

Rewards that Matter

At Cummins, we succeed by embracing the diverse talents, experiences and backgrounds of all our employees. We recognize you for who you are and all you bring to our team, offering programs and resources to meet your unique needs and opportunities that allow you to grow and find the path that's right for you.

We are thrilled you're considering a career with us! Learn about our total rewards package built to help you be your best.



As a Cummins employee, you'll receive a full range of valuable rewards and benefits — from competitive pay to programs to help you achieve financial security to resources for your overall health and wellbeing. And you'll be part of an environment that encourages and supports you as you reach for your goals, both at work and in your personal life.



Your Cummins total rewards package provides resources and opportunities for your:

Health

Coverage choices that include medical, prescription drug, vision, dental and supplemental benefits, as well as access to a variety of programs to support healthy living.

3

Wealth

Competitive compensation along with benefits to help you make the most of your money today and build your financial security for the future, including an Employee Stock Purchase Plan, Health Savings Account (HSA), Flexible Spending Accounts (FSAs) and retirement benefits.

4

Life

A solid foundation of protection through company-provided life, accident and disability coverage with optional coverage available if you want more, plus a variety of programs to support you personally, including time off, adoption assistance, tuition assistance and employee discounts.

5

Career

Opportunities to be part of a supportive environment that encourages your growth and development, where you can gain new experiences, find the path that works for you and build a rewarding career.

6



We are dedicated to supporting your journey and helping you have a vibrant and fulfilling life

while you build your career. At Cummins, we unleash the energy, vision and potential of our employees to power the world. Here you'll have the freedom and flexibility to explore your passions and make an impact. Join us and see what's possible when you're empowered to bring your best ideas and self to work every day.

It's **OK** at Cummins:

A foundation for energizing wellbeing

Cummins prioritizes mental health and wellness because of its critical importance and the deep connection to all aspects of being well, physical, financially, emotionally and socially. It's OK at Cummins is a dedicated initiative to build awareness and provide resources to support the needs of you and your family.



Health

Supporting your personal health journey is important to us. While everyone's path to good health is different, your Cummins plans and programs are there for you when you need them. You'll have access to essential resources right away with the flexibility to choose coverage that best fits the needs of you and your family.

Resources for Your Health

Medical: Coverage for your medical care needs (including prescriptions and access to telehealth, lifestyle coaching, discounted fitness centers and more). There are three plan options through Anthem Blue Cross Blue Shield so you can choose what's best for you with contributions that vary based on pay.

Dental: Coverage to protect your smile through Delta Dental with a full range of services to help keep your teeth and gums healthy. Preventive care (such as cleanings, exams and most x-rays) are covered 100% with no deductible, when using an in-network provider. For basic services, major services and orthodontia, the plan pays 50 – 80% of costs after meeting an annual deductible.

Vision: Coverage for vision exams and eyewear through Blue View Vision (included automatically when enrolling in medical). When using an in-network provider, the plan pays 100% of for an annual comprehensive eye exam and provides a \$150 allowance for frames or contacts.

Supplemental Medical Benefits: Options that complement medical coverage, providing payments in the event of a covered critical illness, accident or hospital stay.

Living Well: A variety of resources offered automatically to help you focus on your physical and mental wellbeing, including It's Ok for mental health awareness and help, an Employee Assistance Program (EAP) through Lyra Health and other healthy living programs including health advocacy and care management support, surgical centers of excellence, lifestyle coaching and expert second opinions.

More about medical

You'll have three plan choices (with Cummins paying the majority of the premiums regardless of the option you choose):

- **HSA Plan** — Lowest contributions with essential coverage and eligibility to contribute to a Health Savings Account (HSA).
- **HSA Plus Plan** — Medium contributions, a lower deductible and eligibility to contribute to a Health Savings Account (HSA) with money from Cummins to boost your savings.
- **PPO Plan** — Highest contributions but typically lower and more predictable costs as you receive care (coverage does not qualify for an HSA).

Two important things to know:

- 1. All three plans cover a broad range of medical services and prescription drugs.** This includes preventive care, for which you pay nothing additional since it's covered in full when using in-network providers.
- 2. Coverage goes beyond the basics.** You'll have free access to care resources like Carrum Health Centers of Excellence for planned surgeries, Anthem Health Pro for health advocacy and care management, Virta for help with managing and potentially reversing diabetes and Anthem Virtual Second Opinion to help you feel confident in your treatment plans for serious and complex health conditions.



Energizing your physical wellbeing

Cummins supports your physical wellbeing by providing resources you can use to help take care of yourself, prevent illness and injury and meet your personal fitness and healthy eating goals.

Wealth

We want to help you achieve your financial goals. Being financially secure is an important part of your overall health and wellbeing, which is why we offer competitive pay and have benefits to help you save money today and prepare for a secure tomorrow.

Resources for Your Wealth

Compensation: You receive market-competitive base pay as well as annual bonus opportunities and other programs (depending on role and level) that allow you to share in the success you help create with payouts based on both individual and company performance.

Employee Stock Purchase Plan: Provides an opportunity to invest in Cummins stock with the Company contributing toward your purchase. You can elect to have up to 15% of your base salary withheld each pay period to purchase shares, with the Company providing a 25% matching contribution on your total purchase.

Health Savings Account (HSA): Allows you to save on taxes as you save for your future health care needs if you enroll in the HSA Plan or HSA Plus Plan for medical. If you choose the HSA Plus Plan, Cummins helps you save by contributing up to a \$1,200 each year to your account (based on coverage level).

Flexible Spending Accounts (FSAs): Options that give you a tax break on eligible health care and/or dependent day care expenses through tax-free reimbursements.

Retirement Benefits: Includes the Power of 2 to help you prepare for a secure retirement — a 401(k) savings plan with a Company match (up to 3.5% of pay) and Company contributions to a cash balance pension plan (up to 6% of eligible pay).

The Power of 2 helps you prepare for a secure retirement

You receive:

- **4-6% of eligible pay** based on age and service through the Cummins Pension Plan, also known as a Cash Balance Plan. You automatically participate and Cummins fully funds your benefit (no contribution required from you).
- **Up to 3.5% of pay** through company matching contributions in the Cummins Retirement and Savings Plan (RSP), our 401(k) plan.



Energizing your financial wellbeing

At Cummins, we recognize the interconnected nature of wellbeing and how helping you live well financially contributes to how you feel overall.



Life

Balancing life, work and other obligations is important, and we know it can be challenging. That's why we provide flexibility to take time away from work when you need to and benefits that help you feel protected so you can focus on the things that matter.

Resources for Your Life

Time Away from Work: Time off with pay so you can focus on what's important in your life outside of work. In addition to vacation and holidays, leave programs provide time away when needed (including up to 12 weeks of Paid Parental Leave).

Life and Accident Insurance: A solid foundation of coverage (one times annual base salary) provided automatically at no cost to you with options to purchase additional coverage for yourself, spouse/domestic partner and/or dependent children.

Disability Coverage: Offers financial protection at no cost to you if you're unable to work due to short-term or long-term illness or injury.

Adoption Assistance: Provides a reimbursement of up to \$5,000 for qualifying adoption expenses per adopted child.

Education Assistance: Provides up to \$7,000 per year to eligible employees to continue their education.

Employee Discounts: Access to exclusive discounts on a variety of products and services, from vehicles to computers and mobile phones.



Energizing your emotional wellbeing

Cummins offers a variety of resources to help you in your personal life, including the Employee Assistance Program (EAP) through Lyra Health. In addition to 16 free therapy and coaching sessions per year for you and your eligible family members, you'll have access to a variety of tools and other resources to help you work through work and life challenges.



Career

Cummins is committed to investing in your development by providing a challenging and supportive work environment that inspires high-quality results. We offer many opportunities that encourage you to build a rewarding career.

Resources for a Rewarding Career

At Cummins, you are the author of your own career. Your journey begins with owning and shaping your development through diverse experiences, formal programs and day-to-day learning moments. We encourage you to reach your full potential so you can make a difference and an impact on the world. You'll try new things, work with experienced mentors and take charge of your own future.

Development opportunities include:

- Leadership and functional specific programs.
- Formal technical training programs.
- Informal on-the-job experiences.



Energizing your social wellbeing

We all need each other to succeed, which is why we strive to create a community of support and environment that embraces who you are and how your unique story contributes to our overall Cummins story.



A Sense of Belonging

At Cummins, diversity and inclusion is a core company value. Our company, team and community thrive when everyone is included and respected. We know that diversity creates a stronger and more competitive work environment, and ultimately helps us attract and retain top talent. As a community, we enable positive change by breaking down barriers, responding with empathy, and creating equal opportunities, which is why we are proud of to invest in strategies, programs and initiatives that support these values.

For example:

- **Cummins Powers Women** unites our leaders and employees around the world in finding solutions to gender inequality in our communities, reinforcing our commitment to the advancement of women everywhere.
- **Cummins Advocating for Racial Equity** works to dismantle institutional racism and creating systemic equity.
- **The Global Disability Inclusion Strategy** for inclusive workplaces and communities where people with disabilities are enabled to fulfill their potential.
- **LGBTQ+ Safe Leader Training**, our global skill-building program to address topics related to sexual/gender identity that can manifest conscious or unconscious bias in the workplace.
- **Veterans Strategy** invests in our people, energy and financial resources to improve the lives and well-being of veterans and their families.

Employee Resource Groups (ERGs) at Cummins are voluntary, employee-led groups that serve as a resource for members and the company by helping to foster a diverse and inclusive workplace aligned with Cummins' mission, vision and values. With more than 150 established worldwide, ERGs are open to all employees and organized by different facets of diversity like gender, age, disability, sexual orientation/gender identity, multicultural and military status.



Join us and see what's possible when you're empowered to be your best self every day!



Read more about how Cummins powers your potential at www.cummins.com/careers.