



All About **VERTO BENEFITS**

VERTOEDUCATION.ORG





Health Insurance

Taking care of you and your loved ones is a top priority for Verto.

That is why the healthcare benefits program we provide delivers both choice and value so you can prioritize your health. We offer PPO and HDHP plans through Cigna, as well as HMO and HDHP plans through Kaiser. Dental and Vision insurance are available through Guardian and VSP.

Verto contributes 75% of the insurance premiums for you as an employee and 50% of premiums for any dependents.



Tax Savings

Verto also offers several tax-advantaged benefits to help you save money on healthcare, dependent care, and other expenses by paying with pre-tax funds.

Depending on the health insurance plan you choose, you can open a Health Savings Account (HSA) or a Flexible Savings Account (FSA). This allows you to set aside pre-tax funds to use on qualified medical or other dependent expenses. If you choose to open an HSA, Verto will contribute \$50 a month to your HSA.





Mental Health Resources



All employees have access to SpringHealth, which provides 3 free sessions of mental health counseling

(both in-person and virtual), as well as the ability to continue further sessions at a reduced rate.

Our Employee Assistance Program (EAP) provides **3 free counseling sessions** (either in-person or virtual).

For more information visit www.ibhworklife.com and use the login code "worklife".





Insurance Additions

VISION INSURANCE ADD ON

All employees enrolled in our Guardian vision programs have access to XPHealth. XPHealth is partnering with Guardian to provide employees with access to XPHealth's platform and services, as well as 3 x \$180 credits/year that can be shared with dependents or family members.

DISABILITY AND LIFE INSURANCE

Verto covers the full cost of short-term and long-term disability insurance for you as an employee. Verto also covers the full cost of life insurance for employees.

ONE MEDICAL

One Medical is a primary care practice that provides you fast access to appointments at 100+ locations nationwide and 24/7 virtual care with top providers. Use One Medical for your physical and mental health needs — from annual wellness visits to care for everyday ailments to the management of chronic conditions like diabetes and depression. Activate your membership for free at onemedical.com/sequoia



Rightway is a service that guides you through a better healthcare experience. Rightway provides you with trusted advocate who can answer your healthcare questions and take care of actions for you.

Your health guide has your specific information, so your health guide's recommendations are tailored to your needs.

To access Rightway's services, tap the "Care Concierge" tile in the Sequoia App and ask your health guide to:

- Find you the best doctor and make your appointment at a convenient time.
- Provide expected copays and upfront pricing for medical visits.
- Explain your bill. And dispute it for you if something looks off.
- Answer any other questions you might have.





Financial Wellbeing

401(K)

Verto provides you the option to save for retirement with our 401(k) plan through Empower Retirement. You will automatically be enrolled to contribute 5% of your pay. You have the ability to increase or decrease this amount at your discretion.

FINANCIAL ADVISING

We're excited to announce that Origin, a new financial wellness benefit, is now available in your Sequoia People Platform.

- Have you ever asked yourself one of the following questions:
- How much should I contribute to my 401(k) to reach my retirement goals?
- What do I do with my equity?
- How much can I spend on a house if I'm also planning to start a family?

Origin is a financial wellness platform that helps users navigate major life events with confidence! Origin combines real financial planning professionals with cutting-edge technology to help you gain control of finances and plan for the future.

As an employee at Verto, you have access to Origin's range of services, including:

- Unlimited 1-on-1 meetings with a Certified Financial Planner™
- Individual 401(k) advice
- An all-in-one dashboard to visualize and manage finances
- A personalized strategy to understand equity awards, plus tax guidance
- Customized financial wellness seminars and workshops

You can access Origin through the Sequoia mobile app or web site.





Life Planning Resources

LEGAL ASSISTANCE

Whether you're starting a family, buying a home, working through a landlord dispute, or planning your estate, Rocket Lawyer Legal Benefits can help.

As an employee at Verto, you have access to the following benefits:

- **Legal Documents Library:** Employees can access Rocket Lawyer's online legal document library (e.g. Trust, Power of Attorney, Lease, Child Care Authorization Form).
- **Attorney Q&A:** Employees can submit legal questions on Rocket Lawyer's legal platform and receive answers back from an attorney in about a day.
- **Attorney Phone Consultations:** Employees will receive free 30-minute phone consultations with a Rocket Lawyer attorney, on every new legal matter.
- **Attorney Discounts:** Employees will receive a 40% discount off the attorney's hourly billing rate, after the 30-minute free consult.

Create your free account by going to go.rocketlawyer.com/verto and entering your Verto email address.





Paid Time Off

Paid time off is a hugely important piece of your benefits package here at Verto. On average, a Vertoan has about 30 days off per year, between holidays, paid time off, and sick time.

PARENTAL LEAVE

Verto offers a paid parental leave policy to all full time employees who have been with the organization for at least a year. We offer 12 weeks of leave to employees who have given birth so they can medically recover from this event. All other employees are given 7 weeks of paid leave to bond with their new child. We're so proud to offer this as resource for all Vertoans who experience this life event!





Equity Options

EQUITY COMPENSATION

As a part of your compensation package, Verto offers each full time employee options of stock equity, or ownership in Verto. As our CEO, Mitch says all the time:

"Our mission is to serve students, and change the Higher Education system. By owning a piece of what we're building, we also want you to take ownership in ensuring that Verto's mission succeeds."

Verto stock options vest over a tenure of 18 months to 6 years.





Have questions?

Contact Jeremy Cantu on the
People Operations team:

jeremy.cantu@vertoeducation.org

For questions about benefits through Sequoia,
contact our employee advocate in any of the
following ways:

Open a case in the My Advocate section
of the Sequoia app

Call the dedicated phone number:
415.937.9299, M-F, 8:30am-5pm

Email vertoeducation@help.sequoia.com

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