



Summary of Employee Benefits

October 1, 2025 through September 30, 2026



Medical Insurance Cigna & Kaiser

Highwire offers its employees four ACA compliant benefit options. Cigna offers a large national network of providers. Using out-of-network providers results in higher costs than in-network providers. Kaiser provides in-network only benefits for California employees.

	Cigna 750	Cigna 250	Cigna HSA	Kaiser Gold HMO 250/35
DEDUCTIBLE				
Individual	\$750	\$250	\$3,300	\$250
Family	\$1,500	\$500	\$6,600	\$500
OUT-OF-POCKET MAX				
Individual	\$5,000	\$4,500	\$5,000	\$7,800
Family	\$10,000	\$9,000	\$10,000	\$15,600
PHYSICIAN SERVICES				
Office Visits	PCP - \$20 Specialist - \$40	PCP - \$20 Specialist - \$40	20% after ded.	PCP: \$35 Specialist: \$55
Preventive Care	\$0	\$0	\$0	\$0
Diagnostic Lab/X-Ray **	20% after ded.	20% after ded.	20% after ded.	Lab: \$35 X-Ray: \$65
Acupuncture	\$40 20 visits per year	\$40 20 visits per year	20% after ded. 20 visits per year	\$35 (must be referred)
Chiropractic Care	\$40 25 visits per year	\$40 25 visits per year	10% after ded. 25 visits per year	Not Covered
PRESCRIPTION DRUGS				
Tier 1: Rx Generic	\$10	\$10	\$10 after ded.	\$15
Tier 2: Rx Brand-name	\$35	\$35	\$35 after ded.	\$40
Tier 3: Rx Non-formulary brand	\$70	\$70	\$70 after ded.	---
HOSPITAL FACILITY SERVICES				
Inpatient Hospital	20% after ded.	20% after ded.	20% after ded.	\$600 per day up to 5 days after ded.
Outpatient Hospital	20% after ded.	20% after ded.	20% after ded.	\$335 after ded.
EMERGENCY SERVICES				
Emergency Room	\$0 copay, and 20%	\$0 copay, and 20%	20% after ded.	\$250 after ded. waived if admitted
Urgent Care	\$50 per visit (ded waived)	\$50 per visit (ded waived)	20% after ded.	\$35

Plan (costs per month)	Employee Only	EE + Spouse	EE + Child(ren)	EE + Family
Cigna PPO 750	\$88.92	\$577.95	\$489.04	\$978.10
Cigna PPO 250 (Buy-up)	\$119.57	\$642.34	\$547.28	\$1070.05
Cigna PPO 2800 HSA	\$70.89	\$460.79	\$389.89	\$779.79
Kaiser Gold HMO 250	90% of the employee cost and 50% of the dependent cos. Please Refer to Rippling for exact pricing.			

HighwirePR will contribute \$125 for employees and \$250 for employee + dependents per month for those who elect the PPO 3300 HSA.

Semi-Monthly Pre-Tax Payroll Deduction: Highwire covers 90% of employee and 50% of dependent costs for the base plans. You can buy-up and pay the difference. Kaiser costs will depend on date of birth. Rippling will provide quotes for the coverage option you have selected.

*Highwire PR interns are eligible for medical benefits (UHC 750 ONLY). The costs for eligible Highwire PR interns will be \$200/month.

**This benefit summary is a general outline of the coverage offered. Please see your plan summaries, SBCs, and Evidence of Coverage for plan specifics.

Dental Insurance | Cigna

Your Dental coverage with Cigna. A PPO provides the flexibility of choosing any provider you want. We recommend that you get Basic or Major work pre-approved by the carrier.

Benefit	In Network	Out of Network
Deductible	\$25 per member / \$75 family	\$50 per member / \$150 family
Preventative Care	100%	100%
Basic Care	80%	80%
Major Care	60%	60%
Annual Maximum	\$1,500	\$1,500

Semi-Monthly Pre-Tax Payroll Deduction: Highwire covers 100% of employee and 50% of dependent costs. Rippling will provide quotes for the coverage option you have selected.

Cigna group number: 0655106 (800) 244-6224 www.mycigna.com



Vision Insurance | VSP

VSP's network of 23,000 optometrists and ophthalmologist also includes some retail locations like Costco (different pricing applies to discount stores). VSP doctors provide both eye exams and eyewear, resulting in convenient "one-stop" shopping. VSP does not issue ID cards; providers can verify coverage simply by contacting VSP.

Benefit	In Network	Out of Network
Prescription Glasses Copay	\$20	
Examination (1x every 12 months)	100% after \$20 copay	Plan pays up to \$50
Lenses (1x every 12 months)		
Single Vision	100% after copay	Plan pays up to \$50
Bifocal (lined)	100% after copay	Plan pays up to \$75
Trifocal (lined)	100% after copay	Plan pays up to \$100
Progressive	\$120-160	Plan pays up to \$75
Frames (1x every 24 months)	Plan pays up to \$130	Plan pays up to \$70
Contact Lenses (in lieu of glasses, 1x every 12 months)	Plan pays up to \$130	Plan pays up to \$105

Semi-monthly Pre-Tax Payroll Deduction: Highwire covers 100% of employee and 50% of dependent costs. Rippling will provide quotes for the coverage option you have selected.

VSP group number: 3000101716 800-877-7195 www.vsp.com

Flexible Spending Account (FSA) | Rippling

Plan year is 1/1/2026 - 12/31/2026

Rippling provides several pre-tax savings options.

- **Flexible Spending Account:** You can elect to put aside up to \$3,400 (pre-tax) per plan year for eligible out-of-pocket health care expenses (medical co-pays, coinsurance, prescriptions, vision care, dental care, etc.). Elections cannot be changed during the plan year unless you have an IRS Life Changing Event. On December 31 a maximum of \$680 will forward to the next year.
- **Limited Purpose Flexible Spending Account:** **Eligibility:** You are eligible if you enroll in our Cigna HSA plan. This FSA is designed to work together with a health savings account (HSA). It works similarly to the Traditional Health Care FSA with an important exception: use of funds are limited to dental, vision and preventive medical care. You may not use funds for non preventive medical care or prescription drugs during the deductible period. After you reach your plan's deductible, you can use funds to pay any eligible health care expense, which may allow you to save your HSA dollars for future use.
- **Dependent Care Spending Account:** You can elect to put aside up to \$7,500 (pre-tax) per calendar year (\$3,750 if married and filing separately) for eligible dependent care expenses. Elections can't be changed during the plan year unless you have an IRS Life Changing Event. On Dec 31 if you do not use the money you contributed, it will not be refunded to you (use it or lose it).
- **Commuter benefits:** You can put aside up to \$325/month for eligible work transit and up to \$340/month for eligible work parking expenses through Rippling. You can enroll or make changes throughout the year. 100% of the remaining balance rolls forward on December 31 to the next year.



Disability Insurance | Mutual

Highwire offers Short Term Disability (STD) and Long Term Disability (LTD) insurance.

Short Term Disability	Long Term Disability
After an 7 day waiting period and with a physician-verified disability, you are eligible to receive up to 60% of your wages up to a maximum of \$2,308/week for the first 90 days. If you are disabled for longer than 90 days, you will be eligible for long term disability.	Coverage begins 90 days following the onset of the disability. The 90 day waiting period can be satisfied while you are on short-term disability. You will receive up to 60% of your monthly earnings to a maximum of \$10,000 /month.

* You may update your beneficiary information for this plan at any time. Coverage reduces at age 70 and above and terminates at retirement.

Semi-Monthly Pre-Tax Payroll Deduction: Highwire covers 100% of the employee cost.

Group ID: G000CSJ6 (800) 655-5142 www.mutualofomaha.com

Voluntary Life Insurance | Mutual

Highwire offers Voluntary Life Insurance for employees to purchase in addition to what the company provides.

- New Employees can elect up to \$80,000 of coverage for themselves without having to fill out a medical questionnaire and \$25,000 of coverage for spouse. Dependent coverage cannot exceed employee coverage. To avoid the medical evaluation, employees must elect when first hired.
- Rates for this plan are based on age and can be found in the Ease portal along with additional plan information.

* Coverage reduces at age 65 and at age 70.

Highwire 401k Benefit | Vanguard

Our 401k plan is offered through Vanguard to employees without any waiting period. Highwire matches dollar for dollar for the first 3% that you contribute and 50 cents per dollar for 4-5%. The website to access your 401(k) account is <https://my.vanguardplan.com/login/participant>

401k Plan Basics: When you contribute to a 401k plan, you are making payments on your future retirement income. The sooner you start making these payments, the sooner you'll be able to afford a comfortable retirement.

You also have access to financial wellness support with Financial Finesse. You can find it in your Vanguard dashboard or call (833) 224-5254 to work with a financial coach.

For more information, please contact HR



Company Holidays for 2026

The following days are company holidays for the 2026 calendar year and the office will be closed.

Holidays	
Thursday, January 1	New Year's Day
Friday, January 2	New Year's Day Extended Weekend
Monday, January 19	Martin Luther King Jr. Day
Monday, February 16	President's Day
Friday, May 22 - Monday, May 25	Spring Seasonal Sojourn (Memorial Day Weekend)
Friday, June 19	Juneteenth
Thursday, July 2 - Friday, July 3	Summer Seasonal Sojourn (Independence Day Weekend)
Friday, September 4 - Monday, September 7	Fall Seasonal Sojourn (Labor Day Weekend)
November 26-27, 12pm sign off November 25	Thanksgiving and Day after Thanksgiving
Thursday December 24 - Friday, January 1	Winter Wind Down

Eligibility Requirements

Benefits begin the first of the month following date of hire. Regular full-time employees (those employees who work 30+ hours/week) are eligible.

Eligible dependents are: Spouse or registered domestic partner; Children up to age 26; any dependent child who is incapable of self-support because of mental or physical disability.

You can make changes to your medical plan once a year during our Open Enrollment period. Open Enrollment occurs during the month of September, with changes effective October 1st. You may also make enrollment changes to your plan within 30 days of a qualifying event in your life. Qualifying events include marriage, birth, adoption, and change of spouse's employment status. Newly acquired dependents must be added to the plans within 30 days of the qualifying event. If your election change is not received within 30 days, you may add the new dependent to the health plan during Open Enrollment.

Benefit Enrollment

After the Open Enrollment meeting, log on to Rippling to enroll in your benefits for the next plan year. After logging in, please review your profile and dependent information before managing benefits. Prices are based on your selections.

If you have questions or unresolved issues after contacting member services at one of our insurance providers, you are welcome to contact our Filice Insurance Agency service team. They will answer any questions you may have concerning your employee benefits, claim problems, and administrative issues.

Filice Service Team		
Acrisure Insurance License No: 0D15356	Rebecca Ebrahimi Account Manager	(408) 350-5722 rmebrahimi@acrisure.com
Acrisure Insurance License No: 0F63774	Susan Szczesny Account Manager	(408) 350-5735 eszczesny@acrisure.com

Benefit Website: <https://mybenefits.cc/highwirepr/>



This summary is not intended to provide a complete plan description. If there is an actual or apparent conflict between this benefit summary or the Summary Plan Description (SPD) booklet and the official plan documents, the provisions of the official plan document prevail.

IMPORTANT: All official documents relating to the Highwire 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 (including Required Notices under the Affordable Care Act), are available electronically through the Highwire benefits website. You may also receive a paper copy of any of the documents by contacting HR.