

HorizonWorks Benefits Summary 2026

Effective January 1, 2026

MEDICAL INSURANCE

Provider: United Healthcare (NEW - switched from Aetna)

Plan Options (Employee Only Monthly Premium):

Bronze: \$145/month - High deductible, lower premium

Silver: \$195/month - Balanced coverage

Gold: \$265/month - Lower deductible, higher premium

Platinum: \$350/month - Comprehensive coverage

NEW: Telehealth visits included at no extra cost

In-network preventive care: 100% covered

Out-of-pocket maximum: \$6,500 (individual) / \$13,000 (family)

DENTAL & VISION

Dental Provider: MetLife

Basic: \$18/month - Preventive + basic procedures

Enhanced: \$40/month - Includes orthodontia

Vision Provider: VSP

Standard: \$10/month - Annual exam + \$150 frame allowance

Premium: \$22/month - Annual exam + \$250 frame allowance

RETIREMENT - 401(k)

Company Match: 6% of salary (INCREASED from 4%)

Vesting: Immediate (IMPROVED - was 2-year cliff)

Provider: Fidelity

Investment options: Target date funds, index funds, self-directed

PAID TIME OFF

Policy: Flexible PTO (NEW - no accrual tracking)

Minimum encouraged: 15 days per year

No maximum cap - use good judgment

Manager approval required for 5+ consecutive days

Company Holidays: 11 days (includes Juneteenth)

Sick Leave: Unlimited, no documentation for < 3 days

PARENTAL LEAVE

All Parents: 16 weeks paid leave (INCREASED from 12)
No distinction between primary/secondary caregiver
Can be taken within 12 months of birth/adoption
Gradual return option available (part-time for 4 weeks)

MENTAL HEALTH & WELLNESS

Therapy Sessions: 12 free sessions/year via Lyra (INCREASED)
Meditation App: Free Headspace subscription (NEW)
Gym Reimbursement: \$75/month
Wellness Stipend: \$500/year for fitness equipment, classes, etc.

REMOTE WORK BENEFITS (NEW)

Home Office Stipend: \$500/year for equipment, furniture
One-time Setup Bonus: \$1,000 for fully remote employees
Internet Reimbursement: Up to \$75/month
Co-working Space: Reimbursement available in select cities

OTHER BENEFITS

Life Insurance: 1x salary (free), 2x (\$15/mo), 3x (\$28/mo)
Disability: Short-term and long-term included
HSA: Company contributes \$500/year (Bronze/Silver plans)
FSA: Healthcare and Dependent Care options available
Commuter Benefits: Pre-tax transit and parking
Professional Development: \$2,000/year for courses, conferences

DISCONTINUED:

- Employee Stock Purchase Program (ended Q3 2025)

Questions? Contact HR: benefits@horizonworks.com

Benefits Portal: workday.horizonworks.com/benefits

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