



## Benefits package for new employees



2025

The page features a large, abstract graphic composed of overlapping shapes. A large blue shape is at the bottom left, a purple shape is at the top right, and a white shape is at the bottom right. A thin blue line outlines a rectangular area that overlaps the blue and purple shapes, with the year '2025' centered within it.

## Begin to make a difference — join Prime today

Everything we do at Prime Therapeutics (Prime) is connected to our purpose of providing the same care we would want for our loved ones. This purpose fuels our passion and drives every decision we make.

Like our industry, Prime is fast paced, growing and evolving. Our people are the foundation of our success. With comprehensive rewards that include professional development, health care coverage, incentives and a healthy work/life balance, we'll give you the tools and support you need to make a difference.

### Competitive benefits supporting your total wellness

Our Total Rewards Program offers a wide range of employee benefits to support your total wellness. Our competitive package provides you with the flexibility to select the benefits that best meet your needs.

#### **What is included in Prime's benefits package?**

Our benefits package is part of the Total Rewards Program, which includes:

- Medical, dental and vision insurance
- Incentives of up to \$1,600 for employees and spouses/domestic partners who participate in voluntary wellness screenings
- Retirement planning and ways to protect your income (life, accident, disability insurance, etc.)
- Competitive salary, incentives and time off
- Additional rewards

#### **Who is eligible to receive Prime benefits?**

To be eligible for benefits, you must be regularly scheduled to work 20 to 40 hours per week and may not be an intern, seasonal, variable or temporary employee. Eligible dependents include:

- Your legally married spouse
- Your domestic partner, who may be of the same or opposite sex, and eligible children of your domestic partner
- Your child(ren) under age 26 (children include natural children, legally adopted children, stepchildren, children for whom you have legal guardianship and grandchildren who have lived with you continuously from birth and you claim as a dependent for tax purposes)

#### **When will my benefits become effective?**

Insurance will start on the first of the month concurrent with or following your date of hire. Your 401(k) contributions can start immediately.

# Medical plan

Prime offers two medical plan options, allowing you to decide how you pay for your health care.

- **Consumer Driven Health Plan** — This plan offers lower per-paycheck premiums, but higher out-of-pocket expenses. It offers the use of a tax-exempt health savings account (HSA) to help you save money for medical expenses. Prime contributes money into your HSA: \$500 for employee-only coverage or \$1,000 if you are covering dependents. Contributions are prorated for new hires. You may contribute to an HSA up to the annual contribution limit.
- **Traditional PPO Plan** — This plan offers higher per-paycheck premiums, but lower out-of-pocket expenses. You may elect to contribute into a medical flexible spending account (FSA) to be reimbursed for medical expenses through the plan year.

Both plan options use the same coverage network and cover the same services. The difference in the two plans is how you and Prime pay for your care. Premiums for both options are included in the table below.

	Consumer Driven Health Plan with HSA				Traditional PPO Plan			
	Employee	Employee+ child[ren]	Employee+ spouse	Family	Employee	Employee+ child[ren]	Employee+ spouse	Family
<b>New hire cost per paycheck<sup>1</sup></b>	\$45.75	\$95.48	\$141.90	\$192.30	\$82.04	\$152.68	\$195.31	\$256.75
<b>Full cost per paycheck</b> (Not participating in wellness screenings)	\$76.52	\$126.25	\$203.44	\$253.84	\$112.80	\$183.45	\$256.85	\$318.29
<b>Deductible<sup>2</sup></b> (Amount you pay for covered services before your plan begins to pay)	\$3,500 Individual \$7,000 Family/+ child(ren)/+ spouse				\$1,000 Individual \$2,000 Family /+ child(ren)/+ spouse			
<b>Coinsurance<sup>2</sup></b> (A percentage you pay)	10% after the deductible				20% after the deductible			
<b>Out-of-pocket maximum<sup>2</sup></b> (Maximum you pay for covered services)	\$6,000 Individual \$12,000 Family/+ child(ren)/+ spouse				\$4,000 Individual \$8,000 Family/+ child(ren)/+ spouse			
<b>Preventive care<sup>2</sup></b>	Covered at 100%; includes annual exams, age-based testing, prenatal care, etc.				Covered at 100%; includes annual exams, age-based testing, prenatal care, etc.			
<b>Copays<sup>2</sup></b> (A fixed-dollar amount you pay)	After deductible, covered at 90% up to out-of-pocket maximum; 100% coverage thereafter				\$10 convenience clinic \$25 office visit \$150 emergency room			
<b>Doctor on Demand<sup>3</sup></b>	\$63.65 per visit				\$10 per visit			
<b>Prescription coverage for 31-day supply</b>								
Tier 1	Covered at 90% after the deductible up to the out-of-pocket maximum; 100% coverage thereafter				\$10 copay			
Tier 2					50% coinsurance (minimum \$25, maximum \$50)			
Tier 3					50% coinsurance (minimum \$40, maximum \$100)			
Tier 4					50% coinsurance (minimum \$80, maximum \$150)			
Specialty					\$300 copay			
<b>Prescription coverage for 90-day supply</b>								
Tier 1	Covered at 90% after the deductible up to the out-of-pocket maximum; 100% coverage thereafter				\$25 copay			
Tier 2					50% coinsurance (minimum \$62.50, maximum \$125)			
Tier 3					50% coinsurance (minimum \$100, maximum \$250)			
Tier 4					50% coinsurance (minimum \$200, maximum \$375)			

<sup>1</sup>New hires are eligible for this rate for a specified period of time. Employees and their spouse or domestic partner may complete a voluntary wellness screening by a deadline determined by hire date to continue receiving premium incentives (based on individual screening results).

<sup>2</sup>Coverage shown is in network (health care professionals who contract with your medical plan to deliver services to you at a lower rate). Out-of-network coverage is also available.

<sup>3</sup>To see if online care is available in your area, log on to BlueCrossMNOnline.com.

Due to IRS regulations, covering a domestic partner and children is taxable. This means the employer-paid portion of domestic partner premium will be considered additional income on which you are required to pay taxes.

# Dental plan

Prime offers two dental plan options — Enhanced and Standard. The Enhanced plan offers a higher level of coverage for a higher premium.

		Enhanced plan	Standard plan
<b>Employee cost per paycheck</b>	<b>If you cover</b>	<b>Cost per paycheck</b>	<b>Cost per paycheck</b>
	Employee	\$8 . 23	\$4 . 30
	Employee + child(ren)	\$15 . 66	\$8 . 20
	Employee + spouse	\$21 . 18	\$11 . 11
	Family	\$28 . 66	\$15 . 00
<b>Service</b>		<b>PPO in network</b>	<b>PPO in network</b>
<b>Deductible</b>		\$0/\$0	\$25/\$75
Per person/per family (calendar year)			
No deductible for diagnostic and preventive services or orthodontics			
<b>Plan paid calendar year maximum</b>		\$2,000	\$1,500
Per person			
<b>Plan paid lifetime orthodontic maximum</b>		\$1,500	Not covered
Per eligible participant			
<b>Diagnostic and preventive services</b>		100%	100%
Exams and cleanings, x-rays, fluoride treatments, <sup>1</sup> sealants, space maintainers			
<b>Basic services</b>		90%	90%
Emergency treatment for relief of pain, amalgam restorations (silver fillings) and composite resin restorations (white fillings) on anterior (front) teeth			
<b>Endodontics</b>		90%	90%
Pulpotomies on primary teeth for dependent children, root canal therapy on permanent teeth			
<b>Periodontics</b>		90%	90%
Surgical/nonsurgical periodontics, all other oral surgery			
<b>Oral surgery</b>		90%	90%
Surgical/nonsurgical extractions, all other oral surgery			
<b>Major restorative</b>		60%	60%
Crowns, composite resin restorations (white fillings) on posterior (back) teeth. The Enhanced plan also includes occlusal guards.			
<b>Prosthetic repairs and adjustments</b>		60%	60%
Denture adjustments and repairs, bridge repair			
<b>Prosthetic</b>		60%	60%
Dentures (full and partial), bridges			
<b>Dental implants</b>		60%	Not covered
(implant, abutment and crown)			
<b>Orthodontics</b>		50%	Not covered
Treatment for the prevention/correction of malocclusion (misaligned bite)			

<sup>1</sup>Fluoride treatments are covered for dependent children through age 16.

Due to IRS regulations, covering a domestic partner and children is taxable. This means the employer-paid portion of domestic partner coverage will be considered additional income on which you are required to pay taxes.

# Vision plan

Prime offers two vision plan options — Enhanced and Standard. The Enhanced plan offers a higher level of coverage for a higher premium.

		Enhanced plan	Standard plan
<b>Employee cost per paycheck</b>	<b>If you cover</b>	<b>Cost per paycheck</b>	<b>Cost per paycheck</b>
	Employee	\$6 . 45	\$3 . 30
	Employee + child(ren)	\$13 . 82	\$7 . 06
	Employee + spouse	\$12 . 93	\$6 . 60
	Family	\$22 . 11	\$11 . 28
<b>Service</b>		<b>In network</b>	<b>In network</b>
<b>Eye exam<sup>1</sup></b> (once every calendar year)		\$15 copay	\$15 copay
<b>Prescription lenses</b> (once every calendar year) (Single, bifocal, trifocal, lenticular, polycarbonate lenses for dependent children)		\$30 copay	\$30 copay
<b>Frame</b> (once every other calendar year)		\$220 allowance \$240 allowance for featured frames \$120 Costco allowance 20% off the amount over your allowance	\$160 allowance \$180 allowance for featured frames \$90 Costco allowance 20% off the amount over your allowance
<b>Anti-reflective coating</b>		100% after \$30 copay	Not covered
<b>Contact lenses</b> (once every calendar year in lieu of glasses/frames)		\$220 allowance Up to \$30 copay for contact lens exam	\$160 allowance Up to \$30 copay for contact lens exam
<b>Second pair of glasses or contacts</b> (Lenses once every calendar year) (Frames once every other calendar year)		After additional \$30 copay \$220 allowance \$240 allowance for featured frames \$120 Costco allowance 20% off the amount over your allowance	Not covered
<b>Laser vision correction</b>		15% off regular price at contracted laser centers, or an additional 5% off the center's promotional price	15% off regular price at contracted laser centers, or an additional 5% off the center's promotional price

## Extra discounts and savings

- Average 30% savings on lens options such as scratch resistant and progressives
- 20% off additional prescription glasses and sunglasses, including lens options

<sup>1</sup>Eye exams are also covered by the medical plan with no copay at in-network providers.

Due to IRS regulations, covering a domestic partner and children is taxable. This means the employer-paid portion of domestic partner coverage will be considered additional income on which you are required to pay taxes.

# Commitment to preventive health and wellness

As part of our commitment to preventive health and wellness, Prime offers a number of programs and benefits.

## Awareness

To educate you on your health status, you (and your spouse/domestic partner) are eligible for a comprehensive biometric blood screening at no cost to you.

## Cognitive behavioral therapy

The Learn to Live program provides online resources, support groups and clinical assessments for you and your family members (age 13 and older) struggling with stress, depression or social anxiety. Your information is completely confidential and will never be shared with your employer.

- Immediate, 24/7 access
- No cost to you or your family
- No waiting lists

## Omada

Omada is an online program available to employees and their covered dependents age 18 or over that can help you manage your type 2 diabetes, lose weight, adopt healthy habits and lower your risk factors for type 2 diabetes and heart disease.

- Learn how to create healthy habits and maintain them.
- Receive tools such as a scale, pedometer and resistance bands.

Learn more about Omada by going to [Go.OmadaHealth.com/Prime](https://Go.OmadaHealth.com/Prime).

## Maven

Maven supports employees and their dependents enrolled in a Prime medical plan with preconception, family building, pregnancy, postpartum, return to work, parenting and menopause. Members receive personalized support helping them avoid costly treatments, find the right care and achieve better health outcomes.

## Hinge Health

Hinge Health is a digital physical therapy benefit that offers comprehensive back and joint programs to reduce pain and increase mobility (for employees and their dependents, 18 or over enrolled in a Prime medical plan).

Participants will receive comprehensive, one-on-one care from prevention to postsurgical recovery, with a full clinical care team including physicians, physical therapists, nurses, nutritionists and counselors, as well as health coaching and expert medical opinion resources.

Learn more about Hinge Health by going to [HingeHealth.com/PrimeTherapeutics](https://HingeHealth.com/PrimeTherapeutics).

## Education

Prime offers programs and resources that support your efforts to maintain and improve your overall health at no cost through the **be well** online platform at [Bravo.com/Prime](https://Bravo.com/Prime).

- A health risk assessment tool gathers information about how healthy you are, your modifiable health risk factors and conditions and your readiness to change.
- Evidence-based e-learning courses simulate live coaching seminars, and are designed to address the root cause of behaviors related to modifiable health issues.
- Prime offers online resources, including meal planning and healthy recipes, exercise videos, ways to reduce stress and tips to improve sleep.

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# Commitment to preventive health and wellness (Continued)

## Individual and group wellness challenges

Prime offers fun, interactive activities on the **be well** online platform to help you improve your well-being.

## Medical plan premium incentive

Earn up to \$3,200 (if your spouse/domestic partner participates) in medical premium reduction for taking the wellness screening and achieving Prime's healthy range standards.

## Support

Prime's Employee Assistance Program provides a variety of free nutrition, fitness and healthy living resources to you and your family, 24 hours a day, 7 days a week.

## Retirement planning and income protection

### 401(k) retirement plan

Prime offers a pretax 401(k) plan and after-tax Roth 401(k) plan to help you meet your long-term financial goals.

Prime matches up to 100% of the first 6% you contribute, up to the IRS compensation limit. The plan features competitive investment options, loans, hardship withdrawals and rollovers. Professional investment management services are available to all employees to help you better plan for retirement.

### Health savings account (HSA)

#### Health care

If you enroll in the Consumer Driven Health Plan, you may set aside pretax money to pay for qualified medical, dental and vision expenses. HSA advantages include year-over-year fund rollover, earning tax-free interest, investment opportunities and portability.

### Flexible spending account (FSA)

#### Dependent care

You may set aside pretax money to pay for qualified dependent care expenses including day care, before- and after-school programs, preschool and adult care for disabled dependents.

#### Health care

You may set aside pretax money to pay for qualified health care expenses such as copays, coinsurance, prescription medicines, some over-the-counter medicines, etc.

## Income protection benefits

### Disability insurance

Prime's short-term disability provides 60% of your base weekly earnings, with a maximum weekly payout of \$1,750, for a period of up to 12 weeks. Prime's long-term disability provides 60% of your basic monthly salary, with a maximum of \$15,000 per month. The full cost of these benefits is paid by Prime.

### Life insurance

Prime provides life insurance coverage equal to two times your annual salary, up to a maximum of \$750,000. The full cost of this benefit is paid by Prime.

You may purchase supplemental life insurance for yourself, your spouse/domestic partner and eligible dependents.

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# Retirement planning and income protection (Continued)

## Other insurance

Prime employees are also eligible to obtain additional insurance including:

- Long-term care insurance
- Legal insurance
- Critical illness insurance
- Hospital confinement indemnity insurance
- Accident insurance
- Home and auto insurance
- Pet insurance

## Pay and time off

### Pay

We have a market-competitive approach to compensation to ensure that everyone at Prime is rewarded for their talents, performance and contributions to achieving our purpose and goals.

Prime employees are paid every other week. For your convenience, we offer direct deposit and a pay card option.

### Incentive opportunity

Prime rewards employee performance and organizational performance by providing an opportunity to share in the company's success. All regular Prime positions are eligible for an incentive program. Participants must meet incentive eligibility criteria to be eligible for an incentive award, and you must be a full-time or part-time employee and may not be an intern, resident, seasonal, variable or temporary employee.

### Additional compensation

Nonexempt employees in eligible positions, who are required to work evenings, nights and/or weekends based on business need may be eligible for shift differential. In addition, eligible positions based on business need may be eligible for additional skill pay.

### Paid time off (PTO)

Prime offers employees a generous PTO program to protect their income during vacation, illness and other absences.

- PTO increases at milestone service anniversaries.
- PTO will be prorated based on your start date.
- Based on specific state requirements, PTO may be accrued based on state of residence.
- PTO may be calculated based on hire date.

PTO award*	Years of service*			
	Less than 5 years	5 years to less than 10 years	10 years to less than 20 years	20 years and more
Career grouping 1 <sup>1</sup>	156	196	236	276
Career grouping 2 <sup>2</sup>	196	216	236	276
Career grouping 3 <sup>3</sup>	236	236	236	276

\*Eligible employees who are regularly scheduled to work between 20 to 39 hours per week will receive a prorated benefit based on their full-time equivalency. New eligible employees will receive a prorated annual benefit (hours) based on their hire date.

<sup>1</sup>Support career band (all levels): Entry, Experienced and Advanced Professional career band: Associate

<sup>2</sup>Professional career band: Intermediate, Senior, Principal and Senior Principal Management career band: Supervisor, Manager, Director and Senior Director

<sup>3</sup>Professional career band: Distinguished Principal Management career band: Associate Vice President Executive band (all levels): Vice President and Senior Vice President

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## Pay and time off (Continued)

### Holiday pay

Prime observes 10 paid holidays each year: New Year's Day, Martin Luther King Jr. Day, Memorial Day, Juneteenth, Independence Day, Labor Day, Thanksgiving Day and the following Friday, Christmas Eve and Christmas Day.

### Personal holiday

Prime offers one personal holiday. A personal holiday allows employees the flexibility to commemorate and honor a religious or nonreligious day that holds personal significance. This includes any holiday not officially recognized as a company holiday.

### Caregiver leave pay

Prime offers 10 days of caregiver leave pay to eligible employees to care for an ill family member, during an approved leave of absence.

### Parental leave pay

Prime offers 30 days of parental leave pay to employees to care for and bond with a newborn, newly adopted or newly placed foster child, during an approved leave of absence.

### Bereavement pay

Prime offers up to five days of bereavement pay when an immediate family member has passed away.

### Military leave pay

Prime offers 10 days of military leave pay to eligible employees during an approved military leave of absence.

### Employee volunteer time

Prime offers two days of paid time to volunteer, support and give back to the communities in which we live and work.



# Additional benefits for Prime employees

## Adoption assistance

Prime reimburses employees up to \$5,000 of eligible expenses related to each adoption.

## Back-up care

In the event that your child or adult care provider is unavailable, this benefit will arrange back-up care and cover the majority of the costs — generally, you incur a \$10 charge per day up to 10 times a year.

## Discount programs

Take advantage of negotiated discounts, such as cell phone plans, ticket sales, car rentals, retail shopping and much more.

## Diversity, equity and inclusion program

The mission of Prime's diversity, equity and inclusion (DEI) program is to passionately advocate for diversity and inclusion through heightened awareness, impactful initiatives, effective communication, community outreach and engaging events. This commitment aims to bolster employee engagement, drive business success and mirror the rich tapestry of the communities we are a part of. We achieve this by empowering our employees to actively contribute through participation in the Diversity & Inclusion (D&I) Council, join and take leadership roles in employee resource groups to foster meaningful connections among colleagues and engage in continuous unconscious bias training. This collective effort helps us dismantle barriers and educate our team on vital DEI topics.

## Education reimbursement

Employees in degree-seeking programs that directly relate to their job at Prime may be eligible for tuition reimbursement in the amounts of \$4,000/year for undergraduate level and \$5,250/year for graduate level. Courses that began prior to your employment start date with Prime are not eligible for reimbursement.

## Employee Assistance Program and work/life resources

Our Employee Assistance Program provides personal support and resources to you and your family at no charge to you. These services include confidential counseling and support for emotional well-being, health coaching, financial and legal support, and child and elder care referrals for services.

## Employee resource groups (ERGs)

We believe in creating and celebrating a community beyond an employee's role or team, and a space that they feel a part of. ERGs are critical to connecting employees who share commonalities such as diversity dimensions, creating mutually beneficial outcomes between its members and the organization. ERGs provide opportunities to network, develop professional leadership skills, be allies, address common issues and concerns, and foster inclusion through communication, education, and events.

Our ERGs are created and led by employees. Currently we have eight ERGs. However, annually, the D&I Council evaluates adding additional ERGs.

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## Additional benefits for Prime employees (Continued)

### Prime Together Foundation

In mid-2020, and during the wake of ongoing social injustices, Prime employees and leaders began much needed conversations about how to create change in our communities. Prime employees voiced a desire to create a foundation to get involved, make a difference and have a lasting impact. In response, we formed the Prime Together Foundation (the Foundation).

The Foundation is an extension of Prime's diversity, equity and inclusion (DEI) program. The Foundation's mission is to work together with our communities to address inequality and injustice in all its manifestations, particularly racism, poverty, health and hunger.

### PrimeCares

Our PrimeCares corporate giving program promotes teamwork, community involvement and social responsibility. Through PrimeCares, we support employees who want to contribute their time and resources to organizations in the communities in which they live and work. Prime matches employee donations up to \$500 annually and employee volunteer hours up to \$500 annually to eligible 501(C)(3) charities. Prime also conducts an annual giving campaign and is involved in many other community initiatives, including local run/walk/bike events.

### Professional development

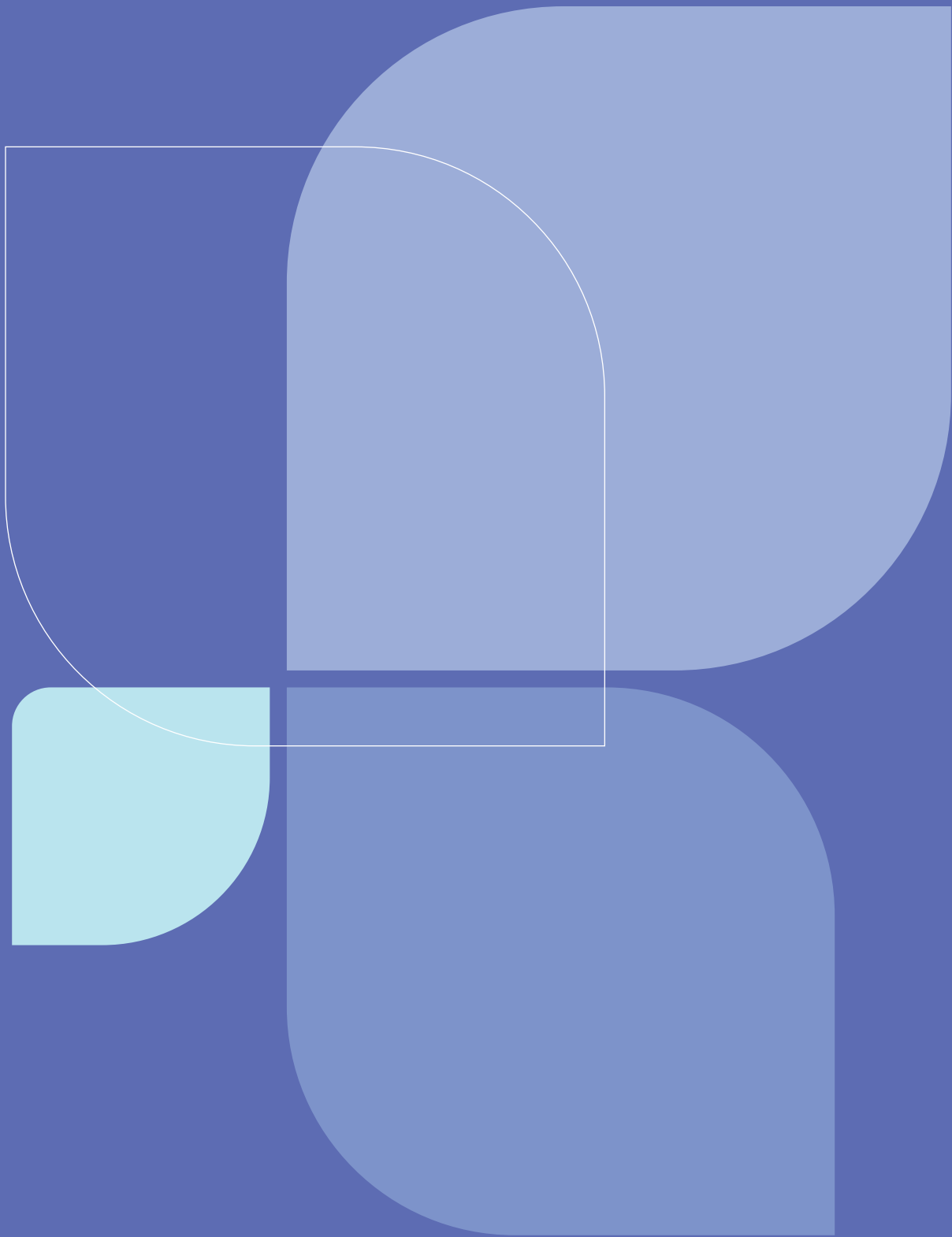
Prime offers many in-person and virtual opportunities for learning, including instructor-led sessions and on-demand content and resources. Prime employees may be reimbursed for training courses, travel and professional memberships that are approved by their manager and directly relate to their job at Prime or to Prime's business.

### Supportive work culture

Prime's supportive work culture promotes internal training, recognition and communication to help build the foundation for your success. Prime conducts surveys and uses the intranet and other communication tools to encourage sharing ideas and open communication at all levels of the organization.



This guide describes only certain highlights of some of Prime's benefit plans. It does not replace the actual plan provisions of the plan documents or policies, which in all cases are the final authority. Eligibility criteria and company plans, programs, practices and processes may be amended, changed or terminated by Prime at any time without giving participants prior notice or gaining their consent. This document does not constitute a contract of employment between Prime and any individual or an obligation by the company to maintain any particular benefit program, practice or policy.



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