



Employee Benefits Guide



United States



20
23



Healthcare

Taking care of you and your family is important to us.

Our healthcare program delivers choice so you can prioritize your health in the way that best serves your unique needs.

INSTABASE CONTRIBUTION		Employees	Dependents	Eligibility
Medical	Blue Shield PPO Combined Deductible (\$250)	100%	90%	*FSA
	Blue Shield PPO No Network Deductible (\$0)	90%	80%	*FSA
	Blue Shield PPO Savings HDHP	100%	90%	◊HSA
	Kaiser Permanente HMO 150	100%	90%	*FSA
Dental	Ameritas Base Plan	100%	90%	
	Ameritas Buy Up Plan <i>Adult & child orthodontia included</i>	52%	45%	
Vision	Ameritas Base Plan	100%	90%	
*FSA	Navia <i>(Available for BlueShield PPO Combined Deductible, No Network Deductible & Kaiser HMO Plans)</i>	\$ for \$ match up to \$1,000 Employee max contribution Under 50yo Over 50yo \$22,500 \$30,000		
◊HSA	Navia <i>(Available for BlueShield PPO Savings HDHP)</i>	<div> INSTABASE CONTRIBUTION Single: \$50/monthly Family: \$100/monthly </div> <div> EMPLOYEE MAX CONTRIBUTION Single: \$3,850/annually Family: \$7,750/annually </div>		



Mental Health

Helping you find personalized mental health benefits with licensed therapists.

Our mental healthcare program supports healthy team cultures through professional care and direct connection.

8 covered sessions with a licensed therapist that matches your background and preferences

Samata
Health

Free 15 minute consultations to confirm your matched therapist **OR** refer your own therapist into the benefits platform





Family Support

Carrot

- ▶ Supports employees on their family forming journey by providing a network of resources and reduced costs for fertility treatments, adoption and gestational carrier (surrogacy) arrangements.

CARROT

Instabase Fertility Stipend

- ▶ Instabase offers a Fertility Benefit which reimburses up to **\$5,000** in family forming expenses per employee.



Cleo Family

- ▶ Cleo is a caregiver support system via the Cleo app including personalized coaching with a proactive 1:1 guide, risk intervention and clinical programs.
- ▶ Cleo provides support for expecting families, infant parenting and support for parents of 1-18 year olds and adult care as well.



Family Leave Policy

Maternity Leave

18 weeks paid at 100%

Paternity Leave

9 weeks paid at 100%



INSTABASE



Retirement

Our 401(k) plan lets you put away money for the future while providing a tax benefit to help you reach your retirement goals.

It's never too early or too late to start planning your retirement.



**401(k)
Plan**

Fidelity Investments

Instabase Contribution: 10% Match (Up to \$2,250)



Income Protection

Helping you plan income protection and maintaining your financial security.

We provide the essential benefits that will protect you and your family from your loss of income due to unforeseen circumstances

Life / AD&D Insurance

Guardian Basic Life/AD&D

1 x Salary or \$250,000
whichever is lower

Disability Insurance

Guardian Disability Insurance







Short Term Disability: 60%, \$2,500 per week max, up to 12 weeks
Long Term Disability: 60%, \$10,000 per month max

Well Being



To enhance your employee experience, we provide a range of benefits that holistically support your physical, emotional, and financial well-being.





All US IB employees have access to the following benefits regardless of healthcare coverage:

 PerkSpot Perks & discounts	 Fetch Discounted Pet Insurance	 SoFi Financial assistance with refinancing loans	 Ladder Additional voluntary life insurance
 Gympass Fitness and wellbeing platform	 Origin Financial wellness platform		

Kaiser members have access to the following benefits:

 Calm Sleep & meditation app	 ClassPass Audio fitness
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Blue Shield members have access to the following benefits:

 Wellvolution Health Management	 Headspace Meditation space
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Additional Offerings

Wellness & L&D stipend \$500 per year	Cell Phone & WiFi \$50 per month — <i>included in paycheck</i>
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Paid Time Off

We offer Unlimited PTO Policy to all our employees.



6 organized company-wide Fridays off throughout the year.



Friday, February 17th
Friday, June 16th

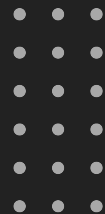
Friday, March 17th
Friday, September 1st

Friday, May 26th
Friday, October 6th



Paid Holidays in the US

US Holidays 2023			
New Year’s Day (observed)	January 2	Labor Day	September 4
Martin Luther King Jr. Day	January 16	Indigenous People Day	October 9
President’s Day	February 20	Veterans Day (observed)	November 10
Memorial Day	May 29	Thanksgiving	November 23
Juneteenth	June 19	Day after Thanksgiving	November 25
Independence Day	July 4	Christmas Day	December 26



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