

# 2025 Benefits At A Glance



This summary provides a brief overview of the employee benefits provided to eligible employees, generally full-time employees working a minimum of 30 per week. New employees are eligible for Breg, Inc. benefits beginning on the first of the month following the date of hire as long as you enroll within 30 days of becoming eligible. Eligible dependents include your spouse, domestic partner, and children up to age 26. Refer to your Benefits Summary for additional details on eligibility, benefit coverage details, and plan limits.

Benefits	
<b>Medical</b>	<ul style="list-style-type: none"> <li>• <b>HSA 3300:</b> – Plan pays 80% for most covered services after deductible of \$3,300 (individual)/\$6,600 (family).*</li> <li>• <b>HSA 1650:</b> – Plan pays 90% for most covered services after deductible of \$1,650 (individual)/\$3,300 (family).*</li> <li>• <b>PPO 750:</b> – Plan pays 90% for most covered services after deductible of \$750 (individual)/\$1,500 (family).*</li> </ul> <p style="text-align: right;">*In-network</p>
<b>Dental</b>	<ul style="list-style-type: none"> <li>• <b>Cigna HMO:</b> – Select a Primary care Dentist and know the price you will pay for all services. You must see your PCP for all treatments, unless referred to a specialist. Includes orthodontia.</li> <li>• <b>Cigna Value PPO:</b> – Provides services for Preventive, Basic and Major dental care up to \$1,500 per year. Includes orthodontia for children.</li> <li>• <b>Cigna Premium PPO:</b> – Provides services for Preventive, Basic and Major dental care up to \$2,000 per year. Includes orthodontia.</li> </ul>
<b>Vision</b>	<ul style="list-style-type: none"> <li>• <b>VSP Vision Plan:</b> – Includes an annual eye exam and lenses once a year and \$120 allowance for standard frames every 24 months or every 12 months if used for contacts instead of frames.</li> </ul>
<b>Health Savings Account (HSA)</b>	<p>Employees enrolled in the HSA 3300 or HSA 1650 plan can participate in the HSABank Health Savings Account based on IRS eligibility rules:</p> <ul style="list-style-type: none"> <li>• <b>Individual coverage:</b> Contribute up to \$4,300 per year, including a company contribution of \$850 (HSA 3300) or \$600 (HSA 1650).</li> <li>• <b>Family coverage:</b> Contribute up to \$8,550 per year, including a company contribution of \$1,600 (HSA 3300) or \$1,100 (HSA 1650).</li> <li>• Age 55 and older are eligible to contribute and additional \$1,000 per year.</li> </ul>

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Additional Benefits	
<b>Flexible Spending Accounts (FSA)</b>	Enroll in the Businessolver Flexible Spending Account to pay for health and dependent care expenses with tax-free dollars: <ul style="list-style-type: none"><li>• <b>Healthcare FSA:</b> Contribute up to \$3,300 per year through pre-tax payroll deductions for eligible medical, dental and vision expenses.</li><li>• <b>Dependent care FSA:</b> Contribute up to \$5,000 per year for dependent care.</li></ul>
<b>Basic Life And AD&amp;D Insurance</b>	<b>Company Paid Life and AD&amp;D</b> - 1x covered annual earning up to \$300,000
<b>Disability Insurance</b>	<ul style="list-style-type: none"><li>• <b>Voluntary Short-Term Disability*</b> - Replaces 60% of covered weekly earnings (maximum \$2,500 per week) up to 83 days.</li><li>• <b>Voluntary Long-Term Disability</b> - Replaces 60% of covered monthly earnings (maximum \$13,000 per month) up to SSNRA.</li></ul>
<b>Employee Assistance Program (EAP)</b>	The Supportline EAP provides no-cost, confidential counseling and support for a wide range of personal issues, such as stress and emotional health; substance abuse; parenting and child or elder care; financial coaching; legal consultation; and more.
<b>401(k) Retirement Savings Plan</b>	The company matches 50% of the first 6% you contribute.
<b>Voluntary Benefit Plans</b>	<ul style="list-style-type: none"><li>• <b>Voluntary Life and AD&amp;D</b></li><li>• <b>Accident Insurance</b></li><li>• <b>Hospital Indemnity Insurance</b></li><li>• <b>Critical Illness</b></li><li>• <b>98Point6 Virtual Medicine</b></li></ul>
<b>Commuter Benefits</b>	Save money on commute expenses through the Mass Transit FSA and Parking FSA—set aside up to \$325 per month pre-tax for public transportation and vanpool expenses and \$325 for parking expenses.

This 2025 Benefits at a Glance is an overview of benefits effective from January 1, 2025 through December 31, 2025 and does not provide a complete description of all benefit provisions. For more detailed information, please refer to your plan documents. The plan documents determine how all benefits are paid.

\*If you choose not to enroll during your new hire enrollment period, you may be subject to a benefit waiting period of 60 days before benefits will begin.