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BENEFITS
PACKAGE FOR
NEW EMPLOYEES



BEGIN TO MAKE A DIFFERENCE – JOIN PRIME/MRX TODAY

At Prime Therapeutics/Magellan Rx (Prime/MRx), we make health care work better by helping people get the medicine they need to feel better and live well. This mission fuels our passion and drives every decision we make.

Like our industry, Prime/MRx is fast-paced, expanding and evolving. Our people are the foundation of our success. With comprehensive rewards that include professional development, health care coverage, incentives and a healthy work and life balance, we'll give you the tools and support you need to make a difference.

COMPETITIVE BENEFITS SUPPORTING YOUR TOTAL WELLNESS

Our Total Rewards Program offers a wide range of employee benefits to support your total wellness. Our competitive package provides the flexibility to select the benefits that best meet your needs.

What is included in Prime/MRx's benefit package?

Our benefit package is part of a Total Rewards Program that includes:

- Medical, dental and vision insurance
- Incentives of up to \$1,600 for employees and spouses/domestic partners who participate in voluntary wellness screenings
- Retirement planning and ways to protect your income (life, accident, disability insurance, etc.)
- Competitive salary, incentives and time off
- Additional rewards

Who is eligible to receive Prime/MRx benefits?

To be eligible for benefits, you must be regularly scheduled to work 20 to 40 hours per week and may not be an Intern, Seasonal, Variable or Temporary employee. Eligible dependents include:

- Your legally married spouse
- Your domestic partner, may be of the same or opposite sex, and eligible children of your domestic partner
- Your child(ren) under age 26 (children include natural children, legally adopted children, stepchildren, children for whom you have legal guardianship, and grandchildren who have lived with you continuously from birth and you claim as a dependent for tax purposes)

When will my benefits become effective?

Insurance will start on the first of the month concurrent with or following your date of hire. 401(k) contributions can start immediately.



Prime/MRx offers two medical plan options allowing you to decide how you pay for your health care.

- **Consumer Driven Health Plan** — lower per paycheck premiums, but higher out-of-pocket expenses. This plan offers the use of a tax-exempt Health Savings Account (HSA) to help you save money for medical expenses. Prime/MRx contributes money into your HSA: \$500 for employee only coverage or \$1,000 if you are covering dependents. Contribution is prorated for new hires. You may contribute into an HSA up to the annual contribution limit.
- **Traditional PPO Plan** — higher per paycheck premiums, but lower out-of-pocket expenses. You may elect to contribute into a medical Flexible Savings Account to be reimbursed for medical expenses through the plan year.

Both plan options use the same coverage network and cover the same services. The difference in the two plans is how you and Prime/MRx pay for your care. Premiums for both these options are included in the table below.

	Consumer Driven Health Plan with HSA				Traditional PPO Plan			
	Employee	Employee+ Child[ren]	Employee+ Spouse	Family	Employee	Employee+ Child[ren]	Employee+ Spouse	Family
New hire cost per paycheck¹	\$45.75	\$95.48	\$130.38	\$179.52	\$82.04	\$152.68	\$180.77	\$240.73
Full cost per paycheck (Not participating in wellness screenings)	\$76.52	\$126.25	\$191.92	\$241.06	\$112.80	\$183.45	\$242.31	\$302.27
Deductible² (Amount you pay for covered services before your plan begins to pay)	\$3,200 Individual \$6,400 Family				\$600 Individual \$1,200 Family			
Coinsurance² (A percentage you pay)	10% after the deductible				20% after the deductible			
Out-of-pocket maximum² (Maximum you pay for covered services)	\$5,500 Individual \$11,000 Family				\$3,750 Individual \$7,500 Family			
Preventive care²	Covered at 100%. Includes annual exams, age-based testing, prenatal care, etc.				Covered at 100%. Includes annual exams, age-based testing, prenatal care, etc.			
Copays² (A fixed-dollar amount you pay)	After deductible, covered at 90% up to out-of-pocket maximum; 100% coverage thereafter.				\$10 convenience clinic \$25 office visit \$150 emergency room			
Doctor on Demand³	\$61.80 per visit				\$10 per visit			
Prescription coverage for 31-day supply								
Tier 1	Covered at 90% after the deductible up to the out-of-pocket maximum; 100% coverage thereafter				\$10 copay			
Tier 2					50% coinsurance (minimum \$25, maximum \$50)			
Tier 3					50% coinsurance (minimum \$40, maximum \$100)			
Tier 4					50% coinsurance (minimum \$80, maximum \$150)			
Specialty					\$300 copay			
Prescription coverage for 90-day supply								
Tier 1	Covered at 90% after the deductible up to the out-of-pocket maximum; 100% coverage thereafter				\$25 copay			
Tier 2					50% coinsurance (minimum \$62.50, maximum \$125)			
Tier 3					50% coinsurance (minimum \$100, maximum \$250)			
Tier 4					50% coinsurance (minimum \$200, maximum \$375)			

¹ New hires are eligible for this rate for a specified period of time. Employees and their spouse or domestic partner may complete a voluntary wellness screening by a deadline determined by hire date to continue receiving premium incentives (based on individual screening results).

² Coverage shown is in-network (health care professionals who contract with your medical plan to deliver services to you at a lower rate). Out-of-network coverage is also available.

³ To see if online care is available in your area, log on to bluecrossmnonline.com.

Due to IRS regulations, covering a domestic partner and children is taxable. This means the employer-paid portion of domestic partner premium will be considered additional income on which you are required to pay taxes.

Prime/MRx offers two dental plan options — Enhanced and Standard. The enhanced plan offers a higher level of coverage for a higher premium.

		Enhanced plan	Standard plan
	If you cover	Cost per paycheck	Cost per paycheck
Employee cost per paycheck	Employee	\$8.23	\$4.30
	Employee + child(ren)	\$15.66	\$8.20
	Employee + spouse	\$21.18	\$11.11
	Family	\$28.66	\$15.00
Service		PPO In-network¹	PPO In-network¹
Deductible		\$0/\$0	\$25/\$75
Per person/per family (calendar year)			
No deductible for diagnostic and preventive services or orthodontics			
Plan paid calendar year maximum		\$2,000	\$1,500
Per person			
Plan paid lifetime orthodontic maximum		\$1,500	Not covered
Per eligible participant			
Diagnostic and preventive services		100%	100%
Exams and cleanings, x-rays, fluoride treatments, ² sealants, space maintainers			
Basic services		90%	90%
Emergency treatment for relief of pain, amalgam restorations (silver fillings) and composite resin restorations (white fillings) on anterior (front) teeth			
Endodontics		90%	90%
Pulpotomies on primary teeth for dependent children, root canal therapy on permanent teeth			
Periodontics		90%	90%
Surgical/nonsurgical periodontics, all other oral surgery			
Oral surgery		90%	90%
Surgical/nonsurgical extractions, all other oral surgery			
Major restorative		60%	60%
Crowns, composite resin restorations (white fillings) on posterior (back) teeth. The Enhanced plan also includes occlusal guards.			
Prosthetic repairs and adjustments		60%	60%
Denture adjustments and repairs, bridge repair			
Prosthetic		60%	60%
Dentures (full and partial), bridges			
Dental implants		60%	Not covered
(implant, abutment and crown)			
Orthodontics		50%	Not covered
Treatment for the prevention/correction of malocclusion (misaligned bite)			

¹ For information about coverage outside the PPO network, please visit the **HR + You** page on PrimeToday.

² Fluoride treatments are covered for dependent children through age 16.

Due to IRS regulations, covering a domestic partner and children is taxable. This means the employer-paid portion of domestic partner coverage will be considered additional income on which you are required to pay taxes.

Prime/MRx offers two vision plan options—Enhanced and Standard. The enhanced plan offers a higher level of coverage for a higher premium.

	Enhanced plan	Standard plan
If you cover	Cost per paycheck	Cost per paycheck
Employee cost per paycheck		
Employee	\$6.45	\$3.30
Employee + child(ren)	\$13.82	\$7.06
Employee + spouse	\$12.93	\$6.60
Family	\$22.11	\$11.28
Service	In-network²	In-network²
Eye exam¹ (once every calendar year)	\$15 copay	\$15 copay
Prescription lenses (once every calendar year) (Single, bifocal, trifocal, lenticular, polycarbonate lenses for dependent children)	\$30 copay	\$30 copay
Frame (once every other calendar year)	\$220 allowance \$240 allowance for featured frames \$120 Costco allowance 20% off the amount over your allowance	\$160 allowance \$180 allowance for featured frames \$90 Costco allowance 20% off the amount over your allowance
Anti-reflective coating	100% after \$30 copay	Not covered
Contact lenses (once every calendar year in lieu of glasses/frames)	\$220 allowance Up to \$30 copay for contact lens exam	\$160 allowance Up to \$30 copay for contact lens exam
Second pair of glasses or contacts (Lenses once every calendar year) (Frames once every other calendar year)	After additional \$30 copay \$220 allowance \$240 allowance for featured frames \$120 Costco allowance 20% off the amount over your allowance	Not covered
Laser vision correction	15% off regular price at contracted laser centers, or an additional 5% off the center's promotional price	15% off regular price at contracted laser centers, or an additional 5% off the center's promotional price

Extra discounts and savings

- Average 30% savings on lens options such as scratch resistant and progressives
- 20% off additional prescription glasses and sunglasses, including lens options

¹ Eye exams are also covered by the medical plan with no copay at in-network providers.

² For information about out-of-network coverage, please see the **HR + You** page on PrimeToday.

Due to IRS regulations, covering a domestic partner and children is taxable. This means the employer-paid portion of domestic partner coverage will be considered additional income on which you are required to pay taxes.



As part of our commitment to preventive health and wellness, Prime/MRx offers:

AWARENESS

A comprehensive biometric blood screening available at no cost to you (and your spouse/domestic partner) to educate you on your health status.

COGNITIVE BEHAVIORAL THERAPY

The Learn to Live program provides online resources, support groups, and clinical assessments for you and your family members (age 13 and older) struggling with stress, depression or social anxiety. Your information is completely confidential and your information will never be shared with your employer.

- Immediate, 24/7 access
- No cost to you or your family
- No waiting lists

EDUCATION

Access to programs and resources that support your efforts to maintain and improve your overall health are available at no cost through the be well online platform at bravo.com/prime.

- Health risk assessment tool gathers information about how healthy you are, your modifiable health risk factors and conditions, and your readiness to change
- Evidence-based e-learning courses that simulate live coaching seminars, are designed to address the root cause of behaviors related to modifiable health issues
- Variety of online resources including meal planning and healthy recipes, exercise videos, and ways to reduce stress and improve sleep

INDIVIDUAL AND GROUP WELLNESS CHALLENGES

Offer interactive activities to get you engaged in fun ways while still focusing on improving your well-being.

MEDICAL PLAN PREMIUM INCENTIVE

Earn up to \$3,200 (if your spouse/domestic partner participates) in medical premium reduction for taking the wellness screening and achieving Prime/MRx's Healthy Range Standards.

SUPPORT

Prime/MRx's Employee Assistance Program provides a variety of nutrition, fitness and healthy living resources available to you and your family. Available 24 hours a day, 7 days a week, at no cost to you.



401(K) RETIREMENT PLAN

Prime/MRx offers a pre-tax and after-tax Roth 401(k) plan to help you meet your long-term financial goals.

Prime/MRx matches up to 100 percent of the first 6 percent you contribute, up to the IRS compensation limit.

The plan features competitive investment options, loans, hardship withdrawals and rollovers. Professional investment management service available to all employees to help you better plan for retirement.

HEALTH SAVINGS ACCOUNT (HSA)

Health care

Set aside pre-tax money to pay for qualified medical, dental and vision expenses. HSA advantages include year-over-year fund rollover, earning tax-free interest, investment opportunities and portability. You must enroll in the Consumer Driven Health Plan to participate.

FLEXIBLE SPENDING ACCOUNT (FSA)

Dependent care

Set aside pre-tax money to pay for qualified dependent care expenses including daycare, before and after school programs, preschool and adult care for disabled dependents.

Health care

Set aside pre-tax money to pay for qualified health care expenses such as copays, coinsurance, prescription medicines, some over the counter medicines, etc.

INCOME PROTECTION BENEFITS

Disability insurance

Prime/MRx's short-term disability provides 60 percent of your base weekly earnings with a maximum weekly payout of \$1,750, for a period of up to 12 weeks. Prime/MRx's long-term disability provides 60 percent of your basic monthly salary with a maximum of \$15,000 per month. The full cost of these benefits is paid by Prime/MRx.

Life insurance

Prime/MRx provides life insurance coverage equal to two times your annual salary up to a maximum of \$750,000. The full cost of this benefit is paid by Prime/MRx.

Supplemental life insurance may be purchased for you, your spouse/domestic partner and eligible dependents.

Other insurance

Prime/MRx employees are also eligible to obtain additional insurance including:

- Long-term care insurance
- Legal insurance
- Critical illness insurance
- Hospital confinement indemnity insurance
- Accident insurance
- Home and auto insurance
- Pet insurance



PAY AND TIME OFF

PAY

We have a market competitive approach to compensation to ensure that everyone at Prime/MRx is rewarded for their talents, performance and contributions to achieving our purpose and goals.

Prime/MRx employees are paid on a biweekly payroll schedule. For your convenience we offer direct deposit and a pay card option.

INCENTIVE OPPORTUNITY

Prime/MRx rewards employee performance and organizational performance by providing an opportunity to share in the company's success. All regular Prime/MRx positions are eligible for an incentive program. Participants must meet incentive eligibility criteria to be eligible for an incentive award, and you must be a full-time or part-time employee and may not be an Intern, Resident, Seasonal, Variable or Temporary employee.

ADDITIONAL COMPENSATION

Non-exempt employees in eligible positions, that are required to work evenings, nights and/or weekends based on business need may be eligible for shift differential. In addition, eligible positions based on business need may be eligible for additional skill pay.

PAID TIME OFF (PTO)

Prime/MRx offers employees a generous PTO program to protect their income during vacation, illness and other absence.

- Non-exempt: 156 hours annually
- Exempt: 196 hours annually
- PTO will increase at milestone service anniversaries
- PTO will be pro-rated based on your start date

HOLIDAY PAY

Prime/MRx observes nine paid holidays each year: New Year's Day, Martin Luther King Jr. Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day and the following Friday, Christmas Eve and Christmas Day.

PERSONAL HOLIDAY

Prime/MRx offers one personal holiday. Personal holiday allows employees the flexibility to commemorate and honor a religious or non-religious day that holds personal significance. This includes any holiday not officially recognized as a company holiday.

(Continued)



CAREGIVER LEAVE PAY

Prime/MRx offers 10 days of caregiver leave pay to eligible employees to care for a ill family member, during an approved leave of absence.

PARENTAL LEAVE PAY

Prime/MRx offers 30 days of parental leave pay to employees to care for and bond with a newborn, newly adopted or newly placed foster child, during an approved leave of absence.

BEREAVEMENT PAY

Prime/MRx offers up to five days of bereavement pay when an immediate family member has passed away.

MILITARY LEAVE PAY

Prime/MRx offers 10 days of military leave pay to eligible employees during an approved military leave of absence.

EMPLOYEE VOLUNTEER TIME

Prime/MRx offers two days of paid time to volunteer, support and give back to the communities in which we live and work.



ADOPTION ASSISTANCE

Prime/MRx reimburses employees up to \$5,000 of eligible expenses related to each adoption.

BACK-UP CARE

In the event that your child or adult care provider is unavailable, this benefit will arrange back-up care and also cover the majority of the costs—generally you incur a \$10 charge per employee per day up to 10 times a year.

DISCOUNT PROGRAMS

Take advantage of negotiated discounts, such as cell phone plans, ticket sales, car rentals, retail shopping and much more.

DIVERSITY, EQUITY AND INCLUSION PROGRAM

Prime/MRx's mission is to passionately advocate for diversity and inclusion through heightened awareness, impactful initiatives, effective communication, community outreach and engaging events. This commitment aims to bolster employee engagement, drive business success and mirror the rich tapestry of the communities we are a part of. We achieve this by empowering our employees to actively contribute through participation in the D&I Council, taking leadership roles and joining employee resource groups to foster meaningful connections among colleagues, and engaging in continuous unconscious bias training. This collective effort works toward dismantling barriers and educating our team on vital DEI topics.

EDUCATION REIMBURSEMENT

Employees in degree-seeking programs that directly relate to their job at Prime/MRx may be eligible for tuition reimbursement in the amounts of \$4,000 /year for undergraduate level and \$5,250 /year for graduate level. Courses that began prior to your employment start date with Prime/MRx are not eligible for reimbursement.

EMPLOYEE ASSISTANCE PROGRAM AND WORK /LIFE RESOURCES

This benefit provides personal support and resources to you and your family at no charge to you. These services include confidential counseling and support for emotional well-being, health coaching, financial and legal support, and child and elder care referrals for services.

HUB + HOME[®]

Most employees work primarily from home. Some work in a hybrid arrangement, with scheduled time both at home and in a designated company office. When a team is in the office, they have assigned days and a location, or hub, where they can all be together. Employees' home offices are the primary location for heads-down work that might have previously been done in a designated company office. When employees are in a designated company office, the focus should be collaboration with colleagues.



PRIME TOGETHER FOUNDATION

Prime/MRx's foundation is **an extension of our Diversity, Equity and Inclusion Program**. Our mission is to work together with our communities to address inequality and injustice in all its manifestations, particularly racism, poverty, health and hunger.

PRIMECARES

Prime/MRx believes in and supports community involvement by our employees. Prime/MRx matches employee donations up to \$500 annually and employee volunteer hours up to \$500 annually to eligible 501(C)(3) charities. Prime/MRx also conducts an annual giving campaign and is involved in many other community initiatives, including local run/walk/bike events.

PROFESSIONAL DEVELOPMENT

Employees may be reimbursed for training courses, travel and professional memberships that are approved by their manager and directly related to their job at Prime/MRx or to Prime/MRx's business.

SUPPORTIVE WORK CULTURE

Prime/MRx's supportive work culture promotes internal training, recognition and communication to help build the foundation for your success. Prime/MRx conducts surveys and uses the intranet and other communication tools to encourage sharing ideas and open communication at all levels of the organization.

This guide describes only certain highlights of some of the company's benefit plans. It does not replace the actual plan provisions of the plan documents or policies, which in all cases are the final authority. Eligibility criteria and company plans, programs, practices and processes may be amended, changed or terminated by the company at any time without giving participants prior notice or gaining their consent. This document does not constitute a contract of employment between the company and any individual or an obligation by the company to maintain any particular benefit program, practice or policy.



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