



# BENEFITS GUIDE

*How we take care of our people*

August 1, 2023 - July 31, 2024





# WELCOME!

We appreciate your commitment to our success. We're equally committed to providing you with competitive and affordable health and wellness benefits to help you take care of yourself and your family.

Please read this guide carefully. It has a summary of your plan options and helpful tips for getting the most value from your benefit plans. We understand that you may have questions about enrollment, and we'll do our best to help you understand your options and guide you through the process.

This guide is not your only resource. Anytime you have questions about benefits or the enrollment process, you can contact your HR Business Partner. Although this guide contains an overview of benefits, for complete information about the plans available to you, please see the benefit summaries and other plan documents posted on [NAVigate](#), our intranet.

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# ELIGIBILITY & ENROLLMENT

## EMPLOYEE ELIGIBILITY

If you are a regular full-time employee working at least 30 hours per week, you are eligible to participate in the plans beginning on your first day of employment.

## WHEN CAN I ENROLL?

As a benefits-eligible employee, you have 30 days from your hire date to enroll in or make changes to your benefit enrollment. You also have the opportunity to enroll in or make changes to your benefit plans, during our annual enrollment period. Changes are limited to your new hire 30-day period and the annual enrollment unless you experience a qualified life event.

## DEPENDENT ELIGIBILITY

Dependents of REGENXBIO employees are also eligible for coverage in the REGENXBIO benefits program based on the following guidelines:

- Your legal spouse or domestic partner (same & opposite sex)
- Your dependent children up to age 26 for medical, dental, and vision coverage
- Your dependent children up to age 20 (or up to age 26 for unmarried, financially dependent, full-time students) for voluntary life/AD&D insurance
- Your unmarried children of any age who are incapable of supporting themselves due to a mental or physical disability and who are totally dependent on you

## MAKING CHANGES DURING THE BENEFIT PLAN YEAR

Choose your benefits carefully. Medical, dental, vision and flexible spending contributions are made on a pre-tax basis and the IRS regulations state that you have to experience a qualified life event in order to make changes during the benefit plan year. Open enrollment is your annual opportunity to review existing elections, make changes, or make new elections (unless you experience a qualified life event listed below).

Qualified life events include but are not limited to:

- Marriage or divorce
- Death of your spouse/dependent
- Birth or adoption of a child
- Your spouse terminating or obtaining new employment (that affects eligibility for coverage)
- You or your spouse switching employment status from full-time to part-time or vice versa (that affects eligibility for coverage)
- Significant cost or coverage changes
- Your dependent no longer qualifies as an eligible dependent

You must notify Human Resources within 30 days\* of the event. Human Resources will review your request and determine whether the change you are requesting is allowed. Only benefit changes that are consistent with the qualified life event are permitted.

\*60 days if you, your spouse, or eligible dependent child loses coverage under Medicaid or a State Children's Health Insurance Program (CHIP) or becomes eligible for state-provided premium assistance

**A NOTE ON DOMESTIC PARTNER COVERAGE:** To qualify for benefits, you and your domestic partner must be able to demonstrate proof of financial interdependence. Additionally, REGENXBIO requires that a 'Domestic Partnership Affidavit' be completed and remain on file with Human Resources. Coverage for a domestic partner may be subject to taxable imputed income. Please see HR for further information.

# MEDICAL

Cigna | [cigna.com](https://cigna.com) | 800.244.6224

REGENXBIO is committed to helping you and your dependents maintain your health and wellness by providing you with access to the highest levels of care. To maximize your coverage, we recommend that you use preferred, in-network providers, although our plan does offer out-of-network benefits. To check if your providers are in-network, visit [cigna.com](https://cigna.com); the medical network is **Open Access Plus**.

Our medical plan also offers telemedicine, which allows you to talk to a board-certified physician and obtain prescriptions for routine issues at a time of your choosing, from the convenience of your home or office. Once the plan takes effect, register for telemedicine at [mycigna.com](https://mycigna.com) so it is ready when you need it.

We also encourage you to download the **myCigna app**, which will enable you to pull up your **ID card**, **find providers**, **connect to health coaches**, and **take advantage of personal support tools**.

## REGISTER FOR YOUR CIGNA ACCOUNT

Visit [mycigna.com](https://mycigna.com) or download the myCigna mobile app to register for your Cigna account. Once you register, you will be able to find providers, view claims, manage your account, and more all from the myCigna website or app. You can also call 800-Cigna24 to speak to a personal representative.

## MAIL-ORDER MEDICATIONS

Getting your maintenance medications by mail is a great way to save time and money; limit unnecessary trips to the pharmacy; and reduce the likelihood of running out of medication. To access a list of drugs that qualify for mail-order delivery, or to enroll in mail order, visit [mycigna.com](https://mycigna.com) or call 800-835-3784.

## TARGETED PROGRAMS

Cigna has several programs to help address and better manage health conditions among identified members. If Cigna identifies you as a possible candidate, they will reach out. There is no cost for qualified members to participate in these programs.

## OMADA DIABETES PREVENTION

Cigna' Diabetes Prevention Program, Omada, is a digital lifestyle change program that helps members lose weight and reduce risk for type 2 diabetes and heart disease. If you qualify, you will be provided with tools and coaching.

## RECOVERONE ONLINE PHYSICAL THERAPY

For members with musculoskeletal claims on file, RecoveryOne provides an online solution that will allow you to do physical therapy from home. You will be provided with an equipment kit, as well as clinical and behavioral support.





# MEDICAL BENEFITS



REGENXBIO's medical plan is designed to provide comprehensive, easy-to-use coverage to you and your families. REGENXBIO's healthcare plan design offers rich in-and-out-of-network benefits: Your coinsurance in-network is 0%, and out-of-network you will pay just 10% after your deductible has been met. Wherever possible, we have eliminated referral requirements and other obstacles to care. A detailed plan document can be found in [Box](#).

Benefits	
<b>In-Network</b>	
Policy year deductible, when applicable (deductible does NOT apply to services with copayment, unless indicated)	\$500 per individual / \$1,000 per family
Policy Year Out of Pocket Maximum (includes copays, deductible, and coinsurance)	\$3,000 per individual / \$6,000 per family
Coinsurance	Plan pays 100% after deductible
PCP Office Visit	\$5 copayment
Specialist Office Visit	\$30 copayment
Telemedicine	\$5 copayment
Urgent Care	\$30 copayment
Emergency Room	\$200 copayment; waived if admitted
Ambulance	Plan pays 100% after deductible
Outpatient surgery	Deductible, then plan pays 100%
Inpatient hospital	Deductible, plus \$300 copayment per admit
Labs and xrays	Plan pays 100%
Major Diagnostics (e.g., MRI, CT)	Deductible, then plan pays 100%
Chiropractic Care	\$5 copayment / 30 visits max per policy year
Acupuncture	\$5 copayment / 30 visits max per policy year
Rehabilitation Therapies (e.g., speech therapy, physical therapy)	\$5 copayment / no visit limitation
Mental Health Office Visit	\$30 copayment
Mental Health Outpatient	Plan pays 100%
Mental Health Inpatient	Deductible, plus \$300 copayment per admit
<b>Out of Network</b>	
Policy Year Deductible	\$1,500 per individual / \$3,000 per family
Policy Year Out of Pocket Maximum	\$6,000 per individual / \$12,000 per family
Coinsurance	Plan pays 90% after deductible
Emergency Care (ER, urgent care, ambulance)	Same as in-network benefit
<b>Prescription Drugs, In-Network</b>	
Generic Retail — up to a 30-day supply	\$7 copay
Preferred Brand Retail — up to a 30-day supply	\$25 copay
Nonpreferred Retail — up to a 30-day supply	\$45 copay
Retail and Mail Order — up to a 90-day supply	2.5x applicable copayment

Preventive Care for adults and children is covered at 100%.  
Cigna also offers three mental health visits at no charge (visit [mycigna.com](http://mycigna.com) for details).



# TELEHEALTH



Cigna's medical plans all include the Cigna Telehealth Connection program, provided through MDLive. This lets you connect with a board-certified physician via phone or secure video chat, at your convenience and without leaving your home. Providers can treat a wide range of conditions and even provide most prescriptions.

- **CHOOSE WHEN:** Day or night, weekdays, weekends and holidays.
- **CHOOSE WHERE:** Home, work or on the go.
- **CHOOSE HOW:** Phone or video chat.

Cigna partners with MDLive as their telehealth provider.

Register at [mycigna.com](https://mycigna.com) today so you'll be set up in the system and ready to go when you need them.

Say it's the middle of the night and your child is sick. Or you're at work and not feeling well. Once you're registered under the Telehealth Connection, you can speak with a doctor for help with:

- Sore throat
- Allergies
- Headache
- Rash
- Stomachache
- Acne
- Fever
- Cold and Flu
- UTIs and more

## THE COST AND CONVENIENCE SAVINGS ARE CLEAR.

Televisits with MDLIVE are the same as your PCP copayment, and cost you much less than a convenience care clinic, urgent care center, or emergency room.

Remember, your telehealth services are only available for minor, non-life threatening conditions. In an emergency, dial 911 or go to the nearest hospital.



# CIGNA BEHAVIORAL HEALTH RESOURCES

## Happify

Happify, an app offered through Cigna, is a self-directed program with activities, science-based games and guided meditations, designed to help reduce stress and anxiety, gain confidence, defeat negative thoughts and boost overall health.

## iPrevail

iPrevail offered through Cigna is a digital therapeutics program designed by experienced health care professionals to help you take control of the stresses of everyday life. It's loaded with interactive video lessons and one-on-one coaching to help with depression and anxiety.

## Ginger

Ginger offers confidential mental healthcare through behavioral health coaching via text-based chats, self-guided learning activities and content. Video-based therapy and psychiatry is available, if needed. You have access to 30 days of unlimited coaching at an out-of-pocket cost determined by your benefit plan. Costs related to therapy and psychiatry services are separate, and determined by your medical plan.

Download the Ginger emotional support app and follow the instructions sent to your email. Your Cigna medical member ID# is required.

## Talkspace

Online text/chat based therapy service is available through Cigna's partnership with Talkspace. Get connected to a dedicated, licensed therapist in your state of residence via private messaging or live video. Therapists engage daily, 5 days per week. One session generally equals one week of unlimited messaging through Talkspace, or one completed video session. Your cost is the same as a mental health office visit based on your medical plan.

To get started, complete registration at [talkspace.com/covered](https://www.talkspace.com/covered) then download the mobile app.

## SELF-GUIDED RESILIENCY, DCBT (DIGITAL COGNITIVE BEHAVIORAL THERAPY)

 

## COACHING, PEER SUPPORT

 

## OUTPATIENT THERAPY

   


# ACTIVE AND FIT DIRECT

## BREAK A SWEAT — WITHOUT BREAKING THE BANK™

As a Cigna customer, through the Cigna Healthy Rewards® program, you have access to the Active&Fit Direct™ program, which allows you to choose from 10,000+ participating fitness centers nationwide for \$28/month, plus a \$25 enrollment fee and applicable taxes.

The program offers:

- An online map and searchable directory for locations in your area
- A free guest pass to try out a fitness center before enrolling (where available)
- The option to switch locations to make sure you find the right fit
- An online, educational resource library — more than 800 fitness videos at no additional cost

Log in to [myCigna.com](https://myCigna.com) > Wellness > Exercise > Gym Memberships







Members can log into **myCigna.com** to find high-value dentists, read patient reviews, and schedule appointments!

# DENTAL

Cigna | [cigna.com](https://cigna.com) | 800.244.6224

Dental exams can tell your doctor a lot about your overall health. It's important to schedule regular exams to help detect significant medical conditions before they become serious.

Although you can choose any dental provider, when you use an in-network dentist, you will generally pay less for treatments because your share of the cost will be based on negotiated discount fees. With out-of-network dentists, the plan will pay the same percentage, but your provider will likely charge more. If the provider charges more than the usual and customary rate, you will be responsible for the excess.

To see a current provider directory, please visit [cigna.com](https://cigna.com), click **Find a Doctor, Dentist or Facility**. Our plan network is the **Total Cigna DPPO** network.

Dental Benefits	
Deductible (per individual / family maximum)	\$50 / \$150
Maximum Annual Benefit (per policy year)	\$2,000 per individual
Tier 1 - Diagnostic / Preventive (semiannual exams and cleanings)	Plan pays 100%
Tier 2 - Basic (fillings, oral surgery, endodontics, periodontics)	Plan pays 80%
Tier 3 - Major (crowns, dentures, bridges, implants)	Plan pays 80%
Orthodontia	Plan pays 50% / \$1500 lifetime orthodontia benefit adults and children

- You can elect the dental plan regardless of whether you are enrolled in the medical or vision plan.

# VISION

VSP | [vsp.com](http://vsp.com) | 800.877.7195

Eye exams can tell your doctor a lot about your overall health. It's important to schedule regular exams to help detect significant medical conditions before they become serious.

VSP's vision care benefits include coverage for eye exams, standard lenses and frames, contact lenses, and discounts for laser surgery. The vision plan is built around a network of eye care providers, with better benefits at a lower cost to you when you use providers who belong to the VSP network. If you visit an out-of-network provider, you may submit for reimbursement up to the maximums below. **VSP Premier Max** is a new offering that provides enhanced savings when you visit a Premier Edge provider. At Premier Edge provider locations, you will be able to receive an exam, materials, and retinal screening for a \$0 copay.

## LOCATING A VSP PROVIDER

In-network providers include private practitioners as well as selected chains, including Walmart, Sam's Club, Costco, VisionWorks, Cohen's Fashion Optical and Pearle Vision. To locate a provider, visit [vsp.com](http://vsp.com) (all providers participate in the Signature network).

	In-network	Out-of-network
Eye exam with dilation as necessary (every 12 months)	\$10 copay	Reimbursed up to \$45
<b>Materials (every 12 months)</b>		
Materials	\$20 copay	\$20 copay
Frames	\$250 allowance	Reimbursed up to \$70
<b>Lenses</b>		
Single vision	Covered after copay	Reimbursed up to \$50
Bifocal	Covered after copay	Reimbursed up to \$75
Trifocal	Covered after copay	Reimbursed up to \$100
Lenticular	Covered after copay	Reimbursed up to \$175
Photochromatic	Covered after copay	Average 40% discount
Anti-Reflecting Coating	Covered after copay	Not Covered
Progressive	Covered after copay	Reimbursed up to \$75
Contact Lenses (in lieu of glasses)	\$150 allowance, no copay	Reimbursed up to \$105

- **Enhanced Featured Frame Brand Allowance** provides you with an additional \$20 to your base frame allowance on select brands. Visit [vsp.com](http://vsp.com) to view complete list of Featured Frame brands.
- **LightCare** allows you to use your frame allowance towards ready-made non-prescription sunglasses, or ready-made non-prescription blue light filtering glasses, instead of prescription sunglasses or contacts.
- **NOTE ON FREQUENCIES:** Please note that the "every 12 months" frequency means services must be spaced at least 12 months apart. For example, if you receive a vision exam in November 2023, you will be eligible for your next vision exam in November 2024.

Visit [vsp.com](http://vsp.com) for more information about benefits, member savings, ways to maximize benefits, and directions on how to submit claims.

- You can elect the VSP vision plan regardless of whether you are enrolled in the medical or dental plan.



# CONTRIBUTIONS

REGENXBIO pays 90% of the cost of your medical, dental, and vision premiums. Below are your costs for coverage, on a monthly basis.

## MEDICAL (MONTHLY CONTRIBUTION)

	REGENXBIO Contribution	Your Contribution
Employee	\$763.68	\$84.85
Employee + Spouse	\$1,756.46	\$195.16
Employee + Child(ren)	\$1,412.80	\$156.98
Family	\$2,321.57	\$257.95

## DENTAL (MONTHLY CONTRIBUTION)

	REGENXBIO Contribution	Your Contribution
Employee	\$48.47	\$5.39
Employee + Spouse	\$111.75	\$12.42
Employee + Child(ren)	\$90.20	\$10.02
Family	\$135.99	\$15.11

## VISION (MONTHLY CONTRIBUTION)

	REGENXBIO Contribution	Your Contribution
Employee	\$11.10	\$1.23
Employee + Spouse	\$18.69	\$2.08
Employee + Child(ren)	\$19.09	\$2.12
Family	\$30.77	\$3.42

Costs for voluntary life are based on the covered person's age. Your rates can be found in UKG.







# FAMILY FORMING BENEFITS

## CAREGIVER LEAVE

- FMLA eligible employees are eligible for up to 14 weeks of paid leave.
- Leave can be taken for the following reasons:
  - The birth of a child.
  - The placement of a child under the age of 18 for purposes of adoption or foster care.
  - The care of an employee's self, parent, spouse, or child who has a serious health condition.

## ADOPTION ASSISTANCE

- Employees are eligible to be reimbursed up to \$7,500 per child on a pre-tax basis.
- Full-time employees who have been with REGENXBIO for at least one year of service are eligible for this benefit.

## EGG FREEZING/ THIRD PARTY REPRODUCTION ASSISTANCE

- Eligible employees can be reimbursed for a lifetime max of \$7,500. This amount is taxed.
- Full-time employees with at least one year of service are eligible for this benefit.

See HR for more details about these various benefits.



# LIFE AND ACCIDENTAL DEATH AND DISMEMBERMENT

REGENXBIO's comprehensive benefits package includes financial protection for you and your family in the event of an accident or death through Reliance Standard. Group term life and accidental death and dismemberment (AD&D) coverage are provided automatically at no cost to you upon employment.

In the event of your death, the life insurance policy provides a benefit to the beneficiary you designate. If your death is the result of an accident or if an accident leaves you with a covered debilitating injury, an additional benefit is provided under AD&D.

## Here are some helpful insurance terms:

### IMPUTED INCOME:

Federal regulations require payment of income and Social Security taxes on the value of the life insurance premiums in excess of \$50,000 when paid for by your employer. The value of dependent life coverage paid for by your employer is also taxable. These values are known as imputed income. Contact your tax professional for information regarding these tax consequences if you have questions or concerns.

### AGE REDUCTION:

Your life benefit will reduce as you age. The group term basic life and AD&D insurance coverage will reduce to 65% at age 65 and to 50% at age 70; voluntary life benefits will reduce beginning at age 75.

Group Term Life and AD&D	100% Paid by the Employer
Employee	2x salary to a maximum of \$750,000

# VOLUNTARY LIFE / ACCIDENTAL DEATH AND DISMEMBERMENT

In addition to the basic life/AD&D paid for by REGENXBIO, you may elect supplemental life/AD&D for yourself and your dependents. You may be required to go through Evidence of Insurability for coverage.

- Employee – you may elect up to \$500,000 in supplemental life coverage for yourself.
- Dependent – you may elect up to \$500,000 in life coverage for your spouse or domestic partner.
- Child(ren) – you may elect up to \$10,000 in life coverage for your child(ren).

The cost of coverage is based on age, and benefit amounts will reduce starting at age 75. Costs can be found in UKG via SSO.



# SHORT- AND LONG-TERM DISABILITY

REGENXBIO offers both short-term and long-term disability benefits through Reliance Standard to provide financial protection should you become unable to work due to illness, injury, or maternity. The cost of coverage is paid for by REGENXBIO.

## SHORT-TERM DISABILITY

If you become disabled for fewer than 13 weeks, STD will pay you 60% of your salary to a maximum of \$2,500 per week (you may be eligible to supplement your pay with caregiver leave see page 12).

If the disability is due to injury, benefits begin on the 1st day following the date you become disabled. If you are unable to work due to illness or maternity, benefits will begin on the 8th day.



In the event that you need to utilize this benefit, please notify Human Resources.

## LONG-TERM DISABILITY

If you remain disabled for more than 90 days, LTD will pay you 60% of your salary to a maximum of \$15,000 per month.

### LTD TAX CHOICE

REGENXBIO pays the premium for your LTD coverage on your behalf. However, you may choose to pay the taxes on that premium, in which case any LTD benefits paid should you become disabled will be paid tax free. The options are as follows:

	Taxable Benefit	Non-Taxable Benefit
Who pays LTD premium?	REGENXBIO	REGENXBIO
Is premium considered taxable income?	No	Yes
If you become disabled, will your benefits be taxable?	Yes	No

The amount REGENXBIO is paying for your LTD benefits is based upon your salary. We have a calculator available on NAVigate that will show you how much REGENXBIO is paying on your behalf for LTD, as well as your estimated tax liability if you elect the non-taxable benefit. Your benefit will default to the “taxable benefit” option if you do not make an active selection.





## Proactive mental health care starts with Calm

Better sleep, reduced stress, a centered self – all possible with Calm, a brand loved and trusted by employees around the world.

[See plans](#)



## CALM

REGENXBIO has partnered with Calm for Business, offering a free yearlong subscription for all employees. Calm is the world's #1 app for mental fitness and offers unlimited content across sleep, meditation, music, breath work, masterclasses, podcasts, kid's stories, and much more!

Whether you have 30 seconds or 30 minutes, Calm's diverse content library offers resources to suit your schedule and needs. Simply follow the instructions below to gain full access to Calm.

To get started:

- Visit this link: [calm.com](https://calm.com)
- Sign up with your REGENXBIO email address (or log in to an existing account)
- Validate your work email address

Once complete, you can download the Calm app to household devices and log into your new account.

Your Calm subscription gives you and your dependents unlimited access to the full library of content at [calm.com](https://calm.com) and in the Calm app.

Calm only shares aggregated user data. For more information about our privacy, see our privacy policy at [calm.com/privacy](https://calm.com/privacy).

# FLEXIBLE SPENDING ACCOUNTS

Looking for a great way to save on taxes while accumulating money to pay for medical or dependent care? The Health Care Flexible Spending Accounts (FSAs) and Dependent Care Flexible Spending Accounts allow you to pay for eligible health care and dependent care on a pre-tax basis with money you elect to have deducted from your paycheck. Your FSA contributions are deducted before federal, state and FICA taxes are applied.

You will be supplied with a debit card that can be used to pay for eligible flexible spending account expenses only. If you currently have a debit card, funds will be reloaded on the first day of the new plan year. You may contribute up to the annual maximum set by the IRS each year for each FSA. Please save all receipts as you may need to validate certain transactions. You will have three months after the plan year ends to submit claims for reimbursement.

**Health and dependent care FSA elections are independent of one another and enrollment must be elected each benefit plan year.**

## HEALTH FSA

**2023 contribution limit:** \$3,050 (minimum \$100)

### How Does it Work?

You may use the Health Care FSA to pay for medical, dental, and vision expenses incurred by you, your spouse, and your dependent children. (The expenses of domestic partners who are not tax dependents are not eligible, even though we offer domestic partner health coverage). Deductibles, co-payments, glasses, contacts, LASIK, orthodontia, prescription medicines, and transportation expenses for medical treatment are covered expenses. Refer to IRS Publication 502 for more information. Contributions will be deducted from your paycheck in equal increments over the course of the plan year however, you may access the full election amount on the first day of the plan.

### Rollover Provision

You may carryover up to \$610 of unused funds into your Healthcare FSA beginning 1/1/2024. After the plan year ends, you have 90 days from the end of the plan year to submit claims for reimbursement that were incurred during the plan year.

## DEPENDENT CARE FSA

**Annual contribution limit:** \$5,000 (\$2,500 if married but filing separate tax returns)

### How Does it Work?

The dependent care FSA gives you the opportunity to pay for childcare for children up to age 13 (or disabled dependents unable to care for themselves) using pretax dollars so that you and your spouse can work or attend school full time. Expenses may be reimbursed for daycare, preschool, before- and after-school care, and day camp. Overnight camp and tuition for kindergarten or above are not eligible expenses. Unlike the health FSA, funds are not available for reimbursement until they have been deducted from your paycheck. You must be able to provide the taxpayer identification number or Social Security number of the caregiver when you submit claims for reimbursement.

**Health FSA and Dependent Care FSAs run on a calendar year and open enrollment will be handled separately.**



## COMMUTER ACCOUNTS: TRANSIT AND PARKING

**Transit monthly contribution limit:** \$300

**Parking monthly contribution limit:** \$300

The two commuter accounts allow you to set aside pretax funds to pay for commuting expenses. Mass transit expenses include subway, bus, rail, and vanpool. You may also be reimbursed for parking expenses incurred at your work location or a location from which you commute (such as a carpool or commuter rail lot). Commuter expenses may be started, stopped, or changed at any time. Funds roll over from month to month. Transit balances are forfeited upon termination of employment (you may submit claims incurred prior to termination). Commuter enrollment can happen at anytime.







# 401(K) RETIREMENT PLAN

## ELIGIBILITY

You are eligible to participate on your date of employment and must be at least 21 years of age. Visit [my.vanguardplan.com](https://my.vanguardplan.com) to complete your enrollment.

## HIGHLIGHTS

REGENXBIO matches employee contributions up to 5.75% of your salary. Employer contributed funds are immediately vested and you can change your contribution amount at any time.

## YOUR DEFERRAL CONTRIBUTIONS

- **PRETAX DEFERRALS (TRADITIONAL):** Funds deducted from your paycheck before taxes. When deducted from the plan in retirement, these funds will be taxable.
- **ROTH DEFERRALS:** Funds deducted from your paycheck after taxes. When deducted from the plan in retirement, these funds aren't taxable.
- **2023 IRS LIMIT:** \$22,500; IRS Catch-Up (50+): \$7,500

## WAYS TO INVEST

Your funds will default to an investment mix selected for you based on retirement age, if you don't choose otherwise. You can also design your own investment mix from the options offered in your plan.



# STOCK

## STOCK OPTIONS

Stock is granted upon hire and on an annual basis (normally in January), and targets are based on job level. Stock Options vest over four years, with 25% becoming available to exercise after one year from vesting commencement, and the remainder vests monthly in equal amounts over the remaining 36 months. Each Stock Option grant expires ten years from the grant date.

There are two types of options. Incentive Stock Options (ISOs), which may only be granted to employees and cannot exceed a market value of \$100,000 in a calendar year, and Non-Qualified Stock Options (NQSOs).

The value of a stock option is the difference between the grant price and the sales price. With a Stock Option, you must exercise and hold in order to become a shareholder with voting rights. In order for a Stock Option to be taxed, you have to take an action (exercise and/or sale).

## RESTRICTED STOCK UNITS (RSU)

Restricted stock is a share of stock with some type of restriction placed upon it; at REGENXBIO, the restriction will be the vesting requirement. The transfer of stock will take place upon vesting, and the vesting will occur annually over four years at 25% each year.

The value of an RSU is the full value of the share of stock when you sell it. You become a shareholder at the first vest (after one year); full shares are transferred into your account, which convey voting rights. As an RSU grant vests, the vesting creates a taxable event.

## EMPLOYEE STOCK PURCHASE PLAN (ESPP)

The ESPP gives you the opportunity to purchase company stock at a discount to market price via payroll deductions. There are two six-month offering periods per year (January 1 – June 30, and July 1 – December 31), with a purchase date occurring on the last day of each offering period. Participants may purchase up to 1,600 shares per offering period, and up to \$25,000 worth of stock per calendar year (based on the stock price at the beginning of each offering period). On each purchase date, your contributions during the offering period will be used to purchase shares. These shares will be purchased at a discounted price equal to 85% of the lower of the Company's closing stock price as reported on 1.) the first day of the offering period, or 2.) the last day of the offering period. Upon purchase, the shares will be delivered to your Solium Shareworks account.

You will have the opportunity to enroll in the ESPP using Solium Shareworks during an enrollment window which occurs prior to the beginning of each offering period. Enrollment windows are communicated by your Human Resources department and are typically 1-2 weeks taking place in June and December of each year. REGENXBIO also provides detailed ESPP overview sessions available to all employees prior to each enrollment window, which provide detailed information regarding the plan. All REGENXBIO employees regularly scheduled to work at least 20 hours per week, and who are employed on the last day of the enrollment window for each offering period, are eligible to participate in the ESPP. Details may be found in [Box](#).

# LEGAL RESOURCES

Legal Resources is a voluntary benefit that provides REGENXBIO employees access to attorneys, via phone and in person. You will be assigned a law firm based on your home zip code; however, you may switch firms for any reason, at any time. Services are covered either in full or discounted 25% depending on the legal need, and there are no limits on usage! \$19/month covers you, your spouse and children up to age 19 (26 if students).

Legal Resources recruits firms into their network by seeking those with superior ratings and credentials, starting with the gold standard, Martindale Hubbell. They conduct in-person interviews with each firm and annual member surveys to ensure their participating attorneys are meeting their standards.

## Covered services include:

- Advice and Consultation
- Consumer Issues
- Real Estate Transactions and Refinancing
- Traffic Court (including DUI)
- Assistance with Identity Theft
- Recovery Insurance Matters
- Wills and Trusts
- Preparation of Legal Documents
- Courtroom Representation
- Criminal Misdemeanors
- Divorce and Child Custody
- Landlord/Tenant Matters
- Defense of Juveniles
- Elder Law
- ...and more!

Please note the Legal Resources plan cannot be used against REGENXBIO.

# PET INSURANCE

My Pet Protection through Nationwide provides you with flexible coverage options to help cover the cost of care for your pet (dogs, cats, birds, rabbits, reptiles or other exotic pets). Select a reimbursement level of your preference, visit any vet, and receive reimbursement on eligible vet bills and more. Coverage includes access to a professional vet help line open 24/7 and discounts on pet products and services.

- Pre-existing conditions are not covered.
- Reimbursement options: 70%, or 50%
- Annual deductible: \$250
- Annual benefit maximum: \$7,500
- Rates vary based on reimbursement level, pet, and location.
- Policies automatically renew each year 60 days before your 12-month term expires.

**TO VIEW FULL COVERAGE  
DETAILS OR TO ENROLL  
YOUR DOG OR CAT, VISIT:  
[BENEFITS.PETINSURANCE.  
COM/REGENXBIO](https://benefits.petinsurance.com/regenxbio)**

To enroll your bird, rabbit, reptile or other exotic pet, call 877.738.7874 and mention you're an employee of REGENXBIO.



# ID THEFT PROTECTION

Through our carrier partners, REGENXBIO provides you with multiple avenues to protect against ID theft and to help you should your information become compromised. All programs are available at no cost to you.

## INFOARMOR / WALLETARMOR

Available to all employees and their families

Through Reliance Standard's ID Recovery Program, all REGENXBIO employees have access to two ID Theft protection programs.

- **WALLETARMOR** is an interactive vault that protects your credit card and banking information, passwords, and important personal documents, enabling you to easily store, access, and replace wallet contents if your wallet is lost or stolen. WalletArmor will also monitor your accounts for activity on the dark web and alert you if your personal information has been compromised.
- **INFOARMOR** provides ID recovery if your personal information has been compromised. Dedicated Privacy Advocates will act on your behalf to perform the recovery process and restore your identity.

### Privacy Advocates®

InfoArmor employs a dedicated team of professionals that provide world class service and expertise in identity theft restoration.

In the event of identity theft, the victim will be assigned a dedicated Privacy Advocate that will act on behalf of the customer to completely restore their identity.

The victim will know their Privacy Advocate by name and will be able to have a personal proponent for their identity restoration.

InfoArmor's Privacy Advocates have been trained by and receive continued support from the Identity Theft Resource Center, the primary national non-profit that focuses on identity theft.

Privacy Advocates are also Certified Identity Theft Risk Management Specialists by the Institute of Fraud Risk Management.

Do you suspect your personal information has been compromised? Call InfoArmor toll free: **855.246.7347**

Want to protect the contents of your wallet and important personal documents? Enroll in WalletArmor at [reliancestandard.com/walletarmor](https://reliancestandard.com/walletarmor)

## IDENTITYFORCE BY SONTIQ

Available to Cigna medical members and their families only

Employees and their family members who are enrolled in Cigna medical also have access to IdentityForce by Sontiq. IdentityForce will monitor the dark web, credit reports, and more for fraud activity, and will also help restore your identity if personal information is compromised. Restoration services include stolen funds replacement and up to \$1M in identity theft insurance.

### ENROLLING IN IDENTITYFORCE

- Employees with Cigna medical who are registered on [mycigna.com](https://mycigna.com) will receive an enrollment link email from IdentityForce.
- Call **833.580.2523**
- Visit [cigna.identityforce.com/starthere](https://cigna.identityforce.com/starthere)



# PERKSPOT

Your discount program, offered through our partnership with Lockton Northeast, is a one-stop-shop for thousands of exclusive discounts in more than 25 different categories. That means there's something for everyone!

## HOW TO NAVIGATE YOUR DISCOUNT PROGRAM

### Local Offers

Located in the Quick Links section, Local Offers allow you to use your location to see all of the discounts near you, wherever you are! Discounts can be filtered by category and distance.

### Interests

Let us know what you're interested in so we can ensure you're seeing the perks you'll most enjoy, front and center on your Discount Program Home Page.

### Brands

Looking for something specific? The Brands tab, found in the Quick Links section, is an easy and quick way to search for all the discounts available to you.

### Suggest a Business

Don't see what you're looking for? Head to the Suggest a Business page, found in the upper right-hand corner of your Home Page, to suggest your favorite brands and local spots be added to your Discount Program.

### Ready to save?

Start by signing up or logging in at [locktonnortheast.perkspot.com](https://locktonnortheast.perkspot.com). Keep an eye out for new featured discounts in your weekly email.

### Contact PerkSpot

PerkSpot's customer service team works tirelessly to help you access your Discount Program and redeem deals easily.

866.606.6057 | [cs@perkspot.com](mailto:cs@perkspot.com)





# TRAVEL ASSISTANCE

All employees automatically receive travel assistance services provided by On Call International (On Call). On Call is a 24-hour, toll-free service that provides a comprehensive range of information, referral, coordination and arrangement services designed to respond to most medical care situations and other emergencies you may encounter when you travel. On Call also offers pre-trip assistance including passport/visa requirements, foreign currency and weather information. This benefit is provided at no cost to you, and there is no charge when using the services.

## Covered Services

When traveling more than 100 miles from home or in a foreign country, On Call offers you and your dependents the following services:

### Pre-Trip Assistance

- Inoculation requirements information
- Passport/visa requirements
- Currency exchange rates
- Consulate/embassy referral
- Health hazard advisory
- Weather information

### Emergency Medical Transportation\*

- Emergency evacuation
- Medically necessary repatriation
- Visit by family member or friend
- Return of traveling companion
- Return of dependent children
- Return of vehicle
- Return of mortal remains

### Emergency Personal Services

- Urgent message relay
- Interpretation/translation services
- Emergency travel arrangements
- Recovery of lost or stolen luggage/personal possessions
- Legal assistance and/or bail bond

### Medical Services Include

- Medical referrals for local physicians/dentists
- Medical case monitoring
- Prescription assistance and eyeglasses replacement
- Convalescence arrangements

\*The services listed above are subject to a maximum combined single limit of \$250,000. Return of vehicle is subject to \$2,500 maximum limit.

## 24-HOUR TRAVEL ASSISTANCE

On Call International provided through Reliance Standard

In the US (toll free)

**800.456.3893**

Worldwide (collect)

**603.328.1966**

# WORK/LIFE EMPLOYEE ASSISTANCE PROGRAM (EAP)

We all know that life can be challenging at times. Issues like illness, debt and family problems can leave us feeling worried or anxious and not able to be at our best. The employee assistance program (EAP), provided by ACI, provides confidential support and resources for you and your dependents at no charge. You can seek expert guidance for any kind of issue, from everyday matters to more serious problems affecting your well-being.

Here's what the program offers:

- EAP: Three face-to-face visits with experienced clinicians (per occurrence), without any per-session cost to you per calendar year.
- Unlimited phone consultation for financial and legal issues, as well as an online legal and financial resource center.
- Work/life resources: Information and referrals on child care, elder care, adoption, relocation and other personal convenience matters.
- Health risk assessments: Online access to a health risk assessment survey and a variety of health management tools and information.

## Confidential support and resources

The EAP provides counseling on all aspects of life, including:

- Difficulties in relationships.
- Emotional/psychological issues.
- Stress and anxiety issues with work or family.
- Alcohol and drug abuse.
- Personal and life improvement.
- Legal or financial issues.
- Depression.
- Childcare and elder care issues.
- Grief issues.

## Assistance around the clock

Whenever you need assistance with a work/life issue, the EAP is there for you, 24 hours a day. Specialists are available for confidential 24/7 assistance and support.

## ACI Specialty Benefits

For more information and resources:

Customer service: 855.775.4357

Email: [rsli@acieap.com](mailto:rsli@acieap.com)

Website: [rsli.acieap.com](http://rsli.acieap.com)

To register online, use company code RSLI859.





# OTHER BENEFITS

## EDUCATION ASSISTANCE

- Employees are eligible for this benefit after six (6) continuous months of employment
- Eligible employees can request education reimbursement up to \$5,250 annually for approved expenses.

## EMPLOYEE REFERRAL PROGRAM

- \$1,500 for employee referrals after referred employee has been employed for three (3) months in good standing

## GYM & FITNESS

- Employees have 24/7 access to an onsite private fitness facility at 9714 Medical Center Drive.

See HR for more details on any of these policies.







## PAID TIME OFF

Paid Time Off (PTO) is provided for vacation, sick and personal leave. Exempt employees can submit PTO in full day (8-hour) increments. Non-exempt employees can submit PTO in 1-hour increments. Employees may carry over 80 hours annually; any unused PTO over 80 hours will be forfeited.

## HOLIDAY SCHEDULE

REGENXBIO closes in observance of 11 holidays each year. These holidays are:

<b>New Year's Day</b> . . . . .	Jan. 1	<b>Labor Day</b> . . . . .	First Monday in September
<b>Martin Luther King, Jr. Day</b> . . . . .	Third Monday in Jan.	<b>Veteran's Day</b> . . . . .	Nov. 11
<b>Presidents' Day</b> . . . . .	Third Monday in February	<b>Thanksgiving Day</b> . . . . .	Fourth Thursday in Nov.
<b>Memorial Day</b> . . . . .	Last Monday in May	<b>Day after Thanksgiving</b> . . . . .	Fourth Friday in Nov.
<b>Juneteenth</b> . . . . .	June 19	<b>Christmas Day</b> . . . . .	Dec. 25
<b>Independence Day</b> . . . . .	July 4	<b>Winter Break Closure</b> . . . . .	Dec. 26 – Dec. 31



# GLOSSARY

- COINSURANCE:** Your share of the costs of a healthcare service, usually figured as a percentage of the amount charged for services. You start paying coinsurance after you've paid your plan's deductible. Your plan pays a certain percentage of the total bill, and you pay the remaining percentage.
- COPAY:** A fixed amount you pay out of pocket for a specific service, such as an office visit or prescription drug. Copayments are separate from and do not accrue toward your deductible, but they do apply toward your out-of-pocket maximum.
- DEDUCTIBLE:** A fixed amount that you pay before the insurance coverage begins. The deductible does not apply to services that have copays, such as office visits or prescription drugs.
- IN-NETWORK:** A group of doctors, clinics, hospitals and other healthcare providers that have an agreement with your medical plan provider. You'll pay less when you use in-network providers.
- OUT-OF-NETWORK:** Care received from a doctor, hospital or other provider that is not part of the medical plan agreement. You'll pay more when you use out-of-network providers.
- OUT-OF-POCKET MAXIMUM:** This is the most you must pay for covered services in a plan year. After you spend this amount on deductibles, copayments and coinsurance, your health plan pays 100 percent of the costs of covered benefits. However, you must pay for certain out-of-network charges above reasonable and customary amounts.
- PRIMARY CARE PROVIDER (PCP):** The provider who coordinates your health care. Selecting a PCP is recommended but not required. Your PCP may be an internist, general practitioner, or family medicine provider; a pediatrician; or an ob/gyn.
- REASONABLE AND CUSTOMARY:** The amount of money a health plan determines is the normal or acceptable range of charges for a specific health-related service or medical procedure. If your healthcare provider submits higher charges than what the health plan considers normal or acceptable, you may have to pay the difference.

# CONTACTS

## MEDICAL AND PRESCRIPTION DRUG

### Cigna

Customer service: 800.244.6224

General website: [cigna.com](https://www.cigna.com)

Enrolled in medical: [mycigna.com](https://www.mycigna.com)

## FLEXIBLE SPENDING ACCOUNT

### Flores

Customer service: 800.532.3327

Website: [flores247.com](https://www.flores247.com)

## DENTAL

### Cigna

Customer service: 800.244.6224

Website: [mycigna.com](https://www.mycigna.com)

## VISION

### VSP

Customer service: 800.877.7195

Website: [vsp.com](https://www.vsp.com)

Network: Signature

## EMPLOYEE ASSISTANCE PROGRAM

### Reliance Standard | ACI

Customer service: 855.775.4357

Website: [rsli.acieap.com](https://www.rsli.acieap.com)

## LIFE AND DISABILITY

### Reliance Standard

Customer service: 800.351.7500

Website: [reliancestandard.com](https://www.reliancestandard.com)

## TRAVEL ASSISTANCE

### Reliance Standard | OnCall

Customer service:

US: 800.456.3893

Worldwide (collect): international code, then: 603.328.1966

## LEGAL

### Legal Resources

Customer service: 800.728.5768

Website: [legalresources.com](https://www.legalresources.com)

## ID THEFT PROTECTION

### Reliance Standard | InfoArmor

Customer service: 855.246.7347

Website: [reliancestandard.com/walletarmor](https://www.reliancestandard.com/walletarmor)

### IdentityForce

Customer service: 833.580.2523

Website: [cigna.identityforce.com](https://www.cigna.identityforce.com)

## PET INSURANCE

### Nationwide

Customer service: 877.738.7874

Enrollment website: [benefits.petinsurance.com/regenxbio](https://benefits.petinsurance.com/regenxbio)

General website: [PetsNationwide.com](https://www.PetsNationwide.com)

## RETIREMENT

### Vanguard

Vanguard Participant Services Number: 866.794.2145

Website: [my.vanguardplan.com/vanguard/account/login](https://www.my.vanguardplan.com/vanguard/account/login)











This summary of benefits is not intended to be a complete description of REGENXBIO's insurance benefit plans. Please refer to the plan document(s) for a complete description. Each plan is governed in all respects by the terms of its legal plan document, rather than by this or any other summary of the insurance benefits provided by the plan.

In the event of any conflict between a summary of the plan and the official document, the official document will prevail. Although REGENXBIO maintains its benefit plans on an ongoing basis, REGENXBIO reserves the right to terminate or amend each plan in its entirety or in any part at any time.

For questions regarding the information provided in this overview, please contact your REGENXBIO HR Business Partner.

