

Get More From Your CSL Benefits

CSL can help you maximize your benefits and minimize your costs. Now is your chance to explore all the resources available to you and select your benefits for 2025.

Annual Enrollment is **October 28 – November 8, 2024.**



Minimize Your Costs. Maximize Your Coverage.

Annual Enrollment is your opportunity to select the benefits that will best fit your life in the coming year.

Ways to Save

Enhancing your wellbeing can be simpler and more affordable with the help of your CSL benefits. To get the most out of these offerings, review them before and during Annual Enrollment.



There will be no changes to your medical, dental or vision plan coverage next year. If you're enrolled in a Meritain Health or UMR medical plan, you'll see a slight increase to your per-paycheck contributions for 2025. You can view your 2025 per-paycheck contributions on Benefits In-Site (csلبehring.benefitsnow.com).



Health

Teladoc

Why spend time in your doctor's waiting room or spend money on a costly Urgent Care or ER visit? Call Teladoc first! If you're enrolled in a CSL UMR or Meritain medical plan, you have 24/7 access via web, phone or mobile app to licensed doctors and nurses who can help you deal with a wide range of non-emergency medical issues, from allergies to infections.

Teladoc also offers online dermatology care and access to registered dietitians.

Start an online **dermatology consultation** anytime with a U.S. board-certified dermatologist. In 24 hours or less, you'll get a diagnosis, customized treatment plan and, if needed, prescriptions. Dermatologists can diagnose and treat several skin conditions, like acne, eczema, poison ivy and skin infections.

If you want help with weight management, diabetes, prenatal nutrition, meal planning or other nutrition-related issues, you can talk — via phone or video — to a **registered dietitian** who can provide a personalized diet plan to meet your health needs. Dietitians with a wide range of specialties are available across all 50 states.

You can also connect with these Teladoc services via phone or video:

- **Teladoc Primary360.** Establish an ongoing relationship with a board-certified primary care doctor and a dedicated Care Team.
- **Teladoc behavioral health visits.** Meet with a licensed psychiatrist, psychologist, clinical social worker, counselor or therapist to manage everything from stress and depression to addiction and family difficulties.
- **Teladoc Expert Medical Services.** Have your medical diagnoses and treatment plans reviewed by carefully selected expert physicians.

The best part? If you're enrolled in a Meritain Health or UMR medical plan, all medical and behavioral health visits with Teladoc are covered at 100%. No copayments are necessary.

Dental

Your Aetna dental coverage can help you save money, both now and down the road. Whether you're in the Premium or Base Dental Plan, preventive care services — including routine exams and cleanings — are covered at 100%.

Vision

If you want to keep seeing clearly without seeing lots of dollar signs, consider enrolling in one of CSL's two vision plans through EyeMed or VSP. The Base Plan covers an eye exam at 100% and gives you access to discounts on other products. With the Premium Plan, you get a \$200 annual allowance for frames or a \$200 annual allowance for elective contact lenses.

Health Savings Account (HSA)

If you're enrolled in the High Deductible Health Plan (HDHP) with HSA, you have access to one of the best cost-saving tools available. The HSA lets you stash away money each pay period on a before-tax basis to use on eligible health care expenses, so you save money on health care costs and lower your taxable income. Next year you can contribute even more to your HSA: up to \$4,300 if you have employee-only coverage and up to \$8,550 if you cover at least one dependent. If you're 55 or older, you can contribute an additional \$1,000.

Keep in mind that these limits include CSL's contribution, which is \$500 if you have employee-only coverage and \$1,000 if you cover at least one dependent. These contributions are deposited in equal installments over each pay period throughout the year. **Important:** To receive CSL's HSA contribution, you must take action and agree to the HSA terms and conditions during Annual Enrollment.



Mental Health Benefit

Through Lyra, you, your spouse/domestic partner and all members of your household each have access to eight therapy or coaching sessions per year at no cost. All Lyra providers are in-network under the CSL medical plans, so if you continue treatment past the initial eight sessions, these sessions are subject to in-network mental health cost-sharing, as defined under your specific medical plan.

Headspace

Whether you're looking for help with meditation, sleep, movement or focus, the Headspace app can support you in boosting your mental wellbeing. CSL covers the cost of Headspace's meditation and mindfulness tools, so you can work on creating life-changing habits without incurring life-changing costs.

Virgin Pulse Wellbeing Program

With the Virgin Pulse Wellbeing Program, you get personalized help to discover health goals that matter to you, and you can earn up to \$400 per year as you track your goals! As of January 1, 2025, Virgin Pulse will be rebranded as Personify Health, but there won't be any notable changes to the program, and all the Virgin Pulse rewards you've earned will roll over into Personify Health. Watch for more details when the program relaunches in January.

Care@Work

Whether you need assistance with after-school care, you're caring for an ill child or aging parent, or you need a pet sitter, Care@Work can give you the support you need at a moment's notice. You have access to 20 backup care days for the year. You'll be charged a subsidized rate of \$4 an hour for in-home care and \$15 per child per day at a childcare center. You can also exchange your backup-care days for dog walking or pet sitting services through Rover.com. You do not need to be enrolled in a CSL medical plan to use this benefit.





Financial

Financial Counseling Through Ayco

Whether you're looking to balance your budget, reduce your debt or just find new ways to make the most of your money, Ayco financial coaches can provide the guidance you need to take your finances to the next level. Ayco financial services are available at no cost to you!

Accolade

If you're enrolled in a CSL UMR or Meritain medical plan, you have free access to Accolade Health Assistants, who can advise you on a wide range of money-saving matters, including:

- Reducing your medical and prescription drug costs
- Selecting the insurance plans and tapping into the benefit programs that are best suited to you
- Understanding medical bills and resolving claims issues



Learn More. Save More.

Visit [cslbenefits.com](https://www.cslbenefits.com) to get more info about all the benefits available to you.



Voluntary Benefits: Financial Protection for the Unexpected

Accident, critical illness and hospital indemnity insurance are optional plans provided by MetLife that reimburse you directly if you experience a covered event, regardless of what your medical plan pays. The per-paycheck costs for these plans are minimal, but they could help you save money in the long run. You can use the money for anything you want, including medical expenses not covered by your medical plan, transportation, meal preparation or delivery, housekeeping, your rent or mortgage, and more. Keep in mind that these plans aren't replacements for medical coverage, but they can provide extra peace of mind by helping you pay for services not covered by your medical plan.

Accident Insurance

Accidents happen when you least expect them — whether you get rear-ended on your way home from work, you fall off a ladder while painting the kitchen or your child gets hurt during a soccer game.

With accident insurance, you'll receive a lump-sum reimbursement when you're injured and need treatment because of an accident that happens when you're not at work. You can also enroll your spouse/partner and/or children.

Covered services include:

- Emergency room and urgent care visits
- Physical and chiropractic therapy
- Leg braces and crutches
- Treatment for fractures and dislocations
- Treatment for burns

Hospital Indemnity Insurance

If you or a covered family member is hospitalized, this plan will pay you a lump-sum benefit for hospitalization — plus a daily amount each day of your hospital stay. If you're planning a surgery for which you'll be hospitalized, or if you're planning to have a baby, you may want to consider hospital indemnity insurance.

Covered services include:

- Admission to a hospital
- Hospital stays
- Intensive care unit stays
- Inpatient rehab unit stays

Critical Illness Insurance

When you suffer from a covered critical illness such as cancer, heart attack or stroke, this plan sends a lump-sum reimbursement directly to you. You also can get paid for having a yearly preventive screening or mammogram.

If you enroll in critical illness coverage, you can choose from coverage amounts of \$7,500, \$15,000 or \$30,000.



How to Enroll in Your 2025 Benefits

Between **October 28 and November 8, 2024**, log on to Benefits In-Site (cslbehring.benefitsnow.com) and complete these steps:

1. **Review** your options and choose your 2025 benefits coverage. Use the tools on Benefits In-Site (cslbehring.benefitsnow.com) to determine which plans may be best for you and your family.
2. **Decide** how much to contribute to the 2025 Health Savings Account (if you're enrolling in the HDHP with HSA plan) or Flexible Spending Accounts.
3. **Make sure** all your covered dependents and beneficiaries are up to date.
4. **Update or enroll** in any other CSL health and financial protection benefits, such as life and AD&D insurance coverage options.

New to Benefits In-Site? Click **New user?** and provide the requested information to set up your username and password. Then you can log on to review your benefit options and access other tools.



If You Don't Take Action

- Your current medical, prescription drug, vision and dental coverage, as well as your financial protection benefits, will continue for plan year 2025.
- You won't receive a new Meritain Health or UMR ID card. Only new hires and employees making changes to their medical plan will receive new ID cards in January 2025. If you need a new ID card, contact Accolade for assistance.
- **Your Flexible Spending Account and Health Savings Account contributions will not continue.** You need to take action if you want to contribute to these accounts and receive the HSA employer contribution.

Even if you aren't making any changes, it's important to evaluate your options and confirm your covered dependents and coverage levels.

Keep in mind that if you don't make changes now, you'll have to wait until the next Annual Enrollment period to update your benefits, unless you experience a qualified life event (such as getting married or having a baby).



Questions?

For help deciding on your benefits: Visit member.accolade.com or call **877-727-0903** to speak with an Accolade Health Assistant.

For help with enrollment: Call the CSL Benefits Center at **844-888-BNFT (2638)**. Customer service representatives are available Monday through Friday, 8 a.m. to 8 p.m. ET.



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