

2026 German Employee Benefits Guide

January 1, 2026 – December 31, 2026



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ELIGIBILITY AND ENROLLMENT

Who is eligible?

Unless otherwise stated, you are eligible for benefits if you are a full-time or part-time Bioventus employee.

How to enroll?

Before you start working at Bioventus you will receive enrollment forms from our HR department by e-mail. Please 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. Exception on this is the pension scheme, which will start after 6 months of service.

Your Benefits at a Glance

Accidental Death and Dismemberment Insurance

Business Travel Accident Insurance

Total Permanent Disability Insurance

Pension Scheme

Fitness Reimbursement Program

Do You Have a Question?

Email the Bioventus HR Benefits team:

Jamila.ashery@bioventus.com

AT A GLANCE

ACCIDENTAL

Accidental Death and Dismemberment Insurance – Utmost

Employer paid

The Accidental Death Policy provides insurance to cover Death or Accidental Death. The Accidental Dismemberment Policy provides payment as specified in the Policy schedule for accidental dismemberment.

Details	
Death Benefit - Accidental death or dismemberment	1x Gross Basic Annual Salary
Free Cover Limit	Eligible members are covered for once earnings without restriction
Benefit Termination Age	68
Cover in place during temporary leave of absence	During any period of illness, disability, maternity or paternity leave or during an absence of no more than 60 consecutive months by prior consent
Claims	Payable to the policyholder if member dies or if covered under the policy, or suffers an Accidental Dismemberment

Policy number accidental death policy:
#510732

Policy number accidental dismemberment policy: #510733

Contact info:
Employee Benefits Department Utmost
PanEurope DAC

Navan Business Park Athlumney,
Navan Co. Meath C15 CCW8 Ireland

Telephone / Fax:
T +353 (0) 46 9099 760
F +353 (0) 46 9099 848

E-mail:
CustomerServices@utmost.ie
claims@utmost.ie

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

Total Permanent Disability – Generali Employer paid

The Policy provides life insurance cover due to death for reasons noted below.

Temporary Cover Provided	Up to 90 days from hire date
Evidence of Insurability	May be required
Benefit Entitlement (Basis)	1x Basic Annual Salary
Deferred Period	26 weeks
Reduced Benefit May Occur	While receiving other income
Benefit Termination Age	68
Free Cover Limit	200,000 Euro
Maximum Income Benefit Limit	250,000 Euro
Maximum Capital Benefit Limit	2.5 mil Euro

Policy number:

#510756

Address:

Group Income Protection Claims
Management Team Generali
Pan Europe Dac
Generali House Navan Business Park
Athlumney, Navan Co. Meath
C15 CCW8
Ireland

Telephone:

+353 (0)46 909 9760

E-mail:

gpe.eb.claims@generali.ie

PENSION SCHEME

Pension Scheme – APM Allianz Pension Mgmt GmbH

This is an overview of the German Pension and the Defined Benefit (Support) pension scheme. The benefits outlined in the following summary shall be granted by the Support Fund in accordance with its statutes and the Company shall make the necessary funds available to the Support Fund (see the plan document on Bionet for complete details of this plan.)

Eligibility	All employees who are permanently employed and attained minimum age of 27.
Participation	1st day of month following 6 months of service with Bioventus.
Type and amount of Benefits	The benefit plan is based on a benefit promised funding by defined contributions. Benefits shall be covered by matching life insurance.
Contribution amount payable	As of admission to the scheme until occurrence of the event of the insured shall be: • 4% of pensionable income up to the contribution assessment ceiling stipulated for the German statutory pension insurance (CAC/West) and • 8% for portions of salary above the CAC/West.
Unpaid Periods of Service	Because of long-term illness, parental leave, unpaid Holiday and other employee situations, no retirement contributions must be made (see the plan document on Bionet for complete details).
Pensionable Income	This will be the employee's previous year's total gross salary earned during the pensionable service in the elapsed calendar year. Any executive bonuses shall remain unconsidered income.
Calculation of Benefits	This will be based upon the contribution assessment ceiling stipulated for German statutory pension insurance applicable from time to time. If the contribution decreases under this implementation method, the contribution last taken as basis shall remain unchanged (see the Plan document on Bionet for allowable decreases in contributions).

PENSION SCHEME

Pension Scheme – APM Allianz Pension Mgmt GmbH (cont.)

Old Age Provision	The normal payment is a one-time lump sum amount. The employee shall receive a monthly old age pension as of the retirement date (retirement benefit), only if they ask for it and the employer agrees to this instead of the lump-sum payment. The retirement date shall be attainment of normal retirement age stipulated for the German statutory pension insurance.
Early Age Retirement Claim	The employee may claim the retirement benefit early if he/she draws full social security pension or if he/she leaves the Company after completion of age 62. The retirement benefit will be based on its actuarial treatment. In this case, retirement benefits will be reduced by 0.5% per month of early claim.
Survivor's Provision	If the employee dies prior to occurrence of the insured event, the spouse living in a legal marriage with the deceased at the time of his/her death or the registered partner, shall receive a lump sum benefit of the amount of which is laid down in the respective pension certificate. In the absence of a spouse or registered partner the children shall receive the lump sum in equal shares provided they meet the requirements (see the Plan document on Bionet for details).
Pension Option	The employee and the Company shall be entitled to request a lifelong pension instead of the lump sum payment once a claim arises (see the Plan document on Bionet for details of this and for the mode of benefit payment.)

Policy number:
#6/181479

Address for correspondence:
Allianz Lebensversicherungs-AG
10850 Berlin
Germany

Telephone:
+49 800 4100 104

Website:
www.allianz.de

E-mail:
lebensversicherung@allianz.de

FITNESS

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 €150 per calendar year. 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 the year 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.

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.

WORKPLACE OPTIONS

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.

Services provided	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 • Harmony between work and home life • Managing life changes • Handling stress • Surviving the loss of a loved one • Managing anxiety and depression • Substance use • Bullying and harassment • Managing workplace pressure • Couples' support • Parenting • Caring for an elder • Referrals to local resources, including attorneys, financial professionals, and much more		
Contact information	FREEPHONE : 0800 243458 E-Mail : support@worldwideassist.co.uk Website : www.worldwideassist.co.uk COMPANY CODE: BIOVENTUS		
Local phone numbers	Bioventus		
	Country	EAP TFN	EAP DID
	Canada	877 847 4525	+44 208 987 6230
	Ireland	1800 490 390	+44 208 987 6230
	Germany	0800 180 2587	+44 208 987 6230
	Netherlands	0800 022 1447	+44 208 987 6230
	Spain	900 838 416	+34 918 368 897
	UK	0800 243 458	+44 208 987 6230

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

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The information in this document provided by Bioventus contains a summary of benefits for the 2021 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.