



11:59

tomorrow's benefits today

2025



This guide provides an overview of coverage choices and enrollment information so you can build the best benefits package for you and your family.

Employee Benefits Overview / Eligibility Requirements

11:59 is committed to providing exceptional benefits to our employees. Keeping in mind the unique and diverse needs of our employees, we have put together a benefits program that will help protect the personal and financial wellbeing of you and your family.

Upon joining 11:59, your benefits begin the first of the month following your date of hire. The plan and dependent elections that you make when you are hired or during annual open enrollment are effective for the entire calendar year unless you experience a qualifying event (such as marriage, divorce, birth, adoption, or loss/gain of coverage).

11:59 holds an annual Open Enrollment for a January 1st effective date. During that time, you can make changes to your benefit plan elections such as adding or removing your spouse, dependents and/or changing health plans.

If you experience a Qualifying Event after open enrollment, you must notify the People Team within 30 days, otherwise you will be required to wait until the next Open Enrollment to make any changes to your benefit plan elections.

Eligible Dependents

You may cover your dependents under the benefit plans as long as they are one of the following:

- Your spouse or registered domestic partner
- Your child(ren) up to age 26 regardless of student or marital status
- Your disabled child(ren) regardless of age if incapable of self-sustaining employment, and if the disability began before the limiting age

How Do I Enroll in Benefits?

New hires will receive a benefits overview during the onboarding process followed with an email that includes login information for the benefit enrollment system, [Ease](#). All benefit elections will need to be made in [Ease](#) during your first week of employment.

During Open Enrollment, all eligible employees will receive a notification to enroll in benefits.

Within [Ease](#), you can enroll yourself and eligible dependents in the plans that fit you and your family best. For more information about the plans offered visit mybenefits.cc/1159 to review plan designs, required notices, evidence of coverage, documents and much more. For additional questions please contact your Acrisure benefit team:

Shannon Graaskamp
Email: sgraaskamp@acrisure.com
Phone: 408.350.5705

If you work
30 hours or more
per week, you are
eligible to enroll in
the benefit
plans.

Please Note: Regardless if you are electing benefits or if you declining benefits you MUST log into Ease to complete the process.

Medical Insurance

11:59 is proud to offer medical benefits to all eligible employees through Blue Shield. For employees in California, there are also three medical plan options available through Kaiser Permanente. For information on the Kaiser benefit plans, please visit mybenefits.cc/11:59.

Blue Shield and Kaiser medical plans offer a wide range of care and support to help you stay healthy.

Blue Shield's Mobile App: Get 24/7 access to your Blue Shield health plan information through the mobile app and website. Find a doctor or urgent care center near you, view or print your member ID card, view your claims, review benefits and more. Visit blueshieldca.com/godigital for more information or download the Blue Shield mobile app available for Apple or Android.

Blue Shield Medical

Medical coverage is provided for you and your family members through Blue Shield of CA. These plans are available to employees in all states. For employees in CA, Kaiser Permanente plans are also available. Please view the employee benefit website, mybenefits.cc/1159, for additional information.

In-Network Plan Details	Blue Shield		
	Silver HSA	Gold PPO	Platinum PPO
Individual Deductible	\$2,600	\$500/medical \$150/pharmacy	\$250
Family Deductible	\$3,300/member \$5,200/family	\$1,000/medical \$300/pharmacy	\$500
Individual Out of Pocket Max.	\$7,900	\$7,900	\$3,500
Family Out of Pocket Max.	\$15,800	\$15,800	\$7,000
Office Visit	35%*	\$30 (ded. waived)	\$10 (ded. waived)
Specialist	35%*	\$60 (ded. waived)	\$35 (ded. waived)
Preventive Care	\$0 (ded. waived)	\$0 (ded. waived)	\$0 (ded. waived)
Well Baby	\$0 (ded. waived)	\$0 (ded. waived)	\$0 (ded. waived)
Diagnostic Lab	35%*	\$30/visit at a lab center (ded. waived) 20% at a hospital*	\$20/visit at a lab center* 15% at a hospital*
Diagnostic X-Ray	35%*	\$50/visit at a lab center (ded. waived) \$100/visit at a hospital*	\$35/visit at a lab center* \$100/visit at a hospital*
Complex Radiology (CT, MRI, PET)	35% at a radiology center* \$100 + 35% at a hospital*	20% at a radiology center* \$100 + 20% at a hospital*	15% at a radiology center* \$100 + 15% at a hospital*
Inpatient Hospital	35%*	20%*	10%*
Outpatient Surgery	35% at a surgery center* \$150 + 35% at a hospital*	20% at a surgery center* \$150 + 20% at a hospital*	10% at a surgery center* \$100 + 10% at a hospital*
Urgent Care	35%*	\$30/visit (ded. waived)	\$10/visit (ded. waived)
Emergency	\$150/visit + 35%*	\$250/visit + 20% *	\$150/visit + 10%*
Rx Generic (Tier 1)	35% up to \$250/prescription*	\$15 (ded. waived)	\$10 (ded. waived)
Rx Brand name (Tier 2)	35% up to \$250/prescription*	\$50*	\$35 (ded. waived)
Rx Brand name (Tier 3)	35% up to \$250/prescription*	\$80*	\$55 (ded. waived)
Rx Specialty Drugs (Tier 4)	35% up to \$250/prescription*	30% up to \$250/prescription*	20% up to \$250/prescription (ded. waived)
Group No.	W00354531000		
Phone No.	800-559-5905		
Web	www.blueshieldca.com		

*After deductible

Dental Insurance

Dental coverage is provided for you and your family members through Principal Dental. The Preferred Provider Organization (PPO) plan allows you to visit a provider of your choice. Principal has a robust network of providers Nationwide. To maximize your savings, visit an in-network provider.

Dental Platinum PPO	In-Network	Out-of-Network*
Deductible	\$50 Individual/\$150 Family	\$50 Individual/\$150 Family
Preventive Care (exams, cleanings, x-rays)	100% (ded. waived)	100% (ded. waived)
Basic Care (basic fillings, extractions)	80%	80%
Major Care (crowns, bridges)	50%	50%
Orthodontic (\$1,000 lifetime maximum)	50%	50%
Annual Maximum	\$2,000	\$2,000

Group No. 1182575

www.principal.com

1-800-986-3343

*When you receive care from an out-of-network provider, benefits will be based on the 99th percentile of the usual and customary charges.

Vision Insurance

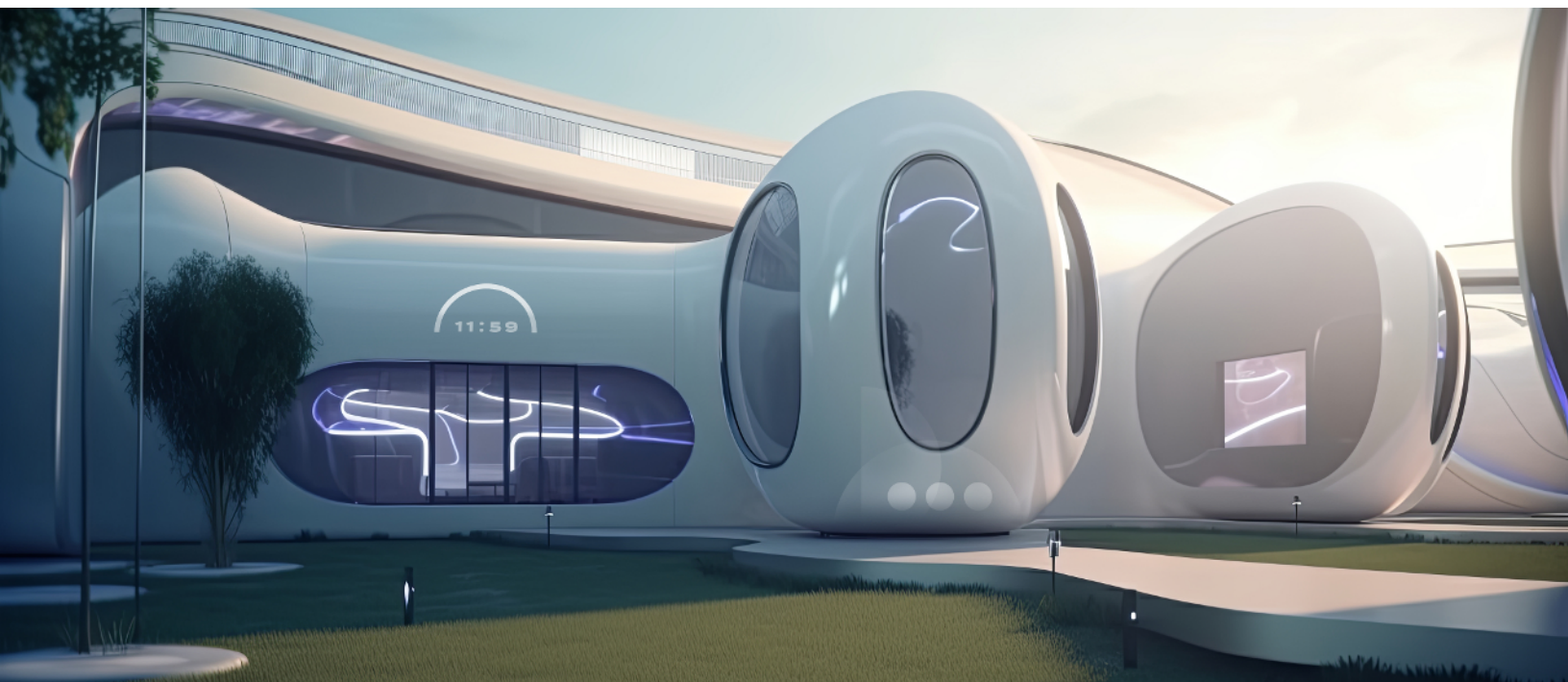
11:59 employees are offered vision benefits through Principal, utilizing the Vision Service Plan (VSP) choice network.

VSP Platinum	In-Network
Office Visit / Examination (every 12 months)	\$10
Lens Replacement (every 12 months)	\$25
Frames (every 12 months)	\$250 allowance
Contact Lenses - Fitting & Evaluation (every 12 months)	Up to \$60 copay
Contact Lenses (every 12 months, in lieu of lenses & frames)	\$250 allowance

Group No. 1182575

www.vsp.com

1-800-986-3343



Voluntary Accident - NEW for 2025

Accident insurance provides an extra layer of protection that gives you a cash payment to help cover out-of-pocket expenses if you suffer an unexpected, qualifying accident.

Voluntary Critical Illness - NEW for 2025

Critical Illness coverage provides a cash payment if you experience a serious illness like cancer, a heart attack, or a stroke.

Medical Flexible Spending Account (FSA)

This plan helps you set aside pre-tax money to pay for a wide variety of qualified healthcare expenses for you and your dependents. The annual amount you elect is deducted from your paycheck in equal amounts each pay period. As you incur eligible expenses during the year, you may use your debit card or request reimbursement from the plan administrator, Sentinel Group. Examples of allowed expenses include insurance co-payments and deductibles, qualified prescription drugs, and more. Unused money at the end of the run-out period will be forfeited.

Dependent Care Flexible Spending Account (DCFSA)

This plan allows you to set aside pre-tax money for reimbursement of dependent care expenses including day care, summer camps and more. Unused money in your account at the end of the year will be forfeited. This account is managed through Sentinel Group.

2025 IRS Maximum FSA Contributions	
Medical FSA	\$3,300
Dependent Care FSA	\$5,000

Health Savings Account (HSA)

A Health Savings Account (HSA) is an individually-owned, federally tax-advantaged, interest-bearing account that is used to pay for qualified medical expenses either now or in the future. To be eligible for an HSA, you must participate in an HSA compatible high deductible health plan (HDHP). The money in your HSA always belongs to you, even if you leave the company, and unused funds carry over from year to year. If you are enrolled in the HDHP through 11:59, you can sign up for an HSA account through Sentinel Group.

2025 HSA Maximum Contributions

Coverage Level	2025 IRS Total Annual Maximum
Employee	\$4,300
Employee & Family	\$8,550
Age 55+	+\$1,000

HSA Eligibility Requirements

- You must be covered under an HSA compatible, qualified HDHP
- You cannot establish an HSA if you or your spouse also have a medical FSA, unless it is a limited purpose FSA
- You cannot be enrolled in Medicare or Tricare
- You cannot be enrolled in another health plan unless that coverage is also a qualified HDHP
- You cannot be claimed as a dependent under another individual's tax return



Life & Disability Insurance

Life and Disability coverage is available through Principal Life Insurance Company. All plans share the same group number below.

Principal	Group #: 1182575	800-843-1371
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Basic Life and AD&D Insurance

11:59 provides all eligible employees with a Basic Life and AD&D policy for **\$250,000** through Principal. This benefit is paid by 11:59 and you will automatically be enrolled in this benefit. The amount in excess of \$50,000 is considered taxable income.

Benefits reduce at ages 70 and 75 (see plan documents for details)

Voluntary Life and AD&D Insurance

Eligible employees can elect voluntary life and AD&D insurance through Principal. This benefit is 100% paid for by the employee.

This plan includes a Guaranteed Issue of up to \$150,000 for employees and \$30,000 for spouses if you enroll when you are first eligible. New or increased coverage amounts are subject to Evidence of Insurability.

Benefit and guaranteed issue amounts reduce at ages 70 and 75 (see plan documents for details).

Plan Highlights	Insurance Benefit Payments
Employee	\$10,000 increments, up to \$500,000
Spouse	\$5,000 increments, up to \$150,000 and not to exceed 100% of employee's benefit
Child(ren)	\$10,000 (\$1,000 for children under 14 days)

Short Term and Long Term Disability Insurance

Eligible employees are automatically enrolled in disability insurance through Principal. These benefits are 100% paid for by 11:59. Benefits coordinate with state programs, where applicable.

Short-Term Disability	Long-Term Disability
CA: 20% of weekly earnings, up to a maximum of \$1,000 for up to 12 weeks. All Other States: 60% of weekly earnings, up to a maximum of \$1,500 for up to 12 weeks	60% of pre-disability earnings up to a maximum of \$6,000 per month
7 calendar day elimination (waiting) period	90-day elimination (waiting) period

Employee Assistance Program (EAP)

The Employee Assistance Program (EAP) through Principal provides access to a confidential counseling assistance and resources at no cost for 11:59 employees and their dependents.

- ▶ 24/7 toll-free access
- ▶ Up to 3 virtual or face-to-face sessions with a counselor
- ▶ Access to legal, financial, and identity theft services
- ▶ Online resources such as webinars, live talks and articles on topics like elder care, education, parenting, and more

Principal Core EAP

www.member.magellanhealthcare.com

800-843-1371

Travel Assistance Program

As part of 11:59's partnership with Principal, employees have access to a worldwide travel assistance program through AXA Assistance. This service includes emergency travel support services, pre-trip assistance, medical assistance, and more!

Inside the U.S. call toll free: 800.856.9947

Outside the U.S. call collect: 312.935.3658

Pet Insurance **NEW for 2025**

11:59 is excited to offer discounted Total Pet Plan and Wishbone Pet Insurance through Pet Benefit Solutions.

Total Pet Plan includes discounts on pet products and pet prescriptions, discounts on veterinary care, access to 24/7 pet telehealth, and lost pet recovery services. Total Pet Plan can be selected during your benefit enrollment in Ease, and the monthly cost is conveniently deducted out of your paycheck.

Wishbone Pet Insurance is a comprehensive pet health insurance policy that provides 90% reimbursement on accidents and illnesses, including office visits and prescriptions. Get a quote for your pet and enroll in Wishbone at wishboneinsurance.com/1159



Legal Shield - NEW for 2025

11:59 employees have access to a voluntary legal plan that includes access to a dedicated law firm, legal advice and consultation, will preparation, assistance with contracts and documents, and more!

ID Shield - NEW for 2025

Employees can purchase an ID theft protection plan that includes real-time credit, privacy and security monitoring and restoration.

401(K) Retirement Savings

11:59 offers a 401(k) Plan through Merrill Lynch (Ascensus), including a generous company match to all full-time employees. To be eligible to participate in the plan and receive the employer match, you must have completed 90 days of employment. The plan allows for Pre-tax and Roth deferral contributions.

401(K)Plan	
Your 401(K) Contributions:	<ul style="list-style-type: none">• 11:59 will match up to 4% of your annual salary, with no vesting period• The 2025 contribution limit as determined by the IRS is \$23,500 for those under 50 years of age, If you are over 50 years of age, please view plan documents for additional details. <p>To enroll in the plan, visit www.myaccount.ascensus.com Questions? Contact Gage Demers, Financial Advisor at Merrill Lynch. Phone: 916.648.6248. Email: gage.demers@ml.com.</p>

Discount Program

As an employee of 11:59, you have access to a free discount program provided through Acrisure, where you can save on things like home appliances, grocery deliveries, wellness, pets, retail, theme parks, travel and more! For more information, visit acrisure.savings.beneplace.com and use your work email address to register.

Unlimited Personal Time Off (PTO) Policy

Time off is important to relax and recharge. 11:59 is happy to provide you with the option to take the time that you need to operate at your best.

Flexible Work Environment

11:59 is a remotely distributed workplace across the United States.

A remote-first culture reflects our belief in work-life integration and provides employees with the flexibility that they need to bring their best selves to work.

Remote Home Office Equipment

11:59 sends you the equipment you need to be successful, such as a laptop, desktop monitors, keyboards, and more!

Continued Education

11:59 provides company-sponsored learning in professional skills, management training, working effectively in a remote workplace, diversity and inclusion, performance management, and coaching.

Welcome to the 11:59 Experience



Monthly Payroll Deductions

11:59 pays the majority of the premium cost for employees and dependents. Below is a table showing the monthly contribution amounts based on the plan you choose. For all other plans, please visit the employee benefit website, mybenefits.cc/1159 or login to [Ease](#).

Medical Monthly Payroll Deductions						
	Blue Shield			Kaiser		
	Silver HSA	Gold PPO	Platinum PPO	Silver HSA	HMO	Platinum HMO
Employee Only	\$0	\$0	\$100	\$0	\$0	\$100
Employee & Spouse	\$100	\$100	\$300	\$100	\$100	\$300
Employee & Child(ren)	\$100	\$100	\$300	\$100	\$100	\$300
Employee & Family	\$200	\$200	\$500	\$200	\$200	\$500

Dental Monthly Payroll Deductions	
Employee Only	\$8.40
Employee & Spouse	\$16.55
Employee & Child(ren)	\$22.66
Employee & Family	\$32.58

Vision Monthly Payroll Deductions	
Employee Only	\$1.74
Employee & Spouse	\$3.49
Employee & Child(ren)	\$3.90
Employee & Family	\$6.08

The information within this guide is not intended to provide a complete plan description. If there is an actual or apparent conflict between this benefit summary or the Evidence of Coverage (EOC) booklet and the official plan documents, the provisions of the EOC prevail.

IMPORTANT: All official documents relating to your Employee Benefits Program, including the Summary Plan Descriptions, HIPAA Privacy Notice, Initial COBRA Notice, Medicare Part D Notice and any other relevant Plan Documents or Notices, are available electronically through your employee benefits website. You may also receive a paper copy of any of the documents by contacting HR.



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