Cobalt Benefits Group

2026 Total Rewards at a Glance

Overview of Benefits and Compensation for Prospective Employees

Rewards at Cobalt Benefits Group

There's more to your life than your job and there's more to your aspirations than a paycheck. At CBG, we take a holistic view to compensation and benefits, providing a full spectrum of support for your physical, emotional and financial well-being. And just like our workforce, we're always evolving — adding flexibility and innovation to serve a variety of needs, from universal to unique.

Throughout this booklet, you'll see notations indicating whether benefits are paid for by the Company, the employee or both. For health and welfare benefits, employee contributions toward benefits are generally deducted from pay on a before-tax basis. However, for residents of certain states or territories (including New Jersey and Puerto Rico) that do not allow for before-tax employee contributions, those contributions may be subject to the income taxes of those jurisdictions.

Health and Welfare

	PAID BY	
	CBG	Employee
Medical		✓

CBG offers a comprehensive health and well-being program to employees regularly scheduled to work 30 or more hours per week. Medical coverage starts the first day after 60 days of employment. Employees may cover an eligible spouse or domestic partner[1] and eligible dependent children up to age 26, or older if disabled.

CBG's medical plans

CBG offers two health plan options in Blue Cross Blue Shield's (BCBSVT) network. Prescription drug coverage is administered by Optum. "Premium" amounts vary based on the employee's annual base salary[2] and the coverage level they choose (individual, individual plus spouse or domestic partner, individual plus child(ren) or individual plus family). Medical plan participants can also take advantage of these services at no additional cost:

Member Resource Center online claims status, benefit information, ID cards, cost transparency

Integrated Health programs for maternity wellness, chronic and rare condition care, integrated care coordination & management

Pharmacy Resource Center exclusive mail order pharmacy for members who take specialty medication, less expensive option for members, free shipping, refill reminders, shipment updates

100% Preventive Care Coverage well-care exams, breastfeeding support, mammogram, colorectal screening, and lab and x-ray services performed in conjunction with preventive office services

Valera Health virtual therapy and psychiatry services for adults and children 6 years of age and older

Amwell – Telemedicine digital healthcare program for medical advice via pc, tablet or smart phone, prescription call-ins, mental health and substance use support, nutritional counseling

Member Discounts health and wellness discounts from local retailers that promote healthy lifestyles (massage, gym, yoga and Pilates, hearing aids, gear and equipment)

[1]Spouses and domestic partners are eligible for coverage if their employer does not offer benefits.

*[2]Premium per pay period. Employees will **not** pay more than 5% of their annualized rate of pay (calculated as of 01/01) for Employee - only coverage or Employee + Child(ren) medical coverage.*

Health and Welfare

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CBG | Employee

Medical, continued

High deductible health plan option:

High deductible health plan (HDHP) option typically has a higher deductible and a lower "premium" than a traditional health insurance option — and they offer the opportunity to contribute to a portable, tax-favored health savings account (HSA) to save and pay for current and future qualified medical, prescription, dental, and vision expenses. Once your account balance reaches $1,000 or more, you may choose to invest your balance.

	HDHP (In-Network)	HDHP (Out-of-Network)
Deductible	$1,700 ind./$3,400 fam; 20%Coinsurance	$3,000 ind./$6,000 fam. (Medical Aggregate)
Out-of-pocket maximum	$3,000 ind./$6,000 fam. (Medical Aggregate)	$6,000 ind./$12,000 fam. (Medical Aggregate)
Coinsurance	After deductible, you pay 20% and plan pays 80%	After deductible, you pay 40% and plan pays 60%
Primary Care Physician or MH/SUD Office Visit	Deductible, $20	Deductible, then 40%
Other services	More information will be provided upon hire	

In addition to your own HSA contributions, employees are eligible for automatic HSA contributions from the company (50% of the deductible deposited in 2 incremental installments)

Health and Welfare

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CBG | Employee

Medical, continued

Low deductible health plan option: Vermont Freedom Plan (PPO)

The low deductible health plan option typically has a lower deductible and a higher premium.

	LDHP (In-Network)	LDHP (Out-of-Network)
Deductible	$250 ind./$750 fam.:20% coinsurance	$500 ind./$1,000 fam.; 40% coinsurance
Out-of-pocket maximum	$1,250 ind./$3,750 fam. Medical (stacked) $1,250 ind./$3,750 fam. Pharmacy (stacked)	$2,500 ind./$5,000 fam. Medical (stacked)
Office visit	Preventive care: no charge $20 PCP/$20 Specialist copay Pharmacy: $10 Generic, Preferred:$25, Non-Preferred $45 Cost is 30-day supply	Preventive: Deductible then 40% co-ins PCP: Deductible then 40% co-ins Pharmacy: not covered
Coinsurance	After deductible*, you pay *20% and plan pays 80%	After deductible, you pay 40% and plan pays 60%
Other services	*More information will be provided upon hire	

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Health and Welfare

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	CBG	Employee

Medical, continued

A health care flexible spending account (FSA) allows employees to save money on a before-tax basis for eligible health care expenses, subject to IRS limits. For employees enrolled in a high deductible health plan option, the health care flexible spending account is a limited-use account for qualified dental and vision expenses. Employees who have non-high deductible health plan coverage elsewhere, may elect a full-use health care FSA for qualified medical, prescription, dental and vision expenses.

Dental

BCBSMA, Dental Blue 2 plan offers dental benefits to all eligible employees. Diagnostic/Preventive Care covers oral exams, x-rays at 100%. Basic Care covers 80% plus $50 ind./$150 fam. deductible which includes fillings, endodontic, oral surgery. Major Care covers 50% plus $50 ind./$140 fam. Includes crowns, dentures, bridges and implants. preventive and restorative care. Orthodontic Care 50% coverage with $1000 lifetime benefit max. Dental participants can see any licensed dentist in the U.S. but may pay less when using in-network dentists.

Vision

BCBSVT VSP Vision Care offers vision care to all eligible employees enrolled in medical benefits. Participants pay less in-network. $20 WellVision exam, plus equipment (limits apply)

Health and Welfare

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	CBG	Employee

Group Term Life Insurance

The company pays for basic group-term life coverage equal to one and half times base pay (maximum limits apply). New employees can choose to purchase supplemental coverage of up to $150,000 at base at group rates. A statement of health is required for amounts over $25,000. Employees can also elect supplemental coverage during annual benefits enrollment and qualifying life events; increases of more than 1x base pay require evidence of insurability.

(basic life only) | (supplemental life only)

Accidental Death and Dismemberment

The company offers accidental death and dismemberment (AD&D) coverage. New employees can choose to purchase supplemental coverage up to five times base pay at group rates during open enrollment. Employees can also elect supplemental AD&D coverage during annual benefits enrollment and qualifying life events.

(supplemental AD&D only)

Dependent Life

The Standard insurance coverage pays a benefit to the employee if their covered eligible spouse, domestic partner, or child dies when enrolled in the plan. Dependent life coverage is available at group rates. Spouse or domestic partner coverage is available up to $10,000 in $2,000 increments. A statement of health is required for spouse or domestic partner coverage election amounts greater than $10,000.

Health and Welfare

	PAID BY	
	CBG	Employee
Disability — Short Term	✓	
Disability — Long Term/ Long Term Care	(basic STD / LTD)	
Dependent Care Flexible Spending Account		✓
Personalized mental health care solutions	✓	

Disability — Short Term

Provides wage continuation for up to 16 weeks (83 days) in approved cases of absence due to a disabling illness or injury. Wage replacement of 60% of base pay is provided.

Disability — Long Term/ Long Term Care

Starts after 90 days of short-term disability if approved. The Standard provides basic long-term disability (LTD) coverage that replaces up to 66% of monthly earnings up to max benefits of $10,000 per month.
Company pays base premium for Long-Term Care for eligible employees.

Dependent Care Flexible Spending Account

Allows employees to use before-tax dollars to pay for certain eligible childcare.

and eldercare expenses for tax dependents, subject to IRS limits.

Personalized mental health care solutions

Valera Health provides access to a broad network of providers, virtual therapy and psychiatry services for adults and children 6 years of age or older. Their expert clinicians will work with you to support your goals and make it easy for you to connect with your care team no matter where you are with their convenient mobile app. Valera Health's approach focuses on wellness and offers patients a collaborative team that includes access to a health connector, therapist, and psychiatrist.

Compensation

Competitive Salaries

CBG's base salaries reward and recognize employees' experience, skills and performance. Our salary ranges are regularly benchmarked within our industry and the broader job market to ensure competitiveness.

Annual Incentives

Employees are eligible to receive annual incentives. Awards are discretionary and terms and conditions conditions apply for eligibility requirements.

Financial Wellness

Retirement Benefits

We help our employees secure their future, partnering with Fidelity investments, we offer a highly competitive retirement benefit. Employees are eligible to contribute any amount up to the IRS limits to Fidelity after successfully completing 90 days of service. This includes a company match of 100% on the first 4% and 50% on the next 4%. This means that if you contribute 8%, the company will contribute 6%. Vesting in company contributions occurs over a three-year period in accordance with the Company's vesting schedule.

Financial Counseling and Education

Company-provided financial counseling services are free of charge for CBG employees and their spouses or domestic partners. Participants can take advantage of telephonic financial counseling, financial education sessions, and online financial tools and articles.

*Houly employees accrue vacation with a rollover into the following year

Life Balance

Time Off and Leaves

CBG provides employees* with generous time off:

- **Vacation:** starts at 10 vacation and personal days per calendar year. After year one, up to 3 weeks. *(prorated based on hire date)
- **Paid holidays (2026):** 10 fixed paid holidays
- **Bonus Time:** Early release days
- **Sick Time:** Up to 80 hours of accrued hours per calendar year—for physical illness or mental health.
- **Volunteer Time Off:** 1 day per calendar year to give back to the community.
- **Bereavement:** 3 paid days to mourn the loss of an immediate loved one
- **Maternity Leave:** 6-8 weeks of continuous leave through short-term disability for mothers giving birth, followed by Parental Leave, 4 weeks paid to be taken within the first 6 months of birth.
- **Other leave:** CBG provides additional leaves (e.g., jury duty, military leave) and paid sick time to comply with federal and state law.

Flexibility

Our workplace philosophy balances flexibility with in-person collaboration to best meet the needs of our departments, positions, and our company.

Conveniences

We offer a number of free on-site and virtual conveniences.

Both our VT and NH offices offer coffee/cocoa, snacks, Mothers' Rooms, and onsite Flu vaccination clinics. The two locations also offer some distinct experiences — including a rich history, close by walking paths, close to shopping centers and restaurants.

We offer a free wellness online platform to help support members in their health and wellness journey available to BCBSVT members.

Other Programs

Fitness/Health Wallet

Support for employees' wellness journey is provided through a Fitness/Health reimbursement for all benefits-eligible employees up to $150 per year for a wide range of qualifying wellness expenses — from home fitness equipment, gym memberships, and a whole lot more.

Educational Assistance

CBG provides reimbursement of eligible expenses for certain approved educational courses, degree programs and professional designations that provide a foreseeable benefit to CBG. Eligible employees must receive a grade C or better for all courses and meet other program requirements. Up to $1500 per year.

Giving Back

CBG offers many ways for employees to give back to the communities where they live and work. One volunteer day is provided for employees to offer their time and talents to eligible nonprofit organizations of their choice. Employees also may participate in company-sponsored volunteer opportunities on company time (with manager approval). Food bank, Walks/Runs, Employee gift drive.

Employee Fun

Throughout the year, CBG embraces the fun. Summer outings, Holiday gatherings, Baseball tickets, potlucks, pizza, ice cream, healthy snacks, Halloween costume contest, dunk tanks, water balloons, food trucks, raffles, and company swag are just a few.

Other Programs

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Resources for Parents and Parents-to-Be

CBG provides employees with a variety of benefits, tools and resources:

For all new parents:

- **Parental Leave:** up to 4 weeks for ALL new parents, which can be taken continuously or intermittently.
- **Maternity Leave:** 6-8 weeks of continuous leave through short-term disability for mothers giving birth,
- **EAP** support services to help with referrals and emotional support as you transition to parenthood.
- **Financial counseling** to discuss financial concerns, including budgeting for your growing family, saving for college, and more.

Child care resources:

- Dependent care flexible spending account to allow you to set aside before-tax dollars to pay for certain eligible childcare expenses.

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Notes:

This pamphlet is intended to provide prospective employees with an overview of the many benefits offered by CBG and certain subsidiaries. More extensive information is provided to new employees upon hire.

Most benefits summarized here are available to full-time employees regularly scheduled to work at least 30 hours per week, but there is no hours–per–week minimum required for retirement plans, business travel accident insurance and most work/life programs. Benefits may vary for employees assigned to a compressed or non-standard work week.

Benefits-eligible employees may participate in most benefit programs upon 60 days of hire, provided they enroll within 30 days of hire.

DISCLAIMER: This pamphlet summarizes various CBG plans and programs that may apply to employees effective January 1, 2025. In the event of any difference between these descriptions and an actual plan or policy, the plan documents or policies shall prevail. Availability varies by employee and position. More extensive information is provided to new employees upon hire and can be found in appropriate Summary Plan Descriptions (SPDs) and other summaries, located on the company's intranet. This pamphlet is not an Employee Retirement Income Security Act (ERISA) Summary Plan Description (SPD).

CBG reserves the right to amend, modify, revoke, change, suspend or terminate all or any part of the plans, programs, policies, benefits, or services described in this booklet at any time or from time to time, with or without notice. CBG is an at-will employers, which means that both an employee and the employer are free at any time to end the employment relationship without notice or cause.

Neither this pamphlet nor any other policies, practices or benefits creates an express or implied contract between an employee and the employer. This booklet is not an offer of employment. Deductibles, copays, plan provisions, calendar-year maximums and policies are current as of January 1, 2026 and are subject to change.

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