

2026 Benefits Overview

— ELIGIBILITY

Vertex's comprehensive benefits offerings are available to all regular employees who work 30 hours a week or more.

Medical Insurance

Vertex is pleased to offer two medical plans with two cost tiers each, which include a Preferred Provider Organization (PPO) and Consumer-Driven Health Plan (CDHP) with a Health Savings Account (HSA) option through **Blue Benefit Administrators of MA (BBA)**. These plans provide access to the Blue Cross Blue Shield (BCBS) network of high-quality health care providers and affordable services. Each plan provides different levels of coverage applicable to various health care needs. Refer to the benefits guide for a side-by-side comparison grid of each plan.

Dental Insurance

Dental care is an important part of total health care. Prevention is key. Vertex uses the BCBSMA Dental Blue Select Network, which provides comprehensive coverage for all your dental needs.

Vision Insurance

Your eyesight is an integral part of your overall health and a key component to safety. Good vision care is essential. Vision benefits are offered through Blue20/20, leveraging the EyeMed network, and provides coverage for preventive care, as well as for eyeglasses and contact lenses.

Flexible Spending Accounts

Flexible spending accounts allow you to pay for medical, dependent, and commuter expenses tax-free. Participating in these plans can save you significant tax dollars.

Health Saving Account (HSA)

An HSA allows you to make tax-free contributions to a federally insured savings account and can be used to pay for qualified medical expenses. HSA-qualified health plans typically cost less than traditional plans and the money saved can be put into your HSA. HSA funds can be invested for triple earnings potential.

Life, Accidental Death & Dismemberment (AD&D), and Disability Benefits

Group Basic Life and AD&D

This coverage allows you to make sure that your loved ones are taken care of financially in the event of your death. Coverage provided is 1x/annual salary to a maximum of \$200,000. Coverage begins on day 1 of employment and is paid for by Vertex.

Supplemental Life

Additional supplemental coverage may be purchased for yourself, your spouse, and/or your child(ren). Premiums are based on age and coverage amount.

Short-Term Disability

(Eligible after 6 months of continuous employment)
Vertex provides a benefit of 60% of your weekly earnings to a maximum of \$2,500 at no cost to you. Benefits begin on the 1st day for non-work-related injuries and 8th day for illness, for up to 26 weeks.

Long-Term Disability (LTD)

(Eligible after 6 months of continuous employment)
Vertex provides an LTD benefit of 60% of monthly earnings to a maximum of \$15,000 per month at no cost to you. Benefits begin after a 180-day elimination period and are eligible up until you reach Social Security retirement age.



Accident Insurance

Accident insurance provides an added layer of financial protection should you or a covered family member become injured. It pays for gaps that your major medical insurance doesn't cover.

Critical Illness

Critical Illness pays a benefit up to \$30,000 if you or a family member is diagnosed with a new covered serious illness included, but not limited to, a stroke, cancer, or heart attack.

Hospital Indemnity Insurance

Hospital Indemnity insurance can help with out-of-pocket expenses you may incur if you are hospitalized due to an illness and/or injury suffered in an accident. The plan provides payments in addition to any other insurance payments you may receive.

Identity Theft Protection

Allstate Identity Protection delivers a powerful new approach to online privacy with unique tools and proactive monitoring that help you see, manage, and protect your personal data.

Rocket Lawyer

Vertex provides access to Rocket Lawyer at no cost. Employees have access to hundreds of legal documents, free legal pro consultations and Q&A, AI Contract Review, RocketSign for instant online signatures on any document, discounts on in-person attorney fees, & more.

Working Advantage

This is a free discount program available to all Vertex employees and their families to save money on movie tickets, theme parks, hotels, sporting events, and online shopping.

Paid Time Off

Vertex offers a robust Paid Time Off program that allows employees to recharge and take time needed for personal life. This program includes time off for sick days, volunteer activities, and vacation. Vertex also follows federal and state leave and disability program statutes and offers company-paid parental leave.



Employee Assistance Program (EAP)

All One Health offers a diverse platform of services for you and your household. The EAP is designed to assist you balance the demands of both work and personal life. EAP is FREE, 100% confidential, and accessible 24/7.

Vertex 401(k) Retirement Plan

Every check that you contribute to a retirement plan is an opportunity to save toward your long-term retirement goals. Maximize your savings and achieve your investment goals by contributing to Vertex's pre-tax 401(k) Plan or post-tax Roth IRA. Vertex offers a matching contribution equal to 100% of your first 4% contribution and you are vested immediately. Contributions may begin on your second paycheck.

