

2023



BENEFITS GUIDE

BENEFIT PLANS EFFECTIVE
JANUARY 1-DECEMBER 31, 2023



Creative
Testing Solutions



At Creative Testing Solutions, we are invested in you. That’s why we’ve designed a benefits package that helps to support your total wellbeing – physically, emotionally, and financially.

Use this guide as a tool to help you make the best benefits decisions for you and your family for the 2023 plan year (January 1–December 31, 2023). The information inside this guide can help you review your health coverage options, tax savings opportunities, and voluntary benefits options.

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Eligibility

We determine your benefits eligibility by the hours you are scheduled to work each week. Refer to the table below for details.

		30+ Hours Per Week	20-29 Hours Per Week	19 Hours or Less Per Week
Eligible on your date of hire	Business Travel Accident Insurance	X	X	X
	Employee Assistance Program	X	X	X
Eligible on the first of the month following date of hire	Medical Insurance	X		
	Dental Insurance	X		
	Vision Insurance	X		
	Flexible Spending Accounts	X	X	
	Accident Insurance	X		
	Critical Illness Insurance	X		
	Hospital Indemnity Insurance	X		
Eligible after 30 days of continuous employment	401(k) Retirement Savings Plan	X	X	X
Eligible after 90 days of continuous employment	Life and AD&D Insurance	X	X	
	Short-Term Disability Insurance	X	X	
	Long-Term Disability Insurance	X		

Dependent Eligibility

As you become eligible for benefits, so do your eligible dependents, which generally include:

- Your legal spouse.
- Your children to age 26, regardless of student, marital, or tax-dependent status (including a stepchild, legally-adopted child, a child placed with you for adoption, or a child for whom you are the legal guardian) as well as children of any age who are physically or mentally unable to care for themselves.

Enrollment

You can only sign up for or change your benefits at the following times:

- Within 30 days of joining Creative Testing Solutions as a new employee.
- During the annual benefits enrollment period.
- Within 30 days of a qualifying life event.

The choices you make at this time will remain in place through December 31, 2023, unless you experience a qualifying life event as described on page 4. If you do not sign up for benefits during your initial eligibility period, you will not be able to elect coverage until the next open enrollment period.

How to Enroll

To enroll in benefits, log into Workday from work or home and visit myworkday.com/mycts/d/pex/home.html.

Changing Your Benefits

Due to IRS regulations, once you make your elections for 2023, you cannot change your benefits until the next annual open enrollment period. The only exception is if you experience a qualifying life event. Election changes must be consistent with your life event.

Qualifying life events include, but are not limited to:

- Birth or adoption of an eligible child.
- Marriage, divorce, or legal separation.
- Spouse's work status change affecting their benefits.
- Death of your spouse or covered child.
- Child's benefits eligibility change.
- Qualified Medical Child Support Order.

To request a benefits change, notify Human Resources within 30 days of the qualifying life event. Change requests submitted after 30 days cannot be accepted.

You will be required to provide proof of the event, such as a marriage license or birth certificate.

Key Terms To Know

Take the first step to understanding your benefits by learning these four common terms.



Copay

A fixed dollar amount you may pay for certain covered services. Typically, your copay is due at the time of service.



Deductible

The amount you must pay each year for certain covered health services before your insurance plan will begin to pay.



Coinsurance

After you meet your deductible, you may pay coinsurance, which is your share of the costs of a covered service.



Out-of-Pocket Maximum

This includes copays, deductibles, and coinsurance. Once you meet this amount, the plan pays 100% of covered services for the rest of the year.

Medical Insurance

Aetna | aetna.com | 866-639-8699

Banner/Aetna | banneraetna.com | 877-299-8444

Creative Testing Solutions offers comprehensive medical insurance. The medical plans that you are eligible for depend on your location.

The plans provide in-network benefits only. Services received by non-network providers will not be covered by the plans. The table below highlights key features of the medical plan options. Refer to page 6 for plan details.

Summary of Covered Benefits	Aetna HealthSave Plan	Open Access Aetna Select Plan	Banner/Aetna Plan
Location availability	All locations	All locations outside of Arizona	Arizona only
Network	Aetna Select Open Access	Aetna Select Open Access	Tier 1: Banner EPO Plus/Open Access EPO Plus (Banner Health Network) (Maximum Discount) Tier 2: EPO Plus/Open Access EPO Plus (Standard Plan) (Standard Discount)
Locate an in-network provider	Visit aetna.com or banneraetna.com	Visit aetna.com	Visit banneraetna.com
Pay for health care with pre-tax dollars	Eligible to fund a health savings account (HSA) AND a limited purpose flexible spending account (FSA)	Eligible to fund a health care flexible spending account (FSA)	Eligible to fund a health care flexible spending account (FSA)

(1) The Tier 1: Banner Health Network - Banner EPO Plus/Open Access EPO Plus is only available to those who live in Arizona. If you are traveling outside these areas or you have a dependent who lives outside these areas, you would access the Tier 2: EPO Plus/Open Access EPO Plus (Standard Plan) which is a national network.

Medical Insurance Costs

Listed below are the biweekly (24 pay periods) costs for medical insurance. The amount you pay for coverage is deducted from your paycheck on a pre-tax basis, which means you don't pay taxes on the amount you pay for coverage.

Level of Coverage	Aetna HealthSave Plan		Open Access Aetna Select Plan		Banner/Aetna Plan	
	Creative Testing Solutions Contribution	Your Cost	Creative Testing Solutions Contribution	Your Cost	Creative Testing Solutions Contribution	Your Cost
Employee Only	\$350.80	\$20.00	\$358.00	\$39.25	\$358.00	\$39.25
Employee + Spouse	\$630.25	\$152.50	\$626.00	\$196.50	\$626.00	\$196.50
Employee + Child(ren)	\$595.15	\$112.50	\$593.00	\$150.00	\$593.00	\$150.00
Employee + Family	\$897.15	\$197.50	\$905.80	\$262.50	\$905.80	\$262.50

Spousal Surcharge

A working spouse surcharge of \$200 per month (\$100 per pay period) applies if your spouse is offered medical insurance through his or her employer and enrolls in a Creative Testing Solutions medical plan.

Medical Insurance

The table below summarizes the benefits of the medical plans.

The coinsurance amounts listed reflect the amount you pay. Please refer to the official plan documents for additional information on coverage and exclusions.

Summary of Covered Benefits	Aetna HealthSave Plan	Open Access Aetna Select Plan	Banner/Aetna Plan	
	In Network Only	In Network Only	Tier 1	Tier 2
Location availability	All locations	All locations outside of Arizona	Arizona only	
Employer HRA or HSA Contribution¹	Health Savings Account (HSA)	Health Reimbursement Arrangement (HRA)	Health Reimbursement Arrangement (HRA)	
Employee	\$800	\$750	\$750	
Employee + Spouse/Child(ren)	\$1,600	\$1,125	\$1,125	
Employee + Family	\$1,600	\$1,500	\$1,500	
Annual Deductible²				
Employee	\$3,000	\$2,500	\$750	\$2,500
Employee + Spouse/Child(ren)	\$6,000	\$3,250	\$1,125	\$3,250
Employee + Family	\$6,000	\$5,000	\$1,500	\$5,000
Annual Out-of-Pocket Max²	Includes deductible, copays, and coinsurance			
Employee	\$5,000	\$4,500	\$1,000	\$4,500
Employee + Spouse/Child(ren)	\$10,000	\$6,750	\$1,500	\$6,750
Employee + Family	\$10,000	\$9,000	\$2,000	\$9,000
Preventive Care	100%	100%	100%	100%
Physician Services				
Primary Care Physician	30% after ded.	20% after ded.	15% after ded.	40% after ded.
Specialist	30% after ded.	20% after ded.	15% after ded.	40% after ded.
Urgent Care	30% after ded.	20% after ded.	15% after ded.	40% after ded.
Lab/X-Ray				
Diagnostic Lab/X-Ray	30% after ded.	20% after ded.	15% after ded.	40% after ded.
High-Tech Services (MRI, CT, PET)	30% after ded.	20% after ded.	15% after ded.	40% after ded.
Hospital Services				
Inpatient	30% after ded.	20% after ded.	15% after ded.	40% after ded.
Outpatient	30% after ded.	20% after ded.	15% after ded.	40% after ded.
Emergency Room	30% after ded.	20% after ded.	15% after ded.	
Prescription Drugs (Up to a 30-day supply)	Member pays:	Member pays:	Member pays:	
Generic	30% after ded.	\$10 copay ³	\$10 copay ³	
Brand Formulary	30% after ded.	\$35 copay ³	\$35 copay ³	
Brand Non-Formulary	30% after ded.	\$60 copay ³	\$60 copay ³	
Specialty	30% after ded.	20% up to \$250	20% up to \$250	
Mail Order Prescriptions (90-day supply)	30% after ded.	2x retail copay	2x retail copay	

(1) The HealthFund contribution applies toward your deductible. The amount is prorated based on your date of hire.

(2) The individual deductible and out-of-pocket max apply to each covered member (capped at family amount).

(3) Copays apply toward your out-of-pocket maximum. They do not apply toward your deductible.

Medical Insurance

Preventive Care

In-network preventive care is 100% free for medical plan members.

You won't have to pay anything out of your pocket when you receive in-network preventive care. Practice preventive care and reap the rewards of a healthier future.



Preventive care helps keep you healthier long-term.

An annual preventive exam can help **IDENTIFY FUTURE HEALTH RISKS** and treat issues early when care is more manageable and potentially more effective.



Preventive care helps keep your costs low.

With a preventive care exam each year, you can **TARGET HEALTH ISSUES EARLY** when they are less expensive to treat. You can also effectively manage chronic conditions for better long-term health.



Preventive care keeps your health up to date.

Yearly check-ins with your doctor keeps your health on track with **AGE- AND GENDER-SPECIFIC EXAMS, VACCINATIONS, AND SCREENINGS** that could save your life.



Some services are generally not considered preventive if you get them as part of a visit to diagnose, monitor, or treat an illness or injury. Please be aware that you will be responsible for the cost of any non-preventive care services you receive at your preventive care exam based on your plan design.

Learn more about preventive care at [banneraetna.com](https://www.banneraetna.com) or [aetna.com](https://www.aetna.com).

Medical Insurance

Teladoc | teladoc.com/aetna | 800-835-2362

MinuteClinic | cvs.com/minuteclinic | 866-389-2727

Virtual Care

You have access to virtual care through Teladoc. Get the care you need when and wherever you need it. Whether you're on the go, at home, or at the office, care comes to you in the form of virtual care.



Get care for non-emergency conditions.

Virtual care can connect you to a doctor, without an appointment, from your phone, computer, or tablet. Receive care for common health issues like allergies, asthma, sore throat, fever, headache, rashes, and much more.



Receive mental health support and counseling.

Licensed counselors and psychiatrists can help diagnose, treat, and even prescribe medication when needed for depression and anxiety, substance abuse and panic disorders, PTSD, men and women's issues, grief and loss, and more.



Talk with a doctor by phone or video, 24/7.

Use virtual care to prioritize your health by getting the care you need when you need it. Visit teladoc.com/aetna, download the Teladoc mobile app, or call 800-835-2362 (800-TELADOC) to get started.

MinuteClinic

If you are enrolled in an Aetna medical plan, you have access to MinuteClinic—a walk-in clinic located inside select CVS Pharmacy and Target stores. MinuteClinic is the largest provider of retail health care in the U.S. and makes it easy to find care close to home.

MinuteClinic health providers can:

- Diagnose a variety of illnesses
- Provide vaccinations
- Detect injuries
- Write prescriptions

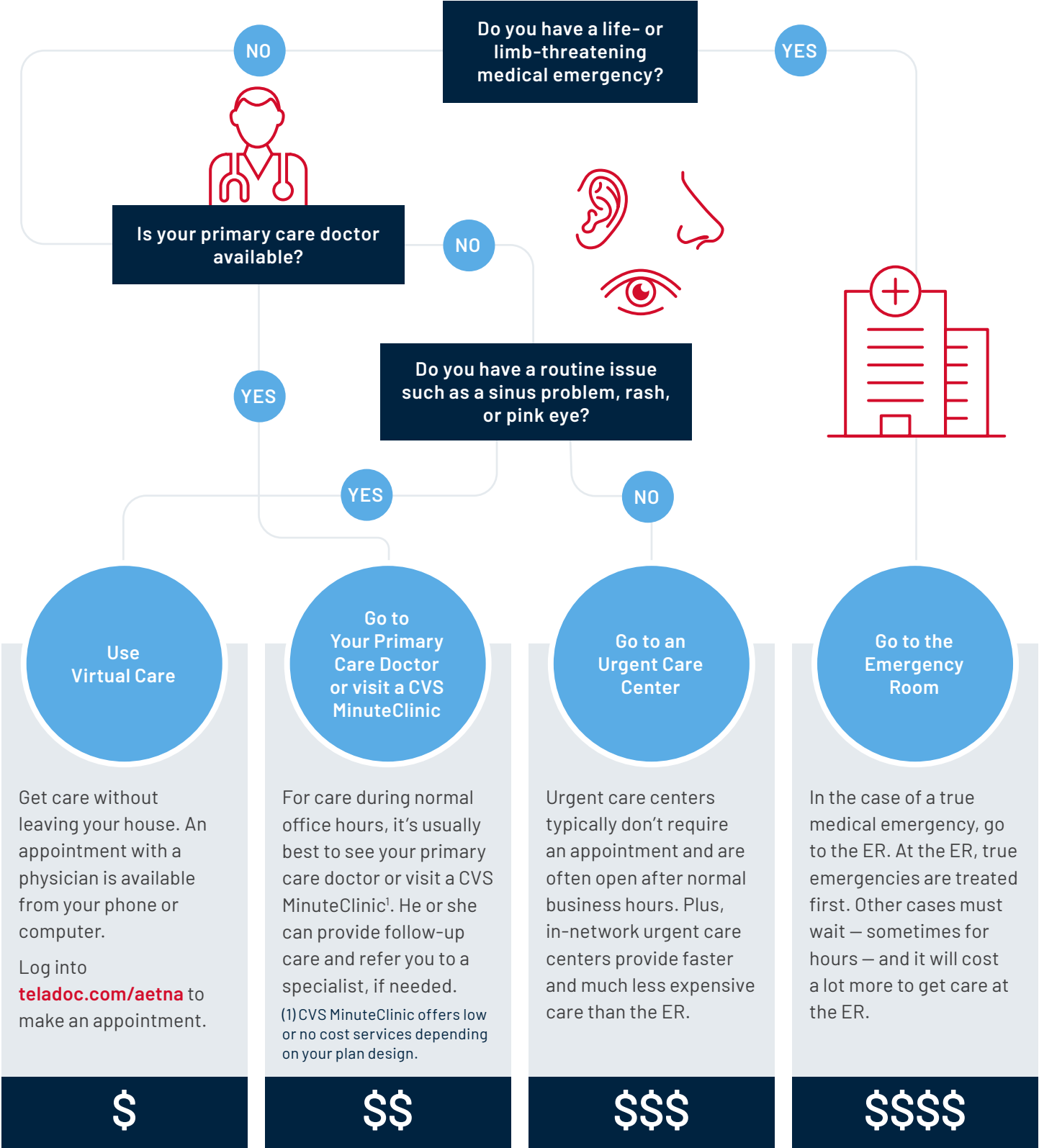
MinuteClinic is open seven days a week, including evenings and weekends. Schedule your appointment ahead of time or walk-in when it is most convenient for you.

For Open Access Aetna Select Plan and Banner/Aetna Plan members, non-preventive services are covered at 100%. For HealthSave Plan members, after you meet your deductible, non-preventive services will be paid at 100%.

Medical Insurance

Know Where to Go for Care

Where you go for medical services can make a big difference in how much you pay and how long you wait to see a health care provider. Use the chart below to help you choose where to go for care.



Wellness Resources

Aetna | aetna.com | 866-639-8699

Banner/Aetna | banneraetna.com | 877-299-8444

FitBucks

If you participate in a Creative Testing Solutions medical plan, you are eligible to receive a \$200 reimbursement to get fit. Family members are not eligible for this benefit.

Get cash back for these qualified expenses:

- Gym membership fees (in or out of the GlobalFit network)
- Group exercise classes
- Fitness equipment
- Weight management programs
- Personal training
- Nutritional counseling
- Fitness tracking device

Easy Reimbursement

Sign into aetna.com if you are an Aetna HealthSave or Open Access Aetna Select Plan member, or banneraetna.com if you are a Banner/Aetna member. Then, choose the “Health Programs” tab, and go to “Fitness Reimbursement Program.” You will be directed to the GlobalFit website where you can learn how to get started.

There, you can:

- Find the complete list of eligible expenses
- Submit receipts as often as you wish (up to \$200 reimbursement limit)
- Check reimbursement status and more

WellSteps

Creative Testing Solutions provides you with wellness support through the WellSteps portal. WellSteps helps you set wellness goals, participate in simple behavior change tasks, participate in individual and team challenges and campaigns, and engage in health coaching. Track your progress and earn various wellness incentives as well as view the latest health news, videos, and healthy recipes to keep your health on track.

WellSteps is available online or through the mobile app and integrates with several popular fitness devices including Apple, Fitbit, Garmin, and Google. Download the WellSteps app via the App Store or Google Play.

Aetna Tools and Resources

Aetna medical plan members have access to the following resources to help enhance overall health and wellbeing.

Aetna Member Website

The Aetna member website is your online resource for personalized benefits and health information.

When you register you can access the following information on any device:

- In-network providers and facilities
- Benefits and claims status
- Cost estimates for prescriptions and care

Register at aetna.com. Or register at banneraetna.com if you are a Banner/Aetna member.

Aetna Tools and Resources

Aetna One Choice

Whether you're managing a chronic condition or dealing with other complex health challenges, Aetna nurses can help. If you're identified for care management, a nurse can work with you to put together a plan, help you understand your benefits offerings, and answer your health-related questions.

Steps to A Healthier Life

This free, online health coaching program lets you choose an area of your health to focus on. And you set the pace, so you can accomplish your health goals in your own time.

- Each program is divided into small steps, so you can benchmark your progress along the way
- Smart, interactive, and fun – Aetna's online health coaching programs will provide you with strategies for success and support to meet your goals

Aetna Kidney Support

The Aetna Kidney Support program is designed to help you manage your kidney health and live life to the fullest. The program gives you access to dedicated nurses who can help you get the care you need. As part of Aetna's total approach to health, it's available at no cost to you.

Prescription Drug Coverage

Aetna Standard Formulary

A formulary is a list of drugs covered under your plan with details about the type of coverage. Both medical plans utilize the Aetna Standard Formulary. There are certain medications that are not covered under the plans. Log into [aetna.com](https://www.aetna.com) to review the Aetna Standard Formulary.

Aetna Managed Pharmacy Network

The Aetna medical plans utilize the Aetna Managed Pharmacy Network. Locate an in-network pharmacy at [aetna.com](https://www.aetna.com).

Maintenance Choice

After two retail fills of a maintenance medication, you will be required to fill a 90-day supply of your maintenance drug through Aetna Rx Home Delivery or at a CVS Pharmacy. Your doctor will need to write your prescription for a 90-day supply. Call the toll-free number on your Aetna member ID card for help getting started with 90-day supplies.

Pharmacy Advisor Counseling

The Pharmacy Advisor Counseling program provides face-to-face and telephone counseling to better support members with chronic conditions. These conditions include diabetes, hypertension, asthma, depression, osteoporosis, breast cancer and more.

Prior Authorization

Select Therapeutic Classes of medications will require a Prior Authorization. Precertification is one way that Aetna can help you and your doctor find safe, appropriate drugs and keep costs down. Precertification means that you or your doctor need to get approval from the plan before certain drugs will be covered. If your medication requires a Prior Authorization, your provider will be able to work directly with Aetna to obtain.

24-Hour Nurse Line

Aetna members have access to the 24/7 nurse advice line. These nurses can advise you on care at home, or help determine if you should seek urgent or emergency care. They can also assist in finding nearby facilities and scheduling appointments.

Call the phone number listed on the back of your medical plan ID card.



Aetna Tools and Resources

Enhanced Clinical Review

Medical tests and procedures typically require prior approval before they can be performed. Aetna's Enhanced Clinical Review Program uses medical specialists and diagnostic tools to review the doctor's request.

An efficient process delivers the approval in four steps:

1. **Prescribe:** Your doctor orders a test or procedure to diagnose or treat your condition.
2. **Submit:** The doctor's office submits the request for clinical review.
3. **Review:** Aetna uses a separate independent company, eviCore, to perform the review. eviCore reviews the request using national medical standards, applying the expertise of clinical experts and considering the doctor's area of expertise. The goal is for you to get the highest medical quality with the lowest out-of-pocket expense.
4. **Approve:** In most cases, the request is approved in a few minutes or less. In some cases, a discussion between doctors is necessary for further clarification.

What Tests and Procedures are Reviewed?

The program covers high-tech radiology services such as MRI/MRA, CT/CCTA, PET, nuclear cardiology, diagnostic cardiology, facility based sleep studies, cardiac implantable devices, hip/knee replacements, pain management, and physical medicine.

Dental Insurance

Aetna | aetna.com | 877-238-6200

Creative Testing Solutions offers two dental insurance plans through Aetna.

The Aetna dental plans offer in- and out-of-network benefits, providing you the freedom to choose any provider. However, you will pay less out of your pocket when you choose an Aetna provider.

The table below summarizes key features of the dental plans. The coinsurance amounts listed reflect the amount you pay. Please refer to the official plan documents for additional information on coverage and exclusions.

Summary of Covered Benefits	Aetna Standard Dental Plan		Aetna Premium Dental Plan	
	In Network	Out of Network ¹	In Network	Out of Network ¹
Annual Deductible Individual/Family	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150
Annual Benefit Maximum	\$1,500		\$2,500	
Preventive Care (Oral exams, cleanings, x-rays)	Plan pays 100%	Plan pays 100%	Plan pays 100%	Plan pays 100%
Basic Services (Periodontal services, endodontic services, oral surgery, fillings)	20% after deductible	20% after deductible	20% after deductible	20% after deductible
Major Services (Bridges, crowns [inlays/onlays], dentures [full/partial])	50% after deductible	50% after deductible	50% after deductible	50% after deductible
Orthodontia Services	50% for people aged 20 and under		50% for adults and children	
Orthodontia Lifetime Maximum	\$1,000		\$2,500	

(1) Members may be balanced billed for services received from out-of-network providers.

Dental Costs

Listed below are the biweekly (24 pay periods) costs for dental insurance. The amount you pay for coverage is deducted from your paycheck on a pre-tax basis, which means you don't pay taxes on the amount you pay for coverage.

Level of Coverage	Aetna Standard Dental Plan		Aetna Premium Dental Plan	
	Creative Testing Solutions Contribution	Your Cost	Creative Testing Solutions Contribution	Your Cost
Employee Only	\$16.60	\$2.65	\$16.60	\$4.55
Employee + Spouse	\$29.70	\$10.15	\$29.70	\$14.10
Employee + Child(ren)	\$27.24	\$8.85	\$27.24	\$12.40
Employee + Family	\$42.69	\$13.85	\$42.69	\$19.50

Vision Insurance

Aetna | aetna.com | 877-973-3238

Creative Testing Solutions offers a vision insurance plan through Aetna.

You have the freedom to choose any vision provider. However, you will maximize the plan benefits when you choose a network provider.

The table below summarizes key features of the vision plan. Please refer to the official plan documents for additional information on coverage and exclusions.

Summary of Covered Benefits	Aetna Vision Plan	
	In Network	Out of Network
Eye Exam (Every 12 months)	\$10 copay*	Reimbursement up to \$34
Standard Plastic Lenses (Every 12 months) Single/Bifocal/Trifocal	\$25 copay	Reimbursement up to \$28/\$43/\$53
Frames (Every 24 months)	\$200 allowance + additional 20% discount for certain providers	Reimbursement up to \$63
Contact Lens Fitting	\$40 copay	Not covered
Contact Lenses (Every 12 months in lieu of standard plastic lenses) Elective Medically Necessary	\$200 allowance Plan pays 100%	Reimbursement up to \$100 Reimbursement up to \$210

*An annual eye exam is covered by the medical plan at 100% when you choose an in-network provider.

Vision Costs

Listed below are the biweekly (24 pay periods) costs for vision insurance. The amount you pay for coverage is deducted from your paycheck on a pre-tax basis, which means you don't pay taxes on the amount you pay for coverage.

Level of Coverage	Aetna Vision Plan
Employee Only	\$2.20
Employee + Spouse	\$4.41
Employee + Child(ren)	\$5.19
Employee + Family	\$7.94

Budgeting For Your Care

Creative Testing Solutions offers two types of pre-tax accounts: a health savings account (HSA) and flexible spending accounts (FSAs).

When you put money into a pre-tax account, you can save up to 20%¹ on your care and increase your take home pay. This is because you don't pay tax on your contributions.

Enrolled in the Aetna HealthSave Plan?

Health Savings Account

Consider funding a health savings account (HSA).

- Creative Testing Solutions contributes flat per-paycheck contributions to your account per year:
 - » Individual – \$800²
 - » Family – \$1,600²
- Roll over all funds each year
- Invest funds for long-term savings
- Spend funds penalty-free after age 65



Enrolled in the Open Access Aetna Select Plan and Banner/Aetna Plan?

Health Care Flexible Spending Account

Consider funding a health care flexible spending account. **If you fund an HSA, you cannot fund a health care FSA.**

- No Creative Testing Solutions contribution
- You may roll over up to \$610 each year



Enrolled in the Aetna HealthSave Plan?

Limited Purpose Flexible Spending Account

Consider funding a limited purpose flexible spending account. **You can choose to fund both a limited purpose FSA and an HSA.**

- No Creative Testing Solutions contribution
- You may roll over up to \$610 each year
- Dental and vision expenses only



Paying for child or elder care expenses?

Dependent Care Flexible Spending Account

You may fund a dependent care flexible spending account.

- No Creative Testing Solutions contribution
- No roll over allowed
- Dependent care expenses only



(1) Percentage varies based on your tax bracket.

(2) Maximum employer contribution, prorated based on plan entry during the plan year.

Health Savings Account

HealthEquity | healthequity.com | 866-346-5800

If you enroll in the Aetna HealthSave Plan, you may be eligible to open and fund a health savings account (HSA) through HealthEquity.

An HSA is a savings account that you can use to pay out-of-pocket health care expenses with pre-tax dollars.

Creative Testing Solutions Contribution

If you enroll in the Aetna HealthSave Plan, Creative Testing Solutions will help you save by contributing a flat per-paycheck contribution to your HSA account.

- **Employee-only:** \$800 per year*
- **All other coverage levels:** \$1,600 per year*

2023 IRS HSA Contribution Maximums

Contributions to an HSA (including the Creative Testing Solutions contribution) cannot exceed the IRS allowed annual maximums.

- **Individuals:** \$3,850
- **All other coverage levels:** \$7,750

If you are age 55+ by December 31, 2023, you may contribute an additional \$1,000.

*Maximum employer contribution, prorated based on plan entry during the plan year.

HSA Eligibility

You are eligible to fund an HSA if:

- You are enrolled in the Aetna HealthSave Plan.

You are NOT eligible to fund an HSA if:

- You are covered by a non-HSA eligible medical plan, health care FSA, or health reimbursement arrangement.
- You are eligible to be claimed as a dependent on someone else's tax return.
- You are enrolled in Medicare, TRICARE, or TRICARE for Life.

Refer to **IRS Publication 969** for additional eligibility details. If you are over age 65, please contact Human Resources.

Maximize Your Tax Savings with an HSA



Spend

Pay for eligible expenses such as deductibles, dental and vision exams, menstrual care products, and prescriptions.



Save

Roll over funds every year to boost your long-term savings. Even if you switch health plans or jobs, the money is yours to keep.



Invest

Invest and grow HSA funds tax free — including interest and investment earnings. After age 65, spend HSA dollars on any expense penalty free.

Flexible Spending Accounts

HealthEquity | [healthequity.com](https://www.healthequity.com) | 866-346-5800

Creative Testing Solutions offers three flexible spending account (FSA) options through HealthEquity.

Health Care FSA (not allowed if you fund an HSA)

Pay for eligible out-of-pocket medical, dental, and vision expenses with pre-tax dollars. You must contribute at least \$5 per pay period to open a health care FSA.

The health care FSA maximum contribution is \$3,050 for the 2023 calendar year.

Limited Purpose Health Care FSA (if you fund an HSA)

If you fund an HSA, you can also fund a limited purpose health care FSA. The limited purpose health care FSA can only be used for dental and vision expenses.

The limited purpose health care FSA maximum contribution is \$3,050 for the 2023 calendar year.

Dependent Care FSA

The dependent care FSA allows you to pay for eligible dependent day care expenses with pre-tax dollars. Eligible dependents are children under 13 years of age, or spouse, a child over 13, or elderly parent residing in your home who is physically or mentally unable to care for him or herself.

You may contribute up to \$5,000 to the dependent care FSA for the 2023 plan year if you are married and file a joint return or if you file a single or head of household return. If you are married and file separate returns, you can each elect \$2,500 for the 2023 plan year.

How To Use An FSA

1

Contribute

Decide how much to contribute to your FSA on a plan year basis up to the maximum allowable amounts. This amount will be evenly divided by the number of pay periods and deducted on a pre-tax basis from your paycheck.

2

Pay

Use your FSA debit card to pay for eligible expenses at time of service or submit a claim for reimbursement at [healthequity.com](https://www.healthequity.com). Keep all receipts in case HealthEquity requires you to verify the eligibility of a purchase.

3

Use it or lose it

Use your FSA funds before the end of the year – any funds in excess of \$610 will be forfeited.

Life and AD&D Insurance

Lincoln Financial Group | mylincolnportal.com | 800-431-2958

Creative Testing Solutions’ comprehensive benefits package includes financial protection for you and your family in the event of an accident or death.

Basic Life and AD&D Insurance

Creative Testing Solutions automatically provides basic life and AD&D insurance through Lincoln Financial Group to all benefits-eligible employees **AT NO COST**. If you die as a result of an accident, your beneficiary would receive both the life benefit and the AD&D benefit. **Please be sure to keep your beneficiary designations up to date.**

- **Employee life and AD&D benefit:** 1.5x annual earnings up to a maximum of \$500,000.

Depending on your personal situation, basic life and AD&D insurance might not be enough coverage for your needs. To protect those who depend on you for financial security, you may want to purchase supplemental coverage.

Supplemental Life and AD&D Insurance

Creative Testing Solutions provides you the option to purchase supplemental life and AD&D insurance for yourself, your spouse, and your dependent children through Lincoln Financial Group.

You must purchase supplemental coverage for yourself in order to purchase coverage for your spouse and/or dependents. Supplemental life rates are age-banded. Benefits will reduce to 65% at age 65 and to 50% at age 70.

- **Employee:** 1x, 2x, 3x, or 4x annual earnings rounded to the highest multiple of \$1,000. This amount may not exceed \$1,000,000 when combined with your basic life insurance benefit – guarantee issue: \$300,000.
- **Spouse:** \$10,000, \$25,000, \$50,000, or \$100,000 up to 100% of the employee’s election.
- **Dependent children:** \$5,000, \$10,000, \$15,000, or \$20,000.

Note: To complete evidence of insurability, log into mylincolnportal.com (company code: LMBENEFITS) and click on “Complete a Statement of Health.” For additional instructions or to obtain a statement of health (evidence of insurability) form, visit the [CTS Share Point site](#). All EOI forms must be returned directly to Lincoln Financial Group.

Supplemental Life and AD&D Insurance Costs

Listed below are the biweekly (24 pay periods) rates for supplemental life and AD&D insurance. The amount you pay for supplemental life and AD&D insurance is deducted from your paycheck on a post-tax basis.

Employee Supplemental Life Rates

Age	Per \$1,000 of coverage
<25	\$0.024
25-29	\$0.026
30-34	\$0.034
35-39	\$0.046
40-44	\$0.056
45-49	\$0.090
50-54	\$0.154
55-59	\$0.227
60-64	\$0.282
65-69	\$0.543
70-74	\$0.881

Spouse Supplemental Life Rates

Per \$10,000 of coverage	\$0.540
Per \$25,000 of coverage	\$1.350
Per \$50,000 of coverage	\$2.700
Per \$100,000 of coverage	\$5.400

Child(ren) Supplemental Life Rates

Per \$5,000 of coverage	\$0.338
Per \$10,000 of coverage	\$0.675
Per \$15,000 of coverage	\$1.013
Per \$20,000 of coverage	\$1.350

Employee, Spouse, and Child(ren) Supplemental AD&D Rate

Per \$1,000 of coverage	\$0.009
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Disability Insurance

Lincoln Financial Group | mylincolnportal.com | 800-431-2958

Disability insurance keeps you and your family financially protected if you become unable to work due to an illness or injury.

Short-Term Disability Insurance

Creative Testing Solutions automatically provides short-term disability (STD) insurance through Lincoln Financial Group to eligible employees **AT NO COST**. STD insurance is designed to help you meet your financial needs if you become unable to work due to an illness or injury. Benefits may be reduced by other income, including state-mandated STD plans.

- Tiered benefit for income protection based on service:
 - » 0-3 years: 60%.
 - » 3-5 years: 70%.
 - » 5-15 years: 80%.
 - » 15+ years (and directors and above): 100%.
- Up to 12 weeks of disability coverage including 7 calendar day unpaid elimination period.
- Ability to use accrued PTO to supplement income up to 100%.

STD Maternity Benefits

STD insurance can cover a portion of your income while on paid or unpaid maternity leave. Benefits will be reduced by other income, including state-mandated STD plans.

Long-Term Disability Insurance

Creative Testing Solutions automatically provides long-term disability (LTD) insurance through Lincoln Financial Group to eligible employees **AT NO COST**. LTD insurance is designed to help you meet your financial needs if your disability extends beyond the STD period.

- **Benefit:** 60% of pre-disability earnings up to \$10,000 per month.
- **Elimination period:** 90 days.
- **Benefit duration:** Social security normal retirement age.

Disability insurance is an important part of your benefits coverage. You may use disability benefits to pay for your necessary expenses while you are unable to work, such as mortgage payments, medical expenses, childcare, and more. If you are enrolled and become unable to work due to an accident, illness, injury, or pregnancy, you must apply for benefits as soon as you are able after your event. Please notify Lincoln Financial Group as soon as possible to ensure you qualify for coverage and receive timely payouts.



Business Travel Accident

The Hartford | 800-547-5000

Creative Testing Solutions automatically provides business travel accident insurance through The Hartford to all benefits-eligible employees AT NO COST.

Business travel accident insurance provides a benefit for death or dismemberment that occurs while traveling for Creative Testing Solutions business.



Voluntary Plans

Lincoln Financial | mylincolnportal.com | 800-431-2958

Creative Testing Solutions provides you the option to purchase voluntary protection benefits through Lincoln Financial.

These supplemental benefit options pay cash benefits directly to you if you are faced with an accidental injury, hospitalization, or serious illness. These plans can help offset deductibles and other out-of-pocket expenses associated with unexpected illnesses or accidents. The amount you pay for coverage is based on your age. Your exact cost for these voluntary benefit plans will be provided to you during the completion of the enrollment process.

Accident Insurance

Accident insurance can pay a set benefit amount based on the type of injury you have and the type of treatment you need. It includes a range of incidents, from common injuries to more serious events.

Why is this coverage so valuable?

- It can help you with out-of-pocket costs that your health plan doesn't cover, like copays and deductibles.
- You're guaranteed base coverage, without answering health questions.
- It includes a wellness benefit that pays \$50 per calendar year per insured individual if a covered health screening test is performed, including: blood tests, chest X-rays, stress tests, mammograms, and colonoscopies.

Accident Insurance Costs

Listed below are the biweekly (24 pay periods) costs for accident insurance. The amount you pay for coverage is deducted from your paycheck on a post-tax basis.

Level of Coverage	Accident Insurance
Employee Only	\$3.75
Employee + Spouse	\$6.19
Employee + Child(ren)	\$6.92
Employee + Family	\$9.31

Voluntary Plans

Critical Illness Insurance

If you're diagnosed with an illness that is covered by critical illness insurance, you can receive a lump-sum benefit payment. You can use the money however you want to assist you in offsetting unexpected expenses due to a critical illness diagnosis.

Please be sure to keep your beneficiary designations up to date.

Why is this coverage so valuable?

- The money can help you pay out-of-pocket expenses like copays, deductibles, and other living expenses that may be impacted.
- You can use this coverage more than once. Even after you receive a payout for one illness, you're still covered for the remaining conditions and for the reoccurrence of any critical illness with the exception of skin cancer. The reoccurrence benefit pays 100% of your coverage amount. Diagnoses must be at least 180 days apart or the conditions can't be related to each other.
- It includes a wellness benefit that pays \$50 per calendar year per insured individual if a covered health screening test is performed, including: blood tests, chest X-rays, stress tests, mammograms, and colonoscopies.

Who can get coverage?

- **Employee:** \$10,000 increments up to \$30,000; guarantee issue: \$30,000.
- **Spouse:** Up to 50% of employee election; guarantee issue: \$15,000.
- **Dependent children:** Up to 50% of employee election.

Critical Illness Insurance Costs

Listed below are the biweekly (24 pay periods) costs for critical illness insurance. The amount you pay for coverage is deducted from your paycheck on a post-tax basis.

Age	Critical Illness Insurance		
	Employee Rates per \$10,000	Spouse Rates per \$5,000	Child Rates per \$1,000
< 25	\$1.16	\$0.58	\$0.21
25 - 29	\$1.53	\$0.76	
30 - 34	\$1.92	\$0.96	
35 - 39	\$2.70	\$1.35	
40 - 44	\$3.72	\$1.86	
45 - 49	\$4.94	\$2.47	
50 - 54	\$6.80	\$3.40	
55 - 59	\$9.19	\$4.60	
60 - 64	\$13.05	\$6.52	
65 - 69	\$19.00	\$9.50	
70 +	\$25.74	\$12.87	



Voluntary Plans

Hospital Indemnity Insurance

Hospital indemnity insurance can complement your medical coverage by helping to ease the financial impact of a hospitalization. It provides a lump-sum payment that can be used for hospital admission, accident-related inpatient rehabilitation, hospital stays, or any other expenses that you incur.

What's included?

- \$2,000 for each covered hospital admission (once per year).
- \$100 for each day of your covered hospital stay, up to 60 days (once per year).
- \$200 for each day you spend in intensive care, up to 15 days (once per year).
- It includes a wellness benefit that pays \$50 per calendar year per insured individual if a covered health screening test is performed, including: blood tests, chest X-rays, stress tests, mammograms, and colonoscopies.

Hospital Indemnity Insurance Costs

Listed below are the biweekly (24 pay periods) costs for hospital indemnity insurance. The amount you pay for coverage is deducted from your paycheck on a post-tax basis.

Level of Coverage	Hospital Indemnity Insurance
Employee Only	\$11.82
Employee + Spouse	\$21.55
Employee + Child(ren)	\$16.12
Employee + Family	\$25.85

Retirement

Transamerica | my.trsrretire.com | 800-755-5801

We are pleased to provide you with a competitive and convenient way to save for your retirement through payroll deductions and a generous company match!

Eligibility

You are eligible to participate in the plan as soon as administratively possible following 30 days of service with the company and attainment of age 18.

Enrollment

New employees may enroll by contacting Transamerica Retirement Solutions at 800-755-5801 or my.trsrretire.com. You will receive an Enrollment Booklet mailed to your home address on file. This booklet will provide you with important information and details regarding the enrollment into the plan and investment options available.

If new hires do not take any action to enroll, they will be automatically enrolled into the 401(k) retirement savings plan at a contribution rate of 3%. Eligible rehired employees may enroll sooner than 30 days and will not be auto-enrolled.

Employee Contributions

Contributions from your pay are made on a pre-tax basis or an after-tax basis if you elect Roth deferrals – up to the IRS maximum. If you are 50 years of age or older, or if you will reach age 50 by the end of the year, you will be automatically enrolled to make catch-up contributions in addition to the normal IRS annual limit. You may opt-out of the catch-up contributions by contacting Transamerica Retirement Solutions at 800-755-5801 or my.trsrretire.com prior to your 50th birthday.

Employer Matching Contributions

Creative Testing Solutions will make a matching contribution each payroll period equal to 100% of the first 5% of your pre-tax or Roth salary deferral contributions.

Vesting

Vesting refers to your right of ownership to the money in your account. You are immediately vested in all your salary deferral contributions and earnings and the employer matching contributions.

Auto-Escalation

Saving for retirement is very important and we want to support our employees in achieving maximum savings, especially since Creative Testing Solutions matches 100% up to 5% of your contributions! In efforts to help you save, your contributions will increase by 1% every year on January 1 until you are contributing 6% of your pay. You can “opt-out” at any time by contacting Transamerica Retirement Solutions at 800-755-5801 or my.trsrretire.com.

Retirement Planning Consultant Support

Access free one-on-one planning sessions with a retirement planning consultant. Your consultant will review your overall retirement strategy and discuss other financial goals that you may have. Sign up for a 30-minute or 1-hour virtual or phone consultation. Phone consultations are also available in Spanish.

For More Information

For additional details about the 401(k) retirement savings plan, please contact Transamerica Retirement Solutions at 800-755-5801 or my.trsrretire.com. To view the Summary Plan Description (SPD), visit the [CTS Share Point site](#).

Naming or updating your beneficiary only takes a few minutes and will ensure your hard-earned money goes to the people in your circle of trust. Log into my.trsrretire.com to change your current designation.



Paid Time Off

Paid time off (PTO) hours accrue each pay period for full-time and part-time employees based on length of service and paid hours. PTO is granted to cover absences from scheduled work hours including but not limited to: illness, personal business, vacation, and appointments. PTO is awarded according to the below formula.

Length of Service	PTO Hours Awarded Each Paid Hour	Pay Period Maximum Award	Annual Maximum Award*		Maximum PTO Balance	
			Hours	Days	Hours	Days
< 3 years	0.0655	5.24	136	17	280	35
3 < 5 years	0.0770	6.16	160	20	280	35
5 < 7 years	0.0847	6.78	176	22	280	35
7 < 10 years	0.0962	7.70	200	25	280	35
10 < 15 years	0.1039	8.31	216	27	280	35
15 + years	0.1155	9.24	240	30	280	35

*Annual maximum is based on 2,080 paid hours in 26 consecutive pay periods.

Holidays

Creative Testing Solutions provides you with two floating holidays and seven paid holidays per year:

- New Year's Day
- Martin Luther King Jr. Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Christmas Day

Bereavement Leave

Bereavement leave of up to 24 paid hours is available to attend the funeral, memorial service, or other group or individual observance of a customary service, rite, or ritual associated with the death of an immediate family member.

Parental Leave

Two weeks of parental leave are offered to employees.

Employee Assistance Program

Aetna Resources for Living | resourcesforliving.com | 888-238-6232

Assistance is always available for you. The employee assistance program (EAP) services are provided AT NO COST to you and your household through Aetna Resources for Living.

Your EAP is a free, strictly confidential service that includes 24/7 online and telephonic counseling and up to **nine free face-to-face** visits per person, per issue, per year with a licensed counselor.



Tools and Resources

Browse tools and resources to help you make life's big decisions with budget trackers, wellness self-assessments, and more.



Care Options

Find child and elder care to support you and your family's day-to-day needs.



Legal and Financial Guidance

Receive guidance for buying a home, planning for retirement, budgeting, and more.



Support All Year

Connect with a mental health professional about addiction, family, and individual counseling.

When is the best time to use your EAP?

- When you feel burnt out or stretched thin, call to connect with a counselor to find relief.
- When you need help finding care for your child or loved one, call to find care solutions.
- When you need someone to talk to with 24/7 support, you can connect when it's convenient.
- When you're not sure of the next step to take, reach out for legal and financial planning.

Don't hesitate to reach out whenever you need it. No personal information is ever shared with Creative Testing Solutions and access to the EAP is completely confidential.



Access your EAP by calling 888-238-6232 or visiting resourcesforliving.com and use the following login credentials:

- **Username:** CTS
- **Password:** EAP

Talkspace

Your employee assistance program provides you with access to Talkspace – an online therapy service that connects you to a dedicated, licensed therapist from anywhere, anytime you need.

With Talkspace, you can connect with a licensed therapist in your area via unlimited, private, text, video, or audio messages. Therapists engage everyday during business hours, five days a week, so assistance is always available.

To get started messaging your therapist:

- Log into resourcesforliving.com and enter the username: CTS and password: EAP.
- Go to Services > Talkspace online therapy > “Sign up for Talkspace”.
- Fill out your therapist questionnaire and share your needs and preferences for therapy.
- Select from three curated providers based on your needs and begin messaging the same day.

CTS Employee Perks – Employee Discount Site

BenefitHub

Creative Testing Solutions provides a wide variety of discounts through BenefitHub, a discounts marketplace. Discounts include, but are not limited to: auto services, rental cars, hotels, spa and beauty services, child care, entertainment, gyms, restaurants, and technology from popular vendors nationwide.

Visit ctsemployeeperks.benefithub.com and use referral code: TMX3RX to get started.

Pet Insurance

Pet insurance is available for you to purchase through BenefitHub. To get started, visit ctsemployeeperks.benefithub.com and use referral code TMX3RX.

Legal and ID Theft Protection

Legal and ID Theft Protection coverage is available for you to purchase through BenefitHub. To get started, visit ctsemployeeperks.benefithub.com and use referral code TMX3RX.

Verizon Wireless

To enroll in My Verizon, visit verizonwireless.com, select the “My Verizon” tab in the upper right-hand corner, and click “Register for My Verizon.”

Tuition Assistance Program

- Full-time and part-time employees who have completed 90 days of service are eligible for \$5,250 toward an undergraduate program and \$10,000 toward a graduate program. (Up to \$5,250 is tax exempt; any amount in excess of \$5,250 is considered taxable earnings).
- Two year employment commitment required.

Savi

Savi helps you navigate student loan debt and forgiveness at no additional cost to you. Connect with a student loan expert for help identifying what programs you qualify for to maximize your student debt savings and forgiveness.

To get started, visit cts.bysavi.com.

Contacts

If you have any questions regarding your benefits or the material contained in this guide, please visit the CTS SharePoint site or your local Human Resources.

Provider/Plan	Phone Number	Website
Medical Aetna Banner/Aetna	866-639-8699 877-299-8444	aetna.com banneraetna.com
Virtual Care Teladoc	855-835-2362	teladoc.com/aetna
FitBucks Aetna Banner/Aetna	866-639-8699 877-299-8444	aetna.com banneraetna.com Health Programs > Fitness Reimbursement Program
Dental Aetna	877-238-6200	aetna.com
Vision Aetna	877-973-3238	aetna.com
Health Savings Account HealthEquity	866-346-5800	healthequity.com
Flexible Spending Accounts HealthEquity	866-346-5800	healthequity.com
Life, AD&D, and Disability Insurance Lincoln Financial Group	800-431-2958	mylincolnportal.com (company code: LMBENEFITS)
Business Travel Accident The Hartford	860-547-5000	
Voluntary Plans Lincoln Financial Group	800-431-2958	mylincolnportal.com
401(k) Retirement Savings Plan Transamerica	800-755-5801	my.trsrretire.com
Employee Assistance Program Aetna Resources for Living	888-238-6232	resourcesforliving.com (username: CTS password: EAP)
COBRA WEX	866-451-3399	wexinc.com
Student Debt Assistance Savi		cts.bysavi.com

This summary of benefits is not intended to be a complete description of the terms and Creative Testing Solutions insurance benefit plans. Please refer to the plan document(s) for a complete description. Each plan is governed in all respects by the terms of its legal plan document, rather than by this or any other summary of the insurance benefits provided by the plan. In the event of any conflict between a summary of the plan and the official document, the official document will prevail. Although Creative Testing Solutions maintains its benefit plans on an ongoing basis, Creative Testing Solutions reserves the right to terminate or amend each plan, in its entirety or in any part at any time.

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