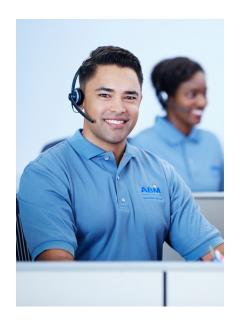


ABM 2023 Benefits Program

Staff & Management



Our benefit package is reviewed regularly and modified to ensure we offer those benefits most valuable to both the team member and their family.

In general, benefits become effective on the first day of the month following your date of hire. unless noted otherwise in the Summary Plan Description (SPD).

This fluer highlights some of ABM's benefit plans. The SPDs provide details. Should this flyer differ from the SPDs, the SPDs prevail.

Your health and wellness are important to us! As a service industry leader, ABM provides a high quality, competitive benefit program designed to address our team members' benefit needs.

Medical Plans – Based on your geographic location, ABM offers a wide range of medical plans, including options that let you see any provider you wish and Health Maintenance Organizations (HMOs). One option includes a Health Savings Account (HSA) that lets you set aside pre-tax dollars for health care expenses. Routine preventive care, tele-health, virtual care, and coverage while you're traveling are also available.

Dental Plans – ABM offers a choice of two dental PPO plans.

Vision – Comprehensive vision coverage provides an eye exam for either no cost or a small copay, as well as benefits for lenses and frames or contacts every 12 months.

401(k) – You become eligible to make personal contributions beginning the first of the month following 30 days of employment. You become eligible for the ABM match beginning the first of the month following six months of employment. ABM matches your pre-tax and/or Roth contributions, dollar for dollar, for the first 3%. For the next 2%, ABM contributes \$0.50 for each dollar you contribute. Your contributions and match are immediately vested.

Employee Stock Purchase Plan (ESPP) – All ABM team members can become owners of the Company through the purchase of ABM common stock. ABM gives team members a 5% discount on the stock price. There is no waiting period to enroll in the plan.

Income Protection Benefits - ABM offers Basic Life and Accidental Death & Dismemberment (AD&D) Insurance, as well as Short and Long Term Disability coverage at no cost to you. Our disability options include 100% maternity coverage, up to the weekly maximum. You may purchase additional Voluntary Life and AD&D.

Value Added Services – (Included with Life Insurance, AD&D, and LTD options) These plans provide free online will preparation (self-guided), wellness assistance and support, face-to-face counseling sessions, travel services, access to legal attorneys, and much more.

Health Care Flexible Spending Account, Commuter & Parking **Benefits** – You can set aside pre-tax dollars to pay for qualified expenses with our Health Care Flexible Spending Account and Pre-Tax Commuter & Parking benefits.

Employee Assistance Program (EAP) – You can access free, confidential help and support to deal with life's daily challenges.

Voluntary Plans – ABM also offers these voluntary plans:

- Voluntary Life and AD&D
- Hospital Indemnity
- Accidental Injury
- Critical Illness
- Identity Theft Protection
- Legal Services
- Pet Insurance

Discounts – You also have access to exclusive discounts on everything from auto/ home insurance to food and beverage delivery through Marketplace Mall and discounted fitness memberships through Gympass.

Time Off - ABM provides 11 paid company holidays per year. In addition, eligible team members accrue vacation time and sick leave each year.