



2025 Benefits Overview

New Employee Benefits Orientation

AGENDA

- 01 2025 Benefits Overview
- 02 How Do I Choose My Benefits?
- 04 Real-Life Scenarios
- 05 How to Enroll

2025 Benefits Overview

Comprehensive benefits to help you thrive

US Benefits Overview

Syneos Health offers benefits to support all aspects of your life.



Health

- Medical
- Prescription Drug
- Dental
- Vision
- Health Savings Account
- Flexible Spending Accounts
- Accident, Critical Illness, Hospital Indemnity



Financial

- 401(k) Retirement Plan
- Life and AD&D Insurance
- Disability Insurance
- Commuter Benefits
- Legal Plan
- Identity Theft Plan
- PerkSpot Discount Marketplace



Wellness

- Employee Assistance Program
- Your Personal Aetna Nurse
- Teladoc
- Minute Clinic
- Tobacco Cessation
- Family-Building, Parenting and Reproductive Health Support
- Wellbeing Program
- Virta Diabetes and Obesity Reversal Program
- Hinge Health Muscle and Joint Pain Reduction Program

Medical Plan Options

Chose from three medical coverage options to best match your needs



**Value
HDHP**



**Classic
HDHP**



PPO

Biggest paycheck savings

Lowest cost, highest deductible and slightly higher coinsurance with a company-funded HSA that you can contribute to tax-free

Balanced approach

Lower cost, higher deductible with a company-funded HSA that you can contribute to tax-free

Predictable expenses

Highest cost with lowest out-of-pocket expenses, including copays for doctor visits and prescriptions

A full spectrum of cost and coverage options, giving you control over your spending.

Medical Plan Options

High-level overview of in-network coverage

Aetna	Value HDHP	Classic HDHP	PPO
Deductible (individual/family)	\$3,500/\$7,000	\$2,150/\$4,300	\$1,000/\$2,000
Out-of-pocket maximum (individual/family)	\$7,000/\$14,000	\$4,300/\$8,600	\$3,000/\$6,000
HSA Funding (individual/family)	\$500/\$1,000	\$500/\$1,000	N/A
Coinsurance	30%	20%	20%
Primary/Specialty visit	Deductible + 30%	Deductible + 20%	\$25/\$50
Prescription drugs* (Generic/Formulary/ Non-Formulary/Specialty)	Deductible + 30%	Deductible + 20%	30-day: \$10/\$75/\$150/\$200 90-day: \$25/\$150/\$300/NA

***Note:** Both HDHP plans cover preventive medications at 100% with no deductible. 90-day prescriptions for maintenance medications are required after two retail fills.

Dental Plan Options

High-level overview of in-network coverage

Delta Dental	Basic Plan	Premium Plan
Maximum benefits	\$1,500/person	\$2,000/person
Deductible (individual/family)	\$50/\$150	\$50/\$150
Preventive and diagnostic (exams, cleanings, bitewing X-rays)	No charge in network	
Basic services	20% after deductible	10% after deductible
Major services	50% after deductible	40% after deductible
Orthodontia	No coverage	50% after deductible, up to lifetime maximum of \$2,000/person

Vision Plan

High-level overview of in-network coverage

EyeMed	Vision Plan
Eye exam (once every calendar year)	\$10 copay
Frames (once every calendar year)	\$150 allowance 20% discount on charges over \$150
Lenses (once every calendar year)	\$0 copay for tints/photochromic \$75 copay standard progressive \$110-\$135 copay premium progressive
Contact lenses (once every calendar year instead of glasses)	\$0 copay \$150 allowance 15% discount on charges over \$150 for conventional lenses; you are responsible for any balance over \$150 for disposable lenses

Prescription

Enrollment in an OptumRx prescription plan is automatic when you elect your medical coverage.

With the **HDHP plans**, you will pay for prescriptions 100% out of pocket until you reach your deductible (combined medical and prescription deductible). However, preventive medications are covered at 100%.

With the **PPO plan**, you will pay copays for your prescriptions. There are 4 tiers for prescriptions. Tier 1 is generic, Tier 2 is preferred brand, Tier 3 is non-preferred brand and Tier 4 are for specialty medications. Many Tier 3 medications have lower cost options available.

If you have a maintenance medication, you will need to fill a 90-day supply at Walgreens or through OptumRx Home Delivery

Aetna	Value HDHP	Classic HDHP	PPO
Prescription drugs* (Generic/Formulary/ Non-Formulary/Specialty)	Deductible + 30%	Deductible + 20%	30-day: \$10/\$75/\$150/\$200 90-day: \$25/\$150/\$300/NA

Both **HDHP plans** cover preventative medications at 100% with no deductible.

Please visit welcome.optumrx.com/syneos/landing to review covered medications and costs.

Tax-Saving Accounts

Health Savings Account (HSA) – Inspira Financial

HSA

- Available if you enroll in either of the HDHP medical plans.
- Syneos Health provides funding (\$500 for individual coverage or \$1,000 if you cover dependents);
- You can build up savings for your healthcare costs.
- Triple tax advantage:
 - Money goes in tax-free
 - Money can grow tax-free
 - Money is withdrawn tax-free
- Ability to adjust your contributions during the year.
- You own your HSA for life!



2025 Contribution Limits

- \$4,300 for individual coverage
- \$8,550 if you cover dependents

Tax-Saving Accounts

Flexible Spending Accounts (FSAs) – Flores

Health Care FSA

- Available if you enroll in the PPO or waive medical coverage
- Contribute up to \$3,300 for eligible medical, prescription, dental and vision expenses

Limited Purpose FSA

- Available if you enroll in either HDHP medical plan
- Contribute up to \$3,300 for eligible dental and vision expenses only

Dependent Care FSA

- Available to all full-time employees
- Contribute up to \$5,000 for eligible dependent day care expenses so you can work (**not** for healthcare)



Keep in mind: All FSAs are use it or lose it accounts. Carefully consider your expenses for the year — any unused money is forfeited at the end of the year. The contribution amount you choose when you enroll cannot be changed during the year unless you experience a qualifying life event.

Supplemental Medical Plans

Additional financial protection, on top of your primary medical coverage – Lincoln Financial



Accident

Provides cash payments in the event of an injury resulting from an eligible accident.



Critical Illness

Provides cash payments upon the verified diagnosis of a covered condition.



Hospital Indemnity

Provides cash payments in the event of a qualifying admission to a hospital, including childbirth.

Each plan pays a wellness benefit for receiving an eligible preventive screening or service.

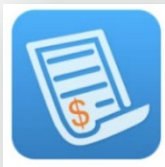
Disability and Life Insurance

Offering peace of mind to you and your loved ones – Securian Financial

- **Short-term disability insurance** – Automatic coverage at no cost to you; immediately eligible upon hire; **100% pay** for up to eight weeks; 60% pay for rest of disability up to 26 weeks total.
 - **Long-term disability insurance** – Automatic coverage at no cost to you; immediately eligible upon hire; pays **40% of monthly salary**.
 - **Supplemental long-term disability insurance** – Option to purchase supplemental coverage to increase benefit amount to **60% of monthly salary**, up to a maximum of \$15,000/month.
- **Basic life and AD&D insurance** – Automatic coverage at no cost to you; each policy pays **two times your annual salary**, up to a maximum of \$1 million.
 - **Supplemental Life and AD&D insurance** – Option to purchase **additional coverage** for yourself, your spouse or domestic partner, and children.
 - **As a new employee:** You can elect coverage up to the guaranteed issue amounts (\$300,000 for employees/\$50,000 for spouse/domestic partner) without answering questions about your health.

Work/Life Benefits

Additional benefits for your everyday financial wellbeing



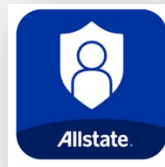
Commuter Benefits

Set aside tax-free money to lower parking/transit costs



Legal Plan

Access to fully covered legal services from experienced attorneys



Identity Theft Plan

Protection from fraud through monitoring and theft insurance



PerkSpot

Save with exclusive offers in a vast discount marketplace
SyneosHealth.PerkSpot.com

Access code:

SyneosHealthPerks

Health & Wellness Programs

Support for your health and your family



WELLBEING

Access tools through Limeade to help you reach your personal wellness goals and manage your emotional health. Available to all benefits-eligible employees.



MAVEN

This premier fertility, maternity, parenting and menopause program is available to all full-time employees.



HINGE HEALTH

Our virtual muscle and joint pain reduction program includes comprehensive pelvic healthcare for women. Available to medical plan members ages 18+.

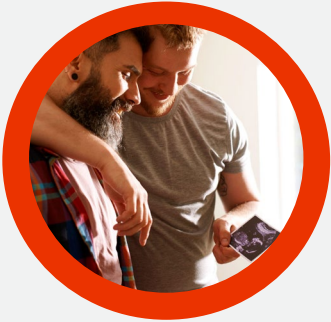


VIRTA

Available based on your BMI, Virta is a personalized diabetes and obesity reversal program. Available to medical plan members ages 18+.

Maven - Syneos Health will **fully** cover your membership!

There are no co-pays or out-of-pocket costs for Maven visits or resources—everything in the app is free.



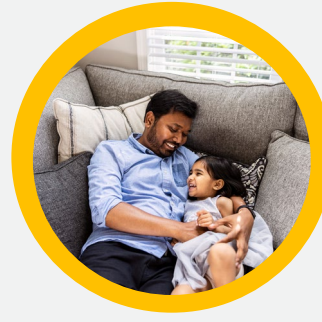
FERTILITY & FAMILY BUILDING

- Thinking about starting a family
- Exploring fertility treatments
- Choosing an adoption or surrogacy agency



MATERNITY & NEWBORN CARE

- Creating a birth plan
- Breastfeeding or bottle feeding
- Navigating infant sleep



PARENTING & PEDIATRICS

- Pediatric care
- Parent coaching
- Childcare navigation



MENOPAUSE & ONGOING CARE

- Managing symptoms
- Understanding treatment options
- Pelvic floor therapy

With Maven, members have 24/7 access to a personalized care advocate, unlimited video appointments or messaging, on-demand classes, community forums, expert-approved articles, and more!

Resources for Living – Employee Assistance Program

Everyday support for you and your family



- Three free counseling sessions per issue, per year
- Online resources
- Unlimited phone sessions
- Referrals

Call **800-599-7154** or
visit **www.resourcesforliving.com**.



401(k) Retirement Savings Plan

Helping you prepare for retirement – Fidelity

Traditional 401(k)

- Invest money before it's taxed, reducing your taxable income.
- Postpone paying taxes until you withdraw money in retirement.

Roth 401(k)

- Make contributions with after-tax dollars now.
- Withdraw money tax-free in retirement.
- Investment gains are tax-free as long as you meet certain criteria.

Register on [NetBenefits.com](https://www.netbenefits.com) to enroll with Fidelity.

Save for the future



- Receive matching contributions – **50 cents for every \$1** you contribute, up to 9% of your pay
- Save on taxes – now or later
- Choose from a diverse selection of investment options
- Contribute up to 2025 limits:
 - Under 50: \$23,500
 - 50-59 and 64+: \$31,000
 - 60-63: \$34,750

How Do I Choose My Benefits?

You have access to several tools and resources to help you

How Do I Choose My Benefits?

Visit your benefits website: rewards.syneoshealth.com



An easy-to-access online resource with everything you need to learn about your benefit options and prepare to enroll, all in one place

The screenshot shows the Syneos Health website interface. At the top left is the Syneos Health logo. At the top right are icons for a link, a user profile with a notification badge, and a menu. The main content area features a large banner with a smiling woman in a blue scrubs. The banner text reads: "Protect your health and your wallet" followed by "To offer you more choice and affordability, we're expanding your medical coverage options for 2025." Below this is a "Learn more" button. Underneath the banner are three orange call-to-action boxes: "Get to know your 2025 benefits" (with a speaker icon and text about an Open Enrollment session or recorded webinar), "Compare your options" (with a scales icon and text about the Nayya decision tool), and "Ask for assistance" (with a headset icon and text about scheduling a 1-on-1 appointment with a benefits counselor).

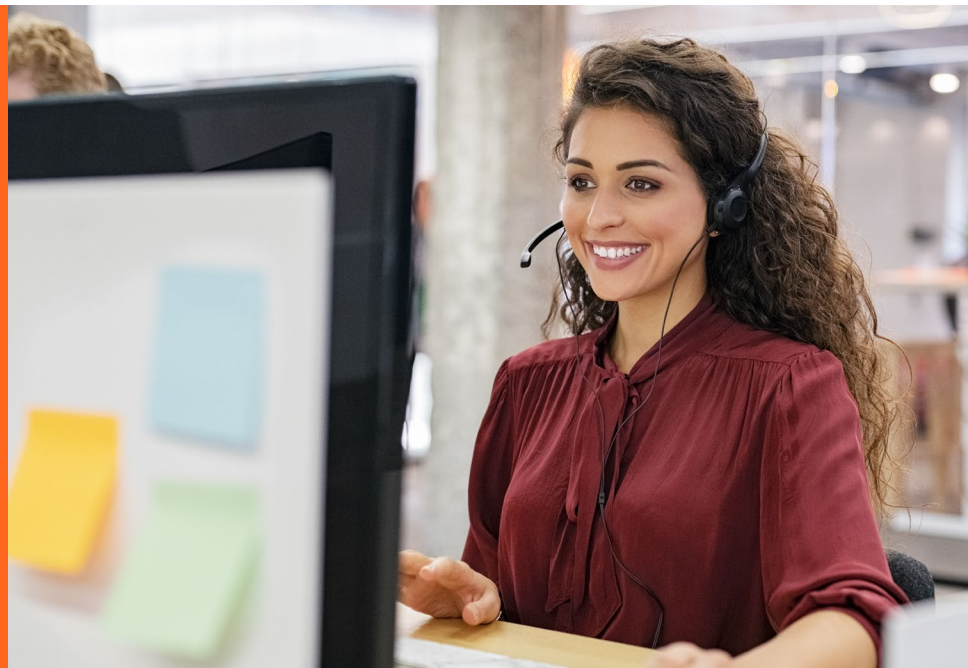
How Do I Choose My Benefits?

Nayya decision support available on my.adp.com



Get assistance from Nayya

Answer a few questions about your needs, preferences and lifestyle to receive customized benefits recommendations



Real-Life Scenarios

See your Syneos Health benefits in action



Real-Life Scenario #1: Meet Jack

Generally healthy with low healthcare needs; employee-only coverage

Service	Value HDHP	Classic HDHP	PPO
Preventive Visit	\$0	\$0	\$0
Primary Care Visit	\$125	\$125	\$25
Urgent Care Visit	\$225	\$225	\$50
Tier 1 Rx (3)	\$150	\$150	\$30
Total Employee Responsibility			
Annual Payroll Deduction	\$1,668	\$2,604	\$3,984
Out-of-Pocket Expenses	\$500	\$500	\$105
Syneos Health HSA Contribution	(\$500)	(\$500)	N/A
Jack's Total Costs	\$1,668	\$2,604	\$4,089



Additional Benefits:

- Accident Insurance



HSA Advantages:

- Tax-free savings
- Growth potential
- Own for life



Real-Life Scenario #2: Meet Jill

Managing a complex health condition; family coverage

Service	Value HDHP	Classic HDHP	PPO
Preventive Visit	\$0	\$0	\$0
Doctor Visits (6 primary care; 6 specialty)	\$1,500	\$1,500	\$450
Urgent Care (2)	\$450	\$450	\$100
Inpatient Surgery	\$7,260	\$6,600	\$1,980
Total Employee Responsibility			
Annual Payroll Deduction	\$5,172	\$8,088	\$12,336
Out-of-Pocket Expenses	\$9,210	\$8,550	\$2,530
Syneos Health HSA Contribution	(\$1,000)	(\$1,000)	N/A
Jill's Total Costs	\$13,382	\$15,638	\$14,866



Additional Benefits

- Hospital Indemnity Insurance
- Accident Insurance

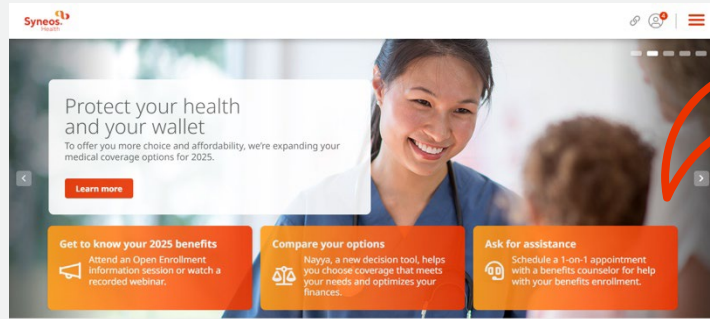
How to Enroll

Step-by-step benefits enrollment instructions



How to Enroll

Use this checklist to make the most of your benefits enrollment opportunity



Go to rewards.syneoshealth.com, your benefits website, to learn more about your 2025 benefits and access important documents.

- ✓ **View your benefit costs and enroll in your 2025 benefits on my.adp.com within 31 days of your hire date.**
- ✓ **Get support** from Nayya to ensure you choose the right coverage for your needs at the right value.
- ✓ **You must take action. If you don't enroll, you won't have coverage for 2025**, only automatic company-provided benefits such as basic life and disability insurance.
- ✓ **After your 31-day new hire enrollment opportunity ends**, you cannot enroll or make changes to your benefits until next year's Open Enrollment, unless you have a qualifying life event.
- ✓ **Remember:** You can enroll in the Syneos Health 401(k) plan on Fidelity's Net Benefits website at any time.

Using my.adp.com – Registration

How to register for an account on the ADP Benefits Enrollment portal



1. Go to <https://my.adp.com> from any computer or mobile device.
2. Click **Get Started**, then **I have a registration code**.
3. Enter the registration code **syneos-1234** and click **Go**.
4. Enter your information and click **Confirm**.
 - If the prompt says that your record was found, click **Register Now**.
 - If the prompt says that your record was not found, submit an **AskSyndi** ticket > Payroll Inquiry > ADP Portal.
5. Enter your contact information on the Register for Services page using an email address you check frequently, such as your work email.
6. Copy down your User ID, which will end in **@syneos**.
7. Create a password and provide answers to the security questions.
8. If prompted, read the terms and conditions. Then select **I Agree** to proceed and click **Register**.
9. Watch for an email from ADP Security Services; follow the instructions to complete your registration.

Using my.adp.com – Enrollment

How to enroll after you have registered on the ADP Benefits Enrollment portal



Before you begin, make sure you have the legal names, birth dates and Social Security numbers for all dependents you plan on covering, as well as names and contact information for your beneficiaries.

1. Log in to **my.adp.com**. Use the “forgot password” link if necessary or submit a Payroll Inquiry ticket in AskSyndi if you are locked out.
2. Select **Benefits** from the left menu bar on your dashboard.
3. Select the **New Hire** or **Rehire** event title, depending on your situation.
4. Follow the steps to make your elections. Click **Save** if you need to stop and finish later.
5. Click the **Confirm Elections** button when you’re ready.
6. Double-check your elections and click **Confirm Enrollment**.
7. Read the disclosure and select **I Agree** to proceed.
8. Once you have finalized your enrollment, you will see a green check mark and your confirmation number. Download a **confirmation statement** for your records and click **Exit & Return to Benefits**.

Thank you!

Remember to enroll within 31 days of your hire date.
Explore **rewards.syneoshealth.com** to learn more.