



2026 BENEFITS GUIDE

Empowering Innovation, Supporting You.





WELCOME TO YOUR BENEFITS

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At Blue River Technology, our success is driven by our people. That's why our benefits program provides you and your families with the resources you need to thrive—at work and at home. We're proud to offer comprehensive benefits that support your physical health, mental wellness, and financial goals, today and in the future.

We encourage you and your family members to review this guide to learn how to make the most of your benefits throughout the year.

Benefits selected during Open Enrollment are effective January 1, 2026 - December 31, 2026.





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WHO IS ELIGIBLE FOR BENEFITS?

EMPLOYEES

Regular full-time employees working 30 or more hours per week are eligible for benefits starting on date of hire. Eligible employees can also enroll eligible dependents in many of the same benefits.

Eligible dependents include:

- Legally married spouse or domestic partner
- Biological, adopted step, and/or domestic partner's children up to age 26
- Children aged 26 or over who are disabled and depend on you for support
- Children named in a Qualified Medical Child Support Order (QMCSO)

DOMESTIC PARTNER

Under IRS rules, benefits for domestic partners are generally not available on a pre-tax basis. This means the portion you pay will be deducted from your earnings on an after-tax basis and the value of the employer portion of coverage will be reported on your W-2.





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ENROLLMENT OPPORTUNITIES

There are certain events in which you can enroll in or make changes to your benefits including adding/removing dependents.

NEW HIRES

New hires can enroll in benefits within 30 days of hire date. Benefits are effective on the date of hire and stay in effect through the remainder of the plan year.

DURING OPEN ENROLLMENT

If benefits-eligible, you will have an annual opportunity to make changes to your benefits including adding or removing dependents. The decisions you make during Open Enrollment will remain in effect through the new plan year, January 1 through December 31, unless you experience a qualifying life event.

QUALIFYING LIFE EVENT

If you experience a Qualifying Life Event (QLE), you will have an additional opportunity to make changes to your benefits. You must notify People Operations within 30 days of the event. Changes made due to a QLE will be in effect through the remainder of the plan year. QLEs include:

- Marriage or divorce
- Birth or adoption (or a change in dependent eligibility)
- Loss or change of insurance coverage due to spouse's employment or turning 26
- Change in residence that affects access to network providers
- Change in eligibility for Medicare or Medicaid
- Court order requiring coverage for your child



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NEED ASSISTANCE?

BENEFITS PORTAL

Understanding your benefits is easier than ever with [MyBenefits.Life](#), our portal for BRT's employee benefits information.

Visit the Portal To Get Immediate Access To:

- Eligibility information
- Information on current benefit offerings
- Member services contacts
- Open enrollment information
- Plan and policy details, plan summaries, documents, and more

Visit [BlueRiver.MyBenefits.Life](#) to access the portal.

GET HELP FROM A BENEFITS EXPERT

An important part of our benefits program is making sure you have the support and resources you need to make informed decisions about your benefits.

Through our partnership with Alliant Employee Benefits, you'll have access to Benefits Advocates you can contact directly via phone or email for help.

Advocates can help you with:

- General benefit questions
- Verifying eligibility and coverage
- Obtaining new ID cards
- Finding a network provider
- Resolving healthcare claims or billing issues
- Changing coverage due to qualifying life events (marriage, new child, divorce, etc.)

To speak to an advocate, Email blueriverbenefits@alliant.com or call **(925) 378-6208**, Mon - Thu, 8am–5pm; Fri, 8am–4:30pm PST.



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MEDICAL PLAN OPTIONS

Blue River offers multiple medical plan options to fit your needs. All plans provide in-network preventive care at no cost to you.

AETNA OAMC HDHP (HSA ELIGIBLE)

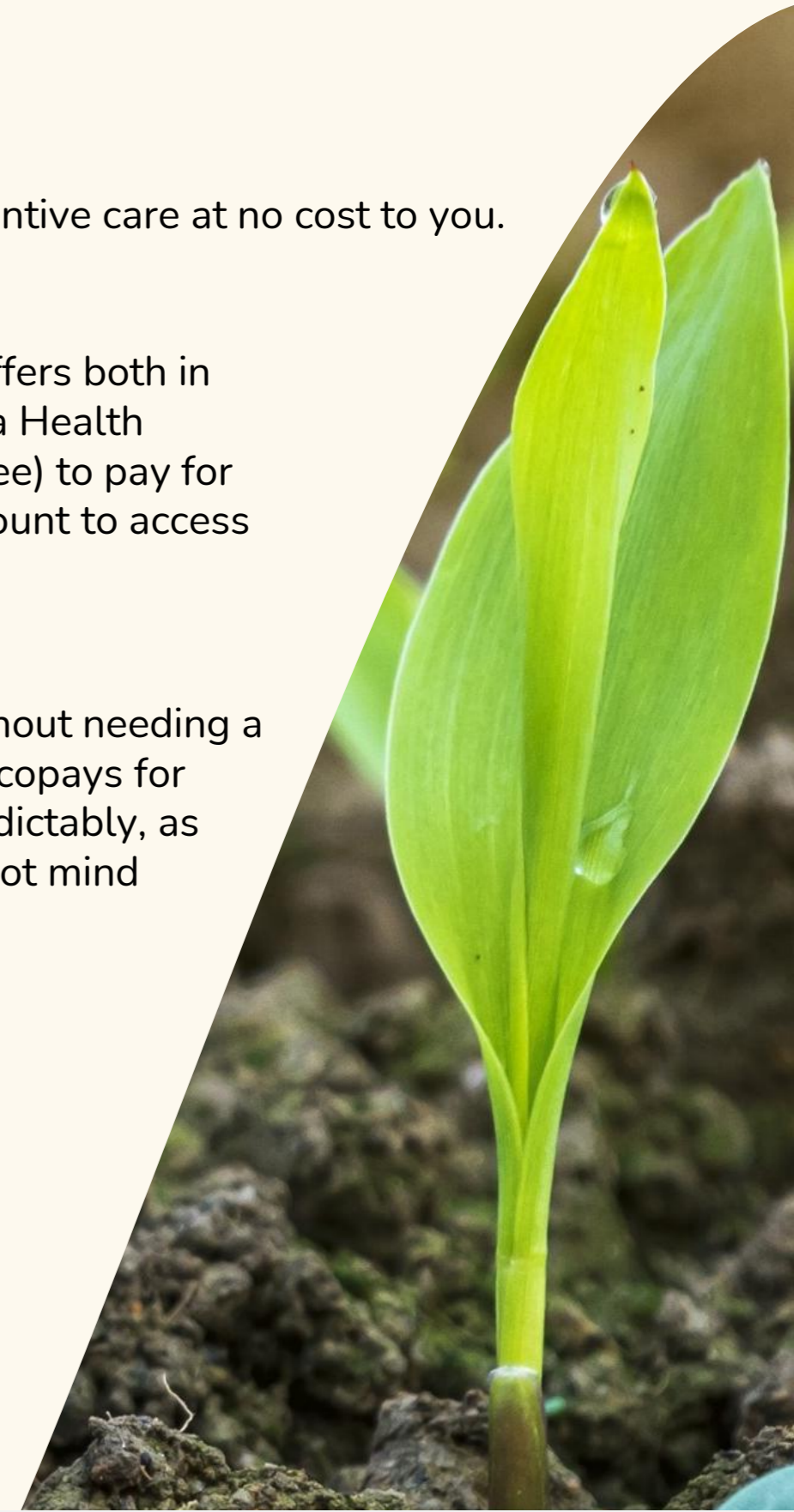
While the HDHP has a higher deductible than our PPO, it has the lowest paycheck deduction and offers both in network and out-of-network coverage. Participating in the HDHP allows you to set aside money in a Health Savings Account (HSA). The HSA account is yours, so you can use money from it at any time (tax-free) to pay for eligible medical, prescription, dental, and/or vision expenses. Unused HSA funds remain in your account to access year over year. Refer to the [HSA section](#) for more details.

AETNA OAMC 500 PPO

Similar to the HDHP, this plan allows you to see both in-network and out-of-network providers without needing a referral, making it a standout option for those who prioritize direct access to specialists. With lower copays for most office visits and prescription medications, you can manage your healthcare expenses more predictably, as you won't need to meet a deductible before receiving care. This plan is preferred for those who do not mind paying higher premiums for a more straightforward cost structure.

KAISER HMO (CA ONLY)

Available to California employees only, the Kaiser HMO plan requires you to designate a primary care doctor who manages your care and refers you to specialists. This plan features copays for most services. Screenings and immunizations are offered with no out-of-pocket cost. This plan includes coverage for services obtained exclusively within the network of Kaiser providers and facilities. Specialist referrals are required.





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MEDICAL PLAN COMPARISON

The table below shows plan features and your costs for certain services. Review the plan documents to see full coverage details and a list of included services.

| Plan Features | AETNA OAMC HDHP (HSA ELIGIBLE) | | AETNA OAMC 500 | | KAISER HMO (CA ONLY) |
|--|-----------------------------------|------------------|--|------------------|-------------------------------------|
| | In-Network | Out-of-Network | In-Network | Out-of-Network | In-Network Only |
| Annual Deductible (Member/Family) | \$3,400/\$6,800 | \$5,000/\$10,000 | \$500/\$1,000 | \$1,000/\$2,000 | None |
| Annual Out-of-Pocket Maximum (Member/Family) | \$6,000/\$12,000 | \$8,000/\$16,000 | \$2,500/\$5,000 | \$5,000/\$10,000 | \$3,000/\$6,000 |
| Preventive Care | No copay* | 40% coinsurance | No copay* | 40% coinsurance | No copay |
| Primary Care | 20% coinsurance | 40% coinsurance | \$20 copay* | 40% coinsurance | \$20 copay |
| Specialist | 20% coinsurance | 40% coinsurance | \$20 copay* | 40% coinsurance | \$40 copay |
| Urgent Care | 20% coinsurance | 40% coinsurance | \$35 copay* | 40% coinsurance | \$20 copay |
| Emergency Room | 20% coinsurance | | 20% after \$200 copay* (copay waived if admitted) | | \$250/visit (waived if admitted) |
| Diagnostic X-Ray and Lab Tests | 20% coinsurance | 40% coinsurance | 20% coinsurance | 40% coinsurance | \$10 per encounter |

*deductible waived



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PRESCRIPTION DRUGS

The table below shows prescription drug costs for each plan. Prescription drug coverage is provided in-network only. To see full details for prescription drug coverage and out-of-pocket costs, review the plan documents.

| | AETNA OAMC HDHP (HSA ELIGIBLE) | AETNA OAMC 500 | KAISER HMO (CA ONLY) |
|-------------------------------------|---|-------------------------|-------------------------|
| | In-Network | In-Network | In-Network |
| Prescription Drug Deductible | Prescription drug expenses apply to your medical deductible | N/A | N/A |
| Pharmacy | | | |
| Generic | \$10 copay | \$10 copay | \$15 copay |
| Preferred Brand | \$30 copay | \$40 copay | \$35 copay |
| Non-Preferred Brand | \$50 copay | \$60 copay | N/A |
| Specialty Drugs | You pay 30% up to \$250 | You pay 30% up to \$250 | N/A |
| Supply Limit | 30 days | 30 days | 30 days |
| Mail Order | | | |
| Generic | \$20 copay | \$20 copay | \$30 copay |
| Preferred Brand | \$60 copay | \$80 copay | \$70 copay |
| Non-Preferred Brand | \$100 copay | \$120 copay | N/A |
| Specialty Drugs | N/A | N/A | N/A |
| Supply Limit | 90 days | 90 days | 100 days |



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DENTAL COVERAGE

Regular dental exams are an important part of maintaining that bright smile! Blue River provides you with comprehensive dental coverage through Aetna Dental.

| AETNA DENTAL PPO | | |
|---|--|---|
| | In-Network | Out-of-Network |
| Calendar Year Deductible | \$25 per individual, up to \$75 per family | \$50 per individual, up to \$150 per family |
| Annual Plan Maximum | \$2,000 | \$2,000 |
| Waiting Period | N/A | N/A |
| Diagnostic and Preventive | No charge (coverage limited to 2 per year) | No charge (coverage limited to 2 per year) |
| Basic Services | | |
| Fillings | You pay 20% after deductible | You pay 20% after deductible |
| Root Canals | You pay 20% after deductible | You pay 20% after deductible |
| Periodontics | You pay 20% after deductible | You pay 20% after deductible |
| Major Services | You pay 50% after deductible | You pay 50% after deductible |
| Orthodontic Services | | |
| Orthodontia (adults and dependent children) | You pay 50% coinsurance | You pay 50% coinsurance |
| Lifetime Maximum | \$2,000 | \$2,000 |



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VISION COVERAGE

Blue River's vision coverage through VSP has an extensive network of specialists to make vision care easy and convenient.

| VSP VISION | | |
|----------------------------|---|--|
| | In-Network | Out-of-Network |
| Examination | | |
| Benefit | \$10 copay | Reimbursed up to \$50 after \$10 copay |
| Frequency | 12 months | 12 months |
| Materials | | |
| Eyeglass Lenses | | |
| Single Vision Lens | No charge after materials copay | Reimbursed up to \$50 after materials copay |
| Bifocal Lens | No charge after materials copay | Reimbursed up to \$75 after materials copay |
| Trifocal Lens | No charge after materials copay | Reimbursed up to \$100 after materials copay |
| Frequency | 12 months | 12 months |
| Frames | | |
| Benefit | Coverage limited to \$250 after materials copay on preferred frame brands or \$200 on all other brands; you pay 20% off amount over allowance | Reimbursed up to \$70 after materials copay |
| Frequency | 12 months | 12 months |
| Contacts (Elective) | | |
| Benefit | Coverage limited to \$250 | Reimbursed up to \$105 |
| Frequency | 12 months (in lieu of lenses and frames) | 12 months (in lieu of lenses and frames) |



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ON DEMAND HEALTHCARE

CARE WHEN YOU NEED IT

If you need immediate healthcare and it's not an emergency, take advantage of the following options:

Kaiser Permanente Plan Participants

- Call Kaiser's 24/7 NurseLine at **(833) 574-2273**
- Find an urgent care center by visiting kp.org

Aetna Medical Plan Participants

- Call Aetna's 24/7 HealthLine at **(800) 556-1555**
- Find an urgent care center by visiting aetna.com
- Use [Aetna Teladoc](#)

VIDEO HOUSE CALL

Aetna members can video chat with a doctor from the comfort of their own homes, without an appointment. Teladoc provides 24/7 access to U.S. board-certified physicians for a fraction of the cost of an office visit. Physicians can treat a host of common illnesses quickly and effectively through a real-time video visit. They can even send prescription orders to your local pharmacy. For more information call **(855) 835-2362**.

Kaiser members can access care in many different ways. No matter which option you choose, your providers can see your health history, update your medical record, and give you personalized care that fits your life. Save yourself a trip to the doctor's office for minor conditions or follow-up care. Meet face-to-face online with a doctor on your computer, smartphone, or tablet. Download the app or call **(866) 454-8855** to make an appointment or get advice.



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HEALTH SAVINGS ACCOUNT (HSA)

The Health Savings Account (HSA), administered by Fidelity, is a tax-advantaged account that is used to pay for healthcare expenses. To be eligible, you must be enrolled in the Aetna OAMC HDHP medical plan. Please note that if you are enrolled in an HSA, you can only enroll in and contribute to a limited purpose FSA. More details are on our [FSA page](#).

BENEFITS OF AN HSA:

- Your HSA is a personal bank account that you own. It's up to you how much money you contribute and when to use the money
- HSA funds never expire and can even be used in retirement
- Your HSA pre-tax contribution, accrued interest, and qualified withdrawals are all tax-free

ADDITIONAL HSA RULES:

- You cannot enroll in both the Health Savings Account (HSA) and the Healthcare Flexible Spending Account (FSA)
- You cannot be covered by any other, non-High Deductible Health Plan (such as Medicare or a spouse's plan)
- It is ultimately up to you to open an HSA with Fidelity. Blue River will not automatically open your HSA account after you enroll in the HDHP
- The IRS sets HSA contribution limits annually. Employees over age 55 may contribute an additional \$1,000 "catch-up" contribution

BRT CONTRIBUTIONS:

\$750

Individual

\$1,500

Family

YOUR MAXIMUM CONTRIBUTION AFTER BRT'S FUNDING:

\$3,650*

Individual

\$7,250*

Family

2026 IRS CONTRIBUTION LIMIT:

\$4,400

Individual

\$8,750

Family

ELIGIBLE HSA EXPENSES:

You can use your HSA funds tax-free on thousands of expenses including doctor visits, prescriptions, menstrual care, and select OTC treatments. For a more exhaustive list of eligible expenses, [click here](#).

*Blue River's contributions to your HSA count toward the IRS limits.



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FLEXIBLE SPENDING ACCOUNTS (FSAs)

Set aside pre-tax dollars from your paycheck to use on eligible healthcare and dependent care expenses through the Navia FSA program. There are different types of FSAs to help you reduce your taxable income.

FSA OPTIONS:

The Health Care FSA allows you to pay for eligible health-related expenses such as copays, prescriptions, dental services, and glasses.

The Limited Purpose FSA is designed for those with a Health Savings Account (HSA). It permits you to pay for eligible dental and vision expenses, ensuring you maximize the benefits of both your HSA and FSA without overlap.

The Dependent Care FSA allows you to pay for eligible dependent care expenses for children under age 13 or a live-in spouse or relative who is incapable of self-care.

IRS RULES TO KEEP IN MIND:

- This benefit must be elected every year
- Health Care and Dependent Care FSAs are separate accounts; money cannot be transferred between these accounts
- For a list of plan rules and IRS-approved expenses, click [here](#).

ANNUAL FSA CONTRIBUTION LIMITS:

\$3,400
Health Care

\$5,000
Dependent
Care

IMPORTANT DETAILS:

Take full advantage of your FSA by making sure you adhere to these deadlines for the 2026 plan year (January 1, 2026 - December 31, 2026):

- Last day to incur Health Care FSA expenses: **December 31, 2026**
- Maximum amount that will roll over into the next plan year: **\$680**
- Last day to submit 2026 Health Care FSA claims: **March 31, 2027**
- Last day to incur Dependent Care FSA expenses: **December 31, 2026**
- Last day to submit ALL outstanding Dependent Care FSA claims: **March 31, 2027**



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RETIREMENT 401(k) PLAN

The Blue River Technology 401(k) plan, through Fidelity, is an easy way to save for retirement. Eligible employees can enroll in the plan immediately upon hire.

This plan allows you to save for retirement, save on current taxes, and receive a match on your contributions. Blue River will match \$0.65 per \$1.00 contributed up to 6% of your gross compensation, and the employer match vests immediately.

HOW TO CONTRIBUTE:

- Set up your payroll contribution through Fidelity (contributions are deducted per pay period)
- Elect pre-tax, Roth after-tax, or catch-up contributions
- Contribute a maximum of \$24,500 annually on a pre-tax basis for 2026

CONTRIBUTION OPTIONS:

- **Pre-Tax:** These contributions are deducted from your taxable income before taxes are calculated so your taxable income is reduced; this means you'll save on taxes at the same time you're saving for retirement
- **Roth After-Tax:** These contributions allow you to contribute on an after-tax basis so your earnings grow tax-free and you do not pay taxes on the earnings upon distribution (as long as it has been 5 years since your initial Roth contribution)
- **Catch-Up Contribution*:** In addition to the IRS annual contribution maximum, if you are or will be age 50 to 59 or 64 or older, you're eligible for an additional \$8,000 in catch up contributions; those between 60 and 63 are eligible to contribute up to \$12,000 as a catch-up contribution

*Depending on your previous year's earnings, catch-up contributions may need to be made with post-tax dollars.

**2026 limits are estimated as they were not formally released at the time this guide was produced.





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DISABILITY INSURANCE

Disability Insurance provides income replacement should something happen to you that prevents you from working.

BRT DISABILITY LEAVE & SHORT-TERM DISABILITY

If you need to miss work due to illness, injury, or pregnancy (as determined by a doctor's orders) for longer than one week, you become eligible for Blue River's Disability Leave Program. This program provides full income replacement for up to 8 weeks and coordinates with our Short-Term Disability (STD) coverage and any applicable State Disability Plans. Our Short-Term Disability plan is provided by Prudential and paid in full by Blue River.

| | |
|--------------------------------|--|
| Weekly Benefit Amount | 60% of weekly earnings; benefits paid weekly |
| Maximum Weekly Benefit | \$3,000 |
| Benefits Begin After: | |
| Accident | 7 days of disability |
| Sickness | 7 days of disability |
| Maximum Payment Period* | 13 weeks |

*Maximum payment period is based on the first day you are disabled, not when benefits begin.

LONG-TERM DISABILITY

Long-Term Disability (LTD) provides income replacement if you experience an extended illness or injury that lasts longer than 90 days. Please note that these benefits are reduced by income from other benefits you might receive while disabled, like workers' compensation and Social Security. Coverage is provided by Prudential and paid in full by Blue River.

| | |
|--------------------------------|---|
| Monthly Benefit Amount | 60% of monthly covered earnings |
| Maximum Monthly Benefit | \$15,000 |
| Benefits Begin After: | 90 days of disability |
| Maximum Payment Period* | Social Security Normal Retirement Age (SSNRA) |

* The age at which the disability begins may affect the duration of the benefits.



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LIFE INSURANCE

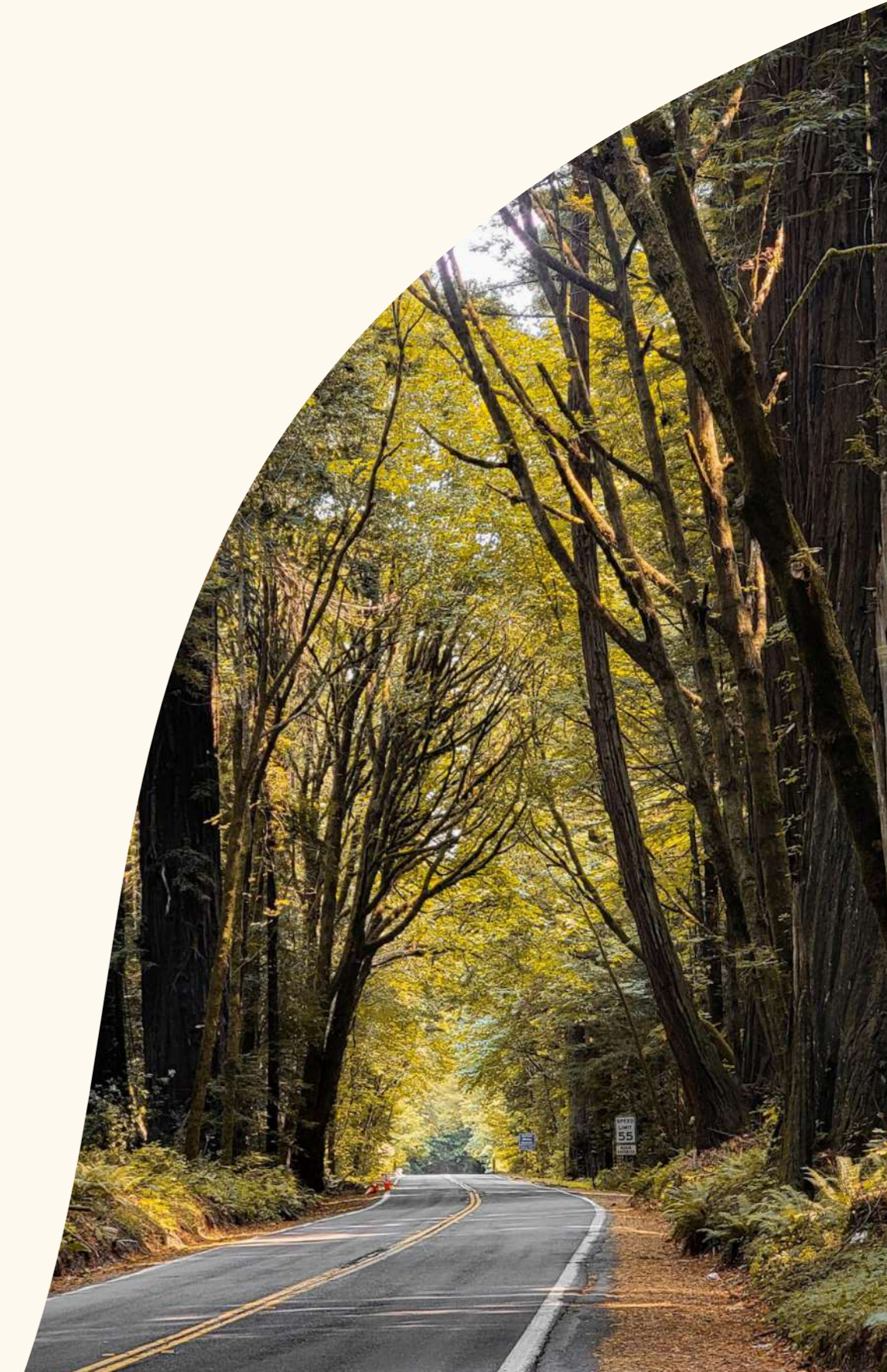
Life Insurance offers your family financial peace of mind in the form of a cash benefit in the event of your death.

Basic Life Insurance provides your beneficiary a lump-sum payment if you die. AD&D provides another layer of benefits to either you or your beneficiary if you suffer from loss of a limb, loss of speech, sight, or hearing, or if you die in an accident. The cost of coverage is paid in full by the company and is provided by Prudential.

| | |
|------------------------------|--|
| Basic Life Amount | 2x regular earnings up to a maximum of \$500,000 |
| Basic AD&D Amount | 2x regular earnings up to a maximum of \$500,000 |

Beneficiary Reminder: Make sure you have named a beneficiary for your Life Insurance benefit. Please note, many states require that a spouse be named as the beneficiary unless they sign a waiver.

Taxes: A Life Insurance benefit of \$50,000 or more is a taxable benefit. You will see the value of the benefit included in your taxable income on your paycheck and W-2.





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SUPPLEMENTAL INSURANCE

Everyone's benefits needs are different. That's why it's important to choose the benefits that are right for your personal situation. The voluntary benefits listed below are optional plans you can select at your own expense.

Supplemental Life & AD&D

Supplemental Life and AD&D Insurance allows you to purchase additional Life and Accidental Death and Dismemberment Insurance to protect your family's financial security in case you suffer from loss of a limb, speech, sight, or hearing, or if you die in an accident.

| | |
|---|--|
| Employee Supplemental Life/AD&D Amount | Increments of \$10,000 up lesser of 5 times earnings or \$500,000. Guarantee Issue: \$150,000 |
| Spouse Supplemental Life/AD&D Amount | Increments of \$5,000 up to lesser of 50% of employee supplemental election or \$150,000. Guarantee Issue: \$25,000 |
| Child(ren) Supplemental Life Amount | Flat amount of \$10,000 |

Accident Insurance helps offset unexpected medical expenses, such as emergency room fees, deductibles, and co-payments that can result from a covered accident.

Critical Illness Insurance supplements your major medical coverage by providing a lump-sum benefit you can use to pay the costs related to a covered critical illness.

Hospital Confinement Indemnity Insurance provides a lump-sum benefit for a covered hospital confinement or a covered outpatient surgery to help with copays and deductibles that are not covered by most major medical plans.

Legal Program Do you have an attorney on retainer? Most people don't, so our legal program offers you access to legal advice and even representation for an affordable monthly premium. Whether you need assistance reviewing a rental agreement, fighting a traffic ticket, or buying a house, legal insurance from ARAG offers reputable attorney assistance for you and your family.



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EMPLOYEE ASSISTANCE PROGRAMS

Blue River’s Employee Assistance Program (EAP), through Aetna’s Resources For Living, is your resource whenever you’re facing a life situation and are unsure about how to proceed. The EAP can help you with challenges such as stress, anxiety, depression, chemical dependency, relationship issues, legal issues, financial counseling, and dependent care resources. These resources are completely complimentary and confidential.

Support When You Need It

EAP is available to all employees 24/7, 365 days a year by telephone at **(800) 342-8111**.

| RESOURCES FOR LIVING EAP | | | |
|--------------------------|---|------------|----------|
| Phone Number | Website | Username | Password |
| (800) 342-8111 | resourcesforliving.com | Blue River | EAP |

Bereavement Support through Bereave

Blue River partners with Bereave to support employees in times of loss, grief, and hardship. Whether facing your own loss or supporting someone else, Bereave offers thoughtful and practical help. Bereave provides clear workflows to assist you with step-by-step plans when a loved one passes away. For example, after loss checklist, resources for planning a memorial, managing legal tasks and so much more. You also have the option to extend access to friends and family at no extra cost.

Open an AAPP ticket if you missed the registration email. You can also email Bereave’s team directly at help@berave.io.



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ADDITIONAL BENEFITS

TALKSPACE

Available through Resources for Living, Talkspace is an online therapy platform that makes it easy and convenient for you to connect with a licensed behavioral therapist. Log in to [Aetna Resources for Living](#) and go to **Services > Talkspace online therapy** and select **Sign up for Talkspace**.

KINSIDE CHILD CARE BENEFIT

Use Kinside to browse child care options and enjoy pre-negotiated tuition rates at thousands of top-rated daycares across the country. Sign up using your Navia account or using your BRT email.

ADOPTION BENEFIT

The Blue River Adoption Reimbursement Program (ARP) provides eligible employees with reimbursements of qualified adoption expenses, up to \$5,000 per eligible child with a maximum of \$5,000 per year per employee.

EDUCATIONAL REIMBURSEMENT

Blue River will reimburse qualified educational expenses up to \$5,000 per calendar year for undergraduate courses or degrees, or 50% of the cost of an advanced degree (MS or above), up to \$15,000 per year.

DONATION AND VOLUNTEER MATCHING

Charitable contribution matching up to \$3,500* per employee per year.

Dollars for Doers: You can request \$20 per volunteer hour, up to \$3,500* per employee per fiscal year.

*\$3,500 is the total match between combined dollar donations and hours work.

BRT FIT

BRT FIT is our Wellness Program. We offer onsite exercise classes, healthy snack options, and wellness seminars.

MEALS

Forkable: \$15 employee allowance per day.



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TIME OFF BENEFITS

TIME AWAY

We want you to bring your whole self to work, which means providing you with time off to rest and recharge.

PAID TIME OFF

Employees are eligible for PTO based on their years of service.

| | | | |
|-------------------------|-----------|-----------|----------|
| Years of Service | 1-3 years | 4-6 years | 7+ years |
| Days per Year | 21 days | 26 days | 31 days |

2026 COMPANY-PAID HOLIDAYS

Each year, Blue River observes 16 paid holidays, including scheduled Winter Shut-Down days.

- New Year’s Day
- Day after New Year’s
- Martin Luther King Jr. Day
- Good Friday (Floater)
- Memorial Day
- Independence Day (Observed)
- Labor Day
- Veterans Day
- Thanksgiving
- Day After Thanksgiving
- Christmas Eve Day
- Christmas Day
- Winter Shut Down (December 28, 29, 30)
- New Year’s Eve Day

SABBATICAL PROGRAM

After seven years of service (and every five years after that), employees are eligible for four weeks of time off with pay. The sabbatical is intended to provide employees with time away from the pace and intensity of work and allow time to recharge and pursue other areas of interest.

TIME OFF TO VOLUNTEER

Blue River annually provides one fully paid Volunteer Day (8 hours) to serve organizations in your community outside of our Seeds of Change program.

FAMILY LEAVE POLICY

Up to eight weeks of family leave can be paid for each regular full-time employee. The family leave policy provides time off from work to care for and bond with a child after their birth or adoption, or care for a seriously ill family member. Family leave can be taken at one time or in full-week increments. Childcare and bonding leave can be taken up to one year, beginning on the date of birth or when adoptive parents gain custody. Family leave is separate from PTO or sick leave, runs concurrently with FMLA and CFRA (if applicable), and coordinates with any applicable state family leave programs.



COST OF COVERAGE

INTRO

Blue River pays the full cost of coverage for Life, AD&D, STD, LTD, and EAP coverage. You share in the cost of coverage for other plans and coverage levels. In general, you pay for health coverage before Federal, State, and Social Security taxes are withheld, so you pay less in taxes.

ELIGIBILITY & ENROLLMENT

Cost for Supplemental Life/AD&D and Voluntary Critical Illness plans are dependent upon age and the benefit amount purchased. Rates can be found in ADP, accessible through [Okta](#).

HEALTH

| | MEDICAL | | | DENTAL | VISION |
|----------------------|-----------------|----------------|------------|--------------|------------|
| Bi-Weekly | Aetna OAMC HDHP | Aetna OAMC 500 | Kaiser HMO | Aetna Dental | VSP Vision |
| Employee Only | \$0.00 | \$76.15 | \$54.46 | \$7.85 | \$1.22 |
| Employee + Spouse/DP | \$116.77 | \$288.46 | \$167.08 | \$18.00 | \$2.65 |
| Employee + Children | \$79.85 | \$223.38 | \$149.54 | \$26.77 | \$2.70 |
| Employee + Family | \$186.00 | \$396.46 | \$240.00 | \$26.77 | \$4.38 |

FINANCIAL

LIFE & FAMILY

COST OF COVERAGE

| | SUPPLEMENTAL INSURANCE | |
|----------------------|-------------------------------|-------------------------------|
| Bi-Weekly | Prudential Accident Insurance | Prudential Hospital Indemnity |
| Employee Only | \$5.13 | \$5.12 |
| Employee + Spouse/DP | \$7.22 | \$11.92 |
| Employee + Children | \$6.84 | \$8.68 |
| Employee + Family | \$10.61 | \$16.35 |

VOLUNTARY LEGAL

| Bi-Weekly | UltimateAdvisor | UltimateAdvisor Plus |
|-----------|-----------------|----------------------|
| Employee | \$10.50 | \$12.12 |

PLAN CONTACTS

PLEASE NOTE: Unless your domestic partner is your tax dependent, as defined by the IRS, contributions for domestic partner coverage must be made after tax. Similarly, the company contribution toward coverage for your domestic partner and dependents will be reported as taxable income on your W-2. Contact your tax advisor for more details on how this tax treatment applies to you. Notify Blue River's Benefits Team if your domestic partner is your tax dependent.



PLAN CONTACTS

INTRO

ELIGIBILITY & ENROLLMENT

HEALTH

FINANCIAL

LIFE & FAMILY

COST OF COVERAGE

PLAN CONTACTS

| BENEFIT | CARRIER | POLICY # | CONTACT | WEBSITE |
|---|----------------------------|----------|--|---|
| Benefits Advocacy Team | Alliant | N/A | (925) 378-6208 | blueriverbenefits@alliant.com |
| Medical | Aetna Medical | 717259 | (877) 204-9186 | aetna.com |
| | Kaiser | 717259 | (800) 464-4000 | kp.org |
| Dental | Aetna Dental | 0143468 | (877) 238-6200 | aetna.com |
| Vision | VSP | 30072317 | (800) 877-7195 | vsp.com |
| Health Savings Account (HSA) | Fidelity Investments | 2902K | (800) 544-3716 | netbenefits.com |
| Flexible Spending Accounts (FSAs) | Navia | UVG | (425) 452-3500 | naviabenefits.com |
| Child Care Benefit | Kinside | N/A | N/A | kinside.com/navia |
| Basic/Voluntary Life and AD&D, Short-Term and Long-Term Disability | Prudential | 71376 | Life: (800) 842-1718 Disability: (800) 842-1718 | prudential.com/mybenefits |
| Voluntary Benefits (Accident, Critical Illness, Hospital Indemnity) | Prudential | 71376 | (844) 455-1002 | prudential.com/mybenefits |
| Telemedicine (Aetna Members Only) | Teladoc | 0143468 | (855) 835-2362 | member.teladoc.com/aetna |
| 401(k) Retirement Plan | Fidelity Investments | 8363F | (800) 835-5097 | 401k.com |
| EAP | Aetna Resources for Living | 0143468 | (800) 342-8111 | resourcesforliving.com Username: Blue River Password: EAP |
| Bereavement Support | Bereave | N/A | N/A | help@bereave.io |
| Legal | ARAG Customer Care | N/A | (800)247-4184 | ARAGlegal.com/myinfo Access code: 1899br |
| Blue River Benefits team | N/A | N/A | N/A | benefits@bluerivertech.com |



This guide provides a summary of our benefits plans. If any discrepancy exists between this guide and the official documents, the official documents will prevail. For more details about our benefits, including covered expenses, exclusions, and limitations, please refer to the individual Summary Plan Description (SPD), plan document, or certificate of coverage for each plan.

Updated November 2025