



# BENEFITS

## AT A GLANCE

VOR BIOPHARMA INC.

PLAN YEAR: JANUARY 1 - DECEMBER 31, 2024

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## Contact Information

Vor's Human Resources Department is the primary party responsible for the policies and programs described in Vor's Benefits-at-a-Glance. Vor partners with Marsh and McLennan Agency LLC (MMA) for benefits brokerage services. If you have questions about Vor's schemes, contact a member of Vor's Human Resources Department first – if your inquiry requires additional support, it will be escalated to our brokers.

## Purpose

Vor's Benefits-at-a-Glance is a summary of the benefits that Vor Biopharma Inc. (hereafter referred to as "Vor") has to offer. Vor curated a comprehensive and competitive package designed to exceed the needs of our employees and their dependents.

Vor reserves the right to evaluate and modify plans when required by federal and/or state laws and/or when required by the needs of the business. If a discrepancy exists between Vor's Benefits-at-a-Glance and the carrier's plan summary, the carrier's plan summary will supersede Vor's Benefits-at-a-Glance.

## Eligibility

Regular employees who are scheduled to work at least 30 hours per week are eligible for Vor's benefits program. Temporary workers, including co-ops, interns, leased employees, contractors, and consultants are not eligible for Vor's benefits program. For new, eligible Voracians, your benefits are effective date of hire. You may also enroll your eligible dependents for coverage. Benefits and contributions in this guide are in effect January 1, 2024 - December 31, 2024.

## Dependents

Eligible dependents include:

- Your legal spouse or qualified domestic partner\*
- Children under the age of 26 regardless of student, dependency, and/or marital status
- Children over the age of 26 who are reliant on you for support due to a mental and/or physical disability as specified on your federal and/or state tax return(s)

*\*Vor requires a complete Domestic Partner Attestation in order to cover your domestic partner*

## Enrollment

During the year, you cannot make changes to your medical, dental, vision, health care spending account, and/or dependent care spending account unless you experience a Qualifying Life Event (QLE). If you experience a QLE, you should contact Human Resources within 30 days of the event or you will have to wait until the next annual open enrollment or until you experience another QLE to make changes to your coverage. If you experience a QLE, Human Resources may require documentation to prove eligibility.

### Qualifying Life Events

...include but are not limited to: marriage or divorce; loss of your coverage; loss of a dependent's coverage; legal separation; domestic partnership status change; birth or adoption of a child; change in child's dependent status; death of spouse, child, or other qualified dependent; change in residence due to an employment transfer for you or your spouse or domestic partner; commencement or termination of adoption proceedings; or a change in your spouse's or domestic partner's benefits or employment status.

### How to Enroll

Vor's benefit administration system is *Bswift Benefits*...

- Log into Paylocity via single sign on
  - Enter company identification number 122736 if and when prompted
- Navigate to Bswift Benefits from the pop-out navigation pane
- If Newly Eligible or Open Enrollment, click on "Start Enrollment" on the banner
- If Qualifying Life Event, select the type under "Life Events"

*Refer to the Bswift Benefits User Guide if you encounter obstacles!*

### What Happens Next

Enrollments are processed by Human Resources within five business days. Subscriber cards, debit cards, welcome packets, etc. are distributed immediately thereafter and should arrive within five business days. If you or a dependent need to see a provider after you enroll but before the resources arrive, contact Human Resources.

## Medical Coverage

Vor partners with Blue Cross Blue Shield of Massachusetts (hereafter referred to as BCBSMA") to offer medical insurance with two of the best local and national networks in the country. Eligible employees have **two plan combinations** from which to choose.

Both plans include:

- **Blue365** (deep discounts on wellness programs like nutrition, wellness, and mindfulness!)
- **Fitness and Weight Loss Reimbursements** (up to \$150 per program per family per plan year!)
- **24-Hour Care Hotline**
- **Well Connection** – telehealth services
- **Learn to Live** – mental health services

Remember to review carrier summaries for medical, dental, and or vision insurances – they detail classifications and costs of care (pre- and post-deductible)!

## Preferred Blue® PPO

Referred to internally as “**PPO with HRA**” Preferred Provider Organization (PPO)

- Primary Care Physician (PCP) not required
- Referrals to specialists not required

Coupled with **Health Reimbursement Arrangement (HRA)**

- Vor covers the first 50% of your plan year deductible, paid directly to the provider

## The Cost of Medical Coverage

Vor subsidizes 100% of both plans’ premiums for employees on the Employee Only tier. Vor subsidizes 80% of both plans’ premiums for all other tiers.

## Preferred Blue® PPO Saver

Referred to internally as “**PPO with HSA**” Preferred Provider Organization (PPO)

- Primary Care Physician (PCP) not required
- Referrals to specialists not required

Coupled with **Health Savings Account (HSA)**

- Vor covers up to 100% of your plan year deductible via employer contributions
- Employer contributions are made in bi-weekly installments
- Employer contributions are prorated based on enrollment dates

Bi-Weekly, Pre-Tax Premium Deduction

Tier	PPO with HRA	PPO with HSA
Employee Only	\$0.00	\$0.00
Employee Plus Spouse	\$122.79	\$116.27
Employee Plus Child(ren)	\$110.18	\$104.33
Employee Plus Family	\$185.69	\$175.84

## BCBSMA Resources

### Is a traditional doctor visit right for me?

You can do a ton over your computer or smart device, including seeking and receiving health care – here is how members can use BCBSMA’s medical resources.

#### **You or a dependent is not feeling well**

Meet with a doctor or nurse virtually or over the phone to discuss symptoms or injuries and to seek advice on when and where to seek in-person care.

#### **You or a dependent needs emotional support**

Meet with a therapist to discuss topics like depression, anxiety, stress, trauma, grief, domestic violence, and substance abuse.

#### **24/7 Nurse Line**

When you are uncertain if your symptoms are serious or if an injury needs immediate care, get a nurse’s advice at no additional cost to you. The 24/7 Nurse Line is available 24 hours per day, seven days per week, 365 days per year (even on holidays). To speak to a registered nurse, call 1 (888) 247-BLUE (2583).



#### **Video Doctor Visit**

See a licensed doctor online in real time without leaving home via your smart device at [wellconnection.com](https://www.wellconnection.com).



**When in doubt, your BSBSMA medical insurance will allow you access to traditional emergency and non-emergency care.**



#### **Doctor’s Office**

Go to your doctor’s office for scheduled checkups and for urgent health concerns that occur during office hours. Use BCBSMA’s [Find a Doctor and Estimate Costs Tool](#) before you go.



#### **Urgent Care**

Go to a nearby urgent care when you need immediate, in-person help for a non-life-threatening problem.



#### **Limited Services Clinics**

Go to a nearby clinic located in your local pharmacy for simple medical concerns.

## Health Reimbursement Arrangement (HRA)



HRAs are not spending accounts with a balance of dollars – instead, claims are paid on the employee’s behalf via the HRA. Therefore, participants cannot spend HRA dollars on expenses like copayments, dental/vision care, prescriptions and over-the-counter medications, and/or care supplies. Employees who enroll in the **Preferred Blue® PPO** (referred to internally as “PPO with HRA”) are automatically enrolled in HealthEquity’s Health Reimbursement Account (HRA).



Vor covers the first 50% of your deductible (deductibles and contributions are not prorated based on start date)

- **Employee only:**
  - \$2,000 plan year deductible (not prorated based on start date)
  - Vor covers the first \$1,000 by paying the provider directly
- **Employee plus:**
  - \$4,000 plan year deductible (not prorated based on start date)
  - Vor covers the first \$2,000 by paying the provider directly



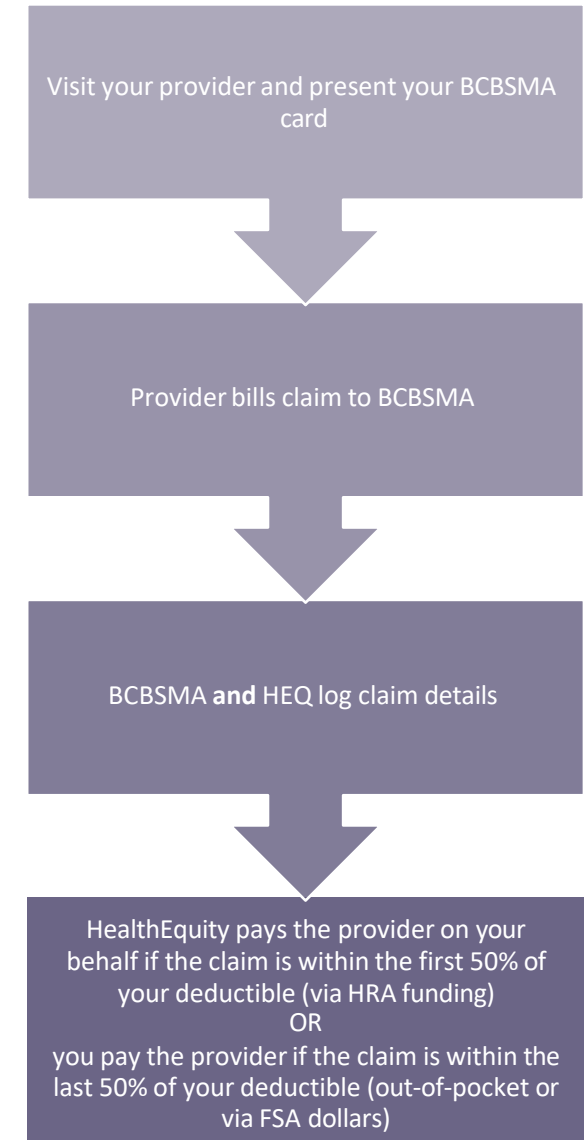
The funding of your HRA is available as of your first day of coverage (e.g., the first day of the plan year, your first day of employment, the effective date of your qualifying life event, etc.). Vor’s HRA has a run-out period of 90 days after the plan year ends to bill the HRA for qualified claims incurred during the plan year.



The funding of your HRA is owned by Vor and does not rollover from plan year to plan year. Any unused allowance at the end of the plan year is forfeited and returned to Vor.

Remember that spending arrangement and accounts require active participation to ensure claims are correct and bills are paid!

## HRA Process



# PillarRx

If you enroll in PPO w/ HRA plan, you are eligible to participate in PillarRx. PillarRx is a way to save money and reduce out-of-pocket costs on select specialty medications with the cost-share assistance program.



## How the Cost-Share Assistance Program Works



### Enroll in the Program

If you are taking an eligible medication, you will be contacted by PillarRx Consulting, an independent company who administers the program. Tell them you would like to enroll.



### Fill Your Prescription

When filling your prescription as you normally do, a manufacturer's coupon will automatically be applied at checkout.



### Enjoy the Savings

The coupon reduces your out-of-pocket cost to anywhere between \$0 and \$35, depending on the medication.



### Personalized, Ongoing Support

PillarRx will monitor your claims every month to make sure you are receiving the correct savings. They will also provide additional support as needed.

## You must enroll to receive savings!

You must enroll to receive savings. If you do not, you'll be charged 30% co-insurance.

Enrollment is optional. However, if you are eligible for the program and choose not to participate, your out-of-pocket costs will be higher because you'll be responsible for paying 30% of the eligible medication's full cost when filling your prescription.

A Care Team Coordinator from PillarRx will be happy to help you enroll, so you can avoid the 30% co-insurance.

## Enroll today!

If you are eligible for the Cost Share Assistance Program, a Care Team Coordinator from PillarRx will call you to help you enroll. You can also call them at 1-636-614- 3128 (TTY: 711). Information can also be accessed via your mobile MyBlue application.



## Health Savings Account (HSA)

### What is an HSA?

An HSA is an individually owned, tax-free, interest-bearing health savings account that allows you to set aside pre-tax dollars to pay for current or save for future health care expenses for you and your eligible dependents. Vor's HSA is administered by Health Equity. Money in your HSA can only be used for qualified expenses, including medical, dental, vision, and prescription expenses. You will be responsible for taxes on any overcontributions and/or withdrawals.

### Who is eligible to participate in an HSA?

Employees who are:

1. you enroll in the **Preferred Blue® PPO Saver** (referred to internally as "PPO with HSA") - this is a high-deductible health plan,
2. you are not covered by another medical plan that is not a high-deductible health plan,
3. you are not entitled to Medicare benefits,
4. you are not eligible to be claimed on another person's tax return,
5. you enroll before December 1, and
6. you do not have a balance in a flexible spending account (FSA).

### How do you use your HSA?

You can use the HealthEquity debit card to pay for immediate and/or future expenses in real-time or you can pay for expenses out-of-pocket and reimburse yourself via your HealthEquity account.

### How can you use your HSA dollars?

You can use your HSA to pay for qualified medical, dental, vision, and prescription drug expenses incurred by you and your dependent(s).

[Click here for the list of HSA Qualified Medical Expenses!](#)

Remember that you can configure your HSA to automatically pay inbound claims!

### How do contributions work?

Vor makes bi-weekly employer contributions to HSAs, prorated on enrollment dates, of up to 100% of your plan year deductible (either \$2,000 or \$4,000). Participants must be actively employed, eligible, and enrolled to receive the contribution(s). You may make additional contributions up to the IRS' annual limit.

### How much can I contribute to my HSA?

Tier and Age	IRS Maximum	Maximum Employer Contribution	Remaining Employee Allowance
Employee Only, Under 55	\$4,150	\$2,000	\$2,150
Employee Only, Over 55	\$5,150	\$2,000	\$3,150
Employee Plus, Under 55	\$8,300	\$4,000	\$4,300
Employee Plus, Over 55	\$9,300	\$4,000	\$5,300

### Who is responsible for my HSA?

You own your HSA:

- HSA accounts are tied to the participant, not the company (think of it like a checking or savings account). If you join or leave Vor with a HealthEquity HSA, it comes and goes with you. If you join Vor with an HSA managed by another custodian, you can roll it over and into your HealthEquity HSA.
- HSAs are owned by the participant (again, think of it like a checking or savings account) – Human Resources cannot see its balance, its transactions, etc. – therefore, participants are responsible for taxes, administrative fees, etc. if applicable.
- Participants decide whether, when, and how much to contribute; whether to pay for immediate or future qualified medical expenses; whether, when, and how much to invest.

### What are the advantages of an HSA?

- Contributions are made on a pre-tax basis
  - Contributions can be invested
  - Withdrawals for qualified medical expenses are not taxed
- Visit Bswift Benefits' Library for more resources on Vor's HSAs!*



## Flexible Spending Accounts (FSA and DCFSA)



FSAs are spending accounts with balances of dollars. Participants can spend FSA dollars on eligible expenses and/or purchases. Health Care FSAs can be used to pay for deductibles, copayments, and other costs associated with medical, dental, and vision care. Dependent Care FSAs can be used to pay for daycare, preschool, babysitting, and other costs associated with the care of adolescent or elderly dependents.



### Flexible Spending Account (FSA)

Employees who enroll in the PPO with HRA can enroll in HealthEquity's FSA.

[Click here for the list of FSA Qualified Medical Expenses!](#)



### Dependent Care Flexible Spending Account (DCFSA)

Employees who have adolescent or elderly dependents can enroll in HealthEquity's DCFSA.

[Click here for the list of DCFSA Qualified Medical Expenses!](#)



*Minimum Contribution: \$1*

*Maximum Contribution: \$3,050*

*Minimum Contribution: \$100*

*Maximum Contribution: \$5,000 per household if single or married-filing-jointly or \$2,500 per household member if married-filing-separately*

The funding of your FSA is immediate. The entire elected amount is available for use as of the effective date of the enrollment. Then, equal installments are deducted from your bi-weekly paycheck on a pre-tax basis to reimburse the company.

The funding of your DCFSA is rolling. Equal installments are deducted from your bi-weekly paycheck on a pre-tax basis and deposited into your DCFSA. DCFSA dollars are available for use upon deposit.

Participants can choose between an employee- or employer-funded DCFsAs\* (yes, Vor will give eligible employees up to \$5,000 per calendar year towards eligible expenses)!



Vor's FSA and DCFSA have grace periods of 75 days in which participants can incur and reimburse expenses after the end of the plan year. Vor's FSA and DCFSA have runout periods of 90 days in which expenses incurred in the plan year can be reported and reimbursed.



Any unused balance at the end of the plan year, after the grace and run-out periods, is forfeited and returned to Vor.

*\*Terms and conditions apply.*

## Dental Coverage

Vor partners with BCBSMA to offer dental insurance with one of the best networks in the country.

Plan Features	Cost (In-Network and Out-of-Network)
<b>Type 1:</b> Preventive <i>oral exams, cleanings, x-rays</i>	Covered at 100%, <i>not subject to dental deductible</i>
<b>Type 2:</b> Basic Restorative <i>fillings, oral surgery</i>	Covered at 80%, <i>subject to dental deductible</i>
<b>Type 3:</b> Major Restorative <i>implants, crowns</i>	Covered at 50%, <i>subject to dental deductible</i>
<b>Type 4:</b> Orthodontia <i>all ages</i>	Covered at 50%, <i>subject to a separate \$1,500 lifetime maximum</i>
Calendar Year Deductible	Employee Only: \$50 Employee Plus: \$150
Calendar Year Maximum	\$1,500 per member

## The Cost of Dental Coverage

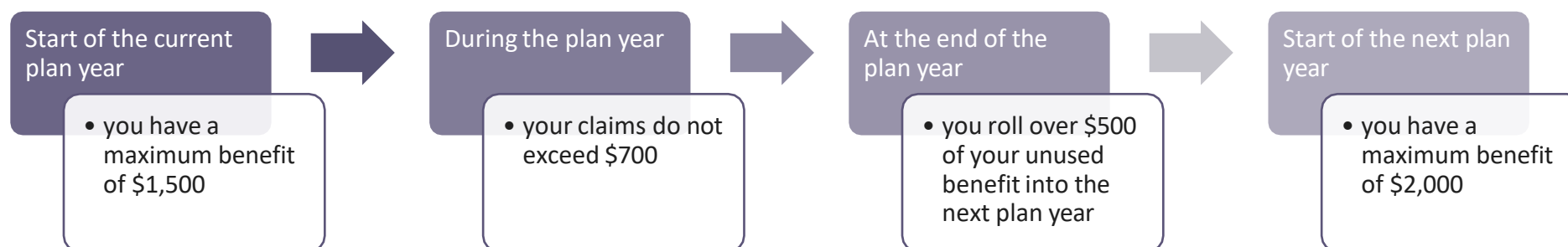
Vor subsidizes 80% of the premium for all tiers.

### Bi-Weekly, Pre-Tax Premium Deduction

Tier	Deduction
Employee Only	\$4.31
Employee Plus Spouse	\$9.88
Employee Plus Child(ren)	\$9.15
Employee Plus Family	\$12.86

## Rollover Maximum

BCBS Dental's Rollover Maximum enables participants to save for the cost of future dental care:



## Vision Insurance

Vor partners with VSP to offer vision insurance with one of the best networks in the country.


Plan Features	Covered At Cost
Eye Exam	covered once every 12 months
Eyeglass Lens Copayment <i>single vision, bifocal, trifocal</i>	\$10
Frame Allowance	\$180
Contact Lens Allowance	\$180
Frequency <i>lenses or contacts, frames</i>	once every 12 months

## The Cost of Vision Coverage

Vor subsidizes 80% of the premium for all tiers.

### Bi-Weekly, Pre-Tax Premium Deduction

Tier	Deduction
Employee Only	\$0.92
Employee Plus Spouse	\$1.47
Employee Plus Child(ren)	\$1.50
Employee Plus Family	\$2.42



Remember that carriers offer additional discounts and savings on dental, vision, and other products via the FSA and HSA Stores!

Vor partners with Sun Life Assurance Company of Canada to offer Life/AD&D, STD, and LTD insurances. These coverages offer short- and long-term protection for eligible employees in the event of a disability or catastrophic event at no cost to the employee. Eligible employees are automatically enrolled in:



### Life Insurance\* and Accidental Death and Dismemberment (AD&D) Insurance

Coverage and Elimination Period/Maximum Duration (If Applicable)

Coverage: two times base/annualized salary with a guarantee issue of \$500,000 and a maximum amount of \$750,000; coverage in excess of \$50,000 is reported as imputed income; the difference of the guarantee issue and the maximum amount (of up to \$250,000) is subject to an evidence of insurability (EOI) application; eligible employees may port the policy

### Short-Term Disability (STD) Insurance

Coverage: 60% of average earnings up to \$3,500 per week; Zero/seven-day elimination period; 13-week duration

### Long-Term Disability (LTD) Insurance

60% of average earnings up to \$15,000 per month; 90-day elimination period

*\*Vor partners with Sun Life to offer employee-purchased voluntary/supplemental employee, spouse, and child life insurance policies – contact Vor's HR Team for more information!*

Sun Life offers two additional services to eligible employees covered under Life, AD&D, STD, and LTD at no cost to the employee:

### Emergency Travel Assistance



If you or your family are traveling more than 100 miles from home and have a medical or personal emergency, help is just a phone call away.

Assist America's 24/7 emergency travel assistance call center can provide:

- pre-qualified, English-speaking doctors, hospitals, pharmacies, and dentists anywhere in the world
- medical consultation, evaluation, and referral
- hospital admission guarantee
- emergency medical evacuation and medical monitoring
- family or friend compassionate visit for those traveling alone and expecting to be hospitalized for more than 7 days
- lost prescription assistance
- assistance with unattended minor children
- ...and more!

Emergency Travel Assistance does not impose sports or pre-existing condition exclusions, nor does it have limits or chargebacks on services. You can use it for any type of travel: **personal** and **professional**.



### Identity Theft Protection

Identity theft is a serious crime. Every year, millions of Americans become victims of identity theft and spend significant time and money to restore their records.

Assist America's SecurAssist® identity protection program can provide:

- 24/7 telephone support and guidance by anti-fraud experts
- a dedicated expert caseworker who will help notify credit bureaus, file paperwork to correct credit reports, cancel stolen cards, and request new ones
- proactive protection and alerts for up to 10 credit or debit cards per employee, using sophisticated web crawling technology that monitors underground chat rooms, where thieves are

SecurAssist® can help you in the event of a **personal** security concern or crisis. In the event of a **professional** security concern or crisis, contact Vor's Information Technology Department immediately.

*Refer to the plan summary for contact information, membership numbers, and access codes.*

## More Benefits



### Employee Assistance Program (EAP)

Vor partners with Kathy Greer and Associates (KGA) to offer an enhanced concierge service that matches eligible employees and their under-roof-under-wallet dependents with professionals in mental health, financial services, parenting resources, estate planning, household help, and much more!

Get started at [my.kgalifeservices.com](http://my.kgalifeservices.com)!

### Auto and Home Insurance



Vor partners with Farmers Insurance Group to broker savings on a wide range of auto and home insurance products. Coverage is contingent on approval, and discounts will vary based on residency, coverage, and record. Multi-policy, safe-driver, and good-student discounts are available. Eligible employees independently seek coverage at will and may port the policy.

### Legal Plan



Vor partners with MetLife to offer a legal plan through which eligible employees can access attorneys for a wide range of topics. Their network of over 18,000 lawyers cover matters like estate planning, divorce proceedings, tax advocacy, and much more! Enrollment is not subject to mid-plan year qualifying life events – subscribers must remain enrolled for the entire plan year.

Tier	Bi-Weekly Post-Tax Premium Deduction
Employee Only and Employee Plus	\$9.81



### Identity Theft Protection Insurance

Vor partners with Allstate Insurance Company to offer identity theft protection insurance to eligible employees. Take advantage of automated digital footprint and dark web monitoring.

Tier	Bi-Weekly Post-Tax Premium Deduction
Employee Only	\$4.59
Employee Plus	\$8.28

### 401(k)



Vor partners with The Vanguard Group to offer retirement plans and with Aegis Retirement Partners to offer knowledgeable advising. Eligible employees can contribute to pre- and/or post-tax account(s) via salary deferrals. Eligible employees are automatically enrolled at 6% to a pre-tax account. Vor matches 100% of an eligible employee's first 4% of deferrals up to the IRS' contribution and compensation limits. Vesting of employer contributions is immediate.

### Employee Stock Purchase Program (ESPP)



Vor offers a qualified ESPP that enables eligible employees to purchase shares of company stock at a 15% discount with dollars deducted from their paychecks. Vor's ESPP has a six-month waiting period and has a lookback provision.

### Prosper Wise

Vor partners with Prosper Wise to offer eligible employees general resources for personal finance topics including budgeting, banking, insurance, investing, and much more! Prosper Wise also employs a team of licensed financial consultants who can answer your questions on topics ranging from spending accounts to tax withholdings (note they are not financial advisors and will refer eligible employees to Vor's EAP). *Get started at [vor.mmapproperwise.com/](http://vor.mmapproperwise.com/)!*



### Education Assistance

Vor reimburses up to \$5,250.00 per calendar year to eligible employees to support their learning endeavors and/or to alleviate the burden of student loans.




### Commuting

Vor covers the cost of commuting to and from work for eligible employees up to the current tax year's IRS limit. Eligible employees may participate in one commuting program: either traveling by car or by public transportation. Vor offers an onsite bicycle storage unit at no cost to eligible employees.



### Mobile Phone Stipend

Vor grants eligible employees a tax-free, \$50/month stipend to cover the usage of personal mobile phones for professional purposes.



Remember to review program descriptions for more information including eligibility, limitations, and instructions!

### Paid Time Off

Vor offers an unlimited/discretionary paid time off (PTO) program and encourages eligible employees to take the necessary and desired time off for rest and relaxation or to attend to matters of a personal nature. Vor's PTO program covers sick time too!



### Bonding Leave

Vor supplements and exceeds federal, state, and local leave programs by providing salary and benefit continuation to eligible employees for a total of 16 weeks if they have been employed by Vor for more than three consecutive months and if they provide at least two weeks' notice in advance of the event (birth, adoption, placement, etc.).



### Pet Insurance

Vor partners with Nationwide Mutual Insurance Company to brokers savings on a wide range of pet insurance products. Coverage is contingent on approval, and discounts will vary based on age, breed, and record. Eligible employees independently seek coverage at will and may port the policy. *Get started at [benefits.petinsurance.com/vorbio/](http://benefits.petinsurance.com/vorbio/)!*



### Wellness

Vor believes in holistic wellness and offers programs and resources for physical, mental, emotional, social, and financial wellbeing.



### Corporate Fitness Center Membership

Vor offers an onsite fitness center at no cost to eligible employees. *Get started at [mindbodyonline.com/](http://mindbodyonline.com/)!*

