

## Health and Welfare Benefits

If hire date falls on or prior to the 15<sup>th</sup> of the month, coverage begins on the 15<sup>th</sup> of the month. Coverage is effective first of the month following date of hire if hire date is after the 16<sup>th</sup> to the end of the month. Premiums for most plans are based on a salary tier, except for Unum plans, which are effective on the 1<sup>st</sup> coinciding or the following month.

| Benefit                           | Highlights   |
|-----------------------------------|--|
| Medical                           | There are four medical plans to choose from: PPO through RGA, and HMO through Kaiser, an HDHP through RGA and Kaiser   |
| Health Savings Account (HSA)      | Allen Institute makes an annual contribution of \$1,020 and \$2,040 for individual and family coverage, respectively, to your HSA with the half deposited into your account in January and the remainder in July. Contribution amounts are pro-rated based on effective date of coverage.  |
| Flexible Spending Accounts        | Employees can contribute pre-tax dollars to a Healthcare Flexible Spending Account (HFSA) and a Dependent Care Flexible Spending Account (DFSA). The maximum contribution to the HFSA is up to \$3,000 and for DFSA is \$7,500 or \$3,750 if your married and filing income taxes separately.  |
| Dental Insurance                  | Dental insurance coverage is offered through Delta Dental. The Allen Institute pays the full premium for employee only coverage and share the cost for dependent coverage. The plan pays 100% for diagnostic & preventive services, 80% for restorative services, and 50% for major services. Orthodontia coverage is available for adults and children with a lifetime maximum of \$3,000 per covered individual. |
| Vision                            | Vision coverage is provided by Vision Service Plan (VSP). Allen Institute pays 100% of the premiums for employees and dependent coverage. The plan includes comprehensive eye exams, frames, and lenses and a \$200 allowance.   |
| Employee Assistance Program (EAP) | EAP premiums are paid 100% by Allen Institute. EAP services are provided by SupportLinc and Unum. SupportLinc provides up to 6 free counseling sessions, and Unum provides up to 3 free counseling sessions. You can use one or both plans, and all contacts with EAP are completely confidential.   |
| 401(k) Retirement Savings Plan    | Eligible new hires may enroll immediately. You will be enrolled automatically at a 3% contribution rate starting 30 days after your first paycheck, if you did not enroll sooner or opt-out. You can contribute 1% to 7% to pre-tax, catch up, Roth, and After-tax. Allen Institute will match 50% of your contributions to pre-tax, catch up, and Roth up to the IRS limit.                                       |

| Benefit   | Highlights  |           |            |         |          |  |           |                         |   |           |          |   |  |
|---|---|-----------|------------|---------|----------|--|-----------|-------------------------|---|-----------|----------|---|--|
| Life Insurance and Accidental Death and Dismemberment | <p>Allen Institute pays 100% of the premiums for basic Life Insurance and AD&amp;D. Both plans offer 2x your annual base salary up to \$500,000. Additionally, employees may purchase optional life insurance coverage for themselves, spouse/domestic partner, and children at the coverage levels outlined below:</p> <table border="1" data-bbox="638 489 1539 846"> <thead> <tr> <th>For</th> <th>Increments</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>Employee</td> <td>\$1,000 up to 5x your base annual salary</td> <td>\$500,000</td> </tr> <tr> <td>Spouse/Domestic Partner</td> <td>\$5,000 – Cannot exceed 100% of employee’s coverage</td> <td>\$250,000</td> </tr> <tr> <td>Children</td> <td colspan="2">\$10,000 up to 26 for all eligible children</td> </tr> </tbody> </table> | For       | Increments | Maximum | Employee | \$1,000 up to 5x your base annual salary | \$500,000 | Spouse/Domestic Partner | \$5,000 – Cannot exceed 100% of employee’s coverage | \$250,000 | Children | \$10,000 up to 26 for all eligible children |  |
| For   | Increments  | Maximum   |            |         |          |  |           |                         |   |           |          |   |  |
| Employee  | \$1,000 up to 5x your base annual salary  | \$500,000 |            |         |          |  |           |                         |   |           |          |   |  |
| Spouse/Domestic Partner                               | \$5,000 – Cannot exceed 100% of employee’s coverage   | \$250,000 |            |         |          |  |           |                         |   |           |          |   |  |
| Children  | \$10,000 up to 26 for all eligible children   |           |            |         |          |  |           |                         |   |           |          |   |  |
| Accident Insurance                                    | <p>Accident Insurance is an all-employee paid voluntary plan offered by Unum. It provides a set benefit amount based on the type of injury you have and the type of treatment you need. It covers accidents that occur on and off the job. And it includes a range of incidents, from common injuries to more serious events.</p>   |           |            |         |          |  |           |                         |   |           |          |   |  |
| Critical Illness Insurance (CII)                      | <p>Critical Illness Insurance (CII) is an all-employee paid voluntary plan offered by Unum. The plan provides extra financial protection if you or an eligible family member are diagnosed with a covered critical illness. Benefits are paid directly to you in a lump sum. You may elect coverage of \$15,000 or \$30,000. Coverage is available for employees and their spouse, and children are automatically covered under the employee at 50% of the employee’s coverage amount.</p>  |           |            |         |          |  |           |                         |   |           |          |   |  |
| Hospital Indemnity (HI)                               | <p>Hospital Indemnity (HI) is an all-employee paid voluntary plan offered by Unum. The plan protects you and your eligible family member from unexpected hospital stays. Benefits are paid directly to you and the funds can be used for any reason.</p>  |           |            |         |          |  |           |                         |   |           |          |   |  |
| Annual Holidays and Company Closures                  | <p>New Year’s Day, Martin Luther King, Jr.’s Birthday, Memorial Day, Juneteenth, Independence Day, Labor Day, Thanksgiving Day, Day After Thanksgiving, Christmas Day, Winter Break (closure between Christmas Day and New Year’s Day)</p>  |           |            |         |          |  |           |                         |   |           |          |   |  |
| Quiet Weeks   | <p>Allen Institute offers two quiet weeks each year. These fall on the week of July 4 and the last week of the year. Quiet Weeks intend to provide you with an opportunity to pause and reflect; spend time completing outstanding work; focusing on work that needs deep thinking; or planning for the next quarter. Leaders and teams limit or eliminate meetings during Quiet Week.</p>  |           |            |         |          |  |           |                         |   |           |          |   |  |

| Benefit                  | Highlights  |
|--------------------------|---|
| Lifestyle Account (LSA)  | Full-time employees may be reimbursed up to \$140 per month for eligible expenses, including a variety of wellness expenses including health club memberships, fitness equipment, and wellness expenses for your family and pets.   |
| Transportation           | <ul style="list-style-type: none"> <li>• Onsite parking with multiple subscription models to permit flexibility with parking on-site</li> <li>• ORCA Business Passport for \$26 per year (\$1.00 per pay period deducted each pay period), providing unlimited rides on regional transit. Ferry commute is also available.</li> </ul> |
| Caregiver Assistance     | Family First provides unlimited, live, support from experts to address caregiving needs including navigating eldercare, childcare, probate, caregiver leave benefits and more.  |
| Summer Student Loans     | Service at the Allen Institutes can qualify you for Public Service Loan Forgiveness (PSLF). Summer Student Loans can assist you with applying with PSLF or assistance with managing your student loans.   |
| Tuition Reimbursement    | Available to regular full-time and part-time employees who work at least 20 hours or more per week, and have completed six months of continuous employment with Allen Institute before the course begins. Eligible employees may receive up to \$5,250 in reimbursement per calendar year, with a lifetime maximum of \$21,000.       |
| Professional Development | We provide resources for managers to reimburse job-related professional memberships, conference attendance and certificate programs for all employees.  |

## Leave Benefits

| Benefit                 | Highlights  |
|-------------------------|---|
| Lifestyle Account (LSA) | Full-time employees may be reimbursed up to \$140 per month for eligible expenses, including a variety of wellness expenses including health club memberships, fitness equipment, and wellness expenses for your family and pets.   |
| Transportation          | <ul style="list-style-type: none"> <li>Onsite parking with multiple subscription models to permit flexibility with parking on-site</li> <li>ORCA Business Passport for \$26 per year (\$1.00 per pay period deducted each pay period), providing unlimited rides on regional transit. Ferry commute is also available.</li> </ul> |
| Caregiver Assistance    | Family First provides unlimited, live, support from experts to address caregiving needs including navigating eldercare, childcare, probate, caregiver leave benefits and more.  |

## Time Off Benefits

New full-time employees receive approximately five weeks of paid time off between Vacation, Personal Days, Holidays, and Allen Institute closures, plus a separate sick time bank. Vacation accruals are accelerated, and part-time employees accrue on a prorated basis according to hours worked.

| Time Off Category                             | Annual Days | Annual Hours |
|---|-------------|--------------|
| Vacation: 0 - 2 YOS                           | 10          | 80           |
| Vacation: 3 – 4 YOS                           | 12          | 96           |
| Vacation: 5 – 9 YOS                           | 17          | 136          |
| Vacation: 10+ YOS                             | 20          | 160          |
| Personal Days (start date prior to June 30)   | 5           | 40           |
| Personal Days (start date July 1 – October 1) | 2           | 16           |
| Paid Sick & Safe Time                         | 9           | 72           |

### Disclaimer:

If there are any discrepancies between this document, the Summary Plan Description, and the Plan Document, the Plan Document will be the governing document. This statement shall not be construed as an agreement of employment or continued employment.