

2025 Benefits at FLYR

At FLYR, one of our highest priorities is addressing the health and welfare needs of our employees and their family members. Our benefits package includes health and wellness programs that support the physical and mental health of you and your family members; company-paid income protection benefits, so you can rest assured your family will be protected; along with tax-saving opportunities and financial planning resources to help you save for the future.

This provides a quick snapshot of the benefits available to FLYR employees.

Eligibility

Any active, regular, full-time employee working a minimum of 30 hours per week will be eligible for benefits. The following family members are eligible: spouse, domestic partner, dependent children up to age 26, and any dependent child who reaches the age limit and is incapable of self-support because of a mental or physical disability.

How to Enroll

You may enroll during Open Enrollment, or if you are a new hire, you have 30 days from your eligibility date to enroll. After you enroll, your benefit coverage will retroactively begin on your date of hire. If you experience a qualified life event (marriage, divorce, birth of a child, adoption, or loss of coverage), you may make changes to your enrollment within 30 days of the life event. To enroll for benefits, log on to Benefit Navigator at flyr.bswift.com.

Health & Wellness

MEDICAL PLANS

You have the choice of three national medical plans through Cigna. If you reside in California, you also have the option to participate in an HMO plan through Kaiser. All plans provide 100% coverage for in-network preventive care. Below is a quick summary of what you can expect for in-network coverage in our medical plans. For complete details, [click here](#).

2025 Medical Plan Comparison

Medical	Cigna By Up	Cigna Base	Cigna HSA	Kaiser CA <i>In-network only</i>
Annual Deductible <ul style="list-style-type: none">• Individual• Family	\$500 \$1,500	\$1,000 \$3,000	\$3,300 \$6,600	None None
Out-of-Pocket Max <ul style="list-style-type: none">• Individual• Family	\$3,000 \$6,000	\$5,500 \$11,000	\$5,500 \$11,000	\$3,000 \$6,000
Office Visits <ul style="list-style-type: none">• Primary Care• Specialist	\$20 copay \$20 copay	\$35 copay \$35 copay	20% after deductible	\$20 copay \$40 copay
Availability of HSA?	No	No	Yes	No

DENTAL & VISION

You have the choice of a high or low dental plan through Cigna. The high plan includes orthodontia coverage, the low cost plan does not include coverage for orthodontia.

You also have the option to enroll in vision benefits through Cigna.

WELLNESS

- **Employee Assistance Program (EAP) through Cigna:** Free, confidential, 24/7 assistance help is available to you and your family members. Assistance includes counseling for personal or job-related concerns, substance abuse, legal or financial advice, *and* referrals for child or elder care.
- **Mental health and wellness support via Headspace Care:** Access to Headspace Care (formerly Ginger) wellness programs and live coaching services at no cost to you.

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Tax-Advantage Accounts

- **Health Savings Account (HSA):** This account is only available to those enrolled in the Cigna HSA. FLYR will contribute \$50/month for employee-only coverage and \$100/month for family coverage into your HSA. You still have the opportunity to contribute to the HSA up to the annual IRS limit.
- **Health Care and Dependent Care FSA:** When you enroll in FSAs, you can set aside pre-tax money to pay for eligible health care and/or dependent daycare expenses up to the IRS annual limit.
- **Commuter benefits:** Commuter benefits are a pre-tax way to pay for eligible parking & transit expenses before taxes, up to the monthly limit.

Income protection

LIFE AND AD&D

FLYR provides basic life and accidental death & dismemberment (AD&D) insurance through Prudential. Life and AD&D insurance is designed to provide protection for you and your family against loss of income due to death.

- You are automatically enrolled in basic life and AD&D coverage at no cost to you.
- You have the option to purchase additional life and AD&D insurance for yourself, your spouse/ domestic partner, and your child(ren).

DISABILITY

- You are automatically enrolled in both short- and long-term disability coverage at no cost to you.
- Short-term disability provides income protection at 60% of salary up to \$2,308/week for 3 months for an approved disability. After 3 months, long-term disability will continue at 60% of salary, up to \$10,000/month, to SSNRA.

2025 Employee Contributions (24 Pay Periods)

Medical	Cigna Buy Up	Cigna Base	Cigna HSA	Kaiser CA
Employee Only	\$52.50	\$32.38	\$0.00	\$26.83
Employee + Spouse	\$241.92	\$205.46	\$98.68	\$162.27
Employee + Children	\$179.64	\$152.25	\$74.73	\$147.50
Employee + Family	\$368.62	\$306.93	\$160.46	\$261.60

Dental/Vision	Dental Low Plan	Dental High Plan	Vision
Employee Only	\$0.00	\$4.26	\$0.00
Employee + Spouse	\$12.37	\$17.27	\$0.87
Employee + Children	\$15.95	\$23.17	\$0.89
Employee + Family	\$26.70	\$38.46	\$1.41

Voluntary Health Benefits

You have the option to purchase Critical Illness Insurance through Cigna. It provides financial protection if you, your spouse, or child are diagnosed with a covered critical illness.

Additional Benefits

- MetLife Legal
- AllState Identity Theft
- Pet Insurance
- Family Planning Benefits
 - Infertility treatments through medical carriers
 - Carrot Fertility
 - Urbansitter and Kinside for childcare and other needs

Perks

- Generous PTO policy and company holidays
- Learning & Education stipend
- LinkedIn Learning for all employees
- Commuter benefit
- Access to coaching via Headspace Care
- 12 weeks of paid parental leave

Retirement Savings

- **401(k) via Guideline:** All US employees are automatically enrolled at 1% contribution and employer match. FLYR will contribute 25% to your account for every dollar you contribute, up to 8%.