

Your 2025 Benefits At-A-Glance










Tyto Athene is a great company with great people, and we're poised to go to the next level.

Successfully growing our business requires great people with the skills, knowledge, and passion to support our customers. We are pleased to offer a refreshed suite of benefits to support our employees and their families. That includes introducing new medical plan options, a new hospital indemnity insurance benefit, and choosing new providers for our dental, vision, and legal insurance plans that can best meet the needs of our growing organization.








Benefit	Carrier	Eligibility	Benefit Highlights	Why this is important
Medical & Prescription		Full-time employees	<ul style="list-style-type: none"> 3 plan options: PPO Plan, HDHP 1650 Plan with HSA, HDHP 3300 Plan with HSA Preventive care covered at 100% when in-network Mail order prescriptions available under all plans 	Multiple medical plans maximize your healthcare coverage options and are designed to offer you choice and flexibility in protecting your health and the health of your dependents.
Medical & Prescription		Full-time employees	<ul style="list-style-type: none"> Available to residents of California, Colorado, D.C., Maryland and Virginia Preventive care covered at 100% when in-network Mail order prescriptions available 	
Medical & Prescription		Full-time employees	<ul style="list-style-type: none"> Medical plan option for residents of Hawaii Preventive care covered at 100% when in-network Mail order prescriptions available 	
Exercise Therapy & Pain Relief		Full time employees enrolled in an Anthem plan	<ul style="list-style-type: none"> 1-on-1 digital therapy Dedicated programs address acute pain, chronic pain, women's pelvic health, post-surgery rehabilitation, and prevention 100% employer-paid 	Helps with recovery from a recent or past injury, prepare for surgery, overcome back and joint pain, and stay healthy and pain free.
Diabetes Management Program		Full time employees enrolled in an Anthem plan	<ul style="list-style-type: none"> Free strips and lancets, new blood glucose meter 24/7 support from professional coaches 100% employer-paid 	Helps you and your enrolled dependents manage diabetes, hypertension, and prediabetes.
Virtual Health		Full-time employees	<ul style="list-style-type: none"> Virtual visits 24/7 with Anthem's Sydney Health App Healthcare support through Anthem's Total Health, Total You program 	Anthem's virtual health services can help you find providers, learn costs of procedures, get virtual care, find healthcare support, and much more.

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TRICARE Supplement Plan		Available to retired members of the military under age 65	<ul style="list-style-type: none"> TRICARE coverage + TRICARE Supplement coverage = 100% coverage of eligible expenses with a low plan deductible and no out-of-pocket expenses 	Employees under 65 and currently enrolled in the Defense Enrollment Eligibility and Reporting System (DEERS) have the option of a TRICARE Supplement plan.
Health Savings Account (HSA)		Full-time employees	<ul style="list-style-type: none"> Save pre-tax dollars to pay for eligible health care expenses Triple tax savings Tyto contributes to your HSA: <ul style="list-style-type: none"> HDHP 1650 Plan: \$1,000 annually for individual coverage, and \$2,000 for all other coverage tiers vHDHP 3300 Plan: \$250 annually for individual coverage, and \$500 for all other coverage tiers 	Put aside pre-tax dollars to help pay your eligible healthcare expenses, now and in retirement. There is no use it or lose it rule.
Flexible Spending Accounts (FSAs)		Full-time employees	<ul style="list-style-type: none"> Healthcare FSA Dependent Care FSA 	Put aside pre-tax dollars to help pay for eligible healthcare or dependent care expenses.
Commuter Parking / Mass Transit		Full-time employees	<ul style="list-style-type: none"> Eligible commuting expenses include transit passes, van pooling, parking, and bicycling 	Put aside pre-tax dollars monthly to help pay for eligible commuting expenses.
Dental Plan		Full-time employees	<ul style="list-style-type: none"> Two plans: Core Plan and Enhanced Plan Benefits available for in- and out-of-network care Preventive and diagnostic services covered at 100% 	Dental health is a critical component of your overall wellbeing. Both plans cover a full range of services, and the Enhanced Plan also covers orthodontic services for adults and children.
Vision Plan		Full-time employees	<ul style="list-style-type: none"> Benefits available for in- and out-of-network care 	General eye care, including an annual vision exam, is one of the most important things you can do to stay healthy and productive.
Basic Life and AD&D		Full-time employees	<ul style="list-style-type: none"> 100% employer-paid Benefit is 1x annual salary up to \$500,000 	Tyto provides Life and AD&D insurance at no cost to you, which helps give your dependents financial peace of mind in the event of your unexpected death or dismemberment.

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Disability		Full-time employees	<ul style="list-style-type: none"> Tyto Athene provides you with Short-Term and Long-Term Disability insurance protection at no cost to you STD benefit: 60% of weekly earnings up to \$2,500 per week LTD benefit: 60% of monthly earnings up to \$15,000 per month 	STD Covers short-term absences due to illness, minor surgery, or other health issues that prevent you from working. LTD offers financial protection to you when you need it most — if you become disabled and can no longer work. The plan will also help you return to work, if appropriate.
Supplemental Health Benefits		Full-time employees	<ul style="list-style-type: none"> Critical Illness Insurance Accident Insurance Hospital Indemnity Insurance 100% employee-paid 	Voluntary supplemental health insurance is designed to provide coverage for significant or unexpected out-of-pocket expenses not normally covered by your medical plan.
Voluntary Life and AD&D		Full-time employees	<ul style="list-style-type: none"> Employee Life and AD&D: Increments of \$10,000 up to 5x annual earnings (\$1,000,000 maximum) Spouse Life: Increments of \$5,000 up to 50% of employee's benefit amount or \$100,000 Spouse AD&D: 100% of employee's voluntary coverage up to \$250,000 Dependent child(ren) Life: \$10,000. Dependent child(ren) AD&D: \$5,000 increments up to \$25,000 	You have the ability to provide additional financial protection for your family.
Employee Assistance Program (EAP)		Full-time employees	<ul style="list-style-type: none"> Confidential counseling program designed to help manage personal work/life challenges Includes legal resources Provided at no cost to eligible employees and their household members 	Designed to help you balance the demands of work, life and personal issues.
Perkspot Discount Program		Full-time employees	<ul style="list-style-type: none"> Discounts on travel, gyms, cell phones, restaurants, apparel, electronics, and more. 	Tyto Athene offers you exclusive discounts on thousands of everyday items.
Legal Insurance		Full-time employees	<ul style="list-style-type: none"> Over 100 covered legal matters Convenient scheduling with an attorney 100% employee-paid 	Provides you with expert legal support for a range of personal matters, including will preparation, estate planning, and legal disputes.
ID Theft		Full-time employees	<ul style="list-style-type: none"> Employee-only and Family coverage 100% employee-paid 	Comprehensive coverage and support for identity restoration, fraud resolution, and financial recovery.