

# 2025 Benefits Summary



Verisma provides a range of benefits in support of our commitment to the health and well-being of our employees and their families. Some benefits are paid in full by Verisma, and some costs are shared between employees and Verisma. Other benefits are made available at reasonable group rates.



## Benefits Eligibility

- Full-time employees working 30 or more hours per week and their legal spouse/domestic partner and dependent children up to age 26.

Must enroll within 30 days of full-time date of hire and/or qualified life event date.

## Benefits Effective Date

- First day of the month following date of hire.

## Health Benefits

### Medical and Prescription Drugs

- Option to choose from four Cigna medical plan options— two PPO and two HSA-qualified HDHP plans.
  - › Each plan provides the same coverage for services and has a \$5,000 (individual) and \$10,000 (family) in-network deductible.
  - › Plans vary by the amount Verisma funds to a Health Reimbursement Account (HRA) to reimburse some or all of the deductible when using top quality medical providers as recommended by Garner Health.
- Prescription drug coverage and virtual care services (general medicine and behavioral health) are included with each medical plan.
- Cigna members have access to health tools, wellness challenges, and rewards through the Virgin Pulse app.
- Employees share in the cost of these benefits through pre-tax deductions.

### Health Savings Account (HSA)

- Employees enrolled in a Verisma HDHP medical plan can contribute to an HSA, a tax-advantaged medical savings account, to help pay for qualified eligible out-of-pocket medical, dental and vision expenses.

### Dental and Vision

- One dental plan and one vision plan through Cigna.
- Employees share in the cost of dental and vision benefits.

### Flexible Spending Accounts (FSA)

- Withhold a minimum of \$50 up to an annual amount of \$3,300\* of pre-tax dollars to pay for eligible out-of-pocket healthcare expenses and up to \$5,000 for eligible childcare expenses.

### Health Advocacy Service

- Available to all benefit eligible employees.
- Provides assistance when making important medical decisions, scheduling specialist appointments, and resolving insurance claims.

*\* Estimate pending IRS approval.*

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## Financial Benefits

### 401(k) Salary Deferral Plan

- After one month of employment, contribute up to \$24,000\*, or \$32,000\* if age 50 or older, to save for retirement.
- Verisma may offer a discretionary match depending on annual profitability of the company.

### Life and Disability

- Company-paid Basic Life/AD&D benefit of one times annual salary up to a maximum of \$200,000.
- Additional Voluntary Life/AD&D is available for purchase (on a post-tax basis) for employees, spouse and dependent children.
- Company-paid Short Term Disability (STD) benefit of 50% of salary to a maximum of \$250 per week; benefit begins on the 1st day of an accident/8th day of an illness and lasts up to 13 weeks.
- Option to increase company-paid STD benefit by purchasing (through after-tax deductions) a benefit of 60% of salary to a maximum of \$1,500 per week.
- Company-paid Long Term Disability (LTD) benefit of 60% of salary to a maximum of \$10,000 per month; benefit begins on the 91st day of disability and lasts to Social Security Normal Retirement Age (SSNRA).

### Additional Programs

- Company-paid travel assistance services for employees and family members traveling in a foreign country or 100 miles or more from home.
- Option to purchase Accident Insurance, Critical Illness Insurance and Hospital Indemnity Insurance on a post-tax basis; plans pay a lump sum benefit for specified injuries or events.

## Work/Life Benefits

### Flexible Work Arrangements

- Opportunity to adjust work hours as approved by management.
- Part-time and full-time telework options available for some positions.

### Paid Time Off (PTO)

- In accordance with company policy, employees accrue combined personal and vacation days beginning their first month of employment; days accrued are based on tenure with the company.

### Parental Leave

- After one year of tenure with the company, employees have up to two weeks of paid parental leave to care for a newborn, newly adopted child, or new foster child.

### Holidays and Additional Leave

- Verisma observes seven paid holidays and three floating holidays each year.
- Bereavement leave is provided in the event of the death of an immediate family member.
- Jury duty leave is available when summoned, or subpoenaed to appear before court.

### Employee Assistance Program (EAP)

- Provides telephonic and online support services 24/7 to help with questions and issues regarding life, family, legal, and financial concerns.



*\* Estimate pending IRS approval.*