

Which path will you choose?

Learn about what's changing with our benefits for 2019 and enroll between Oct. 22 and Nov. 2.

As part of our continued commitment to provide you with comprehensive benefits that meet your needs, we review our program options each year. In 2019, the Medical Plan options, the CIGNA Dental HMO Plan and the Long-term Disability Plan will have a few standard rate increases. We're also making some positive changes to our benefits.

Changes effective Jan. 1 include:

Women who deliver a baby on or after Jan. 1 will be eligible for 12 weeks of 100% paid time off with their new child(ren).

- The first 10 weeks* will be covered under our enhanced maternity/parental leave benefits.
- The other two weeks will be covered by our new parental leave benefit (see below).
- For more information on eligibility, call Employee Relations at 1.877.267.4748.

Mothers, fathers, adoptive parents and foster parents will be eligible for a two-week paid parental leave.

- This policy applies to anyone who gives birth to a child, is the parent of a newly-born child, adopts a child or has a foster child placed in their care on or after Jan. 1.
- The two weeks of leave must be taken consecutively and be completed within one year following the birth of a child, an adoption or the placement of a foster child in your home.
- For mothers, the two paid weeks of parental leave are in addition to the 10 weeks covered maternity leave. While many women may choose to take their leave consecutively for the 12 weeks following birth, the parental leave may be taken at an alternate time throughout the first year, if desired.

2nd.MD will replace Best Doctors as our second opinion service. Benefits of 2nd.MD include:

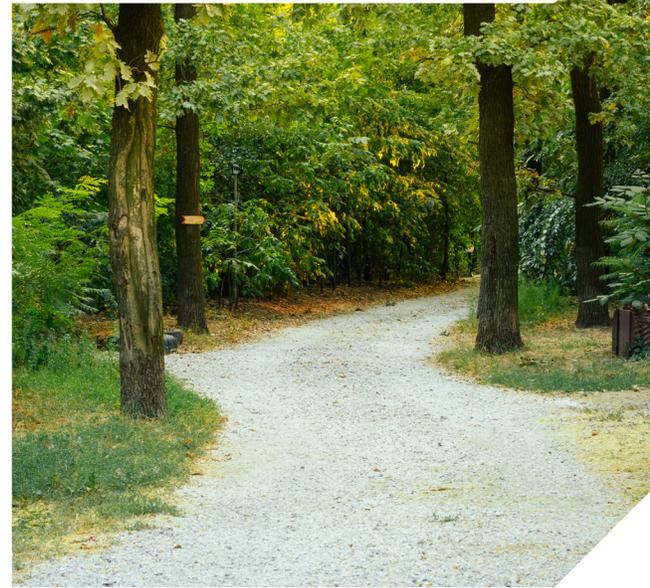
- A higher-touch service with a dedicated care team nurse handling each case.
- Quicker turnaround time, providing the opportunity to speak directly to an expert physician within a few days instead of weeks.
- This service will be offered at no cost and is available to all U.S. employees and their eligible dependents. You don't have to be enrolled in the medical plan to use it.
- Look for more information in your home mail and on *Inside* in January.

Livongo®, a diabetes management program, will be available for all U.S. employees and their family members who are enrolled in our medical plan and living with type 1 or 2 diabetes.

- This benefit was offered as a pilot since 2017 and is now being expanded.
- Livongo makes living with diabetes easier by offering:
 - Unlimited test strips
 - A cellular-connected glucometer that uploads readings and provides real-time tips
 - Coaching anytime, anywhere from a certified diabetes educator to help with nutrition and lifestyle changes
- Livongo will send an invitation in January to the homes of those enrolled in the medical plan who are diagnosed with diabetes.
- You can enroll in Livongo starting Jan. 1. Look for more information on *Inside* in January.

If you live in Minnesota or western Wisconsin, the medical plan network is changing from Medica Choice to UnitedHealthcare's Choice Plus.

- You'll receive a new ID card in December for 2019.
- The new network covers more than 99% of the current providers. If you've seen a provider in the last year who will no longer be in the network, you'll receive a letter at your home from UnitedHealthcare with your options.
- You can view the 2019 network at www.welcometouhc.com/ampf.



Compare your options and choose the coverage that's right for you. Visit ameriprise.com/mybenefits-enrollment to get started.



*This includes a one-week waiting period during which you'll need to use available sick time or PTO.



Follow these steps to ensure you're covered in 2019

1. Learn and compare

Visit ameriprise.com/mybenefits-enrollment to find detailed plan information.

2. Confirm who's eligible

You may choose coverage for yourself and your eligible dependents. Generally, eligible dependents include your:

- Spouse (including common-law where recognized by state law)
 - You may not cover your ex-spouse or legally separated spouse, even if you are court-ordered to provide medical insurance coverage.
- Child(ren) up to age 26
- Disabled dependent children age 26 or older if they were disabled before age 26

3. Choose your coverage

Make your elections between Oct. 22 and Nov. 2.

- Go to ameriprise.com/mybenefits-enrollment and click "Enroll Now."
- Choose your benefits. **If you take no action on the site, you decline coverage and will not be enrolled for most 2019 benefits (only your previous life insurance, long-term disability and legal plan elections carry over).**
- Save and submit your elections no later than 5 p.m. Central time Friday, Nov. 2.

4. Confirm your elections online

During the week of Nov. 5, you'll be able to review your elections and print and save your confirmation statement.

If you have any questions about eligibility or enrollment, contact the HR Service Center at 1.877.267.4748, Monday through Friday from 8 a.m. to 5 p.m. Central time.

Ameriprise Financial reserves the right to audit dependent eligibility. For more information, including detailed definitions, review the Health and Wellness Benefit Plans Administration and Participation Summary Plan Description (SPD) on *Inside*, the *AdvisorCompass*® site or at ameriprise.com/mybenefits-enrollment.

This overview describes only certain highlights of some of Ameriprise Financial, Inc. (the "Company") benefits. It does not supersede the actual provisions of the plan documents (i.e., Summary Plan Descriptions), which in all cases are the final authority. It is intended that you refer to this document when reading the Summary Plan Descriptions because certain benefit changes for 2019 are noted. Eligibility criteria and/or Company plans, programs, practices and processes may be amended, changed or terminated by the Company at any time without prior notice to, or consent by, participants. The information provided does not constitute a contract of employment between the Company and any individual or an obligation by the Company to maintain any particular benefit program, practice or policy.