

Benefits for the Whole You

2025 US Benefit Summary



We want you to do great work and continue to grow along your career journey while you're with us, while also maintaining a rewarding and balanced life outside of Sage.

For this reason, we offer an extensive benefits package that is meant to support you every step of the way on your journey at Sage, whether at work or at home.

Your Health

BCBS Medical Coverage

Our PPO medical plans through Blue Cross Blue Shield of Massachusetts (BCBSMA) provide access to providers nationwide with comprehensive coverage and the option to choose a Health Reimbursement Arrangement (HRA) or a Health Savings Account (HSA).

Our HRA plan allows Sage to reimburse 100% of the annual deductible, and our HSA plan combines a Sage contribution (\$1,000 individual/\$2,000 family) and a participant's pre-tax contributions which can be used to help pay for out-of-pocket health care expenses (e.g. deductible costs, etc.) or can be saved to pay future healthcare expenses.

Plan Features	PPO Plan with HRA	PPO Saver with HSA
Deductible (Individual/Family)	\$2,000 / \$4,000	\$2,000 / \$4,000
Preventative Care	\$0	\$0
PCP or Specialist Visit	\$20 / \$30 after deductible	\$0 after deductible

Coverage Tier	PPO Plan w/HRA Per Pay Period	PPO Saver w/HSA Per Pay Period
Employee Only	\$90.56	\$67.11
Employee + Spouse/Domestic Partner	\$181.11	\$134.21
Employee + Child(ren)	\$167.53	\$124.14
Family	\$258.06	\$191.25

BCBS Dental Coverage

Dental coverage is provided by BCBSMA. The plan offers a \$2,000 yearly maximum, a \$50/\$150 deductible, and 50% orthodontia coverage up to a separate \$2,000 lifetime maximum.

Coverage Tier	Per Pay Period
Employee Only	\$6.75
Employee + Spouse/Domestic Partner or Child	\$12.16
Family	\$16.89

VSP Vision Coverage

Vision coverage is provided by VSP. The plan offers \$20 eye exams, \$20 copay for lenses, and a \$200 allowance for frames or contact lenses.

Coverage Tier	Per Pay Period
Employee Only	\$0.73
Employee + Spouse/DP or Child	\$1.06
Family	\$1.91

Be Well Account

Sage provides a \$1,000 annual taxable reimbursement account for your mental, physical, and financial wellbeing. You can get reimbursed for expenses such as fitness, childcare or eldercare needs, financial planning, house cleaning, massages, and much more!

Flexible Spending Accounts (FSAs)

You can set aside up to \$3,300 for the Health Care FSA (or Limited Purpose FSA, if electing the PPO Saver HSA Plan) and \$5,000 for the Dependent Care FSA to cover eligible expenses. You may roll over \$660 of unused FSA funds into the next plan year.

Your Security

Life and Accidental Death & Dismemberment (AD&D) Coverage

Through Reliance Standard, you will receive company-paid, basic Life and AD&D insurance of 2x annual base earnings up to \$600,000. You can also purchase additional protection for yourself, your spouse, and your dependent children.

Disability Coverage

Disability insurance helps protect you and your family if you become disabled due to illness or injury and are unable to work. Short-Term Disability and Long-Term Disability insurance are provided by Sage at no cost to you. Short-Term Disability benefits replace 100% of base salary to a maximum of 13 weeks and Long Term Disability benefits replace 60% of base salary, up to \$12,500 per month.

Retirement Savings

Sage will make a matching contribution of 50% on the first 6% you contribute to your 401(k), administered by Principal. You are always 100% vested in both your contributions and Sage's contributions.

Financial Education & Coaching

MMA Prosperwise is a personal finance program providing virtual one-on-one financial coaching and online financial resources for support on meeting all of your financial goals at no cost to you.

Employee Stock Purchase Plan (ESPP)

Through the Employee Stock Purchase Plan (ESPP), employees can contribute and purchase Sage stock at a 15% discount.

Technology Benefit & Mobile Phone Stipend

We provide employees the ability to expense up to \$1,000 every 2 years for a smartphone or tablet, as well as other options that will help you do your job better. Employees who are eligible to continue using their existing personal phone for work will receive a monthly stipend of \$100 (\$50 per paycheck) in their paycheck to cover the cost of using their personal phone for business.

SageFlex

In our SageFlex model, the office is where you are. Success is measured by results- what we accomplish not where we accomplish it. All employees who work remotely will receive a remote office stipend of \$100 per month (\$50 per paycheck).

Tuition Reimbursement

Up to \$10,000 per calendar year for employees who are interested in pursuing a formal degree.

Fulfillment of purposeful work

Sage is filled with some of the smartest people you've ever met, doing the best work they've ever done. This is because we all know our individual effort counts and together we're galvanized by our single-minded mission to pioneer solutions to deliver life-changing brain health medicines, so that every person can thrive. Everyone has a job to do here. We expect everyone to contribute towards getting us closer to our goal every day.



Continually rise to the occasion

In order to fulfill our mission, Sage is committed to fostering a positive, supportive, and inclusive environment that welcomes fresh thinking and different perspectives that often defy convention. The communities we serve depend on us to think creatively. We're empowered to think, explore, and stretch our own capability amongst others all doing the same; and together we believe we're stronger for it.



Your Family

Family Medical Care Leave (FMCL)

Supporting our commitment to family centrality, Sage offers paid leave to attend to the serious health condition of a family member or other significant person in your life. Eligible employees are provided up to 4 weeks of paid leave at 100% of base salary and 8 additional weeks at 50% of base salary with approval.

Family Building Support

With Maven Clinic, get support for preconception, IUI/IVG, fertility preservation, adoption and surrogacy, partner track, mental health, pregnancy, postpartum and newborn care, return to work coaching, access to Maven Milk for breastfeeding moms that travel for Sage, and more.

Gifts for new parents include 6 months worth of diapers and wipes, Grubhub gift cards, and additional breast pump assistance up to \$350.

Get up to \$10,000 lifetime maximum to help offset expenses associated with adoption fees, surrogacy, egg harvesting/freezing, and reciprocal IVF.

Parental Leave

Sage provides 12 weeks of 100% paid leave for new parents who are welcoming a newly born and/or adopted child. In addition, birth-giving parents will receive a 1-week pre-partum leave and 8 weeks of disability leave. Grandparents receive 3 days of paid grandparents leave.

Circles Concierge

This personal assistance program provides a helpful hand when managing priorities both in and out of the workplace. Includes help with moving and contractor referrals, arranging pet services, planning special events, and more!

Care.com Membership to Support Home & Family

Care.com membership provides exclusive benefits for children, seniors, pets, & home care, such as back-up child and adult care and access to dog walkers.

Brain Health

See the Sage Mental Health Resource Guide for more!

Calm App Membership

Help improve your health & happiness through meditation, mindfulness and better sleep.

BCBS Mental Health Resources with Learn to Live & Brightline

Self-paced online mental health programs for employees and dependents 13+ who are enrolled in a Sage BCBSMA medical plan. Additional pediatric mental health care is available through Brightline. All BCBSMA members are entitled to one mental health exam per year.

Employee Assistance Program (EAP) with KGA

Sage provides a comprehensive Employee Assistance Program (EAP) through KGA. The EAP is available to help employees and their family members with real-life issues. You and your family members can receive in-person, phone, or video sessions for mental health challenges, speak with a financial/legal professional, address work-life issues, get consultation/referrals for child & eldercare, meet with a Registered Dietician, and more.

Sizzlers

Sizzlers may be applied differently depending on the nature of the role, but generally, Friday afternoons are designated as quiet, focused working time or to take a break away from work entirely – the choice is yours, subject to important business needs.

Discretionary Time Off Rest & Recharge When You Need It

Sage trusts that employees will take the time off they need to recharge, while ensuring they meet their business goals. Note: UK employees and Patient Navigators have paid time off.

Sage 5@5 Sabbatical

Refresh with 5 weeks paid sabbatical after 5 years of service and every 5 years thereafter. If 2 or more weeks are dedicated to an educational program or community service, a \$1,000 taxable cash bonus is provided.

Holidays

We recognize all major holidays at Sage in addition to a holiday shutdown between Christmas and the New Year. In addition, we offer 2 company-wide Mental Health days each year.

Additional Benefits & Perks



Employee Discount Marketplace

Through BenefitHub, you can get thousands of deals in numerous categories including retailers, restaurants, fitness clubs, and more.

Transportation

For those planning to be in the Cambridge office four or more days/week, Sage offers onsite parking, or a \$300 green transportation benefit and up to \$200 reimbursement for MBTA Commuter Rail, T or boat passes.

Other Great Perks

We offer opportunities to connect with your colleagues through virtual events, fitness classes, or in-person Town Hall meetings and Fly-ins. While onsite, we offer free food & beverages. We also have a SWAG store, discounts for local museums and entertainment, free tickets to the Museum of Science, Boston Children's Museum, and Charles River canoe and kayak passes through PaddleBoston.

Additional Insurance

- Identity Theft Protection
- Pet Insurance