Be Well.
THRIVEwell.

2027 BENEFIT GUIDE

tarsus



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This guide provides an overview of your employee benefits. For complete details, refer to the official plan documents. If any discrepancies exist between this guide and the official plan documents, the plan documents take precedence. We reserve the right to modify or end a benefit at any time. If you have questions or need more information, please contact Human Resources.

Welcome to Your Tarsus Benefits

At Tarsus, we do things differently, whether we're solving complex problems for patients or supporting the people who make that work possible. That's why we've built a benefits and wellbeing experience designed to help Tarsans thrive.

Use this guide to explore the benefits, resources, and programs available to support your health, family, finances, personal growth, and life beyond work.

Your Benefits Site Is Just a Click Away

Think of the **Tarsus Benefits Site** as your benefits home base. It's where you can find more in-depth details, plus additional videos, plan documents, provider contacts, and resources to help you make the most of your benefits all year.



Did You Know?

Some of your most valuable benefits are covered 100% by Tarsus.

- Health Savings Account Contribution
- Vision Coverage
- Employee Assistance Program
- 401(k) Retirement Match
- Basic Life and AD&D
- Short-Term Disability
- Long-Term Disability
- Fertility & Family Planning Support
- Calm Health App
- Lactation Support
- LifeBalance
- XDEMVY Access

Have a Benefits Question? Ask Your Advocate.

Benefits can feel confusing, but you don't have to figure everything out on your own. Your Alliant Benefit Advocate can help you:

- Understand how your plans work
- Review a bill or Explanation of Benefits
- Work through claim issues
- Find the right carrier or resource
- Know what questions to ask

Reach your benefit advocate at **tarsusbenefits@alliant.com** or **925-357-6853**.

For help with a claim, you may need to complete a HIPAA Authorization Form so your advocate can work with your carrier or provider. Your advocate will send you the form if needed, and you can revoke permission at any time.

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Get Ready to THRIVEwell

THRIVEwell for Tarsans Supports the Whole You

Your wellbeing is personal, and your needs can change over time. You may be caring for your health, growing your career, supporting your family, managing stress, planning for the future, or making more time for life outside of work.

THRIVEwell brings together the benefits, programs, and resources that can help. Its six pillars make it easier to see how your benefits support different parts of your life and help you find the right resources when you need them.

Throughout this guide, look for the THRIVEwell pillar associated with each benefit.

THRIVEwell

Get All the Details Online!

Visit the **Tarsus Benefits Site** anytime for detailed plan information, resources, tools, and everything you need to make informed benefit decisions.

THRIVEwell Pillars

TRANSFORM	HEALTHY HABITS	RESILIENCE	INVEST	VITALITY	EMPOWERMENT
Learn, grow, and explore what's next.	Make wellbeing part of every day.	Find support when life gets complicated.	Take care of your financial future.	Take an active role in your health.	Flexibility and support to balance work and life.

Your THRIVEwell Benefits in Action

TRANSFORM	HEALTHY HABITS	RESILIENCE	INVEST	VITALITY	EMPOWERMENT
Learning and development, Tarsus Career Navigator	Calm Health, fitness reimbursement, LifeBalance	Employee Assistance Program, life and disability coverage, voluntary benefits	HSA, FSAs, 401(k), voluntary financial protection, commuter, stock programs	Medical, prescriptions, preventive care, dental, vision, Blue Shield resources, Carrot, XDEMVY access	Flexible Time Off, parental and family leave, hybrid work, and sabbatical program

Enrolling in Your Benefits

Enroll Now

Whether you're enrolling as a new hire, during Open Enrollment, or after a life change, Tarsus offers benefits and resources to help you thrive today and prepare for tomorrow.

Who Is Eligible?

You

You're eligible if you're a full-time U.S. Tarsan regularly scheduled to work at least 30 hours a week. New-hire coverage begins on the first of the month following your hire date.

Your Dependents

Eligible dependents include your legally married spouse; registered domestic partner, where applicable and with the required affidavit; and natural and adopted children, stepchildren, or a domestic partner's children up to age 26. Disabled children over age 26 and children covered by a Qualified Medical Child Support Order may also qualify.

When Can I Enroll?

As a New Tarsus Employee	During Open Enrollment	After a Qualifying Life Event
Within 30 days of your hire date.	Your once-a-year chance to review and change your coverage.	Within 30 days of getting married, welcoming a child, or losing other coverage.

How Do I Enroll?

Log in through **Okta** to access ADP. Review each benefit, add eligible dependents, compare your choices and costs, and select Submit Enrollment to finalize your elections. If you miss your enrollment deadline, your next opportunity to enroll will be during our next Open Enrollment unless you experience a qualifying life event.



Need Help? We've Got You.

After you enroll, your Alliant Benefit Advocate can help you understand your coverage and make informed healthcare decisions, at no cost to you.

925-357-6853
tarsusbenefits@alliant.com

M-Th: 8 a.m. - 5 p.m. PST
F: 8 a.m. - 4:30 p.m. PST

Making Changes During the Year

After you enroll, your elections generally remain in effect through the end of the plan year. You may be able to update your coverage if you experience a qualifying life event (QLE). The change must be consistent with the event, **submitted through ADP within 30 days of the event**, and supported by the required documentation.

Life Happens. Know the QLE Rules

Watch this **video** to learn more.

Life Event	What You Need to Provide
Birth, adoption, or legal guardianship of a child	Birth certificate or court documents showing legal responsibility
Marriage, domestic partnership, divorce, legal separation	Marriage certificate or license, Domestic Partner Affidavit, or divorce decree
Death of a covered dependent	Death certificate
Gain or loss of coverage under another health plan	Letter or other documentation
Gain or loss of Medicaid/Medicare eligibility	Letter or other documentation



New Baby? Congratulations!

Newborns and newly adopted children aren't automatically added to your Tarsus benefits. If you want coverage, be sure to enroll them and submit any required documentation within **30 days** of the birth or adoption.

Benefits Terms Made Simple

Coinsurance

The percentage of a covered service you pay after meeting your deductible. For example, if your coinsurance is 20%, you pay 20% and your plan pays the remaining 80%.

Copay

A fixed dollar amount you pay for certain services, such as a doctor's visit or prescription. Depending on your plan, some copays may apply before you meet your deductible.

Deductible

The amount you pay for most covered services before your plan begins sharing the cost. Some services, such as in-network preventive care, may be covered before you meet your deductible.

Evidence of Insurability (EOI)

Health information you may need to provide before certain coverage is approved. EOI may be required if you enroll after your initial eligibility period or choose coverage above the guaranteed issue amount.

Guaranteed Issue

The amount of certain insurance coverage you can elect without answering health questions or providing medical information.

Imputed Income

The value of certain Tarsus-paid benefits that the IRS considers taxable income. It may appear on your paycheck for tax purposes even though you don't receive it as cash.

In-Network

Doctors, hospitals, and other providers that have agreed to contracted rates with your plan. Staying in network generally means you'll pay less for care.

Out-of-Network

Providers that don't participate in your plan's network. You'll generally pay more for care and may be responsible for costs your plan doesn't cover.

Out-of-Pocket Maximum

The most you'll pay for covered services during the plan year. Once you reach this amount, your plan pays 100% of covered services for the rest of the year.

Premium

The cost of your coverage. Your share is deducted from your paycheck, and Tarsus pays a portion of the cost for many benefits.



Choose the Right Place for Care

VITALITY

Choosing the right place for care can help you get the support you need while saving time and money.
Use the guide below to decide where to go based on your symptoms and how quickly you need help.

Take Care

Still unsure when to go?
Watch this brief **video** to learn more.

VIRTUAL
Nurse Line

COST — No cost
WAIT — No wait

BEST FOR
Understanding symptoms and deciding what to do next

VIRTUAL
Telehealth

COST — No cost
WAIT — Low wait

BEST FOR
Minor illnesses, prescriptions, and everyday health concerns

VIRTUAL OR IN-PERSON
Primary Care

COST — Low cost
WAIT — Low wait

BEST FOR
Preventive care, routine concerns, and ongoing conditions

IN-PERSON
Urgent Care

COST — Mid cost
WAIT — Mid wait

BEST FOR
Concerns that need prompt attention, like sprains or stitches

IN-PERSON
Emergency Room

COST — High cost
WAIT — High wait

BEST FOR
Only for serious or life-threatening emergencies

Telehealth

Teladoc Health connects you with a board-certified doctor 24/7 from your phone, tablet, or computer at **no cost to you**.

Get the App

The Blue Shield of California app puts your Blue Shield medical plan at your fingertips.
Use the app to:

- View your digital ID card
- Find in-network doctors
- Review coverage
- Check claims
- Track your deductible
- See your wellness benefits

Scan the QR code to download the app.

Which Medical Plan Is Right for You?

There's no single medical plan that works for everyone. Your choices should reflect your health needs, family, budget, and plans for the future.
As you review your options, think about:

- The services and prescriptions you expect to use
- The family members you want to cover
- How much you're comfortable paying from each paycheck
- Whether you prefer predictable copays or lower paycheck deductions
- The savings and financial protection that may help you prepare for what's ahead

Compare the Plan Details

Consider	Blue Shield Classic HMO (CA only)	Blue Shield Classic PPO	Blue Shield HSA PPO
Paycheck cost	Between HSA and Classic PPO	Highest	Lowest
When you receive care	Straightforward copays and no deductible for covered in-network care	Copays for many services; deductible and coinsurance for others	You generally pay the negotiated cost until the deductible, then coinsurance
Provider access	California network only; PCP coordination required	In- and out-of-network coverage	In- and out-of-network coverage
Health care savings accounts	Eligible for Health Care FSA	Eligible for Health Care FSA	Eligible for HSA and Tarsus contribution ($1,100 individual / $1,700 family)

A Simple Way to Narrow It Down

Consider the HMO if…
you live in California, are comfortable staying in-network and selecting a PCP, and want straightforward copays with no deductible.

Consider the Classic PPO if…
you want provider flexibility and prefer copays for many common services, even if paycheck deductions are higher.

Consider the HSA PPO if…
you want the lowest paycheck deductions, value HSA tax advantages, and can budget for more upfront costs when care is needed.

Medical

VITALITY

Your medical benefits help bring vitality to life by supporting your everyday health, preventive needs, and more complex health concerns.

Features	Blue Shield Classic HMO (CA only)	Blue Shield Classic PPO	Blue Shield HSA PPO
	In-Network Only	In-Network*	In-Network*
Tarsus Annual HSA Contribution Individual/Family	N/A	N/A	$1,100 / $1,700
	You Pay:	You Pay:	You Pay:
Annual Deductible Individual/Family	None	$500 / $1,500**	$1,750*** / $3,500
Annual Out-of-Pocket Maximum Individual/Family	$2,000 / $4,000**	$3,000 / $6,000**	$3,500 / $7,000**
Preventive Care	$0	$0	$0
Telehealth (primary care/specialist)	$0	$0	$0
Primary Care	$20	$20 (deductible waived)	10% after deductible
Specialist	$20 / $30 Access+	$25 (deductible waived)	10% after deductible
Inpatient Hospital	$250	20% after deductible	10% after deductible
Chiropractic & Acupuncture	$10 30 visits/year each	$20 20 visits/year each	10% after deductible 20 visits/year each
Urgent Care	$20	$20 (deductible waived)	10% after deductible
Emergency Room (copay waived if admitted)	$150	$150, then 20% (deductible waived)	$150, then 10% after deductible

**Out-of-network coverage is available under the PPO plans. See plan documents for details.*
***Family Deductible/Family Out-of-Pocket Maximum is embedded, meaning cost sharing starts after a member meets their individual deductible; the plan covers 100% after a member reaches their individual maximum.*
****Deductible for an individual in a family is $3,500.*

Don't Miss FREE Preventive Care!

Watch this **video** to learn more.

More Support from Blue Shield

- **Teladoc Health:** Access a doctor 24/7 by phone or video.
- **NurseHelp 24/7:** Talk with a nurse about symptoms and next steps.
- **Shield Concierge:** Get personalized help finding care and managing health conditions.
- **Maven Health:** Get support during pregnancy and up to three months postpartum.

Find an In-Network Doctor

bscaplan.com/xdhiuv#close_pdf

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Your Cost for Medical & Prescription Coverage

Tarsus contributes toward the cost of coverage for you and your dependents. Below is your monthly share of the premiums for each plan.

Coverage Tier	Blue Shield Classic HMO (CA only)		Blue Shield Classic PPO		Blue Shield HSA PPO	
	You Pay	Tarsus Pays	You Pay	Tarsus Pays	You Pay	Tarsus Pays
Employee Only	$79.28	$878.15	$113.66	$1,183.36	$73.72	$973.06
Employee and Spouse	$173.39	$1,932.95	$249.28	$2,604.18	$162.45	$2,140.46
Employee and Child(ren)	$142.45	$1,580.91	$204.07	$2,130.59	$132.44	$1,751.76
Employee and Family	$243.97	$2,724.04	$350.02	$3,670.77	$227.38	$3,017.63



Learn More About Coverage Costs

Watch this **video** to see how your costs break down.

Prescriptions VITALITY

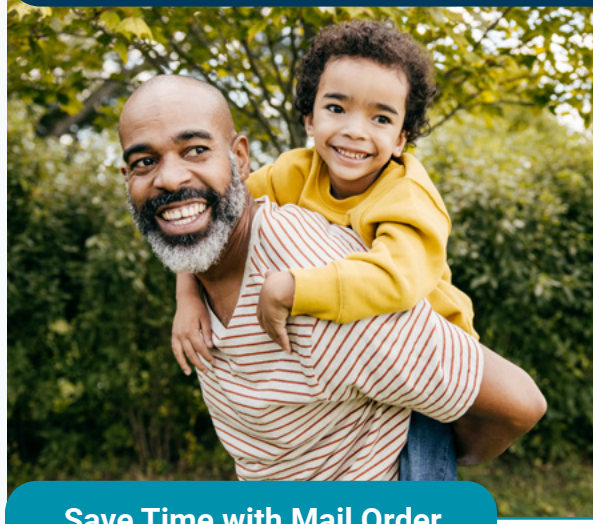
Your prescription benefits support your vitality by helping you access the medications you need to stay well and manage ongoing health needs.

Features	Blue Shield Classic HMO (CA only)	Blue Shield Classic PPO	Blue Shield HSA PPO
	In-Network Only	In-Network*	In-Network*
	You Pay:	You Pay:	You Pay:
Prescription Drugs: Retail (up to a 30-day supply)			
Tier 1 Generic	$15	$15	$10 after deductible
Tier 2 Preferred Brand	$40	$30	$25 after deductible
Tier 3 Non-Preferred Brand	$70	$50	$40 after deductible
Tier 4 Specialty	20% (up to $250 per prescription)	30% (up to $250 per prescription)	30% after deductible (up to $250 per prescription)
Prescription Drugs: Mail Order (up to a 90-day supply)			
Tier 1 Generic	$30	$30	$20 after deductible
Tier 2 Preferred Brand	$80	$60	$50 after deductible
Tier 3 Non-Preferred Brand	$140	$100	$80 after deductible
Tier 4 Specialty	20% (up to $500 per prescription)	30% (up to $500 per prescription)	30% after deductible (up to $500 per prescription)

**Out-of-network coverage available. See plan documents for details.*

Get XDEMVY at **No Cost**

If your doctor prescribes XDEMVY, you and family members covered by a Tarsus medical plan can receive it at no cost. Email **benefits@tarsusrx.com** to get started.



Save Time with Mail Order

Get eligible prescriptions delivered to your door through Amazon Pharmacy. Visit **amazon.com/blueshieldca**.

How the HSA PPO Plan Works

The **Blue Shield Health Savings Account (HSA) PPO** combines a High Deductible Health Plan with an HSA. The plan has lower paycheck deductions, but you pay more of the cost when you receive services until you meet the deductible. Tarsus helps with an annual **HSA contribution of $1,100 for individual coverage or $1,700** for family coverage. As your expenses add up, the plan moves through three stages. Here's how it works:

Start With Your Deductible

You pay for care until you meet your deductible, except in-network preventive care which is covered at no cost. You can use your HSA funds for eligible expenses.

Then Share the Cost

Once you meet your deductible, you and the plan share the cost of covered care through coinsurance until you reach your out-of-pocket maximum.

Reach Your Annual Maximum

If you reach the out-of-pocket maximum, the plan pays 100% of covered medical and prescription costs for the rest of the plan year.

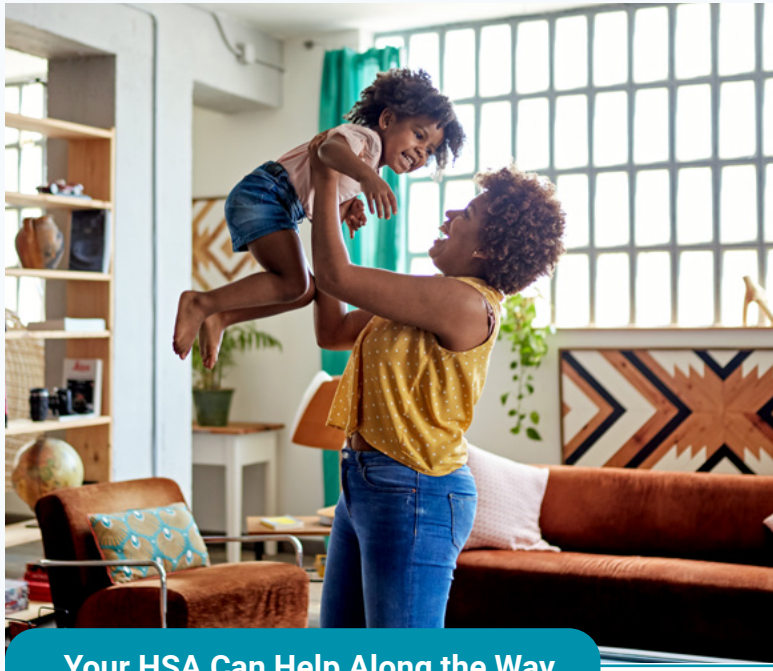
Get the Most from the Plan

Use In-Network Care
Network providers agree to contracted rates, which can lower what you pay before and after the deductible.

Plan for Early-Year Costs
You may pay the negotiated cost of most non-preventive care until the deductible is met. Consider what you can cover from savings or your HSA.

Schedule Preventive Care Visits
Eligible in-network preventive care is covered at no cost, even before you meet the deductible.

An HSA PPO may be a good fit if you want lower paycheck deductions, access to in- and out-of-network care, and the opportunity to build tax-advantaged savings. It may be less appealing if you prefer predictable copays or expect difficulty covering the deductible when care is needed.



Your HSA Can Help Along the Way

You can use money from your HSA to pay eligible expenses during any stage, including costs that apply toward your deductible and coinsurance. You can also leave the money in your account to build savings for future health expenses.

Unlike an FSA, unused HSA money rolls over from year to year and stays with you if you leave Tarsus. Learn more in the **HSA** section of this guide.

Health Savings Account (HSA)

INVEST

An HSA gives you a way to invest in both your health and your financial future. If you enroll in the Blue Shield HSA PPO and are eligible, you can use your account to pay qualified health expenses today or let the balance grow for future needs.

Your contributions and qualified withdrawals offer valuable tax advantages, unused money rolls over each year, and the account stays with you if you change plans or leave Tarsus. See **IRS Publication 969** for complete eligibility rules.

Tarsus Gives Your HSA a Boost

To help you get started, Tarsus makes an annual contribution to your HSA.

- Individual Coverage: $1,100
- Family Coverage: $1,700

Use It Now or Save It for Later

Choose When to Use It

Money Goes In
Tarsus contributes and you can contribute pre-tax dollars too.

Spend Now
Use your HSA for eligible medical, prescription, dental, and vision expenses.

Save for Later
Let unused money roll over to build savings for future healthcare expenses, even in retirement.

Either Way, It's Yours
Your HSA belongs to you and goes with you if you leave Tarsus.

Get to Know the HSA

Watch this **video** to find out how an HSA can save you money.

Did You Know?

Your HSA doesn't expire. Unlike an FSA, there's no deadline to spend your balance. Save what you don't use and it stays with you year after year.

Is an HSA Right for You?

An HSA has special eligibility rules, particularly if you have other health coverage. **Visit the Benefits Site** for eligibility requirements, qualified expenses, tax details, and more.

How Much Can Go Into Your HSA in 2027?

	Individual	Family
2027 IRS Limit	$4,500	$9,000
Tarsus Puts In	$1,100	$1,700
You Can Put In	Up to $3,400	Up to $7,300

Are you age 55+? You may contribute an additional $1,000.

Flexible Spending Accounts (FSAs) INVEST

Planning ahead for expected expenses can help you make the most of your money. HealthEquity FSAs allow you to set aside pre-tax dollars from each paycheck for eligible health, dental, vision, or dependent care expenses.

Estimate your needs carefully and save your receipts. You must actively re-enroll each year, and your election generally cannot change during the year unless you experience a qualifying life event.

Let's Talk FSAs
Watch this **video** to find out how FSAs can save you money.

Features	Health Care FSA	Limited Purpose FSA	Dependent Care FSA
Eligibility	Employees not enrolled in the Blue Shield HSA PPO	Employees enrolled in the Blue Shield HSA PPO	All employees
Annual Contribution Limit	$3,500 (projected)	$3,500 (projected)	$7,500 ($3,750 if married, filing separately)
Eligible Expenses	Medical, dental, and vision deductibles, copays, coinsurance, prescriptions, and supplies. **IRS Publication 502**	Dental and vision expenses only. **IRS Publication 969**	Daycare or elder care for children age 12 and under, disabled children, and dependent adults. **IRS Publication 503**
Availability of Funds	Full annual amount available on effective date	Full annual amount available on effective date	Reimbursement up to your account balance
Payment or Reimbursement	HealthEquity debit card or reimbursement	HealthEquity debit card or reimbursement	Reimbursement
Services Deadline	12/31/2027	12/31/2027	12/31/2027
Reimbursement Deadline	3/31/2028	3/31/2028	3/31/2028
Rollover Options	Up to $700 of unused funds (projected)	Up to $700 of unused funds (projected)	Unused funds do not roll over

Did You Know?

Beyond the Basics
Health Care FSAs cover over-the-counter meds, sunscreen (SPF 15+), contact solution, feminine products, acupuncture, chiropractic care, and more.

Working Parents
Dependent Care FSAs help you save money on daycare, preschool, after-school programs, and summer day camps.

Spend It
FSA funds expire. Make sure to use yours by the deadline.

No Transfers
You cannot transfer funds from one FSA to another.

Dental

VITALITY

Good dental health is an important part of your overall wellbeing. Tarsus offers two Sun Life PPO plans with preventive, basic, and major-service coverage. Both let you visit any licensed dentist, but using a Sun Life Preferred Dentist generally helps you save.

Features	Sun Life PPO Low	Sun Life PPO High
	In-Network*	In-Network*
Calendar Year Benefit Maximum	$1,250	$3,000
Orthodontia Lifetime Maximum	N/A	$1,500 per individual
	You Pay:	**You Pay:**
Calendar Year Deductible	$50 individual / $150 family	$50 individual / $150 family
Diagnostic & Preventive Services	$0	$0
Basic & Restorative Services	10% after deductible	10% after deductible
Major Services	40% after deductible	40% after deductible
Orthodontia (adults and children)	Not covered	50%

Benefit Tier	Your Monthly Cost			
	You Pay	Tarsus Pays	You Pay	Tarsus Pays
Employee Only	$6.00	$43.15	$17.00	$41.01
Employee + Spouse	$12.00	$86.00	$35.00	$82.07
Employee + Child(ren)	$12.00	$89.19	$43.00	$84.13
Employee + Family	$18.00	$141.58	$61.00	$134.54

**Out-of-network coverage available. For out-of-network services, members pay applicable coinsurance plus any amount that exceeds the usual, customary, and reasonable charge. See plan documents for details.*

What's the Difference?

PPO Low

- Lower paycheck deductions
- Lower benefit maximum
- Excludes orthodontia

PPO High

- Higher paycheck deductions
- Higher benefit maximum
- Includes orthodontia

Find an In-Network Dentist

member.sunlifeconnect.com/findadentist/

Vision

VITALITY

Routine eye care helps protect your vision and your health. **Tarsus pays the full cost** of Sun Life vision coverage for you and your eligible dependents. You may visit any provider, but you'll generally receive the greatest value in network.

Features	Sun Life Vision In-Network* You Pay / Plan Allowance:
Well Exam every 12 months	Covered in full
Frames every 12 months	Amount above $300 allowance**
Lenses every 12 months	Covered in full
Contact Lenses every 12 months (instead of lenses/frames)	Up to $60 for contact lens exam, plus any amount above $300 lens allowance

**Out-of-network coverage available. See plan documents for details.*
***Plus 20% off the amount over your allowance.*



Make the Most of Your Vision Benefit

Schedule routine exams even if your eyesight has not changed. An eye exam can identify vision concerns and may reveal signs of other health conditions. Before ordering glasses or contacts, confirm the provider is in network, ask how the frame or contact allowance will apply, and compare the cost of optional lens enhancements.

Additional Benefits

- Discounts on procedures like LASIK, Custom LASIK, and PRK.
- Save up to 20% on additional pairs of prescription glasses and non-prescription sunglasses, including lens enhancements.

Find an In-Network Provider

Sun Life vision benefits are provided through VSP. Visit **vsp.com** and create an account to find a doctor.

Family Forming Services & More

VITALITY

Carrot

We've partnered with Carrot Fertility to provide employees with inclusive fertility, hormonal health, and family-forming benefits. Members can also explore trusted education resources, find a Carrot-approved provider, use funds we've provided to help pay for care, and more.

Depending on your needs, Carrot may connect you with:

- Personalized guidance from a dedicated care team
- A network of fertility clinics, attorneys, agencies, and other specialists
- Unlimited virtual chats with clinicians, doulas, midwives, nutritionists, and adoption or surrogacy experts
- Articles, videos, and virtual group sessions
- At-home ovulation tracking and testing support
- Carrot Rx savings, delivery, and medication support

Get started: Enroll at **get-carrot.com/signup** using your Tarsus email. You can join at any time during the year.

Find More Information

Visit the **Tarsus Benefits Site** for eligibility details, enrollment steps, contact information, and links to each program. These resources complement support from your medical providers.

Go to the **next page** for more family support benefits.



Planning for Your Family

VITALITY

Milk Stork

Traveling for work while breastfeeding can add another layer of planning. Milk Stork helps you safely transport breast milk home from anywhere in the world at no additional cost to you.

Pump according to your regular nursing schedule and refrigerate or freeze your milk. When you're ready to transport it, pack it in the cooler provided and ship it through FedEx. You can also use the provided Milk Stork travel bags to carry your milk with you as a carry-on or checked bag.

Get started: Visit **portal.milkstork.com/tarsusrx** to create an account and order the appropriate kit before traveling.

Maternity Care via Maven

Whether you're preparing for birth or adjusting to life with a newborn, Maven offers personalized virtual guidance along the way. Eligible Blue Shield members can use Maven at no extra cost during pregnancy and up to three months postpartum.

Care for You and Your Baby

- Get virtual guidance from specialists, including OB/GYNs, doulas, and lactation consultants.
- Explore resources for birth planning and postpartum recovery.
- Get help with breastfeeding, feeding, and newborn sleep.
- Find emotional support and helpful resources as you adjust to changes.

Pregnancy Loss Support

Members can enroll with Maven up to 12 months following a pregnancy loss. Maven will provide virtual support and guidance from mental health providers, relationship coaches, OB/GYNs, and reproductive endocrinologists.

Get Started: Visit **Maven through Blue Shield** to learn more.



Additional Health & Wellness Resources

Teladoc Health

Blue Shield members can connect with a board-certified doctor by phone or video, 24/7, at no cost. No appointment or travel is needed. Get help with common health concerns, treatment recommendations, and prescriptions when appropriate.

Get started: Register or log in at **blueshieldca.com/teladochealth**.

Shield Concierge

Managing your health can feel like a lot but you don't have to do it alone. **Shield Concierge** connects eligible Blue Shield members with a team of health experts who can answer questions, offer guidance, and help coordinate prescriptions and care for a wide range of conditions.

Get started: Call the Shield Concierge number on the back of your Blue Shield ID card.

NurseHelp 24/7

Health questions don't always happen during office hours. Blue Shield members can **speak with a registered nurse** at any time for help understanding symptoms, deciding what type of medical support may be appropriate, and preparing questions for a provider.

Get started: Call the number on the back of your Blue Shield ID card or log in to your **Blue Shield account** to chat securely online.

Wellvolution

Work toward your health goals with personalized programs to help you manage weight, prevent or manage type 2 diabetes, lower blood pressure, quit smoking, and reduce stress. Available at no additional cost to eligible Blue Shield members.

Get started: Visit **wellvolution.com** and create an account to confirm eligibility and find a program that fits your goals.

Understanding Your Medicare Options

Approaching age 65 can bring a lot of questions about Medicare and how it works with your current coverage. **Alliant Medicare Solutions** is a no-cost service available to you, your family members, and friends who are nearing Medicare eligibility. A licensed insurance agent can help you:

- Understand your Medicare options and enrollment timing.
- Compare Medicare with your current medical coverage.
- Consider which option may fit your needs.
- Enroll in a Medicare plan if you decide it's right for you.

Visit the **Tarsus Benefits Site** for contact information and additional Medicare resources.

Wellness Perks

Explore **Blue Shield's wellness discounts** to find plan member savings on gym memberships, vision services, hearing aids, acupuncture, chiropractic services, massage therapy, and more!

Create Healthy Habits

HEALTHY HABITS

Staying active and making time for yourself can help turn healthy choices into routines that last. These year-round resources make it easier to support your goals, enjoy your free time, and save along the way.



Fitness Reimbursement

Are you a gym person? Or a workout at home fan? Choose the option that works for you. Tarsus helps cover the cost of an eligible monthly gym membership or home fitness subscription.

Confirm eligibility before signing up, save your receipts, and submit expenses according to the business travel and expense policy. Visit the Fitness Reimbursement page on **Tarsanet** to get started.

Calm Health

Build moments of calm into your day with no-cost tools for meditation, sleep, relaxation, focus, and stress support. Calm Health adapts to the time you have, whether that is a longer guided session or a brief reset. Explore meditation, sleep stories and sounds, light stretching, relaxation exercises, focus tools, and programs created for specific life experiences and health needs. All Tarsans receive a **no-cost** annual membership that covers up to five family members. Get started at **app.calmhealth.com/go/tarsus**.

LifeBalance

Access discounts that can help you stay active, plan a getaway, or simply have some fun. Explore savings at participating fitness studios, health clubs, sporting-goods stores, amusement parks, movie theaters, hotels, ski resorts, online retailers, and more.

Members of your household can also create accounts and use available offers. **Check LifeBalance** before making a purchase to see where you may save. Offers may change, so check the program before making a purchase.

Building Resilience

RESILIENCE

Life can be a lot, and building resilience doesn't mean handling everything on your own. These no-cost resources give you practical ways to manage stress, work through life's challenges, and make time to reset and recharge.

Employee Assistance Program (EAP)

The Sun Life EAP through **ComPsych** offers free, confidential support to you and members of your immediate household for emotional health, relationships, substance use, parenting, child or elder care, finances, legal concerns, and more.

Emotional Wellbeing	Work-Life Balance	Financial Guidance	Legal Support	Self-Help Resources
Get unlimited 24/7 phone access, online self-help resources, and up to five in-person or video counseling visits per short-term issue.	Get help finding childcare, elder care, education, and support during life transitions.	Access resources for budgeting, debt management, credit concerns, and planning for major life expenses.	Connect with legal professionals about wills, estate planning, family matters, and identity protection.	Explore a virtual library of tools to learn new strategies, build healthy habits, and navigate life's challenges.

Free Counseling
Watch this **video** to learn more!



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Life and Accidental Death & Dismemberment (AD&D) RESILIENCE

It's not always easy to think about the unexpected, but having financial protection in place can help you feel more prepared. Tarsus gives you a foundation of Life and AD&D coverage at no cost, and you can add more protection for yourself and your family if needed.

What Tarsus Provides

Basic Life + AD&D On Us

Tarsus automatically provides eligible Tarsans with coverage equal to 1× annual base salary plus target bonus or incentive pay, **up to $1,000,000, at no cost to you**.*

**Life and AD&D benefit amounts reduce beginning at age 70.*

Want More Protection?

Voluntary Life and AD&D

You can purchase additional coverage for yourself, your spouse or domestic partner, and your children.

For You	For Your Spouse/Partner	For Your Children
Choose coverage in $10,000 increments	Choose coverage in $5,000 increments	Coverage available up to $10,000
Maximum: lesser of 5× salary or $500,000	**Maximum**: lesser of 50% of your coverage or $100,000	Coverage varies based on age
Up to $200,000 guaranteed issue	**Up to $50,000 guaranteed issue**	See plan details

Good to Know

Company-paid life insurance over $50,000 is considered imputed income, which means the value of coverage above that amount is subject to Social Security and Medicare taxes.



Disability

RESILIENCE

If an illness or injury prevents you from working, Sun Life disability coverage can help replace part of your income so you can focus on your recovery.

Short-Term Disability (STD)

STD coverage provides you with a portion of income replacement if you are unable to work due to a non-work-related illness, injury, pregnancy-related conditions, childbirth recovery, surgery or recovery from surgery. Tarsus automatically provides coverage at **no cost** to eligible employees.

If you live in California, Hawaii, New Jersey, New York, Rhode Island, or Puerto Rico, your STD benefit may be reduced by benefits available through your state's disability program.

Long-Term Disability (LTD)

LTD pays you a portion of your earnings if you cannot work for an extended period due to a disabling illness or injury. Tarsus automatically provides coverage at **no cost** to eligible employees.

LTD benefits may be reduced by other disability income you receive, such as Social Security Disability benefits or Workers' Compensation.

Features	STD	LTD
Percent of Earnings	66 ⅔%	60%
Maximum Payout	$3,000 weekly	$15,000 monthly
Elimination Period	7 days	180 days
Maximum Duration	25 weeks	Up to Social Security Normal Retirement Age



Three Things to Know

1. Disability coverage can help protect your savings when you cannot work.
2. Benefits can be used for housing, food, medical bills, or other everyday expenses.
3. Start the claim process promptly and coordinate with Human Resources, Sun Life, and any applicable state disability program.

Voluntary Benefits RESILIENCE

An unexpected illness or injury can bring extra expenses. Accident, Critical Illness, and Hospital Indemnity Insurance through Sun Life offer added protection to help with medical bills and everyday costs. Coverage is optional, and you pay premiums through convenient payroll deductions. Choose the protection that fits your needs and budget.

Accident Insurance

Pays a lump-sum benefit for certain covered injuries and services, including fractures, dislocations, burns, emergency or urgent care, and physical therapy. The amount depends on the injury and care received, and you can use the payment however you choose.

Critical Illness Insurance

Pays money directly to you after diagnosis of certain covered conditions, such as cancer, heart attack, or stroke. Use it for medical expenses, transportation, childcare, lost income, or other needs.

Hospital Indemnity Insurance

Pays benefits directly to you following a covered hospital admission or stay. The payment is separate from what your medical plan pays and can help with deductibles, bills, groceries, or childcare.

Get to Know the Worksite Benefits

Watch this **video** to learn more!

Find Out More

Learn more on the **benefits website**.



Voluntary Financial Protection

INVEST

From legal questions to identity theft, life can bring challenges that affect your finances. These optional benefits offer resources to help protect your identity, belongings, and budget. You pay the cost of these benefits through convenient payroll deductions, and group rates may be more affordable than purchasing similar protection on your own.

Legal Services

Provides access to attorneys, document services, and online tools for covered matters such as wills, rental agreements, traffic tickets, home purchases, family matters, and certain tax concerns.

Identity Theft Protection

Combines monitoring tools with expert restoration and resolution support. Specialists can help you respond and work through recovery if your identity is compromised.

Home and Auto Insurance

Lets you request personalized quotes and access group rates through Farmers Insurance and MetLife. You may generally enroll or end coverage during the year and pay premiums through payroll deductions.



Find Out More

Learn more on the **benefits website**.

401(k) Retirement Plan

INVEST

The Tarsus 401(k) Retirement Savings Plan through Fidelity helps you save for the future with convenient payroll deductions, a range of investment choices, and company matching contributions. You can choose traditional pre-tax contributions, Roth after-tax contributions, or a combination of both.

You are eligible to participate on your first day of employment. You can enroll, update contributions, designate beneficiaries, and manage your investments at any time.

Log in to your Fidelity 401(k) account at **netbenefits.com** or call **800-835-5095**.

Get the Tarsus Match

Tarsus matches your contributions dollar-for-dollar up to 4% of eligible pay, plus 50% of the next 2% you contribute. Tarsus contributions are 100% vested after three years of service; refer to the Summary Plan Description for complete vesting details.

Traditional vs. Roth: Which Is Right for You?

You can select traditional and/or Roth 401(k) contributions. Understanding how each works can help you make the most of your retirement savings strategy.

Traditional 401(k)	Roth 401(k)
Best if: You want tax savings today.	**Best if: You want tax-free income later.**
Contributions are made before taxes.	Contributions are made after taxes.
Lowers your taxable income now; taxes are paid when money is withdrawn in retirement.	Taxes are paid upfront, so qualified withdrawals are tax-free in retirement.
Can be a good fit if you're in your highest earning years.	Can be a good fit if you're early in your career or expect your income to increase over time.
Recommended: Consider contributing to both Traditional and Roth accounts for a balanced retirement strategy.	

2027 Projected Contribution Limits

The IRS allows annual tax-free contributions up to…

- **$25,500** — Age 18-49
- **$34,000** — Age 50-59
- **$37,250** — Age 60-63
- **$34,000** — Age 64+



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Tarsus Stock Benefits

At Tarsus, we believe it's important that every employee has a stake in our success. That's why we offer opportunities to build your financial future through the Employee Stock Purchase Plan (ESPP) and stock awards.

Employee Stock Purchase Plan (ESPP) INVEST

Eligible Tarsans have two annual opportunities to enroll and purchase Tarsus stock at a discount through after-tax payroll deductions.

How It Works

Choose your contribution.
Your elected contribution is withheld each pay period during the six-month offering period.

Contributions accumulate.
Deductions accumulate during the semester and are used to purchase whole shares.

Receive a 15% discount.
Price is 85% of the lower closing stock price on the first or last day of the offering period.*

An annual $25,000 share-value limit applies.

Offering Periods:
January 1 – June 30 | Purchase date: June 30
July 1 – December 31 | Purchase date: December 31

Visit the Your Rewards page on the **Tarsanet** to learn more.
Questions? Contact Fidelity support services at **1-800-544-9354**, or Tarsus Stock Plan Administration at **tarsusequityadmin@tarsusrx.com**.

Tarsus Stock Program INVEST

Depending on eligibility, you may receive stock awards through the company's long-term incentive program.*

**Stock awards are subject to applicable vesting requirements.*



Your Total Rewards via Backstitch

See a full picture of your compensation, benefits, and Tarsus' investment in your health and financial well-being in Backstitch, accessible via the **Tarsanet**. Select "View Letter" for your personalized Total Rewards Statement, or explore benefits and plan overviews from the Backstitch homepage.

Commuter Benefit Plan

INVEST

If you commute to or from work, the HealthEquity commuter benefits program allows you to set aside tax-free funds to pay for commute-related parking and transit. You may start, change, or stop your parking or transit election during the year without a qualifying life event. Unused funds may remain available for future eligible commuting expenses, subject to program rules. You may contribute up to **$700 (projected) per month** if you have both eligible parking and transit expenses.

Parking
$350 per month projected max

Transit
$350 per month projected max

Eligible Expenses

Parking	Transit Passes	Ticket Books	Fare Cards	Vanpools



Tarsan Extras

Tarsus provides practical support for the way you work, grow, stay active, and connect with colleagues. Eligibility and reimbursement requirements vary by benefit.

Professional Growth

TRANSFORM

Eligible professional development expenses and membership fees may be reimbursed when they support your role or growth. Talk with your manager about your development goals, confirm eligibility, and obtain required approval before registering, joining, or purchasing.

Connection and Community

EMPOWERMENT

Company social activities and other events create opportunities to connect outside day-to-day work. Events and availability vary throughout the year and by location.

Cell Phone Allowance

EMPOWERMENT

Eligible Tarsans may receive a monthly cell phone allowance to help cover business use of a personal mobile phone. Eligible remote employees may also receive support for home internet costs. Hybrid work arrangements depend on role, team expectations, business needs, and company policy.

Before You Submit an Expense

Review the business travel and expense policy for eligibility, approval, documentation, limits, and submission instructions. When a benefit requires advance approval, obtain it before making the purchase.



Time Off

EMPOWERMENT

There is no one-size-fits-all balance between work and home. Tarsus provides flexible time off and leave programs so you can rest, recover from illness, care for personal and family needs, and make time for what matters.

Flexible Time Off (FTO)

FTO empowers eligible Tarsans to take full or partial days away as needed, subject to business requirements. FTO may be used for vacation, illness, caring for family, mental health days, holidays Tarsus does not formally observe, volunteer activities, bereavement, and jury duty when those needs do not fall under another leave policy.

Leaves of Absence (LOA)

Parental

We provide up to 16 weeks of paid leave (6-8 weeks of paid disability plus 8 weeks of parental leave) when you welcome a new child through birth, adoption, or foster placement.

FMLA

Eligible employees may take job-protected leave for certain family and medical reasons, including a serious health condition, caring for a family member, or the birth or placement of a child.

Sabbatical Program

After six years as a Tarsan, you may be eligible for a six-week paid sabbatical to pursue personal interests that contribute to your overall wellbeing. Sabbatical leave must be approved by your manager and Human Resources.

Need Time Off?

Which Type of Time Away Do You Need?

- **Everyday needs:** Use FTO for vacation, illness, appointments, personal matters, and other needs not covered by a separate leave policy.
- **Welcoming a child or providing care:** Parental or primary-caregiver leave may work together with disability coverage or other leave programs.
- **Scheduled time off:** Company holidays and recharge days provide additional paid time away.
- **Extended or protected leave:** Contact Human Resources as early as possible to discuss your options, eligibility, and next steps.

Other paid or unpaid leave may also be available based on your situation.

Learn more about your time off options in the Employee Handbook.

Go to the **next page** for more Time Off information.

Time Off (Continued)

Paid Holidays, Recharge Days & Wellness Breaks

Here's the list of paid holidays, recharge days, and wellness breaks for 2027 so you can make the most of your time off.

New Year's Day (as part of 2026 Winter Wellness Break)	Friday, January 1
Martin Luther King Jr. Day	Monday, January 18
Presidents' Day	Monday, February 15
Recharge Day (Non-Sales)	Friday, March 26
Recharge Day (Sales)	Friday, April 2
Memorial Day	Monday, May 31
Juneteenth National Independence Day (observed)	Friday, June 18
Summer Wellness Break (includes Independence Day observed)	Monday, July 5 – Friday, July 9
Recharge Day (Sales)	Friday, August 6
Labor Day	Monday, September 6
Recharge Day (Non-Sales)	Friday, October 29
Thanksgiving Day	Thursday, November 25
Native American Heritage Day	Friday, November 26
Christmas Eve	Friday, December 24
Winter Wellness Break	Monday, December 27 – Friday, December 31



Who to Contact

Important Legal Notices
Review the required legal notices here.

Coverage	Contact/Policy #	Phone	Website/Email
Benefit Advocate	Alliant	925-357-6853	tarsusbenefits@alliant.com
Medical	Blue Shield / #W3002913	855-599-2657	blueshieldca.com/en/home
Pharmacy	Amazon Pharmacy	—	amazon.com/blueshieldca
Virtual Care	Teladoc Health	800-835-2362	blueshieldca.com/teladochealth
Dental	Sun Life / #829545	800-434-2638	member.sunlifeconnect.com/findadentist
Vision	Sun Life / #829545	800-877-7195	vsp.com
HSA	HealthEquity / #3085009	866-346-5800	healthequity.com
FSA	HealthEquity / #3085009	877-924-3967	healthequity.com
Commuter	HealthEquity / #3085009	877-924-3967	healthequity.com
EAP	Sun Life/ComPsych	877-595-5284	guidanceresources.com
401(k)	Fidelity/MMA	800-835-5095	netbenefits.com
Life and AD&D	Sun Life / #829545	800-247-6875	sunlife.com
Disability	Sun Life / #829545	800-247-6875	sunlife.com
Voluntary Accident, Critical Illness & Hospital Indemnity	Sun Life / #829545	800-247-6875	sunlife.com
Voluntary Legal Services	MetLife	800-821-6400	legalplans.com
Voluntary Identity Theft	MetLife	833-552-2123	metlife.com or aura.com
Voluntary Home & Auto	MetLife	800-438-6381	metlife.com

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