



Your 2025 benefits

Alnylam U.S. employee benefits guide 2025

Visit [SuccessFactors](#) to elect your benefits

Your wellbeing is our top priority

We're committed to supporting your total wellbeing with a broad range of benefits to help you take care of yourself and your family.

Explore

Educate yourself about your total rewards package including the tools and resources that have been built just for you.

Plan

Look at the upcoming year to determine what benefits make the most sense for you and your family.

Act

Simply log into [SuccessFactors](#) and make your benefit elections during Open Enrollment, or upon your date of hire. You can only change these elections during the year if you experience a qualifying event.



Visit [SuccessFactors](#) to elect your benefits.

Important Disclaimer: This Guide provides an overview of the Alnylam Benefits Program. Your specific rights to benefits under this program are governed solely, and in every respect, by the official plan documents and not the information contained within this Guide. If there is any discrepancy between the descriptions of the program elements as contained within this Guide and the official plan documents, the language of the official plan documents shall prevail. Official plan documents can be found on [Nebula](#).

Eligibility

All active, regular* employees working an average of 20 hours per week are eligible to participate in the Alnylam Benefits Program.

- Some benefits are paid for 100% by Alnylam, and coverage is automatic if you are eligible.
- Other benefits are optional and you'll need to actively enroll.

Enrollment periods

The plan year begins each year on January 1 and ends on December 31. You can only elect or change your benefits coverage during the following times:

- At annual Open Enrollment (takes place each November, coverage takes effect the following January 1)
- Upon date of hire (within 30 days of your hire date)
- Following a qualifying event such as marriage, divorce, birth or adoption of a child, death of a family member or loss of coverage (within 30 days of the event).

Remember to let us know about any qualifying life events via [SuccessFactors](#) within 30 days.

Dependents

We offer coverage for you and your dependents under our Medical, Dental, Vision, Supplemental Life, and Employee Assistance Plans.

Your eligible dependents are:

- Your legal spouse.
- Your qualified domestic partner**.
- Your biological children, stepchildren, legally adopted children, and children for whom legal guardianship has been awarded:
 - Dependents must be under the age of 26, regardless of student status, marital status or residence.
- Children of any age who are mentally or physically disabled and dependent upon you for support.
- Your children who are covered by a Qualified Medical Child Support (QMCSO)

*Excludes: contractors, interns, co-ops, and any other temporary staff.

**A copy of the required affidavit is available [here](#) or contact AskHR@alnylam.com to request the document.



Find more information on [Nebula](#).



Your Health

What's in this section?



Medical



Dental



Vendor Tools and Resources



Vision

Medical

You have the choice of two competitive medical plans through Blue Cross Blue Shield of Massachusetts.

- A traditional Preferred Provider Organization plan (PPO); or
- A High-Deductible Health Plan (HDHP), with access to a Health Savings Account (HSA) through Fidelity.

Choosing the right plan

PPO

Consider if...

- You are willing to pay a higher bi-weekly premium.
- You prefer a plan with copayments instead of a deductible.
- You prefer not to have the financial exposure associated with a High Deductible Health Plan.

HDHP & HSA

Consider if...

- You want to pay a lower bi-weekly premium.
- You can manage the financial exposure of a high deductible.
- You are interested in opening a triple tax-advantaged HSA account to save for current and future healthcare costs which includes a generous contribution from Alnylam.

Both plans include:

- The same network of providers.
- Coverage both in- and out-of-network.
- Preventive services that are covered in full.
- 90-day supply of prescription drugs available at most major pharmacies as well as through CVS Caremark mail order pharmacy.
- Toll free Nurseline available 24/7.
- Telehealth visits for acute care and behavioral health through [Well Connection](#).
- \$150 annual reimbursement for qualified fitness programs and expenses. File a claim from your [MyBlue app](#)!
- \$150 annual reimbursement for qualified weight loss programs. File a claim from your [MyBlue app](#)!
- Access to a variety of online tools and resources designed to help you and your family members manage your physical, mental and emotional health.



Find more information at [Blue Cross](#) or call 800-424-0794.

Medical (continued)

Medical Plan Options:

	Blue Care Elect PPO		Blue Care Elect Saver HDHP (with HSA)	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible				
Individual	\$0	\$500	\$1,650	\$1,650
Family	\$0	\$1,000	\$3,300*	\$3,300*
Pre-Tax Spending				
Account Type	Healthcare Flexible Spending Account		Health Savings Account through Fidelity	
Alnylam Contributions	None		\$825 Individual / \$1,650 Family with dependents	
Out-of-Pocket Costs				
Preventive Visit	\$0	20% coinsurance	\$0	20% coinsurance
Office Visit	\$20	20% coinsurance	\$0 after deductible	20% coinsurance
Diagnostic Testing	\$0	20% coinsurance	\$0 after deductible	20% coinsurance
High-Tech Imaging	\$50 per visit	20% coinsurance	\$0 after deductible	20% coinsurance
Inpatient Hospital	\$250 per visit	20% coinsurance	\$0 after deductible	20% coinsurance
Outpatient Hospital	\$150 per visit	20% coinsurance	\$0 after deductible	20% coinsurance
Urgent Care Visit	\$20 per visit	20% coinsurance	\$0 after deductible	20% coinsurance
Emergency Room	\$200 per visit		\$150 per visit, after deductible	
Medical Out-of-Pocket Maximum				
Individual	\$5,450		\$6,450	
Family	\$10,900		\$12,900	
Prescriptions	Retail and Mail-Order, No Deductible		Retail / Mail-Order, after Deductible**	
Generic	\$15	Not covered	\$10 / \$20	\$20 retail
Preferred Brand	\$30	Not covered	\$25 / \$50	\$50 retail
Non-Preferred Brand	\$50	Not covered	\$45 / \$135	\$90 retail
Maximum	\$1,000 individual / \$2,000 family		Combined with medical	
Employee Bi-Weekly Contributions	PPO Full Time	PPO Part Time***	HDHP Full Time	HDHP Part Time***
Employee Only	\$97.98	\$244.94	\$54.71	\$195.39
Employee +1	\$205.75	\$514.37	\$114.89	\$410.31
Family	\$270.54	\$676.34	\$151.06	\$539.51

* The Blue Care Elect Saver HDHP has an “aggregate deductible” which means that if you cover dependents, the entire family deductible must be satisfied before the plan begins to pay.

** If you are enrolled in the Blue Care Elect Saver HDHP, certain preventive medications are not subject to the deductible. See BCBS Preventive Medications list [here](#).

*** Part time rates apply to employees scheduled to work 20-29 hours per week.



Find the complete Summaries of Benefits and Coverage on [Nebula](#).

Resources for BCBS Members

BCBS Telehealth

Talk to a doctor anytime, anywhere

Well Connection through Blue Cross is an easy, convenient, and cost-effective way to get acute, non-emergency care, or behavioral health services virtually from registered doctors — whenever and wherever you need it.

How it works

1. Download the Well Connection app, or visit [wellconnection.com](https://www.wellconnection.com)
2. Create an account and log in
3. Choose the type of service: medical or behavioral
4. Pick an available provider

BCBS Support for Family Planning

In addition to the prenatal, labor, and delivery coverage included in our health plan, BCBS offers comprehensive support for family planning:

- **Team Blue Nurse Care Manager:** For dedicated fertility and maternity support reach out to a Team Blue Nurse Care Manager at 1-800-392-0098.
- **The BCBS Nurse Opinion Phone Line:** Registered nurses are on call, day or night, to advise on any general care concerns you have. Call 1-888-247-BLUE (2583) for immediate support.

Bonus Benefits:

- **Childbirth Class Reimbursement**, up to \$90 for first-time mother courses, and \$45 for refresher courses.
- **Breast Pumps** for free or at a reduced cost.
- **Lactation Counseling Services** with network providers.

Visit the [BCBS Pregnancy page](#) for more details.

MyBlue Account

Your BCBS health plan has more benefits than you may realize. A MyBlue account is your key to unlock personalized information about your plan coverage, claim activity and balances. You can also discover helpful plan features, savings programs and more. Log into Blue Cross at www.bluecrossma.org and register for a MyBlue account today!

MyBlue Mobile App!

The MyBlue app offers an easy way to navigate your health plan with confidence.

- Add ID card to digital wallet
- Find, understand, and use benefits
- Review claim details with guidance on next steps
- File for Fitness and/or Weight Loss reimbursement
- Get personalized care options that fit unique needs

Download the [app](#) today!

BCBS Care Navigation Team: Delivering Personalized Care Options to Members

BCBS assists members in finding suitable care to ensure all of their healthcare needs are met, whether that is a virtual PCP solution or an in-person specialist visit. Reach out to Team Blue by phone or live chat to help find care options from a broad network of covered providers, coordinate care, or provide extra support for managing a chronic condition.

Visit [MyBlue](#) for the most up-to-date provider information and solutions.

Resources for BCBS Members

(continued)

BCBS Behavioral Health and Wellbeing

To support your overall mental health and wellbeing, Alnylam is partnering with BCBS to bring health plan enrollees the following resources:

- **Explore your options:** Learn about no-cost remote therapy visits, wellness choices and support for substance abuse.
- **Check out current topics:** See articles and videos on coping with today's mental health challenges.
- **Use your benefits:** Tap into all of your mental health care benefits with Team Blue at 1-888-389-7764.

Visit the [BCBS Mental and Behavioral Health](#) page for more details.

Learn to Live: A Robust Online Mental Health Tool

A confidential, self-directed, online program for employees and their families, ages 13 and older.

- Learn to build resiliency.
- Address stress, depression, insomnia, social anxiety, panic and substance use disorders.
- Access on-demand personalized coaching 24/7 via text, email, or phone.

Visit [Learn to Live](#) to learn more.

BCBS and Omada®: Prediabetes Management

If you're living with prediabetes, BCBS has partnered with Omada to help you make lasting changes to improve your health. With the help of coaching and guidance from experts as well as engaging tools and seamless technology, Omada empowers you to achieve lasting health in a way that works for you.

Visit [Omada Health](#) to learn more.

BCBS and PillarRx: Cost-Share Assistance Program

If you are enrolled in one of our Blue Cross medical plans and take specialty maintenance medication, you may be able to save money. The Cost-Share Assistance Program offered through PillarRx uses coupons from manufacturers of certain specialty medication to cover most or all of your out-of-pocket costs, all you have to do is enroll! If you are eligible for the Cost-Share Assistance Program, a Care Team Coordinator from PillarRx will call you to enroll, or you can call them directly at (636) 614-3128.

Find a current list of eligible specialty medications [here](#) (this list is subject to change).

Ovia™ Health

Ovia is a virtual platform that offers support on important transitional life topics such as reproductive and hormonal health. There are three mobile apps to suit wherever you are in your journey: Ovia, Ovia Pregnancy, Ovia Parenting.

Visit [Ovia](#) to learn more.

Additional Medical Resource

MORE Health: Medical Second Opinion Service

MORE Health is an independent second opinion service that will give you peace of mind and confidence when you or a loved one is faced with a serious injury or illness such as cancer, heart disease, major surgery or a behavioral health issue. Contact the experts at MORE Health to access the most qualified medical minds in the world that will:

- Objectively review an existing diagnosis and treatment plan and offer another perspective, or
- Partner with your treating doctors to develop a comprehensive collaborative diagnosis and the optimum treatment plan.

Lean on the expertise of the doctors at MORE Health to ensure you are taking the path that is right for you and your family. Visit [MORE Health](#) to learn more.



Find more information on [Nebula](#).

Dental

Dental Plan Summary:

	DPPPO In-Network / Out-of-Network	
Calendar Year Deductible		
Individual	\$50	
Family	\$150	
Calendar Year Maximum	\$2,000 per person	
Covered Services	You Pay	
Preventive Care	\$0, no deductible	
Basic Restorative	20%, after deductible	
Major Restorative	50%, after deductible	
Orthodontia (for all ages)	50% up to a \$2,000 lifetime maximum	
Employee Bi-Weekly Contributions	Full Time	Part Time*
Employee Only	\$3.74	\$10.79
Employee +1	\$7.85	\$21.58
Family	\$12.14	\$38.64

* Part time rates apply to employees scheduled to work 20-29 hours per week.

Smile! You have comprehensive dental benefits with enhanced preventive services through Delta Dental MA:

- Costs for Type I Preventive and Diagnostic Services do **not** count against the calendar year maximum.
- Fluoride treatments covered for all ages.
- Expansive coverage available for sealants.
- Right Start 4 Kids Program pays 100% of all in-network services, up to plan limits, for covered dependents to their 13th birthday.

Choose any dental provider with confidence, benefits are the same whether or not your dentist is in the network.

With the **PPO Plus Premier** plan you have access to two extensive networks. To search Delta Dental's [online directory](#), select the "Delta Dental PPO Plus Premier" network.

Rollover Maximum Benefit!

You are eligible to roll over \$600 of your calendar year maximum to use in a future year if you had at least one dental service and your claims do not exceed \$800 in a given year. (Maximum roll over accumulation is \$1,500)



Find more information at [Delta Dental](#) or call 800-872-0500.

Delta members get discounts on electric toothbrushes, visit [Sonic Electric Toothbrushes!](#)

Vision

Vision Plan Summary:

Exam-Plus Premium Vision Plan with the Access Network

SERVICE	Frequency		
Eye Exam	Once every calendar year		
Lenses or Contact Lenses	Once every calendar year		
Frames	Once every calendar year		
In-Network Benefits	Plan Pays		
Exam	100%, after \$10 copay		
Single / Bifocal / Trifocal Lenses	100%, after \$10 copay		
Standard Progressive	\$75 copay		
Premium Progressive	\$75 copay; 20% off balance over \$120		
Frames	\$0 copay; 20% off balance over \$180		
Contact Lenses			
Conventional	\$0 copay; 15% off balance over \$180 allowance		
Disposable	\$0 copay; 100% of balance over \$180 allowance		
Medically Necessary	\$0 copay; paid in full		
Out-of-Network Allowance			
Exam	Up to \$57 reimbursement		
Single Vision Lenses	Up to \$47 reimbursement		
Bifocal Lenses	Up to \$79 reimbursement		
Trifocal / Lenticular Lenses	Up to \$130 reimbursement		
Frames	Up to \$144 reimbursement		
Contact Lenses			
Conventional	Up to \$144 reimbursement		
Disposable	Up to \$144 reimbursement		
Medically Necessary	Up to \$300 reimbursement		
Employee Bi-Weekly Contributions	Full Time		Part Time*
Employee Only	\$2.04		\$2.04
Employee +1	\$3.87		\$3.87
Family	\$6.45		\$6.45

* Part time rates apply to employees scheduled to work 20-29 hours per week.

Visit EyeMed's [Provider Search](#) for a complete list of providers. Be sure to select the Access Network.

Glasses and Contacts Online!

Did you know that you can also order from [glasses.com](https://www.glasses.com) and [contactsdirect.com](https://www.contactsdirect.com) as part of your In-Network vision benefit?



Find more information at [EyeMed](#) or call 866-804-0982.



Your Life

What's in this section?



Lifestyle
Reimbursement Account



Employee Assistance
Program (EAP)



Family Support
Resources



Paid Time Off



Voluntary Benefits and
Employee Discounts



Employee Resource
Networks (ERNs)

Shape your lifestyle!

Your Lifestyle Reimbursement Account

We are committed to supporting your health and wellbeing, but recognize that everyone's needs are different. That is why we offer a [Lifestyle Reimbursement Account](#), which reimburses eligible employees up to \$1,000 a year for a multitude of items that empower you to feel balanced and whole.

Eligible Expenses

Wellbeing

- Athletic/exercise equipment and accessories (e.g., treadmill, workout clothes, footwear)
- Gym, health club, spa and fitness studio memberships
- Rock climbing, martial arts and tennis expenses
- Fitness classes (e.g., yoga, pilates, spin/cycle, dance)
- Lessons (e.g., golf, swimming, tennis, dance)
- Fitness trackers
- Race entry fees (e.g., marathons, leagues)
- Greens fees
- Lift passes
- Nutritional counseling
- Physical therapy/rehab
- Personal training
- Sports league/country club memberships
- Bike Share memberships
- Virtual streaming fitness memberships
- Nutritional supplements
- Annual National Park pass
- Hunting and fishing licenses
- Camping (e.g., equipment, fees)
- Meditation classes
- Counseling services

Financial Wellness

- Student loan reimbursement
- Financial planning services
- Financial seminars and classes
- Identity Theft Protection
- Legal services (e.g., last will and testament, estate planning)
- Tuition expenses (beyond our tuition program)

Lifestyle

- Massage services
- Ergonomic and home office equipment
- Pet care (e.g., walkers, day care, grooming)
- Child and elder care expenses (not covered by our existing programs)
- Personal development classes

This benefit is for employees only, not family members, however, expenses for household memberships or subscriptions are eligible. The Lifestyle reimbursements are considered taxable income and reported on your W2.

Employee Assistance Programs



Employee Assistance Program

We all need a little help sometimes, and our Employee Assistance Program (EAP) is designed to support you and your loved ones in a multitude of categories including mental health, emotional wellbeing, work/life balance and financial planning.

To create an account, download the app or log in, visit [Supportlinc](#).

Start with Navigator:

Visit the web portal or mobile app to complete the short Mental Health Navigator survey and immediately receive personalized guidance to access support and resources.

Short Term Counseling Visits:

Supportlinc offers up to 8 counseling sessions at no cost to you. Access our experts in person or via video to resolve stress, depression, anxiety, work-related pressures, relationship issues or substance abuse.

Additional Tools and Resources

Mental Health First Aid for the Workplace:

Mental health first aid teaches you how to identify, understand and respond to signs of mental illness and substance abuse in your professional community, visit [here](#) for more details.

Mindfulness Toolkit:

Explore ancient practices that provide modern day results, visit [here](#) for more details.

Curalinc has you covered:

- Textcoach with a licensed counselor!
- Virtual Support Connect for group sessions.
- Mindstream, a fitness studio for your mind.
- Addiction Care Navigator to get you on the right path.
- Free Concierge Services
- Savings Center:
 - Husk Wellness Discount Center
 - Discounts through Lifemart
- Work-life Support:
 - Free Legal Consultation
 - Free ID Theft Consultation
 - Free Financial consultation

For live help, contact Supportlinc at [888-881-5462](tel:888-881-5462).



Headspace

Mindfulness

Get happy. Stress less. Sleep soundly. Headspace is your guide to everyday mindfulness in just a few minutes a day. Choose from hundreds of guided meditations on everything from managing stress and anxiety to sleep, productivity, exercise, and physical health. Headspace also has several resources for families and kids! Sign up at [Headspace](#).

Family Support Resources

Alnylam is the place to be for growing families!



Family Building Benefit with Carrot

Alnylam has partnered with Carrot to provide employees with guidance for inclusive fertility, hormonal health, and family-building benefits.

The Carrot program will wrap around the robust medical infertility benefits in our BCBS medical plans (or any health plan that you are currently enrolled in).

Work with Carrot for assistance with:

- Accessing Alnylam's \$30,000 lifetime allowance (for expenses not covered in any of our other U.S. benefit or core programs)
- Understanding fertility health, such as fertility testing and ovulation tracking
- Preservation, such as for; egg, sperm, as well as embryo freezing
- Assisted reproduction, such as in vitro fertilization
- Adoption, gestational surrogacy, and donor assistance
- Pregnancy and postpartum care, including doula and lactation support
- Perimenopause, menopause and low testosterone treatment, guidance and advice

Note: Due to IRS taxation rules, some of the expenses accessed through Carrot may be taxable as income.



Find more information at [Carrot](#) or call 866-804-0982.



Bump Health Parenting Classes

Bump Health offers virtual pregnancy and maternity classes. These evidence-based educational sessions are conducted by professionals on a variety of topics that will improve your knowledge to build your confidence as you begin your parenting journey. Classes are for birth, non-birth parents and grandparents! To learn more, visit the Family Benefits page on [Nebula](#).



Milk Stork

This helpful service enables all moms at Alnylam to continue to breastfeed when traveling for business. Milk Stork makes it easy (and FREE!) to get your breast milk home when you're away on business through the [Milk Stork](#) website.

Family Support Resources (continued)



BumpBox

Alnylam welcomes the newest member of the family with a gift from BumpBox, complete with products for you and your new baby!



Bright Horizons Care Advantage

Bright Horizons Care Advantage provides back-up child and elder care subsidized by Alnylam for up to 30 days per year. Daily subsidized rates range from \$6.00 to \$15.00 per hour depending on site of care.

To learn more and register, visit: [Bright Horizons](#)

Username: Alnylam

Password: care4you



Parentaly

Parentaly is a career coaching service that offers guidance and support for birth and non-birth parents with planning their parental leave and how to successfully exit and re-enter the professional world. Visit: [Parentaly](#)



The Learning Experience

Receive a 10% tuition discount in addition to waived extended care fees, priority enrollment, complimentary “Lunch and Learn” seminars, and nationwide access to all participating centers. Visit: [The Learning Experience](#)



KinderCare

Save 10% at any participating KinderCare Learning Centers and Champions Before and After School Programs.

Employee Resources Networks

Employee Resource Networks, Slack Channels and Nebula Pages

Employee Resource Networks (ERNs) are affinity groups that elevate voices, and provide resources, mentorship, social networking, and other learning opportunities for all members and support Alnylam's efforts in becoming a leader in Diversity, Equity & Inclusion.

ERN Nebula Pages & Slack Channels

Diversity, Equity & Inclusion

#dei-champions

iTHRIVE – Women @ Alnylam

#dei-ern-ithrive-members

SHADES- Alnylam's Multicultural Network

#dei-ern-shades-members

PTA- Parenting Together at Alnylam

#dei-ern-pta-members

SAGA – Sexuality and Gender Alliance

#dei-ern-saga-members

New and Expecting Mothers

#new-and-expecting-mothers-room



Voluntary Benefits and Employee Discounts

Save a bundle with an extensive range of discounts!



Identity Theft Protection

To protect your identity and finances from a growing range of threats, sign up for Allstate Identity Protection which provides financial account and credit monitoring, 24/7 alerts, fraud recovery, and up to \$1 million identity theft reimbursement. Visit: [Allstate](#)



Legal Protection

LegalShield provides the personal legal protection you and your family need and deserve at every stage of life. With fast and direct access to dedicated law firms offering document review and preparation, court representation, and support with letters and phone calls are all available on an easy to access mobile app. Visit: [LegalShield](#)



Personal Data Protection

Personal data exposure is an escalating problem. People-search sites, such as WhitePages, MyLife and Spokeo, make a business out of selling people's private, sensitive information. We want to help safeguard you from unwanted personal information appearing on the internet. Sign up with OneRep to have your personal profile removed from people-search sites. Visit: [OneRep](#)



Pet Insurance

Quality, affordable pet insurance can help pay for unexpected veterinary bills. We are happy to share we have partnered with both Nationwide Pet Insurance and Figo Pet Insurance to support you and your pet's needs along with a 10% company discount. Visit: [Work Perks](#)



Bluebikes Bike Share

We've partnered with @RideBluebikes to offer a wellness and commuting benefit to you with discounted Bluebikes memberships. Visit: [Bluebikes](#)



Computer / Technology Discounts

Save on technology products and accessories for use at home through the CDW Employee Purchase Program. Visit: [cdw.com/epp](#)
EPP Access number: (A6EC8AE5)

Voluntary Benefits and Employee Discounts (continued)



Amusement Parks

A great day out for less! Get discounted entry to Canobie Lake Park. Visit: [Work Perks](#)



MassBio Rewards

MassBio's Employee Rewards program gives you access to discounts and deals on products, services, and experiences in the Greater Boston area and beyond! Make the most of your rewards for entertainment, tickets, hotels, health and wellness, and much more.

Visit: [MassBio Rewards](#)



TicketsatWork

You have access to exclusive savings on movie tickets, theme parks, hotels, tours, Broadway and Vegas shows, and more. Be sure to visit often as new products and discounts are always being added. Visit: [TicketsatWork](#)

Use code 'Alnylam' to create a company account



Fuji at Kendall Square

- Kendall Square, located on the ground floor at 300 Third Street, gives a 10% discount to Alnylam employees.
- In store: **Show your badge** at the register and you will receive 10% off your order at **Fuji Kendall Square**.
- For pick-up/delivery orders: Use your **work email** when ordering via [fujiatkendall.com](#) and at checkout put in the promo code **Alnylam10** for 10% off your Fuji order.



DIG Restaurant

- Alnylam Kendall has partnered with DIG to offer you 10% off your order in store and online!
- In store: **Show your badge** at the register and you will receive 10% off your order at **DIG Kendall Square**.
- For pick-up/delivery orders: Use your **work email** when ordering via the app or [diginn.com](#) and at checkout put in the promo code **Alnylam10** for 10% off your DIG order.



deCordova Art Museum

You and your immediate family can take advantage of free unlimited admission to the Museum when you present your company ID. You can also benefit from priority registration and member discounts at the Museum School, 10% discount on all merchandise and

food, and 20% discount on gallery rental (Mon-Thurs). Visit: [deCordova Art Museum](#)

Voluntary Benefits and Employee Discounts (continued)

Alnylam has partnered with Newfront as our employee benefits broker to provide expert consultation on best-in-class benefits offerings. Please see below for details on our latest perks, made available through Newfront.



Pawp Pet Telehealth

Pawp puts a 24/7 team of veterinary pros in your back pocket. Get one year of unlimited pet care from anywhere in the U.S. with Pawp via our landing page [here](#). Annual membership fee is \$99 after your first year.



SoFi Student Loan Discounts

Alnylam and SoFi have teamed up to help you take down student debt with student loan refinancing discounts, exclusively for employees, family, and friends. Apply [here](#); if approved, you'll receive an exclusive .125% rate discount on your loan.



PerkSpot Discount Program

PerkSpot is an extensive marketplace of exclusive discounts on everything from cars, hotels, tickets, and more. Register at no cost to you [here](#).



Ladder Term Life

For those looking for life insurance options on top of our group offerings, with high maximums up to \$8M...all after an instant, digital 5-minute [application](#). Your Ladder individual coverage stays with you even if you change jobs, and your price won't change.



Find more information on [Nebula](#).

Paid Time Off

Time for You

Time away from work is essential to being the best version of yourself, that's why Alnylam offers a generous and flexible Paid Time Off policy that expands across many categories to safeguard you and your family's mental, physical and emotional health.



Vacation Time

Vacation time accrues at the beginning of each month based on your length of service. Vacation time is pro-rated if you are part time and work over 20 hours per week.

0-5 Years of Service	5+ Years of Service
15 days (120 hours) per year	20 days (160 hours) per year
Accruing at the beginning of the month at the rate of 1.25 days per month (10 hours)	Accruing at the beginning of the month at the rate of 1.67 days per month (13.33 hours)
15 days (120 hours) at any time	20 days (160 hours) at any time

Vacation days left over? Roll over up to 5 days (40 hours) into next year!



Wellbeing Time

Each year Alnylam provides you with up to 64 hours of paid time off to promote balance in your life. Wellbeing Time may be used for a variety of reasons, such as:

- Sick Time (for you and your family, including pets!)
- Unobserved Holidays
- Personal Time
- Flex Time

New Hire eligibility for Wellbeing Time:

- Q1 = 64 hours
- Q2 = 48 hours
- Q3 = 32 hours
- Q4 = 16 hours

Wellbeing Time does not accrue and will not rollover from year to year.



Find more information on [Nebula](#).

Paid Time Off (continued)



Family Leave

Alnylam offers a generous Family Leave policy that extends bonding time to both birth and non-birth parents. Leave is also provided to support employees who need to care for family members with a serious health condition. See chart below for details.

Type of Leave*	Eligibility	Duration	Base Pay
Maternity (paid through Short-Term Disability)	Birth Parent	60 to 8 weeks (depending on delivery type)	100%
Family Leave Baby bonding	Birth Parent Non-Birth Parent	12 weeks (depending on delivery type)	100%
Family Leave Caregiver	All Employees	Up to 12 weeks	100% for the first 6 weeks; 70% for the remaining 6 weeks

*Different leave types accrue at different rates, and leave is prorated if you're part time and work over 20 hours per week.



Volunteer Time Off

Employees may take up to 8 hours of paid time off to volunteer with a nonprofit organization of their choice, or to participate in an Alnylam-organized event, such as Community Service Week / Day.



U.S. Holidays and Global Recharge Days

2025 US Holidays	Date observed
2025 New Year's Day	Wednesday, January 1st
Martin Luther King Jr. Day	Monday, January 20th
President's Day	Monday, February 17th
Memorial Day	Monday, May 26th
Juneteenth	Thursday, June 19th
Alnylam Global Summer Recharge	Wednesday, July 2nd and Thursday, July 3rd
Independence Day	Friday, July 4th
Labor Day	Monday, September 1st
Indigenous People's Day	Monday, October 13th
Veterans Appreciation Day	Tuesday, November 11th
Thanksgiving Day	Thursday, November 27th
Day after Thanksgiving	Friday, November 28th
Alnylam Global Winter Recharge	Wednesday, December 24th
Christmas Day	Thursday, December 25th
Alnylam Global Winter Recharge	Friday, December 26th – Wednesday, December 31st
2026 New Year's Day	Thursday, January 1st
Alnylam Global Winter Recharge	Friday, January 2nd, 2026



Your Money

What's in this section?



401(k) Savings Plan



Health Savings Account (HSA)



Transportation Program



Financial Wellness



Life / Disability



Annual Equity Plan



Flexible Spending Accounts (FSAs)



Tuition Reimbursement



Employee Stock Purchase Plan

Savings

401(k) Savings Plan

To help you get set for retirement, you have the opportunity to participate in Alnylam's 401(k) Savings Plan through Fidelity Investments. All permanent employees, age 18 or older, can participate — temporary and contract workers are not eligible.

How it Works

- You can contribute up to 60% of your eligible earnings (subject to annual IRS limits).
- The plan permits you to make both pre-tax and certain after-tax (Roth) deferral contributions.
- Contributions are deducted from payroll on a pre-tax basis, up to the stated IRS maximums.
- The IRS maximums for 2025 are:
 - \$23,500 per year for participants under age 50.
 - A \$7,500 catch-up contribution is available for participants who will turn age 50 and 64 by the end of the calendar year.
 - An \$11,250 super catch-up contribution is available for participants who will be age 60-63 by the end of the calendar year.
- Newly-hired employees will receive an enrollment package directly from Fidelity approximately two weeks after joining Alnylam.
- This package will provide information and instructions for enrolling in the Plan.
- If you don't elect to join the Plan, you will be automatically enrolled at a deferral rate of 6% with an employer contribution of 5% (100% on the first 4% and 50% on the next 2% of your contributions). You can opt out during the 30 days prior to your first contribution to the Plan if you don't wish to participate.
- Your deductions will begin within one to two pay periods from your hire date.
- If you have 401(k) funds in other plans, you can roll these over into your Fidelity Retirement account as well.



Find more information at [Fidelity](#) or call 800-835-5097.

Financial Wellness

Fidelity Investments (our 401(k) Plan Provider) offers you access to a variety of financial wellness programs. Log onto your account at [Fidelity](#) to learn more about:



Debt and Credit Counseling

Money Management International

Get help to reduce current high interest debt including credit cards and develop a plan to pay it all off! Free counseling session and up to 60% off a Debt Management Plan initiation fee.



Mortgage Referral Program

LeaderBank

Get a mortgage for a new home or lower costs by refinancing through Leader Bank. Employees get a credit toward the loan origination fee.



Online Estate Planning

Estate Planner

Make estate planning easy to understand with a simplified process using educational tools and curated resources such as access to Fidelity's Attorney Access Network and FidSafe.



Online Attorney Directory

Avvo

Easy access to an online attorney directory to search reviews and ratings to help find an attorney or mediator.



Retirement Planning

Fidelity

- 1:1 planning appointments are available with the Investor Centers and by phone
 - For branch locations near you, go to [Fidelity.com/branch locator](#)
 - For planning advice with a representative by phone, call [800-603-4015](#)
- All planning is complimentary. Be sure to mention that you are an Alnylam employee participating in the 401(k) program.



Financial Planning

Merrill Lynch

Contact Certified Financial Planner, Christine Droney for a customized financial plan. No fee!

Christine.Droney@ml.com

Phone: 781-431-4082

Financial Wellness (continued)



Identity Protection

IDnotify, a part of Experian

Special price through NetBenefits®

Basic price: \$5.99/month

Premium family plan: \$14.99/month

40% discount off similar retail plans



Tax Preparation Software

TurboTax

Up to \$25 off online tax preparation software.

H&R Block

Up to \$20 off online tax preparation software.



Student Loans

Credible

Get competitive real rate offers from a curated list of top lenders. \$750 bonus for employees refinancing through Credible.



College Test Prep Services

ACT

Access to a collection of key college test prep and planning resources.

Kaplan

Special discounts: \$100 discount off teacher led classes; \$50 discount off self-paced prep.



College Admission Counseling

Collegewise

One-on-one professional support for college planning, applications, essays and more with 10% off all services (except for 'Pay As You Go' hourly service).



College Savings and Fidelity 529

Provides flexible, tax-advantaged accounts designed specifically for education savings. Funds can be used for qualified education expenses for schools nationwide.



Fidelity Youth

A teen-owned brokerage account and app where teens ages 13 to 17 can make, manage, and invest their own money.

Health Savings Account (HSA)

Alnylam has partnered with Fidelity as our preferred bank for the Health Savings Account for those enrolled in the Blue Care Elect Saver HDHP (with HSA).

HSA Highlights

- Your HSA dollars can be used for any qualified medical, dental or vision expense.
- Contributions to an HSA are triple tax-advantaged: Contributions go in tax-free, earn interest or investment income tax-free and are withdrawn tax-free as long as they are used for qualified expenses.
- Alnylam makes a generous up-front annual contribution to your HSA to offset the deductible exposure that resets each January.
- There is no use it or lose it rule! Funds rollover and accrue from year to year and are yours forever, even if you change health plans, leave employment or retire.

2025 IRS Annual Health Savings Account limits (employer and employee contributions combined)

- \$4,300 for individuals, of which, Alnylam will contribute \$825 per year!
- \$8,550 if you cover one or more dependents, of which, Alnylam will contribute \$1,650 per year!
- If you are over age 55, you may contribute an additional \$1,000 annually.

Investment Opportunity

- Your Fidelity HSA allows you to manage a portion of your savings in a high-yield account and invest the rest for future medical expenses.
- You can start investing at any time by making a one-time trade or setting up automatic investing for future contributions, there is no required minimum to begin investing!
- You can choose to invest in a variety of investment options, including the Fidelity HSA® Funds to Consider, which is a professionally selected lineup of funds with no minimums or transaction fees, as well as more than 10,000 mutual funds, individual stocks and bonds, ETFs, and CD, all available on Fidelity's brokerage platform.
- In addition, the HSA Investment Recommendation tool is available online, providing assistance on how to invest your HSA savings..

Accessing your HSA funds is easy! Fidelity offers multiple ways for you to pay your providers or pay yourself.

Use your Fidelity debit card or pay providers directly from the website, the choice is yours!



Find more information at [Fidelity](#) or call 800-835-5097.

Flexible Spending Accounts (FSAs)

Alnylam offers a Healthcare and Dependent Care FSA through WEX which enables you to put aside pre-tax payroll dollars and build funds to cover eligible out of pocket expenses.

Your FSA options include:

	Healthcare FSA	Dependent Care FSA
Eligible Claimants	Eligible healthcare expenses are those incurred by you and your tax-qualified dependents.	Eligible dependent care expenses are those incurred for your children under the age of 13, and/or elders that rely on you for support.
IRS Annual Limit	Set aside up to \$3,300 for eligible healthcare expenses.	Set aside up to \$5,000 if married filing a joint return, or if you are a single parent. Set aside up to \$2,500 if married and filing separately.
Eligible Expenses include	Deductibles, coinsurance, copayments and other out of pocket expenses related to medical, dental, vision and hearing expenses.	Child and elder daycare, pre-school, summer day camp expenses that enable you to work, seek work, or attend school full-time.
Ineligible Expenses include	Vitamins, teeth whitening, veneers, cosmetic surgery.	Overnight camp, school tuition, registration fees.
Claim Filing	Your entire annual election is available for reimbursement as of January 1st.	Only funds in the account are available for reimbursement.

Remember:

- Use It or Lose It Rule: On both FSA plans, all funds set aside must be spent in the allowable time frames or will be forfeited.
- HSA Participants: You cannot elect coverage in a Healthcare FSA if you are actively contributing to a Health Savings Account.
- For detailed information on FSAs including a list of eligible expenses, visit [WEX](#).

Flexible Spending Accounts (FSAs) (continued)

Estimate Your Expenses

It's important to carefully consider how much to contribute to your FSA.

- In your Healthcare FSA, you can roll over up to \$660 to spend in the next plan year. Amounts in excess of that will be forfeited.
- In your Dependent Care FSA, funds do not roll over from year to year, unspent amounts will be forfeited.
- Active enrollees have until March 31st of each year to submit for expenses incurred in the previous year.

If you terminate employment, FSA claims incurred prior to (or on) your last day of employment are reimbursable as long as you file within 180 days. Any remaining balances will be forfeited.

Transportation Program

Employees who are located in an Alnylam office or facility can choose from one of the following options.

T-Pass

- Through our partnership with WEX, we will provide and subsidize your T-Pass on a pre-tax basis up to the IRS maximum of \$325 per month.

Parking

- You'll get parking privileges for one vehicle within the Company-designated parking facility.
- The Company will pay 90% (employees) or 75% (VP level), of the full monthly cost of your parking permit.

Bicycle / Walk

- You'll be provided with a monthly benefit of \$100, added directly to your bi-weekly pay. And the taxes will be covered by Alnylam!

Please be aware that the transportation benefit may be taxable. If the cost of this benefit exceeds the allowable limit under IRS guidelines, any excess amount will be considered ordinary income and reported on your W2.



For questions about the FSA options including how much you should put aside, visit [WEX](#).

Life / Disability

For peace of mind, the company provides important Group Life, Accidental Death and Dismemberment(AD&D) and Disability insurance through Prudential, and the ability for you to purchase additional life insurance on yourself and your dependents.

Group Life and AD&D Insurance

Life and AD&D Insurance provides financial security to your beneficiaries in the unfortunate event of your death or serious injury.

Alnylam provides eligible employees with:

- Group Term Life Insurance equal to 2 times your annual base salary (3 times annual base salary for executives).
- Group AD&D Insurance equal to the amount of Group Term Life, which is 2 times your annual base salary (3 times annual base salary for executives).
- The minimum amount of Group Term Life Insurance coverage is \$10,000 and the maximum amount is \$1,000,000.

Age Reduction for Group Life and Supplemental Life

Insurance amounts:

- Benefit reduces by 65% at age 70
- Benefit reduces by 50% at age 75

Supplemental Term Life Insurance for Purchase

- Supplemental Term Life Insurance can be elected for yourself in \$10,000 increments up to the lesser of 5 times earnings or \$500,000. (Guaranteed Issue Amount: \$300,000).
- Supplemental Term Life Insurance for a spouse can be elected in \$5,000 increments, not to exceed the employee's elected amount. (Guaranteed Issue Amount: \$30,000).
- A flat amount of \$10,000 per child can be elected. All amounts are guaranteed.

Guaranteed Issue amounts are only available to employees who are newly eligible for this benefit.

Once enrolled in Supplemental Term Life, employees will have an annual opportunity to increase their coverage by one multiple of \$10,000 with no Evidence of Insurability as long as the elected amount does not exceed the Guaranteed Issue amount.

Employees must elect coverage on themselves before electing for dependents.



Find more information on [Nebula](#).

Life / Disability (continued)

Short-Term Disability (STD)

If you've been disabled due to a non-occupational injury or illness for five consecutive business days* you may be eligible for benefits under our STD plan to replace all or a portion of your income while you are out of work and recovering.

How It Works

- This benefit is Company-paid with claims adjudicated through Prudential.
- If approved, your STD benefit payments will begin retroactively to your first day of disability.
- STD will extend as long as you are deemed disabled by Prudential, up to 26 weeks.
- The benefit will pay 100% of your base pay for the first 13 weeks and 70% for the following 13 weeks.

* Note: During the five-day elimination period you can use Wellbeing Time (see page 19). If your STD claim is approved, any Wellbeing Time used during this period will be returned to you. If you have exhausted all of your paid time off then this time period is unpaid.

Long-Term Disability (LTD)

If your disabling condition lasts beyond 26 weeks, you may be eligible for benefits under our LTD plan to replace a portion of your income while you are out of work and recovering.

How It Works

- This benefit is Company-paid with claims adjudicated through Prudential.
- If approved, LTD benefits are equal to 60% of your base salary up to a maximum of \$15,000 per month.
- LTD will extend as long as you are deemed disabled by Prudential, up to retirement age.
- The value of the premium Alnylam pays on your behalf is considered taxable to you, which yields a tax-free benefit in the event of a claim.



Find more information as well as the Leave of Absence Guide on [Nebula](#).

Reimbursements

Tuition Reimbursement

We want to help you succeed in your studies – and that’s why we offer tuition reimbursement for any undergraduate, post-graduate level or certified courses related to your role. If you’re full time, you will be reimbursed for tuition, books and required fees for pre-approved courses or training.

To qualify, you must:

- Achieve a minimum grade of C for undergraduate courses; or
- Achieve a minimum grade of B for graduate courses.

The maximum reimbursement allowed per calendar year is \$7,500.

If you leave Alnylam while utilizing the tuition reimbursement program, you’ll need to repay any reimbursements you’ve received in the 12 months prior to leaving.

Bring Your Own Device (BYOD) Cell Phone Benefit

Through the BYOD program, Alnylam makes it easy for you to stay in touch by linking your personal cell phone to your corporate email account. In addition, get reimbursed up to \$150 a month for the cost of your phone! Visit: [BYOD](#)



Find more information on [Nebula](#).

Equity

The Annual Equity Plan

The Annual Equity Plan is a long-term incentive program that is designed to encourage employee ownership, align with our stockholders' interests, and provide focus on our long-term success. Our Annual Equity Program is reviewed annually for competitiveness and delivers equity in the form of Restricted Stock Units (RSUs), Performance Stock Units (PSUs) and Stock Options.

Employee Stock Purchase Plan (ESPP)

Take advantage of the opportunity to purchase shares of Alnylam common stock at a discount! You can buy stock through payroll deductions, up to 15% of your base salary — and it will be available to purchase at 85% of the lower of:

1. The fair market value per share of common stock on your Entry Date into the offering period; or
2. The fair market value per share on the semi-annual purchase date.

New Hire Eligibility

If you're hired prior to October 1 of the current year, the next entry date for the ESPP is November 1 of the current year. If you're hired after October 1 of the current year, the next entry date for the ESPP is May 1 of the following year.



Find more information on [Nebula](#).



More Info

What's in this section?



What's Next



Legal Disclosures



Key Contacts



What's Next?



To further explore your world of benefits and find out how to enroll in each of the programs, visit [Nebula](#).

Let's Get Started!

Once you've reviewed your benefits and planned your choices, make your elections in [SuccessFactors](#).

Need Help?

For questions regarding any of the benefit offerings mentioned in this guide, email AskHR@alnylam.com.

[Explore my benefits now](#)



Key Contacts

My Health			
Benefit	Vendor	Website	Contact
Dental	Delta Dental of MA	deltadentalma.com	800-872-0500
Medical	BCBSMA	bluecrossma.com	800-424-0794
Medical Second Opinion	MORE Health	access.morehealth.com/alnylam/memberactivation	888-908-6673
Vision	EyeMed	eyemed.com	866-804-0982

My Life			
Benefit	Vendor	Website	Contact
Back-Up Childcare	Bright Horizons	my.brighthorizons.com	
Bike Share	Blue Bikes	member.bluebikes.com/group/alnylam	855-948-2929
Computer / Technology Discounts	EPP	cd.com/epp EPP Access number: (A6ECIAE5)	888-908-6673
Daycare Center	KinderCare	kindercare.com	866-804-0982
Discounted Tickets	TicketsatWork	ticketsatwork.com	
Employee Assistance Program	supportlinc	alnylam.mysupportportal.com/	888-881-5462
Employee Discounts	MassBio	massbio.org	
Family Support Program	Milk Stork	milkstork.com/alnylam	877-242-1306
Family Support Program	Ovia	bluecrossma.com	800-424-0794
Identity Protection	AllState	myaip.com/alnyam	800-789-2720
Cyber Security	OneRep	onerepcom/plan/alnylam	855-856-6655
Legal Protection	LegalShield	benefits.legalshield.com/alnylam	800-654-7757
Lifestyle Reimbursement Account	Espresa	https://espresa.com/oktaresponse.alnylam#/employee/dashboard	844-377-7372
Meditation	Headspace	work.headspace.com/alnylam/member-enroll	teamsupport@headspace.com
Career Coaching	Parentaly	parentaly.com	
Parking & Bike / Walk	Facilities		transportation@alnylam.com
Pet Insurance	Figo	https://bit.ly/3sNi0BS	844-262-8133
Pet Insurance	Nationwide	petinsurance.com/alnylam	877-738-7874
The Learning Experience	The Learning Experience	thelearningexperience.com	



Key Contacts (continued)

My Money			
Benefit	Vendor	Website	Contact
401(k) and Financial Wellness	Fidelity	401k.com	800-835-5097
Employee Stock Purchase Program (ESPP) / Equity	eTrade	etrade.com	cciccarello@alnylam.com
Flexible Spending Accounts	WEX	wexinc.com/solutions/benefits	866-451-3399
Health Savings Account	Fidelity	fidelity.com	800-544-3716
Life and Disability	Prudential	prudential.com	800-842-1718
Parking & Bike / Walk benefit	WEX	wexinc.com/products/benefits/commuter/	833-25-5939
Payroll			AskPayroll@alnylam.com
Tuition	Espresa	app.espresa.com/portal/#/login	844-377-7372



Legal Disclosures

[Medicare Part D – Creditable Coverage](#)

[Consolidated Omnibus Budget Reconciliation Act](#)

[Newborn's and Mother's Health Protection Act](#)

[Mental Health Parity Act of 1996 \(MHPA\)](#)

[MarketPlace & Coverage Notice](#)

[Premium Assistance under Medicaid and The Children's Health Insurance Program \(CHIP\)](#)

[The Women's Health and Cancer Rights Act \(WHCRA\), Special Enrollment, Michelle's Law & Maternity and Infant Coverage Notices](#)

[The Genetic Information Nondiscrimination Act \(GINA\)](#)



To find out more visit nebula.alnylam.com
Visit [SuccessFactors](#) to elect your benefits

This document is an outline of the coverage provided under your employer's benefit plans based on information provided by your company. It does not include all the terms, coverage, exclusions, limitations, and conditions contained in the official Plan Document, applicable insurance policies and contracts (collectively, the "plan documents"). The plan documents themselves must be read for those details. The intent of this document is to provide you with general information about your employer's benefit plans. It does not necessarily address all the specific issues which may be applicable to you. It should not be construed as, nor is it intended to provide, legal advice. To the extent that any of the information contained in this document is inconsistent with the plan documents, the provisions set forth in the plan documents will govern in all cases. If you wish to review the plan documents or you have questions regarding specific issues or plan provisions, you should contact your Human Resources/Benefits Department.

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