

# 2026 BENEFITS AT A GLANCE

## Prevent Today, Thrive Tomorrow

Red River's mission is to reimagine the possibilities of technology, enabling organizations to transform beyond the expected to create a positive impact on citizens, soldiers, consumers and employees.

Our greatest asset has always been our people. They're at the core of our company, exemplify our values and make an impact at work and in the community. As such we invest in our employees by providing competitive benefits to help our employees and their families thrive both at work and at home. You are eligible for benefits described in this overview if you are a regular full-time employee who is working a minimum of 30 hours per week. As a new hire, elections are effective on the first of the month following your date of hire. Coverage options are available for you and your dependents.

## HEALTHCARE

### Medical and Pharmacy



- Choose between three plan options providing comprehensive coverage, Platinum PPO, Gold PPO and Bronze HDHP with HSA, through Allegiance, utilizing the Cigna network and CapitalRx prescription plan.

### Concierge Services



- When you elect our national medical plan from Allegiance, you'll be supported by Accolade who works with our health plan to:
  - Help you navigate the healthcare system when you have a health concern
  - Connect to the right specialist for your condition or concern
  - Virtual care options with a board-certified doctor or licensed therapist

### Dental



- Choose between two plans, Basic and Premier.
- Both plans cover preventive and diagnostic services at 100% plus an incentive to double your calendar year maximum in the following year.

### Vision



- Coverage includes an annual eye exam at a \$20 copay, lenses available every year, and a frame allowance of \$180 every 24 months.
- Extra savings available on additional pairs of glasses and conventional lenses, blue light protection, retinal screening, Lasik, and hearing exams.

### Voluntary Benefits



- Red River gives you the opportunity to enroll in critical illness and accident insurance through Unum to protect you from significant or unexpected out-of-pocket expenses.
- If you are diagnosed with a covered critical illness or involved in a covered accident, benefits are paid tax-free in a lump sum directly to you, allowing you to use the funds as you wish.

## WEALTH

### 401(k) Retirement Savings



- Employees are eligible for up to a 4% match the month following hire date and are automatically enrolled.
- Red River will match the first 4% of your contribution at 100%.
- The 401k allows for both traditional (pre-tax) and Roth (post-tax) contribution options.
- Contributors have unlimited support from FSRP.

### Health Savings Account (HSA)



- Eligible only to those who are enrolled in the Bronze HDHP, employees can elect to contribute pre-tax funds into a Red River sponsored Health Savings Plan. Red River will also contribute per paycheck.

### Flexible Spending Accounts (FSAs)



- Healthcare, Limited Purpose and Dependent Care FSAs allow you to save pretax dollars, which lowers your taxable income, while accumulating money you can use to pay for eligible expenses.

### Life and AD&D



- 100% company-paid equal to 2x your annual salary up to a maximum of \$200k.
- You have the option to purchase additional coverage for you, your spouse, and your children.

### Short and Long-Term Disability



- Red River provides short-term disability to eligible employees at no additional cost. This benefit is 60% of your weekly salary.
- You may enroll in voluntary long-term disability, which offers financial protection if you become disabled and can no longer work. This benefit is 60% of your monthly salary.

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## SELF

### Employee Assistance Program (EAP)



- The EAP is available to you and your dependents for support with family and personal issues.
- You can access three face-to-face visits with a licensed clinician at no cost to you.

### Paid Time Off (PTO)/Holidays



- Flexible PTO available.
- Nine holidays per year.

### Community Service



- Employees receive sixteen hours per year of paid community service time.

### Continuing Education



- Receive a reimbursement of up to \$1,000 per year towards any examination or classes related to the achievement of a title or certification, subject to prior management approval.

## AND MORE

### Legal Coverage



- Opportunity to purchase legal benefits for yourself and family through LegalEASE that offers advice, consultation and representation for many common legal matters.

### Tuition Reimbursement



- Red River will pay up to \$5,000 per calendar year towards approved tuition & books, subject to prior management approval.

### 529 Plan



- Contributions of after-tax dollars to a college savings plan, gained tax free.

### Charitable Donations



- Red River will match your contributions to qualified organizations, up to \$500 per calendar year.

### Exclusive Discounts



- Exclusive discounts on entertainment, travel, and everyday purchases for all Red River employees.

### Referral Bonus



- Red River has a referral bonus ranging from \$2,000-\$2,500 depending on the position of hired referrals.

## Red River Benefit Highlights

- Flexible PTO for all full-time employees
- Immediate eligibility for "Safe Harbor" company match on first 4% of 401(k) contributions
- 2 weeks fully paid parental leave and one week of bridge pay for all full-time employees
- Affordable LegalEASE coverage can potentially save thousands of dollars in attorney fees

Red River has curated a benefits program that is designed to help our employees make the right move to prevent today and thrive tomorrow. From choosing the right plan and primary care doctor to scheduling your annual physical, navigating your benefits is effortless with our robust offerings and our dedicated in-house Benefits Team. Our Benefits Team acts as a seamless extension of our benefits concierge service, Accolade, ensuring you always have personalized support throughout your entire benefits journey.

