bioventus

Innovations For Active Healing

# 2026 UK Employee Benefits Guide

January 1, 2026 – December 31, 2026

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## 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

## 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 1x Gross Basic Annual Salary 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

## 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) | 10,00,000 USD |
| Travel Assistance | • Find a local medical facility<br>• Speak to a nurse<br>• Medical evacuation<br>• Protect your personal safety<br>• Report your lost passport or luggage<br>• Support with mental wellbeing<br>• Questions about your destination<br>• 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 Policy – Unum Employer paid

This policy provides a lump sum benefit for members dependents if the member dies whilst in service. The policy is designed to cover the death in service benefits of registered occupational pension schemes (this includes life assurance schemes). This is only a plan summary, for complete details of plan see the plan policy.

| | |
|---|---|
| Benefits | Paid to the trustees of the scheme. They have the power under the trust to choose who will receive the proceeds. |
| Eligibility | All employees who are permanently based within the UK and subject to UK income tax. |
| Coverage Ends | State Pension Age |
| Benefit Amount | Up to 4X basic salary |
| Salary Definition | Basic Annual salary at the age of death. |
| Non-medical limits apply | 800,000 GBP is the limit |

**Policy number:**
#110107155

**Address to return completed forms:**
Claims Department Unum
Milton Court,
Dorking,
Surrey,
RH4 3LZ

**Telephone:**
01306 873243

**Website to download forms:**
unum.co.uk/claims/group-life-insurance

**E-mail:**
LifeBenefitClaims@unum.co.uk

## Income Protection Policy – Unum Employer paid

This insurance policy provides income protection insurance for when you are unable to work because of illness or injury (which is called incapacity). This is only a summary of the plan benefits, see the user guide / plan document for complete details.

| | |
|---|---|
| The Cover | Will meet a proportion of a members insured salary. Additional coverage may apply towards long term sick leave. |
| Payable Benefits | When a member has been incapacitated for an agreed period of time – the deferred period. |
| Proportionate Benefit | If because of illness or injury, an incapacitated member can return to work only on a part-time basis or to a lower paid job and suffers a loss of earnings, the plan may pay a proportionate benefit. |
| Policy non-medical limit | 80,000 GBP |
| Eligible for Cover | All employees who are permanently based within the UK and their earnings are subject to UK income tax. Eligible on date of hire. |
| Cover cease age | 65 |
| Deferred Period | 26 weeks |

**Policy number:**
#929845

**Address to return completed forms:**
Claims Department Unum
Milton Court,
Dorking,
Surrey,
RH4 3LZ

**Website to download forms:**
unum.co.uk/claims/group-income-protection.com

**UNUM rehab helpline:**
T: 013016646001

**E-mail:**
DorkingClaimsAdmin@unum.co.uk
RHM.Enquiries@unum.co.uk

## Benefits Covered

| Description | Level | Payment Period |
|---|---|---|
| Employee basic benefit | 50% of base salary | Until cover cease age |
| Employee supplementary benefit | Stated benefit | Until cover cease age |
| Employer additional Long Term costs | 11% of base salary | Until cover cease age |

**Income Protection Policy** *(cont)*

## Key Services – Unum
## Support for employees and family

**Help@hand App:** Provided by Squarehealth.

- **Virtual GP:** Unlimited video consultations that last up to 20 minutes. Available 24/7.
- **Unlimited Mental Health Support:** Available to employees and their partner subject to clinical appropriateness.
- **Physiotherapy:** Personalised treatment with bespoke exercises provided by a physiotherapist (usually via video consultation).
- **Second Medical Opinion:** Consultations with UK-based consultants – following a final diagnosis (2 consultations per annum).
- **24/7 Helpline*:** Puts employees in touch with support staff who can provide immediate assistance or point employees to services that can support to include: help with financial and legal worries, support for carers and life events.
- **Financial Support:** Can offer guidance and signposting to verified trusted services on areas such as credit and debt, budgeting, mortgages, insurance and benefits
- **Personal Legal Support:** Information and guidance for legal questions in areas such as consumer rights, property/tenancy law, family law, immigration and more. One personal legal consultation per issue per year.
- **360 Wellbeing Score***
- **Wellbeing Calendar*:** On demand wellbeing content.
- **Personal Training sessions:** Up to 6 consultations.
- **Nutritional Consultations:** Up to 6 consultants.
- **Cancer support helpline:** offering dedicated support and in-the-moment, personal guidance for employees and their family.

**Policy number:**
#929845

**Address to return completed forms:**
Claims Department Unum
Milton Court,
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Surrey,
RH4 3LZ

**Website to download forms:**
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DorkingClaimsAdmin@unum.co.uk
RHM.Enquiries@unum.co.uk

## Pension Scheme – Scottish Widows

This is a Defined contribution pension plan and contributions to this plan are made by both the employee and the employer. The plan helps you build up a sum of money in a tax-efficient way that will be used to provide you with an income when you retire.

Bioventus plan:

- Standard employer contribution of 4%
- Employee required contribution of 2%
- Company matching contribution of up to 3% of your contribution
- Total Maximum Employer contribution is 7%
- On joining the pension plan all employees are automatically invested into the Default Investment Option. However, you may change your investment choice to a different risk at any time at no cost.

| | |
|---|---|
| Bioventus Standard Contribution | 4% |
| Employee Contribution | 2% |
| Bioventus Matching Contribution | 2% |
| *Total Minimum Contribution* | *8%* |

| | |
|---|---|
| Units | Shares of investment funds – The value of each Unit depends on the value of the investments held by the fund and the number of units in it. This can fluctuate over time. |
| Retirement Age | Start taking income at age 55. In certain circumstances earlier, if in ill health. Although normal retirement age is 66. |
| Choices at Retirement | Annuity - Income for life, the amount is based upon interest rates, age and life expectancy at time of purchase.<br>Income Drawdown Plan – Keep the value of your pension fund invested, but take an income from it each year within limits set by the Government.<br>Both options are considered to be taxable income. |
| Death of Employee | The value of the plan will be used to provide benefits to your dependents or beneficiaries. Normal pay-out is a lump sum, but other options are available (see the plan document on Bionet). Taxes may apply to these pay-outs. |

**Policy number:**
#P000081214

**Address:**
Scottish Widows plc
15 Dalkeith Road
Edinburgh
EH16 5BU

**Telephone for questions or changes:**
T: 0131 655 6000
F: 0131 662 4053

**Website:**
www.scottishwidows.co.uk

## Medical Coverage – BUPA

Employer paid

This is a private health insurance to cover medical costs and to mediate regarding waiting lists. It will be possible to include your dependents as well on the enrollment form. Premiums are 100% paid by Bioventus and are taxable income to the employee.

| Type of Cover | Cover | Limits for each member (subject to benefit note(s) – see Certificate or Policy for details) |
|---|---|---|
| Out-patient consultants, therapies and diagnostic test | Yes | Up to 1,000 GBP combined limit each year |
| Out-patient complementary medicine | Yes | Up to 250 GBP each year from within your available out-patient consultations, therapies and diagnostic tests limit above |
| Out-patient MRI, CT and Pet scans | Yes | Recognized facility: paid in full |
| In Hospital consultants fees | Yes | Partnership consultants in a recognized facility: paid in full<br>Consultants who are not partnership consultants in a recognized facility: up to the limits of the consultant fees schedule |
| Facility Access | | Partnership facility |
| Parent accommodation | Yes | Up to age 16 |
| Facility charges for surgical operations carried out as out-patient treatment | Yes | Recognized facility: paid in full |
| Facility charges for surgical for day-patient treatment and in-patient treatment | Yes | Recognized facility: paid in full |
| Cancer cover/treatment | Yes | |
| Out-patient consultations, therapies and diagnostic tests | Yes | Paid in full |
| Out-patient complementary medicine | Yes | Paid in full |

**Medical Coverage – BUPA** (cont.)

Employer paid

| Type of Cover | Cover | Limits for each member (subject to benefit note(s) – see Certificate or Policy for details) |
|---|---|---|
| Out-patient cancer drugs | Yes | Recognized facility charges: paid in full |
| Mental Health Treatment | Yes | Up to a maximum of 45 days each year for mental health day-patient treatment and mental health in-patient treatment combined and not individually |
| Consultants fees, mental health and wellbeing therapists fees and diagnostic tests for out-patient mental health treatment | Yes | If BUPA agrees: up to and from within your available out-patient benefit limits |
| Consultants fees for mental health day-patient treatment and mental health in-patient treatment | Yes | If BUPA agrees: partnership consultants in a recognized facility: paid in full<br><br>Consultants who are not partnership consultants in a recognized facility: up to the limits of the consultant fees schedule |
| Facility charges for mental health day-patient treatment and mental health in-patient treatment | Yes | If BUPA agrees, recognized facility: paid in full |
| Additional benefits:<br>Treatment at home | Discretionary benefit | If BUPA agrees, will pay in full for the charges that BUPA agrees to pay on your behalf |
| Home Nursing | Yes | Up to 2,000 GBP each year |
| Private ambulance charges | Yes | Up to 80 GBP each single trip |
| Cash Benefits: NHS cash benefit for NHS in-patient treatment | Yes | 50 GBP each night up to a maximum of 35 nights a year |
| NHS cash benefit for NHS in-patient stays that you receive radiotherapy, chemotherapy or a surgical operation that is for cancer treatment | Yes | 100 GBP each night |

**Medical Coverage – BUPA** (cont.)

Employer paid

| Type of Cover | Cover | Limits for each member (subject to benefit note(s) – see Certificate or Policy for details) |
|---|---|---|
| NHS cash benefit for NHS out-patient or day-patient treatment or NHS home treatment for cancer | Yes | 100 GBP for each day you receive radiotherapy in a hospital setting<br><br>100 GBP for each day you receive IV-chemotherapy and for each 3 weekly interval of oral chemotherapy or part thereof<br><br>100 GBP on the day of your surgical operation |
| Add-on Cash benefits:<br>Accidental dental injury cash benefit | Yes | Up to 900 GBP each year |
| Optical Cash benefit | Yes | Up to 100% of your eligible claims up to a total amount of 100 GBP each optical benefit period. This is the overall amount payable for all such goods and services and not for each type of good or service individually |
| Prescription cash benefit | Yes | Up to 20 GBP each year |

**Policy number:**
#55313777679

**Address for correspondence:**
Customer Relations
BUPA Salford Quays
Salford,
M50 3XL

**Telephone 24/7 Health line:**
0345 604 0537

**Telephone Customer Service:**
0345 609 0111

**Website:**
bupa.co.uk/members/member-feedback

**E-mail:**
customerrelations@bupa.com

**Twitter:**
@askbupaUK

## 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 (equivalent in GBP) 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.<br><br>**Topics include, but are not limited to:**<br>• Improving family communication<br>• Harmony between work and home life<br>• Managing life changes<br>• Handling stress<br>• Surviving the loss of a loved one<br>• Managing anxiety and depression<br>• Substance use<br>• Bullying and harassment<br>• Managing workplace pressure<br>• Couples' support<br>• Parenting<br>• Caring for an elder<br>• Referrals to local resources, including attorneys, financial professionals, and much more |
| **Contact information** | **FREEPHONE :** 0800 243458<br>**E-Mail :** support@worldwideassist.co.uk<br>**Website :** www.worldwideassist.co.uk<br>**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

*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.*