



2026 CSC Benefits at a Glance

Planet Fitness provides a comprehensive employee benefits program to ensure the health and well-being of employees and their families. We are pleased to offer the following benefits to Planet Fitness Club Support Center (CSC) full time employees who are regularly scheduled to work at least 30 hours per week; please note that some benefits are offered to employees working less than 30 hours per week.

Benefits offered in our program include:

• Medical & Prescription Insurance	• Paid Time Off
• Cigna Healthcare Wellness Experience	• Supplemental Leave Pay
• Dental Insurance	• Paid Parental Leave
• Vision Insurance	• Childcare Reimbursement
• Health Savings Account (HSA)	• Pet Care Reimbursement
• Healthcare Flexible Spending Account (FSA)	• Tuition Reimbursement
• Commuter Accounts (Parking & Transit)	• Adoption Assistance
• Health Reimbursement Arrangement (HRA)	• Free Black Card Membership & Perks
• Life/AD&D Insurance & Voluntary Life Insurance	• LifeMart Discount Program Hampton Café
• Short-Term & Long-Term Disability	• Hampton Café
• Supplemental Health Insurance Options	• Fitness Challenges
• 401(k) Plan with Company Match	• Team Member Engagement Activities
• Employee Stock Purchase Plan (ESPP)	• Employee Recognition
• Employee Assistance Program (EAP)	

Medical Insurance Plans

Effective upon your date of hire, eligible employees may enroll in our OAP HRA, OAP HSA or OAP \$5000 medical insurance plans through Cigna Healthcare. The plans have a national network and allow access to providers outside of the network. www.Cigna.com

Coverage	OAP HRA In-Network schedule below	OAP HSA In-Network schedule below	OAP \$5000 In-Network Schedule Below
Plan Year Deductible In- Network	Individual - \$5,000 Employee Responsibility \$2,000 HRA Responsibility \$3,000 Family - \$14,000 Employee Responsibility \$6,000 HRA Responsibility \$8,000	Individual - \$2,800 Family - \$5,600	Individual - \$5,000 deductible Family - \$10,000 deductible
Preventative Care	Covered in full	Covered in full	Covered in full
Primary Care Physician Office Visit	\$25 per visit	10% Coinsurance after deductible	30% Coinsurance
Specialist Office Visit	\$50 per visit	10% Coinsurance after deductible	30% Coinsurance
Chiropractic Visit	\$50 per visit (max 20 days per calendar year)	10% Coinsurance after deductible (max 20 days per calendar year)	30% Coinsurance (max 20 days per calendar year)
Diagnostic Testing: Lab/X- ray Furnished by Hospital Facility or by Independent Lab	Deductible	10% Coinsurance after deductible	30% Coinsurance after deductible
Urgent Care	\$75 per visit	10% Coinsurance after deductible	30% Coinsurance
Emergency Room	\$150 per visit (Copayment waived if admitted)	10% Coinsurance after deductible	30% Coinsurance after deductible

Coverage	OAP HRA In-Network schedule below	OAP HSA In-Network schedule below	OAP \$5000 In-Network Schedule Below*
Inpatient Hospital Admissions	Plan pay 100% after plan year deductible is met	10% Coinsurance after deductible	30% Coinsurance after deductible
Plan pay 100% after plan year deductible is met	Plan pay 100% after plan year deductible is met	10% Coinsurance after deductible	30% Coinsurance after deductible
Outpatient Therapy Services	\$50 per visit (max 150 days / calendar year)	10% Coinsurance after deductible (max 150 days / calendar year)	30% Coinsurance (max 150 days / calendar year)
Prescription Drug Copay	30-day retail: \$10/\$30/\$50 90-day mail: \$20 /\$60/\$150 Generic and preferred preventive maintenance medication – no cost (see Cigna.com for details)	30-day retail: \$15/30/\$60 after deductible 90-day mail: \$30 /\$60/\$120 after deductible Generic and preferred preventive maintenance medication – no cost (see Cigna.com for details)	30-day retail: \$10/\$60/\$100 90-day mail: \$25 /\$150/\$250 Generic and preferred preventive maintenance medication – no cost (see Cigna.com for details)

Cigna Healthcare Wellness Experience

The Cigna Healthcare Wellness Experience is included in your enrollment in one of our Cigna medical plans. This online platform is designed to help you reach your health goals while having fun! Participation in the variety of health activities earns points towards rewards; up to \$300 per plan year in Wellness Rewards.

Dental Insurance Plan

Effective upon your date of hire, eligible employees may enroll in our dental insurance plan through Northeast Delta Dental. The Plan includes the Oral Wellness® program and discounts for eyewear at participating facilities through Eyemed. www.nedelta.com

Delta Dental			
Diagnostic / Preventive (Coverage A)	Basic Restorative (Coverage B)	Major Restorative (Coverage C)	Orthodontics (Coverage D)
No Deductible	Calendar Year Deductible per Person \$50 Family \$150		No Deductible
Delta Dental Pays: 100%	Delta Dental Pays: 80%	Delta Dental Pays: 50%	Delta Dental Pays: 50%
Calendar Year Maximum: \$1,500 per Person			Lifetime Maximum: \$1,500 per Person
DIAGNOSTIC: - Evaluations twice in a 12-month period - X-rays (complete series or panoramic film) once in a 5-year period - Bitewing x-rays once in a 12-month period - X-rays of individual teeth as necessary Brush biopsy once in a 12-month period PREVENTIVE: - Two cleanings in a 12-month period - Fluoride once in a 12-month period to age 19 - Space maintainers to age 16 - Sealant application to permanent molars, once in a 3-year period per tooth, for children to age 19 Note: Expenses incurred for covered Diagnostic and Preventive services also accrue to your annual maximum.	RESTORATIVE: - Amalgam (silver) fillings; Composite (white) fillings ORAL SURGERY: - Surgical and routine extractions ENDODONTICS: - Root canal therapy PERIODONTICS: - Periodontal maintenance (cleaning) Note: Cleanings are limited to two in a 12-month period; these may be routine (Coverage A) or periodontal (Coverage B), or a combination of each. - Treatment of gum disease - Clinical crown lengthening once in a lifetime per site	PROSTHODONTICS: - Removable and fixed partial dentures (bridge); complete dentures - Rebase and reline (dentures) - Crowns - Onlays - Implants	ORTHODONTICS: Correction of malposed (crooked) teeth for adults and children

Vision Insurance Plan

Effective upon your date of hire, eligible employees may enroll in our vision insurance plan through VSP. www.vsp.com

Benefits through a VSP Network Provider	
Exam Services	- Comprehensive WellVision Exam® covered in full Annually after \$10 copay - Routine retinal screening covered after a no more than \$39 copay
Lenses	Glass / plastic single vision, lined bifocal, lined trifocal, or lenticular lenses covered in full after copay
Lens Enhancements	Most popular, lens enhancements are covered after a copay, saving our members an average of 30%
Frames	- Frames covered in full* up to the retail allowance of \$180. Costco® Optical allowance of \$100 is equivalent to the frame allowance at VSP doctor locations and participating retail chains. - Members who select a featured frame brand, including Anne Klein, bebe®, Calvin Klein, Flexon, Lacoste, Nike, Nine West and more, will receive an extra \$20 toward their frame allowance <i>Featured frame brands and promotion subject to change, promotion does not apply to Costco® Optical.</i> 20% off any amount above the retail allowance - Members can choose from virtually any frame on the market
Elective Contact Lenses- in lieu of frames and lenses	- Contact lens exam: Standard and Premium fits are covered in full after copay. Member receives 15% off contact lens exam services and member's copay will never exceed \$60 - Prescription contact lens materials are covered in full up to the retail allowance of \$180 - Members can choose from any available prescription contact lens materials
VSP Primary EyeCare PlanSM	- Supplemental medical coverage for specialty eyecare services and conditions, such as pink eye, and other urgent eyecare needs \$20 copay per visit
Laser Vision Correction	Discounts average 15% off laser vision correction at contracted
Out-of-Network Schedule	A generous reimbursement schedule is offered for services from other providers

Employee Contributions towards Health, Dental and Vision Insurance Premiums

OAP HRA	2026 Bi-weekly Cost	2026 Weekly Cost
Single	\$88.93	\$44.46
Plus, Spouse/Domestic Partner*	\$246.83	\$123.41
Plus, Child(ren)	\$200.61	\$100.31
Family	\$349.50	\$174.75
OAP HSA	2026 Bi-weekly Cost	2026 Weekly Cost
Single	\$74.48	\$37.24
Plus, Spouse/Domestic Partner*	\$206.91	\$103.46
Plus, Child(ren)	\$168.12	\$84.06
Family	\$293.06	\$146.53
OAP \$5000	2026 Bi-weekly Cost	2026 Weekly Cost
Single	\$38.22	\$19.11
Plus, Spouse/Domestic Partner*	\$188.80	\$94.40
Plus, Child(ren)	\$153.23	\$76.62
Family	\$267.59	\$128.71
NE Delta Dental	2026 Bi-weekly Cost	2026 Weekly Cost
Single	\$3.08	\$1.54
Plus, One	\$9.03	\$4.52
Family	\$14.07	\$7.03
VSP Vision	2026 Bi-weekly Cost	2026 Weekly Cost
Single	\$0.64	\$0.32
Plus, Spouse/Domestic Partner*	\$1.93	\$0.97
Plus, Child(ren)	\$2.06	\$1.03
Family	\$3.30	\$1.65

**The Domestic Partner portion of the employee-paid insurance cost is not considered a pre-tax benefit. In addition, the Domestic Partner portion of the employer-paid insurance cost is subject to imputed income tax.*

Health Savings Account (HSA)

The HSA allows you to save money with pre-tax dollars to use to pay for out-of-pocket current and future qualified health care expenses. The HSA is managed by our vendor, HSA Bank. This account rolls over year after year, grows tax free interest and you can invest the funds in the account; and should you leave Planet Fitness, this account goes with you. You are eligible to enroll in the Health Savings Account (HSA) only if you are enrolled in the Cigna OAP HSA Medical Plan.

Important information: Your HSA account with HSA bank will be automatically opened with our enrollment in the OAP HSA Plan. Expenses incurred before the HSA is established are not eligible for reimbursement from the HSA. You cannot be enrolled in both an HSA and a health care FSA.

2026 HSA Limits

- Single Coverage - \$4,400
- 2/Person or Family Coverage - \$8,750
- Age 55+ "Catch Up" - \$1,000

Great news! Planet Fitness will fund up to 20% of your portion of the Cigna OAP HSA plan's deductible into your HSA through pay period contributions. You must contribute to your HSA account in order to receive the employer funding. The amount contributed by Planet Fitness and your own contributions cannot exceed the 2026 HSA limits above.

Flexible Spending Accounts (FSA)

We offer the ability to open and maintain a Health Care FSA to pay for out-of-pocket qualified health care with pre-tax dollars. Elections may be made during your initial date of hire eligibility period or at the beginning of each plan year during Open Enrollment. Once made, Healthcare account elections may not be changed unless you experience a qualifying life event that results in a change in family status. The FSA account is managed through our vendor Voya, www.voya.com. You cannot be enrolled in both a healthcare FSA and an HSA. (If you are enrolled in the OAP HSA, you are eligible to enroll in the Health Savings Account.)

2026 FSA Limits for Planet Fitness

- Healthcare: Annual contribution amounts (\$100 - \$3,300) – If account balance is not used by 12/31 it is forfeited.

Commuter Accounts

We offer the ability to open Commuter Accounts to pay for qualified parking and transit expenses with pre-tax dollars. Elections may be made during your initial date of hire eligibility period, at the beginning of each plan year during Open Enrollment or at any time during the year and will be effective the first of the month following your election. The commuter accounts are managed through our vendor Voya, www.voya.com.

2026 Limits for Planet Fitness

- Maximum Monthly contribution amounts (\$340/month/account)
- Parking and transit accounts are separate, so you must enroll in them individually

Health Reimbursement Arrangement (HRA)

The Health Reimbursement Arrangement (HRA) is a health spending account provided by and owned by the employer to cover certain deductible expenses of the Cigna OAP HRA Plan.

The HRA is integrated with your Cigna OAP HRA Plan. You pay for certain deductible expenses under the Plan first prior to claims being paid from the HRA account.

Life/AD&D Insurance and Short-Term and Long-Term Disability Benefits

Effective the first of the month after your 90th day of employment, the company provides Life/AD&D Insurance & Disability Insurance at no cost to you in order to provide income replacement protection for you and your family in case of a death, injury or illness. Employees also have the option to buy additional Voluntary Life insurance for themselves and their dependents at group rates.

Employer Paid Basic Life/AD&D Insurance

Planet Fitness provides Basic Life/AD&D Coverage in the amount of 200% of your annual base salary to a maximum benefit of \$500,000. Your Basic Life coverage includes Accidental Death and Dismemberment coverage.

Voluntary Term Life Insurance Option		
You may elect Voluntary Term coverage to accompany the Basic Life plan.		
Coverage	Amount	
Employee Benefit	\$10,000 increments to a maximum of \$300,000 or 5 times your basic annual earnings	
Spouse/DP Benefit	\$5,000 increments to a maximum of \$100,000	
Child Benefit	\$2,500 increments to a maximum of \$10,000	
Review Unum Plan Summary for more details and cost per age bracket		
Employer Paid Disability Insurance Plans		
Coverage	Short-Term Disability	Long-Term Disability
Coverage amount	66.67% of salary to a maximum benefit of \$2,000 per week	60% of salary to a maximum benefit of \$12,000 per month
Maximum Payment Period	12 weeks generally	Social Security normal retirement age
Accident/Illness Begins	On the 8th day of disability event	After 90 days of disability event generally
Pre-existing Conditions	Not applicable	3 month look back, 12 months after exclusion
Review Unum Plan Summary for more details on the Disability plans		

Supplemental Health Insurance Options

We offer Accidental Injury Insurance, Critical Illness Insurance and Hospital Care Insurance through Cigna. These are voluntary products that are 100% employee paid and intended to supplement, not replace medical plan coverage. You do not need to enroll in Cigna medical plan to be eligible to enroll in these supplemental benefits.

401(k) Retirement Savings Plan

We offer a competitive 401(k) Retirement Savings Plan. You are eligible to enroll in the plan on the first day of the month following 90 days of employment. Traditional (pre-tax) and Roth (post-tax) options are available. Planet Fitness will match 100% of the first 3% of your contribution and 50% of the next 2% of your contribution to a maximum employer match of 4% on your 5% deferral contribution. You are immediately vested in the employer matching contributions.

Employees 21 years and older are eligible to enroll after 90 days of employment. Our 401(k) Plan is administered through our vendor, Principal www.principal.com. 2026 IRS Contribution Limits: \$24,500, Catch up at age 50 or more, additional \$8,000

Employee Stock Purchase Plan (ESPP)

The Employee Stock Purchase Plan (ESPP) allows employees to enroll in a savings plan funded through payroll deductions to purchase Planet Fitness stock (PLNT) at a discount in January and July of each calendar year. All employees that regularly work an average of 20 or more hours per week with at least 90 days of continuous service may elect to withhold between 1% and 10% of total pay (up to annual maximum limits) each payroll period to purchase shares. Once shares are purchased, they are fully vested shares of the Company with no restrictions outside of the Company's Insider Trading Policy.

Employee Assistance Program (EAP)

We provide all employees access to an Employee Assistance Program that provides free, CONFIDENTIAL support and guidance for matters that range from personal issues to providing information on everyday topics that affect your life. The EAP also provides up to 8 face to face or virtual counseling sessions per incident per year. The EAP is offered through Cigna and is integrated with your medical plan, if enrolled.

Paid Time Off

We offer a combination of vacation time, floating and federal holidays and personal/sick time pro-rated per active status within a calendar year beginning January 1 and ending December 31 as follows:

Eligible Employees	Time off Benefit	
All Full Time CSC Employees	15 Vacation Days (0-5 years of service) 20 Vacation Days (5-10 years of service) 25 Vacation Days (10+ years of service) 4 Floating Holidays* 1 Birthday to be taken month of birthday	
All Full Time CSC Employees	9 Federal Holidays	New Year's Day, Martin Luther King Jr. Day, Memorial Day, Juneteenth, Fourth of July, Labor Day, Thanksgiving Day, Day after Thanksgiving, Christmas Day

If one of the 9 paid Federal holidays falls on a Saturday, the CSC will observe that holiday on the previous Friday. If one of the 9 paid Federal holidays falls on a Sunday, the CSC will observe that holiday on the following Monday.

*If hired after June 30th, you will be assigned 2 Floating Holidays. If hired after October 31st, you will not receive floating holidays. Effective January 1 of the following calendar year, you will be assigned the regular 4 Floating Holiday policy.

Sick/Personal Time

We provide unrestricted personal/sick time to all Club Support Center employees based upon discretion and true need. Personal/sick time might include one-time medical appointments, time needed to attend to family matters or time out of the office due to sudden and unexpected events that interfere with your ability to report to work. Additionally, this includes 30 sick days to be used if on an approved intermittent medical leave of absence or 5 sick days to be used if on an approved family leave of absence.

Volunteer Time Off (VTO)

Employees may use up to 16 hours of work time per calendar year in one-hour increments, to take civic action to support diversity and inclusion efforts, donate time to a charitable organization of your choice or participate in a company sponsored volunteer day. VTO is considered paid time off and should be scheduled in advance subject to your manager's approval.

Supplemental Leave Pay

We provide supplemental pay during the first 8 weeks of Short-Term Disability in coordination with an approved leave of absence, to ensure employees receive their full pay.

Parental Leave

We offer up to eight weeks of paid parental leave for the birth or adoption/placement of your child. This is available for either parent and is paid in coordination with an approved leave.

Child Care Reimbursement

We offer a daycare reimbursement up to \$300 per month per family if you currently have a child(ren) in a licensed daycare facility. Children must be under 13 to be eligible. An invoice from a licensed daycare provider must be submitted monthly to be eligible for reimbursement.

Pet Care Reimbursement

We offer a pet care reimbursement of up to \$100 per month if you travel on business and board your pet(s) in a licensed pet care facility. Receipts and proof of work travel within 30 days of travel are required for reimbursement.

Tuition Reimbursement

Planet Fitness offers tuition reimbursement after 6 months of employment for certain expenses towards the pursuit of a college degree up to \$5,250 per calendar year.

Adoption Assistance

We offer financial assistance for families going through the adoption process. We will reimburse eligible expenses up to \$10,000 per adoption.

Free Black Card Membership

We offer employees a free Black Card Membership starting on their first day of work! Black Card Membership includes access to all clubs in the Planet Fitness chain as well as use of the Black Card Spa®, Premium Perks, and the opportunity to bring a guest.

LifeMart Discount Program

Another great benefit is a discount retailer called LifeMart. LifeMart can be found on the home page of ADP and offers discounts on shopping, travel, meal delivery services, theme parks, and much more.

PF Café

The PF Café offers a wide variety of breakfast, lunch, and snacks at our Hampton, NH office. We have an extensive catering menu for onsite meetings, huddles, or team celebrations. Along with catering, we also offer a variety of take-home meals, great for a last-minute dinner option. Simply order, take home and bake!

The PF Café is cashless – team members can utilize the Toast app on all mobile devices to pay and start earning rewards for purchases as well as be the first to hear about insider perks! We also proudly accept MasterCard, Visa, and American Express.

Hours of operation are Monday through Thursday from 7:30am-10:00am for breakfast and from 11:30am – 1:30pm for lunch.

Fitness Challenges & Burn to Earn

We promote an active and healthy lifestyle and offer companywide fitness challenges, which vary from individual to team based. Prizes are awarded to team members who participate. We also offer points via our digital recognition platform to team members for monthly gym check-ins. Points can be redeemed for a variety of items from gift cards to merchandise.

Milestone Anniversaries

Team members who reach milestone anniversaries with Planet Fitness are recognized and awarded for their years of service. Team members receive special recognition for 1, 5, 10, 15, 20, 25+ years of service.

Team Member Engagement Activities

We offer a variety of engagement activities to include seasonal outings, themed luncheons, fitness challenges, book club, volunteer opportunities and much more. Activities range from in person to virtual, connecting all CSC team members whether Hampton, Orlando or remote/field based.

Celebrate. Achieve. Recognize

Here at PF, recognition is a huge part of our culture. To keep our hybrid team connected, we celebrate and recognize team members through a digital recognition and rewards platform called Thumbs Up. Login to www.planetfitness.achievers.com today to start recognizing today! Questions? Contact engagement@planetcsc.com.

Employee Enrollment Notice & Qualifying Life Events

Following the 30-day eligibility period after your date of hire, the only time you may make changes to your benefit election is during the annual Open Enrollment period for elections effective on January 1 of each plan year, or if you or a dependent experience a qualifying life event such as marriage, death, divorce, and the birth or adoption of a child. All qualifying life events require verifying documents and must be processed within 30 days of the life event in the ADP system.

Special Notice Regarding CSC Benefits at a Glance 2026

This brochure is merely a summary of the benefits offered to Planet Fitness Club Support Center employees. For a detailed description of benefits please review the full plan summary documents. All plan documents, summary plan descriptions, and Planet Fitness policies govern the administration of these benefit plans and will supersede this information if there is any discrepancy between this information and the governing documents.
