

At REALM IDx, we believe a healthy and secure workforce is critical to the success of our company and our mission. As an employee of the company, a significant portion of your total compensation is provided in the form of robust benefits for yourself and your family. For these reasons and more, we encourage you to become familiar with the REALM IDx employee benefits program and take full advantage of all that the program has to offer. Don't miss the opportunity to safeguard your health or financial security with the high-quality benefit products we have included in this program.



Medical Plan

We are pleased to provide a choice of the following medical plans:

- **Kaiser Permanente HMO (CA Only)**
- **United HealthCare Full Network HMO (CA Only)**
- **United HealthCare PPO**
- **United HealthCare High Deductible Health Plan (HDHP) ***

* Health Savings Account (HSA)

- By enrolling in the United HealthCare HDHP, you will have access to a Health Savings Account.
- REALM IDx contributes \$1,200 to your HSA for employee only coverage or \$2,200 for an employee covering dependents annually. Contributions are made quarterly.



Dental

Our dental plans consist of two choices:

- **Delta Dental DMO Plan**
- **Delta Dental PPO**



Vision Plan

Vision coverage is offered by **EyeMed** which offers, a wide selection of ophthalmologists, optometrists, and opticians. The network also includes convenient retail locations, many with evening and weekend hours, including LensCrafters®, Pearle Vision® and Target Optical® locations.

Flexible Spending Account (FSA)

We are pleased to offer a choice of three Flexible Spending Accounts:

- **Health Care FSA**
- **Limited Purpose (Combination FSA)**
- **Dependent Care FSA**



401k Plan

REALM IDx will make a Safe Harbor Employer Matching contribution equal to 100% of the first 4% of compensation that you contribute. Employees who do not defer will not receive a Safe Harbor Match.



Paid Time Off

REALM IDx observes the following holidays:

- New Year's Day
- Martin Luther King Jr.
- President's Day
- Memorial Day
- Juneteenth
- Independence Day
- Labor Day
- Indigenous People Day
- Veteran's Day
- Thanksgiving Day
- Day After Thanksgiving
- Christmas Day



Paid Sick Leave

Employees receive forty (40) paid sick hours at the time of hire. Thereafter, employees receive forty (40) paid sick hours upon completion of the payroll that immediately precedes January 1 for each applicable calendar year, which may be used during the subsequent twelve (12) month period, unless otherwise required by law. Accrued, unused sick time does not carry over from year to year, unless otherwise required by law.



Life & Disability

We are pleased to provide the following benefits paid for by REALM IDx:

- **Guardian Basic Life and AD&D**
 - **100% of annual earnings up to \$250,000**
- **Guardian Short-Term Disability (non CA EE)**
- **Guardian Long-Term Disability**



Voluntary Benefits

- **Guardian Voluntary Life and AD&D**
- **Guardian Critical Illness Plan**
- **Guardian Hospital Indemnity Plan**
- **Guardian Accident Plan**
- **Guardian Voluntary STD (CA EE Only)**
- **Guardian Buy Up Voluntary STD (non CA EE)**



EAP (Employee Assistance Program)

Confidential professional counseling service is available 24/7 through WorkLifeMatters employee assistance program (EAP) to employees and their immediate family members to help promote your well-being.