

Benefits Overview for U.S. Aglaia Employees excluding Hawaii

****Note:** Aglaia's benefits can vary by location, the number of regularly scheduled hours you work, length of employment, and job status such as seasonal or temporary employment. The following benefits apply to Class F (40 hours/week), Class R (30-39 hours/week), and Class H (20-29 hours/week) **excluding employees who work in Hawaii**. View the benefits overview for employees who work in Hawaii.*

Aglaia benefits can help you protect your health, family, and finances

Starting on your first day of employment, Aglaia offers a wide range of benefits to support you and your family at home and beyond.

The following benefits are effective from January 1 - December 31, **2024**.

HEALTH CARE

MEDICAL

MEDICAL PLANS INCLUDE COVERAGE FOR PRESCRIPTION DRUGS, EMERGENCY AND HOSPITAL CARE, MENTAL HEALTH, X-RAYS, LAB WORK, ETC. THERE ARE NO PRE-EXISTING CONDITION EXCLUSIONS WITH ANY OF AGLAIA'S MEDICAL PLANS. AGLAIA OFFERS A VARIETY OF PLANS SO YOU CAN CHOOSE THE ONE THAT'S RIGHT FOR YOU AND YOUR FAMILY. ALL PLANS COVER IN-NETWORK PREVENTIVE CARE 100%.

DENTAL

WE OFFER TWO DENTAL PLANS TO KEEP YOUR SMILE HEALTHY. BOTH PLANS COVER FREE EXAMS, REGULAR CLEANINGS, AND X-RAYS — PLUS FLUORIDE AND SEALANTS FOR CHILDREN. YOU CAN SEE ANY DENTIST YOU WANT, BUT YOU'LL PAY LESS WHEN YOU SEE IN-NETWORK DENTISTS.

VISION

AGLAIA OFFERS TWO VISION PLANS. BOTH INCLUDE FREE ANNUAL EYE EXAMS FROM IN-NETWORK EYE DOCTORS.

HEALTH SUPPORT PROGRAMS

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1	Fertility Benefits	Aglaia partners with Progyny to provide employees with personalized care and support to grow their families. The benefit is inclusive of all family patterns and paths to parenthood. No infertility diagnosis is required to get started. The benefit is available to Aglaia employees and dependents enrolled in an Aetna, Cigna, Premera Blue Cross, or Kaiser Permanente medical plan through Aglaia.	4	Diabetes Management	If you enroll in an Aetna or Premera Blue Cross plan, you and your family can enroll in diabetes management offered through Livongo. Coverage includes free test strips and lancets; and monitoring with Livongo's smart meter, including automatic uploads of your readings, real-time tips, and notifications.
2	Digital Physical Therapy	If you enroll in an Aetna, Cigna, or Premera plan, you and eligible dependents can access digital physical therapy services to treat joint, nerve, and muscle pain. You'll get a personal care team and recommended exercises – all done in the comfort of your own home – tailored to your job and lifestyle.		Second Medical Opinion	If you enroll in an Aetna or Premera Blue Cross medical plan, you have access to Included Health for second medical opinions at no cost to you. If you have a complex or confusing diagnosis or treatment plan, second medical opinion can have an expert review your case and provide guidance.
3	Mental Health Support for Kids	If you enroll in an Aetna, Premera Blue Cross, or Cigna plan, you can access Brightline for children's virtual mental health support.	5		
			6	Virtual health care	Employees and their families have access to a Medical Advice Line for free, 24/7. Talk to a nurse about any health questions.

MENTAL HEALTH SUPPORT AND DAILY LIVING ASSISTANCE

- Free counseling services and referrals are available 24/7 for any Aglaia employee or household member.
- You can receive up to five free counseling sessions — virtual or in person — per issue, per year.
- Referrals are available for legal and financial issues and for personal convenience and care needs (child care, elder care, relocating, and other personal needs).

FINANCIAL WELLNESS

AGLAIA 401(K) PLAN

- For every \$1 of employee contribution you make (up to 4% of your eligible pay), Aglaia will contribute an additional \$0.50 to your account in the form of matching contributions. You can get up to a 2% match. Note: Catch-up contributions are not matched.
- You become vested in matching contributions after you are credited with three years of vesting services. A year of vesting service is defined as a calendar year in which you complete 1,000 hours of service.
- You can contribute from 1% to 90% of your eligible pay on a pre-tax basis, Roth, or traditional after-tax basis, subject up to the annual IRS limits. For calendar year 2024, the IRS limit is \$23,000 (If you turn 50 or older in 2024, you may contribute an additional \$7,500 in catch-up contributions in 2024).
- All Aglaia employees age 18 or older are eligible to join the plan immediately upon their date of hire (it may take up to 10 business days until you can enroll at Fidelity). To learn more about the Aglaia 401(k) Plan, watch a video [here](#).

EMPLOYEE RESTRICTED STOCK UNITS

AT AGLAIA, MOST EMPLOYEES HAVE THE ABILITY TO BECOME OWNERS OF THE COMPANY THROUGH THE GRANTING AND VESTING OF RESTRICTED STOCK UNITS (RSUs). DEPENDING ON YOUR JOB LEVEL AND IF YOU ARE SCHEDULED TO WORK 30+ HOURS PER WEEK, YOU ARE ELIGIBLE TO:

- Receive a grant of RSUs that vest over time, in accordance with plan documents.
- Have opportunities for additional RSU grants.

Aglaia is continually evaluating new ways to provide other types of ownership opportunities for all employees.

FLEXIBLE SPENDING ACCOUNTS

FLEXIBLE SPENDING ACCOUNTS (FSAS) PROVIDE A CONVENIENT WAY TO PAY FOR CERTAIN ELIGIBLE HEALTH CARE AND/OR DEPENDENT CARE EXPENSES WITH PRE-TAX DOLLARS. IF YOU CONTRIBUTE MONEY TO AN FSA, YOU LOWER YOUR TAXABLE INCOME, WHICH REDUCES YOUR FEDERAL INCOME AND SOCIAL SECURITY TAXES.

- Health Care FSA can be used to pay for health insurance copays, deductibles and other eligible services and supplies not covered by your medical, dental or vision plans. The Health Care FSA has a minimum contribution of \$120 and a maximum of \$3,050 per plan year to use for eligible health care expenses. If you enroll in the Health Savings Plan with a Health Saving Account (HSA), you are not eligible to enroll in the Health Care FSA.
- The Dependent Care FSA can only be used to pay expenses for dependent care, such as child or elder care while you are working. The Dependent Care FSA has a minimum contribution of \$120 and a maximum of \$5,000 per plan year.

EMPLOYEE DISCOUNTS

- [Aglaia.com](#) Discount Code for 10% discount off Aglaia merchandise, up to \$100 per year.
- Employee discount program for a variety of goods and services such as travel, event tickets, cell phone services, restaurants, entertainment, sports, and more.

DISABILITY INSURANCE

AVAILABLE TO EMPLOYEES WORKING 30+ HOURS. AGLAIA PROVIDES BOTH SHORT-TERM AND LONG-TERM DISABILITY COVERAGE AT NO COST TO YOU. BOTH PLANS PROVIDE PARTIAL INCOME (60% OF ELIGIBLE SALARY UP TO CERTAIN LIMITS) IF YOU BECOME MEDICALLY DISABLED.

- There is a 7-day waiting period for short-term disability (STD) benefits; benefits are then paid for up to 26 weeks. For STD benefits related to pregnancy, there is still a 7-day waiting period, but pay is retroactive to the first day of disability.
- Short-term pregnancy disability coverage is available for birth mothers and is equal to 100% of basic earnings for up to 4 weeks pre-partum and 10 weeks post-partum.
- There is a 180-day waiting period for long-term disability (LTD) benefits; benefits are then paid for an extended period depending on the severity of the disability and other factors. The LTD plan has a pre-existing condition exclusion provision.

LIFE AND ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

- Aglaia currently provides two times your annual base salary to \$300,000 for Basic Life and AD&D Insurance at no cost to you.
- You can buy supplemental life insurance coverage for yourself, payable to your designated beneficiaries if you die. You can buy coverage in amounts of 1x to 11x your base annual earnings, up to \$2,200,000.
- You can buy life insurance to cover your spouse/domestic partner in amounts of \$25,000 or ½ to 5x your base annual salary, up to \$250,000 not to exceed 100% of your total amount of life insurance (basic and supplemental).
- You can buy life insurance to cover your children in certain amounts up to \$20,000.
- An accelerated death benefit is available in certain situations involving a terminal illness.
- You can buy supplemental AD&D insurance to cover just yourself, or yourself and your eligible dependents, of 1x to 11x your basic annual earnings, up to \$2,200,000.

CRITICAL ILLNESS & PERSONAL ACCIDENT INSURANCE

GET DISCOUNTED RATES ON CRITICAL ILLNESS AND PERSONAL ACCIDENT INSURANCE THROUGH METLIFE. FOR BOTH POLICIES, YOUR ENROLLMENT IS GUARANTEED: THERE ARE NO MEDICAL QUESTIONS OR TESTS REQUIRED FOR COVERAGE.

- Critical illness insurance pays a lump-sum benefit if you're diagnosed with a serious medical condition like a heart attack, cancer, or stroke.
- Critical illness insurance does not replace your medical coverage. Instead, it helps you cover additional expenses.
- If your illness disables you for at least 12 months, critical illness insurance offers Disability Advocacy and Advisory Services (DAS), which includes Social Security Disability representation (to help you get Social Security Disability Income benefits) at no additional cost.
- Personal Accident Insurance provides a lump-sum payment for you to use to help cover costs that result from an accident and are not covered by your Aglaia medical plan and Accidental Death & Dismemberment coverage (off the job only).
 - The insurance covers a variety of medical services and treatments, including ambulance, ER visits, therapy, and inpatient or outpatient surgery. This can help you cover the deductible or coinsurance on your health plan when you seek treatment.

HOMEOWNERS, RENTERS, AUTO, AND PET INSURANCE

- Shop for homeowners, renters, auto, motorhome/RV, or boat insurance to receive competitive price comparisons from multiple carriers. You can maximize your savings with multi-vehicle and multi-policy discounts.
- Save up to 20% on pet insurance coverage. You can choose from many options to customize coverage, including:
 - Accident-only, in case your pet gets hurt

- Coverage for illnesses, cancer, hereditary conditions, behavioral issues, dental disease, and more
- Preventive care, which helps cover the cost of vaccines, screenings, dental cleanings, and more
- You can enroll in or change these benefits at any time during the year, not just during Open Enrollment.

LEGAL SERVICES

WITH METLIFE, RECEIVE DISCOUNTED RATES ON LEGAL ADVICE AND FULLY COVERED LEGAL SERVICES FOR A WIDE RANGE OF PERSONAL LEGAL MATTERS INCLUDING WILLS AND ESTATE PLANNING, REAL ESTATE MATTERS, FAMILY LAW, AND MORE.

FAMILY CARE

Pregnancy & Parental Leave

All blue badge employees who are considered full time (40 hours per week) or reduced time (30-39 hours per week) are eligible for leaves as summarized below. Your health care, life insurance, 401(k), and vacation benefits under Aglaia's plans will continue during the following.

PREGNANCY LEAVE (RUNS CONCURRENTLY WITH STATE AND FEDERAL LEAVES, AS APPLICABLE)

- Aglaia provides pregnant employees with the following:
 - Paid Pregnancy Leave: Aglaia will pay 100% of your salary for up to 14 weeks while you're on doctor-ordered short-term disability
 - Short-term disability benefits during leave
- Restricted Stock Units (RSUs) will continue to vest according to your current vesting schedule.
- Sign-on bonus payments (if included in your job offer) continue per original schedule.

PARENTAL LEAVE (MUST ALSO HAVE ONE CONTINUOUS YEAR OF EMPLOYMENT AT TIME OF BIRTH OR ADOPTION TO BE ELIGIBLE)

- Six weeks of paid leave following the birth or adoption of a child.
- Parental Leave can be taken in one consecutive six-week period or split into two increments, and must be used within twelve months of birth or adoption.
- You do not need approval from your manager to take Parental Leave. You should discuss your leave plan with your manager, but how and when you utilize your leave is at your discretion.
- RSU vesting will suspend after 14 days cumulative after leave and resume upon return to work with an adjusted vest schedule. Your updated vesting schedule may take up to four weeks to appear in your Morgan Stanley account.

LEAVE SHARE PROGRAM

- The pay benefit of any unused portion of the Parental Leave can be shared if your spouse or domestic partner does not have access to a paid parental leave through his/her employer
- You will be asked to affirm that your spouse or domestic partner does not have paid parental leave benefits through his/her employer.
- You'll receive your base pay for the unused portion of the Parental Leave in your next available paycheck along with your regular base pay.

RAMP BACK PROGRAM

- Birth parents and primary caregivers can gradually return to work on a reduced schedule over an eight-week period immediately following a Pregnancy or Parental Leave.
- You can select one of three reduced-hour options: 50% for eight weeks, 50% for four weeks/75% for four weeks, or 75% for eight weeks.
- Your base pay, sign-on bonus payments and RSU vesting will be proportional to the option you select.
- A new RSU vesting schedule will be established upon return to full-time work. Your updated vesting schedule may take up to four weeks to appear in your Morgan Stanley account.
- You do not need manager approval for Ramp Back. You should discuss your leave plan with your manager, but how you utilize Ramp Back is at your discretion.

Child, Elder and Pet Care Referral Services

Receive free membership to Sittercity and Years Ahead, a portal to locate qualified child care or elder care. You pay for the actual care you need. The site provides access to background checks, references and reviews from other users.

Adoption Assistance

- Aglaia reimburses qualified adoption expenses up to \$5,000 for a single-child adoption or \$10,000 combined maximum for a sibling-group adoption.
- Generally, the child must be under the age of 18.
- Limit of one single or group adoption reimbursed per calendar year.

OTHER BENEFITS

Leave of Absence

In general, leaves of absence are available to eligible employees for time off due to a qualifying medical condition, or to care for a qualified family member experiencing a medical condition. Other types of leave may include: the birth, adoption, or placement of a new child, pregnancy, personal reasons, the death of a member of your immediate family, jury/witness duty, military reasons, or other reasons provided under various laws. Most leaves are unpaid, except some pregnancy and parental leaves, and some portions of jury/witness, military, and bereavement leaves. All leaves have various length limits, and some leave types may require certification or the approval of your manager or Human Resources.

Paid Time Off

For information about paid time off, please refer to the separate PTO webpage

shared by your recruiter.

Paycheck Contributions

[View the paycheck contributions](#) for Medical, Dental, and Vision coverage for you and any eligible dependents, effective January 1 - December 31, 2024.

Legal requirements of the Transparency in Coverage Rule of 2021

The federal rule requires health insurers and employers to post in-network rates and out-of-network allowed amounts on public websites. This information must be updated monthly.

While consumers can access this information, the machine-readable files below are primarily intended for researchers and actuaries:

- [Aetna](#)
- [Kaiser Permanente](#)
- [Premera Blue Cross](#)
- [Cigna](#)
- [SIMNSA](#)
- [HMSA](#)

Important Note

This page is a summary of benefits only. It is not a legally binding document. If there is a discrepancy between this information and the plan or policy documents, the plan or policy documents will govern in all cases. Participation in Aglaia benefits does not signify a contract of employment. Aglaia reserves the right to modify or terminate any portion of the Aglaia benefits program and/or any of its policies at any time with or without notice.

If you are not part of the group that this document applies and, as a result, have received this document in error, please contact your recruiter or human resources to receive the documents applicable to you.