

2025 BENEFITS OVERVIEW



HEALTH/WEALTH/SELF



OVERVIEW

The value the team members bring to our customers starts with the organization bringing the same value to team members. Along with pay, RAYUS provides a benefit program with real financial value. The program has been designed to support and improve the health and well-being of team members and their families.

The benefits illustrated are in summary form only. They should not be construed as complete in and of themselves. In the case of a discrepancy, the plan documents apply. Please refer to the formal plan documents for a complete description of benefits, limitations and exclusions. RAYUS reserves the right to modify, amend, or terminate its benefit plans, in whole or in part, at any time and for any reason.

HEALTH MANAGEMENT

RAYUS is committed to delivering the resources needed for team members and their families to stay healthy, manage illness, and get better faster.

MEDICAL INSURANCE

RAYUS offers three medical plan options for team members:

- Copay Plan
- HRA Plan
- HSA Plan

RAYUS also contributes funds to a Health Reimbursement Account (HRA) or a Health Savings Account (HSA) to assist with out-of-pocket medical costs, like deductibles and coinsurance, depending on which plan you elect. These plans utilize the Anthem Blue Cross Blue Shield National BlueCard PPO network. You can review the details of these plans on the following page.

Below outlines the 2025 RAYUS contribution amounts to spending accounts and the bi-weekly team member medical insurance premiums:

2025 Bi-weekly Medical Plan Premiums

	Copay Plan	HRA Plan	HSA Plan
Employee	\$118.71	\$49.52	\$38.78
Employee + 1	\$333.19	\$146.50	\$118.18
Family	\$452.82	\$222.36	\$189.45

2025 Medical Plan Account Contributions

	Copay Plan	HRA Plan	HSA Plan
Employee	N/A	\$1,000/year	\$19.23/ pay period
Employee + 1		\$1,500/year	\$38.46/ pay period
Family		\$2,000/year	\$57.69/ pay period

A summary of medical plan details can be found on the following page.



Eligibility for Benefits

Team Members

All team members working a minimum of 30 hours per week are eligible for insurance benefits on the first of the month following 30 days from date of hire.

Dependents

Eligible dependents include your legally married spouse and your children up to age 26.

MEDICAL PLAN OPTIONS

Below is a brief summary of the key elements of the three medical plan options. Please refer to the benefit plan documents for specific benefits, limitations and exclusions.

	Copay Plan		HRA Plan		HSA Plan	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
CALENDAR YEAR DEDUCTIBLE – in-network and out-of-network accumulate separately						
Employee	\$1,000	\$2,000	\$4,000	\$8,000	\$5,000	\$10,000
Employee + 1	\$2,000	\$4,000	\$5,000	\$10,000	\$6,000	\$12,000
Family	\$3,000	\$6,000	\$6,000	\$12,000	\$7,000	\$14,000
CALENDAR YEAR OUT-OF-POCKET MAXIMUM - in-network and out-of-network accumulate separately						
Employee	\$2,000	\$4,000	\$5,000	\$10,000	\$5,000	\$10,000
Employee + 1	\$4,000	\$8,000	\$6,000	\$12,000	\$6,000	\$12,000
Family	\$6,000	\$12,000	\$7,000	\$14,000	\$7,000	\$14,000
COMPANY HRA or HSA CONTRIBUTIONS						
Employee	N/A	N/A	\$1,000/ year*		\$19.23/ pay period	
Employee + 1	N/A	N/A	\$1,500/ year*		\$38.46/ pay period	
Family	N/A	N/A	\$2,000/ year*		\$57.69/ pay period	
COINSURANCE / COPAYS — YOU PAY THIS AMOUNT						
Preventive Care	No charge	No charge	No charge	No charge	No charge	No charge
PCP/Specialists	\$35 copay / \$50 copay	Ded. then 40% up to OOP Max	Ded. then 20% up to OOP Max	Ded. then 40% up to OOP Max	Ded. then 100% covered	Ded. then 20% up to OOP Max
Hospital (inpatient, outpatient, & emergency)	Ded. then 20% up to OOP Max	Ded. then 40% up to OOP Max	Ded. then 20% up to OOP Max	Ded. then 40% up to OOP Max	Ded. then 100% covered	Ded. then 20% up to OOP Max
PRESCRIPTION DRUG COVERAGE						
RETAIL Rx (UP TO 30-DAY SUPPLY) – YOU PAY THIS AMOUNT						
Generic	\$15	40% coinsurance	Ded. then 20% up to OOP Max	Ded. then 40% up to OOP Max	Ded. then 100% covered	Ded. then 20% up to OOP Max
Preferred Brand	\$75					
Non-Preferred Brand	\$150					
MAIL-ORDER Rx (UP TO 90-DAY SUPPLY) – YOU PAY THIS AMOUNT						
Generic	\$45	40% coinsurance	Ded. then 20% up to OOP Max	Ded. then 40% up to OOP Max	Ded. then 100% covered	Ded. then 20% up to OOP Max
Preferred Brand	\$225					
Non-Preferred Brand	\$450					

*If your HRA coverage begins after June 30, the Company contributes 50% of the amount to your HRA for that year.

DENTAL INSURANCE

Good oral care enhances overall physical health, appearance, and well-being. Dental insurance is designed to provide both regular preventive check ups and additional protection to team members and their families in the event that major dental services are required during the year. RAYUS offers two dental plan options for team members through Delta Dental – a low option and a high option. While both plans cover necessary preventive and diagnostic services as well as orthodontia for children up to age 26, the high option also provides additional coverage for basic and major services, and higher coverage maximums.

2025 Bi-weekly Dental Plan Premiums

Plan	Employee	Employee + Spouse	Employee + Child(ren)	Family
Low Option	\$11.77	\$27.70	\$29.37	\$45.30
High Option	\$16.98	\$37.84	\$40.06	\$60.95

VISION INSURANCE

Team members enrolled in any RAYUS Medical plan option receive an annual routine preventive eye exam covered at 100% if using an Anthem network provider. An Enhanced vision plan is also available for both in-network and out-of-network vision exam and material coverage through VSP. This plan provides coverage for eye exams (once every calendar year) after a \$25 copay, frames and lenses (once every other calendar year) or contact lenses in lieu of glasses (once every calendar year) after a \$25 copay at network VSP Vision providers.

2025 Bi-weekly Vision Plan Premiums

Plan	Employee	Employee + 1	Family
Cost	\$2.94	\$5.89	\$9.50

FLEXIBLE SPENDING ACCOUNTS

These accounts allow team members to save money on a pre-tax basis and use it tax-free to help pay for qualified medical, dental, and vision expenses incurred during the coverage year. These funds may also be used for prescription and over-the-counter drugs, medical equipment, and as a supplement to the company funded HRA. Plan carefully – these accounts operate on a use-it-or-lose-it basis. A separate account offers team members the opportunity to use pre-tax money for dependent day care expenses incurred during the coverage year.

RISK MANAGEMENT

Unexpected events can change your financial situation in the blink of an eye. RAYUS provides team members with a robust life, disability and other voluntary insurance programs to protect team members and their families from the perils of the unexpected.

LIFE INSURANCE

Life insurance is designed to provide protection for dependents or to enable a beneficiary to settle affairs in the event of a death. This Company-paid benefit provides team members with Life and AD&D Insurance of 1 times annual earnings, up to a maximum of \$50,000. Team members also have the option to buy additional life insurance coverage for themselves, as well as coverage for their spouse children.

DISABILITY INSURANCE

This Company-paid benefit provides Short-Term Disability benefits for non-job related illness or injury. After a one-week waiting period team members receive payments of 66.67%* of weekly base pay for up to 12 weeks. Company paid Long-Term Disability insurance is also provided for any disability lasting longer than 13 weeks, and is a 60% of monthly base pay benefit to a maximum of \$7,500 per month.

**The weekly benefit for team members working in CA, CO, CT, HI, MA, NJ, NY, OR, RI and WA will be reduced to offsets for state disability programs.*

ACCIDENT, CRITICAL ILLNESS & HOSPITAL INDEMNITY INSURANCE

These voluntary insurance plans provide cash benefits that you can use for any expenses you wish if you or a covered dependent experience a covered event.

PLANNING FOR YOUR FUTURE

RAYUS supports team members in planning for the future and for retirement. All team members, full-time and part-time are eligible and will be automatically enrolled in the salary deferral component 30 days after date of hire. Automatic enrollment in the profit sharing component begins the first of the calendar quarter after completion of one year and 500 hours of employment.

The 401(k) Profit Sharing Plan is provided through Fidelity Investments with 20 investment options from which to choose. The plan also has a self-directed brokerage account option available for those who wish to have the highest degree of flexibility in selecting retirement savings investments.

Contributions and earnings accumulate tax-free until you begin receiving benefits; a Roth 401(k) is also available. Earnings on Roth 401(k) contributions are tax-free as long as the account is held for a minimum of five years and you are of retirement age when you withdraw the funds. The Company's 401(k) Profit Sharing Plan has 3 separate and distinct components: salary deferral, company match and discretionary profit sharing contribution.

401(k) PROFIT SHARING PLAN

SALARY DEFERRAL

Team members can elect to enroll immediately. Team members will automatically be enrolled at 6% of compensation (including salary, bonuses, commissions, and/or incentive payouts) after 30 days of employment, unless opted out or a different deferral amount is chosen. The 401(k) plan limits the amount of deferral to 60% of compensation to a maximum amount determined by the IRS. The 2025 combined limit for pre-tax and after-tax Roth contributions is \$23,500. Anyone age 50 and over may contribute an additional \$7,500. An after-tax contribution option with automatic Roth in-plan conversion is also available for those who will exceed the IRS maximum contribution. Pre-tax deferral contributions are deducted from W-2 Income and are not subject to state or federal income tax. Team members are always 100% vested in salary deferral contributions.

COMPANY MATCH

RAYUS adds 50 cents for every dollar up to the first \$3,000 invested per calendar year. The Company's matching contribution is made after the end of each plan year, and vests 25% each year of employment. Team members are fully vested in the Company match contributions after working four years. Team members must be employed on the last day (12/31) of each plan year to receive the matching contribution for the year.

DISCRETIONARY PROFIT SHARING CONTRIBUTION

RAYUS may make a profit sharing contribution to eligible team members. If made, this contribution is a percentage of annual compensation up to the IRS cap (\$350,000 in 2025) made after the end of each plan year, and vests 25% each year of employment. Team members are fully vested in the profit sharing contributions after working four years. Team members must be employed on the last day (12/31) of each plan year to receive the profit sharing contribution for the year.

ADDITIONAL BENEFITS

RAYUS provides a broad set of additional benefits to eligible team members. Eligibility for these benefits varies. The following is a brief summary of the features of some of these benefits.

LEGAL PLAN

The legal plan offered through MetLife Legal offers eligible team members and their family 24/7 access to a team of attorneys who provide free and/or discounted assistance, such as document review and preparation, Wills and Living Trusts, traffic accident and ticket defense, trial defense, IRS audit and debt collection defense.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

No matter what the issue, the EAP offered through Lincoln Financial makes no-cost services available 24 hours a day, 7 days a week, providing confidential support, guidance, and resources.

- Assistance for you or an immediate household family member
- Five face-to-face sessions available to you and your household members
- 24 / 7 / 365 telephone and online access

TECHNOLOGIST PROFESSIONAL ASSOCIATION MEMBERSHIP

This company-paid membership gives our technologists a tool to enhance their technical knowledge and offers the opportunity to stay abreast of the developments in the marketplace.

EMPLOYEE SCANS AND SERVICES

Team members, their legally married spouse and children up to age 26 may have certain outpatient diagnostic imaging services performed at participating centers at no charge.

IDENTITY PROTECTION PRO+ CYBER

Identity theft protection services from Allstate monitors your identity, detects fraud, and restores your identity in the event of theft. Opting for a family plan allows you to not only protect yourself, it provides coverage for almost everyone “under your roof” or “under your wallet”. Family coverage includes kids, parents, in-laws, and other dependents – no matter their age.

PAID TIME OFF (PTO)

RAYUS offers a liberal paid-time off program and strongly encourages team members to take time away from work. Length of service determines PTO accrual rate. PTO accrual for non-exempt team members is based on actual hours worked. PTO accrual is calculated using the schedule below.

PTO Accrual Schedule

Length of Employment	Full-Time Accrual Rate*	Annual Accrual
0-1.99 years	4.62 hours/pay period (.05775/hour)	15 days
2-8.99 years	6.16 hours/pay period (.077/hour)	20 days
9-13.99 years	7.70 hours/pay period (.09625/hour)	25 days
14-18.99 years	8.30 hours/pay period (.10375/hour)	27 days
19+ years	9.20 hours/pay period (.115/hour)	30 days

*PTO is prorated if you work a part-time schedule.

VOLUNTEER TIME OFF (VTO)

RAYUS encourages all team members to take the time to volunteer in the communities we live in. To facilitate this, team members may use up to 4 hours of paid VTO during regularly scheduled work hours each payroll year to volunteer for a charitable non-profit organization in their community.

HOLIDAY OVERVIEW

RAYUS observes six designated holidays each calendar year:

- New Year’s Day
- Labor Day
- Memorial Day
- Thanksgiving Day
- Independence Day
- Christmas Day

In addition, team members may select two additional days throughout the year to use as float holidays. Team members newly hired between July 1 and September 30 may select one float holiday for that year; those hired after September 30 will be eligible the next payroll year. Holiday pay for part-time team members is prorated based on employment status.

ADOPTION ASSISTANCE PROGRAM

RAYUS assists eligible team members by reimbursement of adoption costs of up to \$5,000 per child. Any child adoption except stepchildren and children related to either adoptive parent qualifies for this benefit. The child must be under age 18, or physically or mentally incapable of caring for him or herself for expenses to be eligible for reimbursement.

TUITION REIMBURSEMENT PROGRAM

Eligible team members will be reimbursed for 50% of tuition (includes costs for tuition, books, registration and lab fees) when pursuing an advanced degree (i.e. Associates, Bachelors, or Masters) for programs that are job-related or which pertain to the team member’s career development at the Company, to a maximum of \$2,500 per calendar year.

PET INSURANCE

Veterinary Pet Insurance provides reimbursement for veterinary expenses related to accidents and/or illnesses. Policies are available for dogs, cats, birds, reptiles and other exotic pets. Rates are determined by species, type of plan selected and state of residence.

PAID PARENTAL LEAVE

RAYUS understands the importance of caring for a newborn or newly adopted child and we want to support team members in the first days with a new child. Our Short-Term Disability (STD) program covers the mother after the birth and fathers and adoptive parents can apply for FMLA to take unpaid leave following the birth. It can be a challenge to take time off without pay, so RAYUS also provides 2 weeks of paid leave for team members not eligible for STD (fathers, adoptive parents and Part-time < 30 team members). This will be paid at the same rate as the STD program which covers 66.67%* of base pay (*reduced for team members working in CA, CO, CT, HI, MA, NJ, NY, OR, RI or WA to offset for state leave program payments).