

BENEFITS ENROLLMENT

NOVEMBER 7 THROUGH DECEMBER 3, 2022



Open enrollment runs November 7 through December 3.

All benefit elections are effective January 1, 2023, to December 31, 2023.

How to enroll:

- Visit employeenavigator.com or scan the QR code between November 7 and December 3, 2022, and click "Login."
» If you are a first time user, select "Register as new user" and create an account using your Company Identifier: **CreTestSol**.
- Select "Let's Begin" and then "Start Enrollment."
- Review or enter your personal information and your dependents' information (including their date of birth and Social Security number). Click "Save and Continue" to move forward.
- If you do not want a benefit, select "Don't want this benefit?" and select a reason from the drop-down menu.
- Select "Sign & Agree" to finish your enrollment.



Learn about the benefits Creative Testing Solutions offers:

1. Read this announcement.
2. Review the 2023 Employee Benefits Guide.
3. Attend an **education session** or watch a pre-recorded session.

For your benefits-related questions or assistance with Employee Navigator, please call **833-557-0382** during the open enrollment period between 8:00 am to 8:00 pm EST, Monday-Friday to speak with a licensed benefit counselor. Or schedule an appointment at benefitsenrollment.10to8.com.

Benefit Highlights for Plasma Testing Lab Employees

Medical Insurance – Aetna

- CTS offers medical insurance plans through Aetna. To confirm that your doctor is in network, visit aetna.com.
- CTS offers two medical plans, a \$3,000 qualifying high-deductible health plan (HDHP) and a \$2,500 deductible plan.
- If you take prescription medication you can visit aetna.com and select "find a medicine" to determine coverage. CTS uses the "Aetna Standard Plans" formulary.
- Employees who participate in CTS's health plan are eligible to receive a \$200 reimbursement to get fit. Eligible expenses include gym membership fees, fitness equipment, personal training, weight management, and much more!

Dental Insurance – Aetna

- CTS offers dental insurance plans through Aetna. To confirm that your dentist is in network, visit aetna.com.
- CTS offers two dental plans, the Standard and the Premium plan.
 - » The Standard plan has a \$1,500 annual plan maximum with a \$1,000 orthodontia benefit for children.
 - » The Premium plan has a \$2,500 annual plan maximum and a \$2,500 orthodontia benefit for adults and children.

Vision Insurance – Aetna

- CTS offers a vision insurance plan through Aetna. To confirm that your vision provider is in-network with Aetna, visit eyedoclocator.aetnavision.com.
- The Aetna vision plan includes a \$10 copay for an exam and a \$10 copay for lenses.
- Your frame allowance is \$200 and available every 24 months.

Open enrollment is the one time during the year you can make changes to your benefits unless you experience a qualified life event such as marriage or birth of a child.

Health Savings Account – HealthEquity

- If you enroll in the high-deductible health plan (HDHP), you may be eligible to fund a health savings account (HSA) with HealthEquity.
 - » When you enroll in the HDHP, CTS will contribute \$800 for employee-only coverage and \$1,600 for all other coverage levels to your HSA annually.
 - » Contributions to an HSA cannot exceed \$3,850 for employee-only coverage and \$7,750 for all other tiers, including the CTS contribution.

Health Reimbursement Arrangement – Aetna

- If you enroll in the \$2,500 Deductible plan, you may be eligible to fund a health reimbursement arrangement (HRA) with Aetna.
 - » When you enroll in the \$2,500 Deductible plan, CTS will contribute \$750 for employee-only coverage, \$1,125 for employee + child or employee + spouse coverage, and \$1,500 for family coverage to your HRA.

Flexible Spending Accounts – HealthEquity

- You will have the option to fund a health care flexible spending account (FSA) to use for eligible health care expenses. You cannot fund a health care FSA if you contribute to an HSA.
- If you fund an HSA, you will have the option to fund a limited purpose health care FSA to use for dental and vision expenses.
- The maximum contribution limit for each FSA option is \$3,050.

Basic Life, Supplemental Life, and AD&D – Lincoln Financial

- CTS provides basic life and accidental death and dismemberment (AD&D) coverage to all benefits-eligible employees. CTS provides 1.5x your annual earnings to a maximum of \$500,000.
- CTS provides the option to purchase supplemental life insurance and AD&D at 1x, 2x, 3x, or 4x your annual earnings. You can also purchase supplemental coverage for your spouse and dependent children.

Voluntary Benefit Plans – Lincoln Financial

- You have the option to enroll in accident, critical illness, and hospital indemnity insurance through Lincoln Financial.
- If you are currently enrolled in a voluntary benefit plan (i.e. accident, critical illness, and/or hospital indemnity

insurance), your current benefit coverage will not continue with CTS. If you would like to continue your benefit(s) with Securian, please contact them directly for options to convert your policy to an individual policy with a direct bill feature.

- If you would like to elect new coverage, or make changes to current coverage, please do so by December 3.

CTS Employee Perks through BenefitHub – Discount site

- Options to purchase pet insurance, legal, and identity theft protection through CTS Employee Perks are now available.
- Visit ctsemployeeperks.benefithub.com and use referral code **TMX3RX** to get started.

Tuition Assistance Benefit

- CTS offers a tuition assistance benefit of \$5,250 for undergraduate and \$10,000 for graduate level. See your 2023 Employee Benefits Guide for details.

Paid Time Off

- Seven (7) recognized holidays PLUS two (2) personal floating holidays.
- Generous PTO program for full-time and part-time employees. PTO accrues on eligible paid hours. CTS also offers bereavement and jury duty pay. More information on the short-term disability (STD) program is available on page 3.
- Beginning January 1, 2023, CTS provides two (2) weeks of paid parental leave to eligible employees. Lincoln Financial administers this program.

Savi – Student loan wellness partner!

- 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. Visit cts.bysavi.com to get started.

401k Retirement Plan – Transamerica

- Retirement Planning Consultant support.
- 5% dollar-for-dollar employer match. Employees are immediately vested.
- Access **FREE** one-on-one planning sessions with a retirement planning consultant. Your consultant will review your overall retirement strategy and discuss any other financial goals that you may have.
- Visit tinyurl.com/mr2ahhr2 to schedule an appointment.

Benefits Comparison

Line of Coverage	CTS 2023 Benefits	Grifols 2022 Benefits
Medical	<ul style="list-style-type: none"> • Insured through Aetna • 1 EPO plan and 1 HDHP <ul style="list-style-type: none"> » EPO: <ul style="list-style-type: none"> ◦ \$2,500 deductible and \$4,500 out-of-pocket maximum for employee-only coverage ◦ No copays, all services are subject to deductible and coinsurance ◦ The HRA funds \$750 for employee-only coverage, \$1,125 for employee + spouse/employee + child(ren) coverage, and \$1,500 for family coverage ◦ The HRA will reimburse 100% of eligible medical expenses until exhausted » HDHP/HSA: <ul style="list-style-type: none"> ◦ \$3,000 deductible and \$5,000 out-of-pocket maximum ◦ Deductible is embedded 	<ul style="list-style-type: none"> • Insured through Anthem Blue Cross Blue Shield • 2 PPO plans and 1 HDHP <ul style="list-style-type: none"> » Basic PPO: <ul style="list-style-type: none"> ◦ \$3,700 deductible and \$5,800 out-of-pocket maximum ◦ Plan has copays » Premium PPO: <ul style="list-style-type: none"> ◦ \$800 deductible and \$3,500 out-of-pocket maximum ◦ Plan has copays » HDHP/HSA: <ul style="list-style-type: none"> ◦ \$1,500 deductible and \$5,000 out-of-pocket maximum ◦ Deductible is non-embedded
Medical Contributions	<ul style="list-style-type: none"> • If you currently cover yourself only and are not enrolled in the Grifols Value PPO plan, your monthly premium will decrease with CTS plans; for the Grifols Value PPO plan, the monthly rates are \$2 to \$8 more per month depending on plan selection. • The amount you pay for family coverage is increasing; the increase ranges from \$5 to \$62 monthly, please see the 2023 Employee Benefits Guide for rates. 	
Dental	<ul style="list-style-type: none"> • Insured through Aetna • 2 DPPO plans <ul style="list-style-type: none"> » Buy-Up plan: \$2,500 annual maximum » Base plan: \$1,500 annual maximum » \$50/\$150 deductible » 80% coverage for basic services in-network; 50% coverage for major services in-network » Orthodontia coverage (50%, \$1,000 lifetime max Base plan, \$2,500 lifetime max Buy-Up plan) • Dental costs are slightly decreasing 	<ul style="list-style-type: none"> • Insured through Delta Dental • 2 DPPO plans <ul style="list-style-type: none"> » Buy-Up plan: \$2,000 annual maximum » Base plan: \$1,000 annual maximum » \$50/\$150 deductible » 80% coverage for basic services in-network; 60% coverage for major services in-network » Orthodontia coverage on the High plan (50%, \$2,000 lifetime max)
Vision	<ul style="list-style-type: none"> • Insured through Aetna • Vision is a separate benefit election; you have one eye exam through your medical benefit, but if you would like vision benefits, please enroll • Benefit frequency: 12/12/24 (exam/lenses/frames benefit available once every 12 months) • \$10 exam copay • \$10 lenses copay 	<ul style="list-style-type: none"> • Insured through Anthem • Vision premium is currently included with medical premium • Benefit frequency: 12/12/24 (exam/lenses/frames benefit available once every 12 months) • \$10 exam copay • \$0 lenses copay
Life	<ul style="list-style-type: none"> • Insured through Lincoln Financial • Basic life: 1.5x annual salary up to \$500,000 • Voluntary life: <ul style="list-style-type: none"> » Employee: 1x, 2x, 3x, or 4x annual salary up to \$1,000,000 (\$300,000 guarantee issue) » Spouse: \$10,000, \$25,000, \$50,000, or \$100,000 up to 100% of employee's election » Child: \$5,000, \$10,000, \$15,000, or \$20,000 up to \$20,000 	<ul style="list-style-type: none"> • Insured through Securian • Class 1 basic life: 2x annual salary up to \$1,000,000 • Class 2, 3, and 4 basic life: 1x annual salary up to \$1,000,000 • Voluntary life: <ul style="list-style-type: none"> » Employee: 8x annual salary up to \$2,000,000 (3x annual salary or \$500,000 guarantee issue) » Spouse: \$10,000 increments up to \$250,000 (\$50,000 guarantee issue) » Child: \$5,000 increments up to \$20,000
Disability	<ul style="list-style-type: none"> • Insured through Lincoln Financial • Employer-paid short-term disability (STD) and long-term disability (LTD) • STD: 60%-100% (based on tenure) • LTD: 60% up to \$10,000; 90-day elimination period 	<ul style="list-style-type: none"> • Insured through Sun Life Financial • Employer-paid short-term disability (STD) and long-term disability (LTD) • STD: 40% up to \$2,000 • LTD: 60% up to \$13,000; 180 day elimination period
Voluntary	<ul style="list-style-type: none"> • Accident, critical illness, and hospital indemnity benefits offered through Lincoln Financial • Accident, critical illness, and hospital indemnity benefits offered through Securian 	
Health Savings Account (HSA)/ Flexible Spending Account (FSA)	<ul style="list-style-type: none"> • HSA, FSA, and dependent care FSA available <ul style="list-style-type: none"> » Company-paid HSA seed: employee-only: \$800/year; family: \$1,600/year 	<ul style="list-style-type: none"> • HSA, FSA, and dependent care FSA available <ul style="list-style-type: none"> » Company-paid HSA seed: employee-only: \$500/year; family: \$1,000/year