

## 2024 Benefits at a Glance

We are pleased to offer the below benefits for employees who are regularly scheduled to work 20 or more hours per week. Syros covers 80% of the premium for sponsored medical and dental benefits, and 100% of the cost of the vision plan for employees.

## **Medical Insurance: Blue Cross Blue Shield of MA**

- HMO and PPO \$500 plans that can be paired with a Flexible Spending Account (FSA)
- High Deductible PPO plan option that can be paired with a Health Savings Account (HSA)
- Syros contributes annually to your HSA: \$800 if enrolled as an individual and \$1,600 if enrolled as a family

#### **Dental Insurance: Delta Dental of MA**

- \$2,000 calendar year max per member
- \$1,500 orthodontic max per member (for children and adults)

#### **Vision Insurance: EyeMed**

- \$180 frames or contacts allowance every 12 months
- \$10 copay for annual eye exam; \$25 copay for lenses

# Life/AD&D, Disability Insurance, and Voluntary Life/AD&D: Sun Life Financial

- Employer paid Life/AD&D of 2x annual salary to a maximum of \$400,000
- Employer paid Short-Term and Long-Term Disability
- Employee paid Voluntary Life/AD&D up to \$500,000 for employee and spouse, and \$10,000 for dependents

## Voluntary Critical Illness Insurance: Sun Life Financial

 Employee paid insurance, up to \$20,000 for employee and spouse and up to 50% of employee elected amount to a max of \$10,000 for children

## **Voluntary Accident Insurance: Sun Life Financial**

 Employee paid insurance that pays a benefit amount if you are hurt or receive treatment as a result of a covered accident

#### 401(k) Plan: Vanguard

We offer employees access to a 401(k) retirement plan, with traditional pre-tax, Roth, and after-tax deferrals available. If you make salary deferrals to the plan, you will be eligible for a match of up to 4%, when you contribute 6%. Match dollars are always fully vested.







## **Health Savings Account:**

If you enroll in the High Deductible PPO, you are eligible to enroll in the HSA through HRC Total Solutions. Syros contributes half the cost of your annual deductible each calendar year to your HSA and you can also contribute towards the annual maximums: \$4,150 for individual coverage, \$8,300 for family coverage and an additional \$1,000 for those age 55 or over. Unused HSA funds remain available indefinitely.

#### **Flexible Spending Account:**

If you enroll in the HMO, PPO \$500 or waive coverage, you are eligible to enroll in the FSA administered by HRC Total Solutions. You have the opportunity to contribute up to \$3,200 pre-tax. Any unused funds up to \$640 will rollover into the new plan year.

### **Dependent Care Account:**

We also offer a Dependent Care FSA through HRC Total Solutions. The dependent care FSA is used to pay for qualified dependent or eldercare expenses. The federal contribution maximum per household is \$5,000 per year.

#### Pet Insurance:

We are pleased to offer a pet insurance program to all employees through Pets Best. Employees will receive up to a 10% discount on their selected Pets Best plan.

#### **Lifestyle Spending Account:**

The Syros Lifestyle Spending Account (LSA) provides reimbursement of up to \$1,000 per calendar year for eligible health, wellness, and just-for-fun purchases!

All full-time employees can be reimbursed for charitable giving, entertainment, support for your home and family (including pets!), food, gym memberships, yoga classes, student loan repayment, and much more. May be prorated for new hires.

#### **Flexible Time Off:**

Syros aims to create a workplace based on employee responsibility and performance, which also recognizes the need for balance. Syros' "Flexible Time Off" is our approach for employees to take paid time away from work to enjoy a vacation, attend a medical appointment, or attend to other personal or familial needs.

There is no set number of days or hours of time away from work with this approach.

Fifteen consecutive days or 30 cumulative days within a year require additional approval.

Flexible Time Off is in lieu of vacation and personal day programs. This program generally does not apply to sick days or during extended leaves of absence or when our policies or benefits provide another source of pay for an absence.

## 2024 Holiday Schedule:

Syros offers employees 12 paid Holidays as well as a quiet week in July and a winter shutdown in December.

## **Transportation:**

**Parking:** Syros covers the cost of parking at a nearby garage.

**Transit:** Syros provides free MBTA or Commuter Rail passes.

**Walking/Biking:** Syros provides a "green commuter" stipend to those who walk or bike.



Employee Assistance Program (EAP), Travel Assistance Services and Identity Theft Monitoring are available to you!

This document is an outline of the coverage provided under your employer's benefit plans based on information provided by your company. It does not include all the terms, coverage, exclusions, limitations, and conditions contained in the official Plan Document, applicable insurance policies and contracts (collectively, the "plan documents"). The plan documents themselves must be read for those details. The intent of this document is to provide you with general information about your employer's benefit plans. It does not necessarily address all the specific issues which may be applicable to you. It should not be construed as, nor is it intended to provide, legal advice. To the extent that any of the information contained in this document is inconsistent with the plan documents, the provisions set forth in the plan documents will govern in all cases. If you wish to review the plan documents or you have questions regarding specific issues or plan provisions, you should contact your Human Resources/Benefits Department.

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