



Well-being: Your life. Your way.

2026 Benefits

At U.S. Venture, we thoughtfully design our benefit programs to support every part of our team members' well-being—from staying healthy physically and emotionally to supporting your financial goals.

This overview provides a quick glance at the programs, coverage, and resources available to U.S. Venture team members all year long.

Explore more—anytime, anywhere—at usvbenefits.com.

Medical

Three nationwide medical plan options are offered through **Anthem Blue Cross Blue Shield (BCBS)**.

- **Copay Plan – Low Deductible**
- **Copay Plan – High Deductible**
- **High Deductible Health Plan (HDHP - HSA Eligible)**

All Anthem Plans Include:

100% coverage for in-network preventive care like annual physicals, immunizations, wellness screenings, etc.

Access to the Anthem BCBS national provider network

Coverage for the same types of expenses, but the difference is how you pay for care

An out-of-pocket maximum, which protects you financially if you have a serious condition or illness

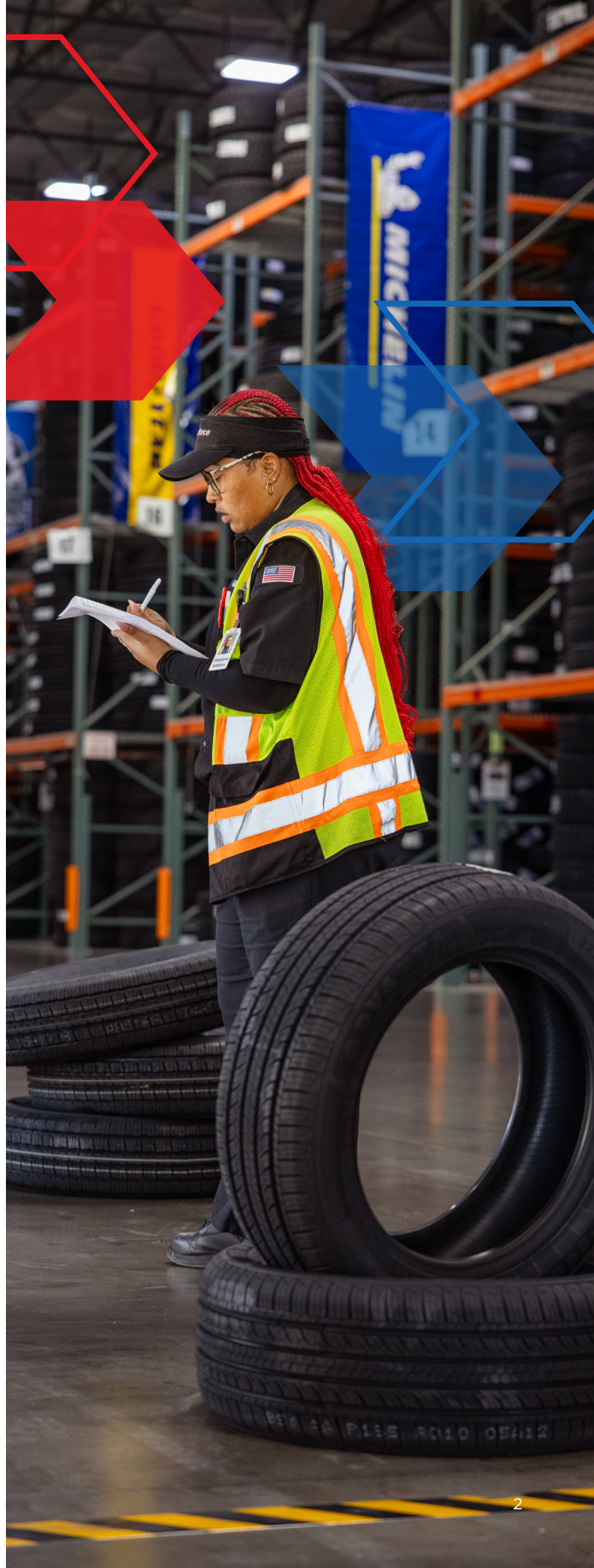
Free virtual care through the Sydney Health mobile app

Non-specialty prescription drug coverage through CarelonRx and Specialty medication services through BioPlus, a CarelonRx Company

A dedicated Family Advocate who can connect you and your family to programs that support your whole health

Access to Hinge Health, a digital exercise therapy program

By completing a free Personal Health Assessment (PHA) in early fall, team members (and spouses/domestic partners) can earn health credits which reduce your medical premiums across all coverage levels. New hires will receive average health credits.



Dental

Dental benefits are offered through Delta Dental with two plan options:

- **Basic Plan**
- **Comprehensive Plan**

Both plans provide:

- 100% covered in-network preventive care
- Exams, cleanings, X-rays, and fluoride treatments
- Coverage for basic and major services
- CheckUp Plus, a feature that prevents certain preventive services from counting towards your annual maximum
- Vision Care Discount Program through EyeMed, saving you money on frames, lenses, and laser vision correction

The Comprehensive Plan also includes:

- Adult (team member and spouse/domestic partner) orthodontia and orthodontia coverage for dependents up to age 26
- Access to PPO, Premier, and non-participating dentists

Vision

Vision benefits are offered through Delta Vision, administered by EyeMed, with two plan options to choose from:

- **Full-Service Plan**
- **Materials Only Plan**

Both plans provide:

- Access to the EyeMed Insight provider network
- Coverage for frames and lenses
- Discounts on contact lenses and laser vision correction

The Full-Service Plan includes an annual comprehensive eye exam for just a \$10 copay. In addition, our medical plans cover one routine eye exam each calendar year.

Saving and Spending Accounts

Health Savings Account (HSA)

Available when you enroll in the High Deductible Health Plan (HDHP – HSA Eligible), the HSA allows you to set aside pre-tax contributions to pay for qualified medical, dental, and vision expenses.

In addition to the contributions you make to the HSA, U.S. Venture contributes \$500 per year for single coverage or \$1,000 per year for other coverage tiers, which is prorated for newly hired team members.

Flexible Spending Accounts (FSAs)

FSAs allow pre-tax contributions for eligible out-of-pocket expenses.

U.S. Venture offers three FSA options to enroll in:

- Healthcare FSA for eligible medical, dental, and vision expenses
- Limited Healthcare FSA for dental and vision expenses (available to those enrolled in the HDHP - HSA Eligible)
- Dependent Care FSA for eligible dependent care expenses, such as daycare or before/after school programs

Commuter Benefits

Pre-tax savings for eligible transit and parking expenses (location-dependent).

Voluntary Benefits

Explore more ways to safeguard your future with optional benefits designed for life's what-ifs.

Available options include:

Accident Insurance*: Cash benefits for covered accidental injuries.

Critical Illness Insurance*: Lump-sum benefit when diagnosed with a covered major illness.

Hospital Indemnity Insurance*: Cash benefits for eligible hospital stays over 23 hours.

Legal Plan: Access to affordable network attorneys and legal services for common legal needs.

Identity Theft Protection: Monitoring, alerts, and expert support for ID theft and fraud; Family plan includes coverage for up to 10 adults and Life360.

*Team members enrolled in Accident, Critical Illness, or Hospital Indemnity Coverage can earn \$100 per plan, per year, per covered dependent (up to \$600 per plan, per person) by completing preventive health activities, such as annual physicals and routine health screenings.

Basic Life, AD&D and Supplemental Insurance

U.S. Venture provides Basic Life and Accidental Death and Dismemberment (AD&D) Insurance coverage to all team members at no cost, offering financial protection in the event of a life loss or certain accidental injuries.

Team members have the option to purchase additional coverage, including*:

Supplemental Life Insurance: For team members, spouses/domestic partners, and children.

Supplemental AD&D Insurance: For team members, spouses/domestic partners, and children.

Dependent Basic Life Insurance: Options for spouses/domestic partners and children.

*Coverage amounts vary by plan, election, and plan rules.

Time Off and Leave Programs

At U.S. Venture, we believe that taking time away from work is essential to maintaining a healthy, balanced life. Whether you're recharging on vacation or managing a personal matter, we offer a variety of options to meet your needs.

- U.S. Venture-paid Short-Term Disability (STD) Coverage*
- U.S. Venture-paid Long-Term Disability (LTD) Coverage
- Family Medical Leave (FML)
- Caregiver benefit for eligible life events*
- Vacation-personal time off that increases with years of service
- Six paid holidays
- Sick-safe time off*
- Paid jury duty
- Paid bereavement time off
- Volunteer time off

*In accordance with state laws.

Additional Programs & Resources

U.S. Venture offers a wide range of health, well-being and financial programs to help team members feel supported and live a life they love.

Well-Being Resources

Interactive Wellness Program: Designed to reward healthy habits with customizable challenges, a rich library of wellness content and access to Les Mills on-demand videos.

Health Coaching Program: Access to a dedicated team of health coaches.

Wellness Reimbursement Program: Get reimbursed up to \$250/year for qualified expenses, such as exercise class fees, tobacco and nicotine product cessation, home fitness equipment, and more.

Weight Management Program: One-on-one coaching and personalized lessons to help you meet your goals and stay on track.

Nicotine and Substance Use Management Program: Confidential support for cutting back, quitting, or managing use of nicotine, alcohol, cannabis, or prescription pain medications.

Employee Assistance Program (EAP): Confidential 24/7 support, including six free counseling sessions per issue per year, plus resources for legal, financial, and daily needs.

Travel Resources

Travel Assistance: Support for medical, legal, and emergency needs when traveling 100+ miles from home, plus company-paid business travel accident insurance.

Financial Support & Planning

401(k) Retirement Savings Plan: Pre-tax and Roth options with company matching (100% of the first 2% you contribute, plus 50% of the next 4%) as well as after-tax options and an annual 3% retirement company contribution (by the company beginning after one year of service).

Financial Advisory Services: No-cost access to independent financial advisors for budgeting, savings, and retirement planning.

MyFlexPay: Access up to 40% of your earned wages before payday to help ease financial stress, plus budgeting and savings tools.

Discounts and Perks: Access exclusive discounts and savings from a variety of retailers, plus special deals on tires, appliances, home and renters' insurance, and more.

FEDlogic: Unlimited consultations at no cost to you and your household members that provide federal and state benefit information and advocacy to help you discover and maximize your federal and state benefits.

Alternative Health Solutions (AHS): A free benefit that provides education and options to those who are Medicare eligible, are not eligible for employee benefits, are looking for an alternative to COBRA, or have general questions about insurance coverage.

Scan the QR code to visit our benefits website at usvbenefits.com to learn more.

