

2024 Benefits Guide



Table of contents

- 2 Getting Started
- 3 New Hires
- 4 Health Care Benefits
- 8 Enhanced Medical Benefits
- 9 Mental Health Services
- 10 Family Planning and Support Benefits
- 12 Dental and Vision Care
- 14 Spending Account Benefits
- 15 Life Insurance
- 16 Disability Coverage
- 17 Paid Time Off
- 18 Work-Life Benefits
- 20 Retirement Benefits
- 22 2024 Benefit Rates
- 23 How to Enroll

Organon provides benefits that **enrich** your health, well-being and security; compensation that we **earn** through hard work and acquired skill; and a career that helps each of us **rise** to the challenge of our mission...**together**.



Getting Started

Organon is proud to offer a selection of benefits so that you, our founders, can choose the best plans for your needs. The company is committed to providing you and your family with resources to help you manage your physical, emotional and financial well-being.



Eligibility

Benefits are available to full-time and part-time Organon team members. In addition, you also may enroll your:

- Spouse/domestic partner
- Children (including your partner's children) up to age 26
- Eligible disabled children of any age

Please review the eligibility criteria for covered dependents in the Summary Plan Description posted on netbenefits.com.

Dependent Verification

If you enroll a dependent in medical coverage, you may be asked to provide documentation to verify your dependent's eligibility (e.g., birth certificate, marriage certificate, domestic partnership affidavit, etc.).

How to Make Changes During the Year

If you experience a qualified life event during the year (such as marriage, divorce or birth of a child), you will have 30 days to make changes to your benefit elections that align with the life event.

Qualifying life events include:

- Marriage
- Divorce
- Birth of a child
- Adoption of a child
- Child reaching the maximum coverage age
- Gaining other insurance coverage
- Losing other insurance coverage
- Death of a covered dependent

Table of contents

2	Getting Started
3	New Hires
4	Health Care Benefits
8	Enhanced Medical Benefits
9	Mental Health Services
10	Family Planning and Support Benefits
12	Dental and Vision Care
14	Spending Account Benefits
15	Life Insurance
16	Disability Coverage
17	Paid Time Off
18	Work-Life Benefits
20	Retirement Benefits
22	2024 Benefit Rates
23	How to Enroll

New Hires

If you're a newly hired founder, you will receive an email from Fidelity to enroll in benefits. Please allow up to three business days from your date of hire for Fidelity to set up your new hire records.

Enrolling in Benefits

When you click **Enroll in Benefits** at [ExperienceOrganonRewards.com](https://www.experienceorganonrewards.com), you'll be directed to the Fidelity NetBenefits enrollment site. You will be asked to create an account if it is the first time you are registering with Fidelity. Click **Register Now** and follow the prompts. You also can enroll directly at netbenefits.com.

If you have an existing Fidelity [NetBenefits](#) account, use the same username/password you used previously. You also can reset these from the login page, but the change will apply to all your Fidelity accounts.

Important: Be sure to enroll in benefits within 30 days of your date of hire.

Default Coverage

If you do not enroll within your initial 30-day enrollment period, you will automatically receive the following default coverage, retroactive to your hire date:

- Medical plan with employee-only coverage
- Dental plan with employee-only coverage
- Basic life insurance of 1x base pay
- Long-term disability coverage of 60% base pay before-tax

You will not have an opportunity to make changes until the next annual enrollment, unless you have a qualified life event (such as marriage, divorce or birth of a child).



Table of contents

2	Getting Started
3	New Hires
4	Health Care Benefits
8	Enhanced Medical Benefits
9	Mental Health Services
10	Family Planning and Support Benefits
12	Dental and Vision Care
14	Spending Account Benefits
15	Life Insurance
16	Disability Coverage
17	Paid Time Off
18	Work-Life Benefits
20	Retirement Benefits
22	2024 Benefit Rates
23	How to Enroll

Health Care Benefits

Organon offers medical coverage through a Preferred Provider Organization (PPO) medical plan administered by Horizon BlueCross BlueShield (BCBS), and prescription drug benefits provided by Express Scripts. The company also provides a variety of enhanced medical benefits that provide extra support for managing medical concerns or conditions.

Medical




horizonblue.com/organon or 800-544-1112

The Organon PPO provides a wide range of services, including doctor visits, testing, hospitalizations and emergency care. You are not required to designate a primary care physician (PCP) or seek a referral to see a specialist.

In a PPO, you can see any provider you choose, however, you will generally pay less for services when you use the extensive network of plan providers. Preventive care is fully covered in-network.

You also can decline medical coverage.

How you'll pay for care

- 1 You pay for services upfront**
You pay out of pocket until you meet the deductible. 
- 2 Once you satisfy the deductible**
Plan begins to share eligible expenses with you. (You will pay less in-network.) 
- 3 After you reach the annual out-of-pocket maximum**
Plan pays 100% of eligible expenses until the end of the year.* 

*If you visit out-of-network providers, you are responsible for charges above the reasonable and customary limit once your annual out-of-pocket maximum is met.



Table of contents

- 2 Getting Started
- 3 New Hires
- 4 Health Care Benefits**
- 8 Enhanced Medical Benefits
- 9 Mental Health Services
- 10 Family Planning and Support Benefits
- 12 Dental and Vision Care
- 14 Spending Account Benefits
- 15 Life Insurance
- 16 Disability Coverage
- 17 Paid Time Off
- 18 Work-Life Benefits
- 20 Retirement Benefits
- 22 2024 Benefit Rates
- 23 How to Enroll

Medical Benefits Summary

Your medical benefits include a wide range of services. You satisfy an annual deductible first, and then you share coinsurance with the plan for covered services.

The plan also includes prescription drug coverage through Express Scripts. Organon drugs are covered at no cost to you (unless there is a generic equivalent for the Organon drug).

PPO Plan	In-network	Out-of-network
Annual deductible (individual/family maximum)	\$500/\$1,000	\$1,000/\$2,000
Annual medical out-of-pocket maximum* (including deductible) (individual/family maximum)		
Under \$60,000	\$1,500/\$3,000	\$3,000/\$6,000
\$60,001 to \$100,000	\$2,500/\$5,000	\$5,000/\$10,000
\$100,001 to \$150,000	\$3,500/\$7,000	\$7,000/\$14,000
\$150,001 and over	\$4,500/\$9,000	\$9,000/\$18,000
Coinsurance	80%, after deductible	70% of reasonable and customary limit, after deductible
Reasonable and customary charges	N/A	You pay amounts above reasonable and customary
Lifetime maximum	None	None
Wellness/preventive services	100%, no deductible	70% of reasonable and customary limit, no deductible

*Varies based on your base pay as of November 1 or your date of hire, if later.

Benefit Rates

Medical biweekly contributions*

Employee Only	Employee + Spouse/DP	Employee + Child(ren)	Employee + Family
\$55.50 (FT/PT)	\$138.50 (FT)	\$111.00 (FT)	\$194.00 (FT)
	\$155.50 (PT)	\$125.00 (PT)	\$222.50 (PT)

* For months with three paychecks, deductions will only be taken from the first two paychecks in that month.

DP: domestic partner
FT: full-time; PT: part-time



Table of contents

- 2 Getting Started
- 3 New Hires
- 4 Health Care Benefits**
- 8 Enhanced Medical Benefits
- 9 Mental Health Services
- 10 Family Planning and Support Benefits
- 12 Dental and Vision Care
- 14 Spending Account Benefits
- 15 Life Insurance
- 16 Disability Coverage
- 17 Paid Time Off
- 18 Work-Life Benefits
- 20 Retirement Benefits
- 22 2024 Benefit Rates
- 23 How to Enroll

Prescription Drugs

[express-scripts.com](https://www.express-scripts.com) or 855-778-1420

If you elect the medical plan, you also will have prescription drug coverage through Express Scripts. If you elect no coverage for medical, you will not receive prescription drug benefits, including Organon-brand prescription drugs.

How you'll pay for prescriptions

1

You purchase in-network

You pay out of pocket until you meet the annual out-of-pocket maximum. Prescriptions are only covered when purchased through in-network pharmacies or through the home delivery network. Look up in-network pharmacies and price medications [here](#).



2

You pay based on coverage level

There is no deductible to satisfy for prescriptions. In most cases, you will pay either coinsurance or a copay, depending on whether the drug is generic, Organon-brand, non-Organon brand or if the brand has a generic equivalent, as well as whether you purchase your prescriptions at a retail pharmacy or through the home delivery service.



3

After you reach the annual out-of-pocket maximum

Plan pays 100% of eligible prescription drugs until the end of the year for the person who reached the maximum.*



*If you visit out-of-network providers, you are responsible for charges above the reasonable and customary limit once your annual out-of-pocket maximum is met.

Maintenance medications

Maintenance medications are prescription drugs that treat an ongoing condition. You have two options for purchasing maintenance medications:

- 1 Purchase 90-day prescriptions of eligible maintenance medications at any CVS or Walgreens retail pharmacy that participates in the Smart90® network and pay the same copay as the home delivery service. Note that certain medications are covered only through the Express Scripts pharmacy.
- 2 Ask your doctor to submit your prescription to Express Scripts and have a 90-day supply of your medication delivered to your home by mail.

Company-brand Drugs

Organon-brand drugs are offered at no cost to you unless they have a generic equivalent. Company-brand drugs with a generic equivalent will follow the same cost-sharing provisions as other brand drugs with a generic equivalent.

Table of contents

- 2 Getting Started
- 3 New Hires
- 4 Health Care Benefits**
- 8 Enhanced Medical Benefits
- 9 Mental Health Services
- 10 Family Planning and Support Benefits
- 12 Dental and Vision Care
- 14 Spending Account Benefits
- 15 Life Insurance
- 16 Disability Coverage
- 17 Paid Time Off
- 18 Work-Life Benefits
- 20 Retirement Benefits
- 22 2024 Benefit Rates
- 23 How to Enroll

Prescription Drug Benefits Summary

	Up to 30-day supply at participating retail pharmacy	Up to 90-day supply via home delivery (Express Scripts) or retail (Smart90®)
Annual deductible	\$0	\$0
Annual out-of-pocket maximum (individual/family maximum)	\$1,500/\$3,000 (combined retail and home delivery)	
Lifetime maximum (excludes non-Organon brand infertility drugs)	None	None
Non-diabetic medications		
	Amount you pay	Amount you pay
Generic drugs	\$10	\$20
Brand drugs when generic equivalent is NOT available		
• Organon brand drugs	\$0	\$0
• Non-Organon brand drugs	20% of discounted price, up to \$50 maximum (per prescription)	20% of discounted price, up to \$100 maximum (per prescription)
Brand drugs when generic equivalent is available (includes Organon/non-Organon brand drugs)	40% of discounted price, up to \$100 maximum (per prescription)	40% of discounted price, up to \$200 maximum (per prescription)
Diabetic medications and supplies		
Generic	\$0	\$0
Brand	\$10	\$20



Table of contents

- 2 Getting Started
- 3 New Hires
- 4 Health Care Benefits**
- 8 Enhanced Medical Benefits
- 9 Mental Health Services
- 10 Family Planning and Support Benefits
- 12 Dental and Vision Care
- 14 Spending Account Benefits
- 15 Life Insurance
- 16 Disability Coverage
- 17 Paid Time Off
- 18 Work-Life Benefits
- 20 Retirement Benefits
- 22 2024 Benefit Rates
- 23 How to Enroll

Enhanced Medical Benefits

These benefits provide extra support for founders managing medical concerns or conditions.

You must enroll in the Organon medical plan to participate in these benefits.

Horizon Health Guide

horizonblue.com/organon or 800-544-1112

For Organon medical plan members, **Horizon Health Guide** is your one place to call, chat or email when you need help navigating the world of health care.

A Horizon Health Guide can help you:

- Get a cost estimate so you can make an informed choice
- Find a provider and schedule appointments
- Coordinate care and manage complex medical conditions as your advocate
- Coordinate medical file requests
- Resolve any billing issue
- Recommend Organon programs or services that you may not know about

Diabetes Management

join.livongo.com/ORGANON or 800-945-4355

Livongo provides personalized support at no cost to you and your covered dependents who are Organon medical plan participants diagnosed with type 1 or type 2 diabetes. The program includes free, unlimited test strips, real-time data analytics with educational support, and 24/7 personalized support through an advanced meter, mobile app and coaches.

Medical Second Opinions

horizonblue.com/organon or 800-544-1112

Organon offers a medical second opinion service through **2nd.MD** at no cost to you. Connect with board-certified, leading doctors across the country for an expert second opinion via video or phone within 3 to 5 days. 2nd.MD experts can confirm a complex or rare diagnosis, weigh in on a prescribed treatment plan or provide an alternative approach.

Comprehensive Transgender Benefits

Organon provides a full range of transgender-related services and procedures for those with a diagnosis of gender dysphoria.

Since only a limited number of expert medical professionals specialize in trans-care, you can use any accredited physician or provider, regardless of location or whether they accept insurance, and receive coverage as if it were in-network. This includes behavioral health therapists who specialize in transgender patients. We follow evidence-based guidelines provided by the World Professional Association for Transgender Health (WPATH).

Cancer Treatment

mskcc.org/organon or 833-986-1752

Expedited appointments and cancer treatment are available at **Memorial Sloan Kettering (MSK)** for founders and their families. You do not need to be enrolled in the Organon medical plan to use this service. MSK Direct is available to your immediate and extended family members.

Table of contents

- 2 Getting Started
- 3 New Hires
- 4 Health Care Benefits
- 8 Enhanced Medical Benefits**
- 9 Mental Health Services
- 10 Family Planning and Support Benefits
- 12 Dental and Vision Care
- 14 Spending Account Benefits
- 15 Life Insurance
- 16 Disability Coverage
- 17 Paid Time Off
- 18 Work-Life Benefits
- 20 Retirement Benefits
- 22 2024 Benefit Rates
- 23 How to Enroll

Mental Health Services

Organon offers a variety of benefits and services to support your mental health and overall well-being.

Resilience and Stress Management App

calm.com/b2b/organon/subscribe

Calm is a resilience and stress management digital app that can conveniently help you manage stress while building mindfulness and resiliency. As an Organon founder, you have access to Calm Premium and its full suite of features.

Whether you have 30 seconds or 30 minutes, Calm's diverse content library offers resources to suit your schedule and needs:

- Guided meditations and specialized music playlists to help with stress and focus
- Breathing exercises
- Mood check-in
- Gratitude journal
- Mindful movement video and audio
- Relaxing sleep stories
- Sleep tracker
- Tailored content for children
- Wisdom-filled masterclasses led by experts, and much more.

Go to experienceorganonrewards.com/mental-health for download instructions.

Medical Plan Benefits*

horizonblue.com/organon or 800-544-1112

organon.lyrahealth.com or 877-245-6702

You have access to two mental health resources as a participant in the Organon medical plan.

Horizon Behavioral Health can connect you to inpatient and outpatient care for a variety of conditions and challenges, including:

- ADHD
- Anxiety
- Autism spectrum disorder
- Emotional health and wellness
- Grieving after loss
- Family care and education

The provider network features 24-hour availability for behavioral health services for you and your dependents and is committed to providing urgent access to necessary care. Sessions are subject to in-network coinsurance and deductible.

Lyra Mental Health offers its own network of providers who provide a full spectrum of outpatient mental health services to children and adults by blending one-on-one video sessions and personalized digital activities. You can meet with a certified coach or licensed therapist, or you can use Lyra's self-care resources. Medical plan cost sharing applies. Visit experienceorganonrewards.com/mental-health for details.

Employee Assistance Program (EAP)

resourcesforliving.organon.com or 866-841-8709

Organon's EAP, administered by **Resources for Living** (company code: organon), provides counseling and referrals at no cost to you for you and your dependents. You do not need to enroll in the Organon medical plan to obtain services. Any assistance you receive is confidential except as required by law and not shared with Organon. You may contact the EAP 24 hours a day, 7 days a week. Services include:

- In-the-moment telephone support for daily parenting questions, relationship challenges, work issues and everyday stress
- Professional counseling sessions for personal, family or emotional issues (up to five telephone, face-to-face or video sessions per person, per issue)
- Crisis support for unanticipated event

Wellthy Mental Health Concierge

wellthy.com/organon or 877-588-3917

Wellthy provides caregivers and loved ones with support in finding the right mental health providers and navigating both in-network and out-of-network options. Services include exploring alternative therapy options, locating support groups, and advocating for necessary leave.

Table of contents

- 2 Getting Started
- 3 New Hires
- 4 Health Care Benefits
- 8 Enhanced Medical Benefits
- 9 Mental Health Services**
- 10 Family Planning and Support Benefits
- 12 Dental and Vision Care
- 14 Spending Account Benefits
- 15 Life Insurance
- 16 Disability Coverage
- 17 Paid Time Off
- 18 Work-Life Benefits
- 20 Retirement Benefits
- 22 2024 Benefit Rates
- 23 How to Enroll

*You must enroll in the Organon medical plan to participate in these benefits.

Family Planning and Support Benefits

Families are created in a variety of ways, and Organon supports you in your journey to parenthood and beyond.

Wellthy Caregiving Concierge

wellthy.com/organon or 877-588-3917

Wellthy is for anyone who finds themselves managing care for a loved one, or themselves. By tackling the administrative and logistical aspects of care, Wellthy helps you spend more quality time with the ones you love. Your dedicated Wellthy Care Coordinator will help manage and navigate financial, medical, legal, in-home, housing, and social/emotional support in any capacity, big or small.

Fertility Services*

managed.winfertility.com/organon or 800-544-1112

If you elect the Organon medical plan, you'll have access to concierge fertility services through WINFertility. Organon will cover services and fertility drugs (subject to the medical plan deductible and coinsurance) with no lifetime maximum, including:

- Crypreservation for egg, sperm and embryo (both medically necessary and elective)
- Up to 12 months of storage for procured tissue

Adoption and Surrogacy

[Adoption/Surrogacy Assistance Program](#) or 215-631-6972

Organon reimburses up to \$25,000 per child, per family for eligible adoption and/or surrogacy-related expenses (as determined by the IRS). Reimbursement is limited to three combined (adoption/surrogacy) attempts per family. If both parents are eligible for the program, the maximum benefit (\$25,000 per child) applies jointly. (Benefits above certain limits may be considered taxable income.)

Breastmilk Storage and Shipping

milkstork.com/organon or 510-356-0221

MilkStork is a travel solution to help Organon nursing moms who travel for business. With MilkStork, you can pump and deliver milk home while traveling at no cost to you. (Choose either overnight ship home or carry home services. In either case, supplies will be shipped to your travel destination.) Services also are available for founders who become parents via surrogacy. (Note: Overnight shipping is available for U.S. domestic travel only. Benefits do not apply to leisure travel.)

Care Leave

Care Leave provides pay continuation and/or time off (up to 10 days) when caring for a loved one and/or to address other personal matters such as family planning.



Table of contents

- 2 Getting Started
- 3 New Hires
- 4 Health Care Benefits
- 8 Enhanced Medical Benefits
- 9 Mental Health Services
- 10 Family Planning and Support Benefits**
- 12 Dental and Vision Care
- 14 Spending Account Benefits
- 15 Life Insurance
- 16 Disability Coverage
- 17 Paid Time Off
- 18 Work-Life Benefits
- 20 Retirement Benefits
- 22 2024 Benefit Rates
- 23 How to Enroll

*You must enroll in the Organon medical plan to participate in this benefit.

Bright Horizons

clients.brighthouse.com/organon

Bright Horizons offers high-quality caregiving and support for you and your family. Resources include:

- Access to comprehensive database of sitters, nannies, housekeepers, pet sitters and dog walkers from Sitter City
- Personalized help from a local nanny agency with recruiting, vetting and selecting a nanny from Jovie
- Early education centers with preferred enrollment and waived registration fees at participating Bright Horizons locations
- Tuition discounts at participating non-Bright Horizons network centers

Child and Adult Backup Care

Bright Horizons can help you secure and pay for backup child, adult and elder care when your regular plans are disrupted or if you know in advance you will have a gap in your care coverage.

The program features 24/7 access, placement with fully credentialed childcare centers or licensed in-home care providers—even at the last minute—and the option to use your own caregiver and be reimbursed.

Tutoring and College Coach

Through **Bright Horizons**, you can access discounted tutoring and college coaching for you and your family:

- Tutoring is available through your Bright Horizons Back-Up Care™ benefit to provide the academic support your family needs.
- You can exchange backup care uses for 4 hours of tutoring. Tutoring is available for both children and adult learners in over 3,000 subjects. Once you make the exchange, you have 90 days to take advantage of the tutoring session.
- Your Bright Horizons College Coach® benefit supports you and your family in all your college prep needs. Schedule a free one-on-one session with an expert to discuss your family's unique needs and where you need support in the college admissions process. Get strategies for applying to college, customized college lists, and essay reviews and feedback.



Table of contents

2	Getting Started
3	New Hires
4	Health Care Benefits
8	Enhanced Medical Benefits
9	Mental Health Services
10	Family Planning and Support Benefits
12	Dental and Vision Care
14	Spending Account Benefits
15	Life Insurance
16	Disability Coverage
17	Paid Time Off
18	Work-Life Benefits
20	Retirement Benefits
22	2024 Benefit Rates
23	How to Enroll

Dental and Vision Care

The health of your teeth and eyes can impact your overall health; these benefits help you care for your whole person.

Dental

[metlife.com/mybenefits](https://www.metlife.com/mybenefits) or 800-438-6388

Dental coverage is offered through MetLife's Preferred Dental Program (PDP) Plus network, which includes dentists who have agreed to provide services at reduced fees. You can seek care in-network or out-of-network, but you will generally pay less in-network.

What you'll pay

The plan provides preventive and diagnostic services, basic restorative care, major services and orthodontic services up to the annual benefit maximum. There is no annual deductible in-network.

Eligible expenses will count toward both your in-network and out-of-network annual benefit maximums. However, expenses in excess of the reasonable and customary limit do not count toward the annual benefit maximum.

If you reach your benefit maximum in a calendar year, no further dental benefits incurred in that year will be payable under the plan, except for orthodontic charges up to the \$2,000 per person lifetime maximum.

ID cards

No ID cards are issued for the Dental Plan. When scheduling your appointments, simply identify yourself as a MetLife participant. If you would like to print an ID card, you can log into [metlife.com/mybenefits](https://www.metlife.com/mybenefits) or download the MetLife app to access a virtual ID card.

Benefit Rates

Dental biweekly contributions*

Employee Only	Employee + Spouse/DP	Employee + Child(ren)	Employee + Family
\$10.35 (FT/PT)	\$25.88 (FT)	\$20.70 (FT)	\$36.23 (FT)
	\$38.30 (PT)	\$31.05 (PT)	\$56.93 (PT)

*For months with three paychecks, deductions will only be taken from the first two paychecks in that month.

DP: domestic partner
FT: full-time; PT: part-time

Dental Benefits Summary

	In-network (PDP Plus providers)	Out-of-network (Non-PDP Plus providers)
Annual deductible	\$0	\$50 per person (\$150 maximum)
Preventive and diagnostic services	100% of pre-negotiated rates	100% of reasonable and customary limit
<ul style="list-style-type: none"> Oral exams (two per calendar year), including: cleanings, X-rays and scaling or fluoride treatments Sealants, space maintainers 		
Basic restorative care	80% of pre-negotiated rates	80% of reasonable and customary limit, after deductible
<ul style="list-style-type: none"> Fillings (other than gold) Extractions, root canals, periodontics, denture repair, oral surgery, implants 		
Major services	50% of pre-negotiated rates	50% of reasonable and customary limit, after deductible
<ul style="list-style-type: none"> Gold fillings and inlays Dentures and bridgework (certain limits apply) Crowns (certain limits apply) 		
Annual benefit maximum	\$2,500 annually for each covered person	\$2,000 annually for each covered person
Orthodontic services	50% of pre-negotiated rates	50% of reasonable and customary limit
	\$2,000 lifetime maximum per person	

Table of contents

- 2 Getting Started
- 3 New Hires
- 4 Health Care Benefits
- 8 Enhanced Medical Benefits
- 9 Mental Health Services
- 10 Family Planning and Support Benefits
- 12 Dental and Vision Care**
- 14 Spending Account Benefits
- 15 Life Insurance
- 16 Disability Coverage
- 17 Paid Time Off
- 18 Work-Life Benefits
- 20 Retirement Benefits
- 22 2024 Benefit Rates
- 23 How to Enroll

Vision

vsp.com or 800-877-7195

Vision coverage is offered through Vision Service Plan (VSP). When you require vision care services, you have the choice of going to any licensed provider.

If you visit a VSP preferred provider, your out-of-pocket costs will generally be lower than if you visit an “open access” provider (one that doesn’t participate in the VSP network). VSP preferred providers are available nationwide at Costco, Pearle Vision, Sam’s Club, Visionworks and Walmart.

If you visit an open access provider, you will be responsible for paying any amounts over the fixed reimbursement paid by the plan.

ID cards

ID cards are not issued for vision coverage and are not required to obtain services. However, once you are enrolled, you can log in to vsp.com and select the “My Benefits” tab to print an ID card.

Vision Benefits Summary

Services	Plan pays in-network (VSP preferred provider)	Plan reimburses out-of-network (open access provider)
Annual deductible	\$0	\$0
Eye exam (one per year)	100% after \$10 copay	\$50
Prescription lenses (one set per year)	100% after \$10 copay, plus 100% of polycarbonate lenses for children under age 19 (progressive lenses and tints covered in full)	\$50 single vision \$75 bifocals \$100 trifocals
Frames	100% up to \$180 (Costco: 100% up to \$80)	\$70
Elective contact lenses (in lieu of lenses and frame)	100% up to \$180	\$105

NEW!

Beginning in 2024, you have access to a new provision called LightCare, which allows you to use the frame allowance (\$180 in network or \$70 out of network) toward ready-made non-prescription sunglasses and blue light filtering glasses.

Benefit Rates

Vision biweekly contributions*

Employee Only	Employee + Spouse/DP	Employee + Child(ren)	Employee + Family
\$5.75	\$14.38	\$11.50	\$20.13

*For months with three paychecks, deductions will only be taken from the first two paychecks in that month.

DP: domestic partner
FT: full-time; PT: part-time

Table of contents

- 2 Getting Started
- 3 New Hires
- 4 Health Care Benefits
- 8 Enhanced Medical Benefits
- 9 Mental Health Services
- 10 Family Planning and Support Benefits
- 12 Dental and Vision Care**
- 14 Spending Account Benefits
- 15 Life Insurance
- 16 Disability Coverage
- 17 Paid Time Off
- 18 Work-Life Benefits
- 20 Retirement Benefits
- 22 2024 Benefit Rates
- 23 How to Enroll

Spending Account Benefits

Spending accounts are optional benefits that enable you to save money on taxes while paying for eligible expenses.

Flexible Spending Accounts (FSAs)

horizonblue.com/OrganonFSA or 800-544-1112

Organon offers Health Care and Dependent Care Flexible Spending Accounts (FSAs). You contribute to an FSA, and then withdraw those contributions to reimburse eligible expenses. Participation in either account can save you money because contributions are made before federal and Social Security taxes (and, depending on where you live, state and local taxes) are withheld from your paycheck. The amount you choose to contribute will be deducted from your paycheck in equal installments over the remaining months of the calendar year.

Coordinate with your spouse

If you choose to participate in the Organon Health Care FSA, your spouse will not be able to participate in another employer's Health Savings Account (HSA) because your spouse will be considered a dependent covered by your FSA, even if he/she is not covered by the Organon medical plan.

For these types of services	Health Care FSA	Dependent Care FSA
What it covers	Eligible medical, pharmacy, dental and vision expenses for you and your eligible dependents.	Eligible day-care expenses for eligible dependents (children under age 13, adults incapable of self-care, etc.) that allow you/your spouse to work.
How much you can contribute	Between \$120 and \$3,200	Between \$120 and \$5,000
When funds will be available	Full amount available at the beginning of the calendar year, or when you are first eligible, even though you will not have contributed the full amount of your goal yet.	Available as you contribute each pay period. You will be reimbursed for claims up to your current balance. Any claims above your current balance are held until your account is funded.
Contribution changes during the year	Changes to your contributions are only allowed if you have a qualified life event (see page 2).	
Dates of service	Between January 1 and December 31	
How to pay for expenses	<ul style="list-style-type: none"> • MyWay prepaid Visa debit card, or • Submit a claim for eligible expenses. 	<ul style="list-style-type: none"> • Submit a claim for eligible expenses. (No debit card available.)
How to submit a claim	Visit horizonblue.com/OrganonFSA for more information.	
Rollovers	Up to \$610 can be rolled over to the following year. Any amount in excess of \$610 will be forfeited.	Any unused funds will be forfeited.

Commuter Benefit Account

healthequity.com/wageworks

Transit and parking benefits are offered through HealthEquity. You can set aside tax-free money for each benefit, up to the IRS limit of \$315 each month.

Transit benefits include fares such as tickets, passes, tokens and vouchers for riding buses, trains, etc.

The **parking benefit** covers fees at or near the workplace or at a location from which you commute to work via mass transit or a carpool.

Table of contents

- 2 Getting Started
- 3 New Hires
- 4 Health Care Benefits
- 8 Enhanced Medical Benefits
- 9 Mental Health Services
- 10 Family Planning and Support Benefits
- 12 Dental and Vision Care
- 14 Spending Account Benefits**
- 15 Life Insurance
- 16 Disability Coverage
- 17 Paid Time Off
- 18 Work-Life Benefits
- 20 Retirement Benefits
- 22 2024 Benefit Rates
- 23 How to Enroll

Life Insurance

netbenefits.com or 800-767-3353

Organon offers different types and levels of life insurance protection for you and your family.

Basic Life and Business Travel Accident (BTA) Insurance

Organon pays for basic life insurance coverage from New York Life at 1x base pay, up to a maximum of \$1 million.* Organon also provides BTA insurance of 4x base pay, administered by Zurich.

*Imputed income on basic life insurance

The IRS requires you to be taxed on the value of employer-provided group term life insurance over \$50,000. The taxable value of your basic life insurance coverage is called "imputed income." Even though you don't receive cash, you are taxed as if you received cash in an amount equal to the value of this coverage over \$50,000.

Voluntary Life and AD&D Insurance

You may choose to protect yourself and your family with additional employee-paid life insurance from New York Life. Rates depend on your age, salary, and your smoker/non-smoker status. Rates will increase every five years as you reach certain age bands (30, 35, 40, 45, etc.). Costs also can increase during the year if you have a salary change. Find rates on netbenefits.com.

You may purchase life insurance for:

- You (1x to 8x base pay up to a maximum of \$2 million, combined with basic life insurance)*
- Your spouse/domestic partner (increments of \$10,000, \$25,000, \$50,000 or \$100,000)
- Child(ren) (\$10,000 per child)

Evidence of Insurability (EOI) may be required for voluntary life insurance. Please refer to the [Summary Plan Description](#) for more information.

You also may purchase Accidental Death & Dismemberment (AD&D) Insurance of 1x to 8x base pay, up to \$1 million. AD&D Insurance protects you and your family if you sustain certain serious injuries as a result of an accident or in the event of your accidental death.

*If the value of the combined benefit exceeds \$2 million, your voluntary life benefit will decrease.

Make your life insurance beneficiary designations

Go to netbenefits.com to the "Your Profile" tab and then click "Beneficiaries." If you have questions, call the Benefits Service Center at 800-767-3353. If you do not have a valid beneficiary designation on file with the Benefits Service Center, death benefits payable under the Organon Life Insurance Plan will be paid to the first surviving class of the following living relatives: spouse; child(ren); parents; siblings; or to the executors or administrators of the Insured's estate.

Table of contents

- 2 Getting Started
- 3 New Hires
- 4 Health Care Benefits
- 8 Enhanced Medical Benefits
- 9 Mental Health Services
- 10 Family Planning and Support Benefits
- 12 Dental and Vision Care
- 14 Spending Account Benefits
- 15 Life Insurance**
- 16 Disability Coverage
- 17 Paid Time Off
- 18 Work-Life Benefits
- 20 Retirement Benefits
- 22 2024 Benefit Rates
- 23 How to Enroll

Disability Coverage

Organon automatically provides you with company-paid short-term and long-term disability coverage. You have the option of choosing additional employee-paid long-term disability coverage.

Short-Term Disability (STD)

Claims Administrator: **Sedgwick**

timeoff.sedgwick.com or 888-436-9530

Organon provides STD coverage at no cost to you. However, you may be required to pay for STD coverage in states with mandated STD coverage.

STD covers eligible founders who are unable to work due to an illness, injury or medical condition.

- For the first 10 weeks of an approved STD leave, payments equal 100% of your base pay (excluding commissions, overtime, bonuses or any special or supplemental pay)
- For weeks 11 through 26, the STD payments equal 70% of your base pay

Basic Long-Term Disability (LTD)

Claims Administrator: **New York Life Group Benefits Solution**

myNYLGBS.com or 800-238-2125

If you are disabled beyond 26 weeks, LTD coverage may pay benefits. However, you must be certified as disabled by the claims administrator to qualify for LTD benefits. Organon pays the full cost of basic LTD, which provides 60% of base pay. You can choose to receive this benefit with before-tax or after-tax dollars.

Voluntary Long-Term Disability (LTD)

Claims Administrator: **New York Life Group Benefits Solution**

myNYLGBS.com or 800-238-2125

You have the option of choosing a higher level of LTD coverage by choosing coverage of 70% paid with after-tax dollars. In this case, you will have the 60% company-provided coverage on an after-tax basis. You cannot elect to have the employer-paid 60% benefit provided on a before-tax basis if you purchase the 70% LTD coverage option.

Your basic and voluntary LTD options are:

	Benefit Amount	Federal Taxation
60% of base pay before-tax (company paid)	Smallest benefit	Pay later, tax-free now
60% of base pay after-tax (company paid)	Larger benefit than 60% base pay before-tax option	Pay now, tax-free later
70% of base pay after-tax (employee paid)	Larger benefit than 60% base pay after-tax option	Pay now, tax-free later

Table of contents

- 2 Getting Started
- 3 New Hires
- 4 Health Care Benefits
- 8 Enhanced Medical Benefits
- 9 Mental Health Services
- 10 Family Planning and Support Benefits
- 12 Dental and Vision Care
- 14 Spending Account Benefits
- 15 Life Insurance
- 16 Disability Coverage**
- 17 Paid Time Off
- 18 Work-Life Benefits
- 20 Retirement Benefits
- 22 2024 Benefit Rates
- 23 How to Enroll

Paid Time Off

Organon provides paid time off to help you recharge, pursue personal interests and take care of your family. More information about these benefits is provided in our Paid Time Off and Leaves of Absence Policy.

Vacation Schedule

For Non-Exempt and Exempt Founders

Years of Service (increases take effect on January 1 of your service anniversary year)	Amount of Vacation Days (assumes a full-time work week with 8-hour vacation days)
1-4	15
5-9	18
10-14	21
15-19	24
20-24	27
25+	30

If you work on a part-time basis, participate in job-sharing or have a compressed work week arrangement, your vacation is adjusted to reflect reductions in hours or days worked.

Care Leave

Care Leave provides pay continuation and/or time off (up to 10 days) when caring for a loved one and/or to address other personal matters such as family planning or home emergencies not covered by other local policy or statutory leave.

Paid Parental Time Off

Organon provides 12 weeks of full pay following the birth, adoption or foster placement of a child.

Review the [Parental Leave Guide](#) for more information.

Other Paid Leave

- Sick time (included in Short-Term Disability)
- Bereavement
- Jury duty/witness
- Volunteer
- Personal time
- Worker's compensation
- Military leave

Company-paid Holidays and Year-end Shutdown

Organon provides 11 paid holidays throughout the year plus four year-end shutdown days.

2024 U.S. Holiday and Year-end Shutdown Schedule

Holiday	Date
New Year's Day	Monday, January 1
Martin Luther King, Jr. Day	Monday, January 15
President's Day	Monday, February 19
Memorial Day	Monday, May 27
Juneteenth	Wednesday, June 19
Independence Day	Thursday, July 4
Labor Day	Monday, September 2
Thanksgiving Day	Thursday, November 28
Day after Thanksgiving	Friday, November 29
Day before Christmas	Tuesday, December 24
Christmas Day	Wednesday, December 25
Year-end Shutdown	Thursday, December 26
Year-end Shutdown	Friday, December 27
Year-end Shutdown	Monday, December 30
Year-end Shutdown	Tuesday, December 31

Table of contents

- 2 Getting Started
- 3 New Hires
- 4 Health Care Benefits
- 8 Enhanced Medical Benefits
- 9 Mental Health Services
- 10 Family Planning and Support Benefits
- 12 Dental and Vision Care
- 14 Spending Account Benefits
- 15 Life Insurance
- 16 Disability Coverage
- 17 Paid Time Off**
- 18 Work-Life Benefits
- 20 Retirement Benefits
- 22 2024 Benefit Rates
- 23 How to Enroll

Work-Life Benefits

Different founders have different needs, so Organon offers a variety of programs to help you customize your benefits program in ways that make sense for you.

Employee Assistance Program (EAP)

resourcesforliving.organon.com or 866-841-8709

The EAP, administered by **Resources for Living** (company code: organon), offers work-life services for everyday help with everyday needs, such as finding assisted living for your aging parent(s) or locating a service provider for common household needs.

There is no cost to you, and you may contact the EAP 24 hours a day, 7 days a week.

Gym Membership Discount

blue365deals.com or 888-242-2060

A discounted gym membership is available through **Horizon BCBS's Fitness Your Way** program for those enrolled in the Organon medical plan, including dependents 18 and older. Access 10,000+ participating fitness locations, 24/7 on-demand videos, and live classes. You also will receive discounts on services from chiropractors, acupuncturists, massage therapists, personal trainers, nutrition counselors, yoga and Pilates instructors and more.

Education Assistance

clients.brighthorizons.com/organon

Continued education in a work-related field enables you to enhance your skills and advance your career. The education assistance program is administered by **Bright Horizons**.

- Reimbursement of up to \$12,000 of covered expenses (\$6,000 for part-time employees) upon receipt of itemized tuition invoice for your approved application
- Personalized guidance from education and college finance experts at no cost to you
- Payments processed through payroll; reimbursements exceeding \$5,250 in a given tax year are taxable (taxes withheld directly from the reimbursement)

Voluntary Auto and Home Insurance

metlife.com/mybenefits or 800-GET-MET8 (800-438-6388)

Group coverage through **MetLife** enables you to insure your home, car, boat or motorcycle at discounted rates, including extra discounts for superior driving and length of employment.

Note: If you live in New Jersey or Pennsylvania, you may be able to save money on your car insurance through **New Jersey Manufacturers Insurance Group (NJM)**. Visit njm.com/partners/organon to learn more.



Table of contents

- 2 Getting Started
- 3 New Hires
- 4 Health Care Benefits
- 8 Enhanced Medical Benefits
- 9 Mental Health Services
- 10 Family Planning and Support Benefits
- 12 Dental and Vision Care
- 14 Spending Account Benefits
- 15 Life Insurance
- 16 Disability Coverage
- 17 Paid Time Off
- 18 Work-Life Benefits**
- 20 Retirement Benefits
- 22 2024 Benefit Rates
- 23 How to Enroll

Voluntary Pet Insurance

benefits.petinsurance.com/organon-usa or 877-738-7874

If your pet becomes sick or hurt, this benefit offers coverage for veterinarian services, including specialists and emergency providers. When you enroll in pet insurance through **Nationwide**, you can choose between two levels of coverage: basic pet protection or pet protection with wellness. You can enroll anytime during the year. To get a quote, use company code "Organon."

Voluntary Legal Plan

metlife.com/mybenefits or 800-GET-MET8 (800-438-6388)

The Group Legal plan is offered through **MetLife Legal Plans**. When you see a plan attorney for covered services, fees are paid in full. There is no per-service cost to you for telephone consultations or office visits. You may visit a non-network attorney and receive a fixed reimbursement based on the type of legal service.

Office and phone consultation topics include:

- Identify theft
- Consumer protection matters
- Debt matters
- Defense of civil lawsuits
- Document preparation
- Family law
- Immigration assistance
- Personal injury
- Real estate matters
- Traffic and criminal matters
- Wills and estate matters

You pay the full cost of group legal plan coverage (\$7.93 bi-weekly).

You can only enroll for group legal coverage during annual enrollment. You cannot add or drop coverage until the next annual enrollment period. Qualified life event changes will not apply.



Table of contents

- 2 Getting Started
- 3 New Hires
- 4 Health Care Benefits
- 8 Enhanced Medical Benefits
- 9 Mental Health Services
- 10 Family Planning and Support Benefits
- 12 Dental and Vision Care
- 14 Spending Account Benefits
- 15 Life Insurance
- 16 Disability Coverage
- 17 Paid Time Off
- 18 Work-Life Benefits**
- 20 Retirement Benefits
- 22 2024 Benefit Rates
- 23 How to Enroll

Retirement Benefits

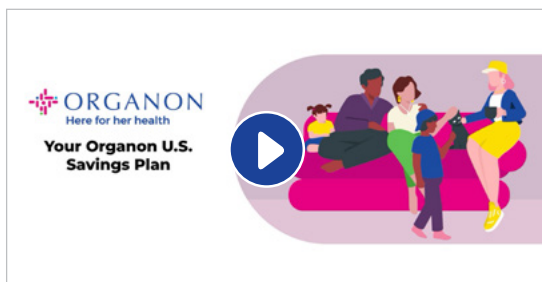
The Organon U.S. Savings Plan is a 401(k) plan through which both you and Organon can contribute to your retirement savings. The plan is designed to help you prepare for a healthy and financially secure retirement.

401(k) Plan

netbenefits.com or
800-767-3353 (TDD 888-343-0860)

You are eligible to participate in the 401(k) plan on your date of hire. You are immediately vested in your contributions and any company matching contributions. You are 100% vested in the retirement contribution after three years of service.

For more detailed information about how the plan works, go to experienceorganonrewards.com/financial-well-being and review the [Organon U.S. Savings Plan brochure](#).



How the plan works

Your 401(k) account can be funded in three ways:

- 1 Employee contributions
- 2 Company-matching contributions
- 3 Company retirement contributions

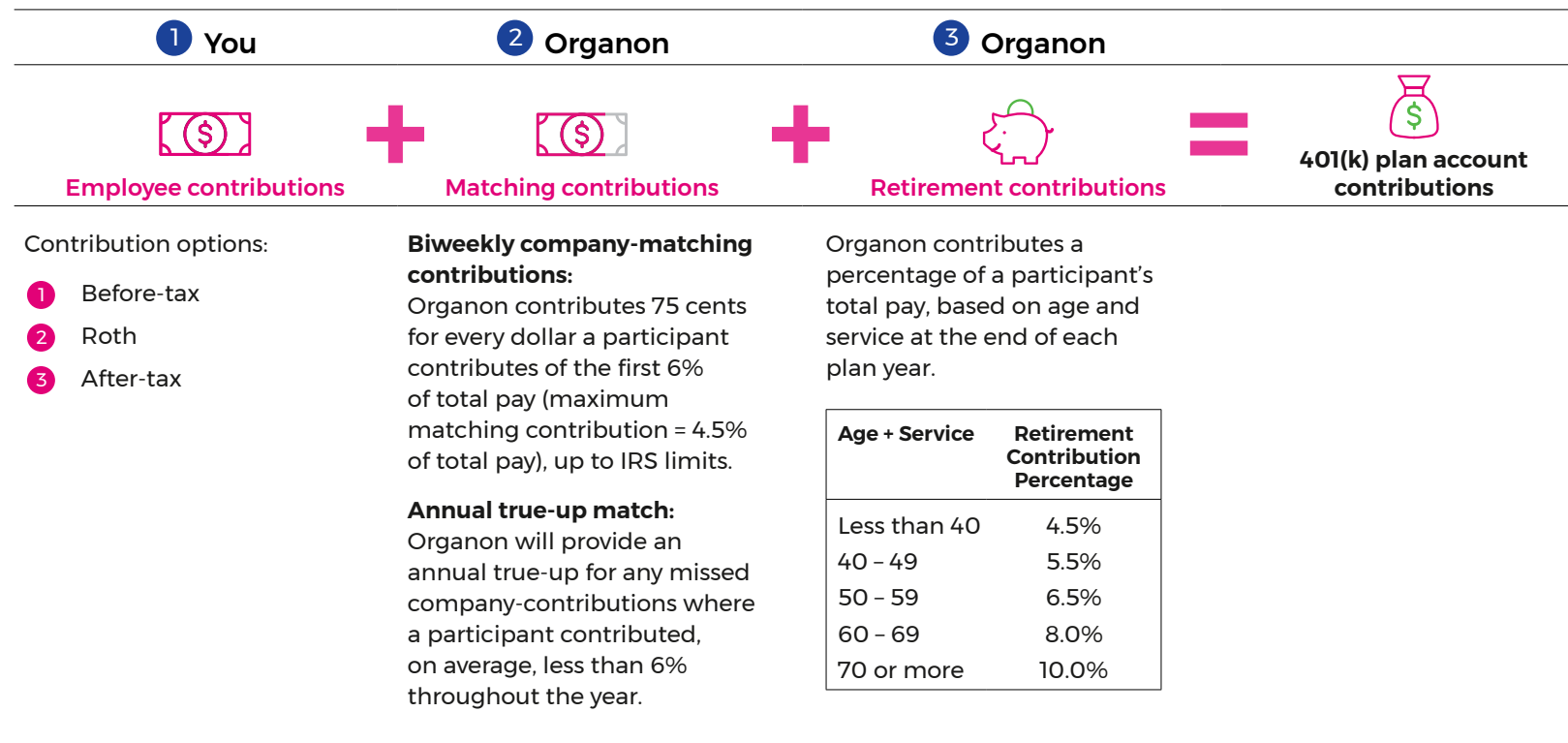


Table of contents

- 2 Getting Started
- 3 New Hires
- 4 Health Care Benefits
- 8 Enhanced Medical Benefits
- 9 Mental Health Services
- 10 Family Planning and Support Benefits
- 12 Dental and Vision Care
- 14 Spending Account Benefits
- 15 Life Insurance
- 16 Disability Coverage
- 17 Paid Time Off
- 18 Work-Life Benefits
- 20 Retirement Benefits**
- 22 2024 Benefit Rates
- 23 How to Enroll

Contribution limits

The IRS limits how much you and the company can contribute to your 401(k) plan each year. Go to experienceorganonrewards.com/financial-well-being for the annual limits, and review the Organon U.S. Savings Plan brochure for details.

How to enroll in the 401(k) plan

Enroll by visiting netbenefits.com. Go to the Organon U.S. Savings Plan and click **Enroll** or call the Benefits Service Center. (If you're a newly hired founder, you will receive an email from Fidelity to enroll in benefits. Please allow up to three business days from your date of hire for Fidelity to set up your new hire records.)

Default coverage in the 401(k) plan

You will be automatically enrolled in the 401(k) plan within 60 days of your date of hire (if you have not already enrolled).

Here is how your default account will be set up:

- 6% base pay contribution rate on a before-tax basis
- 6% AIP/SIP contribution rate on a before-tax basis
- Invested into the plan's Designated Fund **and**
- Enrolled in the Annual Automatic Increase with a 1% per year election (until your before-tax base pay and before-tax AIP/SIP contribution rates each reach 10%)

Financial Planning

netbenefits.com > Planning or **800-767-3353 (TDD 888-343-0860)**

Fidelity Workplace Planning & Guidance Consultants offer financial planning services at no cost to Organon founders. They do not sell investment or insurance products, so you can rest assured the information you receive is unbiased.

Get help making decisions about Organon spending plan contributions, retirement savings and investments, health care or dependent care spending account contributions, managing debt and cash flow issues, and more.



Table of contents

2	Getting Started
3	New Hires
4	Health Care Benefits
8	Enhanced Medical Benefits
9	Mental Health Services
10	Family Planning and Support Benefits
12	Dental and Vision Care
14	Spending Account Benefits
15	Life Insurance
16	Disability Coverage
17	Paid Time Off
18	Work-Life Benefits
20	Retirement Benefits
22	2024 Benefit Rates
23	How to Enroll

2024 Benefit Rates

Medical

Biweekly contributions*

Employee Only	Employee + Spouse/DP	Employee + Child(ren)	Employee + Family
\$55.50 (FT/PT)	\$138.50 (FT)	\$111.00 (FT)	\$194.00 (FT)
	\$155.50 (PT)	\$125.00 (PT)	\$222.50 (PT)

Dental

Biweekly contributions*

Employee Only	Employee + Spouse/DP	Employee + Child(ren)	Employee + Family
\$10.35 (FT/PT)	\$25.88 (FT)	\$20.70 (FT)	\$36.23 (FT)
	\$38.30 (PT)	\$31.05 (PT)	\$56.93 (PT)

Vision

Biweekly contributions*

Employee Only	Employee + Spouse/DP	Employee + Child(ren)	Employee + Family
\$5.75	\$14.38	\$11.50	\$20.13

*For months with three paychecks, deductions will only be taken from the first two paychecks in that month.

DP: domestic partner
 FT: full-time; PT: part-time



Table of contents

- 2 Getting Started
- 3 New Hires
- 4 Health Care Benefits
- 8 Enhanced Medical Benefits
- 9 Mental Health Services
- 10 Family Planning and Support Benefits
- 12 Dental and Vision Care
- 14 Spending Account Benefits
- 15 Life Insurance
- 16 Disability Coverage
- 17 Paid Time Off
- 18 Work-Life Benefits
- 20 Retirement Benefits
- 22 2024 Benefit Rates**
- 23 How to Enroll

How to Enroll



Visit ExperienceOrganonRewards.com to review your benefit options, then click the pink **Enroll in Benefits** button.



Have questions or need assistance? Call the Organon Benefits Service Center at **800-767-3353 (TDD 888-343-0860)** Monday through Friday (excluding New York Stock Exchange holidays), 8:30 a.m. to 8:30 p.m.



To enroll via your mobile device, download the **NetBenefits® App** at Fidelity.com/go/NetBenefitsapp



Table of contents

- 2 Getting Started
- 3 New Hires
- 4 Health Care Benefits
- 8 Enhanced Medical Benefits
- 9 Mental Health Services
- 10 Family Planning and Support Benefits
- 12 Dental and Vision Care
- 14 Spending Account Benefits
- 15 Life Insurance
- 16 Disability Coverage
- 17 Paid Time Off
- 18 Work-Life Benefits
- 20 Retirement Benefits
- 22 2024 Benefit Rates
- 23 How to Enroll**

The information provided in this summary applies to eligible U.S.-based employees of Organon. It does not apply to employees who are covered under collective bargaining agreements. Organon reserves the right to amend, modify or terminate all or any part of its benefit plans and programs at its sole discretion, and nothing in this communication in any way limits that right. If any information included here or any verbal representation conflicts in any way with the official plan document(s), including any contract(s) of insurance purchased pursuant to the plan document(s), the provision of the plan document(s), including any contract(s), of insurance purchased pursuant to the plan document(s), the provision of the plan document(s), as amended, will govern.

