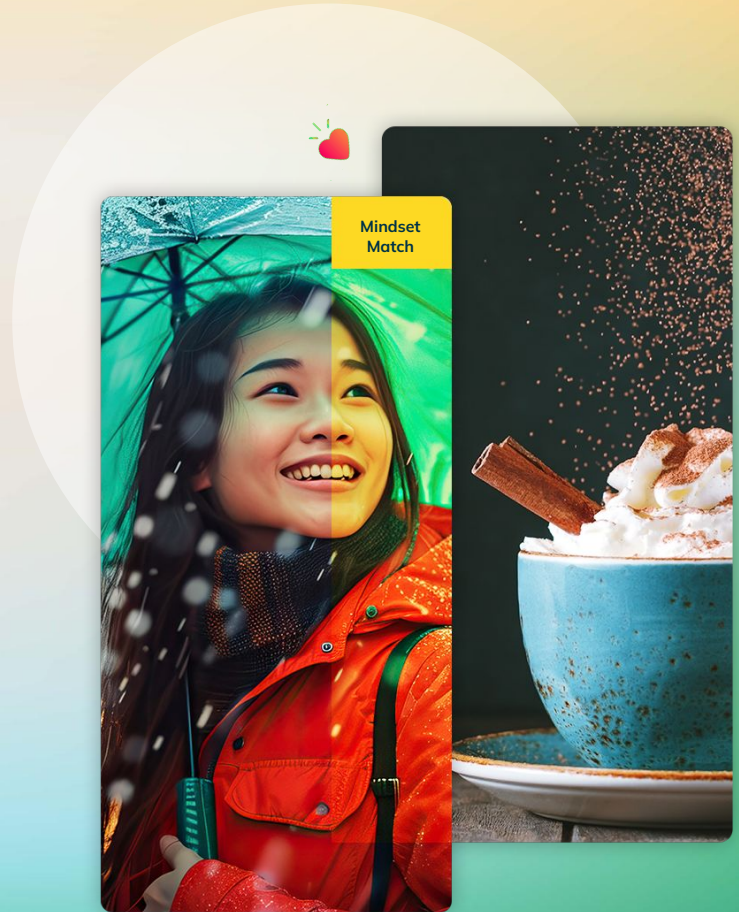


2025 U.S. Open Enrollment

Plan Year: January 1, 2025 - December 31, 2025
Open Enrollment Window: Nov. 1st - Nov. 15th



Today's Presentation

Overview



2025 U.S. Open Enrollment Overview

Core



Core Benefits

Wellness



Wellness

Therapy



EAP Virtual Therapy

Perks



Additional Perks

Open Enrollment Overview

⚠️ Passive Enrollment: Your benefits from 2024 will rollover into 2025 with the exception of FSA which requires active enrollment each year.

2025

Enroll



Open Enrollment is the time to enroll in new plans for the following plan year.

Enrollment dates are Nov. 1 - Nov. 15.

Add / Drop



Open Enrollment is the time to add or drop dependents from your plan.

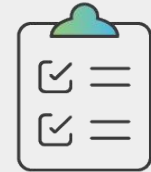
Waive



Open Enrollment is the time when you can waive coverage for the following plan year.

If you are waiving, please be sure you have active coverage elsewhere.

Review



Open Enrollment gives you the opportunity to review your existing plan details.

Once Open Enrollment ends, no changes can be made until the next annual open enrollment unless you experience a qualifying life event.

Benefits are effective January 1, 2025

What is a Qualifying Life Event?

A qualifying life event usually centers around the loss or addition of a dependent.



Marriage



Birth



Adoption



Divorce



*Loss of
Coverage*



Death

Important: Be sure to submit your change request within 30 days of the qualifying event date. Feel free to reach out to People Ops if you have any questions!

GumGum Benefits Website

The enhanced benefits website is your go-to destination for all things benefits, available 24/7!

- Access benefits information
- Find carrier and claim forms
- Explore educational resources
- Get enrollment details
- Discover Value Added Services

Be sure to bookmark the page and reference back to it throughout the year.
Continuously updated!

Benefits Questions?

Contact the Benefits Service Center at

- **(855)417-2046**
- **GumGumBenefits@SulliCurt.com**

gumgum.

Health/Wellness Retirement/Financial More Benefits/Perks Support/Contact Enrollment

Questions About Your Benefits?

Call the Benefits Service Center at **(855) 417-2046** and talk to our licensed professionals.

Benefits & Perks

Click below for an overview of all the benefits and perks that you have access to as an employee of GumGum

[Learn More](#)

Benefit Questions?

Questions about your benefits? Call the Benefits Service Center at 855-417-2046 or click the button below to send them an email.

[Email the Benefits Service Center](#)

Pet Discount Program

Save hundreds on your pet's healthcare every year by accessing quality veterinary care at a discounted rate.

[Learn More](#)

[Click here to go to the Benefits Website!](#)



Core Benefits

Medical: UnitedHealthcare



NEW: Fertility + Prescription Benefits Rider under UHC

GumGum is dedicated to providing inclusive and accessible care throughout each family's unique journey! We're thrilled to announce the **addition of Fertility and Prescription benefits directly to our UHC plans.**

Here's a high-level overview of the benefits available across all medical plans:

- Lifetime fertility benefit of \$10,000 per covered person
- Lifetime prescription benefit of \$5,000 per covered person

These benefits cover:

- Infertility Services
- Reproductive Health
- Fertility Preservation for Iatrogenic Infertility

More information will be available on the benefits website as it's released!

Key Insights: Rising Health Care Costs



Key Insights Behind Medical Cost Increases

- **Medical Cost Trend:**
 - PwC projects an 8% medical cost trend for 2025, the highest in 13 years.
- **Factors Contributing to Record High Costs:**
 - Health care inflation
 - Increased hospital-related expenses
 - Rising prescription drug spending
 - Greater usage of behavioral health services
- **Chronic Conditions and Health Impact:**
 - According to the CDC, 6 in 10 adults have a chronic condition, which is a leading cause of death.
 - Obesity rates continue to rise, with 42% of adults classified as obese—a 3% increase since COVID-19.
 - Health care costs for individuals with obesity are 30-40% higher.
- **Top Health Risk Factors Affecting Overall Health in the U.S:**
 - Physical inactivity
 - Tobacco use
 - Poor nutrition
 - Excessive alcohol use


\$2000 Medical PPO: Added Fertility Rider in 2025!

Employee Per Paycheck Cost

Self Only	\$ 0.00
Employee + Spouse	\$ 0.00
Employee + Child(ren)	\$ 0.00
Employee + Family	\$ 0.00

- **Continues to be fully paid by GumGum**
- You can see a specialist without a referral
- You can choose doctors or facilities not part of the UHC network, but your costs may be higher
- Nationwide network of providers
- Once you meet your deductible, you will pay a portion of covered health care costs and the plan pays the rest
- Once you meet your out-of-pocket maximum, your plan pays 100% of covered costs



	In-Network	Out-of-Network
Deductible (Self / Family)	\$2,000/\$6,000	\$4,000/\$12,000
OOP Max (Self / Family)	\$6,350/\$12,700	\$12,700/\$25,400
Doctor / Specialist	\$40 / \$60	50% after ded
Lab / X-ray	30% after ded	Lab not covered / 50% after ded
Emergency Room	\$250	
Urgent Care	\$75	50% after ded
Chiropractic	\$40	Not covered
Acupuncture	\$40	Not covered
 Fertility Preservation and Infertility Services	30% after ded	50% after ded
Inpatient Hospital	\$500 + 30% after ded	\$500 + 50% after ded
Outpatient Surgery	\$250 + 30% after ded	\$250 + 50% after ded (\$760 max benefit)
RX Tier 1 Retail	\$10	In-Net copay + the difference between the Out-of-Network Reimbursement Rate and Allowed Amount (UCR)
RX Tier 2 Retail	\$35	
RX Tier 3 Retail	\$50	
RX Specialty Retail	covered under tiers	

\$750 Medical EPO: Added Fertility Rider in 2025!

Employee Per Paycheck Cost	
Self Only	\$ 20.39
Employee + Spouse	\$ 109.71
Employee + Child(ren)	\$ 124.70
Employee + Family	\$ 267.98

- **Slight premium increase for employees**
- You can see a specialist without a referral
- Must stay In-Network, otherwise you pay 100% out-of-pocket, less flexibility with EPO compared to PPO
- Nationwide network of providers
- Once you meet your deductible, you will pay a portion of covered health care costs and the plan pays the rest
- Once you meet your out-of-pocket maximum, your plan pays 100% of covered costs

In-Network	
Deductible (Self / Family)	\$750/\$1,500
OOP Max (Self / Family)	\$5,000/\$10,000
Doctor / Specialist	\$20 / \$40
Lab / X-ray	No copay at freestanding lab/20% at hospital based lab
Emergency Room	20% after ded
Urgent Care	\$50
Chiropractic	\$20
Acupuncture	\$20
✓ Fertility Preservation and Infertility Services	20% after ded
Inpatient Hospital	20% after ded
Outpatient Surgery	20% after ded
RX Tier 1 Retail	\$5
RX Tier 2 Retail	\$30
RX Tier 3 Retail	\$65
RX Specialty Retail	\$5 / \$150 / \$250

\$500 Medical PPO: Added Fertility Rider in 2025!

Employee Per Paycheck Cost	
Self Only	\$ 34.77
Employee + Spouse	\$ 156.47
Employee + Child(ren)	\$ 128.30
Employee + Family	\$ 273.97

- **Slight premium increase for employees**
- You can see a specialist without a referral
- You can choose doctors or facilities not part of the UHC network, but your costs may be higher
- Nationwide network of providers
- Once you meet your deductible, you will pay a portion of covered health care costs and the plan pays the rest
- Once you meet your out-of-pocket maximum, your plan pays 100% of covered costs

	In-Network	Out-of-Network
Deductible (Self / Family)	\$500/\$1,000	\$1,500/\$3,000
OOP Max (Self / Family)	\$4,500/\$9,000	\$13,500/\$27,000
Doctor / Specialist	\$20 / \$40	50% after ded
Lab / X-ray	20%	Lab not covered / 50% after ded
Emergency Room	20% after ded	
Urgent Care	\$50	50% after ded
Chiropractic	\$20	Not covered
Acupuncture	\$20	Not covered
Fertility Preservation and Infertility Services	20% after ded	50% after ded
Inpatient Hospital	20% after ded	50% after ded
Outpatient Surgery	20% after ded	50% after ded (\$760 max benefit)
RX Tier 1 Retail	\$10	In-Net copay + the difference between the Out-of-Network Reimbursement Rate and Allowed Amount (UCR)
RX Tier 2 Retail	\$35	
RX Tier 3 Retail	\$70	
RX Specialty Retail	\$10 / \$150 / \$250	

\$250 Medical PPO: Added Fertility Rider in 2025!

Employee Per Paycheck Cost	
Self Only	\$ 54.56
Employee + Spouse	\$188.25
Employee + Child(ren)	\$ 154.07
Employee + Family	\$ 318.34

- **Slight premium increase for employees**
- You can see a specialist without a referral
- You can choose doctors or facilities not part of the UHC network, but your costs may be higher
- Nationwide network of providers
- Once you meet your deductible, you will pay a portion of covered health care costs and the plan pays the rest
- Once you meet your out-of-pocket maximum, your plan pays 100% of covered costs
- This plan offers the richest benefits



	In-Network	Out-of-Network
Deductible (Self / Family)	\$250/\$500	\$500/\$1,000
OOP Max (Self / Family)	\$3,500/\$7,000	\$7,000/\$14,000
Doctor / Specialist	\$10 / \$20	30% after ded
Lab / X-ray	10% after ded	Lab not covered / 30% after ded
Emergency Room	\$250	
Urgent Care	\$75	30% after ded
Chiropractic	\$10	Not covered
Acupuncture	\$10	Not covered
✓ Fertility Preservation and Infertility Services	10% after ded	30% after ded
Inpatient Hospital	\$500 + 10% after ded	\$500 + 30% after ded
Outpatient Surgery	\$250 + 20% after ded	\$250 + 30% after ded (\$760 max benefit)
RX Tier 1 Retail	\$10	In-Net copay + the difference between the Out-of-Network Reimbursement Rate and Allowed Amount (UCR)
RX Tier 2 Retail	\$35	
RX Tier 3 Retail	\$50	
RX Specialty Retail	covered under tiers	

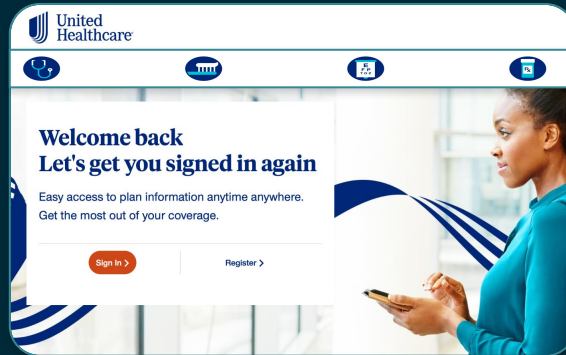
Register online or on the UHC Mobile app to get personalized information online and on the go!

Find an in-network provider

Check your plan balances and view your claims

Check the price of a drug or refill a prescription

Find care and compare costs for providers



Download your Digital ID card

UHC: Virtual Health Visits

It's important to stay healthy and productive with convenient and fast care! Virtual Visits are a convenient way to start feeling better faster — without leaving your home or workplace.

- 24/7 access
- **\$0 copay** when going through one of the three providers
- Get prescriptions
- You can choose from a variety of providers:
 - Amwell
 - Doctor on Demand
 - Teladoc



Sign in at myuhc.com/virtualvisits or access the three (3) providers through the UnitedHealthcare app!

UHC: Voluntary Accident Protection

The Accident Protection plan is designed to strengthen your benefits package by helping cover deductible costs that you or your family may face following a covered injury.

Example:

If you are in a skiing accident, injure your knee and need the following services, this plan will pay:

- Ambulance: \$300
- Emergency Room: \$150
- Hospital Admission: \$1,200
- Non-ICU Confinement: \$250

You will receive a lump sum payment check for up to \$1,900 as a reimbursement!

Employee Per Paycheck Cost

Self Only	\$ 3.47
Employee + Spouse	\$ 5.54
Employee + Child(ren)	\$ 6.84
Employee + Family	\$ 10.57



Core Benefits

Dental & Vision: UnitedHealthcare & Guardian

UHC Dental PPO: Fully paid / no plan design changes by GumGum in 2025

Employee Per Paycheck Cost	
Self Only	\$ 0.00
Employee + Spouse	\$ 0.00
Employee + Child(ren)	\$ 0.00
Employee + Family	\$ 0.00

Definitions:

- Diagnostics: These may include x-rays, bitewing or full-mouth, etc.
- Preventive Care: Services that are concerned with the prevention of disease and include routine office visits, cleanings, check-ups, etc.
- Basic Care: Procedures to repair and restore individual teeth due to decay, trauma, impaired function, fillings, simple extractions, and oral surgery etc.
- Major Care: Procedures dealing with the restoration of teeth. This could include implants, crowns, bridges, and dentures.

	In- Network	Out-of-Network ¹ UCR 90%
Deductible (Self / Family)	\$50/\$150	\$50/\$150
Preventive	0%	0%
Basic	10% after ded	20% after ded
Major	40% after ded	50% after ded
Calendar Year Maximum		\$3,000
Orthodontia (Child & Adult)	50% to \$2,500 Lifetime	

¹Out of Network is covered on a usual customary and reasonable basis. Please see benefit summary for details.

Guardian (VSP Network) Vision: Fully paid / no plan design changes by GumGum in 2025

Employee Per Paycheck Cost	
Self Only	\$ 0.00
Employee + Spouse	\$ 0.00
Employee + Child(ren)	\$ 0.00
Employee + Family	\$ 0.00

Large Chain In-Network Providers

- Costco
- VisionWorks
- Walmart
- Sam's Club

	In-Network	Frequency
Exam	\$10	Every 12 months
Frames	\$150 allowance + 20% off balance (\$80 at Walmart, Costco and Sam's Club)	Every 12 months
Lenses (single/Bi/Tri)	\$25	Every 12 months
Elective Contacts	\$150 allowance (instead of glasses)	Every 12 months

Out of Network is covered on a reimbursement basis. Please see benefit summary for details.

Dental and Vision ID cards

You will not receive a dental or vision card because you don't need one!

Simply tell your vision office you are covered through Guardian Vision and provide the following:

- Name
- Date of birth
- Enrollee ID Number (or social security number)
- Name of your employer

Go to myuhc.com
Log in to Online Services > Print ID Card

SmartPhone Option

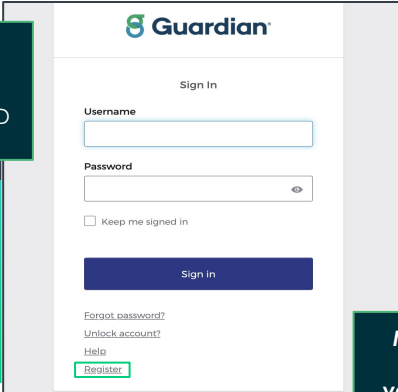
Download the UnitedHealthcare app
Log in > Select My ID Card



The screenshot shows the UnitedHealthcare website interface. At the top, it says 'United Healthcare | Dental Benefit Providers'. Below that is a navigation bar with links for 'Medicaid', 'Medicare Advantage', 'Claims', 'News', 'Join our network', and 'Resources', along with a 'Sign In' button. The main content area features a large white box with the text 'Welcome to the UnitedHealthcare Dental Provider Portal' and a background image of a person's back.

Go to guardianlife.com/login
Log in and visit Forms and Materials

Option
Download the Guardian Providers and ID Card app



The screenshot shows the Guardian website login page. It features the Guardian logo at the top, followed by a 'Sign In' heading. Below this are input fields for 'Username' and 'Password', a 'Keep me signed in' checkbox, and a 'Sign In' button. At the bottom, there are links for 'Forgot password?', 'Unlock account?', and 'Help', along with a 'Register' button.

Make sure to register your accounts!



Core Benefits

Life and Disability Plans: Guardian

Guardian: Life and Disability Insurance

Be sure to name a beneficiary and always keep your beneficiary selection up-to-date. Life Insurance benefits are paid to the designated person on file.

Employee Basic Life & AD&D Insurance

Basic Life: 1x salary up to **\$200,000***

AD&D: Additional benefits paid due to loss as a result of accident equal to Basic Life

Benefit Reduction: 35% at age 65, then 50% at age 70

**Executive Life/AD&D plan differs. Please reach out to People Operations for more details.*

Short Term Disability

CA: 20% of weekly salary
Outside CA: 70% of weekly salary

Waiting period: 7 days

Maximum weekly benefit
CA: \$1,000
Outside CA: \$2,500

Maximum benefit period: 13 weeks

Long Term Disability

60% of monthly salary

Waiting period: 90 days

Maximum monthly benefit: \$9,000

Maximum benefit period: SSNRA

Employee Voluntary Life/AD&D Insurance

Increments of \$10,000, from \$10,000 to the lesser of \$500,000

Guarantee Issue at initial eligibility
\$150,000

Dependent Voluntary Life/AD&D (spouse/child)

Increments of \$5,000, from \$5,000 to the lesser of \$250,000 or 50% of Employee amount

Children: Birth to 14 days \$500
15 days to 26 years \$10,000

Guarantee Issue at initial eligibility is \$50,000 for spouse/DP and \$10,000 for children



Flexible Spending Accounts (FSA)
Employee Benefits Corporation (EBC)

Flexible Spending Accounts (FSA)

FSA's allow you to set aside a portion on your salary, pre-tax, to pay qualified expenses

Healthcare

Annual max contribution up to IRS limits

Qualified medical, dental and vision expenses such as deductibles, copays, coinsurance, for you, your spouse and your dependents. **Annual max for 2025: \$3,300.**

Use it or lose it; rollover provisions apply (\$660 per year)

Commuter Expense Account

Monthly max contribution up to IRS limits

Qualified mass transit and parking expenses related to your commute to and from work. **Monthly max for 2025: \$325.**

Not Eligible: Uber/Lyft expenses, mileage reimbursement, or toll fees

Dependent Care

Annual max contribution: \$5k

Qualified childcare expenses for children under the age of 13 by licensed caregiver. **Annual max for 2025: \$5,000.**

⚠ Subject to nondiscrimination testing - may impact annual contributions elected mid-year.

If you have questions, contact EBC at **(800) 346-2126** and choose option 1 or email participantservices@ebcflex.com



Wellness Perks

UHC: Rewards Program

Want to earn up to \$300 in gift cards per year for completing health and wellness activities?! You and your enrolled spouse or domestic partner can receive up to \$300 EACH in gift cards.

- As a UHC member, YOU control how to maximize your rewards!
- ***Those who attended this year's wellness fair are eligible for a \$50 gift card! Please be sure to upload the completed Physician Results Form to your UHC Rewards platform.***

Action	Description	
Connect a tracker in the UnitedHealthcare app	Automatically track activities	\$25
Daily fitness – goal 1	Track 15+ active minutes or 5K+ steps per day	\$0.25
Daily fitness – goal 2	Track 30+ active minutes or 10K+ steps per day	\$0.50
Fitness challenge – weekly goal	Complete daily fitness goal 2 five out of seven days (Sunday to Saturday)	\$2.50
Sleep tracking	Track sleep for at least 14 days	\$5
Sleep challenge – weekly goal	Track 7 hours of sleep for five out seven days (Sunday to Saturday)	\$2.50
Complete health survey	Complete additional parts of the health survey	\$15
Get a biometric screening	Complete annual bloodwork and measurements	\$50
Go paperless	Switch to paperless communications	\$2.50

[Click here to get started!](#)

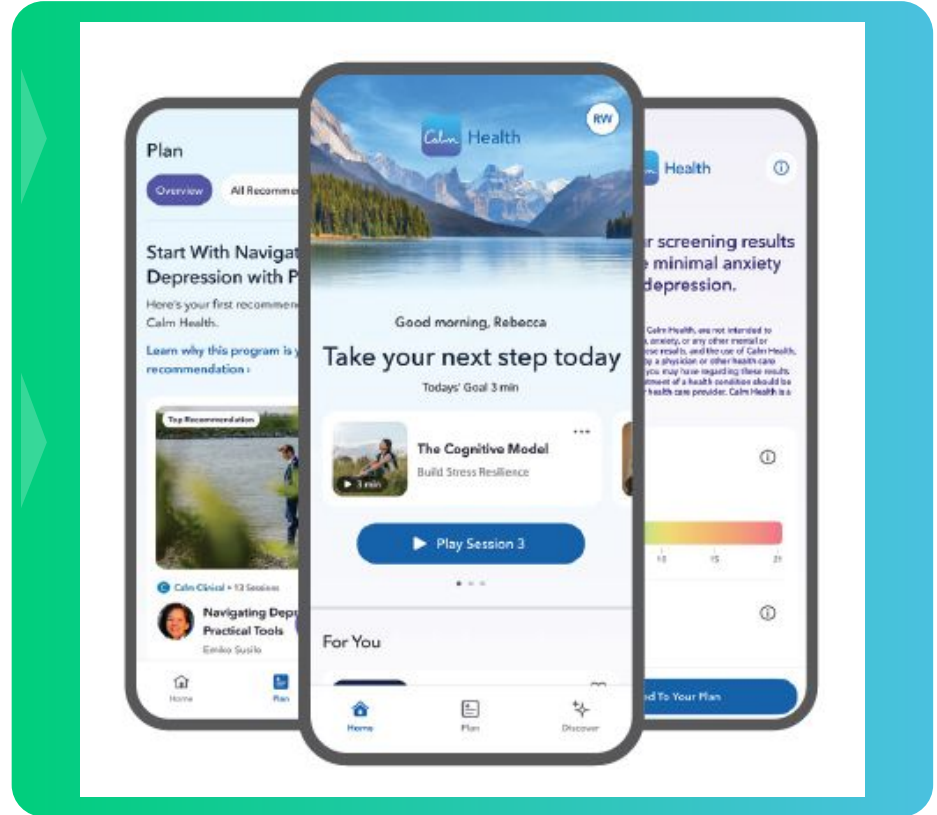
NEW: UHC Calm Health

The Calm health app provides programs and tools to help support mental health and well-being, all at your own pace at no cost!

Tap into tools and support

The Calm Health app brings you a library of support – including mindfulness content and programs created by psychologists – for a variety of health experiences and life stages. This information is designed to help you:

- **Learn techniques to improve well-being** – Find tools, music and sounds to help you meditate, improve focus, move mindfully and feel calm
- **Work toward goals** – Join self-guided self-care programs, and track your progress along the way
- **Support your mind and body** – Access mental health information and support to help you strengthen the mind-body connection



UHC: One Pass

One Pass™ is a single membership that gives you discounted access to a nationwide network of fitness locations. An employee can add any family member or friend of age 18+. Those dependents don't need to be enrolled on the UHC plan.

The graphic displays four membership tiers for UHC One Pass, each with a price and a list of included fitness brands and their location counts:

Membership Tier	Price	Locations
Classic	\$34/mo	12,000+ gym locations
Standard	\$69/mo	14,000+ gym and premium locations
Premium	\$109/mo	16,000+ gym and premium locations
Elite	\$159/mo	20,000+ gym and premium locations

Brands included in the network: LA FITNESS, pure barre, Orangetheory FITNESS, and LIFETIME THE HEALTHY WAY OF LIFE COMPANY.

[Click here to get started!](#)



EAP and Virtual Therapy

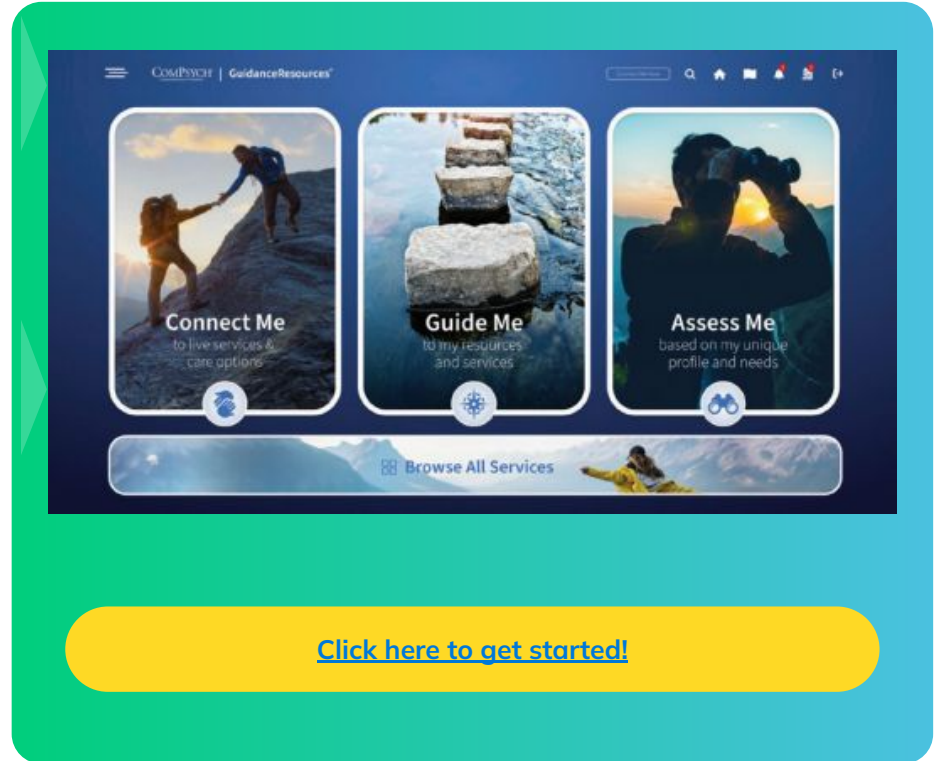
Compsych: NEW Employee Platform

Access free and confidential support and services to you and your household, designed to help with issues that may arise personally or professionally.

- **NEW** Huddles Program for interactive online groups
- Wellness
- Relationships
- Work and Education
- Financial
- Legal
- Lifestyle
- Home and Auto

Simply call (800)697-0353 to speak with an advisor.

You and your household members receive Five (5) free, face-to-face (or virtual) sessions per issue per year!



UHC: Virtual Therapy

Stressed? Anxious? With virtual therapy, getting help may now be easier than ever!

From the privacy of home and the convenience of your mobile device or computer, you can receive caring support from a licensed behavioral health virtual therapist, 24/7 access

- Private Video Sessions
- Help with coping — for children, teens and adults
- Similar standard of care as in-person visits
- Treating conditions such as:
 - ADD/ADHD
 - Addiction
 - Mental Health Disorders
 - Depression
 - Anxiety

Instructions:

- Sign in or register on the UHC site
- Under Care & Costs
- Select 'Virtual Care'
- Select 'Behavioral Health Care'
- Click on 'Get Started'

Call the provider to set up an appointment!

[Click here to get started!](#)



Additional Perks

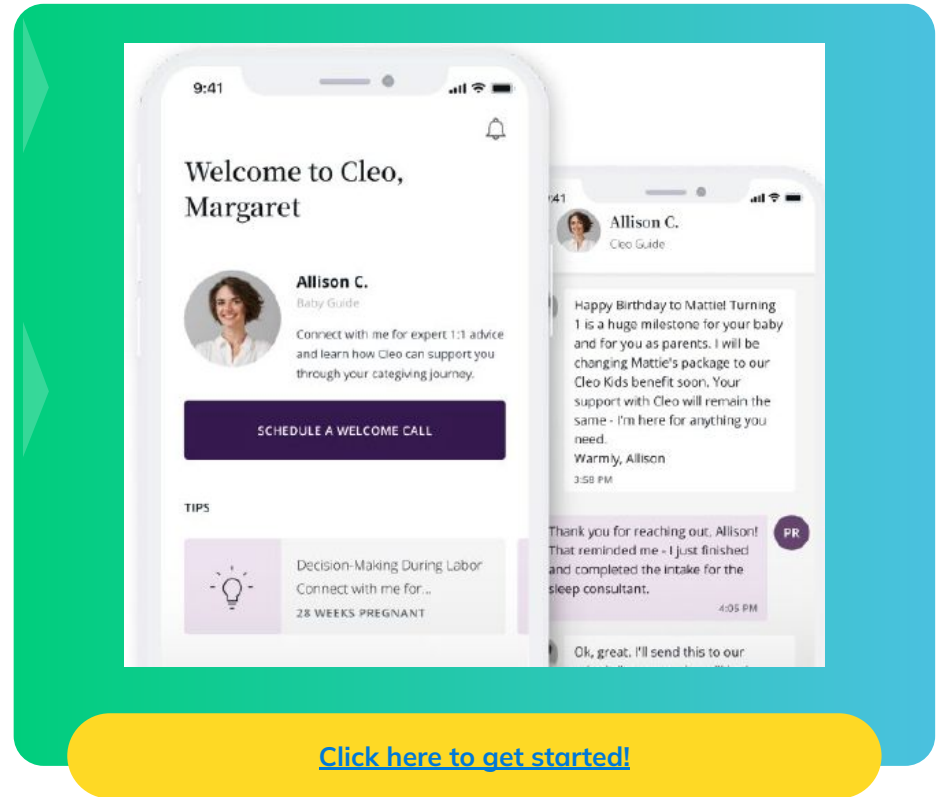
NEW: Family Support Through Cleo (Replaces Maven)

Cleo offers one-on-one support for fertility, parenthood, and work and more to balance your life. The platform helps your family build a trusted relationship with your Cleo guide, a certified in-house practitioner.

Various programs available:

- Birth
- Neurodivergence
- Parenting & Child Development
- Emotional & Mental Wellness
- Career
- College & Future Planning
- Healthy Aging

Please note: We will not longer be partnering with Maven along with providing family forming reimbursements in 2025.



Employer Paid: Pet Discounts and Business Travel Accident

Pet Discount Program

Members receive an instant 25% discount on all in-house medical services at participating veterinarians and save up to 40% on prescription medications.

Members save on:

- Vaccinations
- Spay & Neuter
- X Rays & Surgeries
- Dental Procedures
- Emergency Visits
- 24/7 Pet Telehealth



Business Travel Accident

Travel Accident Insurance protection for business trip coverage including Accidental Death and Dismemberment (AD&D) benefits for all employees free of charge.

Traveling more than 100 miles from home? You may have access to a travel assistance professional 24/7:

- Emergency medical assistance
- Emergency personnel services
- Multilingual assistance
- Lost luggage and lost
- Document assistance



Continued Benefit: Legal and Identity Theft Protection



Plan	Monthly Premiums	
	Individual	Family
LegalShield	\$15.95	\$15.95
ID Shield	\$8.45	\$15.95
LegalShield + ID Shield	\$24.40	\$28.90
LegalShield + Home Business Supplement	\$30.90	\$30.90
LegalShield + ID Shield + Home Business Supplement	\$39.35	\$43.85

Legal Plan

Legal Shield offers a pre-paid legal plan that allows you to consult an experienced lawyer. Members are given access to a nationwide network of provider law firms prepared to advise in a variety of situations with a 25% member discount for major legal services.

ID Shield

Legal Shield's comprehensive identity theft plan monitors for signs of criminal activity and gives you all you need to keep your identity secure from theft and fraud. This includes restoration services, credit monitoring alerts and notifications, live member support and more!

Business Supplement

Access to advice, research and legal consultation for home business legal matters. This includes review of collection letters, IRS audits, and document review.

Continued Benefit: SoFi at Work



Employee Tenure	Monthly Employer Contribution
0-2 Years	\$50
2-4 Years	\$100
4+ Years	\$200

Your regular monthly payments should be made to stay eligible for the monthly contribution.

Want to enroll? Visit sofi.com/gumgum to get started!

Employer Contributions

Applied directly to your student loan as a secondary payment to accelerate repayment

SoFi at Work Benefits

Access to educational tools, discounts, exclusive offers, and benefits via SoFi at Work Dashboard for all team members!

Testimonials

"I could never get my student loans paid off until I started working at Gumgum. Now they are all paid off. I'm done, It's over. I would not have been able to do it without this amazing benefit."

Continued Benefit: 401(k) through ADP

ADP Enrollment

- **Text to enroll:** Text Enroll 401k to 72408 to receive an enrollment link and register.
- **ADP Mobile Solutions App:** Download the free app on your smartphone and follow the steps.
- **My.ADP.com:** Enroll on the website with the info received on your Welcome Letter
- **ADP Portal:** If already registered, select 'Retirement Savings' on your ADP homepage.
- **Phone:** Call 800-MyK-Plan (800-695-7526) to speak with a representative

Plan Details

- Access to Morgan Stanley Financial Advisors
- 3.5% employer match: 100% up to the first 1% and 50% for each % deferred up to 5%
- Matching contributions vest immediately
- Flexible plan: You can make changes at anytime
- Pre-tax and/or Roth post-tax contributions up to \$23,500*, per IRS limits.
- Bonuses and Commissions payments are eligible for 401(k) deductions!

**Annual IRS limit subject to change*



Wellness and Work From Home Reimbursements

Wellness

Regular, Full-Time U.S. employees are eligible for up to \$55 per month on wellness-related expenses!

- Eligible Expenses:
- Gym membership
- Therapy/Counseling
- Fitness classes
- Massage
- Personal Training
- and more!

Total Payout per year: \$660

Work From Home

Regular, Full-Time U.S. employees are eligible for up to \$55 per month to help offset internet/cell phone costs!

Total Payout per year: \$660

*Submit for reimbursement via Navan within the last month of the quarter. No receipts are required!
For example: For Q4 2023 reimbursements, submit your reimbursement anytime during the month of December.*



Parental Leave of Absence

Supplement Wage Replacement for Parents

GumGum will supplement the difference between your base compensation, our STD plan, and your state disability and/or baby bonding benefits:

- 16-18 weeks to birthing parents
- 10 weeks to non-birthing parents
- Eligibility: after six months of employment

Transitional RTW Schedule

Our transitional return to work schedule programs allows parents to directly work with their managers and create a flexible schedule when returning to work after welcoming a new child. Parents can use this benefit for one month after returning from leave.

Eligibility: Leave of Absence must be 2 consecutive months or longer



Please be sure to reach out to the POPs team if you have any questions!

Bereavement Leave

In efforts to better support team members during difficult times, our Bereavement Leave policy is separate from our FTO policy.

Bereavement Leave

Regular, full time GumGummers may take time off for their immediate and extended family members, close friends, and colleagues.

- **20 days fully paid for immediate family members**
- **10 days fully paid for extended family members**
- **5 days fully paid for close friends/colleagues**

Pet Bereavement Leave

Regular, full time GumGummers may take time off to grieve over the loss of their pet. Under this policy, you may take:

5 days of Pet Bereavement Leave per year to grieve the loss of your pet.



Please be sure to reach out to the POPs team if you have any questions!

Continued: Global Volunteer Time Off

At GumGum, we are passionate about giving back and supporting initiatives, organizations and programs that align with our company values and social pillar which is why regular, full-time are provided with two (2) of paid days off per year for volunteering activities!

- Do your part to help us further our social pillars: DEIB & Sustainability!
- Volunteer in your community!
- Lend your expertise with pro-bono and skills-based volunteering
- Participate in a mentorship program
- Think out of the box!

Note: Before taking VTO, team members are required to enter their request for time off within ADP for manager approval. Similar to paid vacation/holiday time, managers may ask you to choose a different cate(s) due to business priorities.



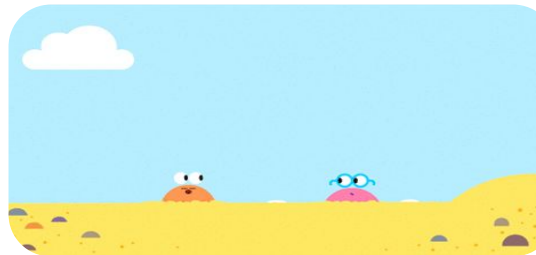
VTO is not payable upon termination, is not transferable to another team member, and does not carry over into the next calendar year.

Continued: Summer Fridays (GumGum Only)

Summer Fridays are designed to give team members flexibility and make the most of their summer months to relax and unwind!

- Duration: Summer Friday Dates will generally run from May through the first week of September
- Summer Fridays are intended to start around 1pm onward local time, or equivalent to a half day based on the hours you work.

For more information, please visit the [POPS Confluence Page](#) or reach out to peopleops@gumgum.com



Key Takeaways + Next Steps

- **NEW:** Fertility and prescription rider to all medical plans
- **No medical plan design changes**
- **Slight Increase** to medical employee contributions
- **NEW:** UHC Calm Health
- **Enhanced EAP** platform
- **NEW:** Family Support through Cleo



OPEN ENROLLMENT IS LIVE THROUGH FRIDAY, NOVEMBER 15 at 5pm PT / 8pm ET

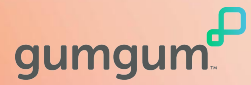
Be sure to review your benefits and make any necessary changes.

Your current 2024 benefits will rollover to the new 2025 plan year with the expectation of Flexible Spending Accounts (FSAs). FSAs require active enrollment each year.

gumgum™

Questions?





Thank you!

November 2024

