



2024

EMPLOYEE BENEFITS

Ryan Specialty is proud to offer a comprehensive, competitive benefits package designed to meet the diverse needs of our employees at every stage of life. This benefit summary outlines the programs available to employees. Benefits begin for eligible employees on the day of hire.

For a comprehensive listing of all benefits available through Ryan Specialty, please visit our benefits website at benefits.ryansg.com.

MEDICAL

Ryan Specialty offers three health benefit options through BlueCross BlueShield of Illinois. Eligible employees can choose between the Gold PPO, Silver PPO, and a High Deductible Health Plan (HDHP). Employees who select the High Deductible Health Plan will have access to a Health Savings Account (HSA). Ryan Specialty makes an annual contribution of up to \$500 for employee only coverage and up to \$1,000 for Employee plus dependent coverage to the Health Savings Account.

DENTAL

Ryan Specialty offers a dental PPO plan through MetLife. The MetLife Dental program provides eligible employees access to a national network of dental providers.

VISION

Ryan Specialty offers vision insurance through Vision Service Plan (VSP). Eligible employees can use this coverage to cover costs for an eye exam and materials, i.e., frames, lenses, or contacts.

LIFE AND AD&D

Ryan Specialty provides employer paid life and AD&D coverage for two times your annual earnings up to \$2 million to eligible employees. In addition to Ryan Specialty provided coverage, employees can purchase additional Group Term Life and AD&D insurance coverage for themselves and their family members.

401(K) PLAN

Ryan Specialty offers a 401(k) savings plan through Empower Retirement to help you save for your retirement and create the future you want.

- Ryan Specialty will fund your 401(k) contribution on a per-pay-period basis. The discretionary match is 50% of your before-tax and Roth contributions up to \$11,250, excluding catch-up contributions.

LEAVE BENEFITS

Ryan Specialty provides Short Term Disability (STD) and Long Term Disability (LTD) insurance benefits at no cost to eligible employees. The STD benefit is 70% of weekly earnings up to \$2,500 per week for all disabilities except maternity. The maternity benefit is 100% of weekly earnings. The LTD benefit is 60% of monthly earnings up to \$10,000 per month.

- **Paid Parental Leave:** Ryan Specialty offers eight weeks of paid parental leave for the birth, adoption, or legal placement of a child
- **Adoption Reimbursement:** reimburses 80% of expenses relating to adoption up to \$5,000 or \$10,000 for a special needs adoption

FSA

Ryan Specialty offers three Flexible Spending Accounts (FSAs) administered through HSA Bank to help employees pay for eligible out-of-pocket healthcare, dependent care, and commuting expenses tax-free.

2024 BI-WEEKLY COSTS OF COVERAGE

To view Ryan Specialty's Health plan offerings and costs of coverage, visit the Be Well section at benefits.ryansg.com.

PAID HOLIDAYS

Full-time employees will receive 11 paid holidays. For 2024, holidays are observed as follows:

Holiday	Date
New Year's Day	Monday, January 1
Martin Luther King Jr. Day	Monday, January 15
President's Day	Monday, February 19
Memorial Day	Monday, May 27
Juneteenth	Wednesday, June 19
Independence Day	Thursday, July 4
Additional Independence Day	Friday, July 3
Labor Day	Monday, September 2
Thanksgiving Day	Thursday, November 28
Day after Thanksgiving	Friday, November 29
Christmas Day	Wednesday, December 25

PAID TIME OFF

All eligible employees will be granted up to 5 PTO days (equivalent to 40 hours) upon their hire date and on January 1 of each subsequent calendar year. Each month, employees will accrue days based on their years of service. Employees whose primary responsibility are at director level and above will be eligible for discretionary time off and 10 days (80 hours) of paid sick leave. New employees receive 40 hours at time of hire and each January 1 for current employees. All requested paid time off should be submitted to the employee's supervisor. Employees are encouraged to schedule sufficient time off for relaxation to promote good physical and mental health.

WELL-BEING AND FINANCIAL WELLNESS BENEFITS AVAILABLE THROUGH RYAN SPECIALTY

- **Voluntary Critical Illness Benefits:** provides financial protection if diagnosed with a covered critical illness
- **Voluntary Accident Benefits:** cash benefits for injuries and care resulting from a covered accident
- **Voluntary Hospital Indemnity Benefits:** cash benefits for each day of hospital confinement
- **Hinge Health:** get access to personalized virtual physical therapy and your own care team—and overcome joint and muscle pain.
- **MetLife Legal Plan:** access to attorney services for frequently utilized legal services and personal legal matters
- **Identity Theft:** with Identity Theft Protection, you have 24/7 credit and financial accounts monitoring that can track and alert you to unauthorized activity
- **Business Travel Accident:** provides coverage for employees traveling for business and dependents traveling with an employee
- **Credit Union Membership:** Alliant Credit Union offers high-dividend payouts, personal service, and easy-to-use financial products and services
- **Bank of America:** employees with an eligible Bank of America checking or savings qualify for waived monthly maintenance fees, no fees for ATMs, and discounts on mortgage rates
- **Life Insurance with an LTC Rider:** provides long-term care benefits not covered by health insurance, disability, and Medicare
- **Fertility Benefits:** through BCBSIL benefits include coverage for the diagnosis and treatment of underlying infertility conditions and infertility drugs; cost of coverage will vary depending on the medical plan selected
- **Allsup:** will help to provide education and guidance to post-65 active employees, through comparing the current plan offerings available to alternate Medicare plan options.
- **BCBS Fitness Program:** offers flexible options to get in shape and stay active; choose from a network of gyms offering tier-pricing that fits your budget and lifestyle
- **Homethrive:** social workers can provide expert coaching, support services, advice, tools, and activities for caring for family members
- **Employee Assistance Plan:** confidential counseling support services for depression, stress, anxiety, family conflict, grief, and substance abuse
- **Lyra:** provides care for emotional and mental health through coaching, therapy, and medication management.
- **Calm:** mobile app offers convenient meditation and mindfulness tools through the RSG free subscription
- **Jewelry Insurance:** provides coverage for your jewelry to help cover or offset costs of having your jewelry replaced, restored, or reconstructed
- **PerkSpot:** offers deals and discounts on everything from electronics, travel, entertainment, and more
- **Total Pet Plan:** provides discounts on pet products such as prescriptions, food, and toys and medical services at participating vets

This Benefit Enrollment Guide is only intended to highlight some of the major benefit provisions of the Company plan and should not be relied upon as a complete detailed representation of the plan. Please refer to the plan's Summary Plan Descriptions for further detail. Should this guide differ from the Summary Plan Descriptions, the Summary Plan Descriptions prevail.