



2025 Benefits Overview

Indeed Flex offers a benefits package that provides health and financial security for you and your family. This is a brief summary of the plans available to you.

Eligibility

You are eligible for benefits if you work at least 30 hours per week. Most of your benefits are effective on the 1st of the month following your first date of employment. You may enroll your eligible dependents, including your spouse/domestic partner and children.

Medical Plan

You have a choice of three medical plans through UnitedHealthcare (UHC). All pay 100% of the cost for preventive care. Take note of which expenses are covered before or after the deductible when evaluating your options.

| In-Network Coverage | UHC Choice Plus 500 | UHC Choice Plus 3,000 | UHC Choice Plus 5,000 (with HSA) |
|---|------------------------|------------------------|----------------------------------|
| Company Contribution to HSA (Individual/Family) | Not applicable | Not applicable | \$500/\$1,000 |
| Annual Deductible (Individual/Family) | \$500/\$1,000 | \$3,000/\$6,000 | \$5,000/\$10,000 |
| Out-of-Pocket Maximum (Includes Deductible) | \$3,500/\$7,000 | \$6,000/\$12,000 | \$5,000/\$10,000 |
| Preventive Care | Covered at 100% | Covered at 100% | Covered at 100% |
| Primary Care Provider Office Visit | \$25 copay (per visit) | \$30 copay (per visit) | Covered at 100%* |
| Specialist Office Visit | \$50 copay (per visit) | \$60 copay (per visit) | Covered at 100%* |
| Inpatient/Outpatient Hospital Services | 20% | 20% | Covered at 100%* |
| Retail Pharmacy (up to a 30-day supply) | | | |
| Generic | \$10 copay | \$10 copay | Covered at 100%* |
| Brand | \$35 copay | \$35 copay | Covered at 100%* |
| Non-Preferred Brand | \$60 copay | \$60 copay | Covered at 100%* |
| Mail Order Pharmacy (90-day supply) | | | |
| Generic | \$25 copay | \$25 copay | Covered at 100%* |
| Brand | \$87.50 copay | \$87.50 copay | Covered at 100%* |
| Non-Preferred Brand | \$150 copay | \$150 copay | Covered at 100%* |
| Bi-Weekly Premiums | | | |
| Employee Only | \$30.90 | \$28.17 | \$23.92 |
| Employee + Spouse | \$130.66 | \$119.20 | \$100.20 |
| Employee + Child(ren) | \$128.45 | \$116.89 | \$98.73 |
| Family | \$228.70 | \$207.94 | \$170.11 |

*After deductible

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Dental Plan

Our dental plan through UnitedHealthcare (UHC) pays 100% of the cost for routine checkups and shares the cost with you for most dental procedures.

| In-Network Coverage | UHC Dental PPO Plan |
|--|------------------------|
| Annual Deductible (Individual/Family) | \$50/\$150 |
| Calendar Year Maximum | \$1,500 |
| Diagnostic and Preventive Services | Covered at 100% |
| Basic Restorative Services | 80% |
| Major Restorative Services | 50%* |
| Orthodontia (for adults and children up to age 19) | 50% |
| Orthodontia Lifetime Maximum | \$1,500 per individual |
| Bi-Weekly Premiums | |
| Employee Only | \$4.63 |
| Employee + Spouse | \$9.26 |
| Employee + Child(ren) | \$11.53 |
| Family | \$17.09 |

*A 12-month waiting period applies for these services.

Vision Plan

Our vision plan through UnitedHealthcare (UHC) offers in-network and out-of-network benefits to help you pay for the cost of routine eye exams, glasses and contacts. It pays for one eye exam and a portion of the cost of eyeglasses and contact lenses each year. Frame benefits are paid once every two years.

| Bi-Weekly Premiums | UHC Vision Plan |
|-----------------------|-----------------|
| Employee Only | \$0.80 |
| Employee + Spouse | \$1.51 |
| Employee + Child(ren) | \$1.59 |
| Family | \$2.34 |

Health Savings Account (HSA)

An HSA is a savings account that belongs to you that is paired with the UHC Choice Plus 5,000 Plan. It allows you to make tax-free contributions that you can use to pay for current and future medical expenses for you and your dependents. Indeed Flex also contributes to your HSA: \$500 for individual coverage and \$1,000 for family coverage.

Flexible Spending Accounts (FSAs)

Health Care and Dependent Care FSAs allow you to contribute funds on a pretax basis to help pay for medical, dental, vision and/or daycare expenses.

Life and AD&D Insurance

Indeed Flex provides basic life and AD&D insurance at no cost to you equal to 2 times your annual salary, up to a maximum benefit of \$400,000.

You may also purchase additional life and AD&D insurance for yourself (up to \$300,000), your spouse (up to \$100,000), and your children (up to \$10,000), through after-tax payroll deductions.

Disability Insurance

The company provides disability income benefits at no cost as follows:

- **Short-Term Disability:** Covers 60% of your pay, up to \$1,500 per week.
- **Long-Term Disability:** Covers 60% of your pay, up to \$6,000 per month.

401(k) Retirement Savings Plan

You are eligible to participate in the plan if you are at least age 18. Contributions may be made on a pretax or Roth after-tax basis. In 2025, you can contribute up to \$23,000 and if you are age 50 or older, you may contribute up to an additional \$7,500. You are always 100% vested in your Rollover Contributions, Employer Nonelective Contributions, Employer Matching Contributions, After-Tax Contributions, Qualified Nonelective Contributions, Deferral Contributions and any earnings thereon.

Additional Benefits

- **Employee Assistance Program** offers 24/7 confidential counseling and assistance with personal, family and work-related issues for you and your family at no cost.
- **Perks at Work** is a one-stop shop for exclusive discounts at many of your favorite national and local merchants!
- **BenefitHub** gives you discounts, perks, and amazing deals on thousands of brands you love, all in one place.
- **Commuter Benefits** allow you to use pretax dollars to pay for parking or public transportation expenses while commuting to work.
- **Pet Insurance** helps you plan for your pet's health care and offset costs for routine care and unexpected illness or injury.
- **Paid Holidays** including New Year's Day, Memorial Day, Juneteenth, Independence Day, Labor Day, Thanksgiving, Day After Thanksgiving and Christmas.
- **Time Off** including 25 Paid Time Off days, 1 Birthday day off and 3 additional days based on tenure.
- **Financial assistance** offered through Sofi.

For more information on all your Indeed Flex Benefits and Perks, Frequently Asked Questions (FAQs), plan comparison charts, and enrollment guide, please contact the **Indeed Flex US Benefits Team** at usbenefits@indeedflex.com.

About this summary: This benefit summary provides selected highlights of the Indeed Flex employee benefits program. It is not a legal document and shall not be construed as a guarantee of benefits nor of continued employment at the company. All benefit plans are governed by master policies, contracts and plan documents. Any discrepancies between any information provided through this summary and the actual terms of such policies, contracts and plan documents shall be governed by the terms of such policies, contracts and plan documents. Indeed Flex reserves the right to amend, suspend or terminate any benefit plan, in whole or in part, at any time. The authority to make such changes rests with the Plan Administrator.