



Benefits At-a-Glance

At CooperCompanies ("Cooper"), total compensation includes more than just a paycheck. We're pleased to introduce you to the benefits offerings available if you become part of the team. These benefits, combined with your compensation, provide a competitive total rewards package offering you a choice through its variety of options and services.



Medical – Meritain Health (an Aetna Company) + Quantum Health

866-920-1945 | www.cooperhealthbenefits-quantum.com

Aetna/Meritain Health Plan Options

Aetna Traditional Plan

The Traditional Plan is a medical plan in which you pay co-pays and requires you to seek services in-network. There is no coverage for non-participating, out-of-network providers, except for emergency and urgent care. You pay copays or co-insurance after meeting a deductible for services, such as office visits to the specialist, urgent care and emergency room. You may enroll in a Flexible Spending Account (FSA) to save tax-free funds to pay for eligible health expenses (see page 4).

Aetna 2250 High Deductible Health Plan

The High Deductible Health Plan (HDHP) is a medical plan in which you pay co-insurance after meeting a higher deductible than the Traditional Plan. The plan offers choice of in- and out-of-network providers. However, you generally pay less when you receive care from in-network providers.



The Aetna 2250 HDHP is an HSA-qualified plan.

If eligible, members may choose to open and contribute to a Health Savings Account (HSA) managed by HSA Bank. HSA funds can be used to pay for qualified medical, dental, or vision expenses. Putting aside pre-tax dollars into an HSA reduces payroll taxes and means more take home pay! In addition to your own contributions, Cooper provides a company contribution to help fund your HSA (company contribution amount is based on individual or family enrollment).

Broad vs. Narrow Network

Both of the Meritain Health/Aetna medical plans use the Aetna Network and provide employees with a choice of a Broad or Narrow Network option. The Broad Network option is one of the largest national networks in the country. It encompasses a broad range of medical specialties and services. The Narrow Network option offers a select range of medical specialties and services. It's a high-performance network that provides employees the ability to receive maximum savings.

Health Care Navigation and Support from Quantum Health

Cooper has partnered with Quantum Health to provide Healthcare navigation services for members of the Aetna/Meritain Health plans. They work with healthcare providers and our Third-Party Administrator to make sure our members get the best care for the best cost, and that medical claims are paid correctly. Think of Quantum Health as your personal team of nurses, benefits experts and claims specialists who will do all they can to support your healthcare and benefit needs — starting with answering any questions you may have.



Medical – Kaiser (available in CA, MD, and WA)

CA: 800-464-4000 | MD: 800-777-7902 | WA: 888-901-4636 | www.kp.org

These plans are available to employees in participating states who reside in a Kaiser Service Area. Unless it's an emergency, you must seek services through Kaiser Permanente providers and facilities.

Kaiser Traditional Plan

The Traditional Plan is a HMO (Health Maintenance Organization) plan. It provides coverage with fixed dollar copays for various medical and prescription services.

You may enroll in a Flexible Spending Account (FSA) to save tax-free funds to pay for eligible health expenses (see page 4).

Kaiser HDHP Plan

The Kaiser HDHP Plan is a medical plan in which members pay co-insurance after meeting a higher deductible than the Traditional Plan.



The Kaiser HDHP is an HSA-qualified plan. If eligible, members may choose to open and contribute to a Health Savings Account (HSA) managed by Optum Bank. HSA funds can be used to pay for qualified medical, dental, or vision expenses. Putting aside pre-tax dollars into an HSA reduces payroll taxes and means more take home pay! In addition to your own contributions, Cooper provides a company contribution to help fund your HSA (company contribution amount is based on individual or family enrollment).



Dental

Delta Dental

DPPO: 888-335-8227

DHMO: 800-422-4234

www.deltadentalins.com

We offer two dental plan options: Dental Preferred Provider Organization (DPPO) and Dental Health Maintenance Organization (DHMO). The DHMO is available in all states except AK, NY, ME, SD, and WY. The plans cover preventive, basic and major services, including orthodontia benefits. Under the DPPO, you can visit any provider you want, whether they are in- or out-of-network. However, you will generally pay less when you receive care from an in-network dentist. DHMO plan members only receive coverage when visiting a network provider.

Vision



EyeMed | 866-939-3633

www.eyemed.com

Cooper offers a comprehensive vision plan through EyeMed Vision Care. Most eligible services accessed from network providers are covered at 100% with a minimum co-payment amount.



Fertility & Family Planning

Progyny | 888-702-1562

www.progyny.com

If you elect medical coverage through a Cooper-sponsored medical plan, you will be eligible to benefit from a partnership between Cooper and Progyny. Progyny provides best in class fertility benefits. Coverage includes multiple fertility cycles, egg freezing and transfer, donor tissue benefit, one-year storage for embryos, eggs, and sperm. Surrogacy and adoption counseling is also available. Progyny provides personal consultation with a dedicated patient-care advocate (PCA) throughout the process, and you will have access to a network of 450+ fertility clinics nationwide.



Mind & Body Wellbeing

At Cooper, we value health and wellbeing. We encourage you to take advantage of the free annual exams and additional wellness services available to you through our medical plans. Also, employees may participate in our global Employee Resource Group (ERG) that focuses on both Mind & Body Wellbeing to bring employees together in all areas of wellness.



Supplemental Health Benefits:

Accident, Critical Illness &

Hospital Care Indemnity

Cigna | 866-459-4272

www.cigna.com

Accident Insurance

If you have an accident, your out-of-pocket copays and deductibles can add up quickly even with medical insurance and cause a financial burden. Benefits are paid directly to you, and you decide how to use the funds. Premiums are conveniently deducted from your paycheck on a post-tax basis.

Critical Illness Insurance

If you are diagnosed with a critical illness, you will need extra financial support to help offset the treatment costs and cover your day-to-day expenses, so you can focus on your health. The critical illness plan pays a lump sum benefit if you are diagnosed with a covered illness, and you can use the benefit as you see fit.

Hospital Care Indemnity Insurance

Expenses from hospital visits can pile up quickly. While medical insurance typically pays the majority of the cost for hospital care, deductibles, copays, and non-covered medical services may be expensive. The hospital care indemnity plan pays benefits such as, hospital admission, daily hospital confinement and Intensive care unit confinement to help offset expenses not covered by your medical plan.



Basic Life and Accidental Death & Dismemberment Insurance

The Hartford | 888-301-5615
www.thehartford.com

Cooper provides employees with Life and AD&D Insurance up to two times your base earnings up to a maximum of \$800,000 on a guaranteed issue basis. The minimum amount of coverage is \$50,000 – regardless of salary. The coverage is subject to an age reduction schedule.



Supplemental Life Insurance

The Hartford | 888-301-5615
www.thehartford.com

Self: You may purchase additional Life and AD&D coverage up to 5x your annual earnings. Coverage will be rounded to the nearest \$1,000 up to a maximum of \$1.6 million when combined with Basic Life and AD&D. If you enroll when first eligible, Evidence of Insurability (EOI) is waived unless your election exceeds \$500,000. The coverage is subject to an age reduction schedule.

Spouse: You may purchase coverage for your spouse/domestic partner. You may elect coverage in increments of \$5,000 up to 100% of your coverage to a maximum of \$250,000. If you enroll when first eligible, Evidence of Insurability (EOI) is waived unless you exceed the Guarantee Issue amount of \$25,000.

Child: You may purchase Basic Life and Accidental Death and Dismemberment (AD&D) coverage for your child(ren) in \$2,000 increments up to a maximum benefit of \$10,000. You pay one cost regardless of the number of children you are insuring. Children are covered from birth up to age 26. Evidence of Insurability (EOI) is not required.



Trustmark Universal Life / Life Events with Long Term Care Benefit

Trustmark | 800-918-8877
www.trustmarkvb.com

Universal Life Events provides a higher death benefit during your working years, when your needs and responsibilities are the greatest. You can choose a plan and benefit amount that provides the right protection for you. Universal LifeEvents includes a long-term care (LTC) benefit that can help pay for these services at any age. This benefit remains at the same level throughout your life, so the full amount is always available when you most need it.



Paid Family Leave

Cooper provides a paid family leave benefit up to 10 weeks for leave in connection with (1) the birth of a child (or child(ren)), (2) to care for the child(ren) after birth, (3) adoption and/or permanent placement of child(ren). Employees must be employed by the Company for at least 90 days to qualify.



Short-Term Disability

The Hartford | 888-301-5615
www.thehartford.com

Cooper provides a Short-Term Disability benefit to you at no cost. The plan provides income protection up to 26 weeks should you become unable to work due to a non-work-related injury or illness.



Long-Term Disability

The Hartford | 888-301-5615
www.thehartford.com

Cooper provides a Long-Term Disability benefit at no cost to you. The plan provides income protection should you be unable to work due to a non-work-related injury or illness for a longer duration.



Medicare Support Center

Piper Jordan | 844-587-7606

We partner with our insurance broker to provide Medicare education and support. If you have questions or need assistance with the Medicare enrollment process, contact the Medicare Support Center by phone or via email at

CooperCompaniesSupport@piperjordan.com

Additional Benefits



Employee Assistance Program (EAP)

ComPsych | 877-327-4974
www.guidanceresources.com
Web ID code: cooper

Cooper offers an Employee Assistance Program (EAP) through ComPsych. An EAP benefit is designed to provide convenient and confidential counseling to you, your dependents, and members of your household. Benefits include counseling, legal information and financial information.



Flexible Spending Accounts

Inspira Financial | 844-729-3539
www.inspirafinancial.com

Health Care (HCFSA)

A Health Care FSA (HCFSA) is a smart and simple way for you to direct part of your paycheck - tax free - to cover the everyday health care expenses not covered by your insurance. It's a great way to pay for out-of-pocket medical, dental, and vision expenses with pre-tax dollars!

Limited Purpose (LPFSA)

A Limited Purpose Flexible Spending Account (LPFSA) is a pre-tax benefit that allows employees to pay for eligible dental and vision expenses for themselves and their dependents. LPFSAs are intended for employees who are enrolled in High Deductible Health Plan (HDHP) with a Health Savings Account (HSA). LPFSA funds cannot be used to pay for medical, prescription drug, or over-the-counter medication expenses. These expenses can only be reimbursed from an HSA. LPFSA contributions reduce taxable income and can help employees save more of their HSA funds for medical expenses.

Dependent Care (DCFSA)

A Dependent Care FSA (DCFSA) is a pre-tax benefit account used to pay for eligible dependent care services, such as preschool, summer day camp, before or after school programs, and child or adult daycare. It's a smart, simple way to save money while taking care of your loved ones so that you can continue to work.

Commuter Benefits

Commuter Benefits are a pre-tax account which allows you to set aside money to help pay for qualified transit (train, bus, subway, etc) or parking expenses. It's a great way to save money on your daily commute!



MetLife Legal Plan

MetLife | 800-821-6400
www.legalplans.com

MetLife Legal Plans gives you access to the expert guidance and tools you need to handle the broad range of personal legal needs you might face throughout your life. This could be when you're buying or selling a home, starting a family, dealing with identity theft or caring for aging parents.



Pet Insurance

Nationwide | 877-738-7874
www.petinsurance.com/coopercos

Group discounts on Pet Insurance for your dogs or cats regardless of pet's age! Once you meet your deductible, vet bills are reimbursed at 90%. Wellness plans to cover annual checkups, dental cleanings, and vaccinations. Unlimited 24/7 access to vet hotline included.



401(k) Savings Plan

Transamerica | 800-755-5801
www.transamerica.com/portal/home

The defined contribution 401(k) plan is administered by Transamerica Retirement Solutions. The 401(k) plan provides you an opportunity to elect pre-tax or post-tax (Roth) contributions to the plan. Cooper matches 50% on every dollar an employee contributes (excluding catch-up) up to \$4,000 annually. The match is vested immediately. You will be automatically enrolled in the plan if you do not make an election or waive this benefit.



Employee Stock Purchase Program (ESPP)

UBS | Phone: 844-974-0141
www.ubs.com/onesource/coo

You can begin to build short- and long-term wealth as the company succeeds! The ESPP is administered by UBS and allows you to purchase Cooper stock at a 15% discount via payroll deductions on an after-tax basis. Eligibility to participate in the plan begins after 3 months of employment.



Tuition Assistance

Our Company is interested in assisting you in improving job related skills. A portion of your tuition costs may be paid when in the Company's judgment, the courses are either directly related to your job or are part of a degree program. A maximum of \$5,000 per year will be reimbursed, based on the tuition reimbursement schedule. The tuition reimbursement schedule is based on the grade level that you receive for the course(s). Eligibility requirements include one year of service before you can take advantage of this benefit.



2025 Benefits Rate Sheet

MERITAIN HEALTH / AETNA MEDICAL PLANS

Aetna 2250 HDHP Plans

NARROW NETWORK	Monthly (12)	Bi-weekly (26)	Weekly (52)
Employee	\$82.00	\$37.85	\$18.92
Employee + Spouse/DP	\$306.00	\$141.23	\$70.62
Employee + Child(ren)	\$282.00	\$130.15	\$65.08
Family	\$430.00	\$198.46	\$99.23

Aetna Traditional Plans

NARROW NETWORK	Monthly (12)	Bi-weekly (26)	Weekly (52)
Employee	\$328.00	\$151.38	\$75.69
Employee + Spouse/DP	\$709.00	\$327.23	\$163.62
Employee + Child(ren)	\$648.00	\$299.08	\$149.54
Family	\$833.00	\$384.46	\$192.23

BROAD NETWORK	Monthly (12)	Bi-weekly (26)	Weekly (52)
Employee	\$91.00	\$42.00	\$21.00
Employee + Spouse/DP	\$340.00	\$156.92	\$78.46
Employee + Child(ren)	\$313.00	\$144.46	\$72.23
Family	\$478.00	\$220.62	\$110.31

BROAD NETWORK	Monthly (12)	Bi-weekly (26)	Weekly (52)
Employee	\$358.00	\$165.23	\$82.62
Employee + Spouse/DP	\$774.00	\$357.23	\$178.62
Employee + Child(ren)	\$707.00	\$326.31	\$163.15
Family	\$909.00	\$419.54	\$209.77

KAISER MEDICAL PLANS

In 2025, we are offering two Kaiser plan options to employees residing in **California, Maryland, and Washington**. If you live in one of those states, you can choose between the Aetna/Meritain options or the Kaiser HDHP or Traditional plan. Refer to the Kaiser summaries enclosed with your Open Enrollment packet for plan details, which vary by state.

Kaiser HDHP Plans

CA, MD, OR WA	Monthly (12)	Bi-weekly (26)	Weekly (52)
Employee	\$64.00	\$29.54	\$14.77
Employee + Spouse/DP	\$180.00	\$83.08	\$41.54
Employee + Child(ren)	\$168.00	\$77.54	\$38.77
Family	\$291.00	\$134.31	\$67.15

Kaiser Traditional Plans

CA, MD, OR WA	Monthly (12)	Bi-weekly (26)	Weekly (52)
Employee	\$91.00	\$42.00	\$21.00
Employee + Spouse/DP	\$340.00	\$156.92	\$78.46
Employee + Child(ren)	\$313.00	\$144.46	\$72.23
Family	\$478.00	\$220.62	\$110.31

DELTA DENTAL PLANS

Delta Dental PPO

	Monthly (12)	Bi-weekly (26)	Weekly (52)
Employee	\$10.58	\$4.88	\$2.44
Employee + 1	\$20.74	\$9.57	\$4.79
Employee + 2 or More	\$38.06	\$17.57	\$8.78

DeltaCare USA DHMO

(Available in all states except in AK, NY, ME, SD, and WY)

	Monthly (12)	Bi-weekly (26)	Weekly (52)
Employee	\$4.74	\$2.19	\$1.09
Employee + 1	\$9.37	\$4.32	\$2.16
Employee + 2 or More	\$16.29	\$7.52	\$3.76

EYEMED VISION PLAN

EyeMed Vision

	Monthly (12)	Bi-weekly (26)	Weekly (52)
All coverage tiers	\$5.65	\$2.61	\$1.30



CooperVision®

February 25, 2025

Harold Ng
2564 Walnut Blvd Apt 107
Walnut Creek, CA 94596

Dear Harold,

Congratulations! On behalf of CooperVision (CVI) (the "Company"), I am pleased to offer you the position of Data Scientist I based at our San Ramon location (6101 Bollinger Canyon Rd, Suite 500. San Ramon, CA, 94583). I believe your skills and experience are an excellent fit with our organization. This is a full time, exempt position and will report directly to me. Your start date will be confirmed once you have successfully completed employment contingencies.

Outlined below is a summary of the details of employment:

Employment Contingencies: Your acceptance of this offer and commencement of employment with the Company is contingent upon the successful completion of the following:

1. Background Check

Our expectation is that you will initiate this process by completing this portion within two (2) business days of receiving your pre-employment screening instructions. If you feel that you will be unable to adhere to this timeline, please let us know at the time you return your offer to us.

Base Salary / Rate: You will be paid at an annualized rate of \$90,000.00 (less taxes and withholdings).

If your hire date is after August 1st, you will not be eligible to participate in the Company's current annual merit cycle. You will be eligible for merit in the next cycle.

Pay Schedule: You will be paid on a biweekly basis. Pay dates fall on Friday of the pay week. If a pay date falls on a holiday, you will be paid the preceding business day.

Technology: Due to the nature of your role, you will be issued by the Company certain IT tools. As a condition of your employment, it is expected that you will comply with the terms and conditions of the IT Policy. More specific information regarding IT setup will be provided before or on your start date.

COMPANY PROVIDED BENEFITS

The Company provides a comprehensive offering of employee benefit programs. In addition to the below, please refer to the attached Benefits Summary for more detail.

Healthcare

The Company provides comprehensive healthcare insurance including medical, dental, and vision plans. Benefits will be effective starting the 1st of the month following your start date. You have 30 days following your start date to elect benefits.

401(k) Retirement

The Company offers a 401(k) retirement plan. You will be automatically enrolled in this plan after sixty (60) days of employment. Cooper will match 50% of each dollar you contribute (excluding catchup), up to the annual maximum declared each year. Your contributions and employer match will be vested upon deposit.

Initials _____



CooperVision®

Paid Time Off	In this role, you will be eligible for three (3) weeks of paid vacation. Vacation accrues each pay period.
Sick Time	Flexible sick time is provided to exempt employees.
Contact Lens Program	You, your spouse and your dependent family members are eligible to receive CooperVision lenses free of charge after completing thirty (30) days of employment.
Fertility Assistance	If you elect medical coverage through a Cooper-sponsored medical plan, you will be eligible for best-in-class fertility benefits and surrogacy/adoption counseling.
Tuition Assistance	Following one year of service, you will be eligible to apply to our Tuition Assistance program, which offers up to \$5,000 per year in reimbursement for tuition costs.

For more information regarding benefits, please refer to the attached "Benefits at a Glance" document or contact Total Rewards or your HR Business Partner upon your start.

IMMIGRATION REFORM AND CONTROL ACT OF 1986

The Company is legally required to obtain proof of your identity and authorization to work in the United States. As part of your onboarding process, you will be required to complete an ***Employment Eligibility Verification*** form. Documentation must be provided within three days of your first day of employment.

AT-WILL EMPLOYMENT

Your employment with the Company will be on an "at-will" basis, meaning that either you or the Company may terminate your employment with or without cause, with or without prior notice and without further obligation or liability.

To indicate your acceptance of the Company's offer, please sign and date this letter in the space provided below and return it no later than 48 business hours from receipt. This letter sets forth the terms of your employment with the Company and supersedes any prior representation or agreements either written or verbal.

If you have any questions, please reach out to Arifa Kazmi at akazmi@coopervision.com.

Harold, on behalf of myself and CooperVision (CVI), I look forward to your acceptance of this offer and am excited about having you join our team!

Yours Sincerely,
Rahul Peethala
Senior Director, Data and Business Intelligence

Acknowledgement and Approval

I have read, understand, and accept the above terms of employment.

Signature of Acceptance

Date

Harold Ng

Please Print Name

Initials _____