



BENEFITS FOR LIFE AND BEYOND

ATHLETICO

About the Athletico Benefits Package

At Athletico, we are proud of the best-in-class experience we offer our employees, patients, and customers.

Our top priority is taking care of our employees, which means offering a competitive benefits package that gives you confidence in our ability to take care of you and your loved ones.

Eligibility for all benefits begins on day one of employment.

Personalized Enrollment Support

Athletico partners with Businessolver, an advanced benefits platform and enrollment system that transforms the enrollment experience into a personalized benefits journey.

This robust system provides a chat with Sofia function, Businessolver's AI chat bot, a Recommendation Engine decision support tool to help you decide which plans are right for you, and access to experienced benefits specialists to assist you with questions throughout the year.



Medical and Prescription Benefits

Athletico offers a comprehensive benefits package, providing eligible employees the ability to choose between three medical plan options: a PPO, HSA, and Minimum PPO plan.

More than just your standard medical insurance...

Employees enrolled in one of the medical plans also have free access to:

- **MDLive Telemedicine access**, including behavioral health care services with board-certified doctors and licensed therapists.
- **Goldfinch's Surgical Advocacy** solution that offers a white glove service of before and after surgery care, including Goldfinch Nurse Navigator. If you are looking to have an elective procedure, Goldfinch provides you with an advocate that will assist in not only finding a provider, but will have conversations with the provider to ensure the best course of treatment.
- **Physical Therapy & Occupational Therapy** special discounts when receiving services at Athletico clinics.
- **Progyny's full fertility program**, including comprehensive treatment coverage leveraging the latest technologies and treatments, access to high quality care through a premier network of fertility specialists, and personalized emotional support and guidance for

every path to parenthood from dedicated Patient Care Advocates (PCAs). This benefit is available to all employees, including same-sex couples and single individuals looking to explore their options to parenthood.

- **Ovia Health's** support service and health coaches to assist with family planning, maternity, and parenting.
- **Mental Health Hub** offers digital mental health resources, including online assessments, lessons, activities, and one-on-one coaching.
- **BCBS Fitness Program** including flexible gym options and access to a nationwide network of participating facilities, including access to thousands of digital fitness videos and live classes.

- All three medical plans have access to the same PPO network providers.
- In-network deductible as low as \$2,000 for individual and \$4,000 for a family
- Low cost options available as well: Minimum PPO has the lowest employee-only cost.



Dental and Vision Benefits

Eligible employees may elect robust dental and vision benefits, outlined below.

Dental Benefits

Athletico's dental plan provides enhanced coverage for major restorative services, such as crowns, athletic mouth guards, occlusal guards, and more!

- 100% coverage for preventive services
- \$2,000 annual maximum benefit per covered individual
- Orthodontia Care is also covered for adults and dependent children

Vision Benefits

Athletico's vision plan provides no-cost vision exams and enhanced coverage for frames, lenses, and contacts.

- \$0 copay for annual eye exams, and
- \$40 for standard contact lens fitting
- Frames & contact lens allowance up to \$230
- Freedom Pass allows members to get any frame at any cost, with no out-of-pocket cost at Target Optical or Lenscrafters



Tax-Advantaged Savings Accounts and Financial Resources

Health Savings Account (HSA)

If enrolled in the HDHP medical plan, employees can contribute funds into a pre-tax HSA to pay for qualified medical expenses now and in the future.

- An HSA allows you to enjoy a triple tax advantage.
- HSA funds can also be invested after a minimum balance threshold.
- Funds contributed are yours to keep and rollover yearly.

Health Care & Dependent Care Flexible Spending Accounts (FSA)

Employees can set aside a predetermined dollar amount annually on a pre-tax basis to cover eligible health care and dependent daycare and elder care expenses throughout the year.

Commuter Benefits

Employees can set aside pre-tax and post-tax dollars to pay for eligible transportation and parking expenses.

401(k) Retirement Plan

All employees age 21 and over may contribute immediately upon hire to a traditional or Roth 401(k). Athletico will match a percentage of your eligible pay that you contribute.

Financial Wellness Resources

Athletico partners with Sofi At Work to help you work toward building financial independence for you and your family. Employees have access to a variety of debt management resources including resources to help manage and plan for education costs, assess repayment options, and talk with coaches to help with student debt challenges. Also, employees receive an exclusive rate discount when refinancing their student loans with Sofi At Work!

Leaves, Holidays, and Paid Time Off

Paid-Time Off (PTO)

Includes Vacation, Sick, And Personal Time

- Eligible employees start accruing PTO immediately upon hire, no waiting period.
- All PTO hours are prorated for new hires based upon date of hire.
- Calendar year runs from January to December.
- Employees rollover unused PTO, up to a maximum of 40 hours.
- Up to 80 hours of unused PTO paid out for eligible clinicians.

Holidays

New Year's Day, Memorial Day, Labor Day, Independence Day, Thanksgiving Day, Christmas Day, plus two floating holidays.

Paid Maternity & Parental Leave (Company-Paid)

Eligible employees may take paid parental leave following the birth of their child(ren). Birth parents receive 100% of pay for up to 6 weeks, and non-birth parents receive 100% of pay for up to 2 weeks.

Short and Long-Term Disability (Company Paid)

Eligible employees will be provided Short and Long-Term Disability (STD/LTD) benefits equal to 60% of pre-disability earnings, at no cost to the employee. Employees also have the option to purchase additional LTD Buy Up coverage at 66.67%.

Adoption Expense Reimbursement

Eligible employees can receive up to \$5,000 for eligible adoption expenses incurred.



Student Loan Repayment Program

Student Loans? We can help.

When starting a new role in the healthcare field, there's plenty to keep you busy. From learning new systems to meeting new colleagues, the last thing you need to worry about is student debt.

That's why Athletico, through a partnership with SoFi at Work, will provide qualifying clinicians with a \$100 monthly contribution (up to \$1,200 annually) toward their student loans. Eligibility begins on day one of employment.

Get \$100 per month toward your student loans - tax free.

Athletico will contribute \$100 per month – every month – toward the principal balance of your student loan for the duration of your tenure with us through our student loan repayment program – tax free.

For more details, including qualifying clinical roles, please visit www.athletico.com/careers/student-loan-repayment-program.

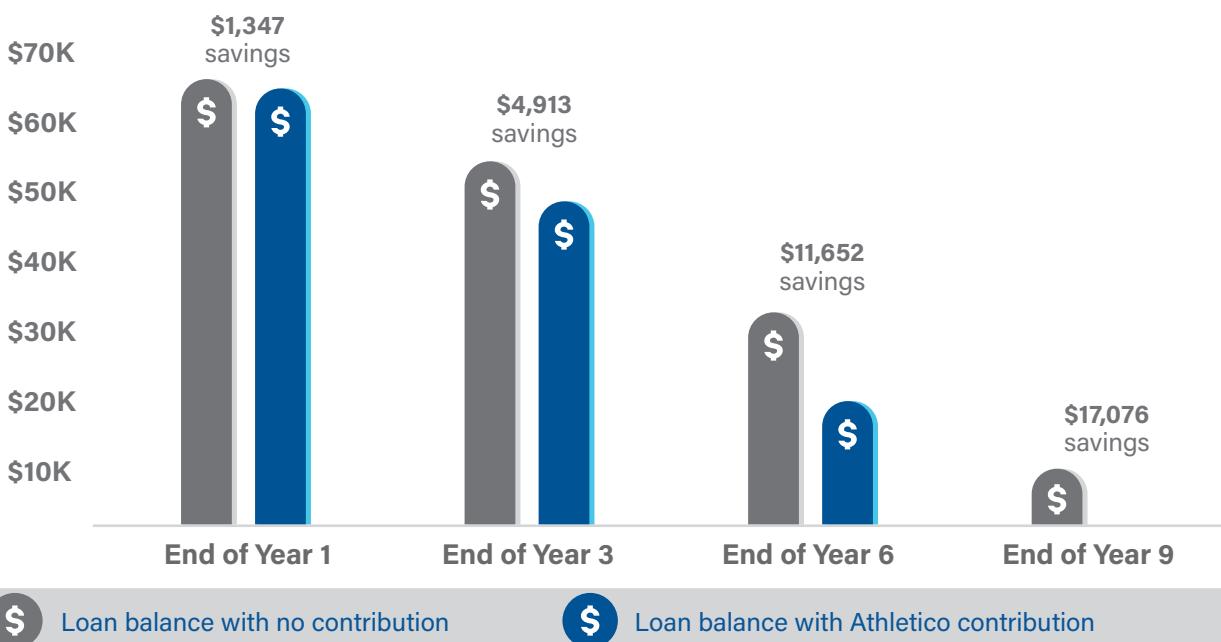


Questions? Talk with your talent recruiting specialist for more details!

Athletico's \$100/month contribution toward employee student loans can have a huge impact.

Employees can save up to \$17,076 over the lifetime of their loan, and pay the loan off twenty months faster.*

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SoFi
AT WORK



*Calculated payments example and savings are only estimates based on the following assumptions. The calculation assumes the borrower has a \$70,000 loan balance with a 5% APR and a 120 month loan term and makes his/her full monthly payment of \$742.26 every month. It also assumes a \$100 per month employee contribution in addition to the full monthly payment over the duration of the loan. Any payments and savings may vary and will depend on the actual loan amounts, APR, payment history, employer contribution program, and length of employment. AW23-1548112

Additional Benefits and Well-Being Resources

Voluntary Benefits

Employees may take advantage of discounted home and auto policies, legal & credit monitoring protection, pet insurance with two levels of coverage, and daycare & early education services.

Athletico also offers Critical Illness, Hospital Indemnity, and Accident Insurance.

Employee Assistance Program (Company Paid)

Available 24 hours a day, seven days a week with confidential support, guidance and resources.

Well-being Programs (Company Paid)

Eligible employees also have free access to a variety of well-being programs such as:

- Perks at Work discounts, including travel, home, gifts, auto, electronics, entertainment, and more!
- Husk Marketplace, including gym discounts and access to online fitness sources/videos.
- Healthy Learn, including health and wellness resources.

Opportunities To Increase Compensation (For Eligible Team Members)

Your dedication, commitment, and excellence deserve to be recognized and rewarded. That means merit increases, incentive opportunities, and meaningful acknowledgments of your contributions.

Some of our programs include:

- **Annual Merit** to recognize employee performance.
- **Incentive Programs** to recognize employee's contribution to company success (paid monthly, quarterly, or annually depending on program).
- **Referral Bonuses** to encourage employees to recruit other great employees.
- **Conversion Bonuses** to support employees as they grow in their career with Athletico.
- **Stipends** to provide additional compensation for employees taking on additional tasks.

Want to learn more? Talk with your talent recruiting specialist for more details!

Professional Liability Insurance

Athletico provides Professional Liability coverage to all eligible providers acting within the scope of their employment.



Professional Development Opportunities

Athletico offers the below programs and resources to aid in your career growth. For current opportunities, visit www.athletico.com/careers



Athletico offers:

- Clinical Program Education
- Annual CEU Calendar
- Residency, Manual Therapy Certification & Fellowship
- Advanced Benefit of Certification
- Regional AU Events

Advanced Benefit of Certification (ABC Track)

Athletico will reimburse 100% of the curriculum costs associated with an advanced clinical certification and up to \$1,000 in travel expenses. The ABC Track will use 1-2 years of Con Ed Funds, depending on the total cost of the advanced certification. Use of the ABC Track requires an application and approval process managed by the Clinical Excellence Team.

Eligible certifications include but are not limited to:

Astym®, American Institute of Balance Vestibular and Concussion Certification, McKenzie MDT, Active ReleaseTechnique®, Maitland Certification, Institute of Physical Art Certification, Herman & Wallace Certification, EIM Certifications and Residency, OMPT Pain Fellowship, Institute of Manipulative Physiotherapy and Clinical Training (IMPACT) Certified Manual Physical Therapist (CMPT), Certified Orthopedic Manipulative Therapist (COMT) and Fellowship. Certified Hand Therapist (CHT) and CHT Re-certification are covered without use of Con Ed Funds.

Annual Con Ed Funds - Up to \$1,500

- Up to \$1,500 + unlimited access to MedBridge CEU
- Professional Conference Rule
 - Pay for registration and travel from available Con Ed Funds
- State Licensing Fee
 - Eligible to use available Con Ed Funds
- External Courses

+ Paid Education Days

- Up to 40 hours per calendar year for Full-Time clinicians
- Up to 16 hours per calendar year for Part-Time clinicians

+ Free to Clinical Staff

- Clinician Program Courses
- Regional Athletico University Lectures
- Journal Clubs
- Mentoring Program - Operations & Skill Development
- MedBridge and EIM Access Membership
- Licensure Prep Courses

+ 350 Courses per year

Athletico University is a dynamic system of education opportunities taught by physicians, Athletico staff, and world-renowned practitioners providing cost effective high value courses.

To join our Talent Community and stay up-to-date on company news, career opportunities and upcoming events, visit: <https://careers-athletico.icims.com/connect>

Our Commitment to One Athletico

Voices Inspiring Belonging and Engagement (VIBE)



We know that when people feel they belong, they thrive. That's why we created VIBE - a company-wide initiative focused on building a culture where every voice is valued and every person feels connected.

VIBE isn't just a program - it's a mindset. Through employee-led efforts, we celebrate diversity, foster inclusion, and create opportunities for growth and impact across our teams and communities.

What benefits can I choose as an Athletico Employee?

Employee Benefit Program	30+ hours/wk	<30 hours/wk (including PRN)
Medical & Rx, Dental, Vision	✓	
HSA, Healthcare FSA, Dependent Care FSA	✓	
Critical Illness, Accident, & Hospital Indemnity Insurance	✓	
Company Paid Basic Life / AD&D	✓	
Supplemental Life Insurance (Employee, Spouse, Child)	✓	
Company Paid Short-Term & Long-Term Disability	✓	
Company Paid Maternity & Parental Leave	✓	
NEW for 2026: Long-Term Disability (LTD) Buy-Up Plan	✓	
Adoption & Surrogacy Expense Reimbursement	✓	
Legal & Credit Monitoring	✓	
Student Loan Repayment Program (eligible clinicians only)	✓	
Paid Time Off (PTO)	✓	
Company Paid Holidays	✓	
Bereavement Time Off & Resources	✓	
Commuter: Pre-Tax Transit & Parking	✓	✓
Retirement 401(k) w/ Company Match	✓	✓
SoFi Financial Wellness Tools & Loan Resources	✓	✓
HUSK Fitness Resources & Gym Discounts	✓	✓
Home, Auto, and Pet Insurance	✓	✓
Employee Assistance Program (EAP)	✓	✓
Employee Discount Program	✓	✓
KinderCare Discount	✓	✓



Want to learn more about Athletico's benefit programs or have questions on a specific benefit? Talk with your talent recruiting specialist for more details!

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