

Employee Benefits Guide



United States

20
24



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 (CA employees only)	100%	90%	* FSA
Dental	Guardian Base Plan	100%	90%	
	Guardian Buy Up Plan <i>Adult & child orthodontia included</i>	52%	45%	
Vision	Guardian Base Plan	100%	90%	
*FSA	Navia <i>(Available for BlueShield PPO Combined Deductible, No Network Deductible & Kaiser HMO Plans)</i>	Instabase match: \$ for \$ match up to \$1,000 Employee max contribution: \$3,200		
◇ HSA	Navia <i>(Available only for BlueShield PPO Savings HDHP)</i>	INSTABASE CONTRIBUTION Single: \$50/monthly Family: \$100/monthly	EMPLOYEE MAX CONTRIBUTION Single: \$4,150/annually Family: \$8,300/annually	





Retirement

Our 401(k) plan allows 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 \$2,300)



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

Voluntary Life Insurance

Guardian Voluntary Life Insurance

Employee: \$10,000 increments up to a max of \$500,000 (*Guaranteed Issue \$200,000*)

Spouse: \$5,000 increments up to a max of \$ 250,000 (*Guaranteed Issue \$25,000*)

Children: \$5,000 or \$10,000 (*Guaranteed Issue \$10,000*)

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



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

Instabase Fertility HRA

- ▶ Instabase offers a Fertility Benefit which reimburses up to **\$5,000** in infertility expenses per employee (lifetime max; subject to tax).



**Birthing
Parental
Leave**

9 weeks paid at 100%*

**Non-Birthing
Parental
Leave**

9 weeks paid at 100%*


**In coordination with eligible state paid family leave & wage substitution benefits*


Wellbeing

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





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

 PerkSpot
[Perks & discounts](#)

 Gympass
[Fitness and wellbeing platform](#)


Kaiser members have access to the following benefits:

 Calm
[Sleep & meditation app](#)

 ClassPass
[Audio fitness](#)

Blue Shield members have access to the following benefits:

 Wellvolution
[Health Management](#)

 Headspace
[Meditation space](#)

Additional Offerings

Wellness & L&D stipend
\$500 per fiscal year

Cell Phone & WiFi
\$50 per month — *included in paycheck*

Paid Time Off

We offer Unlimited PTO Policy to all our employees.



6 organized company-wide Fridays off throughout the year.

Friday, February 16th

Friday, March 22nd

Friday, May 24th

Friday, July 5th

Friday, August 30th

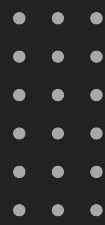
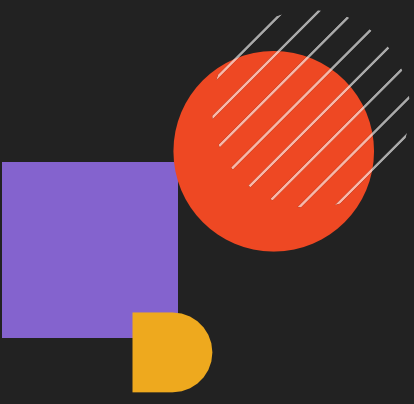
Friday, October 11th



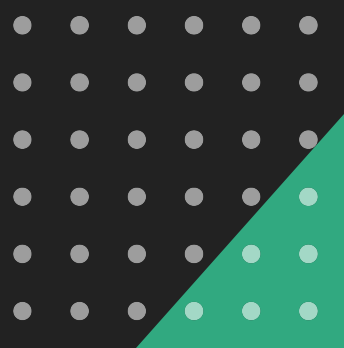
Paid Holidays in the US

US Holidays 2024

New Year's Day (observed)	January 1	Labor Day	September 2
Martin Luther King Jr. Day	January 15	Indigenous People Day	October 14
Presidents Day	February 19	Veterans Day	November 11
Memorial Day	May 27	Thanksgiving	November 28
Juneteenth	June 19	Day after Thanksgiving	November 29
Independence Day	July 4	Christmas Holiday	December 25 & 26



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