



2024
UNITED STATES

XPLORE

BENEFITS GUIDE

Meeting you where you are,
supporting you where you're going,
navigating change.



MAXAR



What's Inside?

This benefits guide highlights the various options available to you as a benefit-eligible U.S. Maxar Team Member and will help you understand your health care options. Please take the time to consider your benefit needs for the coming year, review your options, and plan for a healthy future. Keep this guide with your other important documents so you can refer to it throughout the year.

If you have any questions about the benefits available to you, please contact the Maxar Benefits Team at Benefits@Maxar.com, **create a case in Workday**, or 303-684-4088. After you enroll for coverage, feel free to call the benefit plan providers directly or log on to their websites for specific coverage questions. See the table on page 33 of this guide for contact information.

About this Guide

The details of these plans and policies are contained in the official plan and policy documents, including some insurance contracts. This guide is meant only to cover the major points of each plan or policy. It does not contain all of the details that are included in your Summary Plan Descriptions (as required by ERISA) found with your other employee benefit materials on the Xplore Benefits site (<https://maxar.okta.com>). If there is ever a question about one of these plans or policies, or if there is a conflict between the information in this guide and the formal language of the plan or policy documents, the formal wording in the plan or policy documents will govern.

The benefits described in this guide may be changed at any time and do not represent a contractual obligation – either implied or expressed – on the part of Maxar Technologies Holdings Inc.

Availability of Summary Health Information

To help you make an informed choice, we provide a Summary of Benefits and Coverage (SBC), which summarizes important information about any health coverage option in a standard format. The SBC is available on the Xplore Benefits site (<https://maxar.okta.com>). A paper copy is also available, free of charge, by calling 303-684-4088 or emailing Benefits@Maxar.com.

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Eligibility

Regular U.S. Employees

If you are a Regular U.S. Employee, according to your employee type in Workday, you and your dependents are eligible for benefits through Maxar. Most benefits are effective your first day of employment with the company. For Life/AD&D and Disability benefits, employees working a minimum of 15 regularly scheduled hours per week averaged over the past 12 months are eligible.

Eligible Dependents

- Legal Spouse
- Domestic Partner: Same or Opposite Sex. Requires Notarized Declaration of Domestic Partnership
- Dependent Children (including Domestic Partner Children) to end of month in which you attain age 26, unless disabled with medical documentation
- Only one Maxar parent may cover a dependent child if both parents work for Maxar

When Coverage Ends

Life, AD&D and Disability benefits will end on your last day worked. FSA accounts (healthcare and dependent care) will also end on your last day worked. All other benefits will end the last day of the month following your last day worked.



Making Changes During the Year

Generally, you can only change your benefit elections during the Annual Benefits Open Enrollment period, unless you experience a Qualified Life Event (QLE), such as marriage, divorce, birth or adoption of a child, gain or loss of coverage. You must notify the Maxar Benefits Team within 31 days of the event. You will be required to provide proof of the change. If you do not notify the Maxar Benefits Team within 31 days, you will have to wait until the next Open Enrollment to make benefit changes, unless you have another QLE. Any changes you make to your benefit choices must be directly related to the Qualified Life Event.

For more information, please refer to the Summary Plan Description on the Xplore Benefits site at <https://maxar.okta.com>.

Medical Options

Maxar provides medical coverage for you and your eligible dependents through United Healthcare. Your pharmacy coverage is administered through OptumRx, a United Healthcare Company.

Visit www.myuhc.com to find a provider, print/request new ID cards, and view claims.

Visit www.myuhc.com or call 866-317-6366 for any pharmacy questions.

Surest Pre-Member Site During Open Enrollment – <https://join.surest.com/Maxar> (If you're considering the Surest PPO use this link to look up providers and get details on the actual copays of what your medical service will cost in your area).

Access Code: MAXAR2024

Default search: HQ Westminster and Zip Code 80234

UNITED HEALTHCARE						
Policy Effective Date: 1/1/2024 — 12/31/2024						NEW in 2024!
	CDHP PLAN		PPO PLAN		Surest PPO	
	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network
Deductible: Individual / Family	\$1,600 / \$3,200	\$3,200 / \$6,400	\$350 / \$700	\$800 / \$1,600	None	None
Deductible Basis:	Full family deductible must be met before any individual coinsurance applies		Each covered individual subject to individual deductible limit		Each covered individual subject to individual deductible limit	
Out-of-Pocket Max:	\$4,000 / \$8,000	\$8,000 / \$16,000	\$4,000 / \$8,000	\$8,000 / \$16,000	\$4,000/\$8,000	\$8,000/\$16,000
Out-of-Pocket Basis:	Full family out-of-pocket must be met for anyone covering a spouse and/or child(ren)		Each covered individual is subject to individual out-of-pocket limit		Each covered individual is subject to individual out-of-pocket limit	
Physician Office Visit:	20% after deductible	40% after deductible	\$25 copay	40% after deductible	\$10 to \$65	\$195
Specialist Office Visit:	20% after deductible	40% after deductible	\$40 copay	40% after deductible	\$10 to \$65	\$195
Inpatient Hospital:	20% after deductible	40% after deductible	20% after deductible	40% after deductible	\$1,600	\$4,800
Outpatient Hospital:	20% after deductible	40% after deductible	20% after deductible	40% after deductible	\$75 to \$525	\$1,575
Urgent Care:	20% after deductible	40% after deductible	\$50 per visit	40% after deductible	\$35	\$105
Emergency Room:	20% after deductible		\$250 copay (waived if admitted)		\$350	\$350
Ambulance:	20% after deductible		20% after deductible		\$160	\$160
Basic X-Ray:	20% after deductible	40% after deductible	No charge	40% after deductible	\$0	\$0
CT/PET scans, MRI:	20% after deductible	40% after deductible	20% after deductible	40% after deductible	\$60 to \$450	Up to \$1,350
Basic Lab:	20% after deductible	40% after deductible	No charge	40% after deductible	\$0	\$0
Maternity: Prenatal & Postnatal Care/ Delivery	20% after deductible	40% after deductible	20% after deductible	40% after deductible	\$625 to \$1,600	\$4,800
Outpatient Physical, Speech, Hearing and Occupational Therapy: (60 Visits)	20% after deductible	40% after deductible	\$40 per visit	40% after deductible	Occupational Therapy: \$10 to \$55 Physical Therapy: \$5 to \$45 Speech Therapy: \$10 to \$55	Occupational Therapy: \$165 Physical Therapy: \$135 Speech Therapy: \$165

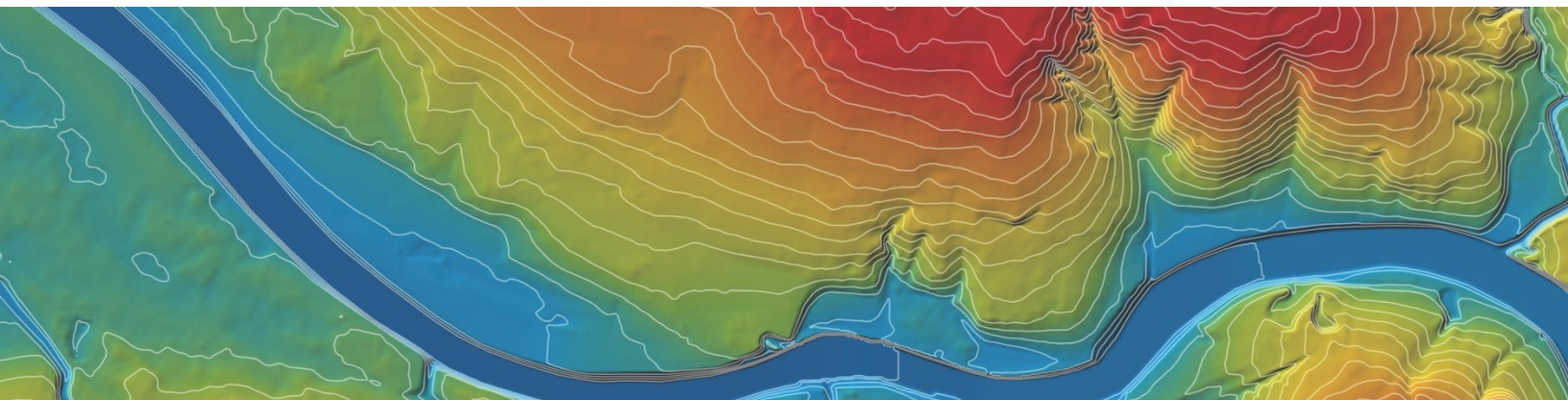
**All visit and stay limits are per covered person per plan year and combined in-network and out-of-network.

Medical Options Continued

NEW in 2024!

	CDHP PLAN		PPO PLAN		Surest PPO	
	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network
Mental Health/ Substance Abuse Inpatient:	20% after deductible	40% after deductible	20% after deductible	40% after deductible	\$1,600	\$4,800
Mental Health/ Substance Abuse Outpatient:	20% after deductible	40% after deductible	\$25 copay	40% after deductible	\$75 (OP) \$10 in an office setting	\$225 (OP) \$100 in an office setting
Hearing Aids: (\$2,000 per year limit)	20% after deductible	40% after deductible	20% after deductible	40% after deductible	\$0 to \$500	Up to \$1,000
Chiropractic Care: (Manipulative Treatment - 60 visits per calendar year)	20% after deductible	40% after deductible	\$40 copay	40% after deductible	\$15 copay	\$45 copay
PRESCRIPTION DRUGS						
MEDICARE PART D CREDITABLE COVERAGE						
Preventive Rx:	Covered 100% Refer to SPD for details	Out of network not covered	Covered 100% Refer to SPD for details	Out of network not covered	Covered 100% Refer to SPD for details	Out of network not covered
Retail: 30 day supply, or the convenience of a 90 day supply for an ongoing condition at local retail pharmacy for 3x copay (for CDHP and PPO Plans only)	After annual medical deductible is satisfied Tier 1: \$10 Tier 2: \$30 Tier 3: \$60 Tier 4: 20% to Max of \$100	After annual medical deductible is satisfied Tier 1: \$10 Tier 2: \$30 Tier 3: \$60 Tier 4: 20% to Max of \$100	Tier 1: \$10 Tier 2: \$30 Tier 3: \$60 Tier 4: 20% to Max of \$100 (Deductible does not apply)	Tier 1: \$10 Tier 2: \$30 Tier 3: \$60 Tier 4: 20% to Max of \$100 (Deductible does not apply)	Retail Pharmacy 30 Day Supply Tier 1: \$5 Tier 2: \$40 Tier 3: \$60	Out of network not covered
Mail Order: 90 day supply at 2x copay	After annual medical deductible is satisfied Tier 1: \$20 Tier 2: \$60 Tier 3: \$120	Out of network not covered	Tier 1: \$20 Tier 2: \$60 Tier 3: \$120	Out of network not covered	Mail Order or 90 Day Supply Tier 1: \$15 Tier 2: \$100 Tier 3: \$150	Out of network not covered
Specialty Drugs	Tier 4: 20% to Max of \$200		Tier 4: 20% to Max of \$200		Specialty Retail Pharmacy Tier 1: \$170 Tier 2: \$200 Tier 3: \$230	

**All visit and stay limits are per covered person per plan year and combined in-network and out-of-network.



Kaiser HMO - California Only

Maxar provides medical coverage for you and your eligible dependents through Kaiser Permanente of California.

Visit www.kp.org to find a provider, print/request new ID cards, and view claims.

KAISER	
<i>Policy Effective Date: 1/1/2024 — 12/31/2024</i>	
	HMO PLAN
	In Network
Medical Deductible: Individual / Family	\$250 /\$500
Pharmacy Deductible: Brand and Specialty Drugs Only	\$250 Each Member
Out-of-Pocket Max:	\$3,000 / \$6,000
Physician Office Visit:	\$20 copay after deductible
Specialist Office Visit:	\$20 copay after deductible
Inpatient Hospital:	20% per admit after deductible
Outpatient Hospital:	20% after deductible
Urgent Care:	\$20 copay after deductible
Emergency Room:	20% after deductible
Ambulance:	\$150 per trip after deductible
Basic X-Ray:	\$10 per encounter after deductible
CT/PET scans, MRI:	20% after deductible (up to a maximum of \$50 per procedure)
Basic Lab:	\$10 per encounter after deductible
Maternity: Prenatal & Postnatal Care/Delivery	No charge / Delivery 20% after deductible
Outpatient Physical, Speech, Hearing and Occupational Therapy: (60 Visits)	\$20 per visit after deductible
Mental Health/Substance Abuse Inpatient:	20% per admit after deductible
Mental Health/Substance Abuse Outpatient:	\$20 per visit after deductible
Hearing Aids:	Not covered
Chiropractic Care: (Manipulative Treatment - 40 visits per calendar year)	\$15 per visit
PRESCRIPTION DRUGS (SEPARATE \$250 DEDUCTIBLE)	MEDICARE PART D CREDITABLE COVERAGE
Preventive Rx:	Covered 100% (Refer to SPD for details)
Retail or Mail Order—Up to a 100 day supply (Tiers 1&2)	Generic Tier 1: \$10 (Deductible does not apply) Brand Tier 2: \$30— after Deductible Tier 4: \$30 (specialty) (up to 30 day supply) - after Deductible

Wellness at Maxar

United Healthcare – Real Appeal

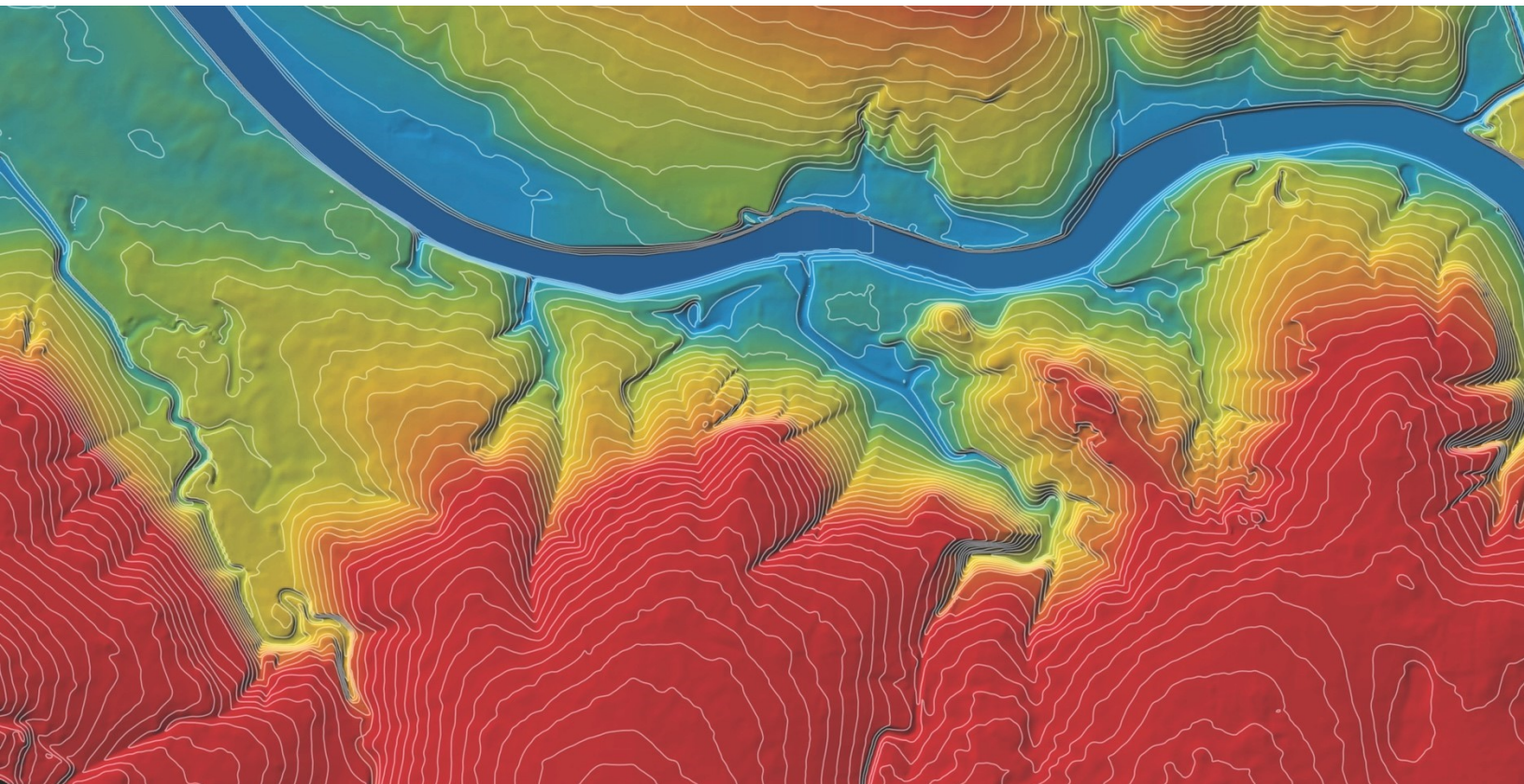
Maxar is excited to offer Real Appeal, an online program to spark your weight loss transformation. The best part? It's included at no additional cost as part of your health plan benefits. Meet with an online coach to create health goals, track your activity, and find new ways to keep your body moving.

- **Who can join:** Employees who are enrolled in a UHC medical plan with Maxar.

Lyra Health

Mental health support is important to Maxar. Finding the right care at the right time can be challenging. That's why we have partnered with Lyra Health to design a benefit to help you manage your mental and emotional journey. Lyra provides mental and emotional health support, including therapy, coaching to help you and your dependents with issues like stress, anxiety, depression, substance abuse, relationship challenges and more. It is an extension to the United Healthcare medical plan that provides access to a larger network of mental health providers. With top therapists and coaches, research-backed therapeutic methods and online tools, you and your dependents can tap into an easy-to-use convenient resource to help you be your best. Standard UHC cost sharing applies.

- **Who can join:** Employees who are enrolled in a UHC medical plan with Maxar. Our expanded mental health network through Lyra Health is integrated with United Healthcare. This means providers you see through Lyra's network are contracted providers with United Healthcare and claims will be processed at the in-network level .
- **Maxar's Lyra EAP is for all employees.** You do not have to be enrolled in one of our medical plans to utilize this program. See further details on what the EAP offers and how to access services on page 19 of this benefits guide.



Dental Coverage

Dental coverage is provided through Delta Dental of Colorado. The Delta Dental PPO Plus Premier Plan allows you to visit any licensed dentist, but you will have the greatest out of pocket savings if you see a Delta Dental PPO dentist. You can choose between the Base Dental Plan or the Buy-Up Dental Plan.

There are three levels of dentists to choose from:

- **PPO Dentist:** Payment is based on the PPO dentist’s allowable fee, or the actual charge, whichever is less.
- **Premier Dentist:** Payment is based on the out of network Reasonable and Customary (R&C) charge, or the actual charge, whichever is less.
- **Out of Network Dentist:** Payment is based on the out of network Reasonable and Customary (R&C) charge. Members are responsible for the difference between the R&C and the full fee charged by the dentist.

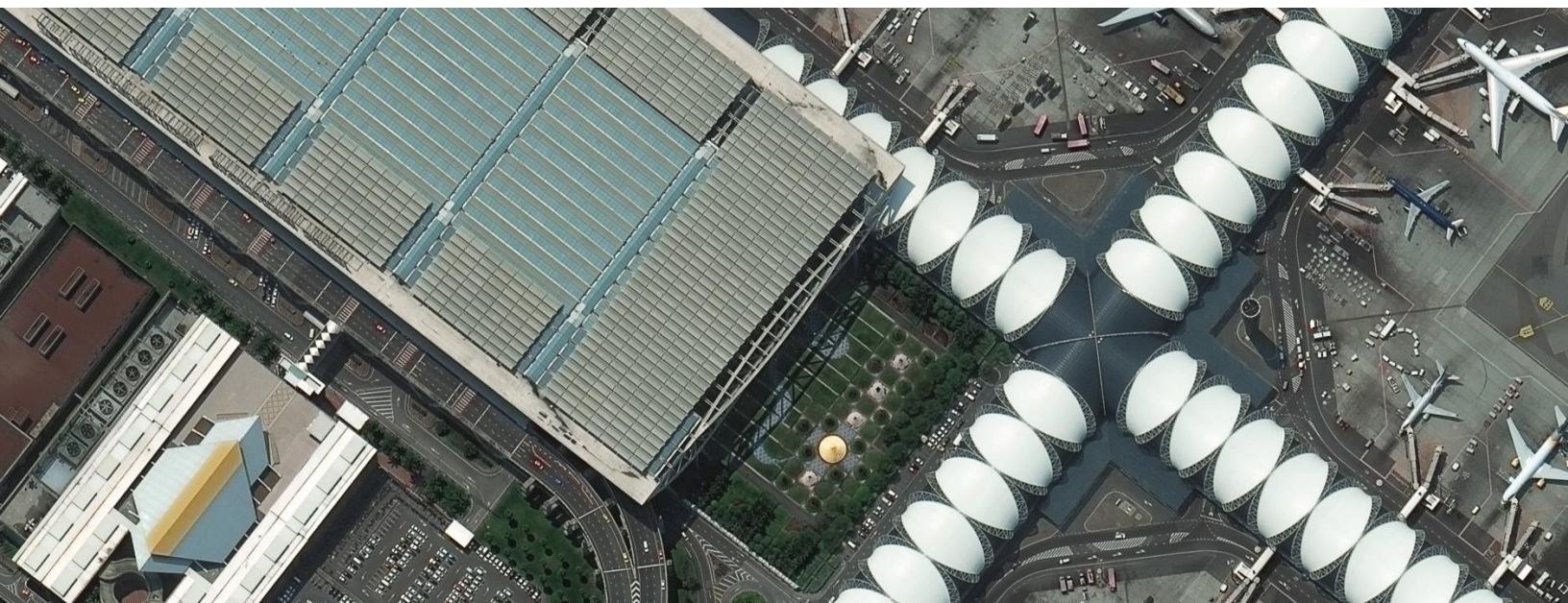
You can find a participating provider by going to www.deltadentalco.com and selecting the Delta Dental PPO Plus Premier Plan or by calling 800-610-0201.

DELTA DENTAL PPO PLUS PREMIER PLAN				
<i>Policy Effective Date: 1/1/2024 —12/31/2024</i>				
	Base Plan		Buy-Up Plan	
NETWORK:	PPO & Premier Dentist	Out of Network Dentist	PPO Dentist	Premier & Out of Network Dentist
Calendar Year Deductible:	\$50 per person / \$150 per family		\$50 per person / \$150 per family	
COVERED SERVICES				
Diagnostic and Preventive: Up to 4 cleanings per year	100% no deductible	100% no deductible	100% no deductible	100% no deductible
Basic (Fillings, Extractions, Endodontics, Periodontics)	80% after deductible	80% after deductible	80% after deductible	80% after deductible
Major (Crowns, Bridges, Dentures. Occlusal Guards/Night Guards)	50% after deductible	50% after deductible	60% after deductible	50% after deductible
Orthodontics (Adult and Children)	Not Covered		50% after deductible	50% after deductible
Calendar Year Maximum Benefit:	\$1,000 per member / per year		\$2,000 per member / per year	
Orthodontics: (Adult and Children)	Not Covered		\$2,000 per member / lifetime	
There would likely be some benefit available with a reduction for an ortho treatment in progress, please have your provider submit a treatment plan for DDCO to process.				

Vision Coverage

Maxar offers vision coverage to employees and eligible dependents through Vision Service Plan (VSP). You can choose between the Base Vision Plan or the Buy-Up Vision Plan. You can find a participating provider by going to www.VSP.com and selecting the VSP Choice network option or by calling 800-877-7195.

VISION SERVICE PLAN (VSP)				
<i>Policy Effective Date: 1/1/2024 —12/31/2024</i>				
	VSP CHOICE BASE PLAN		VSP CHOICE BUY-UP PLAN	
NETWORK:	In Network	Out of Network	In Network	Out of Network
Copayment:	\$20 Exam \$40 Materials	N/A	\$10 Exam \$25 Materials	N/A
Eye Exam: Base Plan: Once per calendar year Buy-Up Plan: Once per calendar year	Covered after Copay	Reimbursed up to \$45	Covered after Copay	Reimbursed up to \$45
Lenses: Single Vision Lenses: Bifocal Lenses: Trifocal Lenses: Base Plan: Once per calendar year Buy-Up Plan: Two pair of glasses per calendar year	Covered after Copay	Reimbursed up to \$30 Reimbursed up to \$50 Reimbursed up to \$65	Covered after Copay	Reimbursed up to \$30 Reimbursed up to \$50 Reimbursed up to \$65
Frames: Base Plan: Every other calendar year Buy-Up Plan: Two per calendar year	Covered up to \$150 (\$80 at Costco); \$200 on featured frame brands 20% off amount over allowance	Reimbursed up to \$70	Covered up to \$200 (\$110 at Costco); \$250 on featured frame brands 20% off amount over allowance	Reimbursed up to \$70
Contact Lenses: (in lieu of frames) Base Plan: Once per calendar year Buy-Up Plan: Two per calendar year	Covered up to \$120 Exam up to \$60 copay	Reimbursed up to \$105	Covered up to \$200 Exam up to \$60 copay	Reimbursed up to \$105



2024 Employee Rates

MEDICAL	CDHP	PPO	Surest PPO	Kaiser HMO (CA Only)
Employee:	\$27.65	\$55.07	\$57.82	\$74.21
Employee + Spouse:	\$63.02	\$118.62	\$124.56	\$148.44
Employee + Children:	\$ 52.52	\$104.65	\$109.88	\$129.90
Employee + Family:	\$91.36	\$172.01	\$180.60	\$222.67

DENTAL	Base	Buy-Up
Employee:	\$1.94	\$2.91
Employee + Spouse:	\$2.91	\$4.85
Employee + Children:	\$2.91	\$4.85
Employee + Family:	\$4.85	\$7.75

VISION	Base	Buy-Up
Employee:	\$2.91	\$4.85
Employee + Spouse:	\$4.85	\$6.54
Employee + Children:	\$4.85	\$6.54
Employee + Family:	\$8.00	\$10.66

Rates shown are bi-weekly and pre-tax

If applicable, Domestic Partner Imputed Income Rates can be found on Pages 30, 31 and 32



Consumer Driven Health Plan (CDHP) & Health Savings Account (HSA)

What is a CDHP HSA?

A Consumer Driven Health Plan (CDHP) offers comprehensive health care coverage at a lower premium and higher deductible than traditional health care plans. A CDHP also features a Health Savings Account (HSA) that enables you to pay for current, qualified health care expenses and save for future expenses on a tax-free basis. You have the opportunity to set aside funds in your HSA before taxes through convenient payroll deductions. Maxar also contributes funds to your HSA to help your account grow.

How the plan works

The CDHP, along with your HSA, puts health care spending in your hands, allowing you to choose how to spend your health care dollars. You can either pay for eligible services by using funds in your HSA, or you can pay for them out of your own pocket. **Note:** You can only use HSA funds that are available in your account. You can always reimburse yourself later once you have accumulated funds in your account.

HSA Funding

Your Contributions

There are several ways to contribute money into your HSA:

- Pre-tax contributions through payroll deductions
- Catch-up contributions up to \$1,000 per year if you are over age 55 (until you enroll in Medicare)

Company Contribution

Maxar will contribute \$800 annually for individuals and \$1,600 for all other tiers to supplement your own contributions as you work to make the account grow. You must open your HSA through Optum Bank (via www.optumbank.com) prior to December 1st, 2024 in order to receive any contributions (via payroll deduction or from Maxar) for the calendar year. If your account is opened after December 1st, 2024, you will forfeit any Maxar contributions for the calendar year. Maxar's contribution will be funded per pay period in 2024 (pro-rated if enrolling mid-year).

Annual Contribution Limits

It is important to note that your contributions, when combined with those contributed by Maxar, may not exceed the IRS annual maximum:

Tiers	2023	2024
Employee Only	\$3,850	\$4,150
Employee + 1 or more	\$7,750	\$8,300
Catch-up (age 55+)*	\$1,000	\$1,000

*Additional amount you can contribute to your HSA each year, until you enroll in Medicare

Eligibility

To be eligible for contributions to the HSA bank account, the IRS requires that you:

- Must be enrolled in a qualified Consumer Driven Health Plan (CDHP) (our United Healthcare CDHP with HSA is a qualified medical plan)
- Do not have any other health coverage that is not a CDHP or permitted insurance
- Are not covered:
 - By a spouse's medical or pharmacy plan that is not a CDHP
 - Through Medicare Parts A, B, C and/or D, or TRICARE programs
 - Through a general purpose Flexible Spending Account (FSA) plan (such as your spouse's plan)
- Are not active military
- Cannot be claimed as a dependent on another person's tax return

Questions

Visit <http://www.irs.gov/pub/irs-pdf/p502.pdf> for more information, Optum Healthbank at www.optumbank.com or by phone at 866-234-8913. You can also contact United Healthcare at 866-317-6366.

Transition from General Purpose Health FSA to HSA

Maxar's Health FSA includes a grace period. If you have an election for Health FSA Benefits that is in effect on the last day of a Plan Year, you cannot elect HSA Benefits or otherwise make contributions to an HSA for any of the first three calendar months following the close of that Plan Year, the exception is if you have a zero balance at the close of that plan year. You may enroll in Maxar's CDHP effective January 1st but due to IRS guidelines you would not be eligible to establish an HSA until April 1st and contribute 3/4 of the IRS annual maximum contribution. You may use the account to file qualified eligible medical expenses dated after April 1st. Expenses incurred prior to your HSA being established are not considered qualified.

Qualified Expenses

HSAs enable you to pay for the following qualified health care expenses on a tax-free basis:

- Qualified expenses not covered by insurance, as defined by the IRS, online at <http://www.irs.gov/pub/irs-pdf/p502.pdf>
- COBRA premiums
- Qualified long-term care insurance and expenses
- Health insurance premiums when receiving unemployment compensation
- Medicare/retiree health insurance premiums (excluding Medicare Supplement/Medigap insurance premiums)

HSA Advantages

Triple Tax Advantage

1. You contribute pre-tax funds through payroll deductions, meaning the money comes out of your paycheck before federal income tax is calculated. This, in turn, reduces the amount of taxable income, so less tax is withheld from your paycheck.
2. Funds grow tax-free, and unused funds roll over year to year.
3. You can withdraw funds tax-free to pay for qualified health care expenses now and in the future—even in retirement.

Control

You own and control the money in your HSA. You decide how you want to spend it or if you want to spend it. You can use it to pay for doctor's visits, prescriptions, braces, glasses—even laser vision correction surgery.

Investment Opportunities

Once you reach and maintain a minimum threshold, you can make investments to help your money grow tax-free.

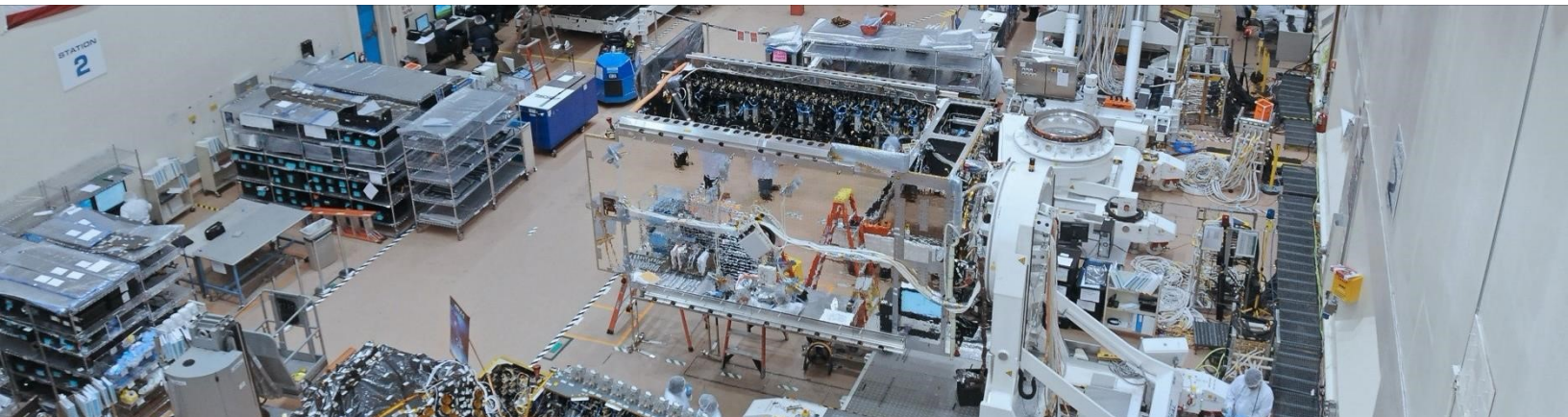
Savings Potential

There is no "use it or lose it" rule. Your account grows over time as you continue to roll over unused dollars from year to year.

Portability

Your HSA is yours for life. The money is yours to spend or save, regardless of whether you change health plans,* retire or leave the company.

**You must be enrolled in a qualified health plan to contribute to an HSA.*



Flexible Spending Accounts (FSA)

Flexible Spending Accounts (FSA), allow employees to set aside pre-tax money from their paychecks to pay for eligible out of pocket expenses for healthcare, dependent care and transit/parking. Because the money put into these accounts is not considered taxable, employees save by paying less Federal, State and FICA taxes. Depending on personal circumstances, these plans can mean a significant tax savings. All FSAs are administered by Discovery Benefits.

Take note if you have a domestic partner—IRS rules do not recognize expenses for domestic partners as reimbursable under these accounts.

Health Care Flexible Spending Account

Contribute anywhere from \$120 up to the IRS maximum. The 2023 maximum is \$3,050 per household (per calendar year) for reimbursement of health-related expenses you may need to pay for out of pocket. Expenses can be incurred from January 1, 2024 to March 15, 2025 as long as you are an active participant in the plan. You have access to your full plan year election amount of Health Care FSA funds immediately.

Examples of Eligible Expenses

- Copays, coinsurance and deductibles
- Dental and orthodontia expenses
- Contact lenses, eyeglasses, vision surgery
- Hearing aids
- Chiropractic care
- Over the counter medications, with a prescription

You can find a complete list of eligible expenses at: <https://www.irs.gov/pub/irs-pdf/p969.pdf>

Use It or Lose It!

IRS regulations require that expenses must be incurred between January 1, 2024 to March 15, 2025 and submitted for reimbursement by March 31, 2025. Plan carefully prior to participation in order to avoid forfeitures of contributions. Changes to elections mid-year cannot be made without a Qualified Life Event (QLE). For further details, please refer to the Summary Plan Description.

Limited Purpose Health Care FSA

If you enroll in the CDHP medical coverage, you have the option of electing a Limited Purpose Health Care FSA. Under the Limited Purpose Health Care FSA you can be reimbursed for dental and vision expenses you may need to pay for out of pocket.

For further details please refer to the Summary Plan Description.

Dependent Care Flexible Spending Account

Contribute anywhere from \$120 up to \$5,000 per household (per calendar year) towards out of pocket dependent care expenses for children under age 13 and disabled dependents of any age. Expenses can be incurred from January 1, 2024 to March 15, 2025 as long as you are an active participant in the plan. Dependent care expenses are only reimbursable up to what has been deducted from payroll and deposited to your account.

Examples of Eligible Expenses

- Licensed day care centers for children and disabled dependents*
- Costs for family or adult day care facilities*
- Babysitters outside or inside your home while you are working*
- Day camp expenses (but not overnight camp)*

You can find a complete list of eligible expenses at:

<https://www.irs.gov/pub/irs-pdf/p969.pdf>

Use It or Lose It!

IRS regulations require that expenses must be incurred between January 1, 2024 to March 15, 2025 and submitted for reimbursement by March 31, 2025. Plan carefully prior to participation in order to avoid forfeitures of contributions. Changes to elections mid-year cannot be made without a Qualified Life Event (QLE). For further details, please refer to the Summary Plan Description.

**Must provide tax ID# or SSN*

Transportation & Parking Flexible Spending Accounts

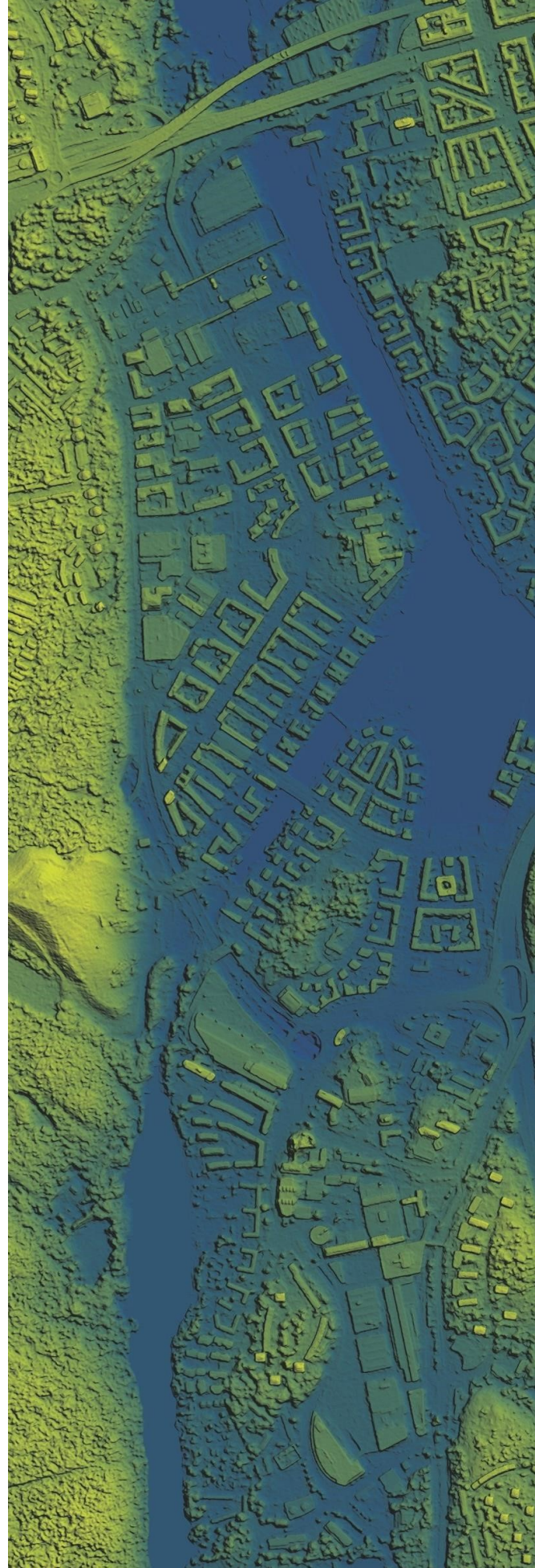
Maxar offers a plan, administered by WEX, whereby employees can set aside a portion of their pay, via pre-tax payroll deductions, for the payment of Mass Transit or Parking expenses. You may adjust or discontinue your participation in the plan whenever you experience a change in transportation or parking expenses. Employees may designate up to the IRS maximum or the 2023 maximum below:

A monthly maximum of \$300 for Mass Transit

A monthly maximum of \$300 for Parking

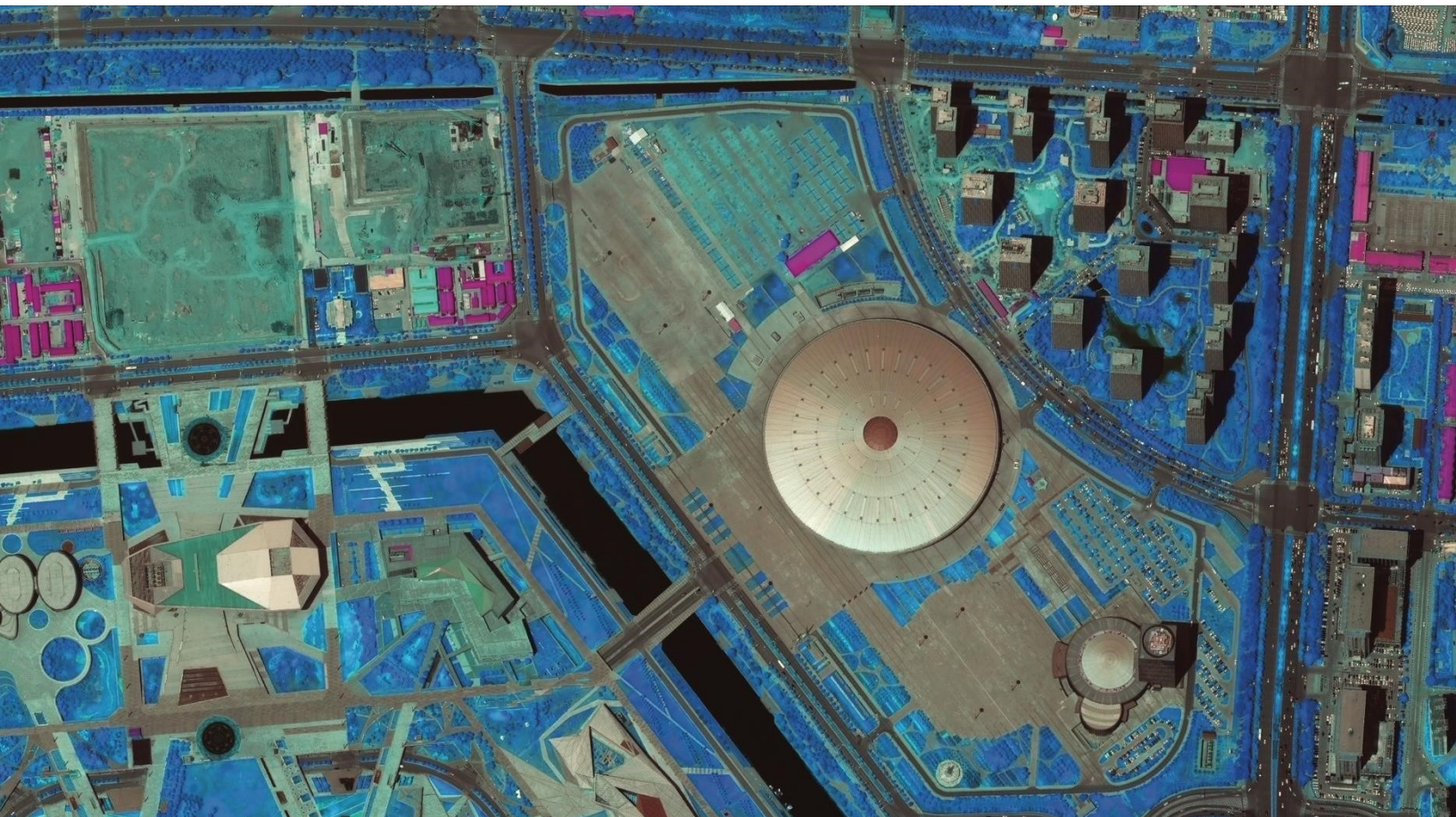
IRS Section 132(f) provides that eligible expenses include (1) transportation in a commuter highway vehicle between home and work, (2) any transit pass, and (3) qualified parking.

For further details please refer to the Summary Plan Description.



The Difference between the HSA and the Health Care FSA

HSA	Health Care FSA
You can accumulate the money in a HSA from year-to-year and take the account with you if you leave or retire from Maxar.	You may not rollover funds in a Health Care FSA and you lose any funds you don't use by March 15, 2025.
Based on account balance, you may be able to earn interest or invest the money in your account. Invested funds are not insured and there is risk in any investment vehicle.	You do not earn interest on the money in your Health Care FSA, nor is your money at risk.
You MUST be enrolled in the CDHP to participate in a HSA. Medicare, Medicaid or Tricare plans are not eligible for use of an HSA account.	You can participate in the Health Care FSA if you are enrolled in the PPO plan. You can participate in the Limited Health Care FSA if you are enrolled in the CDHP plan.
You cannot spend dollars from your HSA until you have accumulated them.	You can spend dollars from your Health Care FSA on health care expenses you incur <i>before</i> you have accumulated enough in your account to pay those expenses.
The annual contribution limit for 2024 is \$4,150 for individual coverage and \$8,300 for family coverage; + \$1,000 catch up contribution for those age 55+.	Up to the IRS maximum. The 2023 annual contribution limit is \$3,050.
The annual limits include both employee and employer contributions.	You can use the 2024 balance to pay for expenses incurred from January 1, 2024 through March 15, 2025.



Basic Life and AD&D

Maxar provides Basic Life Insurance and Basic AD&D Insurance policies for all eligible employees. The benefit for each policy is 2 times your annual earnings to a maximum of \$1,000,000. Premiums for coverage over \$50,000 are considered a taxable benefit, and will appear on your W-2. **When you reach age 65, life benefits reduce to 65%. When you reach age 70, life benefits reduce to 50%.**

NOTE: ALL ELIGIBLE EMPLOYEES ARE AUTOMATICALLY ENROLLED IN STD, PREMIUM TAXED LTD, LIFE, AND AD&D COVERAGE. EMPLOYEES WORKING A MINIMUM OF 15 REGULARLY SCHEDULED HOURS PER WEEK AVERAGED OVER THE PAST 12 MONTHS ARE ELIGIBLE.

Supplemental Life

Maxar offers Supplemental Life insurance for employees, spouses, and children through Lincoln. Employees working a minimum of 15 regularly scheduled hours per week averaged over the past 12 months are eligible. **When you reach age 65, life benefits reduce to 65%. When you reach age 70, life benefits reduce to 50%.**

1. An Employee may elect coverage in \$10,000 increments up to \$1,000,000.
 - Guaranteed issue insurance is available to new employees within 31 days of hire date.
 - The guaranteed issue amount for employees is \$350,000.
2. An Employee can then elect Spouse coverage in \$5,000 increments up to a maximum of \$500,000. Coverage cannot exceed 50% of the amount of your supplemental life insurance coverage.
 - The guaranteed issue amount is \$50,000 for spouses.

Supplemental Life Premium

Monthly Premium Per \$1,000 of coverage for Employee, Spouse/Domestic Partner.

Coverage for children is \$10,000 each with a monthly premium of \$0.20, regardless of the number of children covered.

Additional Required Forms

If you elect amounts over the guaranteed issue or request coverage more than 31 days after your date of hire, you will be required to complete an Evidence of Insurability (EOI) form in order to apply for medical underwriting through Lincoln.

Access your Evidence of Insurability (EOI) Online:

1. Log in to mylincolnportal.com.
First time user? Register using company code MAXAR
2. Click Complete Evidence of Insurability / Statement of Health
3. Answer the questions asked
4. Electronically sign and submit
5. Save your confirmation report

Supplemental Life Age Band	Supplemental Life Rate per \$1,000
< 25	\$0.07
25 – 29	\$0.08
30 – 34	\$0.10
35 – 39	\$0.11
40 – 44	\$0.14
45 – 49	\$0.22
50 – 54	\$0.38
55 – 59	\$0.60
60 – 64	\$0.80
65 – 69	\$1.29
70 – 74	\$2.18
75+	\$3.60

In most cases, you may be auto-approved for coverage. If not, Lincoln will review your application and contact you if any additional information is required. You will be mailed the outcome of your EOI to your home address.

Special Note: The policy will not be contested, except for nonpayment of premium, after it has been in force for two years from the date of issue. The coverage of any Covered Person shall not be contested, except for nonpayment of premium, on the basis of a statement made relating to insurability of the Covered Person after such coverage has been in force for two years during the Covered Person's lifetime.

Short Term Disability (STD)

- Employees working a minimum of 15 regularly scheduled hours per week averaged over the past 12 months are eligible.
- Provided by Maxar at no cost to you, the Short-Term Disability (STD) benefit provides salary continuation in the event of a non-work related illness or injury.
- A portion of your income is protected beginning on the 8th consecutive day of illness or injury, as defined by a qualified physician. Your 7-day waiting period is waived if you are hospitalized.
- Employees are eligible to receive up to 6 weeks of salary continuation at 100% of their salary and thereafter, up to 6 weeks paid at 66.67%.
- Short Term Disability will run concurrently with any applicable leave of absence.
- This benefit is offset by any applicable state disability payments.

Long Term Disability (LTD)

- Maxar provides Long-Term Disability (LTD) coverage through Lincoln. Employees working a minimum of 15 regularly scheduled hours per week averaged over the past 12 months are eligible.
- If you are unable to work due to disability for longer than 13 weeks, you will be eligible to receive tax-exempt compensation through LTD.
- If an illness or injury extends beyond the period covered by STD, and you are totally disabled as defined by a qualified physician, you may be eligible for LTD benefits.
- This plan does not cover pre-existing conditions. This means a condition resulting from an Injury or Sickness for which you were diagnosed or received Treatment within three months prior to your effective date of coverage.
- LTD covers 60% of monthly salary to a maximum of \$25,000 per month.
- You may choose either premium taxed or benefit taxed LTD. Maxar will pay for this benefit, however you have the option to either pay taxation on the premium, which will make your LTD tax free in the event of a claim (Premium Taxed), OR you can choose to have the benefit in the event of a claim taxed, which makes your premium free to you (Benefit Taxed). You must pick one or the other, you may not waive this coverage.

While Maxar pays the premiums for LTD coverage, if you elect premium taxed, the premiums will be reported as taxable income on your W-2 at the end of the year in order to provide a tax-free benefit.

Monthly benefit at 60%	\$4,250 (Benefit Taxed)	\$4,250 (Premium Taxed)
Federal Tax:	-\$431.04	\$0.00
State Tax:	-\$156	\$0.00
Social Security:	-\$263.50	-\$263.50
Medicare:	-\$61.63	-\$61.63
Disability Pay:	\$3,337.83	\$3,924.87

Employee Assistance Program—Lyra Health

Everyday issues can be complicated and disruptive. It helps to talk to someone who can ease your worry and help you get back on track. Your Lyra Health EAP benefit, paid by Maxar, offers confidential Licensed Professional Counselors, as well as legal and financial experts who will listen to your issues and offer practical strategies. Lyra has a care option that's right for you.

- **ON THE PHONE:** Simply call 844-898-6758 to speak with a Lyra Care Team member for compassionate and confidential mental health care to help you with:
 1. Anxiety, depression, anger, burnout, grief, loss, stress management, sleep problems
 2. Marital, parenting, relationship issues
 3. Substance abuse, gambling, other dependencies
- **FACE-TO-FACE:** Eight (8) free* in-person or virtual counseling sessions per year for each family member.

*Members will be billed for no shows.

- **Find confidential care with Lyra in 3 easy steps:**
 1. Create an account at maxar.lyrahealth.com
 2. Take the care assessment to get matched with high-quality providers who have diverse backgrounds and identities. Lyra's providers are custom matched to you and have appointments available right away
 3. Meet with your provider virtually or in person to get stated on your journey
- **Lyra's Work-Life referrals for financial services include the following:**
 1. Financial Consultations: Each member is entitled to one 30-minute no cost telephonic consultation with a financial counselor. Typical matters include credit counseling, debt and budgeting assistance, tax planning, retirement and college planning questions. **These services are provided by seasoned financial professionals and licensed CPA's**
 2. Tax Preparation and Consultation Component: Members are entitled to receive one 30-minute no cost telephonic income tax planning related consultation per year on each separate tax issue you encounter. Preparation of all personal income tax documents are prepared by a CPA at a preferred rate reduction of 25% from CPA's normal fee
 3. Resources: Members also have access to an online library of free financial articles and tools
- **LYRA ESSENTIALS ONLINE RESOURCES: maxar.lyrahealth.com**
 1. Use Lyra Essentials, a new preventive mental health offering to access a rich library of research-based self-care resources
 2. Tap into guided meditations, how to videos, and mindfulness tactics for everyday life in Lyra's app or on the web
- **CONFIDENTIALITY:** Use of these services is completely confidential. Maxar is not given personal information without written consent, except where required by law.

Health Advocate

You have access to a comprehensive Health Advocacy service at no cost, courtesy of Maxar. The program is designed to help you and your family navigate healthcare and insurance-related issues, resolving problems that you may encounter.

A Personal Health Advocate is available to you and your covered dependents. Your Personal Health Advocate is typically a Registered Nurse, who understands the in's and out's of the health care system and how to navigate through it. The Personal Health Advocate helps you and your covered dependents coordinate care among doctors and medical facilities.

Health Advocate services include help with Medical Care like learning more about a diagnosis and treatment, finding the latest research and most advanced approaches to care, connecting with the right in-network doctors and specialists and obtaining second opinions. Health Advocate can also assist in resolving any claims or billing issues you or your dependents may experience.

Contact Health Advocate online at healthadvocate.com/members, or by phone at **866-799-2728**.

401(k) Plan

Maxar offers a 401(k) Plan managed by Fidelity Investments. Regular employees paid in US dollars are eligible to participate as of the date of hire.

Employee Contributions

Employees may contribute between 1% and 75% of eligible earnings up to \$23,000 the IRS maximum in 2024. Maxar offers the ability to contribute via a traditional pre-tax 401(k) deferral as well as via a post-tax Roth 401(k) deferral. Both pre-tax 401(k) and Roth 401(k) contributions apply to the annual maximum and are eligible for employer discretionary match contributions. The catch-up contribution limit for employees age 50 or older who participate in 401(k) is \$7,500 for 2024 (catch up contributions are eligible for the Employer Discretionary match). You may contribute up to the IRS maximum for 2024.

Newly eligible employees will be enrolled automatically after 30 days unless other action is taken. Automatic enrollment will deduct 4% from your pay on a pre-tax basis and increase by 1%, capping at 8%, every year on April 15th.

You may stop or change this automatic contribution by logging into www.401k.com.

The Maxar 401(k) Plan accepts rollovers from “tax-qualified” plans.

**In the event of either retirement or termination, your earnings can be withdrawn tax-free if it has been five tax years since your first Roth 401(k) contribution and you are at least 59 1/2 years old. In the event of death, beneficiaries may be able to receive distributions tax-free if the deceased started making Roth contributions more than five tax years prior to the distribution. In the event of disability, your earnings can be withdrawn tax-free if it has been five tax years from your first Roth 401(k) contribution.

Taxes: Pay Now or Pay Later		
	Traditional Pre-Tax 401 (k)	Roth 401(k)
Employee Contributions	Pre-Tax dollars	After-Tax dollars
Employee Withdrawals	Taxable upon withdrawal	Tax-free upon withdrawal**

Employer 401(k) Discretionary Match

You become eligible for matching contributions only if you make deferral contributions. Maxar has a discretionary match of 50% of the first 8% of eligible earnings contributed on a per-pay-period basis.

- The match applies to traditional 401(k) as well as Roth 401(k) deferrals
- The discretionary match is funded per pay period and is 100% vested immediately

Enroll, make changes or update your beneficiary any time by visiting www.401k.com.

Deferral election changes you make online will be sent electronically to Maxar HR and Payroll. You may submit deferral election changes before each upcoming pay date. Please refer to the Payroll Calendar for submission deadlines.



Nextera Healthcare

Maxar has partnered with Nextera Healthcare to provide you and your dependents with direct access to primary care physicians. This program is available to all employees and dependents enrolled in a Maxar medical plan. The Nextera program is designed to complement your insurance and save you money. They will also help to coordinate your care, should you require a specialist. This benefit offers office visits at no cost to employees enrolled in the PPO plan. For employees enrolled in the CDHP plan will be responsible to pay for the discounted charges, typically \$21 per office visit, for these services, due to IRS regulations. These charges will be applied to your annual deductible. All eligible employees are able to call, text and email Nextera doctors, at no cost.

Nextera Healthcare provides you access to quality health, wellness and personalized medicine services, with unrestricted office visits tailored to your individual health needs. Onsite services are available in some of our office locations as well as near site access to clinics.

As a member you would use your Nextera Healthcare benefits for the same services your primary care physician would provide. For example, physicals, sick visits, chronic disease management (high blood pressure), allergies, urgent care, after hours and weekend care, virtual care, etc. Please visit the Xplore Benefits site via Okta for details on your location's schedule and availability.

Examples of other services include:

- Acute care and chronic disease management
- Preventive health care
- Biometric screenings
- Workplace physicals
- Sleep assessments and support
- Stress management

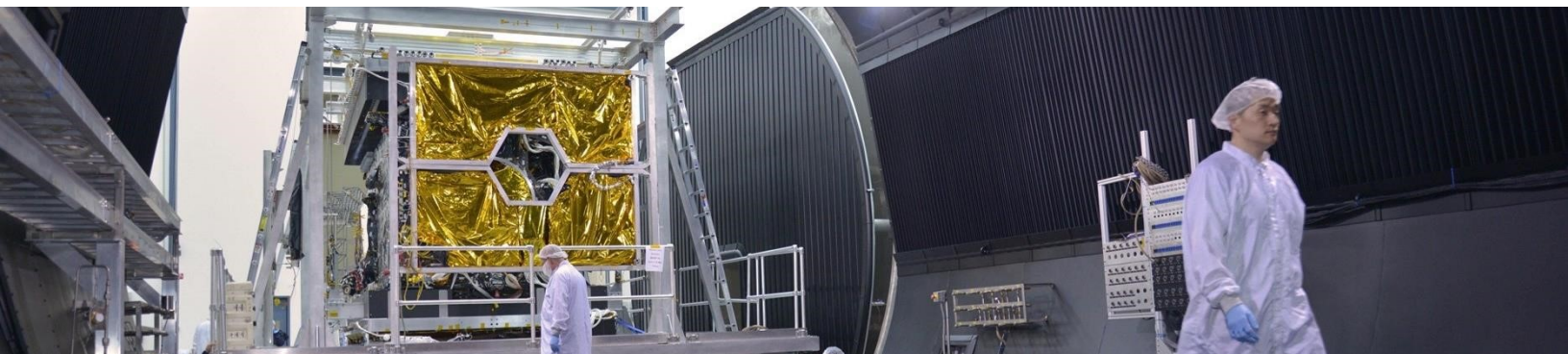
Everside Health (CA UHC Employees Only)

Coming soon for United Healthcare members in California we're proud to offer Everside Health as part of your benefits package. It's an easier, more convenient healthcare option for everything from screenings and prevention to chronic disease management and urgent care.



As an Everside Health member, you can:

- Schedule same-day and next-day appointments.
- Meet with your provider where it's easiest for you: at a health center near you, online, or over the phone.
- Reach your care team 24/7 for urgent needs.
- Spend as much time as you need with a provider who will get to know you.
- Get care for nearly every health issue. (And if you need a referral, your care team will handle it for you.)



Voluntary Benefits

Maxar employees have the opportunity to purchase additional coverage through VOYA. The premium is paid through a convenient payroll deduction on a post-tax basis.

Group Accident Plan

- The Accident Plan pays you a lump-sum benefit for specific injuries and events resulting from a covered accident.
- The plan does not coordinate or offset with any other coverage you may have in place.
- Coverage is also available for your spouse and dependent children up to age 26.
- The plan includes an annual wellness benefit of \$100 for you and your spouse, and \$50 for each of your children, with a maximum of \$200 for children. Wellness benefit claims can be filed online at www.voya.com or by calling 877-236-7564.

Coverage Type	Monthly Rate
Employee	\$12.24
Employee + Spouse	\$21.32
Employee + Children	\$23.98
Family	\$33.06

Critical Illness Plan

- The Critical Illness Plan pays you a lump-sum benefit if you are diagnosed with a covered illness or condition.
- You may elect coverage in the amount of \$10,000, \$15,000, \$20,000 or \$30,000.
- Coverage is also available for your spouse at \$5,000, \$10,000, \$15,000 amounts and dependent children up to age 26 in the amount of \$5,000 or \$10,000.
- The plan includes an annual wellness benefit of \$100 for you and your spouse, and \$50 for each of your children, with a maximum of \$200 for children. Wellness benefit claims can be filed online at www.voya.com or by calling 877-236-7564.
- Covered conditions include:

Heart Attack	Permanent Paralysis
Stroke	End Stage Renal Failure
Coronary Artery Bypass	Cancer
Coma	Carcinoma In Situ
Major Organ Failure	Skin Cancer

Coverage Type	Monthly Rate
Critical Illness Voluntary Employee, per \$1,000	
Coverage	Premium
Under 30	\$0.71
30-39	\$0.81
40-49	\$1.39
50-59	\$2.74
60-64	\$4.10
65-69	\$5.11
70+	\$6.37

Coverage Type	Monthly Rate
Voluntary Spouse Rider, per \$1,000	
Coverage	Premium
Under 30	\$0.67
30-39	\$0.79
40-49	\$1.38
50-59	\$2.55
60-64	\$3.66
65-69	\$4.60
70+	\$6.07

Coverage Type	Monthly Rate
Voluntary Children Rider	
Coverage	Premium
\$5,000	\$2.10
\$10,000	\$4.20

Hospital Confinement Indemnity Insurance

Hospital stays are rarely an enjoyable experience and in most cases you are feeling ill or are receiving some type of treatment. Costs for these type of services can add up quickly and the financial pressure of a hospital stay can be stressful. Hospital Confinement Indemnity Insurance can assist with these costs.

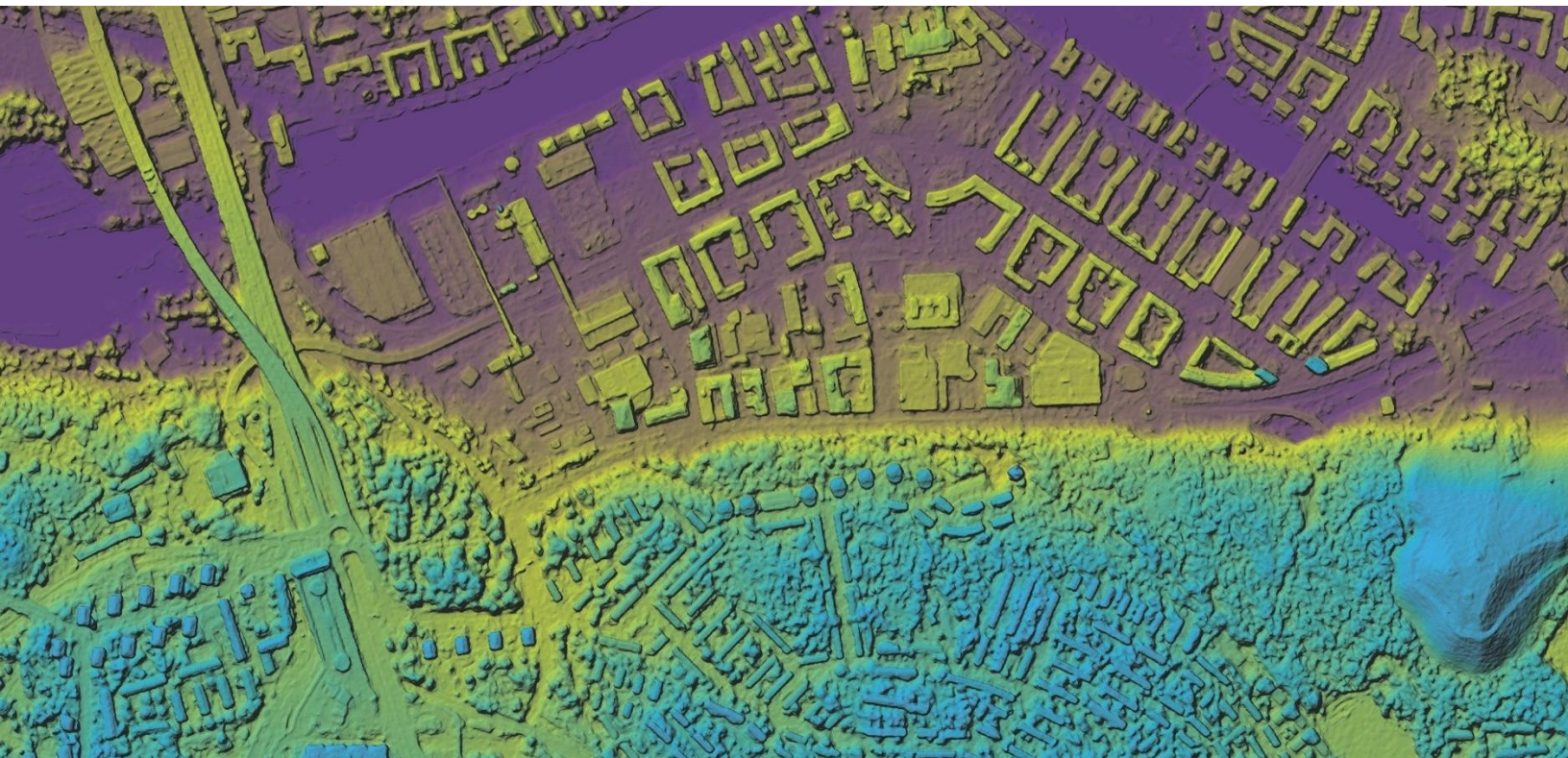
What is Hospital Confinement Indemnity Insurance?

Hospital Confinement indemnity Insurance pays a daily benefit if you have a covered stay in a hospital, critical care unit or rehabilitation facility that begins on or after your coverage effective date. The benefit amount is determined by the type of facility and the number of days you stay. This plan is not health insurance, as it just pays a lump sum directly to you to assist with hospital care costs.

How can Hospital Confinement indemnity Insurance help?

- Medical expenses, such as deductibles and copays
- Travel, food and lodging expenses for family members (your spouse and your children)
- Child care
- Everyday expenses like utilities and groceries

Coverage Type	Monthly Rate
Employee	\$14.03
Employee + Spouse	\$31.89
Employee + Children	\$22.94
Family	\$40.80



Identity Theft Protection ID Shield

Maxar employees will have identity theft protection through ID Shield. This benefit will be 100% Employer paid for employee only coverage. The cost for dependent coverage will be **paid by the employee** through payroll deductions at a monthly rate of \$8.95.

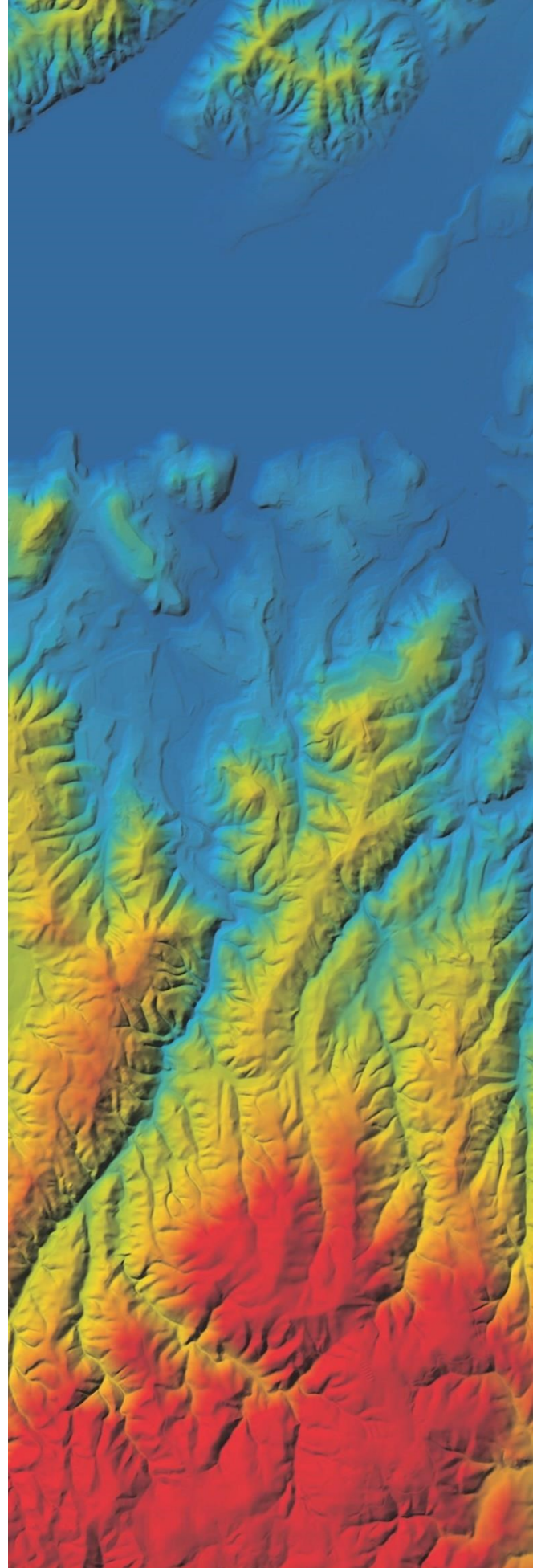
Monitor More of What Matters: ID Shield will monitor your identity from every angle, not just your Social Security number, credit cards and bank accounts. If any change in your status occurs, you receive an email update immediately.

- **Counsel When You Need It:** ID Shield identity specialists are focused on protecting you. They are available 24 hours a day, every day, to provide you with a complete picture of identity theft, walk you through the steps you can take to protect yourself and answer any questions.
- **Restore Your Identity Completely:** ID Shield is the only company with an exclusive partnership with Kroll, the worldwide leader in theft investigative services. If a compromise occurs, contact your Licensed Private Investigator who will immediately begin restoring your identity to exactly the way it was prior to the theft.

LegalShield

LegalShield provides legal advice and representation in the event you have need of an attorney. Services include: Name Changes, Bankruptcy, Affidavits, Foreclosure, Landlord/Tenant Issues, Driver's License Restoration, Traffic Ticket Violations, Living Wills, Power of Attorney, and much more. Members can get ahold of attorneys 24/7 by web, phone or app.

All Benefits are available to you and your dependents for \$15.75 a month.



Pet Insurance

Maxar recognizes that pets are family too and are now pleased to offer discounted rates for Pet Insurance.

What is Pet Insurance?

Pet insurance reimburses you on your veterinary bills when your dog or cat gets sick or injured. Pet insurance helps you afford the best course of treatment, protects against major financial setbacks, and can give you peace of mind as a pet parent. Having a pet insurance plan allows you to focus on getting the best care for your pet without worrying about the financial burden. As a Maxar employee you also have the option of adding coverage for routine care visits.

How to get Pet Insurance

Visit Pets Best at www.petsbest.com/maxar and begin with the “Get a Quote” feature on the website. After entering all the information on all of your pets you wish to cover, you will receive your individualized quote. Rates are based on the age and breed of your pet. From there, you will continue with your application on the Pet’s Best website. Once submitted, the premium amount will be submitted to Maxar to then be deducted from your bi-weekly paycheck. You may enroll or dis-enroll anytime throughout the year.

GlobalFit

GlobalFit’s Gym Network 360 provides you with exclusive savings at gyms and studios nationwide. Through this discount program, you will save on activation fees and monthly dues (savings up to 5-20% off the retail rate) at regional chains, local gyms, and specialty studios. You also will have access to discounts on premier eating and weight loss programs including Jenny Craig and Nutrisystem. The Gym Network 360 also includes discounts on at-home exercise options through Les Mills and Zumba. For additional details on this program and how to receive your discount, visit the Xplore Benefits page at <https://maxar.okta.com>.

One Pass Select – A New Offering through United Healthcare – 100% Employee Paid

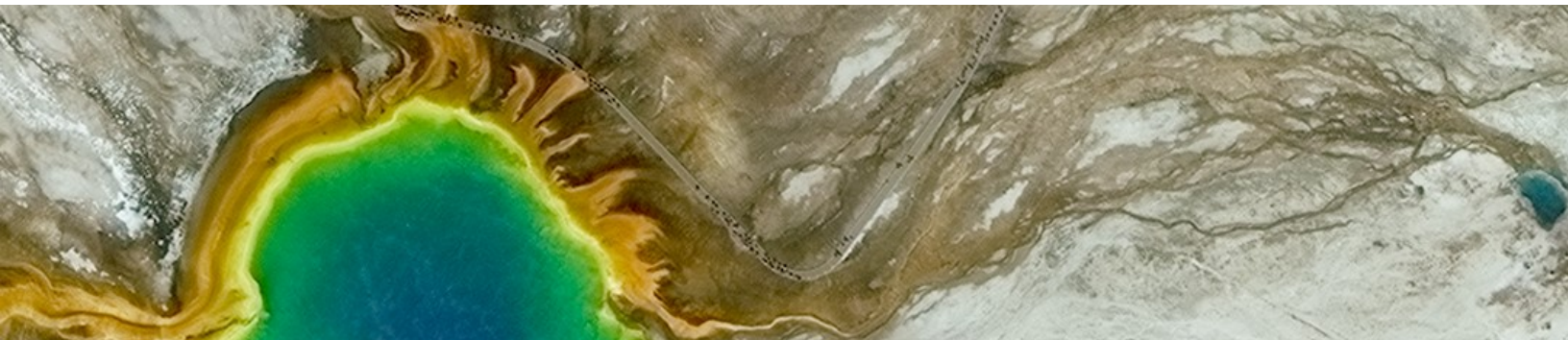
One Pass Select offers employees various membership tiers to choose from based on their unique fitness goals — along with additional benefits, including:

- No long-term contracts or annual gym registration fees
- Flexible fitness options with the ability to change tiers monthly
- Multi-location access with no waiting period
- The ability to add up to 4 family members and friends (ages 18+) at a 10% monthly discount
- A convenient grocery delivery subscription service through Shipt and Walmart+

Membership options for employees

Category	Digital	Classic	Standard	Premium	Elite
Monthly fee	\$10	\$29	\$64	\$99	\$144
One-time enrollment fee	\$10	\$29	\$29	\$29	\$29
Gym network		11,000+	12,000+	14,000+	16,000+
Premium network			✓	✓	✓
Multi-location access		✓	✓	✓	✓
Digital classes	10,000+	10,000+	10,000+	10,000+	10,000+
On-demand	✓	✓	✓	✓	✓
Livestreaming	✓	✓	✓	✓	✓
Workout builder	✓	✓	✓	✓	✓
Grocery delivery	✓	✓	✓	✓	✓
Family Memberships*	✓	✓	✓	✓	✓
Upgrade/downgrade	✓	✓	✓	✓	✓
Cancel within 30 days	✓	✓	✓	✓	✓

* 10% discount





Tuition Reimbursement

Maxar employees are eligible for reimbursement for undergraduate and graduate level courses leading to a degree that is career-aligned with the company's needs and objectives. To be eligible for this reimbursement, you must be employed for 12 months and have worked at least 1,250 hours in the past 12 months prior to the request. Only courses taken at accredited academic institutions will be eligible. You are eligible for an annual reimbursement of \$7,500 each calendar year to assist in payment of tuition, textbooks, registration and lab fees. Reimbursement amounts over \$5,250 are considered taxable. For further details on this program, please visit the Xplore Benefits page at <https://maxar.okta.com>.

Student Loan Repayment Program

The Student Loan Repayment Program covers Federal or Private Student Loans from U.S. based service providers taken out in your name and is used to pay for higher education, including career relevant graduate and undergraduate programs. You are eligible to receive up to \$1,000 per year to a maximum of \$5,000 over 5 years (made in monthly payments) through this program. To be eligible for this program you must be an employee below band 7 (Director) and in good standing with the company. You should continue to make your regularly schedule loan payments in full, as this program is designed to help you pay off your loan faster. This program does not lower your monthly loan payments and the Company is not responsible for any missed or late payments and associated penalties.

For complete details on exclusions and the contribution process, please visit the Xplore Benefits page (<https://maxar.okta.com>) for the Student Loan Forgiveness Policy.

Adoption Reimbursement

Maxar offers assistance to employees who are beginning or expanding their family through the process of adoption. To be eligible for this reimbursement, you must be employed for 12 months and have worked at least 1,250 hours in the 12 months immediately preceding the request. Additionally, your adopted child must be under 18 years of age and may be non-biologically or biologically related to either parent. Eligible adoption-related expenses will be reimbursed to a maximum of \$7,000 per child. Most expenses directly related to the adoption are reimbursable.

For details on eligible adoption-related expenses, taxation of reimbursements, and the reimbursement process, please visit the Xplore Benefits page at <https://maxar.okta.com>.

International SOS

Through International SOS, Maxar provides employees with International Traveler Medical and Security Coverage if you live or travel internationally on Maxar's behalf.

- Extended medical and safety assistance 24/7, no matter where you live or travel internationally on Maxar's behalf.
- A worldwide network of 27 assistance centers, 35 clinics and a fleet of air ambulances.
- Real-time health and logistics professionals, including 1,200 full-time physicians with local expertise, will provide advice and emergency assistance.
- Members-only website with additional tools and resources.
- You must download the International SOS app if you are traveling abroad. This app assists in assessing any risks in the areas you are visiting, whether they be political, health, war, or natural disaster.

This coverage is in addition to our existing Chubb Medical Benefits Abroad plan, but the International SOS plan should be your primary resource if you're traveling on behalf of the company.

Business Travel Accident for Work Travel through ISOS

Maxar provides Life/Accidental Death and Dismemberment insurance for employees who travel for company business. The Business Travel Accident benefit provides the following coverage:

- **Employees – Flat \$500,000**
- **Vice Presidents and above – 3 x annual salary to \$850,000 maximum**

This program is available to employees and dependents 24 hours a day, 7 days a week when traveling 100 miles or more from their primary residence. Travel Assistance is not insurance. It is a service program to assist travelers. Additional services include: assistance regarding visa, passport, inoculation and immunization requirements; assistance to replace medication and eyeglasses; and assistance with emergency travel arrangements and locating lost items.

Travel Assistance Services for Personal Travel

Maxar provides 24/7/365 access to pre-travel, personal, and emergency assistance with travel-related problems and circumstances through Lincoln Financial Group's Travel Connect program. **This program will be administered by On Call International who must coordinate and provide all arrangements for eligible services to be covered.**

What types of services are available?

Lincoln's Travel Connect program, supported by On Call provides the following new benefits to the employee and his or her eligible dependents, including, but not limited to:

- **Evacuation:** coordinating and paying for a safe evacuation when a natural disaster, political or security threat occurs.
- **Emergency pet boarding and/or pet return:** coordinating and paying for the return of the employee's dog or cat if he/she is hospitalized for three or more days and their pet is left unattended.
- **Return of traveling companion:** coordinating and paying for a one-way airline ticket if the employee's traveling companion loses previously made arrangements caused by the employee's medical emergency or death.
- **Vehicle return:** coordinating and paying for the return of the employee's personal vehicle to their primary residence in the event he/she has a medical evacuation, medical repatriation or passes away while travelling.
- **ID recovery assistance:** If the employee's identity is compromised while travelling, On Call will notify credit card companies and all three credit card bureaus. In the event the employee's passport is stolen while travelling internationally, a meeting with the consulate will be scheduled for emergency passport replacement.

How do I access Travel Assistance services?

You can reach On Call International for support at (866) 525-1955 or mail@oncallinternational.com

Website: <https://mysearchlightportal.com> Group ID: LFGtravel123

Benefit Terms

Following are definitions of terms commonly used when discussing benefits.

Coinsurance

The percentage the plan or you pay for a covered service or supply. For example, the plan may pay 90 percent while you pay 10 percent.

Copayment (copay)

A copay is a flat-dollar amount you pay for specific covered services upon each visit to the provider. IA copay is a flat-dollar amount you pay for specific covered services upon each visit to the provider. Copay's count toward the out-of-pocket maximum. Copay's do not count toward the annual deductible. If the eligible expense is less than the copay, you are only responsible for paying the eligible expense amount and not the copay.

Deductible

The amount you pay each year before the plan begins to pay insurance.

Evidence of Insurability (EOI)

The documentation of the good health condition of the insurance beneficiary and his/her dependent's health in order to be approved for coverage. It is only required in certain circumstances.

Explanation of Benefits (EOB)

After you receive medical services, your insurance will provide you with an EOB. It will outline details regarding how your insurance processed your medical claim, including what portion of the charges your insurance paid and what portion, if any, you are responsible for paying.

Formulary

A medical plan's formulary is a preferred brand-name drug list of the most cost-effective outcome-based drugs. You pay less when using a drug on the plan's formulary list.

Flexible Spending Account (FSA)

An FSA is a tax-advantaged account that lets you put money aside on a pre-tax basis to pay for a wide range of health and/or dependent care expenses (as defined by the IRS) not covered by your plan that you incur during the plan year. Unlike the HSA, any unused funds remaining after the plan year ends will be forfeited.

In- And Out- of-Network Providers

Benefit plans develop networks by contracting with doctors, hospitals, labs, etc., who have agreed to provide health care services to members at negotiated rates. You generally pay less out of pocket when you use in-network providers.

Out-of-Pocket Maximum

The maximum amount you will pay out of pocket for covered medical expenses per calendar year, including your deductible. After your share of covered expenses reaches this annual limit, the plan pays 100 percent for eligible network services and supplies for the remainder of the calendar year.

Reasonable and Customary (R&C) Charges

The amount paid for a medical service in a geographic area based on what providers in the area usually charge for the same or similar medical services. The R&C amount sometimes is used to determine the allowed amount.

Summary Plan Description (SPD)

An important document that tells plan participants what the plan provides and how it works.

Domestic Partner Imputed Income - Medical

What if the employee's domestic partner is recognized by the state? The IRS considers same-sex spouses as married if they were legally wed in any jurisdiction, regardless of their state of residence, in addition to same-sex marriages performed in Canada or other foreign countries. However, civil unions, domestic partnerships, and other formalized relationship won't be treated as marriages for tax purposes.

	Monthly 2024 Rates	Bi-Weekly Payroll Deduction		Bi-Weekly Imputed Income
		Pre-Tax	Post-Tax	
CDHP				
EE Only:	\$717.14	\$27.65	\$0.00	\$0.00
EE + Spouse:	\$1,434.30	\$63.02	\$0.00	\$0.00
EE + DP:	\$1,434.30	\$27.65	\$35.37	\$295.62
EE + EE Children:	\$1,362.58	\$52.52	\$0.00	\$0.00
EE + DP Children:	\$1,362.58	\$27.65	\$24.88	\$273.02
EE + EE Children + DP Children:	\$1,362.58	\$52.52	\$0.00	\$0.00
EE + Spouse + EE Children:	\$2,079.72	\$91.36	\$0.00	\$0.00
EE + DP + EE Children:	\$2,079.72	\$55.99	\$35.37	\$295.62
EE + DP + DP Children:	\$2,079.72	\$27.65	\$63.72	\$565.17
EE + DP + EE Children + DP Children:	\$2,079.72	\$27.65	\$63.72	\$565.17

PPO				
EE Only:	\$796.82	\$55.07	\$0.00	\$0.00
EE + Spouse:	\$1,593.66	\$118.62	\$0.00	\$0.00
EE + DP:	\$1,593.66	\$55.07	\$63.55	\$304.22
EE + EE Children:	\$1,513.96	\$104.65	\$0.00	\$0.00
EE + DP Children:	\$1,513.96	\$55.07	\$49.58	\$281.41
EE + EE Children + DP Children:	\$1,513.96	\$104.65	\$0.00	\$0.00
EE + Spouse + EE Children:	\$2,310.78	\$172.01	\$0.00	\$0.00
EE + DP + EE Children:	\$2,310.78	\$108.45	\$63.55	\$304.22
EE + DP + DP Children:	\$2,310.78	\$55.07	\$116.94	\$581.82
EE + DP + EE Children + DP Children:	\$2,310.78	\$55.07	\$116.94	\$581.82

	Monthly 2024 Rates	Bi-Weekly Payroll Deduction		Bi-Weekly Imputed Income
		Pre-Tax	Post-Tax	
Surest B 4000				
EE Only:	\$756.58	\$57.82	\$0.00	\$0.00
EE + Spouse:	\$1,513.19	\$124.56	\$0.00	\$0.00
EE + DP:	\$1,513.19	\$57.82	\$66.73	\$282.47
EE + EE Children:	\$1,437.52	\$109.88	\$0.00	\$0.00
EE + DP Children:	\$1,437.52	\$57.82	\$52.06	\$262.22
EE + EE Children + DP Children:	\$1,437.52	\$109.88	\$0.00	\$0.00
EE + Spouse + EE Children:	\$2,194.11	\$180.60	\$0.00	\$0.00
EE + DP + EE Children:	\$2,194.11	\$113.87	\$66.73	\$282.47
EE + DP + DP Children:	\$2,194.11	\$57.82	\$122.78	\$540.69
EE + DP + EE Children + DP Children:	\$2,194.11	\$57.82	\$122.78	\$540.69

Kaiser HMO (CA EMPLOYEES ONLY)				
EE Only:	\$768.88	\$74.21	\$0.00	\$0.00
EE + Spouse:	\$1,537.77	\$148.44	\$0.00	\$0.00
EE + DP:	\$1,537.77	\$74.21	\$74.23	\$280.64
EE + EE Children:	\$1,345.54	\$129.90	\$0.00	\$0.00
EE + DP Children:	\$1,345.54	\$74.21	\$55.69	\$210.46
EE + EE Children + DP Children:	\$1,345.54	\$129.90	\$0.00	\$0.00
EE + Spouse + EE Children:	\$2,306.65	\$222.67	\$0.00	\$0.00
EE + DP + EE Children:	\$2,306.65	\$148.44	\$74.23	\$280.64
EE + DP + DP Children:	\$2,306.65	\$74.21	\$148.46	\$561.28
EE + DP + EE Children + DP Children:	\$2,306.25	\$74.21	\$148.46	\$561.28

Domestic Partner Imputed Income - Dental & Vision

	Monthly 2024 Rates	Bi-Weekly Payroll Deduction		Bi-Weekly Imputed Income
		Pre-Tax	Post-Tax	
Dental Base Plan				
EE Only:	\$30.14	\$1.94	\$0.00	\$0.00
EE + Spouse:	\$57.40	\$2.91	\$0.00	\$0.00
EE + DP:	\$57.40	\$1.94	\$0.97	\$11.61
EE + EE Children:	\$58.91	\$2.91	\$0.00	\$0.00
EE + DP Children:	\$58.91	\$1.94	\$0.97	\$12.31
EE + EE Children + DP Children:	\$58.91	\$2.91	\$0.00	\$0.00
EE + Spouse + EE Children:	\$96.16	\$4.85	\$0.00	\$0.00
EE + DP + EE Children:	\$96.16	\$3.88	\$0.97	\$11.61
EE + DP + DP Children:	\$96.16	\$1.94	\$2.91	\$27.56
EE + DP + EE Children + DP Children:	\$96.16	\$1.94	\$2.91	\$27.56
Dental Buy-Up Plan				
EE Only:	\$45.27	\$2.91	\$0.00	\$0.00
EE + Spouse:	\$86.37	\$4.85	\$0.00	\$0.00
EE + DP:	\$86.37	\$2.91	\$1.94	\$17.03
EE + EE Children:	\$114.31	\$4.85	\$0.00	\$0.00
EE + DP Children:	\$114.31	\$2.91	\$1.94	\$29.93
EE + EE Children + DP Children:	\$114.31	\$4.85	\$0.00	\$0.00
EE + Spouse + EE Children:	\$176.43	\$7.75	\$0.00	\$0.00
EE + DP + EE Children:	\$176.43	\$5.82	\$1.94	\$26.73
EE + DP + DP Children:	\$176.43	\$2.91	\$4.85	\$55.69
EE + DP + EE Children + DP Children:	\$176.43	\$2.91	\$4.85	\$55.69
Vision Base Plan				
EE Only:	\$6.49	\$2.91	\$0.00	\$0.00
EE + Spouse:	\$10.37	\$4.85	\$0.00	\$0.00
EE + DP:	\$10.37	\$2.91	\$1.94	-\$0.16
EE + EE Children:	\$10.60	\$4.85	\$0.00	\$0.00
EE + DP Children:	\$10.60	\$2.91	\$1.94	\$0.02
EE + EE Children + DP Children:	\$10.60	\$4.85	\$0.00	\$0.00
EE + Spouse + EE Children:	\$17.09	\$8.00	\$0.00	\$0.00
EE + DP + EE Children:	\$17.09	\$6.06	\$1.94	\$0.05
EE + DP + DP Children:	\$17.09	\$2.91	\$5.09	-\$0.20
EE + DP + EE Children + DP Children:	\$17.09	\$2.91	\$5.09	-\$0.20
Vision Buy-Up Plan				
EE Only:	\$14.17	\$4.85	\$0.00	\$0.00
EE + Spouse:	\$22.64	\$6.54	\$0.00	\$0.00
EE + DP:	\$22.64	\$4.85	\$1.70	\$2.21
EE + EE Children:	\$23.13	\$6.54	\$0.00	\$0.00
EE + DP Children:	\$23.13	\$4.85	\$1.70	\$2.44
EE + EE Children + DP Children:	\$23.13	\$6.54	\$0.00	\$0.00
EE + Spouse + EE Children:	\$37.30	\$10.66	\$0.00	\$0.00
EE + DP + EE Children:	\$37.30	\$8.96	\$1.70	\$2.21
EE + DP + DP Children:	\$37.30	\$4.85	\$5.82	\$4.86
EE + DP + EE Children + DP Children:	\$37.30	\$4.85	\$5.82	\$4.86

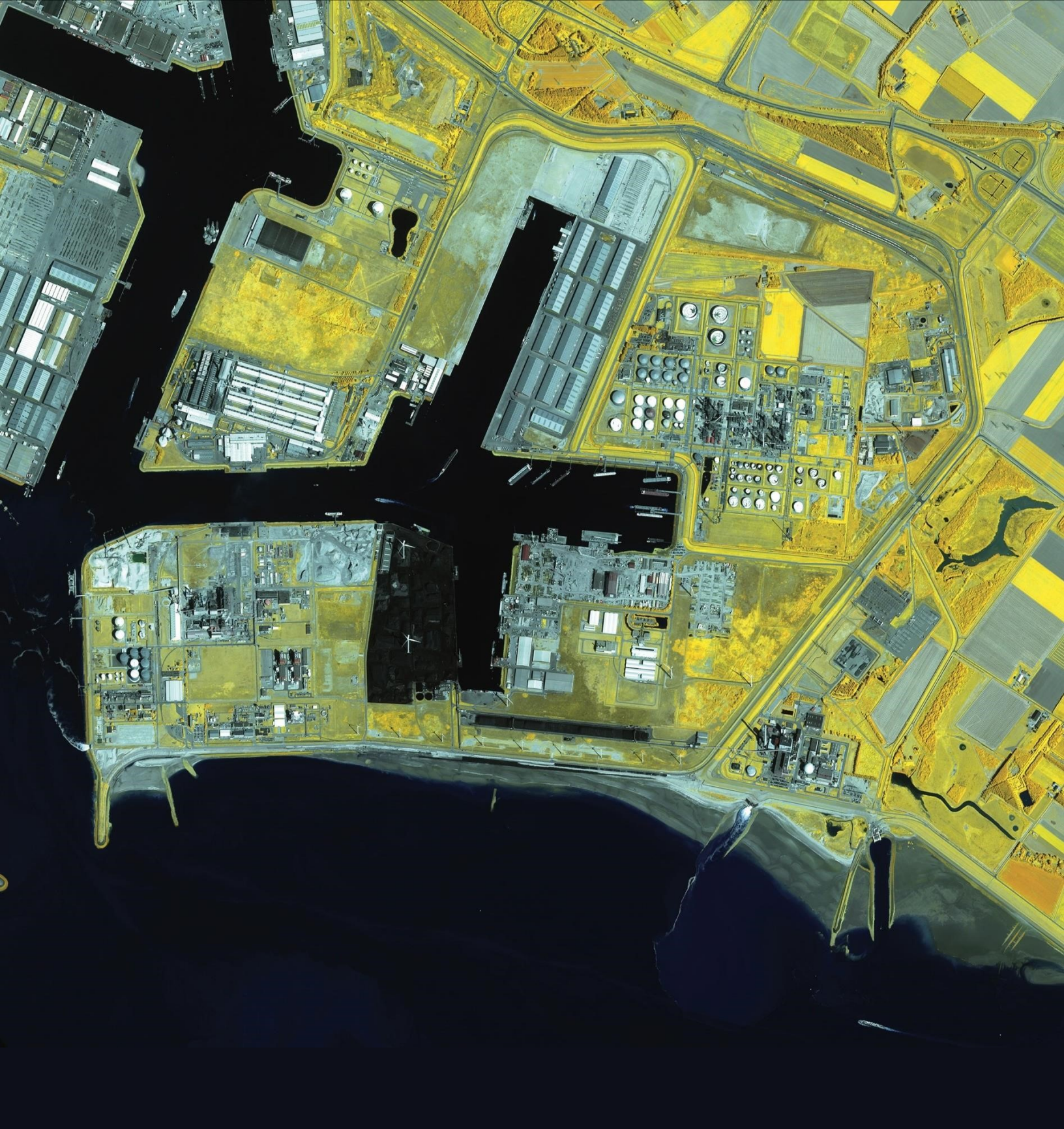
Carrier Contact Directory

QUESTIONS ABOUT YOUR BENEFITS?

Contact the benefit carriers directly at the phone number or website listed below

FOR QUESTIONS ABOUT...	CONTACT	PHONE #	WEB/E-MAIL
Medical Plan <i>Group #704885</i> <i>Surest Group #1578607</i>	United Healthcare Surest	844-734-5305 866-683-6440	www.myuhc.com www.benefit.surest.com
Prescription Plan <i>Group #704885</i>	Optum Rx	866-317-6366	www.myuhc.com
Medical & Pharmacy <i>Group #35330 (Nor CAL)</i> <i>Group #231986 (So Cal)</i>	Kaiser	800-464-4000	www.kp.org
Direct Primary Care	Nextera	303-501-2600	www.nexterahealthcare.com
Direct Primary Care <i>For CA UHC members only</i>	Everside Health	866-808-6005	www.members.eversidehealth.com
Wellness at Maxar	Real Appeal Lyra Health	1-844-924-7325 844-898-6758	member.realappeal.com maxar.lyrahealth.com
Dental Plan <i>Group #W1025</i>	Delta Dental	800-610-0201	www.deltadentalco.com
Vision Plan <i>Group #12270836</i>	Vision Service Plan (VSP)	800-877-7195	www.vsp.com
Flexible Spending Accounts (Health/Dependent/Transit/Parking)	WEX	866-451-3399	www.wexinc.com
Health Savings Account	Optum Health Bank	866-234-8913	www.enrollhsa.optumbank.com
Life / AD&D Insurance Plan <i>Group #09-469295</i>	Lincoln	888-787-2129	www.lincolnfinancial.com
Supplemental Life / AD&D Insurance Plan <i>Group #09-469295</i>	Lincoln	888-787-2129	www.lincolnfinancial.com
Short Term Disability Long Term Disability <i>Group #09-469295</i>	Lincoln	888-408-7300	www.lincolnfinancial.com
Employee Assistance Program	Lyra Health	844-898-6758	www.maxar.lyrahealth.com
Health Advocacy	Health Advocate	866-799-2728	www.healthadvocate.com/members
401(k) Plan	Fidelity Investments	800-347-2673	www.401k.com
401(k) Investment Advisor	Sageview	1-833-SAGE-411	www.sage411.com
Critical Illness—#69098-8CCI Accident Plan—#69098-8CAC2 Hospital Indemnity—#69098-8CHI	Voya	877-236-7564	www.voya.com
Identity Theft Protection—#203786	ID Shield	888-807-0407	benefits.legalshield.com/maxar
Legal Services—#203786	LegalShield	888-807-0407	benefits.legalshield.com/maxar
Pet Insurance	Pets Best	888-984-8700	www.petsbest.com/maxar
Gym Discount	GlobalFit	800-294-1500	www.globalfit.com/maxar
Business Travel Accident	CHUBB Medical Benefit Abroad (MBA)	888-987-5920 U.S. & Canada 240-330-1571 All Other Locations	www.chubb.com/travelhelp/eb ID: N2CHUEB / Code: 20130503
International SOS	International SOS	215-942-8226	www.internationalsos.com
Maxar Benefits Team	Human Resources	303-684-4088	benefits@Maxar.com

Notes



This communication highlights some of your Maxar benefit plans. Your actual rights and benefits are governed by the official plan documents. If any discrepancy exists between this communication and the official plan documents, the plan documents will prevail. Maxar reserves the right to change any benefit plan without notice. Benefits are not a guarantee of employment.