

Flexible Spending Accounts (FSA)

HEALTH CARE FSA

The Health Care FSA can be used for you and your dependent's eligible health care expenses not covered by your insurance such as copays, deductibles and coinsurance for medical, dental, prescription drug and vision care costs. This plan is available to all eligible employees regardless if you are enrolled in any of our health benefits. You can contribute pre-tax money from your paycheck up to the IRS annual limit. You have access to your full election at the beginning of the plan year and can either use your FSA debit card to pay for expenses or submit receipts for reimbursement. The plan allows an end of plan year rollover up to the IRS maximum of unused funds into the new plan year. **The 2025 limit is projected to be \$3,300, and the rollover maximum is \$660. Note:** Medical premiums cannot be paid with FSA dollars.

LIMITED PURPOSE FSA

A Limited Purpose Flexible Spending Account (LPFSA) is a pre-tax benefit account paired with a Health Savings Account (HSA). Using an LPFSA alongside an HSA is a way for you to increase your tax benefits to pay for qualified dental and vision expenses throughout the year.



DEPENDENT CARE FSA

The Dependent Care FSA can be used to reimburse you for eligible dependent care expenses for children under the age of 13, such as day care expenses, after school care, and summer day camps so you can work or look for work. You can contribute pre-tax money from your paycheck, up to the IRS annual limit of \$5,000 per calendar year, per household. Funds are available as they are deducted from your paycheck, and receipts must be submitted for reimbursement. The plan allows for a 2 ½ month grace period to incur Dependent Care expenses after the plan year ends on December 31st. **Note:** Funds in your Dependent Care FSA cannot be used to pay for your dependent's medical expenses. For more information about eligible expenses. See IRS Publication 503, "Child and Dependent Care Expenses," on [irs.gov](https://www.irs.gov).

You should carefully estimate your expected out-of-pocket expenses to determine your contribution amounts for the plan year. It cannot be changed unless you have a qualifying event. Your taxable gross income is reduced by the amount of your election divided equally over your pay periods for the plan year.



IMPORTANT NOTE

All unused Health Care FSA funds exceeding the rollover maximum will be forfeited. All remaining Dependent Care FSA funds at the end of the 2 ½ month will be forfeited. You have until March 31, 2026 to submit for reimbursement of your 2025 expenses.

Retirement Savings Plan

With the *Karyopharm Therapeutics Inc. 401(k) Plan*, you can contribute up to 100% of your paycheck, after tax and benefit deductions are taken, toward a Pre-tax and/or Roth 401(k) plan up to the annual IRS limit. You can enroll and change your contribution percentage at any time at netbenefits.com.

TRADITIONAL OR ROTH

Your traditional 401(k) deductions are taken before your income tax deductions are calculated, lowering your taxable income on your W2. Any funds withdrawn from your plan after you reach retirement age will be taxed at your income tax rate at the time of withdrawal, including any earnings on your investments.

Your Roth 401(k) deductions are taken after your income tax deductions are calculated. Any funds taken out of your plan after you reach retirement age will not be taxed, including any earnings on your investments.

The 2025 projected IRS contribution limit for both Pre-tax and Roth 401(k) contributions combined is \$24,000 with an additional \$8,000 if you will be over 50 by December 31 in the current year.

COMPANY MATCH

In addition to your contributions, Karyopharm has a Safe Harbor Company Match that vests immediately. The company matches 100% of the first 3% you contribute, and 50% of the next 2% you contribute. To receive a full match of 4%, you will need to contribute at least 5%. At the end of the year, Karyopharm calculates a match true up and contributes any match that may have been missed during the year. The company match is 100% vested, which means it's yours from the day it is deposited.

INVESTMENTS

To help grow your retirement savings, you have several mutual funds covering various asset classes to invest your deductions. Review your investment options as well as online retirement planning tools at netbenefits.com. While you're there, be sure to add your beneficiaries online, so Fidelity can track them.



IMPORTANT NOTE

Check netbenefits.com for investing, planning and saving webinars.

To receive a full match of 4%, you will need to contribute at least 5%.



Valuable Additional Benefits

EMPLOYEE STOCK PURCHASE PLAN (ESPP)

Stock is purchased at a 15% discount of the lower of the closing prices on the first day and the last day of the offering period. You may elect to withhold up to the lesser of 15% of your pay or \$10,625 per 6 month offering period. **There are two offering periods:**

- May 1 through October 31
- November 1 through April 30

If the stock price happens to be lower on the last day of the period, a refund is made to those employees whose contributions exceeded that limit.

Participants can:

- Decrease or stop your contributions once per offering period
- Withdraw from the plan and get a refund of current offering period contributions



IMPORTANT NOTE

Twice a year Karyopharm offers the employee stock purchase plan with a 15% discount on KPTI stock shares.

HEALTH ADVOCATE

Health Advocate is here to help you and your family with any health or well-being issues. You get access to experts who will do the work to ensure that you get the right information and assistance at the right time. We're here for you no matter what, to help with anything you need anytime you need it, in the language and communication channel you're most comfortable using. Call **866-695-8622**, email [here](#), or visit [here](#)!

BUSINESS TRAVEL ACCIDENT (BTA) INSURANCE

Karyopharm Therapeutics offers \$500,000 in coverage for Accidental Death & Dismemberment (AD&D) Insurance through The Hartford for eligible employees while they are traveling on company assignment, including local business travel.

Our BTA coverage includes these value-added services provided by The Hartford at no additional cost.

- Travel Assistance before and during a trip when you are more than 100 miles from home for 90 days or less.
- 24/7 Identity theft protection while at home and away
- Contact The Hartford at: **(888) 563-1124** for questions regarding BTA claims.



Valuable Additional Benefits

EMPLOYEE REFERRAL BONUS

Employee referrals are an essential part of our hiring strategy. Having strong talent refer individuals from their network significantly boosts our ability to attract and hire exceptional candidates. We are pleased to announce that starting in 2025, we will be **increasing the employee referral bonus to \$5,000** for eligible employees* from \$3,000.

Here's how it works:

- \$3,000 will be paid out after the referred new hire completes 90 days of employment
- The remaining \$2,000 will be paid out on the new hire's one-year anniversary

***Not Eligible:** VP+, HR or filling a role in your own reporting line.

TUITION ASSISTANCE PROGRAM

After 6 months of employment, Karyopharm will provide tuition assistance, where appropriate, to invest in the professional development of employees enrolled in job-related undergraduate or graduate degree programs.

Karyopharm will reimburse up to \$5,000 each calendar year! Two payments will be made to the employee for the requested amount. Fifty percent will be paid at the start of a course and 50% upon completion of the course. You can find the Tuition Assistance form and more program details on our KaryoNet.

Please email hr@karyopharm.com for any additional questions.

