

2026-2027 BENEFITS OVERVIEW

Benefits are an important part of overall compensation. Veterans Medical Research Foundation is pleased to offer a comprehensive array of quality benefits to protect our employees' health, their family and their way of life.



MEDICAL PLANS

Veterans Medical Research Foundation offers employees a choice among three different medical plans through Anthem Blue Cross. Coverage under all plans includes comprehensive medical care and prescription drug coverage.

HMO Plans — With the HMO plans, you select a primary care physician (PCP) from the participating network of providers who will coordinate your health care needs, refer you to specialists (if needed) and approve further medical treatment. Services received outside of the HMO's network are not covered, except in the case of emergency medical care.

You have the option to choose from two HMO plans, with exactly the same benefits but two different networks: the Select HMO Network or the Select Network HMO Network.

- The **Priority Value Select Network** and **Select Value Network** offer lower premiums in exchange for a limited network. When considering the Select Network option, it is important that you check ahead of enrolling to make sure both your primary care doctor and primary hospital are in the network.

PPO Plan — The PPO plan gives you the freedom to seek care from the provider of your choice. However, you will maximize your benefits and reduce your out-of-pocket costs if you choose a provider who participates in the Anthem Blue Cross network. The calendar-year deductible must be met before certain services are covered.

DENTAL PLANS

Veterans Medical Research Foundation offers employees a PPO dental plan through Anthem Blue Cross. Premiums for employee only coverage are paid 100% by VMRF for eligible employees.

DPPO Plan — This plan offers you the freedom and flexibility to use the dentist of your choice. However, you will maximize your benefits and reduce your out-of-pocket costs if you choose a dentist who participates in the Anthem (Dental Complete) network.

VISION PLAN

Veterans Medical Research Foundation offers employees a vision plan through Anthem Blue Cross. Premiums for employee only coverage are paid 100% by VMRF for eligible employees.

This plan covers eye exams, lenses, frames, and contacts. Members have the freedom and flexibility to use the provider of their choice. However, benefits are maximized and out-of-pocket costs are reduced if a Anthem (Blue View Vision) network provider is used.

FLEXIBLE SPENDING ACCOUNTS (FSA)

Employees may participate in the **Health Care FSA** and/or the **Dependent Care FSA** administered by Igoe.

With these accounts, employees can set aside **pre-tax** dollars to pay for qualified health care and/or dependent care expenses. Contribution limits for 2026 are as follows:

- **Health Care FSA** — For 2026, employees may contribute up to \$3,400 to cover eligible health care expenses incurred by themselves, their spouse, and their children up to age 26.
- **Dependent Care FSA** — For 2026, employees may contribute up to \$7,500 (per family) to cover eligible dependent care expenses (\$3,750 if married and file separate tax returns).

TRANSPORTATION BENEFITS

You also have an opportunity to participate in a Transportation Reimbursement Account administered through Igoe.

This program enables you to set aside money in an account to pay for qualified work-related mass transit and parking expenses on a pre-tax basis — reducing your taxable income. Your contributions are deducted from your paycheck each pay period. Qualified transportation expenses must be expenses incurred for YOU to commute between your place of residence and normal place of work. For 2026, you may contribute up to \$340 monthly each for transit and parking expenses. Exclusions apply.

RETIREMENT PLAN

VMRF has established a **403(b) savings plan** to provide employees the potential for future financial security for retirement with TIAA.

VMRF offers employees the option to participate in a 403(b) retirement contribution. This is a self-contributory which means contributions are made pre-tax by the employee, not VMRF. There is no waiting period to participate.

After completion of 2 years of service and 1,000 service hours in each of the 12-month periods beginning with your hire date, VMRF contributes 8% of your eligible earnings to your retirement plan.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Employees are provided with the Employee Assistance Program (EAP), administered through The Standard - Carelon Resource Advisor, at NO COST.

The EAP provides confidential, around-the-clock assistance to help employees balance the demands of work, life and personal issues. Employees and their eligible family members have unlimited telephone access, resources and tools online, and up to three (3) free face-to-face counseling sessions per issue, per year.

LIFE AND AD&D

Basic Life and Accidental Death and Dismemberment (AD&D) coverage is provided to employees at NO COST through The Standard.

- **Basic Coverage** — 1.5 times your annual salary up to a maximum of \$150,000

DISABILITY

Employees are provided with Long-Term Disability Insurance at NO COST through The Standard.

Disability Insurance provides benefits that replace part of your lost income when you become unable to work due to a covered injury or illness.

- **Long-Term Disability** — Benefit amount is equal to 67% of the employees monthly earnings up to \$10,000. Benefits begin after 60th day of disability until Social Security Normal Retirement Age (SSNRA)

VOLUNTARY BENEFIT

You want the best for your pet. While it's hard to anticipate accidents and illnesses, Spot Pet Insurance makes it a little easier to be prepared for them. As an employee, you're eligible for a discount on Spot Pet Insurance. Premiums vary based on the age of your pet, species, size (as an adult), plan type, deductible and state of residence.

WORKERS' COMPENSATION VACATION

Employees are provided a comprehensive workers' compensation insurance program through Zenith at NO COST.

This program covers any injury or illness sustained in the course of employment that requires medical, surgical or hospital treatment. Subject to applicable legal requirements, workers' compensation insurance provides benefits after a short waiting period or immediately if the employee is hospitalized. Premiums are paid 100% by VMRF for eligible employees.

VALUABLE EXTRAS

Veterans Medical Research Foundation also offers the following additional benefits:

- LiveHealth Online Video Visits
- Health and Wellness Discounts
- Wellness Events

HOLIDAYS

Currently, if a VMRF-recognized, paid holiday (listed below) occurs on a day in which a VMRF eligible employee would otherwise be scheduled to work, he/she is eligible for holiday pay, based upon the hours he/she would have worked. There is no waiting period for this benefit.

- New Years Day Thurs, Jan 1, 2026
- Martin Luther King, Jr. Day Mon, Jan 19, 2026
- Presidents' Day Mon, Feb 16, 2026
- Memorial Day Mon, May 25, 2026
- Juneteenth Day Fri, Jun 19, 2026
- Independence Day Fri, July 3, 2026
- Labor Day Mon, Sep 7, 2026
- Columbus Day Mon, Oct 12, 2026
- Veterans Day Wed, Nov 11, 2026
- Thanksgiving Day Thurs, Nov 26, 2026
- Christmas Day Fri, Dec 25, 2026



VMRF provides vacation for rest, relaxation, and renewal to regular employees who are appointed at 50% or greater effort. Normal accumulation for eligible, full time employees at 100% effort is:

- 4.62 hours per pay period for 0-60 months of employment
- 5.54 hours per pay period for 61-120 months of employment
- 6.47 hours per pay period for 120 months of employment
- 7.39 for Principal Investigators

Part-time employees working at least 20 hours per week accrue vacation appropriate to their percentage of time worked.

SICK LEAVE AND KIN CARE BENEFITS

VMRF provides paid sick and kin care leave to eligible employees for periods of temporary absence due to illnesses or injuries for themselves or qualified dependents. Sick leave for full-time regular employees working at 100% effort is credited at the rate of 3.70 hours per pay period. Part-time employees will accrue sick leave appropriate to their percentage of time worked. Casual employees (<50% effort) accrue sick leave at .034 per every hour worked.

COST OF BENEFITS

Employee contributions toward the cost of benefits are automatically payroll deducted. The amount will depend upon the plan selected and who is covered.

VMRF HR Department

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**Veterans
Medical Research
Foundation**

DISCLAIMER: The material in this benefits brochure is for informational purposes only and is neither an offer of coverage or medical or legal advice. It contains only a partial description of plan or program benefits and does not constitute a contract. Please refer to the Summary Plan Description (SPD) for complete plan details. In case of a conflict between your plan documents and this information, the plan documents will always govern. **Annual Notices:** ERISA and various other state and federal laws require that employers provide disclosure and annual notices to their plan participants. The company will distribute all required notices annually.

