

# **10X TOTAL REWARDS GUIDE**

**2025 - 2026**

---

**10X**  **HEALTH**

# ABOUT 10X HEALTH

## About 10X HEALTH

We're on a mission to 10X people's wellness throughout the world by enhancing human performance. Modern medicine isn't a patient-centric practice. We want to bring you on a wellness journey that's going to change your life for the better and propel you to the next level. We do this by understanding your body and finding the missing raw materials that can help you perform more optimally. The 10X movement is about DOING, about being accountable. **10X Health** is about BEING, and about optimal wellness, restoration, cellular repair, and regeneration. Together we'll swim upstream to discover the root cause of your symptoms and restore your passion, purpose, and physiology.

## Our Mission

We're **10X Health System**, and we're on a mission to **10X** people's wellness throughout the world by enhancing human performance.

## Vision

Our vision is to impact the health and wellness of 100 million people.

## Values

**Inspirational:** Everything that we do is bigger than us. We don't show up to work every day JUST for ourselves - we show up to make our team more impactful, our clients stronger, and to chase our potential.

**Accountable:** We hold ourselves and our clients accountable to their goals because we know that true growth doesn't happen by accident. Extreme accountability yields extraordinary results.

**Transparent:** We have big goals and we're moving quickly. Our team has full transparency into the priorities of our clients, teams, and organization to prioritize the work we do to get us all closer to our goals.

**Disciplined:** At 10X Health, we do the things we say we're going to do. Without exception. Discipline starts at the individual level, so we train every day to continue learning and growing.

**Aligned:** We only hire growth-oriented individuals because we know that our business can't grow if our people aren't growing. Then we align business goals with every team member's personal, professional, and financial goals - when our team wins, the company wins.

**Results-Oriented:** Results matter. Every product we create and service offering that we deliver has one goal: deliver results.

# OUR PARTNERS

## Your Broker Partner



Our broker partner for the 2025/2026 open enrollment period is Vault Risk Solutions! This partnership brings expanded opportunities and enhanced services to **10X Health** employees, ensuring they receive the best possible support during this crucial time.

Vault Risk Solutions shares our commitment to excellence and innovation, providing expert guidance and personalized solutions tailored to meet your needs and the needs of your families.

Together, we are dedicated to making the enrollment process seamless and stress-free, empowering our clients to make informed decisions about their healthcare coverage. Stay tuned for more details as we embark on this exciting collaboration, bringing you the highest standards of service and support for the 2025/2026 open enrollment period.



## HR/Payroll Administration



UKG partners for life, building meaningful relationships with our customers. We strive to deliver a customer experience like none other as we work to deliver exceptional value and, more importantly, confidence.

UKG is a leading provider of HR, payroll, and workforce management solutions for all people. But don't take our word for it: We are the only enterprise vendor ranked as a leader by all major analysts and peer review sites and have been recognized around the world for our workplace culture, innovative practices, and commitment to customer success.

We look forward to partnering with you in 2025/2026 and beyond.



A large, dark gray, stylized logo is centered in the background. It features a circular base with a thick, dark gray outline. Inside the circle, there are several geometric shapes: a large, dark gray 'V' shape on the left, a dark gray 'C' shape on the right, and a dark gray triangle at the bottom. The word **BENEFITS** is written in white, bold, sans-serif capital letters across the center of the logo.

# **BENEFITS**

# BENEFITS

## Medical Benefit Options

When you enroll in medical coverage, you pay a portion of your health care costs when you receive care and the plan pays a portion, as detailed below. Note that preventive care—like physical exams, flu shots and screenings—is always covered 100% when you use in-network providers. The key difference between the plans is the amount of money you'll pay each pay period and when you need care. The plans have different: deductibles, copays, coinsurances and maximum out-of-pockets.

Medical Plan Highlights (In-Network)			
Plan Type	Cigna OAP \$500	Cigna OAP \$1,000	Cigna HDHP \$3,300 (HSA Eligible)
Employee Deductible	\$500	\$1,000	\$3,200
Family Deductible	\$1,000	\$2,000	\$6,000
Employee Out-of-Pocket	\$3,000	\$3,500	\$6,550
Family Out-of-Pocket	\$6,000	\$7,500	\$13,100
Coinsurance	100%	80%	80%
Preventative Care	No Charge	No Charge	No Charge
Primary Care	\$25	\$25	Deductible + 20%
Specialist	\$75	\$75	Deductible + 20%
Inpatient Hospital	Deductible + 20%	Deductible + 20%	Deductible + 20%
Outpatient Surgery	Deductible + 20%	Deductible + 20%	Deductible + 20%
Urgent Care	\$50	\$50	Deductible + 20%
Emergency Room	\$300	\$300	Deductible + 20%

You will always get the best cost by using an in-network provider. By going out-of-network, you will incur a higher out-of-network deductible, coinsurance, and out-of-pocket maximum.

## Rates (per pay period)

Plan Type	Cigna OAP \$500	Cigna OAP \$1,000	Cigna HDHP \$3,300
Employee	\$114.09	\$90.75	\$62.16
Employee + Spouse	\$301.39	\$161.06	\$175.02
Employee + Child(ren)	\$219.26	\$178.56	\$125.68
Family	\$406.39	\$332.54	\$222.38

# BENEFITS

## Optum

### HSA: Cigna HDHP \$3,300

A Health Savings Account (HSA) lets you set aside pretax dollars to pay for qualified medical expenses—like doctor visits, prescriptions, braces, and even Lasik surgery. Your balance rolls over year to year, and the account is yours to keep, even if you change jobs or health plans.

#### HSAs offer a triple-tax advantage:

- Tax-free contributions
- Tax-free interest or investment growth
- Tax-free withdrawals for eligible expenses

If you chose the Cigna HDHP \$3,300 plan, you will sign up for your HSA through Optum. Visit [www.optum.com/en/financial-services/health-savings-accounts.html](http://www.optum.com/en/financial-services/health-savings-accounts.html) and follow the instructions to enroll. You'll receive a debit card for easy access to funds. Please make sure to review the examples of HSA eligible expenses to avoid penalties.

#### Examples of HSA eligible expenses:

- Acupuncture
- Alcoholism
- Ambulance
- Annual Physical Examination
- Artificial Limb
- Bandages
- Birth Control Pills
- Breast Pumps and Supplies
- Breast Reconstruction Surgery
- Contact Lenses
- Crutches
- Dental Treatment
- Diagnostic Devices
- Eye Exam
- Eyeglasses
- Hearing Aids
- Home Care
- Hospital Services
- Learning Disability
- Legal Fees
- Nursing Home
- Optometrist



### Eligibility

You are enrolled in the High Deductible Health Plan (HDHP); and are not covered under another medical plan such as Medicare, Tricare or a spouse's medical plan (not an HDHP) which provides similar coverage; and cannot be claimed as a dependent on another person's insurance policy or tax return.



#### 2025 Contribution Limits

**\$4,300**  
Individual

**\$8,550**  
Family

**\$1,000**  
Age 55+ Catch Up

#### 2026 Contribution Limits

**\$4,400**  
Individual

**\$8,750**  
Family

**\$1,000**  
Age 55+ Catch Up



# BENEFITS

## About Cigna



For more than 125 years, Cigna has been committed to building a trusted network of health care providers so we can connect customers with truly personal care. Cigna has several network options available in most market areas, we suggest using their PPO network for the most comprehensive network options.

**Cigna provides a provider lookup tool at:**  
<https://www.cigna.com/>

### Q. Is this Cigna insurance?

**A.** No, we utilize the Cigna network for the contracts with physicians and facilities to allow you to access its broad network.

### Q. Will I get an insurance card?

**A.** Yes. You will receive an ID card with the Cigna logo on it signifying that you have access to the Cigna network.



## Additional Cigna Programs

### Cigna Mental Health



Life can be busy and confusing, making it hard to tell if you're feeling depression or sadness, worry or anxiety. If these feelings become overwhelming or disrupt your daily life, it's time to seek help.

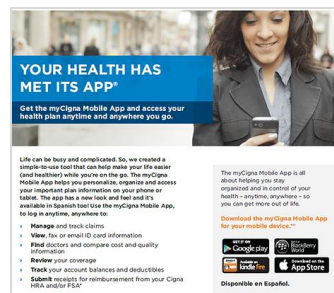
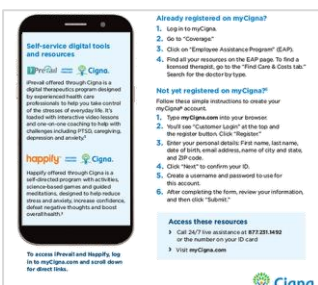
Our support covers emotional health and provides tools and programs for overall well-being. As our health plan customer, you have access to 24/7 support for your body and mind.

### Active & Fit

The Active & Fit Direct program, provided by American Specialty Health Fitness, Inc. provides access to fitness center memberships at a low cost. Your insurance carrier, Cigna, has negotiated with American Specialty Health Fitness, Inc. to have your enrollment fee waived.



### Digital Resources



# BENEFITS

## Pharmacy Coverage



### Cigna is your new Pharmacy Benefits Manager.

Cigna plans contract with major retail pharmacy chains, grocery store chains, independent pharmacies, and with Express Scripts Pharmacy for home delivery. Using these options in our pharmacy network for your prescription drug needs can help save time and money.

Prescription Drug Tier Pricing			
In-Network Retail Rx (30 Day Supply)	Cigna OAP \$500	Cigna OAP \$1,000	Cigna HDHP \$3,300
Rx Deductible	None	None	Medical Deductible
Generic	\$10	\$15	Deductible + 20%
Preferred Brand Name	\$35	\$35	Deductible + 20%
Non-Preferred Brand Name	\$60	\$75	Deductible + 20%
Specialty	\$200	\$250	Deductible + 20%
Mail Order	Retail Copay x 2.5	Retail Copay x 2.5	Deductible + 20%

To view the Cigna formulary, [CLICK HERE](#).

### Generic Drugs

To get more out of your health care plan, choose Generic drugs when possible. Generic drugs are the chemical equivalent of their more expensive brand name drug counterparts. Even if your doctor prescribes you a brand name drug, you can always ask for the Generic equivalent.

### Preferred Drugs

Preferred brand drugs are prescriptions that your pharmacy benefit plan has selected as the most effective and cost efficient to treat certain conditions or illnesses. These brand name drugs are often more expensive than their generic counterpart.

### Non-Preferred Drugs

Non-preferred brand drugs treat conditions or illnesses that can also be treated by a preferred brand or generic prescription. These drugs typically have a higher copayment. Please see plan summaries for Specialty Rx pricing.





# BENEFITS

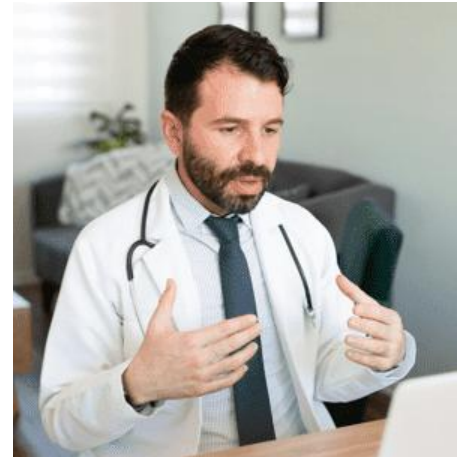
## Telemedicine

**MDLIVE**<sup>®</sup>

### Head-to-Toe Virtual Care

It's not always easy to find time for the health care you need. After all, doctors' appointments traditionally involve time and travel. That can lead to putting off care until problems become more serious, and potentially more expensive. That's why Cigna has partnered with MDLIVE to offer a comprehensive suite of convenient virtual care options - available by phone or video whenever it works for you.

MDLIVE board-certified doctors, dermatologists, psychiatrists and licensed therapists have an average of over 10 years of experience and provide personalized care for hundreds of medical and behavioral health needs.



### Primary Care

- Preventive care checkups/wellness screenings available at no additional cost.
- Routine care visits allow you to build a relationship with the same PCP to help manage conditions.
- Prescriptions available through home delivery or at local pharmacies, if appropriate.
- Receive orders for biometrics, blood work and screenings at local facilities.

### Urgent Care

- On-demand 24/7/365, including holidays.
- Care for hundreds of minor medical conditions.
- A convenient and affordable alternative to urgent care centers and the emergency room.
- Prescriptions available, if appropriate.

### Behavioral Care

- Access to psychiatrists and therapists.
- Schedule an appointment that works for you.
- Option to select the same provider for every session.
- Care for issues such as anxiety, stress, life changes, grief and depression.



### Dermatology

- Board-certified dermatologists review pictures and symptoms; prescriptions available
- Care for common skin, hair and nail conditions (acne, eczema, psoriasis, rosacea, spots, etc.)
- Diagnosis and customized treatment plan, usually within 24 hours

Access MDLIVE by logging into [myCigna.com](https://myCigna.com) and clicking "Talk to a doctor," or call 888.726.3171. (No phone calls for virtual dermatology.) Choose medical care or counseling; costs are shown on both sites. Follow the prompts for urgent care, appointments, or to upload dermatology photos.

# BENEFITS

## Dental Insurance Options



Good oral care enhances overall physical health, appearance, and mental well-being. Problems with the teeth and gums are common and easily treated health problems. Keep your teeth healthy and your smile bright with Cardone Ventures' dental plans. Cardone Ventures employees have the option to purchase a low, mid, or high dental plan. This allows you to determine the level of benefits that fits your needs.

Your Dental Plan	Option 1: Low Plan	Option 2: Mid Plan	Option 3: High Plan
<b>Network</b>	DentalGuard Preferred	Dental Guard Preferred	Dental Guard Preferred
<b>Annual Maximum Benefit</b>	\$1,000	\$1,000	\$1,500
<b>Individual Deductible</b> Family Limit Waived for	\$75 \$225 Preventive	\$50 \$150 Preventive	\$50 \$150 Preventive
<b>Co-Insurance</b> Preventive Care (e.g., cleanings) Basic Care (e.g., fillings) Major Care (e.g., crowns, dentures) Orthodontia	90% 70% 50% N/A	100% 80% 50% 50%	100% 90% 60% 50%
<b>Rollover Benefit</b>	Up to \$1,000	Up to \$1,000	Up to \$1,250
<b>Lifetime Orthodontia Maximum</b>	N/A	\$1,000	\$1,000
<b>Dependent Age</b>	To age 26	To age 26	To age 26

## Dental Rates (per pay period)

Plan Type	Guardian Dental Low	Guardian Dental Medium	Guardian Dental High
Employee	\$1.91	\$2.69	\$4.18
Employee + Spouse	\$6.57	\$9.23	\$11.18
Employee + Child(ren)	\$11.32	\$15.92	\$24.21
Family	\$18.23	\$25.63	\$32.56

To review plan documents, visit [www.10xhealthbenefits.com](http://www.10xhealthbenefits.com).



# BENEFITS

## Vision Insurance



Regular eye examinations can help determine your need for corrective eyewear but may also detect general health problems in their earliest stages. Protection for the eyes should be a major concern to everyone. Cardone Ventures employees have access to two vision plans featuring some of the nation's leading vision networks.

Plan Choices:	VSP Vision (In-Network)	Guardian Vision (In-Network)
Office Visit Copay	\$10	\$10
Materials Copay	\$25	\$25
Frames	20% of amount over \$150	20% of amount over \$150
Costco Frame Allowance	\$80	\$150
Elective Contact Lenses (In lieu of frames and lenses)	\$150	\$150
Contact Lenses (Medically Necessary* with prior approval)	Covered after co-pay	Covered (co-pay waived)
Contact Lenses Fitting and Evaluation	Included in Contact Allowance. 15% discount on the fee	Standard \$50; Custom \$75
Laser Correction Surgery Discount	Average 15%discount	Average 20%discount
Service Frequencies:		
Exams	Calendar Year	Calendar Year
Lenses	Calendar Year	Calendar Year
Frames	Calendar Year	Calendar Year

## Vision Rates (per pay period)

Plan Type	VSP Vision	Guardian Vision
Employee	\$0.66	\$0.55
Employee + Spouse	\$1.99	\$1.61
Employee + Child(ren)	\$2.43	\$1.94
Family	\$4.64	\$3.68

To review plan documents, visit  
[www.10xhealthbenefits.com](http://www.10xhealthbenefits.com).

# BENEFITS

## 401k & Retirement Plans

### Important Information

- **Eligibility:** Age 21 with 3 months of service
- **Plan #:** 281387 **10X Health** Systems
- **To Enroll:** <https://my.vanguardplan.com>

### What Do You Need to Do?

- Select a Contribution Rate (%)
- Make an Investment Choice
- Designate a Beneficiary

**Note:** If you do not wish to be automatically enrolled at 3% pretax, select a contribution rate of 0%. If you are automatically enrolled, your contribution rate will be increased 1% per year until the contribution rate reaches 10%.



### Employer Match – Matches the First 3% You Contribute

Annual Compensation	Your Contribution %	Your Contribution \$	Employer Match
\$60,000	3%	\$1,800	\$1,800
\$120,000	3%	\$3,600	\$3,600
\$180,000	3%	\$5,400	\$5,400
\$283,333 or more	3%	\$8,500	\$8,500

### Top Reasons to Contribute to Your 401k Plan

- Employer Match.
- Tax Deferred Savings.
- Tax Free Nest Egg.
- You Owe it to Yourself.
- Choice of Investments.
- You Can Take it With You.

**Need more information on plan highlights and investment options? Visit [www.10xhealthbenefits.com/401k](http://www.10xhealthbenefits.com/401k)**



# BENEFITS

## Wealth Management Solutions



### Overview

Wealth is always accompanied by complexity — whether preserving assets in the face of volatile markets, leaving a legacy without subjecting heirs to excessive taxation, exiting a successful business or protecting a substantial employer stock position. We can help you simplify.

Learn more at [www.10xhealthbenefits.com/wealth-management](http://www.10xhealthbenefits.com/wealth-management).



### Solutions to Fit All Your Needs.

#### Financial Planning

Our team takes the time to understand your needs, goals and values. We then develop your personalized financial plan to help you protect and preserve what's most important to you.

#### Strategic & Tactical Asset Allocation

Our first step is to understand your investment objectives and priorities. We then construct a portfolio with what we view to be the appropriate mix of equities, fixed income securities and alternative investments. Specialists will align your asset allocation with your goals, monitor your portfolio and advise you on any required future adjusting.

#### Risk Management & Insurance Strategies

No financial plan is complete without a full review of your existing insurance and overall risk management strategy. If you need life, disability income, long-term care, property and casualty, liability or even a more complex solution, we will identify the approach we believe to be most appropriate for you and your family.

#### Estate, Gift & Trust Planning

Estate, gift and trust planning is more than wealth transfer upon death. Our estate planning process integrates your goals and values for a tax efficient disposition of your assets during life and beyond.

#### Cash Flow & Retirement Planning

Understanding the balance between your financial commitments and your cash flow requirements will help us evaluate scenarios most suited for maintaining your lifestyle before and after retirement.

#### Education Planning

A college education is one of the most valuable gifts you can give a child, but it can also be one of the most expensive. Our advisors can develop a tax-efficient funding strategy to help you achieve that goal.

#### Philanthropic Planning

Creating a plan for charitable giving can be a complex, but rewarding, process. We'll help you identify your specific goals for giving, and align your passion with a tailored, tax-efficient action plan.

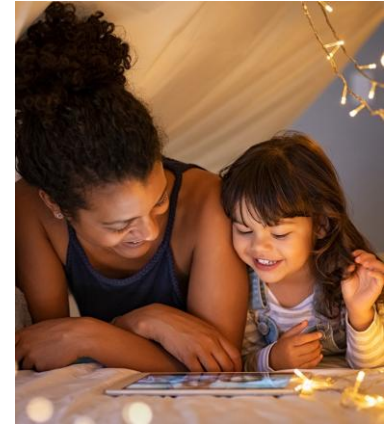


# BENEFITS

## Life Insurance



- Provides a benefit to help pay expenses and provide financial protection for those who depend on you.
- Can cover things like mortgage, legal, medical fees, childcare, education, and outstanding debts.
- Four unique benefits only life insurance provides:
  - Paid directly to your beneficiaries.
  - Generally, not subject to income taxes\*.
  - The value is not affected by market conditions.
  - Flexible coverage that you can update as your life changes.



	Employer-paid/ Basic Life	Employee-paid/ Voluntary Term Life
<b>Employee Benefit</b>	\$50,000	\$10,000 to \$500,000 in \$10,000 increments
<b>Spouse Benefit</b>	N/A	\$10,000 to \$250,000 in \$5,000 increments, not to exceed 100% of Employee's amount
<b>Child(ren) benefit to age 26</b>	N/A	\$5,000, \$10,000, not to exceed 100% of Employee's amount
<b>Accidental Death and Dismemberment</b>	\$50,000	Optional – Same amounts as Vol Life
<b>Guarantee Issue*</b> You are not required to answer health questions to qualify for coverage up to and including the specified amount, when you sign up for coverage during the initial enrollment period.	\$50,000	Employee: \$200,000 Spouse: \$25,000 Dependent children: \$10,000
<b>Age reduction</b> Benefits are reduced by a certain percentage as you age	35% at age 65, 50% at age 70	35% at age 65, 50% at age 70
<b>Portability</b>	Included	Included
<b>Conversion</b> Allows you to continue your coverage after your group plan is terminated.	Included	Included

To review plan documents, visit [www.10xhealthbenefits.com](http://www.10xhealthbenefits.com).

# BENEFITS

## Disability Insurance



### Help protect your paycheck if you are unable to work.

Replaces a portion of your income if you're diagnosed with a serious illness or experience an injury that prevents you from doing your job.

- Easy enrollment through your workplace
- Affordable group rates
- Timely and efficient claims review and payment
- Extensive resources and support to help you get back to work and living a productive life

See Short Term Disability (STD) and Long-Term Disability (LTD) age related chart provided at time of enrollment (100% employer paid).



	Short Term Disability	Long Term Disability
Coverage Amount	60% of salary to a maximum of \$1,000 per week	60% of salary to a maximum of \$6,000 per month
Maximum Payment Period	13 weeks	Social Security normal retirement age
Accident Benefits Begin	Day 1	Day 90
Illness Benefits Begin	Day 8	Day 90
Pre-existing conditions	N/A	3 months prior, 12 months after Exclusion, Continuity of Coverage
Partial Disability	Yes	Yes

To review plan documents, visit [www.10xhealthbenefits.com](http://www.10xhealthbenefits.com).

# BENEFITS

## Accident Insurance



### Accidents can happen to anyone at anytime.

- It's an extra layer of protection that pays you when you suffer an unexpected, qualifying accident.
- Supplements your medical plan — no matter what other insurance you have.
- Benefit payment paid directly to you, based on covered injuries, treatments and services.
- Use the money for any purpose, whether for medical or non-medical expenses.



Benefit	Low Coverage details	High Coverage details
Accident Coverage Type	Off Job	Off Job
Accidental Death and Dismemberment (AD&D)	Employee \$10,000 Spouse \$5,000 Child \$5,000	Employee \$40,000 Spouse \$20,000 Child \$10,000
Payment Features	Based on a schedule	Based on a schedule
Child Organized Sports Benefit (must be 18 years or younger)	25% increase to child benefits	25% increase to child benefits
Wellness Benefit	Annual payment of \$50 per insured individual when you and/or your covered dependents complete certain routine wellness procedures or screening]	Annual payment of \$50per insured individual when you and/or your covered dependents complete certain routine wellness procedures or screening
Portability	Included	Included
Dependent Age	Childbirth to 26 years	Childbirth to 26 years

### Rates – Accident

Plan Type	Accident – Low Plan	Accident – High Plan
Employee	\$3.54	\$6.21
Employee + Spouse	\$6.00	\$10.36
Employee + Child(ren)	\$6.45	\$10.93
Family	\$8.91	\$15.08

To review plan documents, visit [www.10xhealthbenefits.com](http://www.10xhealthbenefits.com).

# BENEFITS

## Critical Illness



### Financial protection to help you cope.

- Get paid a lump sum benefit payment if you suffer a serious illness, such as a heart attack, stroke, or cancer.
- It pays you in addition to your medical insurance, no matter what type of plan you have.
- The benefits are paid directly to you, and you decide how to use them.
- It's an affordable way to supplement and pay for the additional expenses your health insurance doesn't cover.

See Critical Illness age related chart provided at time of enrollment



	Employee	Dependents
Benefit Amount	Employee may choose a lump sum benefit of \$10,000, \$20,000, or \$30,000	Spouse may choose a lump sum benefit of \$5,000, \$10,000 or \$15,000 (cannot exceed 50% of employee). Child: 50% of Employee benefit
Benefit Reduction	N/A	
Portability	Included	
Pre-existing Conditions	N/A	
Health Screening	Annual payment of \$50 per insured individual when you and/or your covered dependents <sup>2</sup> complete certain routine wellness procedures or screenings	
Guaranteed issue <i>Health questions are required if the elected amount exceeds the guaranteed issued amount.</i>	Employee: \$30,000 Spouse: \$15,000 Child: All amounts	
Dependent age <sup>2</sup>	Childbirth to 26 years	

To review plan documents, visit [www.10xhealthbenefits.com](http://www.10xhealthbenefits.com).

# BENEFITS

## Hospital Indemnity



### A Trip to the Hospital Can Really Set You Back

- If you are admitted to a hospital, this coverage pays you regardless of any other coverage you may have.
- It can help pay for out-of-pocket costs associated with being hospitalized, such as high deductibles and copays, travel to and from the hospital for treatment or childcare services while recovering.
- Benefit payments are made directly to you.
- Use the money for any purpose, medical or non-medical.



Benefits	Low Option	High Option
Hospital/ICU Admission	\$1,000 per admission, limited to 2 admission(s) per insured	\$2,000 per admission, limited to 2 admission(s) per insured
Hospital/ICU Confinement	\$100/\$200 per day, limited to 30 days admissions per insured	\$200/\$400 per day, limited to 30 days admissions per insured
Guarantee Issue	Yes, if enrolled during annual enrollment	Yes, if enrolled during annual enrollment
Portability	Included	Included
Dependent Age Limit	Childbirth to 26 years	Childbirth to 26 years
Pre-Existing Conditions Limitations	N/A	N/A
Pregnancy	Normal pregnancy included with NO 9-month waiting period	Normal pregnancy included with NO 9-month waiting period
Health Screening Benefit	Annual payment of \$50 per insured individual when you and/or your covered dependents complete certain health screenings	Annual payment of \$50 per insured individual when you and/or your covered dependents complete certain health screenings

### Rates – Hospital Indemnity

Plan Type	Hospital Indemnity – Low Plan	Hospital Indemnity – High Plan
Employee	\$6.90	\$12.59
Employee + Spouse	\$13.80	\$25.15
Employee + Child(ren)	\$11.51	\$20.81
Family	\$11.51	\$20.81

To review plan documents, visit [www.10xhealthbenefits.com](http://www.10xhealthbenefits.com).



# BENEFITS

## Employee Assistance Program (EAP)



Your employee assistance program, provided by ComPysch®, gives you access to online and coach-guided resources for resilience, stress, and mental fitness.

ComPsych® is the world's largest provider of mental health services and GuidanceResources® for life, servicing more than 78,000 organizations and 163 million individuals across 200 countries. Under our GuidanceResources® brand, we offer personalized and fully integrated behavioral health, absence management, and wellness programs.



### Health

- Healthy living
- Stress management
- Mental health
- Diet and fitness
- Overall wellness
- COVID-19 resources



### Family

- Parenting support
- Adoption assistance
- Child and elder care
- Learning programs
- Special needs help
- Senior housing options



### Financial

- Legal issues
- Will preparation
- Taxes and debt
- ID Theft services
- Financial planning
- Retirement planning

**Website:** [worklife.uprisehealth.com](http://worklife.uprisehealth.com)

**Access Code:** worklife

**Phone:** 800.386.7055

24-hour crisis help available.

**Regular Office Hours:** Monday - Friday, 9 a.m. – 8 p.m. EST

To review plan documents, visit [www.10xhealthbenefits.com](http://www.10xhealthbenefits.com).

# BENEFITS

## TravelAid

TravelAid is a comprehensive program providing you with 24/7 emergency medical, security, and travel assistance when you are outside of your home country or 100 or more miles from your home.

### TravelAid provides:

- 24/7 Multilingual emergency response
- Medical assistance
- Travel assistance
- Medical evacuation and repatriation
- Security and political evacuation
- Worldwide destination intelligence

 Guardian®



## Caregiving Support Services

**Personalized support to help with caring for a loved one or yourself.**

### What is my caregiving support services benefit?

The Guardian + Wellthy caregiving support program is included with the disability benefit provided by your employer. The program gives you access to self-service tools, resources, and dedicated support to help you manage caregiving responsibilities for you and your family.

### What does it include?

#### Care coordination:

Dedicated, hands-on support from specialists who get to know you and help tackle your to-dos.

#### Care planning:

Comprehensive care planning tools and resources in one centralized, accessible place.

#### Wellthy Community:

Peer-to-peer space where family caregivers can find support and exchange knowledge.

 Guardian® +  Wellthy



To review plan documents, visit [www.10xhealthbenefits.com](http://www.10xhealthbenefits.com).

# BENEFITS

## Digital Tobacco Cessation Program



### Dedicated Care Team

- Access to qualified coaches to help guide you on every step of your recovery journey.
- Assessment to determine the right quit plan for you.



### Digital Tools

- Tools to help you track personal triggers, cigarettes smoked, dollars saved and health progress.
- Helpful Cognitive Behavioral Therapy (CBT) content: A CBT journey that delivers bitesize audio sessions and interactive exercises to help you learn new techniques to deal with craving triggers.



### Nicotine Replacement Therapy

- Craving tools: provides you with the means to manage cravings effectively and attain your goals.
- Nicotine replacement therapy: Access to gums and patches to manage and lessen cravings (if you need them).

## How to Access

This benefit is included with your dental benefits for you and your dependents, beginning at age 15. You and your enrolled dependents have access to a digital, easy-to-use virtual clinic with proven results.

To access, visit [my.pelagohealth.com/guardian](https://my.pelagohealth.com/guardian)

To review plan documents, visit [www.10xhealthbenefits.com](https://www.10xhealthbenefits.com).



**LIFE**

## Pet Insurance



### Overview

We want to ensure your pets have access to the best possible care while maintaining cost-effective coverage. Check out this special offer for **10X Health** employees!

### Execution

1. Visit **10X Health** custom SPOT Pet Insurance by visiting <https://spotpet.link/10xhealth> or to speak to a Spot representative, call 800.905.1595 | When Calling, Use Code **EB\_10XHEALTH**
2. Provide information about your pet(s).
3. Choose the coverage that fits your needs and budget.

**10X HEALTH**

AFFORDABLE PET INSURANCE OPTIONS

## Special Offer for 10X Health System Employees

Up to a 20% Discount:

♥ 10% Discount on all pets

♥ Additional 10% multi-pet discount on all added pets

Click For Price →

Partner ID: **EB\_10XHEALTH**



## Spot Preventive Care Coverage Perks



### Spaying or Neutering

Covered for an extra cost in the Platinum Preventative Add-on



### Dental Teeth Cleaning

Cleaning coverage included in Spot's preventative care coverage options for an extra cost



### Wellness Exams

Routine exams and screenings give your vet the opportunity to detect health issues in the early stages



## Parental Leave

**10X Health** recognizes the importance of family and as a commitment to our employees during this significant life event, we are excited to offer:

- Eight (8) weeks of paid leave for primary caregivers
- Four (4) weeks of paid leave for secondary caregivers

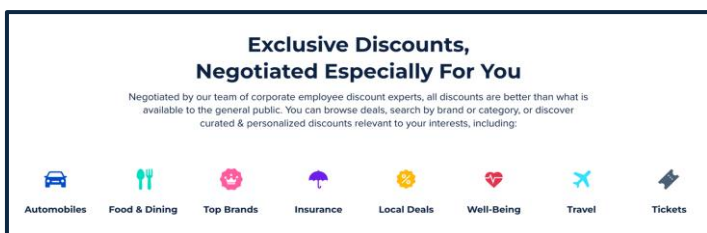
For more details on eligibility and how to apply, please contact the HR department.



## BenefitHub

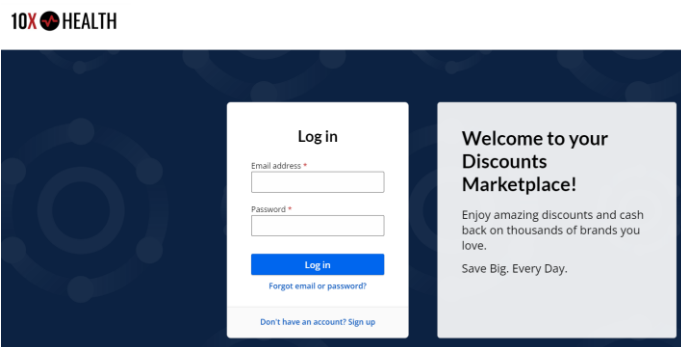
### Overview

BenefitHub is designed to offer you valuable savings and convenience, enhancing your lifestyle and showing our appreciation for your hard work and dedication. Enjoy discounts, rewards, and perks on thousands of brands you love in a variety of categories such as travel, auto, electronics, entertainment, restaurants, beauty & spa, and more!



### Execution

1. Visit <https://10xhealth.benefithub.com/>
2. Select "Don't have an account? Sign up"
3. Use your **10X Health** System email address and this **Referral Code: HTBH95**



## 10X Apartments

### Discounts on Rental Apartments

Employees are eligible for discounts for the below 10X Apartments!

- Waived Application Fees
- Waived Administrative Fees
- Monthly Discounts as follows:

**10X Fort Lauderdale:** 10% off monthly rent

**10X Riverwalk:** 10% off monthly rent

**10X Las Olas:** 5% off monthly rent

**The Manor:** 10% off monthly rent

**10X Miami River:** 10% off monthly rent

**10X Port Royale:** 5% off the monthly rent

Rents on the units for the properties above are listed on the websites for the property. Rents and availability are real time so quoted rents are accurate. Employees can rent online or visit the property to rent a home. Once the employee decides on a property and specific unit, they can reach out to the HR Department to learn next steps.





**FINANCIAL**



# FINANCIAL

## Cardone Capital

### Employees Have Access to Equal Opportunity Investing with Grant Cardone

Cardone Capital acquires and manages real estate properties with a focus on both near-term income generation and long-term value creation. Grant Cardone, Founder and CEO, created Cardone Capital to provide everyday investors access to the institutional-grade real estate deals that are normally reserved for only the largest investors.

Grant Cardone has been investing in real estate for over 35 years and has never lost money on a multifamily real estate investment. Since 2016, Cardone Capital has raised over \$1.3 billion across 24 funds from over 14,000 accredited and non-accredited investors. Cardone Capital's real estate portfolio consists of 13,568 apartment units across 41 multifamily properties along with over 500,000 square feet of commercial office space.

Learn More: <https://cardonecapital.com/>  
FAQs: <https://cardonecapital.com/faq>



### Invest with Your IRA or 401K

If you have an existing IRA, or a 401K from a previous employer, it is likely you will be able to self-direct all or a portion of it into our investment vehicles. Check with your current custodian to see if they will allow you to self-direct your retirement account

For questions or to speak with a member of our Investor Relations Support team, contact:

Email: [invest@cardonecapital.com](mailto:invest@cardonecapital.com)

Call: 833.822.7435

Text: 305.407.0276



## Referral Program

Our Referral Program is designed to reward **10X Health** team members for helping us find talented individuals who can contribute to our team's success. We believe that great people know other great people, and your referrals are invaluable in helping us build a stronger, more dynamic workplace!

### Referral Bonuses

- Entry-Level Positions: \$500
- Mid-Level Positions: \$1,000
- Senior-Level Positions: \$1,500

We value your contributions to our team and look forward to seeing the great talent you bring in through this program. If you have any questions or need further details, please contact the HR department.



## Employee Affiliate Program

This program is designed for our rockstar 10X team members to share our amazing products with new customers in their community and earn commissions. Participation in this program is a privilege, and all employees who join must adhere to the Employee Affiliate Program Policy.

To learn more, visit [www.10Xhealthbenefits.com](http://www.10Xhealthbenefits.com).





A large, dark gray, stylized logo is centered in the background. It features a circular base with a thick, curved line forming a partial circle. From the top of this circle, two thick, diagonal lines extend upwards and outwards, meeting at a point above the circle. The entire logo is rendered in a dark gray color against a black background.

# **PROFESSIONAL DEVELOPMENT**

# PROFESSIONAL DEVELOPMENT

## Continued Education

### Overview

We are thrilled to announce our new professional perk, Continued Education (CE) Credits for our Licensed Professionals and Professional Development for our team members at **10X Health**.

This program is designed to support your professional growth by reimbursing costs associated with continued education and professional development opportunities that are significant to your role and development within the company.

### Execution

To take advantage of this perk and to ensure that the chosen courses, certifications, workshops, and/or conferences are relevant to your current role, contribute to your professional development and overall goal of the company, be sure to further discuss with your manager and HR to get approval for reimbursement.



## Cardone University & CEO

**10X Health** team members are given the opportunity to utilize Grant Cardone's most extensive sales training curriculum, Cardone University. With over 8000+ segments of fully interactive video content on prospecting, sales, negotiation, closing, money and finances, and motivation are just some of what's offered inside this premier business training platform.

If one training platform wasn't enough, **10X Health** team members are also given complete access to CEO Training Platform from Cardone Ventures. This platform has countless trainings and interactive activities that will teach you how to increase your impact, studying and finding mentors, to communicating with intentionality.



A large, dark gray, stylized logo is centered in the background. It features a circular base with a thick, dark gray outline. Inside the circle, there are several geometric shapes: a large, dark gray 'V' shape on the left, a dark gray 'C' shape on the right, and a dark gray triangle at the bottom. The word **WELLNESS** is written in white, bold, sans-serif capital letters across the center of the logo.

**WELLNESS**



## Fitness Membership

### Overview

At **10X Health**, we value your health and wellbeing, and want to support you in being the best version of yourself. As such, we are thrilled to formally announce our Fitness Membership with Wellhub (formerly GymPass).

### Execution

1. Get started by downloading the WellHub app on your smart phone and answer the questions when prompted. **OR**
2. You will receive a welcome email with a unique link to enroll



### Inclusions

1. Gym Network: Access a variety of different gyms and studios around you. Visit a different gym (or the same one) every single day!
2. Live Streamed Classes: Workout from the comfort of your own home with live group fitness classes including yoga, strength training, HIIT, Pilates, dancing and more.
3. Virtual Personal Training: Book 1:1 virtual personal training sessions (included in your membership) for a workout tailored to your goals.
4. On-Demand Wellness Content: Browse the library of 30+ digital wellness app partners including MyFitnessPal, Strava, and more!

## Meal Kit Delivery

### Overview

**10X Health** has partnered with Fresh Meal Plan, a nationwide Meal Kit Delivery service, as well as a local vendor in Arizona - Eat Clean PHX to support your health and wellness by making nutritious meals more accessible.

Enjoy the convenience of having healthy meals delivered directly to your home or the office!



### Execution



1. Visit the respective meal kit delivery websites.

#### Florida:

Fresh Meal Plan (*Discount Code: 10xhealthfmp*)

<https://freshmealplan.com/?discount=10xhealthfmp>

#### Arizona:

Eat Clean PHX (*Discount Code: CARDONE10*)

<https://eatcleanphx.com/>

2. Choose your meals and enter the provided discount codes at checkout.
3. Enjoy healthy, delicious meals delivered to your doorstep with exclusive savings!



# WELLNESS

## 10X Health Credit

### Maintain Optimal Health & Wellness

All **10X Health** team members receive an annual credit of \$2500 that can be used to purchase a variety of items, products, and services from our company store.

Whether you're looking to buy our one-of-a-kind Precision Genetic Test, our assortment of IVs (provided by our clinical staff) or our supplements, this credit will help you save on your purchases.

For more details on how to use your employee credit, please contact the HR department.

SUPPLEMENTS



GENE TEST



BLOOD TEST



EXPERT ANALYSIS



CUSTOMIZED SOLUTIONS





## QUESTIONS?

For additional questions, feel free to contact  
**[astanley@10xhealthsystem.com](mailto:astanley@10xhealthsystem.com)**!

