

**BLUE
ORIGIN**



EMPLOYEE BENEFITS

Benefit plans effective January 1–December 31, 2023

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At Blue Origin, we are invested in you. That's why we've designed a benefits package that helps to support your total wellbeing—physically, emotionally, and financially.

Use this guide as a tool to help you make the best benefits decisions for you and your family for the 2023 plan year (January 1–December 31, 2023). The information inside this guide can help you review your health coverage options, check out tax savings opportunities, and learn about voluntary benefits options.

ELIGIBILITY

If you are a regular or fixed-term employee scheduled to work at least 20 hours per week, you are eligible for benefits on the first day of the month following date of hire (or coinciding with date of hire if hired on the first).

As you become eligible for benefits, so do your eligible dependents. In general, eligible dependents include:

- **YOUR SPOUSE OR PARTNER (SAME OR OPPOSITE GENDER):** This includes your legal spouse or domestic partner of at least six months.
- **YOUR CHILD(REN):** This includes your children to age 26, regardless of student, marital, or tax-dependent status (including a stepchild, child of a domestic partner, legally-adopted child, a child placed with you for adoption, or a child for whom you are the legal guardian) as well as children of any age who are physically or mentally unable to care for themselves.

DEPENDENT DOCUMENTATION

Blue Origin requires documentation to verify the relationship between the employee and the eligible dependents (family members) enrolled on our plans. Some examples of documentation we accept are listed below. If you need additional options, please contact Human Resources for assistance:

- **SPOUSE:** Marriage certificate
- **DOMESTIC PARTNER:** Affidavit of Domestic Partnership

Form in combination with one of the following:

- ID, such as driver's license, showing name of DP and shared address, or
- Bank statement showing both names on the account, or
- Mortgage/lease paperwork showing both names
- **CHILDREN UP TO THE AGE OF 26**
 - Biological children: Birth certificate
 - Step-children: Birth certificate showing spouse's name (plus marriage certificate if not already submitted for spouse)
 - Legally adopted children: Adoption papers showing employee's and children's names
 - Children of DP: Birth certificate showing DP's name (plus same requirements as DP if not already submitted for DP)
- **CHILDREN OVER THE AGE OF 26:** For children over the age of 26 who are physically or mentally unable to care for themselves who have a documented disability, the same required documents for children under age 26 must be submitted plus the required documentation from their healthcare providers.

ENROLLMENT

You can only sign up for benefits or change your benefits at the following times.

- Within 30 days of joining Blue Origin as a new employee.
- During the annual benefits open enrollment period.
- Within 30-60 days of a qualifying life event.

The choices you make at this time will remain in place through December 31, 2023, unless you experience a qualifying life event as described on page 4. If you do not sign up for benefits during your initial eligibility period, you will not be able to elect coverage until the next open enrollment period.

HOW TO ENROLL

- **AS A NEW HIRE:** Complete the **Change Benefits for Life Event** task in your Workday inbox.
- **DURING OPEN ENROLLMENT:** Complete the **Open Enrollment Change** task in your Workday inbox.
- **MID YEAR DUE TO QUALIFYING LIFE EVENT:** Access the **Benefits** application in Workday and select the applicable change.

Contact HR

Don't hesitate to contact Human Resources if you have any questions or concerns, as benefit elections must be submitted within your enrollment period.

CHANGING YOUR BENEFITS

Due to IRS regulations, once you have made your elections for 2023, you cannot change your benefits until the next annual open enrollment period.

The only exception is if you experience a qualifying life event. Election changes must be consistent with your life event.

Qualifying life events include, but are not limited to:

- Marriage, divorce, or legal separation.
- Birth or adoption of an eligible child.
- Death of your spouse or covered child.
- Spouse's work status changed affecting their benefits.
- Gain or loss of other coverage.
- Child's eligibility for benefits changed.
- Qualified Medical Child Support Order.

To request a benefits change, notify Human Resources within 30 days (60 days for birth or adoption) of the qualifying life event. Change requests submitted after 30 (or 60) days cannot be accepted. You will need to provide proof of the event, such as a marriage certificate or birth certificate. Please contact Human Resources if you need additional options for documentation.

KEY TERMS TO KNOW

Take the first step to understanding your benefits by learning these four common terms.



COPAY

A fixed dollar amount you may pay for certain covered services. Typically, your copay is due at the time of service.



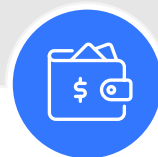
DEDUCTIBLE

The amount you must pay each year for certain covered health services before your insurance plan will begin to pay.



COINSURANCE

After you meet your deductible, you may pay coinsurance, which is your share of the costs of a covered service.



OUT-OF-POCKET MAXIMUM

This includes copays, deductibles, and coinsurance. Once you meet this amount, the plan pays 100% of covered services the rest of the year.

MEDICAL BENEFITS

Blue Origin offers two medical plan options through Premera Blue Cross (Premera).

MEDICAL PLANS

You can choose the HDHP (High Deductible Health Plan) or the Traditional PPO (Preferred Provider Organization). Technically, both plans are PPOs as they both offer networks of preferred providers with in-network and out-of-network benefits. You will pay less out of your pocket when you choose an in-network provider.

The Traditional PPO offers copays for many covered services. With the HDHP there are no copays, but you may be eligible to open and fund a health savings account (HSA). Before you enroll in medical coverage, take some time to fully understand how each plan works. See page 6 for an overview of the plan benefits.

MEDICAL PLAN NETWORK

Both plans utilize one of Premera's broad national provider networks:

- Employees in Washington and Alaska will utilize the **HERITAGE** network.
- Employees outside of Washington and Alaska will utilize the **BLUECARD PPO** network.

To locate a provider or facility, visit premera.com and click on Find Care > Find a Doctor. Then select "Search all plan networks" and enter your location. Click "All Networks" on the next page, then:

- **EMPLOYEES IN WASHINGTON AND ALASKA:** Select **HERITAGE & HERITAGE PLUS 1** from the drop down list.
- **EMPLOYEES OUTSIDE OF WASHINGTON AND ALASKA:** Select **BLUECARD PPO** network from the drop down list.

BLUECARD NATIONAL AND WORLDWIDE NETWORK COVERAGE

Both networks have access to the BlueCard Program, providing access to doctors and hospitals across the U.S. and in more than 200 countries and territories worldwide.

To find a provider, hospital, or other medical providers overseas, call the BlueCard number on the back of your card at **800-810-BLUE (2583)**.

PRESCRIPTION DRUGS

Both plans utilize the **Premera E1/E4 Essentials** prescription drug formulary. Some preventive drugs are covered at 100% on both plans. The HDHP covers some additional preventive drugs at 100%. See the **PV Core Plus** drug list for a list of these drugs.

ASK YOURSELF THESE QUESTIONS:



Can you set aside money from your paycheck to save for out-of-pocket health care costs?

Consider the Premera HDHP. You will have the option to fund a health savings account (HSA) that can save you money on your health care costs. See page 15 for more information.



Do you prefer to pay less when you visit the doctor's office?

Consider the Premera PPO. While you will pay more from your paycheck each month for coverage, you will only be responsible for a small copay or cost share when you need care.

MEDICAL BENEFITS

The Premera plans offer in- and out-of-network benefits, providing you the freedom to choose any provider. However, you will pay less out of your pocket when you choose a Premera provider.

The table below summarizes the benefits of each medical plan. The coinsurance amounts listed reflect the amount you pay. Please refer to the official plan documents for additional information on coverage and exclusions.

Summary of Covered Benefits	Premera HDHP		Premera PPO	
	In Network	Out of Network	In Network	Out of Network
Plan Year Deductible				
Individual/Family	\$1,500/\$3,000	\$3,000/\$6,000	\$500/\$1,000	\$1,000/\$2,000
Out-of-Pocket Maximum	Includes deductible, copays, and coinsurance			
Individual/Family	\$5,000/\$10,000	\$10,000/\$20,000	\$4,000/\$8,000	\$8,000/\$16,000
The amount Blue Origin contributes to your HSA	Employee-only: up to \$800 per year All other coverage levels: up to \$1,600 per year		N/A	
Preventive Care	Plan pays 100%	50% after ded.	Plan pays 100%	50% after ded.
Physician Services				
Primary Care Physician	20% after ded.	50% after ded.	\$25 copay	50% after ded.
Specialist	20% after ded.	50% after ded.	\$25 copay	50% after ded.
Virtual Care	20% after ded.	50% after ded.	\$25 copay	50% after ded.
Urgent Care	20% after ded.	50% after ded.	\$25 copay	50% after ded.
Spinal Manipulations (24 visits per calendar year)	20% after ded.	50% after ded.	\$25 copay	50% after ded.
Rehab Outpatient Care (45 visits per calendar year)	20% after ded.	50% after ded.	\$25 copay	50% after ded.
Lab/X-Ray				
Diagnostic Lab/X-Ray	20% after ded.	50% after ded.	20%	50% after ded.
High-Tech Services (MRI, CT, PET)	20% after ded.	50% after ded.	20% after ded.	50% after ded.
Hospital Services				
Inpatient	20% after ded.	50% after ded.	20% after ded.	50% after ded.
Outpatient	20% after ded.	50% after ded.	20% after ded.	50% after ded.
Emergency Room	20% after ded.		\$150 copay, then 20% after ded.	
Prescription Drugs¹ (Up to a 30-day supply)				
Preferred Generic	20% after ded.	20% after ded.	\$15 copay	\$15 copay, then 40%
Preferred Brand	20% after ded.	20% after ded.	\$30 copay	\$30 copay, then 40%
Preferred Specialty	20% after ded.	Not covered	\$50 copay	Not covered
Non-Preferred Generic and Brand	20% after ded.	20% after ded.	30%	Cost share ² , then 40%
Non-Preferred Specialty	20% after ded.	Not covered	30%	Not covered
Mail Order (Up to a 90-day supply) ³	20% after ded.	Not covered	2.5x retail copay	Not covered
Retail (Up to a 90-day supply)	20% after ded.	20% after ded.	3x retail copay	3x retail copay

(1) No charge for specific preventive drugs. (2) Cost share is 30%. (3) Up to a 30-day supply for Specialty Mail Order.

ARE YOU COVERING YOUR SPOUSE/DOMESTIC PARTNER AND/OR CHILDREN?

- **HDHP MEMBERS:** If you elect employee + spouse/DP, employee + child(ren), or family coverage, the individual deductible DOES NOT apply. The family deductible must be met, either by one individual, or by a combination of family members, before the plan begins to pay. The individual out-of-pocket maximum applies to each covered member of the family (capped at family amount).
- **PPO PLAN MEMBERS:** If you elect employee + spouse/DP, employee + child(ren), or family coverage, the individual deductible and out-of-pocket maximum apply to each covered member of the family (capped at family amount).



MEDICAL BENEFITS

MEDICAL COSTS

Listed below are the per pay period costs for medical insurance. Benefit deductions occur on the first two paychecks of the month for that month's coverage. For those months with three pay periods, there will be no deduction from the third paycheck. The amount you pay for coverage is deducted from your paycheck on a pre-tax basis, which means you don't pay taxes on the amount you pay for coverage. The premium for your domestic partner (and their children) will be paid on a post-tax basis and may result in imputed income to you.

Medical and vision benefits are no longer bundled! You must elect vision benefits separately.

Level of Coverage	Premera HDHP	Premera PPO
Employee Only	\$7.50	\$48.00
Employee + Spouse/DP	\$67.50	\$167.50
Employee + Child(ren)	\$43.50	\$120.00
Employee + Family	\$103.00	\$240.00

NICOTINE USE SURCHARGE

If you and/or your dependent use nicotine and enroll in a Blue Origin medical plan, a \$25 per pay period surcharge will apply. To waive the surcharge, you must certify that you and/or your dependent are a non-nicotine user or that you and/or your dependent are a nicotine user enrolled in a cessation program. Refer to the Additional Benefits section within this guide for information on the nicotine cessation program Blue Origin offers through Quit For Life.

MEDICAL BENEFITS

PREVENTIVE CARE

In-network preventive care is 100% free for medical plan members.

You won't have to pay anything out of your pocket when you receive in-network preventive care. Practice preventive care and reap the rewards of a healthier future.



Preventive care helps keep you healthier long-term.

An annual preventive exam can help **IDENTIFY FUTURE HEALTH RISKS** and treat issues early when care is more manageable and potentially more effective.



Preventive care helps keep your costs low.

With a preventive care exam each year, you can **TARGET HEALTH ISSUES EARLY** when they are less expensive to treat. You can also effectively manage chronic conditions for better long-term health.



Preventive care keeps your health up to date.

Yearly check-ins with your doctor keeps your health on track with **AGE- AND GENDER-SPECIFIC EXAMS, VACCINATIONS, AND SCREENINGS** that could save your life.

Some services are generally not considered preventive if you get them as part of a visit to diagnose, monitor, or treat an illness or injury. Please be aware that you will be responsible for the cost of any non-preventive care services you receive at your preventive care exam based on your plan design.

Learn more about preventive care at premera.com.

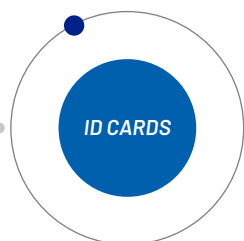
ONLINE SERVICES AND PREMERA APP

Register at premera.com to access your ID card, view your benefits, find providers, and sign up for paperless explanation of benefits (EOB). Once you've registered, you can also download and log into the Premera app to access your coverage information.

Manage your prescriptions online where you can look up drug costs and copays, review your benefits, refill your prescriptions, and search the Preferred Drug List to find the most affordable and effective medication for your health needs.



Premera App



You will receive your new ID card in the mail within 2-3 weeks of submitting your enrollment as a new employee. Virtual ID cards load to premera.com in about a week.

Once your coverage is active, you can register at premera.com using the last four digits of your Social Security number to access your virtual ID card. Once registered, you can download and log into the Premera mobile app to access your ID card.

If you made changes to your plan or added dependents during open enrollment, you will receive new a new medical ID card prior to the effective date of the new plan year.

MEDICAL BENEFITS

BESTBEGINNINGS MATERNITY APP

Premera's comprehensive BestBeginnings maternity program is available to provide you with all the information you need for a happy, healthy pregnancy. Manage your baby's health needs, track milestones, and access life hacks for new parents.

Download the BestBeginnings app or call Premera customer service to get started.

FREE 24-HOUR NURSELINE

Call **800-841-8343** to speak to a licensed nurse 24 hours a day, 7 days a week, for assistance deciding whether and where to seek medical care. This service is available **AT NO COST** to you.

VIRTUAL CARE

You have access to virtual care through 98point6, Doctors on Demand, Talkspace, Boulder Care, WorkIt Health, and Physera. Get the care you need when and wherever you need it. Whether you're on the go, at home, or at the office, care comes to you in the form of virtual care:

- **98POINT6:** Text-based primary care.
- **DOCTOR ON DEMAND:** Virtual visits with a board-certified provider anytime, anywhere.

- **TALKSPACE:** Online therapy with a licensed therapist through text or video.
- **BOULDER CARE:** Opioid use and alcohol use disorder treatment for people over age 18. Video visits and text messaging allow people to connect with clinicians, care advocates, and support 24/7.
- **WORKIT HEALTH:** Digital rehab and therapy to treat opioid and alcohol use disorder for people over age 18. Therapy also available for other addictions including drugs, smoking, and behaviors like gambling. A care team can be accessed 24/7.
- **OMADA (FORMERLY PHYSERA):** Video physical therapy you can do from anywhere to diagnose and treat nearly all muscle and joint issues.

PREMERA MYCARE VIRTUAL CARE APP

Access all of Premera's virtual care programs through the Premera MyCare app. Easily connect all of these programs to your Premera coverage when you download the app and log into your account.

Scan the Premera MyCare QR code to the right to download the app. You will still use your Premera app to view your ID card and coverage information.



GET CARE FOR NON-EMERGENCY CONDITIONS

Virtual care can connect you to a doctor, without an appointment, from your phone, computer, or tablet. Receive care for common health issues like allergies, asthma, sore throat, fever, headache, rashes, and much more.



RECEIVE MENTAL HEALTH SUPPORT AND COUNSELING

Licensed counselors and psychiatrists can help diagnose, treat, and even prescribe medication when needed for depression and anxiety, substance abuse and panic disorders, PTSD, men and women's issues, grief and loss, and more.



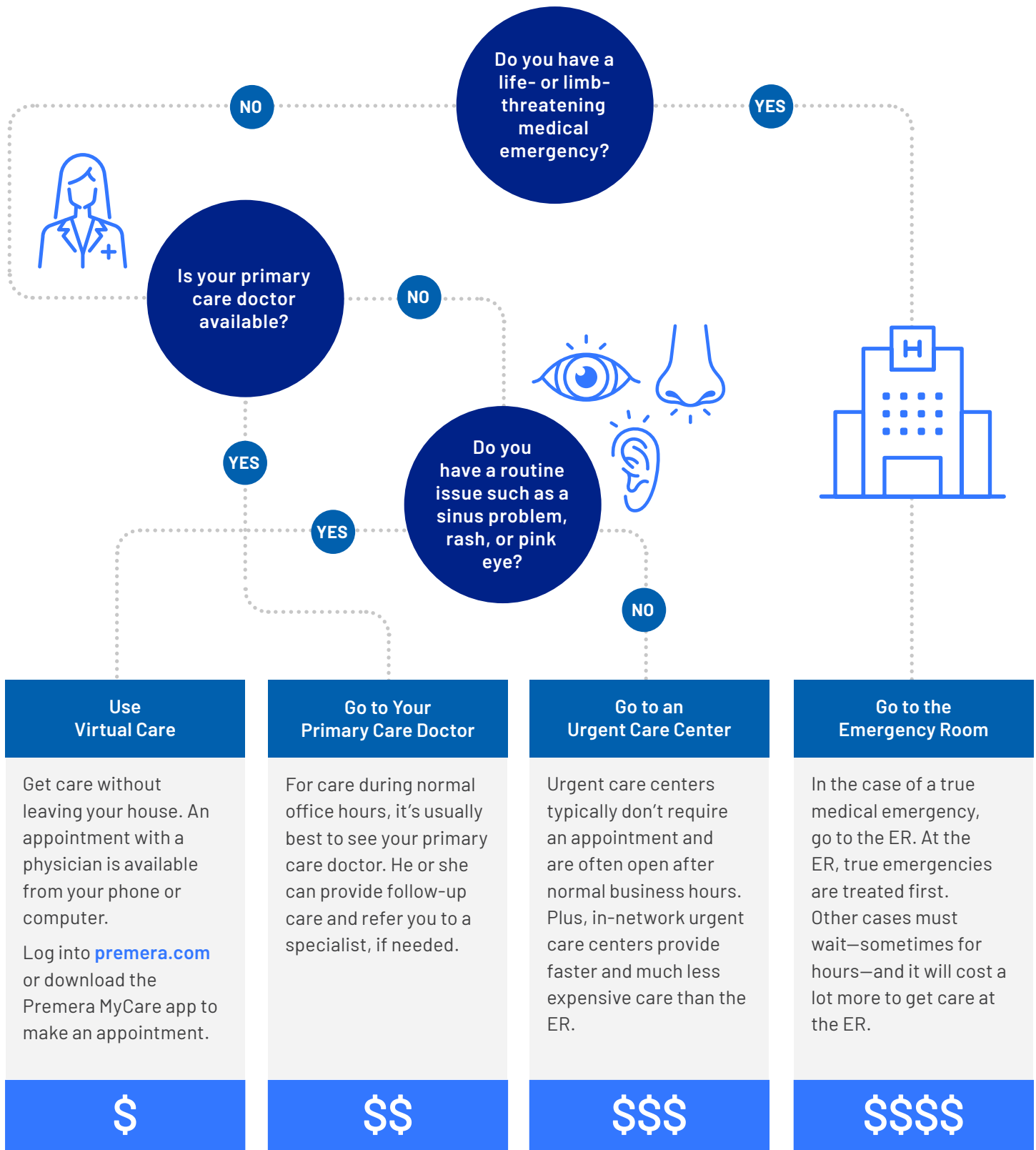
TALK WITH A DOCTOR BY PHONE OR VIDEO, 24/7

Use virtual care to prioritize your health by getting the care you need when you need it. Visit premera.com, download the Premera MyCare mobile app, or call **800-722-1471** to get started.

MEDICAL BENEFITS

Know where to go for care.

Where you go for medical services can make a big difference in how much you pay and how long you wait to see a health care provider. Use the chart below to help you choose where to go for care.



VISION BENEFITS

Blue Origin offers two vision insurance plan options through VSP.

You have the freedom to choose any vision provider. However, you will maximize the plan benefits when you choose a Signature Network provider. Locate a VSP network provider at vsp.com.

The table below summarizes key features of the vision plans. Please refer to the official plan documents for additional information on coverage and exclusions.



Summary of Covered Benefits	VSP Base Plan In Network	VSP Buy-Up Plan In Network
Eye Exam (Every 12 months)	\$10 copay	\$10 copay
Lenses (Every 12 months in lieu of contact lenses)	\$25 copay	\$25 copay
Frames Retail Frames Featured Frame Brands Walmart Vision and Costco Optical	(Every 24 months) \$150 allowance \$170 allowance \$80 allowance	(Every 12 months) \$175 allowance \$225 allowance \$95 allowance
Contact Lenses (Every 12 months in lieu of lenses) Elective Medically Necessary	\$150 allowance \$60 copay	\$175 allowance \$60 copay
LightCare (Every 12 months in lieu of other eyewear)	Not covered	\$175 allowance
Computer VisionCare (Employee only, every 12 months) Exam Frames/Lenses	Not covered	\$25 copay \$90 allowance (\$110 featured frame brands)
Your Coverage With Out-of-Network Providers		
Get the most out of your benefits and greater savings with a VSP network doctor. Call Member Services at 800-877-7195 for out-of-network plan details.		



Walmart Vision and Costco Optical in-network benefits are now available with each plan. Visit vsp.com to confirm participating Walmart or Costco providers before scheduling your exam.

BUY-UP PLAN EXTRA SAVINGS AND BENEFITS

LightCare

Use your frame allowance to get non-prescription sunglasses or ready-made blue light filtering glasses from your VSP network doctor.

Computer VisionCare

Computer VisionCare provides access to a comprehensive eye exam to detect vision issues caused by regular computer and digital use. This benefit includes an in-network allowance for eyewear specifically designed to help reduce eyestrain and fatigue while using a computer or digital device.



VISION BENEFITS

HEARING AID DISCOUNT PROGRAM

As a VSP member, you and your covered dependents receive free access to the TruHearing MemberPlus Program to enjoy deep discounts on some of the most popular digital hearing aids on the market. You may also add up to four guest members (parents, grandparents, siblings) for a VSP-exclusive rate.

The TruHearing MemberPlus Program includes:

- Three visits with a hearing professional after purchase (fitting, programming, and/or adjustments).
- Manufacturer’s coverage for a one-time loss or damage for three years (replacement fee paid to manufacturer).
- 3-year repair warranty.
- 48 batteries per purchased hearing aid.

Taking advantage of the TruHearing discounts is easy:

- Call TruHearing at **877-396-7194** to schedule an appointment.
- Visit hearing aid center, receive an exam, and purchase discounted aids.

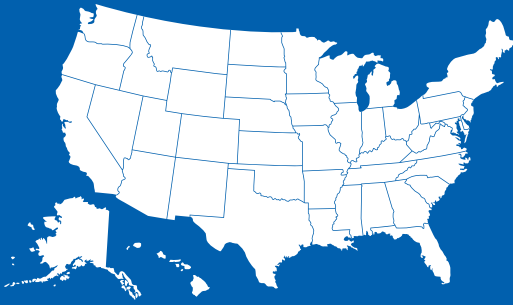


VISION COSTS

If you are enrolled in a Premera medical plan, you will pay a lower premium for vision insurance.

Listed below are the per pay period costs for vision insurance. The amount you pay for coverage is deducted from your paycheck on a pre-tax basis, which means you don’t pay taxes on the amount you pay for coverage. The premium for your domestic partner (and their children) will be paid on a post-tax basis and may result in imputed income to you.

Level of Coverage	VSP Base Plan		VSP Buy-Up Plan	
	With Premera Medical Plan	Without Premera Medical Plan	With Premera Medical Plan	Without Premera Medical Plan
Employee Only	\$0.50	\$2.75	\$3.00	\$5.25
Employee + Spouse/DP	\$1.50	\$4.40	\$5.50	\$8.50
Employee + Child(ren)	\$1.50	\$4.50	\$5.50	\$8.50
Employee + Family	\$2.50	\$7.25	\$9.00	\$13.75



DELTA DENTAL HAS THE LARGEST DENTAL NETWORK IN THE COUNTRY.

The Delta Dental PPO network has more than 104,000 participating dentists nationwide and the Delta Dental Premier network has more than 152,000 dentists. Use your Delta Dental of Washington benefits in all 50 states, Puerto Rico, and other U.S. territories.

🦷 DENTAL BENEFITS

Blue Origin offers two dental insurance plan options through Delta Dental of Washington (WA).

The plans offer in- and out-of-network benefits, providing you the freedom to choose any provider. However, you will pay less out of your pocket when you choose a Delta Dental WA provider. Locate a Delta Dental WA network provider at deltadentalwa.com. Register online to get your ID card, view your benefits, download forms, or compare treatment costs. ID cards will show the employee's name only, even when dependents are covered on the plan.

The table below summarizes key features of the dental plans. The coinsurance amounts listed reflect the amount you pay. Please refer to the official plan documents for additional information on coverage and exclusions.

Summary of Covered Benefits	Delta Dental Base Plan		Delta Dental Buy-Up Plan	
	Delta Dental PPO	Delta Dental Premier	Delta Dental PPO	Delta Dental Premier
Plan Year Deductible Individual/Family	\$0	\$50/\$150	\$0	\$50/\$150
Plan Year Benefit Maximum	\$1,500		\$2,000	
Class I: Preventive Care (Oral exams, cleanings, x-rays)	Plan pays 100%	Plan pays 100%	Plan pays 100%	Plan pays 100%
Class II: Basic Services (Periodontal services, endodontic services, oral surgery, fillings)	20%	20% after ded.	20%	20% after ded.
Class III: Major Services (Bridges, crowns [inlays/onlays], dentures [full/partial], and implants)	50%	50% after ded.	50%	50% after ded.
Orthodontia Services (Adults and children)	Not covered		50%	
Orthodontia Lifetime Maximum	N/A		\$2,000	

DENTAL COSTS





Listed below are the per pay period costs for dental insurance. The amount you pay for coverage is deducted from your paycheck on a pre-tax basis, which means you don't pay taxes on the amount you pay for coverage. The premium for your domestic partner (and their children) will be paid on a post-tax basis and may result in imputed income to you.

Level of Coverage	Delta Dental Base Plan	Delta Dental Buy-Up Plan
Employee Only	\$2.00	\$5.50
Employee + Spouse/DP	\$8.00	\$16.00
Employee + Child(ren)	\$9.00	\$19.50
Employee + Family	\$15.00	\$29.50

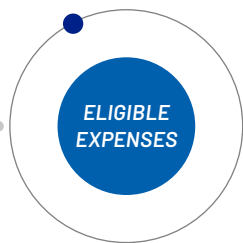
BUDGETING FOR YOUR CARE

Blue Origin offers two types of pre-tax accounts: a health savings account (HSA) and flexible spending accounts (FSAs).

When you put money into a pre-tax account, you can save up to 20%* on your care and increase your take home pay. This is because you don't pay tax on your contributions. These savings account options are not tied to the medical plans. See below to find the option(s) that work best for you and your medical plan selection.

Health Savings Account	General Purpose Health Care Flexible Spending Account	Limited Purpose Flexible Spending Account	Dependent Care Flexible Spending Account
<p>Consider funding a health savings account (HSA) if you enroll in the Premera HDHP.</p> <ul style="list-style-type: none"> Blue Origin contributes the following amounts per pay period: Individual—\$33.33 Family—\$66.67 Roll over all funds each year Invest funds for long-term savings Spend funds penalty-free after age 65 	<p>Consider funding a general purpose health care flexible spending account. You can fund a general purpose health care FSA if you enroll in the PPO or the HDHP. However, you cannot fund a general purpose health care FSA if you fund an HSA.</p> <ul style="list-style-type: none"> No Blue Origin contribution You may roll over up to \$610 each year 	<p>Consider funding a limited purpose flexible spending account. You can choose to fund both a limited purpose FSA and an HSA—this option will work with the HDHP or the PPO plan.</p> <ul style="list-style-type: none"> No Blue Origin contribution You may roll over up to \$610 each year Dental and vision expenses only 	<p>Consider funding a dependent care flexible spending account if you are paying for child or elder care expenses.</p> <ul style="list-style-type: none"> No Blue Origin contribution No roll over allowed Dependent care expenses only
			

*Percentage varies based on your tax bracket.



A list of eligible medical, dental, and vision expenses can be found in **IRS Publication 502**. Refer to **IRS Publication 503** for eligible dependent care expenses.

MAXIMIZE YOUR TAX SAVINGS WITH AN HSA



SPEND

Pay for eligible expenses such as deductibles, dental and vision exams, menstrual care products, and prescriptions.



SAVE

Roll over funds every year to boost your long-term savings. Even if you switch health plans or jobs, the money is yours to keep.



INVEST

Invest and grow HSA funds tax free—including interest and investment earnings. After age 65, spend HSA dollars on any expense penalty free.



HEALTH SAVINGS ACCOUNT

If you enroll in the Premera HDHP, you may be eligible to open and fund a health savings account (HSA) through Navia Benefit Solutions and banking with WealthCare Saver.

An HSA is a savings account that you can use to pay out-of-pocket health care expenses with pre-tax dollars.

REMINDER:
Select your beneficiary online with Navia.

BLUE ORIGIN CONTRIBUTION

If you enroll in the Premera HDHP, Blue Origin will help you save by contributing to your account.

- **EMPLOYEE-ONLY:** \$33.33 per pay period up to \$800 per year
- **ALL OTHER COVERAGE LEVELS:** \$66.67 per pay period up to \$1,600 per year

2023 IRS HSA CONTRIBUTION MAXIMUMS

Contributions to an HSA (including the Blue Origin contribution) cannot exceed the IRS allowed annual maximums.

- **INDIVIDUALS:** \$3,850
- **ALL OTHER COVERAGE LEVELS:** \$7,750

If you are age 55+ by December 31, 2023, you may contribute an additional \$1,000.

HSA ELIGIBILITY

You are eligible to fund an HSA if:

- You are enrolled in the Premera HDHP.

You are NOT eligible to fund an HSA if:

- You are covered by a non-HSA eligible medical plan, general purpose health care FSA, or health reimbursement arrangement.
- You are eligible to be claimed as a dependent on someone else's tax return.
- You are enrolled in Medicare, TRICARE, or TRICARE for Life.*

Refer to [IRS Publication 969](#) for additional eligibility details. If you are over age 65, please contact Human Resources.

*Exceptions apply.

MyNavia Mobile App

Check your account balance, file new claims, track expenses, store receipts, and review benefits usage on the go at naviabenefits.com or download the MyNavia mobile app (Employer Code: BLO).

DID YOU KNOW?

You can use the same card for your HSA and limited purpose FSA accounts. Navia will pull funds from the appropriate account when you use it to pay for your expenses.



FLEXIBLE SPENDING ACCOUNTS

Blue Origin offers four flexible spending account (FSA) options through Navia Benefit Solutions.

You decide how much to contribute to your FSA on a plan year basis up to the maximum allowable amounts. Your election amount will be evenly divided by the number of pay periods remaining and deducted on a pre-tax basis from your paycheck.

You may use your FSA debit card or digital wallet to pay for eligible expenses at time of service or submit a claim for reimbursement at naviabenefits.com. Keep all receipts in case Navia Benefit Solutions requires you to verify the eligibility of a purchase.

Log into your account at naviabenefits.com (Employer Code: BLO) to: view your account balance(s), calculate tax savings, view eligible expenses, download forms, view transaction history, and more.

Remember to use your elected general purpose health care and limited purpose health care FSA funds before the end of the year—any funds in excess of \$610 will be forfeited.

GENERAL PURPOSE HEALTH CARE FSA (NOT ALLOWED IF YOU FUND AN HSA)

Pay for eligible out-of-pocket medical, dental, and vision expenses with pre-tax dollars.

The general purpose health care FSA maximum contribution is \$3,050 for the 2023 calendar year.

LIMITED PURPOSE HEALTH CARE FSA (IF YOU FUND AN HSA)

If you fund an HSA, you can also fund a limited purpose health care FSA. The limited purpose health care FSA can only be used for dental and vision expenses.

The limited purpose health care FSA maximum contribution is \$3,050 for the 2023 calendar year.

DEPENDENT CARE FSA

The dependent care FSA allows you to pay for eligible dependent day care expenses with pre-tax dollars. Eligible dependents are children under 13 years of age or other immediate family members who are physically or mentally unable to care for themselves, such as a child over 13, spouse, or elderly parent residing in your home.

You may contribute up to \$5,000 to the dependent care FSA for the 2023 plan year if you are married and file a joint return or if you file a single or head of household return. If you are married and file separate returns, you can each elect \$2,500 for the 2023 plan year.

COMMUTER FSA (FOR WASHINGTON STATE RESIDENTS ONLY)

The commuter benefit program allows you to set aside money from your paycheck on a pre-tax basis to pay for expenses associated with commuting to work such as bus or train passes and parking expenses.

Blue Origin will contribute up to 3x what you contribute. For example, if you contribute \$25, Blue Origin will add \$75, for a combined total of \$100.

The maximum contribution (including the Blue Origin contribution) may not exceed \$300 per month.

- **BLUE ORIGIN'S MAXIMUM MONTHLY CONTRIBUTION:** \$225
- **EMPLOYEE'S MAXIMUM MONTHLY CONTRIBUTION:** \$75

Enroll in the commuter benefit program through naviabenefits.com. Contributions will be made through convenient payroll deductions. You may change your contribution amounts on a monthly basis. All changes must be completed by 11:59 p.m. PST on the 20th day of the month prior to the month you would like to receive your benefit.

MYNAVIA MOBILE APP

MyNavia Mobile app allows you to pay for eligible expenses digitally and securely, through your mobile devices.

To begin using Mobile Pay, simply:

- **STEP 1**— Open your digital wallet (Apple Pay, Google Pay, or Samsung Pay)
- **STEP 2**— Enter your Navia debit card details
- **STEP 3**— Accept the Terms and Conditions
- **STEP 4**— Complete the authentication process
- **STEP 5**— Use your digital wallet to pay for eligible expenses

Call Navia Benefit Solutions at **425-452-3500** to learn more.

LIFE AND ACCIDENTAL DEATH AND DISMEMBERMENT BENEFITS

Blue Origin's comprehensive benefits package includes financial protection for you and your family in the event of an accident or death.

BASIC LIFE AND AD&D INSURANCE

Blue Origin automatically provides basic life and AD&D insurance through Reliance Standard to all benefits-eligible employees **AT NO COST**. If you die as a result of an accident, your beneficiary would receive both the life benefit and the AD&D benefit. **Please be sure to keep your beneficiary designations up to date.** Benefit reductions begin at age 70. Per the IRS, you will be charged imputed income for group term life (GTL) coverage over \$50,000.

- **EMPLOYEE LIFE BENEFIT:** Annual earnings up to a maximum of \$350,000
- **EMPLOYEE AD&D BENEFIT:** Annual earnings up to a maximum of \$350,000

Depending on your personal situation, basic life and AD&D insurance might not be enough coverage for your needs. To protect those who depend on you for financial security, you may want to purchase voluntary coverage.



Be sure to designate your beneficiaries when you enroll.

VOLUNTARY LIFE AND AD&D INSURANCE

Blue Origin provides you the option to purchase voluntary life and AD&D insurance for yourself, your spouse or domestic partner, and your dependent children through Reliance Standard. You must purchase voluntary coverage for yourself in order to purchase coverage for your eligible dependents. Voluntary life rates are age-banded. Benefit reductions begin at age 70.

Level of Coverage	Voluntary Life and AD&D Insurance Options		
	Increments	Maximum Benefit	Guaranteed Issue
Employee	\$10,000	5x annual salary up to \$750,000	\$350,000
Spouse/DP	\$5,000	Up to 100% of employee election or \$750,000	\$75,000
Child(ren)*	\$2,000	\$10,000	\$10,000

*Birth to age 26.



Complete an Evidence of Insurability (EOI) form if purchasing in excess of the guaranteed issue amount. Blue Origin will send a task to your Workday inbox with a link to the online EOI form. EOI is not required for AD&D coverage. Coverage will not take effect until approved by Reliance Standard.

DISABILITY BENEFITS

Disability insurance keeps you and your family financially protected if you become unable to work due to an illness or injury.

SHORT-TERM DISABILITY INSURANCE

Blue Origin automatically provides short-term disability (STD) insurance through Reliance Standard (administered by Matrix Absence Management) to all benefits-eligible employees **AT NO COST**. STD insurance is designed to help you meet your financial needs if you become unable to work due to an illness or injury. Benefits may be reduced by other income, including state-mandated STD plans.

- **BENEFIT:** 60% of base weekly pay up to \$3,250
- **ELIMINATION PERIOD:** 7 days
- **BENEFIT DURATION:** Up to 12 weeks
- **TAXABLE BENEFIT:** Yes
- **PRE-EXISTING CONDITION EXCLUSION:** None

LONG-TERM DISABILITY INSURANCE

Blue Origin automatically provides long-term disability (LTD) insurance through Reliance Standard (administered by Matrix Absence Management) to all benefits-eligible employees **AT NO COST**. LTD insurance is designed to help you meet your financial needs if your disability extends beyond the STD period.

- **BENEFIT:** 60% of base monthly pay up to \$17,500
- **ELIMINATION PERIOD:** 90 days
- **BENEFIT DURATION:** Social security normal retirement age
- **TAXABLE BENEFIT:** Tax choice option
- **PRE-EXISTING CONDITION EXCLUSION:** 3/12; benefits will not be paid for any disability for which you received medical treatment, care, or consultation for during the 3 months preceding your effective date until you have been covered under the policy for 12 months.

LEAVE SUPPORT

To submit a claim, check your claim status, extend your leave, or ask a question, log into matrixabsence.com and interact with RITA (your personal leave assistant), check out the Matrix eServices mobile app, or call **877-202-0055**.

If you become disabled, your benefits will be subject to federal income tax unless you elect the "Tax Choice Option" (referred to as 2004-55). If you elect Tax Choice, any disability benefits paid to you will not be taxed, but you will be taxed on the premium Blue Origin pays.



INJURY

+



DISABILITY
INSURANCE

=



FINANCIAL
PROTECTION



ACCIDENT BENEFITS

Accidents can happen. Your income shouldn't take the fall.

Blue Origin provides you the option to purchase accident insurance through Reliance Standard (administered by Matrix Absence Management). Accident insurance helps protect against the financial burden that accident-related costs can create. This means that you will have added financial resources to help with expenses incurred due to an injury, to help with ongoing living expenses, or to help with any purpose you choose. Claims payments are made in flat amounts based on services incurred during an accident.

Please refer to the official plan documents for a full list of covered injuries and expenses.



ACCIDENT BENEFITS COSTS

Listed below are the per pay period costs for accident insurance. The amount you pay for coverage is deducted from your paycheck on a post-tax basis.

If you are actively working, you can purchase coverage for yourself, as well as add your eligible dependents.

Level of Coverage	Accident Insurance
Employee Only	\$3.78
Employee + Spouse/DP	\$6.49
Employee + Child(ren)	\$9.20
Employee + Family	\$11.91

CRITICAL ILLNESS BENEFITS

Prepare for the unexpected. A severe illness can cause extra expenses that can quickly add up.

Blue Origin provides you the option to purchase critical illness insurance through Reliance Standard (administered by Matrix Absence Management). Critical illness insurance provides a financial, lump-sum benefit upon diagnosis of a covered illness. These covered illnesses are typically very severe and likely to render the affected person incapable of working. Because of the financial strain these illnesses can place on individuals and families, critical illness insurance is designed to help you pay your mortgage, seek experimental treatment, or handle unexpected medical expenses.

Please refer to the official plan documents for a full list of covered illnesses.

- **EMPLOYEE:** \$10,000 increments up to \$30,000
- **SPOUSE/DP:** 100% of employees election
- **DEPENDENT CHILDREN:** Up to age 26: 50% of employee election



CRITICAL ILLNESS BENEFITS COSTS

Listed below are the per pay period costs for critical illness insurance. The amount you pay for coverage is deducted from your paycheck on a post-tax basis. You can purchase coverage for yourself, your spouse, or your domestic partner with no medical questions if you apply during initial or open enrollment. Children are automatically covered **AT NO COST**. Final deductions may vary slightly as per pay period costs are rounded.

Age	Critical Illness Insurance (Per \$1,000)	
	Employee and Child(ren)	Spouse/DP
0-19	\$0.06	\$0.06
20-24	\$0.06	\$0.06
25-29	\$0.08	\$0.08
30-34	\$0.12	\$0.12
35-39	\$0.16	\$0.16
40-44	\$0.24	\$0.24
45-49	\$0.37	\$0.37
50-54	\$0.60	\$0.60
55-59	\$0.88	\$0.88
60-64	\$1.30	\$1.30
65-69	\$1.93	\$1.93
70-74	\$2.86	\$2.86
75-79	\$3.86	\$3.86
80-84	\$4.97	\$4.97
85+	\$7.25	\$7.25

HOSPITAL INDEMNITY BENEFITS

With hospital indemnity insurance, your hospital expenses are covered so you can focus on recovery.

Blue Origin provides you the option to purchase hospital indemnity insurance through Reliance Standard (administered by Matrix Absence Management). This option will pay benefits that help you with costs associated with a hospital visit such as a covered accident, illness, or childbirth. This benefit pays you a lump-sum upon admittance so that you can choose how best to cover your expenses.

Please refer to the official plan documents for a full list of covered conditions and benefits.

Benefits include:

- **FIRST DAY HOSPITAL BENEFIT:** \$1,025 per year
- **FIRST DAY HOSPITAL INTENSIVE CARE BENEFIT:** \$2,050 per year
- **DAILY HOSPITAL CONFINEMENT BENEFIT:** \$200 per day, up to 365 days
- **HOSPITAL INTENSIVE CARE BENEFIT:** \$425 per year



HOSPITAL INDEMNITY BENEFITS COSTS

Listed below are the per pay period costs for hospital indemnity insurance. The amount you pay for coverage is deducted from your paycheck on a post-tax basis. If you are actively working, you can purchase coverage for yourself and your eligible dependents as well.

Level of Coverage	Hospital Indemnity Insurance
Employee Only	\$6.11
Employee + Spouse/DP	\$15.51
Employee + Child(ren)	\$9.84
Employee + Family	\$19.24



When you enroll in voluntary benefits, you're protecting your financial health and those who depend on you for financial security. These voluntary benefits help pay for out-of-pocket expenses you may incur after an accident, illness, or hospitalization that medical insurance may not cover.



IDENTITY THEFT AND LEGAL ASSISTANCE

IDENTITY THEFT PROTECTION PLAN

Blue Origin provides you the option to purchase an identity theft protection plan from Sontiq. Sontiq offers comprehensive, 24/7 recovery services and can help with administrative tasks and restoration services should your identity be compromised.

For additional plan information call **877-694-3367** or visit identityforce.com.

IDENTITY THEFT PROTECTION COSTS

Listed below are the per pay period costs for identity theft protection. The amount you pay for coverage is deducted from your paycheck on a post-tax basis.

Level of Coverage	Identity Theft Protection UltraSecure Premium
Employee Only	\$2.98
Employee + Family	\$5.61

LEGAL ASSISTANCE

Blue Origin provides you the option to purchase voluntary legal assistance through MetLife. The MetLife legal assistance plan offers you economical access to attorneys for common legal services, such as will preparation, estate planning, family law, and more. You, your spouse, and your dependents will have access to a nationwide network of 13,000 experienced attorneys.

For additional plan information call **800-821-6400** or visit metlife.com/insurance.

LEGAL ASSISTANCE COSTS

Listed below is the per pay period cost for legal assistance. The amount you pay for coverage is deducted from your paycheck on a post-tax basis.

Level of Coverage	Legal Assistance
Employee + Family	\$8.15

RETIREMENT

Blue Origin offers a 401(k) retirement savings plan, which is administered by Fidelity.

Regular employees who are age 18 or older and work at least 20 hours per week may start enrolling in the 401(k) plan on or after your first pay day.

If you are new to Blue Origin, you will receive a welcome email from Fidelity your second week. If you have an existing Fidelity account, you will use the same username and password. Once logged into your account, you can process rollovers of existing 401(k) funds into your new account with Blue Origin. Those who are new to Fidelity can register as a new user once they receive their welcome email.

RETIREMENT PLAN OPTIONS

Traditional pre-tax and Roth options are available. The difference lies in when you pay your taxes.

- **TRADITIONAL 401(k):** With a traditional pre-tax 401(k), you make contributions with pre-tax dollars. Your contributions and your earnings will grow tax-deferred until you withdraw it. At that time, your withdrawals will be taxed as ordinary income (you may pay a penalty if you withdraw before age 59 1/2).
- **ROTH 401(k):** With a Roth 401(k), you make your contributions with after-tax dollars, but you can withdraw your contributions and earnings tax-free after age 59 1/2 (as long as you've held the account for five years).

AFTER-TAX ACCOUNT

Blue Origin also offers an after-tax account, administered by Fidelity, that allows employees to save additional funds for retirement as after-tax contributions.

With an after-tax account, you make your contributions with after-tax dollars and you can withdraw your contributions tax-free. Earnings on the after-tax account will be taxed as ordinary income upon withdrawal.

- Contribute up to 10% of employee compensation after-tax.
- There is no employer match.
- Roth in-plan conversion is available, allowing your after-tax funds to convert automatically to your plan's Roth account.

AUTO-ENROLL

To ensure all eligible employees are able to participate as soon as administratively possible, you will be enrolled automatically as a participant in Blue Origin's 401(k) plan. Your initial deferral rate will be set at 6%, traditional pre-tax following an opt-out period of 30 days from hire (during which you may elect to change your deferral rate from 0-90%).

To select your investments, change your contribution percentage and/or change the pre-tax default, visit the Fidelity website, [401k.com](https://www.fidelity.com).

MATCH

Blue Origin offers a match of 100% on the first 1-5% of compensation you contribute each pay period. Whether you choose a traditional or Roth 401(k) (or both), your Blue Origin match will go in pre-tax. The vesting schedule is a 3-year cliff, which means Blue Origin's match will be vested 100% after 3 years of service. The value of your contributions are always 100% yours.

To help prevent over-contribution if you are new to Blue Origin, you can email your contributions for the year to Human Resources and your Workday contribution cap will be lowered.

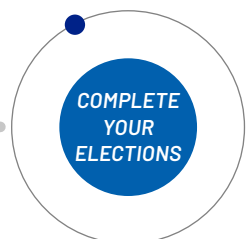
2023 ANNUAL MAXIMUM CONTRIBUTIONS

Annual 401(k) maximums include Traditional pre-tax and Roth 401(k) employee contributions.

	Under Age 50	Age 50+
Employee 401(k) Contributions	\$22,500	\$30,000

Total annual 401(k) maximums also include employer match contributions, the After-Tax Account, and cannot exceed IRS limits.

	Under Age 50	Age 50+
Employee 401(k) + Employer Match + After-Tax Account Contributions	\$66,000	\$73,500



Once your 401(k) elections/changes are completed in your Fidelity account, Fidelity will send the elections to Workday within 1-2 pay cycles.



EDUCATION REIMBURSEMENT

Blue Origin offers education reimbursement opportunities once you have completed one year of service and receive manager approval.

- Blue Origin will provide up to \$10,000 per year, up to a maximum of \$40,000 over the lifetime of your career at Blue Origin, to cover the cost of tuition, books, and lab fees. (\$5,250 per year is tax deductible.)
- You will be reimbursed after successful completion of the course, with either a passing letter grade of A, B, or C, or a "Pass" if no letter system is used.
- Funds can be used to obtain a college degree (Associates, Bachelor's, Master's, PhD), continue existing education, complete a certificate program, or provide training for a new career path within Blue Origin.
- Coursework to be completed at an accredited school and must be job related.
- Once the coursework is completed, you must remain employed with Blue Origin for one year or the funds will need to be repaid.

EMPLOYEE ASSISTANCE PROGRAM



TOOLS AND RESOURCES

Browse tools and resources to help you make life's big decisions with budget trackers, wellness self-assessments, and more.



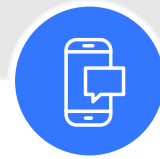
CARE OPTIONS

Find child and elder care to support you and your family's day-to-day needs.



LEGAL AND FINANCIAL GUIDANCE

Receive guidance for buying a home, planning for retirement, budgeting, and more.



SUPPORT ALL YEAR

Connect with a mental health professional about addiction, family, and individual counseling.

Assistance is always available for you. The employee assistance program (EAP) services are provided AT NO COST to you and your household through Reliance Standard.

Your EAP is a free, strictly confidential service that includes 24/7 online and telephonic counseling and up to **FIVE FREE FACE-TO-FACE** visits per person, per issue, per year with a licensed counselor.

When is the best time to use your EAP?

- When you feel burnt out or stretched thin, call to connect with a counselor to find relief.
- When you need help finding care for your child or loved one, call to find care solutions.
- When you need someone to talk to with 24/7 support, you can connect when it's convenient.
- When you're not sure of the next step to take, reach out for legal and financial planning.

Don't hesitate to reach out whenever you need it. No personal information is ever shared with Blue Origin and access to the EAP is completely confidential.



Access your EAP by calling **855-775-4357** (multi-lingual) or visiting myassistanceprogram.com/rsl (Company Code: RSL1859).



ADDITIONAL RESOURCES

HEADSPACE

Blue Origin offers Headspace to you and two friends or family members of your choice **AT NO COST**.

In just 10 minutes a day, Headspace can equip you with valuable skills to promote better wellbeing and help you sleep better, get moving, and practice mindfulness through meditation.

With Headspace, you have access to:

- Guided meditations designed to reduce stress, improve focus and productivity, and much more.
- Sleepcasts and bedtime audio that can help you get a restful night's sleep.
- Quick workouts and guided cardio to benefit both your body and mind.

To sign up for Headspace, visit work.headspace.com/blueorigin/join or scan the QR code to the right.



BEREAVEMENT SUPPORT SERVICE

As part of your basic life and AD&D coverage, you have access to Bereavement Support Services through Reliance Standard **AT NO COST**. Bereavement Support Service provides confidential grief, financial, and legal counseling to help beneficiaries manage the emotional, financial, and legal aspects of loss.

Bereavement Support Service offers valuable and comprehensive benefits, including:

- Up to three telephonic grief counseling sessions for assessment and referral and unlimited telephonic legal and financial consultations.
- One 60-minute in-office or telephonic consultation with local attorney and 25% discount for continued services.
- Do it yourself document preparation and document assistance services at a reduced fee.

For assistance, call **855-775-4357** or email rsli@acieap.com.



☆ ADDITIONAL RESOURCES

BANISTER LIFESPAN NAVIGATION

Blue Origin automatically provides customized support through Banister, a life navigation service staffed with compassionate Navigators, **AT NO COST**. Navigators have knowledge to help you through the medical care system, social services, and behavioral health system.

Contact a Banister Navigator to get assistance with:

- Immediate issues related to life stress, anxiety, depression, and general overwhelm
- Connecting to providers and mental health therapists
- Non-judgmental guidance for dealing with unsafe situations and substance use
- Navigating the health care system for new or ongoing diagnoses
- Parenting and child/adolescent mental health and behaviors
- Caregiver support (aging parents, spouses/partners, etc.)
- Logistics and details following the death of a loved one

Schedule an appointment with a Navigator at blueorigin.banisteradvisors.com or scan the QR code to the right.





☆ ADDITIONAL BENEFITS

AUTO AND HOME INSURANCE

Blue Origin provides you the option to purchase personal auto and home insurance from Farmers at discounted group rates. You may enroll in these plans at any point throughout the year. Premiums will be paid directly to Farmers. For rates and additional plan information on auto and home insurance, call **800-438-6381** or visit farmers.com/groupselect (Employer Code: FBA).

PET INSURANCE

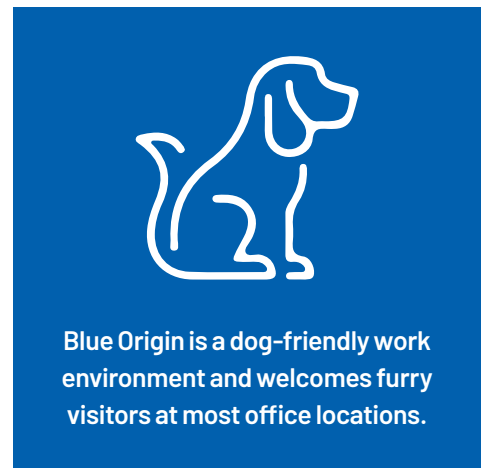
Blue Origin provides you the option to purchase pet insurance at discounted group rates through MetLife.

What is covered*?:

- Accidental injuries
- Medications
- Illnesses
- Ultrasounds
- Exam fees
- Hospital stays
- Surgeries
- X-rays and other diagnostics

*Pet insurance may not cover pre-existing conditions.

Premiums will be paid directly to MetLife. Call **800-GET-MET8** or visit metlife.com/getpetquote.



NICOTINE CESSATION PROGRAM

We recognize that quitting nicotine is difficult. If you are nicotine-free, you will pay less per month for medical insurance. Current nicotine users are encouraged to participate in the nicotine cessation program provided **AT NO COST** through Quit For Life.

Quit For Life provides expert Quit Coaches to help you build a quitting plan based on your unique needs, lifestyle, and nicotine use history. You'll receive free nicotine substitutes (patch or gum), multiple coaching calls, and unlimited toll-free access to Quit Coach staff for the duration of the program. Access to the Text2Quit interactive text messaging program is also available.

For more information, call **866-QUIT4LIFE (866-784-8454)** or visit quitnow.net.



☆ ADDITIONAL BENEFITS

TRAVEL ASSISTANCE PROGRAM

Blue Origin automatically provides travel assistance through Reliance Standard/On Call International to all benefits-eligible employees **AT NO COST**. When traveling for business or pleasure, in a foreign country or just 100 miles from home, you and your family can receive help with any of the following:

Pre-Trip Assistance:

- Inoculation, passport, and visa requirements
- Currency exchange rates
- Consulate/embassy referral

Emergency Medical Transportation:

- Emergency evacuation
- Medically necessary repatriation
- Visit by family member or friend
- Return of traveling companion, dependent children, vehicle
- Return of mortal remains

Please note medical expenses will generally be covered under your Premera medical plan. Contact On Call International (within the U.S.) at **800-456-3893**, or worldwide collect **603-328-1966**, or mail@oncallinternational.com.

PERKSPOT EMPLOYEE DISCOUNTS

Blue Origin provides you with access to PerkSpot—a discounts platform that allows you to find everyday deals and discounts on all the products you love like, AMC theater movie tickets, Target, Enterprise car rentals, Disney Parks and Resorts, Apple products, gym memberships, and much more.

Start by signing up at locktonmws.perkspot.com or download the PerkSpot mobile app.

Emergency Personal Assistance Services:

- Urgent message relay
- Interpretation/translation services
- Emergency travel arrangements
- Recovery of lost or stolen luggage/personal possessions
- Legal assistance and/or bail bond

Medical Assistance Services:

- Medical referrals for local doctors/dentists
- Prescription assistance and eyeglasses replacement
- Convalescence arrangements

PAID TIME OFF

Blue Origin uses an "earn as you go" accrual model for all regular, interns, and fixed-term employees.

Throughout the calendar year, you will earn paid time off (PTO) based on your work schedule. If you work any hours in a scheduled pay period you will receive full PTO accrual for that pay period. If you have no reported company-paid hours, you will not receive PTO accrual for that pay period.

PTO will be loaded into your PTO bank every two weeks based on the schedule below for each week consisting of company paid hours:

Weekly Scheduled Hours	Annual PTO Hours	Per Pay Period Accrual Rate
37 or more	160	6.154
31-36	144	5.538
25-30	120	4.616
21-24	96	3.692
20 or less	80	3.076

Note: Employees who have unused PTO balances at year end will roll over up to 80 hours to use in the following year. Any year-end PTO balance in excess of 80 hours will be paid to the employee in January of the following year.

COMPANY PAID HOLIDAYS

Blue Origin provides fourteen (14) total company-paid holidays to employees—eleven (11) company-designated holidays and three (3) floating holidays* to be used at the employee's discretion.

The 2023 holiday schedule will include the following eleven (11) designated holidays:

- **NEW YEAR'S DAY**—January 2
- **MARTIN LUTHER KING JR. DAY**—January 16
- **PRESIDENT'S DAY**—February 20
- **MEMORIAL DAY**—May 29
- **COMPANY-DESIGNATED HOLIDAY**—July 3
- **INDEPENDENCE DAY**—July 4
- **RECOGNITION OF OUR FIRST HUMAN FLIGHT**—July 20
- **LABOR DAY**—September 4
- **THANKSGIVING DAY AND THE DAY AFTER**—November 23 and 24
- **CHRISTMAS DAY**—December 25

*New employees starting before October 1 of each calendar year will receive the floating holidays; a new employee starting on or after October 1 will not.

CONTACTS

If you have any questions regarding your benefits or the material contained in this guide, please contact Blue Origin Human Resources.

Provider/Plan	ID Cards	Contact Number	Website
Medical —Premera Blue Cross Group Number: 4000376	2-3 weeks after enrollment or access online in 1 week	800-722-1471 Network Questions: 800-810-BLUE (2583) Nurseline: 800-841-8343	premera.com Network: WA/AK: Heritage Outside WA/AK: BlueCard PPO
Vision —VSP Group Number: 12235734	No ID card needed—benefits verified online	800-877-7195	vsp.com Network: Signature
Dental —Delta Dental of Washington Group Number: 00060	2-3 weeks after enrollment or access online in 1 week ID cards will show employee name only	800-554-1907	deltadentalwa.com Network: Delta Dental PPO
Health Savings Account —Navia Benefit Solutions	Navia debit cards arrive within 3 weeks	866-987-0031	naviabenefits.com Employer Code: BLO
Flexible Spending Accounts —Navia Benefit Solutions	Navia FSA debit cards arrive within 3 weeks	800-669-3539	naviabenefits.com Employer Code: BLO
Life Insurance —Reliance Standard	N/A	800-351-7500	reliancestandard.com
Disability Insurance —Reliance Standard Matrix Absence Management	N/A	877-202-0055	matrixabsence.com
Accident, Critical Illness, Hospital Indemnity Insurance —Reliance Standard Matrix Absence Management	N/A	877-202-0055	matrixabsence.com
Identity Theft Protection Plan —Sontiq	N/A	877-694-3367	identityforce.com
Legal Assistance —MetLife	N/A	800-821-6400	metlife.com/insurance
401(k) Retirement Savings Plan —Fidelity	N/A	800-343-3548	401k.com
Employee Assistance Program —Reliance Standard	N/A	855-RSL-HELP (855-775-4357)	myassistanceprogram.com/rsl Company Code: RSL1859 rsl@acieap.com
Auto and Home Insurance —Farmers	2 weeks after enrollment with Farmers or access online in 1 day	800-438-6381	farmers.com/groupselect Employer Code: FBA
Pet Insurance —MetLife	2 weeks after enrollment with MetLife or access online in 1 day	800-GET-MET8 (438-6388)	metlife.com/getpetquote
Travel Assistance —On Call International/Reliance Standard	N/A	800-456-3893 (outside the U.S. 603-328-1966)	mail@oncallinternational.com

This summary of benefits is not intended to be a complete description of the terms and Blue Origin insurance benefit plans. Please refer to the plan document(s) for a complete description. Each plan is governed in all respects by the terms of its legal plan document, rather than by this or any other summary of the insurance benefits provided by the plan. In the event of any conflict between a summary of the plan and the official document, the official document will prevail. Although Blue Origin maintains its benefit plans on an ongoing basis, Blue Origin reserves the right to terminate or amend each plan, in its entirety or in any part at any time.

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