RELAY® THERAPEUTICS

2027 Benefit Highlights



Welcome

Your benefits are an important part of your overall compensation. We are pleased to offer a comprehensive array of valuable benefits to protect your health, family and way of life. This guide answers some of the basic questions you may have about your benefits. Please read it carefully, along with any supplemental materials you receive.

Eligibility

You are eligible for benefits if you work 30 or more hours per week. You may also enroll your eligible family members under certain plans you choose for yourself. Eligible family members include:

- Your legally married spouse
- Your domestic partner (DP) and/or their children, where applicable by state law
- Your biological children, stepchildren, adopted children or children for whom you have legal custody (age restrictions may apply). Disabled children age 26 or older who meet certain criteria may continue on your health coverage.

When Coverage Begins

- **New Hires:** You must complete the enrollment process within 30 days of your date of hire. If you enroll on time, coverage is effective on the your date of hire.

  If you fail to enroll on time, you will **NOT** have benefits coverage (except for company-paid benefits) until you enroll during our next annual Open Enrollment period.
- **Open Enrollment:** Changes made during Open Enrollment are effective January 1 - December 31, 2027.

Choose Carefully!

Due to IRS regulations, you cannot change your elections until the next annual Open Enrollment period, unless you have a qualifying life event during the year. Following are examples of the most common qualifying life events:

- Marriage or divorce
- Birth or adoption of a child
- Child reaching the maximum age limit
- Death of a spouse, DP or child
- You lose coverage under your spouse's/DP's plan
- You gain access to state coverage under Medicaid or The Children's Health Insurance Program

Making Changes

To change your benefit elections, you must contact People Operations at PeopleOperations@RelayTx.com within 30 days of the qualifying life event. Be prepared to show documentation of the event, such as a marriage license, birth certificate or a divorce decree. If changes are not submitted on time, you must wait until the next Open Enrollment period to change your elections.

Required Information—*You will be required to enter a Social Security number (SSN) for all covered dependents when you enroll. The Affordable Care Act (ACA) requires the company to report this information to the IRS each year to show that you and your dependents have coverage. This information will be securely submitted to the IRS and will remain confidential.*

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Enrollment

To enroll in benefits, visit ADP using the following link https://workforcenow.adp.com/workforcenow/login.html
There you will find detailed information about the plans available to you and instructions for enrolling.

Medical

We are pleased to offer you two medical plans that provide comprehensive medical and prescription drug coverage. The plans also offer many resources and tools to help you maintain a healthy lifestyle. Following is a brief description of each plan.

Blue Cross Blue Shield of Massachusetts PPO

The **Preferred Blue PPO $2,000 Deductible** plan gives you the freedom to seek care from any provider of your choice. However, you will maximize your benefits and lower your out-of-pocket costs if you choose a provider who participates in the network.

- The plan pays the full cost of qualified in-network preventive health care services.
- Once your deductible, copays and coinsurance add up to the out-of-pocket maximum, the plan pays the full cost of all qualified health care services for the rest of the year.

Health Reimbursement Arrangement (HRA)

The HRA is administered by HRC Total Solutions and is funded by Relay Tx. It covers 100% of the medical deductible - as you incur expenses that are subject to the deductible, HRCTS reimburses those costs by paying the provider directly.

Blue Cross Blue Shield of Massachusetts HSA

The **BlueFit Preferred Blue PPO Saver** plan is an HSA-qualified High-Deductible Health Plan (HDHP) that works similarly to a traditional PPO:

- You may see any health care provider and still receive coverage, but will maximize your benefits and lower your out-of-pocket costs if you see an in-network provider.
- The plan pays the full cost of qualified in-network preventive health care services.
- You pay the full cost of non-preventive health care services until you meet the annual deductible. ***NOTE:*** *If you enroll one or more family members, each covered family member is only required to meet the INDIVIDUAL IN A FAMILY deductible (up to the family limit) before the plan starts to pay expenses for that individual.*
- Once your deductible and coinsurance add up to the out-of-pocket maximum, the plan pays the full cost of all qualified health care services for the rest of the year. ***NOTE:*** *If you enroll one or more family members, each covered family member is only required to meet the INDIVIDUAL IN A FAMILY out-of-pocket maximum (up to the family limit) before the plan starts to pay covered services at 100% for that individual.*

Extra Benefits:

- Earn a $100 deposit into your HSA by providing your contact information, opting in to receiving plan documents electronically, and having an active MyBlue account (first year only)
- Earn $50 for registering your account with Health Equity and using the HSA Plan Optimizer Tool, plus another $50 for personally contributing at least $1 into your HSA (first year only)
- Increased fitness and weight-loss reimbursements
- A confidential, no-cost 24/7 online tool that provides support for social anxiety, depression, stress, insomnia, and substance use
- Integrated (no claims to file!) **Accident and Critical Illness benefits** are included - receive cash benefits for covered accidents and critical illness diagnoses

Health Savings Account

The HDHP comes with a type of savings account called a health savings account (HSA). The HSA lets you set aside pre-tax dollars to help offset your annual deductible and pay for qualified health care expenses.

Here's how the HSA works:

- You contribute pre-tax funds to the HSA through automatic payroll deductions (optional).
- In addition, we will contribute to your HSA; company contribution amounts can be found on the medical overview grid.
- Your calendar year contributions, in addition to the company's contributions, may not exceed the annual IRS limits listed below.

HSA Contribution Limit	2027
Employee Only	$4,500
Family (employee + 1 or more)	$9,000
Catch-up (age 55+)	$1,000

- You can withdraw HSA funds, tax free, to pay for qualified health care expenses now or in the future. Unused funds roll over from year to year and are yours to keep, even if you change medical plans or leave your employer.

Important Notes:

- Your HSA will be automatically opened for you, and you'll receive contributions directly into your account.
- You must meet certain eligibility requirements to have an HSA: You must a) be at least 18 years old, b) be covered under a qualified HDHP, c) not be enrolled in Medicare, TRICARE or another health plan that starts paying medical costs before you meet a deductible and d) cannot be claimed as a dependent on another person's tax return. For more information, visit www.irs.gov/forms-pubs/about-publication-969.
- For a complete list of qualified health care expenses, visit www.irs.gov/forms-pubs/about-publication-502.
- Adult children must be claimed as dependents on your tax return for their medical expenses to qualify for payment or reimbursement from your HSA.

Medical

Key Benefits	Blue Cross Blue Shield of Massachusetts Preferred Blue PPO $2,000 Deductible		Blue Cross Blue Shield of Massachusetts BlueFit Preferred Blue PPO Saver (HSA)	
	In-Network Only	Out-of-Network[1]	In-Network Only	Out-of-Network[1]
Deductible (per plan year)				
Individual / Family	$2,000 / $4,000		$3,500 / $4,500	$6,000 / $8,000
Out-of-Pocket Maximum (per plan year)				
Individual / Family	$5,450 Medical, $1,000 Rx / $10,900 Medical, $2,000 Rx		$5,950 / $11,900	$11,950 / $23,900
Company Contribution to Your Health Savings Account (HSA) (per plan year; prorated for new hires/newly eligible employees)				
Individual / Family	N/A		$1,200 / $1,500	
Covered Services				
Office Visits (physician/specialist)	$15*	20%*	$25* / $45*	20%
Virtual Visits	$15*	20%*	$25* / $45*	20%
Routine Preventive Care	No charge	20%*	No charge	20%
Outpatient Diagnostic (lab/X-ray)	No charge*	20%*	$50* / $125*	20%*
Complex Imaging	No charge*	20%*	$500*	20%*
Chiropractic Services	$15*	20%*	$45*	20%*
Ambulance	No charge*	No charge*	No charge*	No charge*
Emergency Room	$150* (waived if admitted)	$150* (waived if admitted)	$500*	$500* (in-network deductible applies)
Urgent Care Facility	$15*	20%*	$45*	20%*
Inpatient Hospital Stay	$500*	20%*	$500*	20%*
Outpatient Surgery	$250*	20%*	$500*	20%*
Prescription Drugs	(Tier 1 / Tier 2 / Tier 3)		(Tier 1 / Tier 2 / Tier 3 / Tier 4)	
Retail Pharmacy (30-day supply)	$15 / $30 / $50	$30 / $60 / $100	$10* / $45* / $150* / $225*	$20* / $90* / $300* / $450*
Mail Order (90-day supply)	$30 / $60 / $150	Not covered	$20* / $90* / $300* / $675*	Not covered
Certain Specialty Drugs - PillarRX Program (Cost Share Assistance)	If enrolled in program: $0 - $35 copay depending on medication If not enrolled in program: 30% of cost of medication		The PillarRX Program is not available on the BlueFit HSA plan	

Coinsurance percentages and copay amounts shown in the above chart represent what the member is responsible for paying.

***Benefits with an asterisk (*) require that the deductible be met before the Plan begins to pay.**

1. If you use an out-of-network provider, you will be responsible for any charges above the maximum allowed amount.

Additional Benefits through Blue Cross Blue Shield

Get more out of your Blue Cross plan by taking advantage of these added benefits.

ahealthyme Rewards Program
Earn up to $400 ($100 per quarter) by completing three simple steps. Here's how:

- Register for your ahealthyme Rewards account on ahealthymerewards.com.
- Download the Virgin Pulse mobile app for your iOS® or Android™ device.
- Track your healthy activities like getting fit, eating healthier, staying hydrated, sleeping better, and more.

Get rewarded for the healthy things you do!

Fitness & Weight Loss Reimbursements
Submit up to $150 of qualified athletic membership fees or home fitness equipment purchases to Blue Cross for reimbursement. You can also receive reimbursement up to $150 for in-person or online weight loss programs. Download, complete and submit the form found on the BCBS Member Portal.
Employees enrolled in the BlueFit HSA plan can receive increased fitness and weight loss reimbursements - up to $300 for fitness and up to $300 for weight loss!

Telemedicine
Using a smartphone, tablet, or computer, you can access the care you need, when and where you need it. Visit bluecrossma.com/telehealth to learn more about this program.

Dental

Blue Cross Blue Shield of Massachusetts Dental PPO

This plan offers you the freedom and flexibility to use the dentist of your choice. However, you will maximize your benefits and lower your out-of-pocket costs if you choose a dentist who participates in the Blue Cross Blue Shield of Massachusetts network.

The following is a high-level overview of the coverage available.

Key Dental Benefits	Dental Blue Program 2	
	In-Network	Out-of-Network[1]
Deductible (per plan year)		
Individual / Family	$50 / $150	
Benefit Maximum (per plan year; preventive, basic and major services combined)		
Per Individual	$2,000	
Covered Services		
Preventive Services	No charge	
Basic Services	20%*	
Major Services	50%*	
Orthodontia (Child & Adult)	No charge, Lifetime Maximum per member of $1,000	

Coinsurance percentages shown in the above chart represent what the member is responsible for paying.

*Benefits with an asterisk (*) require that the deductible be met before the Plan begins to pay.

1. If you use an out-of-network provider, you will be responsible for any charges above the maximum allowed amount.

Accumulated Maximum Rollover Benefits

As an added incentive for you to receive regular dental care, Blue Cross Blue Shield offers an Accumulated Maximum Rollover Provision. This unique benefit allows you to carry over a portion of your unused dental benefits from year to year. This means you can accumulate benefit dollars to help offset higher out-of-pocket costs for complex procedures in case more expensive treatments become necessary in the future.

Members can roll over unused balances of $600 per year, up to an accumulated limit of $1,500. You are eligible for Maximum Rollover benefits if you:

- Receive at least one service during the benefit period
- Remain a member of the plan throughout the benefit period
- Do not exceed the claim payment threshold of $800 in the benefit period



Vision

Blue Cross Blue Shield of Massachusetts / Blue 20/20

This plan gives you the freedom to seek care from the provider of your choice. However, you will maximize your benefits and lower your out-of-pocket costs if you choose a provider who participates in the EyeMed Insight network.

The following is a high-level overview of the coverage available.

Key Vision Benefits	Blue 20/20	
	In-Network	Out-of-Network Reimbursement
Exam (once every 12 months)	No charge	$50 Allowance
Lenses (once every 12 months)	$10	
Single Vision		$42 Allowance
Bifocal		$78 Allowance
Trifocal		$130 Allowance
Frames (once every 12 months)	$150 Allowance	$70 Allowance
Contact Lenses (once every 12 months; in lieu of glasses)	$150 Allowance	N/A

Flexible Spending Accounts

We provide you with an opportunity to participate in our flexible spending accounts (FSAs) administered by HRC Total Solutions. FSAs allow you to set aside a portion of your income, before taxes, to pay for qualified health care and/or dependent care expenses. Because that portion of your income is not taxed, you pay less in federal income, Social Security and Medicare taxes.

Health Care FSA

You may contribute up to $3,500 to cover qualified health care expenses incurred by you, your spouse and your children up to age 26. Some qualified expenses include:

- Coinsurance
- Copayments
- Deductibles
- Prescriptions and Over-the-Counter Drugs
- Dental Treatment
- Orthodontia
- Eye Exams, Materials, LASIK

Limited-Purpose Health Care FSA (for HSA participants)

If you enroll in the HSA medical plan, you may only participate in a limited-purpose health care FSA. This type of FSA allows you to be reimbursed for eligible dental, orthodontia and vision expenses while preserving your HSA funds for eligible medical expenses.

Dependent Care FSA

You may contribute up to $7,500 per family to cover eligible dependent care expenses ($3,750 if you and your spouse file separate tax returns). Some eligible expenses include:

- Care of a dependent child under the age of 13 by babysitters, nursery schools, pre-school or daycare centers
- Care of a household member who is physically or mentally incapable of caring for themselves and qualifies as your federal tax dependent

For a complete list of eligible expenses, visit www.irs.gov/pub/irs-pdf/p503.pdf.

FSA Rules

YOU MUST ENROLL EACH YEAR TO PARTICIPATE.

Because FSAs can give you a significant tax advantage, they must be administered according to specific IRS rules:

Health Care FSA: Unused funds up to $700 can carry over from one year to the following year. Carryover funds will not count against or offset the amount you can contribute annually.

Unused funds over $700 will NOT be returned to you or carried over to the following year.

Dependent Care FSA: Unused funds will NOT be returned to you or carried over to the following year.

There is a 90-day run-out period after the end of the plan year to file claims. **You can incur expenses through December 31, 2027, and must file claims by March 31, 2028.**

The IRS and your employer establish the maximum amount you may contribute each year. See the plan documents for details.

Life and AD&D

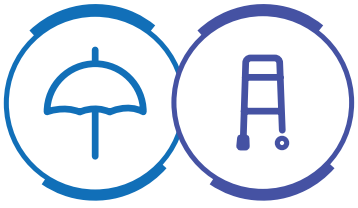
Life insurance provides your named beneficiary(ies) with a benefit after your death.

Accidental death and dismemberment (AD&D) insurance provides specified benefits to you in the event of a covered accidental bodily injury that directly causes dismemberment (i.e., the loss of a hand, foot or eye). In the event that your death occurs due to a covered accident, both the life and the AD&D benefit would be payable.

Basic Life/AD&D (Company-paid)

This benefit is provided at NO COST to you through UNUM.

	Benefit Amount
Employee	2x annual earnings



Disability

Disability insurance provides benefits that replace part of your lost income when you become unable to work due to a covered injury or illness.

Short-Term Disability	
Provided at **NO COST** to you through UNUM	
Benefit Percentage	100%
When Benefits Begin	After 7th day of disability
Maximum Benefit Duration	13 weeks
Long-Term Disability	
Provided at **NO COST** to you through UNUM	
Benefit Percentage	60%
Monthly Benefit Maximum	$15,000

Employee Assistance Program (EAP)

Life is full of challenges, and sometimes balancing them is difficult. We are proud to provide a confidential program dedicated to supporting the emotional health and well-being of our employees and their families. The employee assistance program (EAP) is provided at NO COST to you through Unum.

The EAP can help with the following issues, among others:

- Mental health
- Relationships or marital conflicts
- Child and eldercare
- Substance abuse
- Grief and loss
- Legal or financial issues

EAP Benefits

- Up to 3 in-person sessions with a counselor per issue, per year, per individual
- Unlimited toll-free phone access and online resources
  – www.unum.com/lifebalance
  – 1-800-854-1446

Will Preparation

A personalized Legal Center is available on your EAP + WorkLife site. This site gives you access to a legal library as well as state-specific templates for legal documents, including wills.

Travel Assistance

Assist America provides 24/7 travel assistance when you are more than 100 miles from home. Download the app or call from anywhere in the world.



Commuting

Relay Tx wants to make your commute easier by covering the cost you pay to get to work each day. Choose one of the following reimbursable commuting options.

Parking at the Office

Covered 100% by Relay Tx. Please contact Operations@RelayTx.com for details on parking.

MBTA & Commuter Rails

Reimbursed at 100% by Relay Tx. After purchasing your pass, submit through our reimbursement platform, Expensify.

Bikers

We don't forget about our bikers! Access to secured bike storage is available as well as a $200 annual allowance for bike tune-ups.

Cell Phone Reimbursement

Relay Tx offers a generous cell phone reimbursement policy. Employees may be reimbursed up to $75 per month. This is done through our reimbursement platform, Expensify.

Parental Benefits

Relay Tx provides 16 weeks of 100% Paid Parental Leave for the birth, adoption, or placement of a child.

Pet Insurance

Employees have access to a variety of discounted Pet Insurance options offered by Pets Best. Coverage ranges from $6 per month to over $30 per month depending on the plan type, age, breed, and health of your pet.

- To enroll in or learn more about these benefits, visit our custom group website or call Pets Best
  – http://www.petsbest.com/RelayPet
  – 888-984-8700
  – code: RelayPet

401(k) Retirement Benefits

Relay Tx wants to help you save for the future and plan for retirement. We are pleased to offer a 4% company match with immediate vesting each pay period. Employees are auto-enrolled at 6% into target-based funds. Log in to https://my.vanguardplan.com to opt out or change your election amount.

Aegis Retirement is available for investment and retirement questions. Schedule time to:

- Discuss your retirement portfolio
- See if you are on track
- Get tips to help you reach your retirement goals

Contact Doug Norberg dnorberg@aegisretire.com to take advantage of this offering.

TAKE NOTE:

You can change your elections at any time by logging into Vanguard.



Time Off and Vacation

Time Off

Regular full-time employees are eligible to participate in our "Take it As You Need It" vacation program. Our "Take It as You Need It" philosophy allows employees to take time away from work when you need it (with manager approval), and to take the amount you need.

Relay Tx Holiday Office Closures

In addition to our time off policy, please find the 2027 Holiday Calendar below. We've also added two "Recharge @ Relay" days to provide all employees one long weekend per month.

- New Year's Day - January 1
- Martin Luther King Jr. Day - January 18
- Presidents' Day - February 15
- Recharge @ Relay Day - March 19
- Patriots' Day - April 19
- Memorial Day - May 31
- Juneteenth Independence Day - June 18
- Independence Day - July 5
- Recharge @ Relay Day - August 6
- Labor Day - September 6
- Indigenous People's Day - October 11
- Thanksgiving Day & Day After - November 25 & 26
- Holiday Pause - December 24, 2027 - January 3, 2028

Cost of Benefits

January 1 - December 31, 2027

Your contributions toward the cost of benefits are automatically deducted from your paycheck before taxes. The amount will depend upon the plan you select and if you choose to cover eligible family members.

Medical

Coverage Tier	Semi-Monthly Employee Contribution			
	Blue Cross Blue Shield of Massachusetts			
	Preferred Blue PPO $2,000	BlueFit Preferred Blue PPO Saver	Dental Blue Program 2	Blue 20/20
Employee Only	$91.76	$72.02	$6.10	$2.12
Employee + Spouse/DP	$183.51	$144.03	$12.20	$3.61
Employee + Child(ren)	$169.74	$133.22	$9.76	$3.71
Family	$261.50	$205.24	$15.86	$5.83

Contact Information

Coverage	Carrier	Phone #	Website/Email
Medical	Blue Cross Blue Shield of Massachusetts	1-800-262-2583	www.bluecrossma.org
Dental	Blue Cross Blue Shield of Massachusetts	1-800-262-2583	www.bluecrossma.org
Vision	Blue Cross Blue Shield of Massachusetts	1-855-875-6948	www.bluecrossma.org
Health Reimbursement Arrangment (HRA)	HRC Total Solutions	1-603-647-1147	customerservice@hrcts.com
Flexible Spending Accounts (FSAs)	HRC Total Solutions	1-603-647-1147	customerservice@hrcts.com
Health Savings Account (HSA)	Health Equity	1-866-346-5800	memberservices@healthequity.com
Life/AD&D	UNUM	1-800-421-0344 (opt 2)	www.unum.com
Disability	UNUM	1-800-421-0344 (opt 2)	www.unum.com
Employee Assistance Program (EAP)	Health Advocate	1-800-854-1446	www.unum.com/lifebalance
Will Prep	Health Advocate	1-800-422-5142	members.healthadvocate.com Code: Unum - Life Planning
Travel Assistance	Assist America	1-800-872-1414 in US +609-986-1234 Outside US	medservices@assistamerica.com
Pet Insurance	Pets Best	1-888-984-8700	www.petsbest.com/relaypet, Reference discount code: relaypet

Benefits Website

If you have questions, please contact the People Operations team at PeopleOperations@relaytx.com

Our benefits website https://workforcenow.adp.com/workforcenow/login.html can be accessed anytime you want additional information on our benefits programs.



DISCLAIMER: The material in this benefits brochure is for informational purposes only and is neither an offer of coverage or medical or legal advice. It contains only a partial description of plan or program benefits and does not constitute a contract. Please refer to the Summary Plan Description (SPD) for complete plan details. In case of a conflict between your plan documents and this information, the plan documents will always govern. **Annual Notices:** ERISA and various other state and federal laws require that employers provide disclosure and annual notices to their plan participants. The company will distribute all required notices annually.