

2025 Benefits Plan Summary (U.S.)

Paid Time Off	 Vacation - 3 weeks (pro-rated) Personal Days/ Holidays - 12 days
Medical/ Prescription Plan	 United HealthCare (UHC) PPO & HDHP Medical Plans Advance Medical Plan administered by Centivo (employees in NY Metro areas, NJ, CT, TX and CO are eligible) Express Scripts Prescription Plan
Dental	Aetna PPO and DMO
Vision	
	Vision Service Plan (VSP) Optum Health Bank (HAS)
Health Savings Account Flexible Spending Account Dependent Care (FSA)	United Healthcare (FSA) and (DCFSA)
Employer-paid Life Insurance	 Basic Life (1x base salary) Basic Accidental Death & Dismemberment (AD&D) (1x base salary) Business Travel Accident (BTA) (5x base salary)
Employer-paid Disability	 Short Term Disability (STD) Long Term Disability (LTD)
Employer-paid Employee Assistance Program	United Healthcare (UHC) Optum
401(k) Savings	Competitive company match to help you plan for your future
Financial Planning	Assistance from Charles Schwab with financial planning services
Employee Education Assistance Program	Tuition Reimbursement: Financial support for approved degree or job-related undergraduate and graduate courses, helping you advance in your current role. Student loan repayment: Through SoFi at Work (social financial services company), receive monthly financial support for up to five years to help repay your current student loans.
Health & Wellness Programs	Earn discounted premium medical rates and rewards
Voluntary Benefits	 Accidental Death & Dismemberment Supplemental Life Insurance Supplemental Long-term Disability (LTD) Critical Illness, Accident Insurance, Hospital Indemnity Legal Plan Identity Theft Muscular Skeletal Care Mental Health Metabolic Maintenance for Diabetes and Weight Management Pet, Home, and Car Insurance Employee Discounts Smoking Cessation Fertility and Adoption Weight Management College 529 Savings Plan Visions Federal Credit Union Commuter Expense Reimbursement Account Student Loan Reimbursement via Sofi
Rewards and Impact	Our comprehensive Total Rewards program includes recognizing employees for milestones and achievements, supporting your charitable passions and focusing on every aspect of your well-being. Benefits begin on the first of the month following your hire date. Every year, we
Enrollment	host an Open Enrollment event, in which new or updated benefits take effect January 1. We also allow benefits changes for qualifying life events, as eligible.