



2024 BENEFITS OVERVIEW

WELCOME Benefits are an important part of overall compensation. We are pleased to offer a comprehensive array of quality benefits to protect your health, your family and your way of life.

MEDICAL PLANS

We offer employees a choice of medical plans. Coverage under all plans includes comprehensive medical care and prescription drug coverage.

Anthem HSA Plan — Like the PPO Plan, the High-Deductible Health Plan (HDHP) gives you the freedom to seek care from the provider of your choice. You will maximize your benefits and reduce your out-of-pocket costs if you choose a provider who participates in the Anthem network. In addition, the HDHP comes with a health savings account (HSA) that allows you to save pre-tax dollars¹ to pay for any qualified health care expenses as defined by the IRS, including most out-of-pocket medical, prescription drug, dental and vision expenses.

You may contribute to your HSA through pre-tax payroll deductions to help offset your annual deductible and pay for qualified health care expenses. The company will contribute up to \$1,500/\$3,000 annually for employee only/family coverage prorated based on effective date. **To be eligible for the HSA, you cannot be covered through Medicare Part A or Part B or TRICARE programs.**

Important: Your contributions, in addition to the company's contributions, may not exceed the annual IRS limits listed below:

HSA Contribution Limit	2024
Employee Only	\$4,150
Family (employee + 1 or more)	\$8,300
Catch-up (age 55+)	\$1,000

¹ tax free under federal tax law; state taxation rules may apply

Anthem PPO Plan — This plan gives you the freedom to seek care from the provider of your choice. However, you will maximize your benefits and reduce your out-of-pocket costs if you choose a provider who participates in the Anthem network. The calendar-year deductible must be met before certain services are covered.

Anthem HMO Plan — With this plan, you select a primary care physician (PCP) from the participating network of providers who will coordinate your health care needs, refer you to specialists (if needed) and approve further medical treatment. Services received outside of the HMO's network are not covered, except in the case of emergency medical care.

DENTAL PLAN

We offer employees a dental plan.

Anthem DPPO Plan — With this plan, you choose a primary dental provider to manage your care. There are no charges for most preventive services, no claim forms and no deductibles. Reduced, pre-set charges apply to other services.

VISION PLAN

We offer employees an opportunity to enroll in a vision plan.

This plan through Anthem Blue View covers eye exams, lenses, frames, and contacts. Members have the freedom and flexibility to use the provider of their choice. However, benefits are maximized and out-of-pocket costs are reduced if an in-network provider is used.

- MEDICAL PLANS
- DENTAL PLAN
- VISION PLAN
- FLEXIBLE SPENDING ACCOUNTS (FSA)
- LIFE AND AD&D
- DISABILITY INSURANCE
- VOLUNTARY BENEFITS
- VALUABLE EXTRAS
- TIME OFF



FLEXIBLE SPENDING ACCOUNTS (FSA)

We provide you an opportunity to participate in the Health Care FSA and/or the Dependent Care FSA.

With these accounts administered by Igoe, employees can set aside **pre-tax** dollars to pay for qualified health care and/or dependent care expenses. Contribution limits are as follows:

Health Care FSA — For 2024, employees may contribute up to \$3,200 to cover eligible health care expenses incurred by themselves, their spouse, and their children up to age 26.

NOTE: Employees enrolled in the HDHP HSA medical plan cannot participate in the Health Care FSA.

Dependent Care FSA — For 2024, employees may contribute up to \$5,000 (per family) to cover eligible dependent care expenses (\$2,500 if married and file separate tax returns).

LIFE AND AD&D

We provide basic life and accidental death and dismemberment (AD&D) coverage at **NO COST**. Employees also have the opportunity to purchase additional supplemental coverage at an affordable group rate.

Unum Basic Coverage — 2 times annual earnings up to \$500,000 (minimum benefit of \$25,000)

Unum Supplemental Coverage — Employee coverage: \$10,000 increments up to a \$500,000 maximum or 5x annual earnings, whichever is less; spouse coverage: \$5,000 increments up to a \$250,000 maximum or 100% of employee amount, whichever is less; child(ren) coverage: Live birth up to 6 months old: flat \$1,000 / 6 months old up to 26 years of age: flat \$10,000.

DISABILITY

We provide disability insurance at **NO COST** to you. Disability insurance through Unum (CA Only) provides benefits that replace part of your lost income when you become unable to work due to a covered injury or illness.

Short-Term Disability (STD) — Benefit amount is equal to 60% of the employees weekly earnings up to \$2,000. Benefits begin after 7 days for a maximum of 12 weeks.

Voluntary Short-Term Disability (STD) (California Only)— Benefit amount is equal to 20% of the employees weekly earnings up to \$2,500. Benefits begin after 7 days for a maximum of 12 weeks.

Long-Term Disability (LTD) — Benefit amount is equal to 67% of the employees monthly earnings up to \$14,000. Benefits begin after 90th day of disability until Social Security Normal Retirement Age as long as you meet the definition of Disability.

VOLUNTARY BENEFITS

We provide employees an opportunity to purchase voluntary benefits at affordable group rates through Unum.

These plans provide cash benefits in the event of an illness, injury, disability, or death.

- Accident Insurance
- Hospital Indemnity Insurance
- Legal Shield
- ID Shield Identity Theft
- SPOT Pet Insurance

VALUABLE EXTRAS

We also offer the following additional benefits:

- 3% 401k Plan Match
- Carrot Fertility and Family Forming Assistance
- Mental Wellness Support
- Home Thrive Adult Caregiving Support
- Tootris Childcare Support
- Travel Assist
- BenefitHub Online Discounts
- Volunteer/Impact Day

TIME OFF

Maravai has vacation accruals based on years of service.

- <1 year = 15 days
- 1 to 2 years = 16 days
- 2 to 3 years = 17 days
- 3 to 4 years = 18 days
- 4 to 5 years = 19 days
- 5 to 10 years = 20 days
- 10 to 25 years = 22 days
- 25 years = 25.5 days

Maravai offers other time off benefits like Paid Sick Leave, Jury Duty, Bereavement Leave and Parental leave as well as 12 company holidays.