

# Benefits Eligibility

## Eligibility

Full-time employees working **30 or more hours per week** and their eligible dependents may enroll in benefits. Coverage for benefits is beginning on the first of the month following your date of hire.

## Dependent Eligibility

### Eligible dependents include:

- Your legally married spouse
- Your domestic partner
- Your dependent children
  - Biological, legally adopted, step child(ren), or court-ordered dependent child(ren)
  - Dependent children up to age 26 (in accordance with the Affordable Care Act)
  - Continuously disabled dependent child(ren)\*

If the child(ren) is/are disabled prior to age 26; the dependent child(ren) is incapable of self-sustaining employment and dependent upon you for support, regardless of age.

**Note:** Dependent children who turn 26 will terminate off the plan at the end of the month in which they turn 26.

## Qualified Life Events (QLEs)

Once you have made your benefit elections, they will be in effect for the duration of the plan year. You will **not** be able to make any changes until the next annual Open Enrollment **unless** you experience a Qualified Life Event (QLE). Examples of QLEs include:

- Birth or adoption of a child
- Marriage, divorce and/or legal separation
- Death or loss of a dependent (including loss of dependent status)
- Change in your spouse's employment status causing loss or gain of benefits coverage
- Change in your own employment status
- Change in residence that affects the benefits offered to you
- Eligibility for Medicare

If you experience a QLE, you must submit required notice and documentation in Rippling **within 30 days** of the event.



# Enrolling in Benefits

The below instructions explain how to enroll in benefits:

## Step 1 – Log In:

To begin enrolling in benefits, visit [Rippling.com](https://rippling.com), log in to your account, and navigate to the Open Enrollment event.

## Step 2 – Enter Your Profile Details:

Before you begin the benefits selection process, you will need to verify the following information:

- **Personal Information:** Address, Date of Birth (DOB), Social Security Number (SSN), Phone
- **Relationship Status:** Single, Married, or Living with a domestic partner
- **Legal sex:** Your assigned or legal sex at birth

## Step 3 – Enter Dependent Information:

Enter details for any dependents you wish to add including their Date of Birth, Legal Gender, Social Security Number, Primary Phone, and Disability Status

**Note:** *You must enroll yourself to add dependent coverage; dependents cannot be enrolled without employee coverage*

## Step 4 – Select Your Plans:

You will be able to review all available benefit plan details and costs before making your plan selections.

- **View Plan Details:** To view a summary of the available benefit plan, click the name of the plan or the **PDF** icon next to it.
- **Enroll in a Plan:** To enroll in one of the offered plans, click **Select** underneath the plan name.
- **Waive Coverage:** If you wish to waive coverage, select the 'Waive coverage' button in order to move forward without selecting a plan.
- **Add or Remove Dependents from Coverage:** If you wish to enroll your dependent(s) in coverage for a benefit, check the checkbox next to their name. If you do not wish to enroll your dependent(s), uncheck the checkbox next to their name.



**REMINDER:** These enrollment steps must be completed during the Open Enrollment period: Friday, April 10th, 2026 through Wednesday, April 22nd, 2026. If you do not make your elections during Open Enrollment, you will not have coverage from May 1st, 2026 to April 30th, 2027.

## Step 5 – Add Life Insurance Beneficiaries:

Since Basic Life is employer-paid, you will automatically be enrolled. Additionally, you will be prompted to add beneficiaries and must complete this step before moving forward.

## Step 6 – Review and Complete your Enrollee Profile:

If any of your selected plans require additional details, you will be prompted to provide that information here. Click **Continue** to move forward. Next, you will review your enrollee profile. Click **Edit** if you need to make any changes before proceeding.

## Step 7 – Review a Summary of your Enrollment

Selections: You will have the opportunity to review your plan selections and the **monthly** cost of those selections. Click **Edit** if you need to make any changes before proceeding. Otherwise, click **Confirm**. Once you have reviewed and confirmed your benefits, your enrollment is complete.

For questions regarding issues completing enrollment, contact the **Rippling Help Center** at [help.rippling.com/login](https://help.rippling.com/login)

# 2026 Benefits-at-a-Glance

## New Benefits for May 1st, 2026



### Medical and Prescription Benefits

Benefit-eligible employees may enroll in one of three available medical plans administered by Independence Blue Cross (IBX):

- **Buy-Up PPO**
- **Base PPO**
- **High-Deductible Health Plan (HDHP) with HSA**

Additionally, employees who enroll in an IBX medical plan will automatically receive prescription drug coverage.

### Health Savings Account (HSA)

Employees who are enrolled in the HDHP plan may qualify for a Health Savings Account (HSA) administered by Rippling. An HSA is a tax-advantaged account which allows employees to put tax-free dollars from their paychecks into an account that can be used for qualified medical expenses. In 2026, employees may contribute up to:

- **\$4,400** for single coverage
- **\$8,750** for family coverage

### HSA Eligibility

To qualify for an HSA, you must meet the following qualifications:

- You have coverage under an HSA-qualified high deductible health plan
- You (or your spouse, if applicable) have no other health coverage (excluding other types of insurance, such as dental, vision, disability, or long-term care insurance)
- You are not enrolled in Medicare
- You cannot be claimed as a dependent on someone else's tax return

### Flexible Savings Accounts (FSAs)

FSAs allow you to set aside a predetermined amount of pretax dollars to help pay certain health care and dependent care expenses. If you enroll in an FSA, it will be effective from **5/1/2026** through **4/30/2027**.

### Health Care Flexible Spending Account (HCFSA)

HCFSA's can be used to pay for qualified health care expenses for employees and their dependents. In 2026, the annual maximum amount that can be contributed to an HCFSA is **\$3,400**.

**\*Note this section describes the NEW FSA's available through Rippling.**

### Dependent Care Flexible Spending Account (DCFSA)

DCFSA's can be used to pay for qualified dependent care expenses for children up to the age of 13 or individuals 13 or older if they are unable to care for themselves and reside with you for at least 8 hours per day. In 2026, the annual maximum that can be contributed to a DCFSA is **\$7,500**.

### Limited Purpose FSA

If you are enrolled in an HSA, you cannot participate in a regular Health Care FSA (HCFSA) due to IRS rules. Instead, you may contribute to a Limited Purpose FSA, which can **only** be used for eligible dental and vision expenses—not general medical expenses. The annual contribution limit for 2026 is **\$3,400**.

### Use-it-or-Lose-it Rule

Due to IRS regulations, if you do not use your available funds by the end of the plan year, any remaining funds will be forfeited. You have 90 days after the plan year end to submit claims for reimbursement. All claims for expenses incurred between May 1st, 2026 and April 30th, 2027 must be submitted by **July 29th, 2027**.

### Commuter Benefits

Commuter benefits allow you to pay for eligible work-related mass transit and parking expenses through pre-tax payroll deductions. In 2026, the maximum amounts that be contributed for transit expenses and parking expenses are:

- Transit Expenses: **\$340**
- Parking Expenses: **\$340**

## Dental Benefits

You have the option to enroll yourself and your dependents in the Dental PPO Plan (DPPO) administered by Lincoln Financial Group. The plan includes in-network and out-of-network coverage, as well as coverage for preventive, basic, major, and orthodontic services.

## Vision Benefits

You have the option to enroll yourself and your dependents in the VisionConnect vision plan administered by Lincoln Financial. The plan includes in-network coverage for services such as eye exams, materials, frames, and contacts as well as out-of-network reimbursement.

## Life and Disability Benefits

### Basic Life and AD&D

NeuroFlow provides all active, full-time employees with Basic Life and AD&D coverage administered by Prudential in the amount of **1x salary** up to a maximum of **\$50,000**. **This benefit is provided at no cost to employees.** At this time, supplemental life insurance coverage is not available for purchase.

### Short Term Disability (STD)

In the event you become disabled from a non work-related injury or illness, STD insurance administered by Prudential is available to help replace your weekly income. Under STD coverage, you will receive **60%** of your weekly earnings up to a maximum of **\$1,500**. You are eligible for STD coverage on the first of the month following your date of hire. **This benefit is provided at no cost to employees.**

### Long Term Disability (LTD)

In the event you become disabled for a prolonged period from a non work-related injury or illness, LTD insurance administered by Prudential is available to help replace your monthly income. You will receive **60%** of your monthly earnings up to a maximum of **\$6,000** per month. You are eligible for LTD coverage on the first of the month following your date of hire. **This benefit is provided at no cost to employees.**

## Retirement Benefits

401(k) retirement funds will continue to be administered by Empower. However, retirement plan funds will be transitioning to the **NeuroFlow 401(k)** plan. NeuroFlow will contribute **100% up to the first 4%** of compensation that you defer to your 401(k). The IRS sets 401(k) contribution limits annually:

- In 2026, the annual contribution limit is **\$24,500**
- Employees age 50 or over can potentially make a catch-up contribution of up to an additional **\$8,000**
  - Due to the Secure Act 2.0, in 2026, employees age 60 though 63 may make a catch-up contribution of up to **\$12,000**

You are eligible to participate in your 401(k) once you have completed 6 months of service.

**You are responsible for ensuring that your 401(k) contributions do not exceed the IRS annual contribution limit!**

## Benefits Member Advocacy Center

The Benefits Member Advocacy Center provided by Conner Strong & Buckelew can help you and your covered family members navigate your benefits. Contact the Benefits Member Advocacy Center for help understanding your benefits at:

- Call 800.563.9929, Monday through Friday, 8:30 am to 5:00 pm
- Visit [connerstrong.com/memberadvocacy](https://connerstrong.com/memberadvocacy)
- Email [cssteam@connerstrong.com](mailto:cssteam@connerstrong.com)

## Additional Benefits and Resources

The below list includes additional benefits and resources available to you:

- Wellness Stipend
- Philadelphia Flyers Work Perks Ticket Program
- Paid Time Off (PTO)
- Office Snacks
- Professional Development Funds
- BenefitPerks Rewards Program
- Employee Referral Program
- HUSK Marketplace
- Birthing Parental Leave & Non-Birthing Parental Leave
- GoodRx
- GuidanceResources Program
- Travel Assistance

