the Vision Service Plan (VSP) to help you pay for covered routine eye exams, lenses, eyeglass frames, and more.

Using in-network providers
To receive in-network benefits, you can use providers that participate in VSP's Choice Network, which contracts with private-practice optometrists and ophthalmologists (many of whom are located in retail settings).

The VSP Affiliate Provider Program, another option for selecting vision care providers, includes individual optometrists and well-known retailers. Although not contracted as a network provider, an affiliate provider agrees to bill VSP directly and accept contracted rates. Examples of affiliate providers include Costco® Optical and Eye Care Centers of America, Inc.™, which includes popular stores like Visionworks®, EyeMasters®, VisionWorld®, and Hour Eyes®. To find in-network or affiliate providers, please use the Provider Directory Service.

Consider enrolling in an FSA to pay for out-of-pocket vision and dental expenses with before-tax dollars.
# Resources when you need them

Good health doesn’t happen on its own. Whatever your personal goals are — staying as healthy as you can be, improving your health, or managing a condition — sometimes you could use a little help. Support is available through your [health plan administrator](#) when you need it.

<table>
<thead>
<tr>
<th>NurseLine</th>
<th>Serves as a starting point when you’re unsure where to go for care or what to do for a condition. Registered nurses are available 24 hours a day, 365 days a year, to offer education on medical issues and research treatment options.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Member services</td>
<td>Get your questions answered about your account-based medical plan, claims activity, account balances, and more.</td>
</tr>
<tr>
<td>Health plan advocate</td>
<td>Helps you prepare for a doctor visit or surgery, make connections to the right kinds of health care providers, coordinate your care with multiple providers, and manage medical complications and medications.</td>
</tr>
<tr>
<td>Treatment decision support program</td>
<td>Learn about a diagnosis, understand treatment options, find a resource for a second opinion, anticipate treatment costs, and more.</td>
</tr>
<tr>
<td>Wellness coaching programs</td>
<td>Provides over-the-phone assistance to help you set goals and make changes for a healthier lifestyle.</td>
</tr>
<tr>
<td>Disease management</td>
<td>Understand and manage chronic health conditions such as diabetes, asthma, and heart disease more effectively.</td>
</tr>
<tr>
<td>Complex case management</td>
<td>Provides access to medical specialists, medication information, and coordination of equipment and supplies for certain chronic or complex conditions.</td>
</tr>
<tr>
<td>Maternity support</td>
<td>Supports and educates you before, during, and after birth.</td>
</tr>
<tr>
<td>Cancer support</td>
<td>Individual, comprehensive coaching and education if you are diagnosed with cancer. Feel more informed, understand your options for important decisions, and get connected with valuable resources.</td>
</tr>
<tr>
<td>Bariatric surgery support</td>
<td>Provides clinical support before and after weight loss surgery.</td>
</tr>
</tbody>
</table>
**Financial protection**

Wells Fargo sponsors these benefits to help you protect yourself and your family financially if something were to happen to you.

- **Accidental Death & Dismemberment Plan**
  Pays benefits should you or your covered dependents die or become injured as a result of an accident.

- **Optional Long-Term Disability**
  Replaces a portion of your income if you have a health condition and are unable to perform some or all of your job, as defined by the Long-Term Disability Plan.

- **Legal Services Plan**
  Can help cover the cost of professional legal advice, representation, and assistance for certain personal legal matters, including protection against certain legal suits and identity theft.

**Enroll in anytime**

At any time during the year, you can enroll, with proof of good health, in Optional Term Life, Spouse/Partner Optional Term Life, Dependent Term Life, and Long-Term Care, which may provide valuable financial protection for you and your family. These coverages are all provided under the Wells Fargo & Company Life Insurance Plan.
Everyday resources and support
You can use these benefits* throughout the year.

**Commuter benefit**
Whether you drive to work and park or take some form of public transportation, you can save money on your monthly commuting costs through the Commuter Benefit Program. The benefit allows you to pay for commuting expenses using before-tax dollars.

**Tuition reimbursement**
As part of our ongoing support of your career development, Wells Fargo offers tuition reimbursement for eligible career-related classes to eligible regular and part-time team members after their first full six months of employment.

**Team member referrals, resources, and discounts**
LifeCare offers educational materials, personalized referrals, and an interactive website to assist with managing work and life. You and your immediate family members will find resources for parenting and child care, caring for aging loved ones, legal and financial issues, everyday needs (pet care, gyms, cleaning), and much more.

**Adoption reimbursement**
We offer adoption benefits to eligible full-time and part-time team members who have been employed at least six months and who are creating a family or adding to an existing family. This benefit provides reimbursement, up to $5,000 per child, for specified adoption-related expenses.

**Backup child care**
Wells Fargo offers all regular and part-time team members backup child care support to help when your regular child care arrangements fall through.

*These are not ERISA plans.*
Make the most of your retirement plan, too

Planning and saving for the future are essential steps in reaching your retirement goals. Wells Fargo wants to help you succeed by providing the Wells Fargo & Company 401(k) Plan (“401(k) Plan”) as the primary way for eligible team members to save for retirement.

Learn more about how to get the most from your retirement benefits:

- You can set aside from 1% to 50% of your certified compensation with before-tax or Roth contributions, or a combination of both, up to the annual IRS limit.

- When you contribute to your 401(k) Plan account, Wells Fargo contributes too. Generally speaking, for every $1 you contribute, Wells Fargo contributes $1, up to 6% of certified compensation (once you meet the eligibility requirements).

- If you are age 50 or older (or turning age 50 during the calendar year), you have the option to set aside additional dollars (up to the annual IRS limit) with before-tax catch-up or Roth catch-up contributions, or a combination of both.

- Contributing small amounts to the 401(k) Plan on a regular basis has the potential to grow into substantial savings over time. When you begin saving early and consistently, the earnings from your original contributions can generate earnings of their own — something called compound earnings. So the sooner you start saving — even if it’s as little as 2% each pay period — the more your contributions can grow.

Whether you’re participating in the 401(k) Plan or have yet to get started, the 401(k) Plan website provides the investment education tools and resources to help you to prepare for the retirement you want.
Important information and disclosures

Important information and disclosures

Official plan documents
The information presented in this guide does not contain the official plan provisions of various Wells Fargo & Company employee benefit plans. Refer to each plan’s Summary Plan Description (SPD) for applicable plan provisions. (Draft versions of certain Summary Plan Description chapters are available for review during the Annual Benefits Enrollment period; these chapters are not the official plan provisions and are subject to change pending publication of the Benefits Book effective January 1, 2014.) For fully insured plans or coverage options (including HMOs), also refer to the applicable insurance policy or group contract provided by the insurer. If there is a discrepancy between the statements and information contained in this Benefits Enrollment Guide and the official plan documents, the official plan documents will govern the plan administration and benefit decisions. For fully insured plans (and fully insured health plan options), the insurance policy or group contract policy has been prepared by the insurers and HMOs. In the event of errors or omissions in such materials, Wells Fargo & Company or its authorized designee reserves the right to correct such errors.

Wells Fargo & Company reserves the unilateral right to amend, modify, or terminate any of its benefit plans, programs, policies, or practices at any time, for any reason, with or without notice. Any such amendment, modification, or termination may apply to both current and future participants, covered spouses or domestic partners, covered dependents, and beneficiaries. Participation in the plans does not constitute a guarantee or contract of employment with Wells Fargo.

Disclaimer statement regarding health savings accounts
Wells Fargo & Company sponsors and maintains the HSA-Based Medical Plan for plan participants and their eligible dependents, which is compatible with a health savings account. However, the health savings account itself is an individually owned account and is not part of any ERISA-covered employee benefit plan sponsored or maintained by Wells Fargo & Company or any of its subsidiaries or affiliates. Participation in the health savings account is voluntary. It is Wells Fargo & Company's intention to comply with the U.S. Department of Labor Field Assistance Bulletins 2004-01 and 2006-02, which specify that a health savings account is not subject to ERISA when the employer's involvement is limited. For more information, see Appendix C of the 2014 Benefits Book.

Optum
Optum administers the Wells Fargo health- and wellness-related activities, including the online health assessments and biometric screenings. These health and wellness activities are not a substitute for and are not intended to be medical care. Additionally, the statements made in this communication regarding preventive care and biometric screenings are for general information purposes only and do not constitute individual medical advice or care. You should discuss specific questions about your individual health care with your personal health care provider.

Your participation in Optum programs is voluntary, and the information you share through your participation will be kept strictly confidential. Only you, Optum, partners or affiliates of Optum, your medical plan's claims administrator, and your doctor have access to your results. Wells Fargo will not receive any individually identifiable results. Wells Fargo will receive only aggregate summary results, which combine the data of all team members who participate. Federal law prohibits Wells Fargo from using any of this information for employment-related actions or decisions.

Privacy of your protected health information
Your privacy is important to us. We encourage you to read Wells Fargo & Company’s Notice of HIPAA Privacy Rights to understand how your protected health information may be used and disclosed and your rights under HIPAA. The full notice is available to you on Teamworks (search for “Notice of HIPAA Privacy”), or you can request a copy by contacting the HR Service Center at 1-877-HRWELLS (1-877-479-3557).

Other information
Tax references are at the federal level; state taxes may vary.
Out-of-network services are priced differently and could result in more out-of-pocket costs to you.

The statements made in this communication regarding preventive care are for general information purposes only and do not constitute individual medical advice or care. You should discuss specific questions about your health care with your personal health care provider.

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