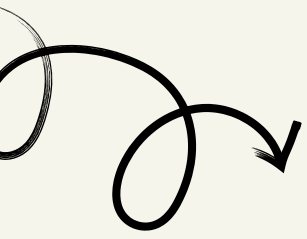




# Benefits Overview USA 2023

Oyster Health U.S.  
Provided by Vensure





# Benefits offered by Oyster in the USA from January to December 2023

In order to provide packages that are competitive within the US talent market Oyster offers a very comprehensive offer when it comes to benefits. Those benefits are divided in three main groups:

- **Health Insurance:** This first group contains all the plans options offered by Oyster in In order to ensure that all its team members have access to proper coverage regardless of their location within the US and/or family size
- **Ancillary Benefits:** Are included in this group benefits such as: EAP, Dental, Vision, Short Term (STD) and Long term Disability (LTD), Life Accidental Death and Disability (Life, AD&D) and Retirement
- **Voluntary benefits:** This category contains optional benefits offered by Vensure. The cost of those benefits are fully covered by the team member without any contribution from the company.

The offering of both Health Insurance and Ancillary Benefits is mandatory for all full time team members hired by Oyster In the US companies can only change insurance related benefits (i.e: types of plans, cost structure) only once a year. Hence the details below will be valid from January to December 2023.





# Benefits Tiers

Having the goal of offering packages that can be aligned with the different compensation strategies of our customers, Oyster offers 4 different tiers of benefits for its customers with team members based out of the US. These tiers differentiate themselves by the cost structure of each team. This means the higher the tier, the higher will the percentage of the company contribution towards the premium costs of the benefits offered by Oyster.

- **Best-in-Class:** The highest tier. In this package the company will cover 100% of the premium cost for the most comprehensive health, dental and vision plans for both the team member and his family.
- **Competitive II:** In this package, the company will pay 100% of the premium for health, dental and Vision plans for the team member and 50% for his family (for Dental insurance the company will pay the values equivalent to the **Standard Enhanced Plan**).
- **Competitive I:** In this package the company will pay 100% of the team member premium in health, dental and Vision Plans. But, differently from the Competitive II tier, the 50% coverage is only applicable (and in the same conditions) to Dental and Vision Insurances. Team members must cover all the health insurance costs related to any dependent.
- **Essential:** The most basic tier. For this package the company pays only 80% of the team member health insurance premium. The conditions for Dental and Vision are the same as the other plans.

Is important to note that:

- In all tiers, the company pays 100% of the Short Term (STD) and Long term Disability (LTD) and Life Accidental Death and Disability (Life, AD&D). **Those insurances are the same for all team members regardless of the tier and location.**
- All team members regardless of the tier in which they are, can opt-in for any of the plans and add dependents as long as they cover their respective extra costs.
- Currently Oyster offers only one vision plan to all locations. The only variation in this specific benefit will be on the cost split between company and team member.

## Plan Selection

While the company defines the cost structure the team member is the one who chooses the plan. Hence, there can be great cost variations in that specific item, as the premiums paid in each location variate. Moreover, the price will variate if the team member enrolls dependants (spouse, children or the combination of both).



## Health Insurance

In order to ensure that all team Members that have opted to enroll in our health insurance policy have proper coverage, regardless of where they live in the US, Oyster works with two of the most reputable Health Insurance providers in the US. Aetna and Kaiser. We currently offer three types of Plans depending on where the team member resides:

- **National Plans:** Those plans are aimed for team Members that reside all across the US, The team member can choose between two plans. Those plans are provided by Aetna.
- **Remote Location Plan:** For team members that reside in remote locations in which the coverage in other plans is very limited/non-existent. **There is only one option of plan.** This plan is also provided by **Aetna**.
- **California Plans:** For those Team Members located in **California**, Oyster offers specific plans through Kaiser.

## National Plans

Team members located all across the US can choose from **two levels of National Plans: AETNA OAMC 1500** and **AETNA OAMC 3000**. Both plans have similar coverage, But different values for deductibles and Out-of-pocket limits. Hence, the 1500 plan, which has lower values has a higher premium price. **Team members who reside in California can opt-in into National Plans.**

	AETNA OAMC 1500		AETNA OAMC 3000	
	In Network	Out of network	In Network	Out of network
Deductible (I/F)*	\$1,500/\$3,000	\$3,000/\$9,000	\$3,000/\$6,000	\$9,000/\$22,500
Out-of-Pocket	\$4,500/\$9,000	\$9,000/\$27,000	\$6,850/\$13,700	\$14,000/\$42,000
Coinsurance	30%	50%	30%	50%
Physician Services	\$30	50% after ded.	\$40	50% after ded.
Specialist	\$70		\$80	
Telehealth	\$30		\$40	
Inpatient Facility / Physician	30% after ded.		30% after ded.	
Emergency Room Copay	\$350			
Urgent Care	\$85	50% after ded.	\$85	50% after ded.
Pharmacy	\$10/45/70/30% (\$300 Max)/50% (\$500 Max)**			

\*Individual/Family

\*\*Generic/preferred brand/non preferred brand/specialty medication

## Remote Location Plan

Focused exclusively on team members who reside in remote locations (i.e: rural areas and isolated locations), the AETNA OOA PPO plan is offered in only one level. **Team members who reside in such locations can only opt-in in this plan** (Zip code check is done in the Vensure system) **and cannot opt to any other plan.**

	AETNA OOA PPO	
	In Network	Out of network
Deductible (I/F)*	\$2,000/\$4,000	\$6,000/\$15,000
Out-of-Pocket (OOP)	\$6,850/\$13,700	\$14,000/\$42,000
Coinsurance	20%	50%
Physician Services	\$30	50% after ded.
Specialist	\$60	
Telehealth	\$30	
Inpatient Facility / Physician	20% after ded.	
Emergency Room Copay	\$350	
Urgent Care	\$85	50% after ded.
Pharmacy	\$10/45/70/30% (\$300 Max)/50% (\$500 Max)**	

\*Individual/Family

\*\*Generic/preferred brand/non preferred brand/specialty medication

## California Plans

Team members located in California **two levels of plans: Kaiser HMO 1000 and Kaiser HMO 4000**. Similarly to the National plans Both plans have the same coverage but different values for deductibles and Out-of-pocket limits. Hence, the Kaiser 1000 plan, which has lower values has a higher premium price. **Only team members that reside in California can opt-in in Kaiser plans** (Zip code check is done in the Vensure system). Moreover, there are price differences on the premiums (albeit the plans are equal) for team members located in Southern and Northern California. Being a regional plan, **they do not offer out of network coverage**.

	KAISER HMO 1000	KAISER HMO 4000
	In Network	In Network
<b>Deductible (I/F)*</b>	\$1000/\$3000	\$4000/\$8000
<b>Out-of-Pocket</b>	\$4000/\$12000	\$6,350/\$12,700
<b>Coinsurance</b>	20%	20%
<b>Physician Services</b>	\$25	\$30
<b>Specialist</b>	\$50	\$50
<b>Inpatient Facility / Physician</b>	20% after ded.	20% after ded.
<b>Emergency Room Copay</b>	\$200 after ded.	
<b>Urgent Care</b>	\$25	\$30
<b>Pharmacy</b>	\$10/\$35/20% (up to \$150 max)**	

\*Individual/Family

\*\*Generic/preferred brand specialty medication



## Ancillary Benefits

Ancillary (or secondary) benefits are benefits offered by Oyster other than Health Insurance. In this category the following benefits are included: EAP, Dental, Vision, Short Term (STD) and Long Term Disability (STD), Life, Accidental Death & Disability (Life, AD&D), Pension, Retirement, and Voluntary Benefits.

All ancillary benefits, with exception of pension (**by Slavic**) and EAP (**by Vensure**) are provided by **Guardian**. And they are equally offered to all team members, regardless of their location within the US.

### EAP

All Full-time and Part-time team Members are automatically enrolled in the Employee Assistance Program (EAP), provided by Vensure, which provides support for both mental and emotional well-being, as well as resources to help establish appropriate work-life balance.

There are no costs incurred for this benefit to both team members and company.

## Dental

Proactive dental care is a vital component of general health and well-being as a key element of any good employee benefits package. Regular dental visits and checkups can identify and address health issues before they become severe and costly. The Guardian plan includes variable rates depending on the level of coverage and whether or not the provider is in or out of network. All plans cover preventive care at 100% and basic fillings. Orthodontia coverage is available in all plans except for the lowest coverage plan.

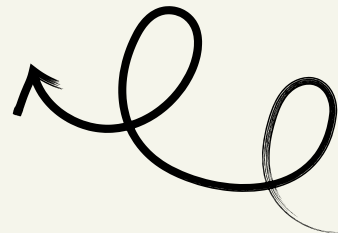
	Basic	Enhanced Standard	Enhanced Premier	Enhanced Elite
<b>Yearly Deductible</b>	Individual:\$50 Family: \$150	Individual:\$50 Family: \$150	Individual:\$50 Family: \$150	Individual:\$50 Family: \$150
<b>Preventive</b>	100%	100%	100%	100%
<b>Basic</b>	60%	70%	80%	90%
<b>Major</b>	30%	40%	50%	60%
<b>Posterior Filling</b>	Basic Service	Basic Service	Basic Service	Basic Service
<b>Implants</b>	30%	40%	50%	50%
<b>Orthodontia</b>	Not covered	40%	50%	50%
<b>Orth. Lifetime Maximum</b>	Not Covered	\$ 1500	\$ 1500	\$ 1500
<b>Annual Max.</b>	\$ 1000	\$ 1500	\$2000	\$5000
<b>Claim Payment Basis</b>	NN: Negotiated Fee Schedule OON: R&C* 80th Percentile			

\*"R&C" fee refers to the Reasonable and Customary charge, which is based on the lowest of (1) the dentist's actual charge, (2) the dentist's usual charge for the same or similar services, or (3) the charge of most dentists in the same geographic area for the same or similar services as determined by Guardian.

## Vision

Vision insurance gives the beneficiaries access to certified optometrists and ophthalmologists to perform comprehensive eye exams and an opportunity to purchase glasses or contact lenses in office.

DAVIS VISION		
	In Network	Out of Network
Exams	\$10	\$10
Materials	\$25	\$25
Eye Exams (once per calendar year)		
Exam	\$10	\$50
Lenses (once per calendar year)		
Single Vision	\$0 copay	\$48 allowance
Bifocal		\$67 allowance
Trifocal		\$86 allowance
Lenticular		\$126 allowance
Contact Lenses (once per calendar year)		
Elective Allowance (In Lieu of Complete Set of Glasses)	85% amount over \$200	\$105 maximum
Frames (once per every other calendar year)		
Allowances	\$80 of amount over \$200	\$48 allowance





## Disability and Life Insurances

Oyster offers to all of its team Members - 100% company funded - Life and Accidental Death and Disability (Life, AD&D), Short term (STD) and Long Term Disability (LTD) insurances.

### Short-Term Disability (STD)

A short-term disability (STD) insurance is used for any temporary situation that results in an inability to work. While many states offer some kind of public coverage, this private coverage provides additional payment (never to exceed 100% of the team member salary).

The most common STD claims include: pregnancy, depression and anxiety, and injuries (e.g. fractures, sprains, and strains).

The beneficiary may receive a portion of your salary for 25 weeks to assist with any financial obligations accrued during the period for which your injury, illness, or circumstance temporarily disables you from work. **This benefit is offered in all tiers and is fully paid by the company.**

GUARDIAN STD	
Benefit Percentage (of Base Weekly Gross)	50%
Maximum Weekly Benefit	\$1,000
Benefit Duration	25 Weeks
Illness	Begins Day Eight
Accident	Begins Day Eight
Definition of Disability	Own Job
Pre-Existing Limitation	None
Teleguard	Included
Return to Work	Zero Day Residual, Greater of Direct Reduction or Proportionate Loss
Rehab Services	Worksite employee has opportunity to earn up to 110% of prior benefit amount
Coverage Type	Non-occupational

## Long-Term Disability (LTD)

Available to team members once short-term disability runs out, long-term disability coverage provides the team member a percentage of their income until they are cleared to return to work.

Long-term disability can occur due to a chronic condition or an unexpected event that stops one ability to work. Long-term disability insurance can help cover essential living costs, such as food, clothing, utilities, mortgage payments, and car payments. The beneficiary will receive a portion of his salary paid directly to him each month if he is unable to work. **This benefit is offered in all tiers and is fully paid by the company.**

GUARDIAN LTD	
Benefit Percentage (of Base Weekly Gross)	60%
Monthly Benefit Maximum	\$15,000
Monthly Benefit Minimum	\$100
Elimination Period	180 days
Disability Definition	Two-Year of Benefits Own Occ, Any Occ Thereafter; Income Recovery Benefit Included
Social Security Integration	Family
Survivor Benefit	Three Months
Benefit Duration	Social Security Normal Retirement Age Standard {SSNRA}
Pre-Existing	Three Months Prior/12 Months After Exclusion
Mental/Nervous/Substance	24 Months
Return to Work	Zero Day Residual, greater of direct reduction or proportionate loss. Includes 12-month work incentive.
Interruption Period	Unlimited Number of Days
Rehab Services	When deemed appropriate, participation is mandatory, entitling worksite employee to 110% of prior benefit amount.
Coverage Type	24h



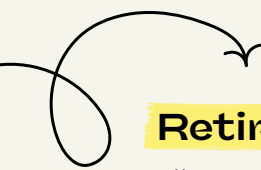
## Life AD&D Insurance

Life AD&D Insurance offers its beneficiaries with financial protection in the event of the death of the insured.

Life insurance provides financial assistance for the beneficiaries to cover funeral costs, ongoing financial obligations, such as daily living expenses, your children's education, and future mortgage payments.

Accidental Death and Dismemberment (AD&D) is a provision to a life insurance policy that covers the accidental death or dismemberment of the insured. Dismemberment is defined as the loss or loss of use of body parts or functions, such as limbs, speech, hearing, and vision. **This benefit is offered in all tiers and is fully paid by the company.**

LIFE AD&D INSURANCE	
Employee Life Benefit Amount	\$15,000
Guarantee Issue Maximum Benefit	\$15,000
AD&D Benefits	Included
Accelerated Death Benefit	Included
Waiver of Premium	For employees disabled prior to age 60, with premiums waived until age 65, if conditions are met.
Portability	Yes, with age and other restrictions.
Conversion	Yes, with restrictions
Age Reductions	Reduces to 65% at age 65, and to 50% at age 70
Common Carrier	Included



## Retirement

All team members employed by Oyster are enrolled on a mandatory 401k pension fund (managed by Slavik) effective at their date of hire, with a 3% company contribution. This will be contributed regardless of whether the team member also contributes to their own retirement account. All contributions are fully vested as they are contributed and there is no minimum age required to be eligible.

Team members will be able to select either a Traditional or Roth 401k. Under a traditional account, retirement investment funds are only taxed at the time of withdrawal. Roth accounts are taxed at the time the contribution is made and withdrawn tax-free.



## Voluntary Benefits

Team members can opt-in to additional voluntary benefits through Vensure. **Those benefits are fully paid by the team Member.** For more details on the coverages and prices, the team Member must connect directly with Vensure through [benefits@vensure.com](mailto:benefits@vensure.com) or calling on **800.409.8958**

### Voluntary Life

Voluntary life insurance typically differs from basic life insurance from availability, eligibility requirements, and functionality.

Vensure offers a voluntary life insurance benefit through Guardian. Like basic life insurance, voluntary life insurance provides financial assistance for your beneficiaries to cover funeral costs, ongoing financial obligations, such as daily living expenses, your children's education, and future mortgage payments.

### Accident Insurance

Accident insurance, also known as personal or supplementary accident insurance, is available to help cover the costs of accidental injuries.

This plan will help cover medical expenses that include fractures, dislocations, and lacerations. Plan coverage ranges from non-occupational coverage and full coverage to minimal coverage. Additional accident insurance benefits may include a wellness option for the insured, as well as the insured's family members.

## **Critical Illness**

Also known as catastrophic illness insurance, critical illness insurance will help protect you from exorbitant costs associated with life-threatening illnesses, like heart attack, stroke, renal failure, loss of vision, speech or hearing, cancer, or other medical emergencies.

Critical illness plans allow participants to allocate as much money as they need, and pay for costs not related to the illness directly, including childcare, household bills, diagnostic testing, deductibles, or transportation.

## **Hospital Indemnity**

Hospital indemnity insurances are a complement to medical coverage plans aimed to lessen the financial burden of medical costs.

Hospital indemnity insurance helps cover costs of hospitalizations, including hospital confinement, hospital admission, hospital intensive care, and intermediate intensive care step-down unit. Hospital indemnity insurance can range in coverage from low and mid-point plans to full (high) coverage plans.

A lump sum payment is provided that the insured can use to cover hospital admission, hospital stay costs, rehabilitation, or additional expenses.

## **Voluntary Commuter Benefits**

Team members can also enroll in voluntary commuter benefits through HealthEquity for metro cards, gas expenses, or toll fees, and enjoy the payroll (FICA) tax savings of 7.65%.

# Cost Structure

As mentioned previously, **the company defines the cost structure** (how much of the benefits cost he will cover) but **the team member is the one who defines which plan he will enroll in**. Due to those variables, the cost related to Health insurance can have great variation.

For example, the premium for a team member in the Essential tier, living in Southern California (Kaiser OMC 4000 plan) will cost as low as \$ 297,68 for the company while a team member with a spouse and children (s) enrolled living in an remote location (Aetna OOA PPO plan) with the best in class plan, will have a health insurance premium of \$ 2008,40.

Below table reflects the **maximum possible cost for each tier**. In all cases, the health insurance used as reference is the Aetna OOA PPO plan covering spouse and children (most expensive plans, offered only for TMs in remote locations). For team members in all the other locations that have not included any dependents the cost is considerably lower. It is also important to highlight **this table does not include pension related costs or any other administrative/payroll related costs**.

Benefit	Essential	Competitive I	Competitive II	Best in Class
Health Insurance	\$517.36	\$646.70	\$1,339.12	\$2,008.40
Dental	\$71.47	\$71.47	\$71.47	\$158.99
Vision	\$14.68	\$14.68	\$14.68	\$18.27
STD, LTD and Life AD&D	\$28	\$28	\$28	\$28
Total	\$560.046	\$760.856	\$1,453.27	\$2,213.66



## Cost Split per Tier

Below tables present the possible cost split between company and team member for each possible plan.

**TM** = Team member

**TM+SP** = Team member and Spouse

**TM+CH** = Team member and children  
(the amount of children doesn't have any influence on the cost)

**TM+SP+CH** = Team member, spouse and children  
(the amount of children doesn't have any influence on the cost)

## Best in class

For best in class plans, the company covers **100% of the cost for both the team member and his family** on the **highest plans in both Health and Dental**.

Benefit	Plan Name	Cost for the Company				Cost for the Team Member			
		TM	TM+SP	TM+CH	TM+SP+CH	TM	TM+SP	TM+CH	TM+SP+CH
Health	Aetna 1500	\$636.67	\$1,402.33	\$1,274.72	\$1,977.25	\$0.00	\$0.00	\$0.00	\$0.00
	Aetna OOA	\$646.70	\$1,424.43	\$1,294.41	\$2,008.40	\$0.00	\$0.00	\$0.00	\$0.00
	Kaiser 1000 (N-CA)	\$505.11	\$1,112.64	\$1,011.38	\$1,568.26	\$0.00	\$0.00	\$0.00	\$0.00
	Kaiser 1000 (S-CA)	\$427.73	\$942.18	\$856.44	\$1,328.00	\$0.00	\$0.00	\$0.00	\$0.00
Dental	Enhanced Elite	\$44.96	\$89.79	\$103.25	\$158.99	\$0.00	\$0.00	\$0.00	\$0.00
Vision	Davis Vision	\$6.54	\$13.11	\$11.09	\$18.27	\$0.00	\$0.00	\$0.00	\$0.00

## Competitive II

In the Competitive II plan, the company covers 100% of the cost for the team member and 50% of the cost for his family Health and Dental plans. For dental plan the value is fixed (considers 50% of the cost of the Enhanced Standard Plan).

Benefit	Plan Name	Cost for the Company				Cost for the Team Member			
		TM	TM+SP	TM+CH	TM+SP+CH	TM	TM+SP	TM+CH	TM+SP+CH
Health	Aetna 1500	\$636.67	\$1,030.89	\$967.08	\$1,318.35	\$0.00	\$371.45	\$307.64	\$658.91
	Aetna 3000	\$566.45	\$916.69	\$859.81	\$1,171.85	\$0.00	\$329.98	\$273.10	\$585.14
	Aetna OOA	\$646.70	\$1,047.14	\$982.13	\$1,339.12	\$0.00	\$377.30	\$312.29	\$669.28
	Kaiser 1000 (N-CA)	\$505.11	\$828.66	\$778.03	\$1,056.47	\$0.00	\$283.98	\$233.35	\$511.79
	Kaiser 4000 (N-CA)	\$439.15	\$682.56	\$676.43	\$918.52	\$0.00	\$209.01	\$202.88	\$444.97
	Kaiser 1000 (S-CA)	\$427.73	\$701.71	\$658.84	\$894.62	\$0.00	\$240.47	\$197.60	\$433.38
	Kaiser 4000 (S-CA)	\$372.10	\$610.43	\$573.14	\$778.25	\$0.00	\$209.18	\$171.89	\$377.00
Dental	Enhanced Elite	\$31.98	\$47.92	\$51.89	\$71.47	\$12.98	\$41.87	\$51.36	\$87.53
	Enhanced Premier	\$31.98	\$47.92	\$51.89	\$71.47	\$5.10	\$26.13	\$33.46	\$59.89
	Enhanced Standard	\$31.98	\$47.92	\$51.89	\$71.47	\$0.00	\$15.94	\$19.91	\$39.49
	Basic	\$26.15	\$47.92	\$51.89	\$71.47	\$0.00	\$0.00	\$0.00	\$0.00
Vision	Davis Vision	\$6.54	\$9.83	\$8.82	\$12.41	\$0.00	\$3.29	\$2.28	\$5.87

## Competitive I

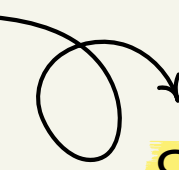
In the Competitive I plan, the company covers 100% of the cost for the team member and 50% of the cost for his family Dental and vision plans. For dental plan the value is fixed (considers 50% of the cost of the Enhanced Standard Plan).

Benefit	Plan Name	Cost for the Company				Cost for the Team Member			
		TM	TM+SP	TM+CH	TM+SP+CH	TM	TM+SP	TM+CH	TM+SP+CH
Health	Aetna 1500	\$636.67	\$636.67	\$636.67	\$636.67	\$0.00	\$765.66	\$638.05	\$1,340.58
	Aetna 3000	\$566.45	\$566.45	\$566.45	\$566.45	\$0.00	\$680.22	\$566.46	\$1,190.53
	Aetna OOA	\$646.70	\$646.70	\$646.70	\$646.70	\$0.00	\$777.73	\$647.71	\$1,361.70
	Kaiser 1000 (N-CA)	\$505.11	\$505.11	\$505.11	\$505.11	\$0.00	\$607.53	\$506.27	\$1,063.15
	Kaiser 4000 (N-CA)	\$439.15	\$439.15	\$439.15	\$439.15	\$0.00	\$528.19	\$440.16	\$924.33
	Kaiser 1000 (S-CA)	\$427.73	\$427.73	\$427.73	\$427.73	\$0.00	\$514.45	\$428.71	\$900.27
	Kaiser 4000 (S-CA)	\$372.10	\$372.10	\$372.10	\$372.10	\$0.00	\$447.51	\$372.92	\$783.15
Dental	Enhanced Elite	\$31.98	\$47.92	\$51.89	\$71.47	\$12.98	\$41.87	\$51.36	\$87.53
	Enhanced Premier	\$31.98	\$47.92	\$51.89	\$71.47	\$5.10	\$26.13	\$33.46	\$59.89
	Enhanced Standard	\$31.98	\$47.92	\$51.89	\$71.47	\$0.00	\$15.94	\$19.91	\$39.49
	Basic	\$26.15	\$47.92	\$51.89	\$71.47	\$0.00	\$0.00	\$0.00	\$0.00
Vision	Davis Vision	\$6.54	\$9.83	\$8.82	\$12.41	\$0.00	\$3.29	\$2.28	\$5.87

## Essential

In the Essential plan, the company covers 80% of the cost for the team member health insurance cost. Also the company covers 100% of the cost for the team member and 50% of the cost for his family Dental and vision plans. For dental plan the value is fixed (considers 50% of the cost of the Enhanced Standard Plan).

Benefit	Plan Name	Cost for the Company				Cost for the Team Member			
		TM	TM+SP	TM+CH	TM+SP+CH	TM	TM+SP	TM+CH	TM+SP+CH
Health	Aetna 1500	\$509.34	\$509.34	\$509.34	\$509.34	\$127.33	\$892.99	\$765.38	\$1,467.91
	Aetna 3000	\$453.16	\$453.16	\$453.16	\$453.16	\$113.29	\$793.51	\$679.75	\$1,303.82
	Aetna OOA	\$517.36	\$517.36	\$517.36	\$517.36	\$129.34	\$907.07	\$777.05	\$1,491.04
	Kaiser 1000 (N-CA)	\$404.09	\$404.09	\$404.09	\$404.09	\$101.02	\$708.55	\$607.29	\$1,164.17
	Kaiser 4000 (N-CA)	\$351.32	\$351.32	\$351.32	\$351.32	\$87.83	\$540.24	\$527.99	\$1,012.16
	Kaiser 1000 (S-CA)	\$342.18	\$342.18	\$342.18	\$342.18	\$85.55	\$600.00	\$514.26	\$985.82
	Kaiser 4000 (S-CA)	\$297.68	\$297.68	\$297.68	\$297.68	\$74.42	\$521.93	\$447.34	\$857.57
Dental	Enhanced Elite	\$31.98	\$47.92	\$51.89	\$71.47	\$12.98	\$41.87	\$51.36	\$87.53
	Enhanced Premier	\$31.98	\$47.92	\$51.89	\$71.47	\$5.10	\$26.13	\$33.46	\$59.89
	Enhanced Standard	\$31.98	\$47.92	\$51.89	\$71.47	\$0.00	\$15.94	\$19.91	\$39.49
	Basic	\$26.15	\$47.92	\$51.89	\$71.47	\$0.00	\$0.00	\$0.00	\$0.00
Vision	Davis Vision	\$6.54	\$9.83	\$8.82	\$12.41	\$0.00	\$3.29	\$2.28	\$5.87



## Contact Information

### VensureHR

Benefits Department Email: [benefits@vensure.com](mailto:benefits@vensure.com)

Benefits Department Phone Number: 800.409.8958