



**QUALITEST™**

**2025**

Employee  
Benefits Guide

## Welcome

Welcome to Qualitest! Qualitest is committed to offering a benefits package that provides options for both you and your family's health, well-being, and financial security. Healthcare costs continue to rise, and Qualitest works diligently to mitigate these increases.

We encourage you to be an advocate for your health and review all of the plans that are available and select the plans that meet your needs and budget.

Use this guide to better understand your 2025 benefits options. Then, be sure to make your choices by the enrollment deadline to receive coverage.

## Enrollment

After you've carefully considered your benefit options and anticipated needs, it's time to make your benefit selections. Follow the instructions to enroll yourself and any eligible dependents in health and insurance benefits for 2025.

Employees must complete the online benefits enrollment process through our vendor, ADP, within 30 days of your benefits eligibility date. If you or your eligible dependents do not enroll in the plans within 30 days of your eligibility date, you will have to wait until the next open enrollment period to enroll, unless you have a qualifying life event.

## Changes During the Year

After your enrollment opportunity ends, you won't be able to change your benefits coverage during the year unless you experience a qualifying life event, such as marriage, divorce, birth, adoption, or a change in your or your spouse/domestic partner's employment status that affects your benefits eligibility.

Qualifying life events must be reported to Human Resources within 30 days of the actual event. Enrollment changes must also be completed within this period of time.

## Eligible Dependents

Your eligible dependents include:

- Your spouse or domestic partner
- Your children up to age 26, regardless of student or marital status
- Your disabled children of any age who meet the plan criteria

## Medical Plan Options

Quality health coverage is one of the most valuable benefits you enjoy as a Qualitest employee. Our benefits program offers plans to help keep you and your family healthy and also provide important protection in the event of illness or injury.

**Cigna PPO Plans** - these plans are designed for employees who want flexibility in choosing their own health care providers. Plan members do not have to select a PCP and they can self-refer to a specialist.

**Cigna HDHP/HSA Plans** - these plans are qualified high deductible health plans (HDHP) that provide an integrated Health Savings Account (HSA). You pay the cost of medical services until you reach your deductible, then a percentage of cost after that.

**Cigna Medical Networks** - our plan options include two network options: the **Local Plus (LP)** is a Narrow Network and the **Open Access Plus (OAP)** is a Full Network.

In-Network Comparison*	Cigna LP or OAP Buy-Up \$1000	Cigna LP or OAP Base \$2000	Cigna LP or OAP HSA Buy-Up \$1650	Cigna LP or OAP HSA Base \$3300
Individual Deductible	\$1,000	\$2,000	\$1,650	\$3,300
Individual on Family Deductible	\$1,000	\$2,000	\$3,300	\$3,300
Family Deductible	\$2,000	\$4,000	\$3,300	\$6,600
Individual Out of Pocket Max	\$2,250	\$2,500	\$3,300	\$6,600
Individual on Family Out of Pocket Max	\$2,250	\$2,500	\$6,600	\$6,600
Family Out of Pocket Max	\$4,500	\$5,000	\$6,600	\$13,200
HSA Eligible	No	No	Yes	Yes
Office Visit	\$20 ded. waived	\$25 ded. waived	20% after ded.	0% after ded.
Specialist Visit	\$20 ded. waived	\$25 ded. waived	20% after ded.	0% after ded.
Preventive Care	No charge	No charge	No charge	No charge
Diagnostic Lab, X-Ray	10% after ded.	\$0 ded. waived	20% after ded.	0% after ded.
Inpatient Hospital	10% after ded.	0% after ded.	20% after ded.	0% after ded.
Outpatient Surgery	\$100 ded. waived	\$100 ded. waived	20% after ded.	0% after ded.
Urgent Care	10% after ded.	\$75 ded. waived	20% after ded.	0% after ded.
Emergency	10% after ded.	\$125 ded. waived	20% after ded.	0% after ded.
Rx Generic (30 / 90 day supply)	\$5 / \$13	\$5 / \$13	\$5 / \$13 after ded.	\$5 / \$13 after ded.
Rx Brand (30 / 90 day supply)	\$25 / \$63	\$25 / \$63	\$25 / \$63 after ded.	\$25 / \$63 after ded.
Rx Non-Formulary (30 / 90 day supply)	\$40 / \$100	\$40 / \$100	\$40 / \$100 after ded.	\$40 / \$100 after ded.

\*refer to plan summaries for out-of-network benefits



## Health Savings Account (HSA)

If you enroll in the HDHP, you are eligible to open an HSA. An HSA is a tax-free savings account you can use to pay for eligible health expenses anytime, even in retirement.

Build tax-free savings for health care. You can make before-tax deductions from your paycheck into your HSA, allowing you to save money by using tax-free dollars to pay for eligible medical, prescription, dental, and vision expenses.

If you participate in one of the HSA compatible health plans, you will be eligible to set up an HSA with HSA Bank and contribute pre-tax dollars to help pay for eligible expenses. Qualitest will fund your HSA account \$360 per year.

The total amount that can be contributed to your HSA each year is limited by the IRS. The following limits for 2025 include any company contributions you receive.

2025	IRS Maximum	Employer Contribution
Individual Coverage	\$4,300 / year	\$360 / year
Family Coverage	\$8,550 / year	\$360 / year
Catch-up Contribution for age 55+	\$1,000	N/A

### Advantages of an HSA

- The tax benefits - contributions and interest earned are exempt from federal income tax
- Unused funds roll over from year to year
- Your HSA, including Qualitest’s contribution, stays with you even if you switch employers, change health plans or retire

### HSA Eligibility

In order to establish and contribute to the HSA Bank account you:

- Must be enrolled in Qualitest Group’s 1650 HSA or 3300 HSA, which are qualified high deductible health plans (HDHP).
- Cannot be covered by any other medical plan that is not a qualified HDHP. This includes a spouse’s medical coverage unless it’s an HSA-qualified plan.
- Cannot be enrolled in a traditional healthcare FSA plan in 2025.
- Cannot be enrolled in Medicare, including Parts A or B, Medicare, or TRICARE.
- Cannot be claimed as a dependent on another person’s tax return.
- Cannot be a veteran who has received treatment, other than preventive care, through the Department of Veterans Affairs within the past three months.

## MDLIVE

Cigna provides access to virtual care through participating in-network providers. Not all providers have virtual capabilities. Cigna also provides access to virtual care through national telehealth providers as part of your plan. This service is separate from your health plan’s network and may not be available in all areas. Services include:

- Primary Care
- Urgent Care
- Dermatology
- Behavioral Care
- Chronic care management and hypertension

## Dental Insurance

Healthy teeth and gums are important to your overall wellness. That’s why it’s important to have regular dental checkups and maintain good oral hygiene. Learn about the dental plans available to help you maintain your oral health.

Cigna Dental Complete	High DPPO	Low DPPO
Diagnostic and Preventive Services (exams, cleanings, x-rays)	No Charge	No Charge
Basic Services (basic fillings, simple extractions, emergency treatment)	10%	10%
Major Services (crowns, inlays and onlays, bridges, implants)	20%	40%
Deductible	\$25 Ind / \$75 Fam	\$50 Ind / \$150 Fam
Annual Maximum Benefit	\$2,000 per calendar year (per member)	\$1,500 per calendar year (per member)
Orthodontia (Adult & Children)	50% up to \$2,000 lifetime maximum (per person)	50% up to \$1,500 lifetime maximum (per person)

*Benefits shown are for in-network providers and are based on negotiated fees. Out-of-Network reimbursement is based Reasonable and customary (R&C) charges.*

## Vision

Having vision coverage allows you to save money on eligible eye care expenses, such as periodic eye exams, eyeglasses, contact lenses, and more for you and your covered dependents.

Cigna - EyeMed Vision	In-Network
Office Visit / Examination (once per calendar year)	\$10 copay
Prescription Glasses	\$25 copay
Lenses Replacement (once per calendar year)	Standard services included
Frame Replacement (once per calendar year)	\$130 retail allowance
Contact Lenses (instead of glasses, once per calendar year)	\$130 retail allowance

### Employee Basic Life and AD&D Insurance

You automatically receive basic life and accidental death and dismemberment (AD&D) insurance so that you can protect those you love from the unexpected. There is no cost to you for this coverage.

***Your benefit amount will be \$50,000.***

### Employee Supplemental Life and AD&D Insurance

If you want added protection, you can purchase supplemental life and/or AD&D insurance for yourself. You may elect coverage up to 5 times your base annual salary or \$300,000. If you elect more than \$100,000 or enroll outside of your initial eligibility period as a new hire, you will be required to complete Evidence of Insurability.

### Spouse/Domestic Partner Supplemental Life and AD&D Insurance

You may also purchase life and/or AD&D insurance for your spouse or domestic partner up to \$300,000 (not to exceed 100% of your coverage). If you elect more than \$25,000 or elect this coverage outside of your initial eligibility period as a new hire, you will be required to have your spouse complete Evidence of Insurability.

### Supplemental Life and AD&D Insurance

Supplemental child life insurance provides \$1,000 through \$10,000 of life insurance for newborn children from 14 days old through age 25.

**What is AD&D Insurance?** Should you lose your life, sight, hearing, speech, or use of your limb(s) in an accident, AD&D provides additional benefits to help keep your family financially secure. AD&D benefits are paid as a percentage of your coverage amount - from 50% to 100% - depending on the type of loss.

## Disability Insurance

The loss of income due to illness or disability can cause serious financial hardship for your family. Our disability insurance programs work together to replace a portion of your income when you're unable to work. The disability benefits you receive allow you to continue paying your bills and meeting your financial obligations during this difficult time.

Coverage	Benefit Features
Short Term Disability (Employer Paid Premium)	60% of weekly salary to a maximum of \$2,500 per week  Benefits begin on the 8th day of disability
Long Term Disability (Employer Paid Premium)	60% of monthly salary to a maximum of \$10,000 per month  Benefits begin after 90 days of disability

## Flexible Spending Accounts (FSA's) and Commuter Benefits

Tax-advantaged FSAs are a great way to save money. The money you contribute to these accounts comes out of your paycheck without being taxed, and you withdraw it tax-free when you pay for eligible health care and dependent care expenses.

FSA Plans	
Healthcare Spending Account	This account is used to reimburse for out-of-pocket health care expenses such as deductibles, office visit copays, prescription copays, dental and vision expenses. The maximum you can contribute to the Health Care Spending Account is \$3,200 per year.
Limited Purpose Health Care Spending Account	This account is designed for HSA participants and is used to reimburse for out-of-pocket dental and vision expenses only. The maximum employees can contribute to the Limited Purpose Healthcare Spending Account is \$3,200 per year.
Dependent Care Spending Account	This account is used to reimburse expenses related to the care of eligible dependents while you and your spouse work. The maximum you can contribute to the Dependent Care Spending Account is \$5,000 per year if you are a single employee or married and filing jointly, or \$2,500 per year if you are married and filing separately.
Commuter Benefits	This account is used to pay for commuting expenses, such as transit and parking, tax-free. Employees can purchase a variety of products to use for commuting and can elect to have their order secure each month. The IRS limit is \$315/month for parking and \$315/month for public transportation or vanpooling.

## Plan Rules (Healthcare FSA / Limited Purpose FSA)

- Must incur claims by last day of employment or by: 12/31/2025
- Maximum Rollover: \$640
- When can I change my elections: Only during Open Enrollment or within 30 days of a qualifying event
- What happened to unused funds: Except for \$640, lose it after 12/31/2025
- Claim filing deadline: 03/31/2026

## Additional Voluntary Benefits

As part of our Company benefits package, you will have access to a variety of additional programs that can help you save money and provide important assistance with everyday needs.

Coverage	Benefit Features
Hospital Indemnity - Cigna (Employee Paid Premium)	<p>The Hospital Indemnity plan is designed to provide benefits that supplement your existing medical coverage when an accident or illness puts you in the hospital. This plan pays you a \$1,000 hospital admission benefit plus an additional \$100 per day at the hospital.</p> <p>The ICU benefit is \$1,200 plus an additional \$200 per day in ICU.</p>
Accident Insurance- Cigna (Employee Paid Premium)	<p>The Accident plan works to complement your medical coverage and pays you a lump sum regardless of what your medical plan may or may not cover. This plan also offers hospital admission benefits.</p>
Critical Illness - Cigna (Employee Paid Premium)	<p>The Critical Illness plan can help you cover the extra expenses associated with a serious illness. This coverage provides you with a lump sum benefit up to \$10,000 or \$20,000 (depending on your election) upon initial diagnosis.</p>
\$50 Wellness Benefit	<p>Cigna's Voluntary plans offer an enhanced \$50 wellness benefit for each family member that is enrolled in each plan. Wellness treatment includes annual exams, routine dental or vision exams.</p> <p>Each enrolled family member will receive \$50 per year per plan.</p>
Group Legal - MetLife Legal (Employee Paid Premium)	<p>The MetLife Legal plan provides you and your family with access to qualified and experienced attorneys in person, by phone or email for assistance with a wide range of legal needs. There are no copays or deductibles for any of the covered services that include money matters, home and real estate, family and personal matters, and more!</p>
Pet Insurance- Nationwide (Employee Paid Premium)	<p>The Nationwide Pet Insurance plan helps you cover the costs of vet visits for your furry family members. Coverage includes accidents and illnesses.</p>
Auto and Home Insurance Discounts - Farmers Insurance Group (Employee Paid Premium)	<p>As a Qualitest employee, purchasing auto and home insurance through Farmers insurance Group can provide you with savings of up to 15%. Farmers gives you access to a variety of personal insurance policies including automobile, home, landlord's rental dwelling, condo, mobile home, renters, recreational vehicle, boat, and personal liability.</p>



## Employee Assistance Program (EAP)

A comprehensive Employee Assistance Program (EAP) is provided to all eligible employees through Mutual of Omaha. This program provides free, confidential support 24/7.

Plan highlights include:

- Counseling services
- Help with financial and legal issues
- Family support
- Help with relationships, coping and depression

## Benefits Support

Acrisure (formerly Filice Insurance), our external benefits broker, has a team of benefits representatives who can provide you with support on issues with your health benefits including:

- Benefit questions
- Plan education
- Claims
- Eligibility issues

The Acrisure team can be reached by email at [qualitestbenefits@acrisure.com](mailto:qualitestbenefits@acrisure.com).

## Benefits Website

You can view detailed plan descriptions and plan documents on the Qualitest benefits website at:

**[mybenefits.cc/qualitest](https://mybenefits.cc/qualitest)**

*The site is hosted and maintained by Acrisure. All official plan documents relating to the Qualitest Employee Benefits Program, including Summary Plan Descriptions, HIPAA Privacy Notice, Medicare Part D Notice and any other relevant Plan Documents or Notices are available electronically through the employee benefits website. You may also receive a paper copy of any of the documents by contacting HR. This summary is not intended to provide a complete plan description. If there is an actual or apparent conflict between this benefits summary or the Evidence of Coverage (EOC) booklet and the official plan documents, the provisions of the EOC prevail.*

## Bi-Weekly Employee Paycheck Deduction

Your medical cost if you choose a Local Plus (narrow network) plan or you reside in an area that does not offer the Local Plus Network.

Plan	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
<b>MEDICAL BI-WEEKLY EMPLOYEE PAYCHECK DEDUCTIONS</b>				
<b>CIGNA OAP BUY-UP \$1000</b>	\$52.72	\$206.49	\$178.53	\$332.30
<b>CIGNA OAP BASE \$2000</b>	\$52.27	\$204.72	\$177.01	\$329.45
<b>CIGNA HSA BUY-UP \$1650</b>	\$39.87	\$126.55	\$110.79	\$197.46
<b>CIGNA HSA BASE \$3300</b>	\$40.34	\$128.04	\$112.09	\$199.79

Your medical cost if you reside in a Local Plus (narrow network) area cost but choose an Open Access Plus (full network) plan.

Plan	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
<b>MEDICAL BI-WEEKLY EMPLOYEE PAYCHECK DEDUCTIONS</b>				
<b>CIGNA OAP BUY-UP \$1000</b>	\$123.86	\$343.17	\$303.50	\$522.60
<b>CIGNA OAP BASE \$2000</b>	\$122.68	\$339.98	\$300.47	\$516.84
<b>CIGNA HSA BUY-UP \$1650</b>	\$65.88	\$181.19	\$160.22	\$275.54
<b>CIGNA HSA BASE \$3300</b>	\$64.42	\$178.65	\$157.88	\$272.11

<b>DENTAL BI-WEEKLY EMPLOYEE PAYCHECK DEDUCTIONS</b>				
Plan	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
<b>CIGNA HIGH PPO</b>	\$10.14	\$19.26	\$19.87	\$31.43
<b>CIGNA LOW PPO</b>	\$7.42	\$14.72	\$18.81	\$28.73

<b>VISION BI-WEEKLY EMPLOYEE PAYCHECK DEDUCTIONS</b>				
Plan	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
<b>CIGNA VISION PPO</b>	\$1.47	\$2.80	\$2.95	\$4.33

<b>VOLUNTARY PLANS BI-WEEKLY EMPLOYEE PAYCHECK DEDUCTIONS</b>				
Plan	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
<b>CIGNA ACCIDENT</b>	\$3.47	\$6.75	\$8.05	\$9.52
<b>CIGNA HOSPITAL INDEMNITY</b>	\$3.77	\$9.62	\$6.40	\$12.25
<b>METLIFE LEGAL</b>	\$9.69 (covers all family members)			
<b>CIGNA CRITICAL ILLNESS</b>	Rates are based on age and tobacco usage. Refer to plan summaries for more details			
<b>ID THEFT - ID WATCHDOG</b>	\$3.18	\$5.72	\$5.72	\$5.72

## Benefit Contacts

Carrier / Vendor	Group Number	Phone Number	Website
Cigna - 1000 PPO	3345306	800.244.6224	<a href="http://www.mycigna.com">www.mycigna.com</a>
Cigna - 2000 PPO	3345306	800.244.6224	<a href="http://www.mycigna.com">www.mycigna.com</a>
Cigna - 1650 HSA	3345306	800.244.6224	<a href="http://www.mycigna.com">www.mycigna.com</a>
Cigna - 3300 HSA	3345306	800.244.6224	<a href="http://www.mycigna.com">www.mycigna.com</a>
Cigna - MDLIVE	N/A	888-726-3171	<a href="http://www.MDLIVE.com">www.MDLIVE.com</a>
Cigna - Dental	3345306	800.244.6224	<a href="http://www.mycigna.com">www.mycigna.com</a>
Cigna - EyeMed Vision	3345306	877.478.7557	<a href="http://www.mycigna.com">www.mycigna.com</a>
Sentinel - FSA DCFSA	N/A	888.762.6088	<a href="http://www.sentinelgroup.com">www.sentinelgroup.com</a>
HSA Bank - Health Savings Account	N/A	888.806.5094	<a href="http://www.hsabank.com">www.hsabank.com</a>
Mutual of Omaha - Life and AD&D	G000CF5S	800.775.6000	<a href="http://www.mutualofomaha.com">www.mutualofomaha.com</a>
Mutual of Omaha - STD/ LTD	G000CF5S	800.775.6000	<a href="http://www.mutualofomaha.com">www.mutualofomaha.com</a>
Mutual of Omaha - EAP	N/A	800.316.2796	<a href="http://www.mutualofomaha.com/eap">www.mutualofomaha.com/eap</a>
Cigna - Hospital Indemnity	HC11146	8000.997.1654	<a href="http://www.mycigna.com">www.mycigna.com</a>
Cigna - Accident Insurance	AI111851	800.997.1654	<a href="http://www.mycigna.com">www.mycigna.com</a>
Cigna - Critical Illness	CI111783	800.997.1654	<a href="http://www.mycigna.com">www.mycigna.com</a>
MetLife - Legal Plan	N/A	800.821.6400	<a href="http://www.mybenefits.metlife.com">www.mybenefits.metlife.com</a>
Nationwide- Pet Insurance	N/A	855.525.1458	<a href="http://www.petbenefitsportal.com">www.petbenefitsportal.com</a>
Farmers Insurance Group - Auto and Home Insurance	N/A	800.438.6388	<a href="http://www.farmers.com">www.farmers.com</a>

