

# 2025 Benefits Overview



Cytokinetics offers a benefits package that provides health and financial security for you and your family. This is a brief summary of the plans available to you.

## Eligibility

You are eligible for benefits if you work at least 24 hours per week. Most of your benefits are effective on your date of hire. You may enroll your eligible dependents, including your spouse/domestic partner and children up to age 26.

## Medical plan

You have a choice of two medical plans through Cigna and one medical plan through Kaiser. Only California residents are eligible for the Kaiser HMO plan. All pay 100% of the cost for preventive care. Take note of which expenses are covered before or after the deductible when evaluating your options.

In-Network Coverage	CIGNA OAP/PPO	CIGNA HDHP/HSA	Kaiser HMO
<b>Cytokinetics' Contribution to HSA</b> (Individual/Family)	None	\$1,450/\$2,850	None
<b>Annual Deductible</b> (Individual/Family)	\$250/\$500	\$3,300/\$5,600 <sup>1</sup>	None
<b>Out-of-Pocket Maximum</b> (Includes Deductible)	\$2,000/\$4,000	\$3,300/\$6,000	\$1,500/\$3,000
<b>Preventive Care</b>	Covered at 100%	Covered at 100%	Covered at 100%
<b>Primary Care Provider Office Visit</b>	\$20 copay*	10%*	\$10 copay
<b>Specialist Office Visit</b>	\$30 copay*	10%*	\$10 copay
<b>Most Other Services</b>	10%*	10%*	\$0 to \$10 copay
<b>Retail Pharmacy (up to a 30-day supply)</b>			
<b>Generic Retail</b>	\$10 copay	\$10 copay*	\$10 copay
<b>Brand Preferred Retail</b>	\$30 copay	\$30 copay*	\$20 copay
<b>Brand Non-Preferred Retail</b>	\$50 copay	\$50 copay*	\$20 copay
<b>Specialty</b>	20%* (up to \$200)	20%* (up to \$200)	Not covered
<b>Mail Order Pharmacy (90-day supply)</b>			
<b>Generic</b>	\$20 copay	\$20 copay*	\$10 copay
<b>Brand Preferred</b>	\$60 copay	\$60 copay*	\$20 copay
<b>Brand Non-Preferred</b>	\$100 copay	\$100 copay*	\$20 copay
<b>Specialty</b>	20%* (up to \$200)	20%* (up to \$200)	Not covered

\*After deductible

<sup>1</sup>CIGNA HDHP/HSA individual deductible within the family plan is met at \$3,300

**Note:** Pharmacy formularies are adjusted on a regular basis. Please check the carriers' websites for updates.

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## Dental plan

Our dental plan pay 100% of the cost for routine checkups and share the cost with you for most dental procedures.

In-Network Coverage	CIGNA DPPO
Annual Deductible (Individual/Family)	\$50/\$150
Calendar Year Maximum	\$2,000 per individual
Diagnostic and Preventive Services (e.g., X-rays, cleanings, exams)	Covered at 100%
Basic and Restorative Services (e.g., fillings)	10%
Major Services (e.g., dentures, crowns, bridges)	40%
Orthodontia	50%, up to a lifetime max of \$2,000 per individual

## Vision plan

Our vision plan offers in-network and out-of-network benefits to help you pay for the cost of routine eye exams, glasses and contacts. It pays for one eye exam a year, and a portion of the cost of eyeglasses and frames or contact lenses, once a year.

In-Network Coverage	VSP VISION
Exam	\$10 copay
Frames	\$150 allowance, plus 20% off balance over your allowance*
Lenses (Single Vision, Bifocal, Trifocal)	Covered at 100%*
Contact Lenses (Medically necessary)	Covered at 100%*
Elective Contact Lenses (in lieu of glasses)	Up to \$130
Frequency (Exam, Lenses, Frames, Contact Lenses)	Once every 12 months
LightCare	Non-Prescription blue light filtering for glasses or sunglasses

\*Subject to copay  
Contact Lens allowance is in lieu of lenses and frames.

## Health Savings Account (HSA)

An HSA is a savings account that belongs to you that is paired with the Cigna HDHP/HSA plan. It allows you to make tax-free contributions that you can use to pay for current and future medical expenses for you and your dependents. Cytokinetics also contributes to your HSA: \$1,450 for individual coverage and \$2,850 for family coverage.

## Flexible Spending Accounts (FSAs)

An FSA helps you pay eligible expenses using tax-favored dollars. Your contribution is deducted from your paycheck on a pretax basis and put into the FSA.

- **Health Care FSA:** Medical, dental and vision care expenses
- **Limited Purpose FSA:** Dental and vision care expenses
- **Dependent Care FSA:** Child care or elder care expenses
- **Commuter Account:** Public transportation and parking expenses

## Life and accidental death & dismemberment (AD&D) insurance

Cytokinetics provides basic life and AD&D insurance at **no cost** to you equal to 2 times your base annual earnings, up to a maximum of \$900,000.

## Disability insurance

Cytokinetics provides disability income benefits at **no cost** as follows:

- **Short-term disability:** 66.67% of your pay, up to \$2,000 per week.
- **Long-term disability:** 66.67% of your pay, up to \$13,000 per month.

## Employee Assistance Program (EAP)

The EAP offers 24/7 confidential counseling and assistance with personal, family and work-related issues for you and your immediate family at **no cost**.

## 401(k) retirement savings plan

- Cytokinetics offers a discretionary match of 50% of up to 6% of your contributions, with an annual cap of \$10,350.
- The company match is funded every pay period and is fully vested once it's funded to the employee's 401(k) account.

## Additional benefits

- Wellness Reimbursement Program provides \$300 per year to support well-being related expenses.
- Parental Leave & Family Care Leave provides eight weeks of paid leave for parents to bond with their newborn or adopted child and paid leave for employees to care for an ill family member.
- Education Assistance provides up to a maximum of \$10,000 per year for pursuing a degree or certification relevant to Cytokinetics' business.
- Voluntary plans include pet insurance and legal plan.
- BenefitHub is a one-stop-shop for exclusive discounts at many of your favorite national and local merchants.

### More information

For more information, please contact [TotalRewards@Cytokinetics.com](mailto:TotalRewards@Cytokinetics.com), or log into Workday.

**About This Summary:** This benefit summary provides selected highlights of Cytokinetics employee benefits program. It is not a legal document and shall not be construed as a guarantee of benefits nor of continued employment at Cytokinetics. All benefit plans are governed by master policies, contracts and plan documents. Any discrepancies between any information provided through this summary and the actual terms of such policies, contracts and plan documents shall be governed by the terms of such policies, contracts and plan documents. Cytokinetics reserves the right to amend, suspend or terminate any benefit plan, in whole or in part, at any time. The authority to make such changes rests with the Plan Administrator.