

Field Team Benefits Program



Bright Horizons* offers a generous and competitive benefits program to support our employees' well-being, both in and out of work. The following summary is a high-level overview of the various plans and benefits available to eligible employees and their families. While you and Bright Horizons share the cost of your healthcare benefits, the company pays a significant portion of that total cost. Your eligibility for the plans and programs varies based on length of service.

Health and Wellness

Medical - Bright Horizons provides a number of medical plan options offering comprehensive coverage for a variety of important services, including doctor's office visits, preventive care (with opportunities to take advantage of health risk assessments and wellness programs), hospitalization, inpatient and outpatient services, mental health and substance abuse treatment, urgent/emergency care, and prescription drug coverage. Medical options vary by region.

Vision - The Vision Service Plan (VSP) provides coverage for eye exams and pays toward the cost of glasses or contact lenses. You may receive services from any vision care provider, but you'll get the most out of your benefit when you use participating VSP providers. As a Bright Horizons employee, you are also eligible for discounted laser correction surgery including pre- and post-operative care.

Dental - You have two dental options* from which you can choose:

- ▶ **Aetna Dental PPO** - Access a nationwide network of providers who have agreed to charge lower fees, which means you pay less for your care and have no claim forms to file. You may also use an out-of-network provider, but your out-of-pocket costs will be higher.
- ▶ **Aetna Dental Maintenance Organization (DMO)** - With the DMO, you and each enrolled family member must select a primary care dentist from Aetna's participating provider list to coordinate your dental care. If you choose care outside the network, you will be responsible for the full cost of your care and will not receive any benefits from the plan.

Spring Health EAP - All Bright Horizons employees and their families have unlimited access to confidential guidance that can help address anything life may bring: personal mental health concerns, and more. Spring Health provides work/life resources, digital wellness exercises, one-on-one coaching, 24/7 crisis support, and care navigation – ongoing guidance from a certified mental health professional – for free.

Core Benefit	After Enrollment, Benefit Will Begin
Medical	Begins on your 61st day of continuous full-time employment
Vision	On your 61st day of continuous full-time employment
Dental	On the first of the month following six months of continuous full-time employment
Spring Health EAP	On your first day of work

The DMO may not be available in all areas.

*Any employee working 30+ hours.



Home and Family

Short- and Long-Term Disability Insurance - If you have been disabled for at least 14 calendar days, short-term disability insurance can continue up to 70% of your base weekly earnings (at the time of your disability) for the first 24 weeks of disability. If you have been disabled for at least 24 weeks, long-term disability can continue up to 60% of your base monthly earnings, up to a maximum monthly benefit of \$13,000.

Basic Life and AD&D Insurance - Bright Horizons provides a company-paid basic life insurance benefit equal to 100% of your base annual salary, plus an additional \$25,000 in AD&D insurance.

Business Travel Insurance - If you die or become permanently injured while traveling on authorized company business, you or your beneficiary will receive an additional business travel accident benefit up to \$500,000.

Supplemental Life Insurance - If you need additional coverage, you can also elect to purchase supplemental life insurance for yourself equal to \$25,000, \$50,000, \$100,000, \$150,000, or \$200,000.

Dependent Life Insurance - If you elect supplemental life insurance for yourself, you also have the opportunity to elect dependent life insurance coverage \$10,000, \$25,000, or \$50,000 for your spouse and \$15,000 for your eligible child(ren).

Adoption Assistance - To help defray some of the costs of the adoption process, Bright Horizons offers adoption assistance to all full-time employees who have completed one year of continuous employment. We will reimburse up to \$2,500 of adoption expenses for each child adopted.

Child Care Discount - If you enroll your child at a full-service Bright Horizons child care center, Bright Horizons will waive the registration fee and offer up to a 75% child care discount on the rate charged for community enrollment. If you have more than one child, you may be eligible for up to two employee discount spaces. *Note: Discount may not be available at all locations and does not apply to any enrichment programs and/or activity fee.*

Bright Horizons Back-Up Care - Take advantage of a nationwide network of center and in-home care providers for back-up care for dependent children or adult and elder family members. You are eligible for up to 20 days of back-up care per dependent each calendar year.

Benefit can be applied to center-based back-up child care (\$15/child/day) or in-home back-up care for dependent children or adult and elder family members (\$6/hour). Back-up days can also be applied to virtual tutoring (redeem one back-up day for four hours of tutoring).

Bright Horizons College Coach - This important education and college planning resource helps your family manage a range of education challenges, from establishing good study habits early, to navigating the complex college admissions process, to saving and paying for college.

College Coach includes:

- ▶ **Expert Guidance** - You can schedule one free one-on-one telephone counseling session (for each student) per calendar year. Popular subjects include high school planning, college selection and application, and essay and interview assistance.
- ▶ **The Learning Center** - An online learning environment where you can participate in interactive workshops.
- ▶ **Education Help Desk** - Providing telephone or email support on an as-needed basis for additional questions related to college admissions.

Bright Horizons Elder Care - Caring for an older family member is a challenging, time-consuming, and emotional responsibility. We help our employees rise to the occasion by providing personalized guidance from care coaches, on-site needs assessments, legal and financial assistance, and a care platform for planning and coordinating it all.

Bright Horizons Special Needs - Bright Horizons gives employees free access to online tools that can help families better understand, advocate for, and support their children with special needs.

Bright Horizons Enhanced Family Supports - Get family care, academic support, household help, and more. Online tools help you research and select the right providers to meet your needs.

Available Day One		
▶ Bright Horizons Back-Up Care	▶ Bright Horizons College Coach	▶ Bright Horizons Elder Care
▶ Child Care Discount	▶ Bright Horizons Special Needs	▶ Bright Horizons Enhanced Family Supports
Coverage you enroll in begins on the first of the month following six months of continuous, full-time service		
▶ Disability	▶ Basic Life and Accident	▶ Supplemental and Dependent Life
Available After 12 Months of Continuous Full-Time Employment		
▶ Adoption Assistance Benefits		

Time off

Bright Horizons also provides a variety of **options for paid time off** to support you when you may need to be away from work to attend to a family, medical, and/or other personal matter. These benefits can give you the peace of mind you need when trying to balance your life at work and at home.

Time off benefits that are available day one include paid sick time, bereavement, holidays, and jury duty.

Financial Future

SUPPORTING YOUR PERSONAL FINANCES

401(k) Plan with Company Matching Contributions - When you participate in the 401(k) plan, you can save between 1% and 75% of your eligible pay on a pre-tax basis and/or through after-tax Roth contributions, up to the IRS limits (adjusted annually). After you complete one year of service, Bright Horizons adds 25¢ for every \$1 you contribute, up to the first 8% of pay that you defer. That means that if you contribute \$100 a month to the plan, Bright Horizons will add an additional \$25 (provided the \$100 is 8% or less of your pay).

Healthcare Flexible Spending Account - If you elect to participate in a healthcare Flexible Spending Account (FSA), you can contribute up to \$2,750 each year to pay for many out-of-pocket healthcare costs including medical, prescription, dental, or vision-related expenses. Your contributions are deducted from your pay before taxes are calculated and withheld, lowering your taxable income.

Dependent Care Flexible Spending Account - Use this account to pay for eligible child care expenses using pre-tax dollars so that you (and your spouse, if you are married) can continue to work or attend school full time. You can contribute up to \$5,000 each year (\$2,500 if married and filing separately).

Metro Credit Union - Any Bright Horizons employee can open checking and savings accounts with Metro (free with direct deposit) with benefits like unlimited reimbursement of all ATM fees, robust online banking tools, financial guidance, and more.

Commuter Benefit Program - This program lets you pay for qualified commuting expenses – public transportation, parking, or both – using pre-tax dollars. Unlike other pre-tax FSAs, you can enroll in the commuter benefit program or stop your participation at any time during the year. You can also roll over any unused money in your account from year to year without having to forfeit those funds.

FUNDING YOUR CONTINUING EDUCATION

EdAssist by Bright Horizons - You can choose from an impressive list of accredited institutions devoted to helping working adults navigate the process of going back to school and completing programs successfully and efficiently. Bright Horizons employees receive dedicated customer service, tuition discounts, and a range of other great benefits. Certain restrictions apply.

Horizons Teacher Degree Program - Full-time employees in Bright Horizons centers and schools can earn associate and bachelor's degrees in early childhood education – completely free.

Employee Referral Program - Earn some extra cash! Refer friends, family, former co-workers, neighbors, and more to join the Bright Horizons family. If your referral is hired, you could be eligible to earn a bonus.

You become eligible to participate in each of the benefits that support your financial future based on the length of your continuous employment:	
Available Day One	
▶ Bright Horizons Perks at Work and Entertainment Discounts	▶ Dependent Care FSA
▶ Commuter Benefit Program	▶ Employee Referral Program
▶ Horizons Teacher Degree Program	▶ Metro Credit Union
	▶ EdAssist by Bright Horizons
Available Following 60 Days of Continuous Employment	
▶ 401(k) Plan	▶ Healthcare FSA

This benefits summary provides only highlights of the Bright Horizons Benefits Program in effect on January 1, 2022. The actual provisions of the plans are governed by the legal documents for each. If there is a discrepancy between the information presented here and the legal documents, the legal documents will govern. Bright Horizons reserves the right to modify, suspend, change, or terminate the benefits program at any time and for any reason. Bright Horizons does not guarantee the continuation of any benefits, nor does it guarantee any specific level of benefits.