2026 Netherlands Employee Benefits Guide

January 1, 2026 – December 31, 2026

Use this table of contents as a quick reference to go directly to a main section, or use the page turning arrows to read one page at a time.

INDEX

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. 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.

Your Benefits at a Glance

Accidental Death and Dismemberment Insurance

Business Travel Accident Insurance

Life Insurance

Income Protection Insurance

Pension Scheme

Medical Coverage

Dental Insurance

Fitness Reimbursement Program

Do You Have a Question?

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

AT A GLANCE

ACCIDENTAL

Collective Accidental Insurance – Hienfeld

Employer paid

The Insurance Policy provides cover for Death and Permanent Disablement due to an accident as specified in the Policy Schedule.

Details	
Coverage	Worldwide, different cover for acts of war.
Death Benefit - Accidental Death	1x Gross Basic Annual Salary
Double Payment –Death or 100% Permanent Disability	Insured involved in a covered accident, as a result of fire in a dwelling or as a passenger in public means of transport, with the exception of aircraft or vessels.
Benefit Termination Age	75
Maximum Benefit for Death and/or Permanent Disability	1,250,000 Euro
Maximum payout for all insureds	25,000,000 Euro
Claims	In case of death to the legal spouse of the insured, or in his/her absence to the person's legal heirs. In case of permanent disability to the insured.

Policy number:
#DL250909

Contact info:
W.A.Hienfeld B.V.
1070 AC Amsterdam
Wisslewerking 16, 1112 XM
Diemen, the Netherlands

Telephone:
T +31 (0) 20 5 469 469

Website:
www.hienfeld.nl

E-mail:
info@hienfeld.nl

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

LIFE

Life Insurance Assurance – Generali

Employer paid

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

Death Benefit Entitlement (Basis)	1x Gross Basic Annual Salary
Death Payment	Illness, Natural causes, Accidental
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:
#510546

Address:
Generali House Navan Business Park
Athlumney Navan Co. Meath
C15 CCW8
Ireland

Telephone:
+353 (0)46 909 9700

E-mail:
eb@generali.ie

PENSION SCHEME

Pension Scheme – Aegon PPI B.V.

This is a defined contribution pension plan for the investment pension. The Dutch pension system consist of a flat-rate state pension (AOW) related to minimum wages and financed via payroll taxes, supplemental pension schemes with capital funding from both employer and employee (this scheme) and individual saving schemes.

<table>
<tr><td>Pension Entitlements</td><td>A defined contribution pension for participant from which a guaranteed pension can be bought at pension date. This can be also a risk-based Partner’s and Orphans pension or a ANW Shortfall Pension – see the Pension Regulations on Bionet for details on all of these options.</td></tr>
<tr><td>Maximum Pensionable Salary 2026</td><td>137,800 Euros</td></tr>
<tr><td>2026 Off-set</td><td>19,172 Euros</td></tr>
<tr><td>Pensionable Earnings</td><td>Gross pensionable annual salary minus the pensionable off-set (e.g. 137,800) Euro base salary minus (-)19,172 Euro off-set = 118,628 Euro pensionable earnings)</td></tr>
<tr><td>Contribution Percentages 2026</td><td>
<table>
<tr><th>Age Limits</th><th>Employee Contribution %</th><th>Employer Contribution %</th><th>Total Contribution %</th></tr>
<tr><td>15 to 19</td><td>4</td><td>0.14</td><td>4.14</td></tr>
<tr><td>20 to 24</td><td>4</td><td>0.67</td><td>4.67</td></tr>
<tr><td>25 to 29</td><td>4</td><td>1.73</td><td>5.73</td></tr>
<tr><td>30 to 34</td><td>4</td><td>3.01</td><td>7.01</td></tr>
<tr><td>35 to 39</td><td>4</td><td>4.50</td><td>8.50</td></tr>
<tr><td>40 to 44</td><td>4</td><td>6.41</td><td>10.41</td></tr>
<tr><td>45 to 49</td><td>4</td><td>8.74</td><td>12.74</td></tr>
<tr><td>50 to 54</td><td>4</td><td>11.50</td><td>15.50</td></tr>
<tr><td>55 to 59</td><td>4</td><td>15.12</td><td>19.12</td></tr>
<tr><td>60 to 64</td><td>4</td><td>19.79</td><td>23.79</td></tr>
<tr><td>65 ></td><td>4</td><td>24.57</td><td>28.57</td></tr>
</table>
</td></tr>
</table>

Pension Scheme – Aegon PPI B.V. (cont.)

Pension start date	Pensions starts after the personal retirement date (first day of the month in which participant reaches age 68) of the participant/former participant. The partner's pension starts in the event of death while in service or after the personal retirement date of the participant.
Partner's and Orphans	Pensions paid to Partner & Orphaned children after participants/former participant's death. Amount of partner's pension payment in case of death during service 1.16% x pensionable earnings x years of service. (premium is fully paid for by employer). Amount of orphan's pension payment in case of death during service 0.232% x pensionable earnings x years of service. Payment until age of 18/27. (premium is fully paid for by employer). Disability Waiver of premium in case of disability.
Investment options	Standard investment is 'neutral lifecycle' (medium risk). By logging in to www.aegoncappital.nl with your DigiD you can change to a 'defensive lifecycle' (lower risk) or offensive lifecycle (higher risk). It is also possible to opt-out from the lifecycles and choose from a set of investment funds. At any moment you can decide to secure the value of your Investment pension by using (part) of the value of your Investment pension to purchase a Guarantee pension.

Address for post:
Aegon Cappital
Postbus 554
9700 AN Groningen

Telephone:
+31 (0)50 522 5077

Website:
www.aegoncappital.nl

E-mail:
werknemer@aegoncappital.nl

Long term disability - WGA Gap Extensive & WIA Excess

The purpose of this insurance policy is to supplement employee's income when employee is partially or fully incapacitated to work. Benefit is paid from 35% incapacity and has a waiting period of 104 weeks to align with the Dutch Work and Income (Capacity for Work) Act (WIA).

Long term disability -WGA Gap Extensive	
Long term disability - WGA gap Extensive	Income Protection up to the social maximum of EUR 59,706
Coverage	Insurance provides a benefit om the state disability benefits up to 70% of the maximum social security salary. The degree of disability and utilization are not taken into account.
Maximum Period	Benefit is paid up to state pension age, benefit is indexed according to WIA index
Insurance provider	Elipslife (MMB)

Long term disability - WIA Excess	
Long term disability - WGA gap Extensive	• Income Protection above the social maximum of EUR 59,706 • 70% of the salary part above the social security maximum • Benefit is paid up to state pension age, indexed at 2%
Insurance provider	Elipslife (MMB)

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.

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	See table below

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

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.