



**2026**  
**BENEFITS AT A GLANCE**

**S**phere

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# United Healthcare



**MEDICAL PLANS - PPO and HMO OPTION (CA ONLY)**



**Sphere contributes 68% towards the cost of your medical premium.**

**Eligibility:** All full-time employees eligible to enroll in benefit plans and coverage begins on the 1st day of month after date of hire.

	<b>In-Network Deductible</b>	<b>Out-of-Network Deductible</b>
<b>PPO Option 1</b>	\$250 Individual \$500 Family	\$1,000 Individual \$2,000 Family
<b>PPO Option 2</b>	\$500 Individual \$1,000 Family	\$1,500 Individual \$3,000 Family
<b>PPO Option 3</b>	\$1,000 Individual \$2,000 Family	\$3,000 Individual \$6,000 Family
<b>PPO Option 4</b>	\$3,000 Individual \$6,000 Family	\$10,000 Individual \$20,000 Family
<b>HMO Option (CA Resident Only)</b>	None Individual None Family	<b>OUT OF POCKET MAX</b> \$3,000 Individual \$6,000 Family



## DENTAL PLANS - PPO and HMO OPTION (CA ONLY)

Sphere contributes **72.5%** towards the cost of your dental premium.

	In-Network/Out-of-Network Deductible	Annual Maximum Benefit
<b>Low Option PPO</b>	\$50 Individual/\$50 Family	\$1,5000
<b>High Option PPO</b>	\$0 Individual/\$0 Family	\$3,000
<b>HMO Plan</b>	No deductible/\$5 copay	N/A

**Preventative care** such as bi-annual cleanings, oral exams, and x-rays are covered at 100%.



# Guardian<sup>®</sup>

## VISION PLANS - 2 PPO OPTIONS

Sphere contributes **100%** towards the cost of your vision premium.  
That means - **no premium** for you or your dependents out of your check!

	Network	Copay
<b>PPO Option 1</b>	Avesis Vision	\$10
<b>PPO Option 2</b>	VSP Choice Network	\$10

Note: The Avesis Network offers more options at big box retailers like Costco, Sam's Club, etc.



## LONG-TERM AND SHORT-TERM DISABILITY

Sphere covers **100%** of the Long-Term Disability (LTD) premium for all employees. Short-Term Disability (STD) monthly cost is dependent on age and salary, additional details are provided in plan documents.

	Salary Coverage	Elimination Period	Max Payment Period
<b>Long-Term Disability (LTD)</b>	60% of salary to a max of \$6,000/month	91 days	Social Security retirement age
<b>Short-Term Disability (STD)</b>	60% of salary to a max of \$1,500/week	15 days	11 weeks



## BASIC LIFE INSURANCE AND AD&D + OPTIONAL LIFE INSURANCE

	Coverage Details	Cost
<b>Basic Life Insurance and AD&amp;D</b>	\$50,000 basic term life coverage Plan includes AD&D coverage equal to one times the employee's life benefits	No cost to employee
<b>Optional Employee Life Insurance</b>	Additional coverage in \$10,000 increments to a maximum of \$250,000	Age and election amount banded rates
<b>Optional Dependent Life Insurance</b>	Option to purchase Spouse and Child coverage in \$5,000 increments to a maximum of \$250,000 Plan includes AD&D coverage equal to one times life benefits	Age and election amount banded rates



# Guardian<sup>®</sup>

## SUPPLEMENTAL HEALTH INSURANCE

Protecting you and your family from the costs associated with illness or injury is important - Guardian's Supplemental Health Advantage Package supports this.

**The benefits include:**

- Hospital Indemnity Insurance
- Accident Insurance
- Critical Illness Insurance

**Voluntary benefits can help pay those unexpected costs that medical insurance may not cover:**

- Medical Insurance deductibles and co-pays
- Additional childcare expenses while you recover
- Household expenses if you cannot work

Monthly Cost	
Employee Only	\$39.20
Employee and Spouse	\$70.30
Employee and Child	\$55.00
Employee and Family	\$86.10

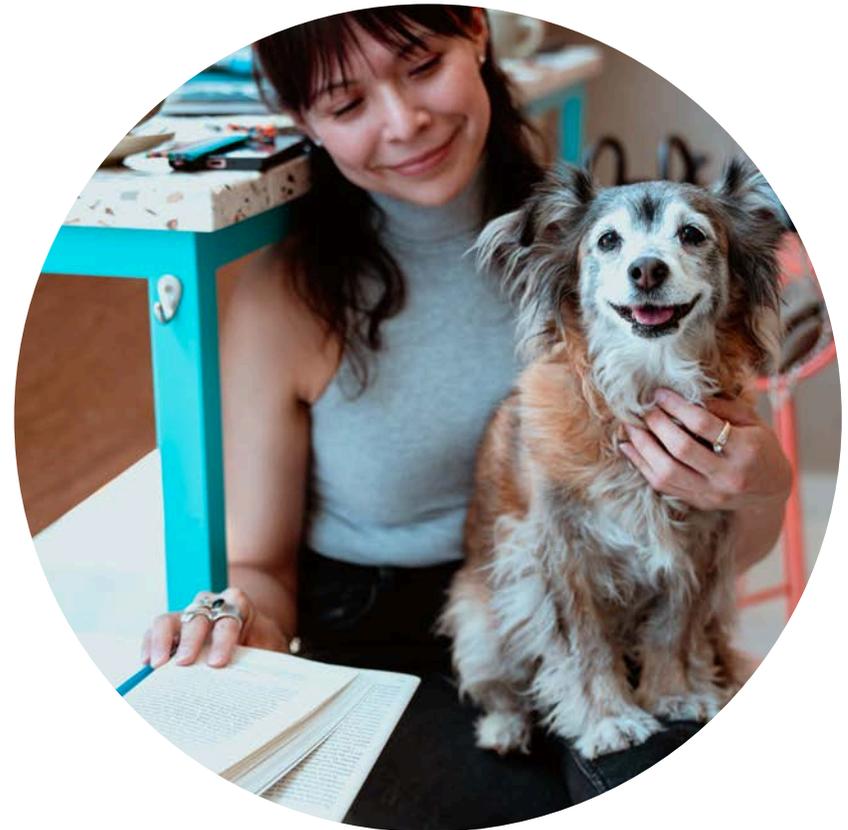


# Nationwide<sup>®</sup>

At Sphere, we recognize that pets are an integral part of our families, and that's why we offer discounted pet insurance.

## **Pet Insurance Details:**

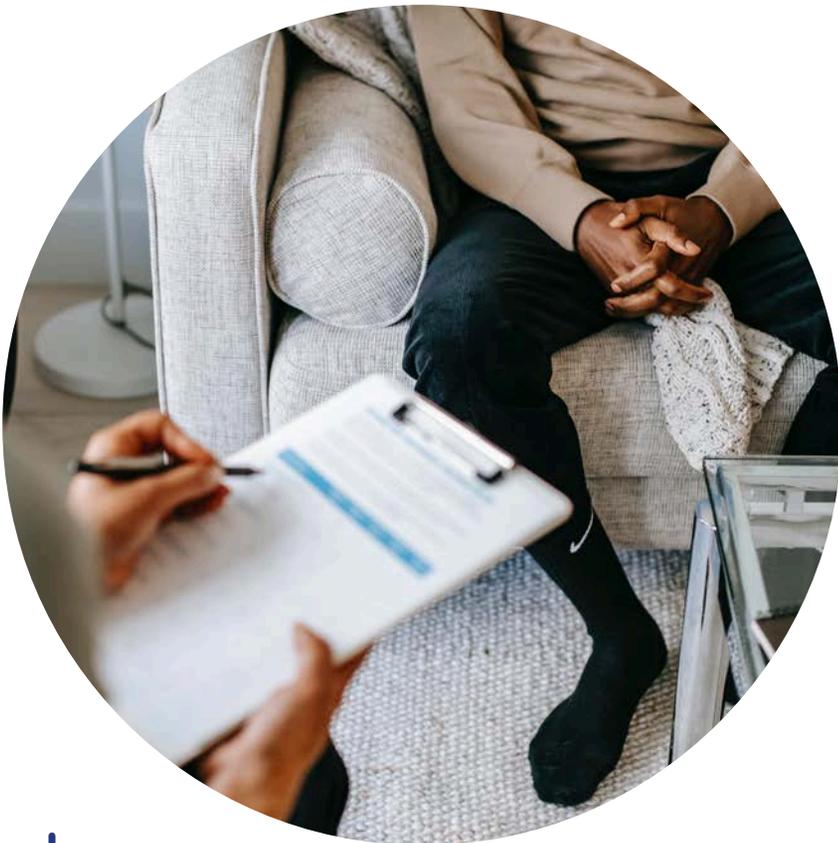
- \$250 Deductible
- \$7,500 coverage for the year
- Rates based:
  - Zip code
  - Type of animal





# Guardian<sup>®</sup>

## EMPLOYEE ASSISTANCE PROGRAM (EAP)



Sphere offers a confidential employee assistance program (EAP) for all employees.

### **EAP benefits include:**

- Free telephone consultation with an EAP counselor
- Referrals to local counselors - up to 3 sessions free of charge
- Website with information on: wellness, legal, financial, dependent care, and more!



# EMPOWER

## RETIREMENT™

Sphere offers pre-tax and Roth 401(k) retirement plans to all employees through Empower.

### **401(k) include:**

- Eligible to enroll after 30 days of employment
- Safe harbor matching contribution after 90 days of employment
- Match is 100% of deferral up to 3% of pay and 50% of deferral on additional 2%





# Sphere

## PAID TIME OFF (PTO)

Sphere knows that time away from work to relax and spend time with family and friends is important to everyone.

### **PTO details:**

- 15 days accrued at 5 hours per pay period for first 5 years of employment
- 20 days at 5 years of employment
- Accrual cap at 1.5x your max accrual
- All accrued hours up to your cap can be carried over year to year





# Sphere

## VOLUNTEER TIME OFF (VTO)

Sphere recognizes that participating in volunteer activities will positively impact the communities in which we live and work while enriching the lives of our employees.

### **VTO details:**

- Full-Time employees – eligible for up to 8 hours each year
- Part-Time employees – eligible for up to 4 hours each year
- To utilize at 501(c)(3) non-profit community programs after 30 days of employment





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