

Benefits Highlights for Full-Time U.S. Employees

At Block, your benefits grow with you—so you can do the best work of your career while building the life you want. We offer benefits, perks, and resources that give you the freedom and flexibility to choose what works best for you and your family.

Physical & Mental Health

Medical Coverage

You can choose from the following medical plan options depending on where you live.

- Aetna HSA (excluding HI)*
- Aetna POS (excluding HI)*
- Aetna EPO (excluding AK and HI)*
- Kaiser HMO (CA, HI, OR, WA)

All our medical plans include prescription drugs, telemedicine options, walk-in clinics, and gender affirmation treatment.

**Prescription coverage for the Aetna medical plans is through CVS Caremark.*

Family Planning

We partner with Progyny to provide fertility assistance for those enrolled in an Aetna plan, and surrogacy support and adoption assistance for all employees, regardless of their medical enrollment status.

Health Savings Account (HSA): Fidelity

If you elect the Aetna HSA plan for your medical coverage, you'll have access to a Health Savings Account (HSA). It's a personal savings account that lets you set aside pre-tax dollars to pay for qualified health care expenses. If you're enrolled starting January 1, Block contributes enough money to your HSA over the course of the year to cover half of your deductible each year. IRS rules dictate your total contribution limit.

Dental Coverage: Delta Dental

The plan covers preventive care such as exams and cleanings, basic care such as fillings, periodontics, root canals, major care such as crowns, bridges and dentures, and orthodontia.

Vision Coverage: VSP

The plan covers annual exams and eyeglasses or contacts every calendar year. Coverage also includes special pricing for LASIK eye surgery and "extras" such as:

- **KidsCare:** Two covered eye exams and one pair of glasses every year
- **LightCare:** Frame allowance can be used for non-prescription sunglasses or non-prescription blue light filtering glasses

Benefits-Eligible Dependents

Dependents who are eligible for Block benefits include:

- Spouse
- Domestic Partner
- Child(ren) under age 26

Flexible Spending Accounts (FSAs): Forma

An FSA is a pre-tax savings account you fund and use to reimburse yourself for the cost of qualified health and dependent care expenses. Block offers three types of FSAs.

Account	Eligible Expenses
Medical FSA Not available with the Aetna HSA plan	Qualified medical, dental, and vision expenses not covered by insurance (e.g., copays, coinsurance)
Limited Purpose FSA Available with the Aetna HSA plan only	Qualified dental and vision expenses not covered by insurance (e.g., copays, coinsurance)
Dependent Care FSA	Qualified dependent care, such as child or elder care

Mental Health Resources: Lyra

Lyra provides up to 16 therapy and/or coaching sessions per year to you and each of your benefit-eligible dependents at no cost. Lyra's provider network is diverse and includes providers that are able to support a variety of individual experiences and identities.

In addition, Lyra has an extensive digital library, providing access to 400+ resources to support your well-being, both personally and professionally. The library consists of articles, videos, on-demand courses, live events and more.

Guidance Resource Program: ComPsych

Our Guidance Resource Program provides expert support for many life issues. Trained professionals are available 24/7 by phone, online, or mobile app to work with you on finding solutions. This benefit is available to you and your household members at no cost.

WellLife Wallet and Platform: Forma

Forma is an all-in-one benefits platform that gives you access to an online marketplace of mental, physical, and financial health offerings and lifestyle dollars, provided by Block to spend as you choose.

Financial Health

Basic Life and AD&D Coverage: Lincoln Financial

Block pays the full cost of your Basic Life and Accidental Death and Dismemberment (AD&D) coverage. The coverage for each plan is 2x annual base salary plus on-target earnings, if applicable, up to \$1 million.

Supplemental Life and AD&D Coverage: Lincoln Financial

Beyond your basic, company-paid Life and AD&D insurance, you can buy additional supplemental coverage for yourself, your spouse or domestic partner, and your child(ren) up to age 26.

Disability Coverage: Lincoln Financial

Block pays 100% of the coverage for Short-Term Disability (STD) and Long-Term Disability (LTD). STD and LTD can help replace a portion of your income if you're unable to work due to a serious illness or non-work related injury.

Retirement Savings: Fidelity

Save for your future by participating in the Block 401(k) Plan. You can save using pre-tax payroll deductions or Roth contributions (or both!), up to the IRS limits. You also have the option to make after-tax contributions. Block will match your pre-tax and Roth contributions dollar for dollar up to \$2,000. Then Block will match 50% of your pre-tax and Roth contributions until you reach a total of \$5,000 in matching contributions annually.

Employee Stock Purchase Plan (ESPP)

Our ESPP allows you to purchase Block (XYZ) stock at a discount via after-tax payroll deductions. You can enroll in the ESPP during the designated bi-annual Open Enrollment periods.

Financial Well-Being Support: Origin

We partner with Origin, a comprehensive financial management platform, to assist you with your financial management and provide unlimited 1:1 access to professional financial planners. Access to Origin and its platform is covered by Block.

Time Off

We offer time off programs designed to meet your needs including paid time off, paid holidays, parental leave, caregiving leave, jury duty, and other types of leave.

Voluntary Benefits & Perks

You have the option to elect additional programs that can help save you money and provide important assistance with everyday needs.

- Accident Insurance: Aetna
- Hospital Indemnity Insurance: Aetna
- Critical Illness Insurance: Aetna
- Long-Term Care: Chubb
- Identity Theft Protection: Allstate
- Legal Insurance: ARAG
- Commuter Benefits: Forma
- Caregiver Resources: Care.com
- Parental Perks
- Legal Resources: Rocket Lawyer
- Discounts: Reward Gateway

This guide is intended to provide you with overall highlights of our benefits program. More details can be found upon offer or once you join Block.

Disclaimer

If there is any conflict, discrepancy, or inconsistency between the information provided in this guide and the applicable plan or governing documents, the information provided herein will not control and will not create or modify any rights regarding the plan.