2026 Canada Employee Benefits Guide

January 1, 2026 – December 31, 2026

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Do You Have a Question?

Email the Bioventus HR Benefits team:
Jamila.ashery@bioventus.com

AT A GLANCE

ELIGIBILITY AND ENROLLMENT

Who is Eligible?

Employees: Unless otherwise stated, you are eligible for Bioventus benefits if you are classified as a full-time or part-time employee. All applications for enrollment in the medical, dental, Long Term Disability (LTD), Life insurance and Accidental Death and Dismemberment (AD&D) plans are subject to Manulife approval and may require you to provide additional health information on both you and any covered dependents, including a spouse, common law partner and dependent children. An evidence of Insurability (EOI) form may be required and must be provided to Manulife for underwriting review. Subject to Manulife's review of the EOI form, subsequent testing, bloodwork and a physical examination may be required, prior to an approval of the enrollment application for coverage and they can deny coverage anytime at their discretion. All new hires will have 30 days from their original hire date to complete and submit an enrollment application for coverage for the health insurance plans. If an application is submitted beyond this 30 day window, an EOI form will be required. You will have 30 days from a covered life event change, i.e. to add a spouse, or dependent or to add a Common Law Partner to coverage, if they meet the requirements for that change; birth, dependent or spouse/partner loses coverage under another plan, marriage and/or divorce.

Dependents: Eligible dependents include your legal spouse or common law partner and your dependent children. A dependent child is defined as an employee's natural or adopted child, or stepchild (living with the employee) or children of a common law partner, who (as) is unmarried; (b) is not employed on a full-time basis; (c) is not eligible for insurance as an employee under this or any other group policy; and (d) is either under 21 years of age, or, if a full-time student at an accredited school, college or university, under 25 years of age.

If both you and your spouse work for Bioventus, you cannot elect to cover the same dependents, as this would be considered dual coverage.

It is your responsibility in all cases in which a life event such as marriage, death, birth, adoption or divorce that affects the eligibility status of one of your dependents, to notify the Benefits Team, if you wish to make changes to your health and dental benefits. This must be done within 30 days of the life event or you will be responsible for a late application fee up to a maximum of $125 for the employee and $125 for each dependent for certain coverages, as well as submission of an Evidence of Insurability (EOI) form which will be subject to Manulife's review process and subsequently their decision on whether or not to extend coverage.

- For example, ex-spouses are not eligible for coverage; this means that you would need to remove your ex-spouse from coverage within 30 days of the final divorce date. Changes like this are important so that you avoid any claim liabilities or retroactive bills for services provided to an ineligible dependent. As the covered employee, you may be responsible for those charges.

How to Enroll?

Before you start working at Bioventus, you will receive enrollment forms from our HR department by e-mail. Fill in the forms and send them back by e-mail. Then our HR department will make sure you will be enrolled for the benefits in this guide, as from your first working day at Bioventus. Medical coverage and the retirement savings program are an exception on this rule. You will only be enrolled if you indicate on the forms that you wish to participate. If you decide to waive the medical and dental coverage, you will still need to provide a copy of a completed health insurance benefit enrollment form, in order to be enrolled in the Company provided benefits; Basic Life, Basic AD&D, LTD and STD.

ACCIDENTAL

BASIC LIFE & ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE – MANULIFE

Employer paid

The policy provides insurance to cover Death or Accidental Death. In case of dismemberment only a percentage will be paid for loss of limbs and loss of hearing for speech.

Details	
Coverage for Amount of Benefit	2 x annual base salary
Overall maximum	$1,000,000
Non-evidence of insurability maximum	$210,000
Minimum Benefit	$10,000
Benefit Reduction	50% at age 65
Benefit Termination Age	Age 70 or earlier for retirement
Waiver of Premium	Covered
AD&D Coverage	Percentage paid for loss of limbs and loss of hearing with speech

Policy number:
#56855

Telephone:
1-800-268-6195

Website:
https://www.manulife.ca/personal/group-plans.html

You do not have to enroll for Basic Life and AD&D, as these benefits are 100% company-paid, however, we do require you to complete a designation of beneficiary form, to be sent to Manulife and a copy to the HR Benefits Team. The original must go to Manulife to the address on the form and a copy can be sent to the HR Benefits Team. Beneficiary forms can be accessed on Bionet under the Canadian benefits section.

ACCIDENTAL

BUSINESS TRAVEL ACCIDENT INSURANCE – EVEREST HEALIX

Employer paid

This policy pays limited benefits for specific losses due to an Accident while traveling for business only.

When you are traveling on business for Bioventus, you are covered 24 hours a day from the time you leave your place of employment or residence, whichever is later, until you return to your place of employment or residence, whichever is earlier.

Details	
Loss of Life Benefit	5x Base Annual Salary
Maximum Limit	1,000,000 USD
Personal Deviation	Up to 14 Days
Aggregate Limit of Indemnity (AD&D)	10,000,000 USD
Travel Assistance	• Find a local medical facility • Speak to a nurse • Medical evacuation • Protect your personal safety • Report your lost passport or luggage • Support with mental wellbeing • Questions about your destination • 24-hour accident protection

Policy number:
#EVEBT2301229

Medical/Travel Assistance:
UK Direct +44(0) 20 8608 4143
US Direct +1 315 512 3713

Security Assistance
Phone: +44 (0) 208 763 3267

Email: GSOC@healix.com
Non-urgent: EverestBT@healix.com

INCOME PROTECTION

Sick Leave (Short Term) & Long Term Disability

Bioventus pays you a salary continuance for short-term disability and you will be responsible for any taxes that are due for payments made through salary continuance. Bioventus pays 100% of the premium for Long Term Disability, however, you may be responsible for any taxes that are due on these premium payments.

Short Term Disability Benefit

In order to qualify for paid sick leave, you must have worked at least 6 consecutive months to qualify for paid leave. For any absence three (3) days or more, you should provide a medical certificate to your immediate manager. This certificate must be renewed regularly throughout the period of absence or at the request of the Human Resources representative.

You should advise your immediate manager of any absences as soon as possible. In the absence of you supervisor you should notify the next Senior Manager who will notify the Human Resources representative and the colleagues concerned.

During the first six months of absence, you will be paid according to the period of employment in the following manner:

Period of Employment	First 2 months	3rd & 4th months	5th & 6th months
6 months but less than 2 years	100% of salary	75% of salary	50% of salary
2 - 5 years	100% of salary	100% of salary	75% of salary
5 years and more	100% of salary	100% of salary	100% of salary

LONG TERM DISABILITY BENEFIT – MANULIFE

Employer paid

This insurance provides income protection for when you are unable to work because of illness or injury. It will provide you with monthly income replacement.

Details	
Amount of Benefit	70% of monthly earnings
Maximum Benefit per Month	$10,000
Non-Evidence Maximum	$10,000
Qualifying Disability Period	179 days
Maximum Benefit Duration	To age 65
Definition of Total Disability	2 year own occupation
Partial Disability	Covered
Canada Pension Plan Offsets	Primary
Pre-Existing Condition Limitation	Included
All Source Maximum	85%
Cost of Living Adjustment	Not covered
Survivor Benefit	Not covered
Benefit Termination Age	Within 179 days of attaining age of 65 or earlier retirement
Tax Status	Taxable

Policy number:
#56855

Telephone:
1-800-268-6195

Website to download forms:
https://www.manulife.ca/personal/group-plans.html

RETIREMENT SAVING PROGRAM – MANULIFE

This program assists you in saving for your retirement and is made up of a Structured Retirement Savings Plan (STRP) and a Deferred Profit Sharing Plan (DPSP). Contributions you make are deposited in the STRP and any contributions made by Bioventus on your behalf are deposited in the DPSP.

The value of these contributions will fluctuate over time, depending on the returns of the investment funds you select. Contributions that are invested in a guaranteed fund do not fluctuate with the market, unless withdrawals from guaranteed funds (i.e., the Compound Interest Accumulator Funds) are made before maturity, in which case market value adjustments may apply.

	STRP	DPSP
Eligibility/enrollment	On January 1st, April 1st, July 1st, or October 1st if you have completed 6 months of service	On January 1st, April 1st, July 1st, or October 1st if you have completed 6 months of service
Participation	Voluntary	Employee must participate in the STRP in order to receive the employer's contribution.
Employer Required	Must contribute a % to receive employer contribution	3% of your annual earnings In addition, Bioventus will match your voluntary contributions by contributing an amount equal to 100% of your voluntary contributions up to a maximum of 4% of your annual earnings.
Vesting of employer contributions	Not applicable	Immediate
Employee voluntary contributions	1% to 4% of your annual earnings	Not applicable
Employee additional voluntary contributions	1% to 7% of your annual earnings or up to the CRA tax limit	Not applicable

RETIREMENT SAVING PROGRAM – MANULIFE (CONT.)

	STRP (Cont'd)	DPSP (Cont'd)
Withdrawals during employment • Employee voluntary contributions:	Not permitted	Not applicable
• Employee additional voluntary contributions:	Permitted	Not applicable
• Employer contributions:	Not applicable	Not permitted
Withdrawals with no restrictions	Home Buyer's Plan (HBP) and Lifelong Learning Program (LLP)	Not applicable
Administration fees	Paid by the employer	Paid by the employer
Investment Management Fees	Paid by the employee	Paid by the employee
Default investment fund	Conservative sample mix based on a retirement age of 65	Conservative sample mix based on a retirement age of 65

Policy number:
RRSP: #20006158
DPSP: #30006158

Telephone:
1-888-727-7766

Address:
Manulife Financial
Group Retirement Solutions
900 - 900 De Maisonneuve Blvd W
Montreal, QC H3A 0A8
Canada

Website:
Access to VIP Room via link below:
https://www.manulife.ca/personal/group-plans.html

SUPPLEMENTAL MEDICAL, PRESCRIPTION AND DENTAL PLAN – MANULIFE

Employee and Employer paid

This plan offers medical/prescription, vision and dental coverage through Manulife. Coverage can be obtained for yourself and any allowable dependents including: spouse, natural born, adopted or step children, common law partner and dependent children of common law partner.

The costs are as described below:

Ontario

Description	Coverage	Bi-Weekly Employer Cost	Bi-Weekly Employee Cost
Health	Single	$35.17	$18.79
	Family	$90.08	$48.27
Dental	Single	$25.62	$9.80
	Family	$66.16	$25.30
Health & Dental	Single	$60.78	$28.59
	Family	$156.24	$73.57

Quebec

Description	Coverage	Bi-Weekly Employer Cost (68%)	Bi-Weekly Employee Cost (32%)
Health	Single	$35.49	$18.97
	Family	$90.91	$48.72
Dental	Single	$25.85	$9.89
	Family	$66.77	$25.54
Health & Dental	Single	$61.34	$28.85
	Family	$157.69	$74.25

Maritimes - West

Description	Coverage	Bi-Weekly Employer Cost (68%)	Bi-Weekly Employee Cost (32%)
Health	Single	$32.56	$17.40
	Family	$83.41	$44.69
Dental	Single	$23.72	$9.07
	Family	$61.26	$23.43
Health & Dental	Single	$56.28	$26.47
	Family	$144.67	$68.12

SUPPLEMENTAL MEDICAL, PRESCRIPTION AND DENTAL PLAN – MANULIFE (cont.)

Employee and Employer paid

The Benefit/Service insurance coverage summary is as follows:

Details	
Annual Deductible	None
Survivor Benefit Definition of Eligibility Benefit Termination Age	2 Years Up to age 21 or 25 if full-time student Age 70 or earlier for retirement
In-Province Benefit Reimbursement Percentage	Prescription Drugs – 100% All other In-Province eligible expenses - 100% Overall maximum - Unlimited
Out-of-Province Benefit Reimbursement Percentage	Out-of-Province/Country Emergency – 100% Overall Maximum ER - $5,000,000 lifetime Out-of-Province/Country Referral – 50% Overall referral - $3,000 per 3 calendar years
Drugs	Deductible – None Annual Maximum – Unlimited Reimbursement Type – Pay Direct Lowest Cost Alternative/Generic Substitution – None Dispensing Fee Cap - $7 per script (except Quebec) Oral Contraceptives - Covered
Hospitalization Benefit	Semi-Private Room – 100%

Policy number:
#56855

Telephone:
1-800-268-6195

Website to download forms:
https://www.manulife.ca/personal/group-plans.html

SUPPLEMENTAL MEDICAL, PRESCRIPTION AND DENTAL PLAN – MANULIFE (cont.)

Employee and Employer paid

The Benefit/Service insurance coverage summary is as follows:

Details	
Private Duty Nursing	Calendar Year Maximum - $10,000 Lifetime Maximum - None
Custom Orthotics and Orthopedic Shoes	Orthotics - $400 per 3 calendar years Orthopedic Shoes - $150 per calendar year
Paramedical Services	Maximum Per Person - $750 combined for all practitioners per calendar year Acupuncturist Naturopath Occupational Therapist Chiropractor Osteopath Massage Therapist Psychologist Physical Therapist Physiotherapist Podiatrist/Chiropodist
Hearing Benefit	Hearing Aid - $500 per person per 5 years

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1-800-268-6195

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SUPPLEMENTAL MEDICAL, PRESCRIPTION AND DENTAL PLAN – MANULIFE (cont.)

Employee and Employer paid

The Benefit/Service insurance coverage summary is as follows:

Details	
Vision Care	Eye Exam – 1 per 2 calendar years (up to reasonable and customary limits) Coinsurance – 100% Maximum Benefit - $300 per 2 calendar years Prescription Glasses – Covered Contacts - Covered
Dental Care	Deductible – None Recall Examination – Once every 6 months Fee Schedule – Current Fee Schedule Benefit Reimbursement Percentage: Basic Services – (Parts A and B) 100% Major Services – (Part C) 70% Orthodontic Services – (Part D) 50% Benefit Maximums: Basic and Major Combined $2,000 per calendar year Orthodontic - $2,000 Lifetime, prior to age 19

Policy number:
#56855

Telephone:
1-800-268-6195

Website to download forms:
https://www.manulife.ca/personal/group-plans.html

VACATION

Bioventus recognizes the value of rest and relaxation away from work and therefore, offer employees paid time off for vacation each year. Vacation is available to employees to provide time away from their duties at work. It is our guide to meet or exceed applicable provisions of pertinent Provincial Labour Standards legislation.This policy applies to permanent employees. Temporary employees are exempt from the provisions of the vacation policy. See the Vacation Policy for additional information and requirements for paid vacation time. The Policy can be found on Bionet under the Canadian Policy section.

Vacation Eligibility:

Years of service outlined during current calendar year	Vacation Entitlement	Personal Days	Total
0 – 4 years	15 days	3 days	18 days
5 – 15 years	20 days	3 days	23 days
16 or more years	25 days	3 days	28 days

Additionally: Each employee receives 1 fully paid Volunteer Day!

Holidays

Bioventus designates 16 Company holidays for employees working in Canada. Thirteen of these are fixed holidays where our offices will be closed. The remaining 3 days are "Personal" holidays, enabling employees to choose any day throughout the year (with manager approval). See the company policy for additional details and requirements for paid holidays. The Policy can be found on Bionet, under the Canadian Policy area.

Holiday Schedule	
New Year's Day	January 1st
Family Day/Heritage Day	3rd Monday of February (AB, BC, MB, ON, PEI, SK, NS)
Good Friday	Date Changes. (In QC can be Easter Monday)
Quebec National Day	June 24th (Quebec Only)
Canada Day	July 1st
Civic Holiday	First Monday of August (BC, NB, SK – ON observed in ON, but not a statutory day)
Labor Day	First Monday of September
Thanksgiving Day	Second Monday of October
Remembrance Day	November 11 (Only AB, BC, MB without Pay, NB, NL, NS, PEI)
Christmas Eve	December 24th Half day off (afternoon off)
Christmas Day	December 25th
Boxing Day	December 26th
New Year's Eve	December 31st Half day off (afternoon off)

Fitness Reimbursement Program

Bioventus employees will be reimbursed for membership fees, personal training fees or entry fees for walks/runs, marathons, or other fitness events, excluding registration/ enrollment fees, up to CAD 75 per quarter. Reimbursements will be processed quarterly/yearly and will be done via payroll, normal deductions will apply.

- For walks/runs/marathons/mudmasters, reimbursement can be asked for a particular event.
- Reimbursement must be submitted within 30 days after the end of the quarter in which the expense occurred.
- Unused amount for the year will be forfeited, carryover to following year will not be allowed (year Jan- December).

The fitness reimbursement program covers individual fitness classes, personal trainers, dance, yoga or pilates lessons, registration fees for competitions, runs, walks, marathons, and triathlons. Other types of activities may also be eligible if they are fitness focused.

The Fitness program excludes: accessories, equipment, apparel, individual or family activities (e.g. ski passes, golf dues, fees to public swimming pools, etc.), sport memberships or sessions such as golf, hockey, other team sports and nutrition programs.

More information, form and procedure:

More information on the program can be found on Bionet. To request reimbursement the employee must complete the ‘Fitness Reimbursement Form’ on Bionet.
The form can be sent to Jamila.ashery@bioventus.com together with proof of payment documentation (e.g., original invoice receipt/bank statement with documentation showing the expense)

E-mail:

Fitness forms should be sent to Jamila.ashery@bioventus.com.

EDUCATION

Educational Assistance Program

Bioventus is proud to support educational development for our employees. We offer financial assistance for our employees who have completed a full six months of continuous service. As part of our commitment to your ongoing growth and development, our educational assistance program allows you to receive up to $5,250 per calendar year for an approved training program.

More information, form and procedure:

More information on the program can be found on Bionet. To subscribe for the program the employee must complete the ‘Request for Tuition Reimbursement Form’ on Bionet and obtain approval for the course from his/her manager and HR. The form can be send to benefitshelp@bioventusglobal.com

E-mail:

benefitshelp@bioventusglobal.com

Employee support solutions – offered by Workplace Options

Insurance provides employees and their family access to free and confidential assistance with any work, life, personal, or family issue. Up to 6 sessions of counselling per issue, per year any time, any day, you can contact the service by phone or email provided below to receive in the-moment telephonic support, and information about local resources. Any information shared is confidential and will not be shared by employer.

<table>
<tr><td>Services provided</td><td colspan="3">Professionals are ready to assist you with any issue that matters to you and your family.

Topics include, but are not limited to:
• Improving family communication
• Managing life changes
• Surviving the loss of a loved one
• Substance use
• Managing workplace pressure
• Parenting
• Referrals to local resources, including attorneys, financial professionals, and much more
• Harmony between work and home life
• Handling stress
• Managing anxiety and depression
• Bullying and harassment
• Couples’ support
• Caring for an elder</td></tr>
<tr><td>Contact information</td><td colspan="3">FREEPHONE : 0800 243458
E-Mail : support@worldwideassist.co.uk
Website : www.worldwideassist.co.uk
COMPANY CODE: BIOVENTUS</td></tr>
<tr><td rowspan="8">Local phone numbers</td><td colspan="3">Bioventus</td></tr>
<tr><td>Country</td><td>EAP TFN</td><td>EAP DID</td></tr>
<tr><td>Canada</td><td>877 847 4525</td><td>+44 208 987 6230</td></tr>
<tr><td>Ireland</td><td>1800 490 390</td><td>+44 208 987 6230</td></tr>
<tr><td>Germany</td><td>0800 180 2587</td><td>+44 208 987 6230</td></tr>
<tr><td>Netherlands</td><td>0800 022 1447</td><td>+44 208 987 6230</td></tr>
<tr><td>Spain</td><td>900 838 416</td><td>+34 918 368 897</td></tr>
<tr><td>UK</td><td>0800 243 458</td><td>+44 208 987 6230</td></tr>
</table>

CONTACT

If you need assistance or have questions, you can e-mail or call a member of the Benefits team listed below:

Benefits Team

Jamila Ashery | Payroll & Benefits Manager

+31 (0)6 3179 8592

jamila.ashery@bioventus.com

Taurusavenue 31
2132 LS Hoofddorp

Ambre Wachter | Sr Mgr Benefits - USA

919-474-6815

ambre.wachter@bioventus.com

4721 Emperor Boulevard, Suite 100
Durham, NC 27703
USA

The information in this document provided by Bioventus contains a summary of benefits for the 2026 calendar year. Details are provided in the plan documents, which will be available on Bionet and from the applicable vendors. The plan documents contain the terms and conditions for each plan and govern the operation of the plans. In the event that the content of this document or any oral representations made by any person regarding the plans conflicts with or is inconsistent with the provisions of any plan document, the provisions of the plan document control. The provision of the Benefits Guide and the contents thereof are not intended and shall not create any contractual relationship or guarantee of employment for any defined period of time between Bioventus and any recipients of the Benefits Guide, including, without limitation, Bioventus current and former employees. Eligibility for and enrollment in Bioventus benefit plans is subject to all terms and conditions of the Plans. Bioventus reserves the right to amend, modify and/or terminate any or all of the plans at any time, at its discretion.