



# **Benefit Highlights Guide**

# 2026

**At Bamboo Health we provide diverse benefits aligned with our culture that holistically support our employees in their wellness journey. We continually evolve our programs to meet the needs of our employees. Here is a snapshot of our benefits we are proud to offer to enhance your wellbeing.**

## Eligibility

You can enroll if you are a full-time employee, working at least 30 hours per week. You may choose to enroll the following dependents in our group benefit plans:

- Your legal spouse or registered domestic partner
- Your natural, adopted, or stepchildren living with you, or any other children whom you have legal guardianship, up to age 26
- Unmarried children of any age if disabled and claimed as a dependent on your federal income taxes

## When You Can Enroll

As a new hire, you have 30 days from your date of hire to enroll. Coverage begins on your date of hire. Enrollment choices remain in effect through the end of the calendar year.

You can enroll in benefits:

- During your initial new hire eligibility period
- During the annual Open Enrollment

If you fail to enroll within the timeframe given for the new hire eligibility or annual enrollment window, you will not be able to elect benefits again until the next Open Enrollment period, unless you experience a qualifying life event.

## How do I enroll?

You can access your enrollment through Rippling at [www.rippling.com](http://www.rippling.com). All employees eligible for enrollment will have a task on their dashboard prompting to complete enrollment. There are separate enrollment tasks for FSAs and commuter benefits.

You can use this [Step-by-Step Guide](#) on how to enroll.

## Making Changes

Outside of your initial new hire or annual Open Enrollment period, changes to your benefits can only be made if you have a Qualifying Life Event, this will open a 30-day window to make changes to your benefits.

Examples of the most common events include:

- Marriage or divorce
- Dependent gains or loses coverage
- Birth or adoption of an eligible child
- Death of a covered dependent
- Change in work status that affects your benefits

Enter your Qualifying Life Event in Rippling. Documentation will be required. If you fail to report a life event and provide the necessary documents within 30 days of the event, you must wait until the next annual enrollment period to make any changes.



# Medical

Bamboosers are offered two High Deductible Health Plans (HDHP) and one Preferred Provider Organization (PPO) plan through Anthem. Our plans use the Blue Access PPO network. Once enrolled, you may visit [www.anthem.com](http://www.anthem.com) to access claims payments, physician directories, and ID cards.

	HDHP (HSA) Plan 1	HDHP (HSA) Plan 2	PPO Plan 3
<b>Deductible Type</b>	Embedded	Aggregate	Embedded
<b>Annual Deductible</b>	\$3,400 Single/ \$6,800 Family	\$1,700 Single/ \$3,400 Family	\$1,000 Single/ \$3,000 Family
<b>Out-of-Pocket Max</b>	\$6,000 Single \$12,000 Family	\$3,200 Single \$6,400 Family	\$4,500 Single \$9,000 Family
<b>Coinsurance</b>	10% after deductible	10% after deductible	20% after deductible
<b>Preventive</b>	100% covered	100% Covered	100% covered
<b>Office Visit</b>	10% after deductible	10% after deductible	\$30 Primary Care/\$60 Specialist
<b>Emergency Room</b>	10% after deductible	10% after deductible	\$200 copay
<b>Urgent Care</b>	10% after deductible	10% after deductible	\$60 copay
<b>Prescription Drug Coverage: National Direct Plus Formulary</b>			
<b>Tier I</b>	10% after deductible	10% after deductible	\$15 copay
<b>Tier II</b>	10% after deductible	10% after deductible	\$35 copay
<b>Tier III</b>	10% after deductible	10% after deductible	\$70 copay
<b>Tier IV</b>	10% after deductible	10% after deductible	25% up to \$250
<b>Mail Order (90-day supply)</b>	10% after deductible	10% after deductible	\$45/ \$105/ \$210/ 25% up to \$250
<b>Biweekly Contributions</b>			
<b>Employee Only</b>	\$23.03	\$69.92	\$168.32
<b>Employee + Spouse</b>	\$82.92	\$190.03	\$428.45
<b>Employee + Child(ren)</b>	\$75.02	\$164.12	\$387.64
<b>Family</b>	\$128.33	\$283.82	\$642.24

## First Stop Health

Talk to a healthcare professional anytime, anywhere by app, website, or phone. Bamboo Health provides First Stop Health **Virtual Mental Health** resources to all employees and **Virtual Primary Care** and **Virtual Urgent Care** to medically enrolled employees, all at no cost! This benefit can be used as much as needed and is extended to up to 7 immediate family members. It is available 24/7, even on weekends and holidays.

## Health Savings Account (HSA)

An HSA gives you more flexibility and control over your healthcare costs. The maximum annual contribution is \$4,400 for individuals and \$8,750 for families. By enrolling in either of the HDHP plans, you will have access to an HSA. Bamboo Health will make contributions to your HSA, totaling \$500, \$1,000, or \$1,500 dollars annually, based on your level of enrollment.

## Flexible Spending Account (FSA)

Plan for your upcoming expenses and set aside pre-tax dollars to pay for out-of-pocket health care and childcare expenses.

- The healthcare/medical FSA is available for PPO participants only and has a maximum of \$3,400. The FSA will reimburse you for eligible expenses not paid by your existing healthcare plan.
- The Limited Purpose FSA may be used to reimburse qualified dental and vision expenses only and has a maximum of \$3,400.
- The Dependent Care FSA can be used to pay for a child's (up to the age of 13) childcare expenses and/or care for a disabled family member in the household who is unable to care for themselves. The maximum household contribution is \$7,500.

# Dental Benefits

Bamboo offers dental coverage through Delta Dental and use the Delta Dental PPO Plus Premier network. You may find Delta Dental in-network dentists online at [deltadental.com](http://deltadental.com). This chart provides a brief overview of the plan. Refer to the full plan description for detailed coverage information.

Dental Summary	Dental Buy Up	Dental Base
<b>Deductible</b>	\$50 Single/ \$150 Family	\$50 Single/ \$150 Family
<b>Preventive</b>	100% Covered	100% Covered
<b>Basic</b>	80% Covered	50% Covered
<b>Major</b>	50% Covered	Not Covered
<b>Annual Maximum</b>	\$2,000	\$1,500
<b>Orthodontia</b>	50% with \$1,500 Lifetime Maximum	50% with \$1,500 Lifetime Maximum (see age limit on plan document)
Biweekly	Dental Buy Up	Dental Base
<b>Employee</b>	\$13.32	\$8.08
<b>Employee + Spouse</b>	\$31.73	\$17.57
<b>Employee + Child(ren)</b>	\$31.43	\$17.57
<b>Family</b>	\$49.85	\$27.50

# Vision Benefits

Bamboo Health is pleased to offer a Vision Program through Delta Dental, through the VSP network. To find an in-network provider, you may visit [vsp.com](http://vsp.com) for provider directories and more. The benefits below are in-network. Refer to the full plan description for detailed coverage information.

Vision Summary	In-Network
<b>Exam Copay and Material Copay</b>	\$10
<b>Frames Benefit</b>	\$150 allowance
<b>Contact Lenses Benefit</b>	\$150 allowance
<b>Exam, Frames, and Lenses Frequency</b>	Once every 12, 24, and 12 months
Biweekly Contributions	
<b>Employee</b>	\$3.43
<b>Employee + Spouse</b>	\$6.86
<b>Employee + Child(ren)</b>	\$7.34
<b>Family</b>	\$11.73



## Basic Life and AD&D Insurance

Bamboo Health provides Basic Life and AD&D coverage at no cost to you through **Reliance Matrix**. In the event of your passing, the following benefit will be paid to your designated beneficiaries.

- Basic Life Insurance: One times annual salary with a minimum benefit of \$50,000 and a maximum benefit of \$150,000.
- AD&D: If your death is the result of an accident or you become dismembered, an AD&D benefit of one times your annual salary with a minimum benefit of \$50,000 and a maximum of \$150,000 may apply.

The IRS requires us to consider a life insurance benefit greater than \$50,000 to be considered taxable income. You'll see this small amount on your paycheck.

## Voluntary Life and AD&D Insurance

Voluntary life insurance is offered through **Reliance Matrix** and is an employee-paid benefit. Pricing is dependent on your age and salary. Please see Rippling for calculations. Employees may purchase units of \$10,000 to a max of \$500,000. New hire guaranteed issue is \$150,000.

Employees may also purchase voluntary dependent life insurance for their spouse or child(ren). You may elect voluntary life coverage for your spouse in increments of \$5,000 up to \$100,000. The guaranteed issue for spousal coverage is \$30,000. Child benefits can be elected for \$10,000. One election will cover all your children.

Evidence of Insurability will be required if you exceed the GI or elect this benefit after your initial eligibility.

## Disability Benefits

If you are unable to work due to a non-work-related illness or injury, disability coverage acts as an income replacement. Bamboo Health pays for the entire cost so you can focus on getting back on your feet.

- Short-term disability coverage provides employees with less than 6-months of service with 60% of base earnings and employees with more than 6-months of service will 100% of base earnings. Benefits will be provided for up to 12-weeks in a rolling 12-month period. This benefit is offered in partnership with **Tilt**.
- Long-term disability coverage provides up to 60% of your earnings, up to a maximum of \$15,000 per month. This benefit is offered through **Reliance Matrix**.

*The state you reside in may provide disability benefits. If so, benefits will be coordinated to not exceed your normal rate of pay.*

## Paid Family Leave

If you recently had a child or need to care for a family member with a serious health condition, we've got you covered. Once you've been with us for six months, you're eligible for paid family leave benefits. Employees will be paid 100% of their earnings for up to 6 weeks in a rolling 12-month period.

To apply for leave, reach out to Lauren Fensler. You'll then be connected with our leave of absence partner, **Tilt**, who will make it simple for you to switch between work and life.



## 401(k)

Our 401(k) plan with Fidelity allows you to plan for your future by investing a portion of your paycheck. New hires are auto-enrolled at 5%. For 2026, the IRS annual contribution limits are \$24,500 for anyone under age 50 and \$32,500 for anyone age 50+. Enhanced Catch-Up is available for those age 60-63. Individuals in this age bracket can contribute an additional \$11,250.

Bamboo Health will match your contribution dollar for dollar on the first 3% of your salary, then \$.50 on the dollar for the next 2%. Contribute 5% to get the full 4% company match. The company match vests immediately.

## Pet Insurance

Pet insurance with Nationwide covers dogs, cats, birds, and other exotic animals. Plans include 50%, 70%, 90% reimbursement options. Pre-existing conditions are excluded and will not be covered on any plans. Multiple pet discounts are available. Visit <https://benefits.petinsurance.com/bamboohealth> to enroll. This will not be payroll deducted – set up your account and pay directly.

## Tuition Reimbursement

Employees who have completed 1 year of service may be eligible for tuition reimbursement for college level courses. To ensure the class will support your career at Bamboo Health, you'll need to get approval in advance from your Manager and the People Team. Please refer to the Tuition Reimbursement Policy.

## Remote Communications

As a company that supports remote work and flexibility for our employees, eligible employees will receive an allowance for costs associated with the use of a cell phone, home internet and other home office equipment for job-related purposes, provided certain responsibilities are met by the employee.

All full-time, salaried employees who are in good standing will be eligible for the allowance. Hourly support employees are not eligible for the allowance. The amount of allowance is determined by a person's position at the time of hire and/or promotion.

## Legal Benefits

Rocket Lawyer can provide you with access to a network of qualified attorneys, legal documents, and discounts on lawyers in your area. Rocket Lawyer can help with things such as getting married, estate planning, will prep, immigration issues, buying a home, and much more. What is included: 30 minute telephonic and in-office consultations, unlimited Q&A with an attorney, legal document library with hundreds of documents. Get started: visit [go.rocketlawyer.com/bamboohealth](http://go.rocketlawyer.com/bamboohealth), enter your work email, Rocket Lawyer will send you a confirmation email to enter their site.

## Calm

Calm provides you access to 1000s of hours worth of activities surrounding reducing stress, lessening anxiety, improving focus and gaining more restful sleep! Whether you have 30 seconds or 30 minutes, Calm content is made to suit your schedule and needs. Invite up to 5 dependents to the app! Get started: visit <https://www.calm.com/b2b/bamboo-health/subscribe> and enter your work email address to activate your account!



## Commuter Benefits

Commuter benefits allow pre-tax payroll contributions for qualifying mass transit and parking expenses. This benefit covers: trains, buses, subways, ferries, vanpools, and parking.

## Paid Time Off

Our time off benefits reflect our investment in both your professional and personal life. We trust you to do your job well and also take the time off you need so long as Bamboo Health can thrive, clients are supported, and your colleagues are considered. In addition to the 13 holidays recognized in 2026, Bamboo offers the following time off:

- Paid Time Off (PTO) for Hourly Employees: 15 days PTO to start and an additional day each year up to 25 days.
- Results-Oriented Work Environment (R.O.W.E) for Salaried Employees: Flexible paid time off, allowing you to take the time you need with the trust that you'll meet your responsibilities and deliver results effectively.

## Additional Information

To access comprehensive plan summaries, a recorded presentation and a live virtual guide, visit the [Bamboo Health Benefits SharePoint](#).

## Contact Information

If you have questions about this information, contact Lauren Fensler at [lfensler@bamboohealth.com](mailto:lfensler@bamboohealth.com) or contact our broker partners at Alium Insurance at [help@aliuminsurance.com](mailto:help@aliuminsurance.com).

---

*The information in this Benefit Highlights Guide is presented for illustrative purposes. The text contained in this guide was taken from various summary plan descriptions and benefit materials. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the guide and actual plan documents, the actual plan documents and policies will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about the information, please contact the People Team.*

