



2025 SUMMARY OF BENEFITS





This Summary is intended to provide you with a general overview of the benefits and other value-added perks that are either provided for and/or available to you as an eligible Associate. To the extent you need more information, or there are any inconsistencies or other conflicts between the information stated in this Summary and the actual terms of any plan document or other policy information, the terms of that plan or policy shall control.

Note: You are eligible to participate in our Health, Dental, Vision, Life/AD&D, Supplemental Life/AD&D and Section 125 FSA and HSA Plans on the first day of the month after you have completed 60 days of full-time employment. You are eligible to participate in the 401(k) plan first of the month following two months of employment.

Health Insurance-Blue KC

PPO Plan			HDHP	
Deductible	In-network	Out-of-network	In-network	Out-of-network
Individual	\$ 2,000	\$ 4,000	\$ 2,000	\$ 4,000
Family	\$ 4,000	\$ 8,000	\$ 2,000	\$ 8,000
Out-of-pocket maximum				
Individual	\$ 4,000	\$ 8,000	\$ 4,000	\$ 8,000
Family	\$ 8,000	\$ 16,000	\$ 8,000	\$ 16,000
Coinsurance	80%	50%	80%	70%
Preventive Care	Covered at 100%	Deductible + 50%	Covered at 100%	Deductible + 30%
Physican office copay	\$30 copay	Deductible + 50%	Deductible + 20%	Deductible + 30%
Specialist office copay	\$60 copay	Deductible + 50%	Deductible + 20%	Deductible + 30%
Rightway Prescription Drugs				
Retail	\$10/\$50/ \$70/\$100	Not covered	Deductible + 20%	Not covered
Mail Order	\$25/\$125 \$175		Deductible + 20%	

2025 new Associates pay the wellness premium rates shown below:

Your Cost Per Bi-Weekly Period

	PPO Plan	HDHP
Associate	\$ 42.00	\$ 36.60
Associate + Spouse	\$ 218.46	\$ 207.67
Associate + Child(ren)	\$ 171.49	\$ 160.68
Associate + Family	\$ 343.39	\$ 327.19



Dental Insurance-Delta Dental of Missouri

Deductible		
Preventive	\$	0
All other:		
Per person	\$	50
Per family	\$	150
Coinsurance		
Preventive		100%
Basic		90%
Major		50%
Orthodontia		50%
Lifetime maximum		
Orthodontia – per person	\$	1,000
Calendar year maximum – per person	\$	1,000

Your Cost Per Bi-Weekly Period

Associate	\$	2.87
Associate + Spouse	\$	9.67
Associate + Child(ren)	\$	12.14
Associate + Family	\$	26.31

Vision Insurance-VSP

Exam	\$10 copay every 12 months
Prescription glasses	\$25 copay every 12 months
Frame allowance	\$100-\$200 allowance every 24 months
Lens enhancements	\$95-\$175
Contacts fitting up to	\$60 copay every 12 months
Contacts allowance	\$180 allowance every 12 months

Your Cost Per Bi-Weekly Period

Associate	\$	4.06
Associate + Spouse	\$	6.49
Associate + Child(ren)	\$	6.61
Associate + Family	\$	10.67





Associate Basic Term Life/AD&D Insurance

- You are covered for 2 x your annual salary, with a minimum of \$15,000 and a maximum of \$500,000.
- Clinical Reference Laboratory pays 100% of the cost for this coverage.

Supplemental Life/AD&D Insurance

- Our Supplemental Life/AD&D benefit allows Associates to purchase additional Life/AD&D Insurance for yourself, your spouse, and your eligible dependents.
- Associates may elect increments of \$10,000, up to the lesser of 5 x your salary or to a max of \$500,000. Up to \$150,000 is guaranteed issue.
- The spousal benefit can be elected in units of \$5,000, up to the lesser of \$250,000 or 50% of the Associate's election. Up to \$50,000 is guaranteed issue.
- The eligible dependent benefit for children from birth to six months is \$500, and from six months to 26 years is a flat \$10,000. Coverage is guaranteed issue.

Section 125 – Premium Only Plan & Flexible Spending Accounts

- The Premium Only Plan enables you to use pre-tax dollars to pay your Health, Dental, and Vision premiums. Your premiums will be payroll deducted before federal, state and Social Security taxes are calculated, resulting in an increase in your take-home pay!
- Available Flexible Spending Accounts:
 - General Purpose FSA – IRS Maximum
 - Limited Purpose FSA (for those enrolled in a HSA) – IRS Maximum
 - Dependent Care FSA – \$5,000 Maximum

Health Savings Account

- If you choose the HDHP Health plan, you may be eligible to open a health savings account.
- Annual contribution maximum is \$4,300 for individuals, \$8,500 for families, and an extra \$1,000 if you are age 55 or older.





Short-Term Disability Insurance

Short-Term Disability insurance protects you from uncertain risk with income replacement in the event of a disabling injury or illness.

- Disability benefits are paid on a weekly basis at an amount equal to 70% of your weekly earnings, up to a \$1,500 maximum per week for up to 26 weeks.
- CLR provides this coverage at no cost to you after one year of full-time service.

Long-Term Disability Insurance

Long-Term Disability Insurance provides protection from loss of earnings that you may incur if you become totally disabled and unable to work for more than six months.

- Benefits are paid on a monthly basis at an amount equal to 60% of your monthly income up to \$10,000 per month.
- Benefits may continue up to age 65 and in some cases longer, if you become disabled after age 60.
- CRL provides this coverage at no cost to you after one year of full-time service.

401(k) Plan – Empower Retirement

- Our 401(k) plan helps you save for your retirement. You are eligible to participate in the plan effective first of the month following two months of employment.
- Your contributions may be made on a pre-tax, Roth or after-tax basis.
- New Associates are automatically enrolled at a 3% pre-tax contribution level into the age appropriate Goal Maker fund, unless you choose to opt out.
- CRL will match 100% of the first 2%, then 50% of the next 4% of your pre-tax or Roth elective contribution, for a maximum match of 4%.
- You will be fully vested after two years of eligible service.
- Annually on May 1, CRL will automatically increase your elected pre-tax contribution by 1% until you reach 15%, unless you choose to opt out.
- You may contribute a maximum of 75% of your annual pay, subject to IRS limits.





Paid time off (PTO)

CRL recognizes that Associates have diverse needs for time away from work. CRL has established a PTO bank to help Associates meet those needs. The benefit of a PTO bank is that it promotes a flexible approach to time off. Associates will earn PTO starting on date of hire as outlined below:

FT Associate's years of service	PTO hours earned annually	Per pay period accrual	Max accrual hours
0-4	144	5.54	248
5-9	184	7.08	328
10+	224	8.62	408
PTB Associate's years of service	PTO hours earned annually	Per pay period accrual	Max accrual hours
0-4	72	2.77	124
5-9	96	3.69	172
10+	112	4.31	204

FT Associates = regularly scheduled 40 hours per week

PTB Associates = regularly scheduled 20-29 hours per week

Holidays

FT and PTB Associates are paid for New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving, and Christmas. FT Associates are paid for eight hours and PTB Associates are paid for four hours. Two floating holidays will be issued upon hire for Associates hired before July 1. Associates hired after July 1 will receive one floating Holiday.



Other Value-Added Perks

- Employee Assistance Program — for you and immediate family members.
Includes:
 - 24/7 help line
 - Face-to-face assessment and referral
 - Legal and financial service
 - Web, mobile app and virtual support options
- Education Assistance Plan
- Second Opinion Services for medical
- Live Well at CRL Wellness Program
- Onsite biometric screenings
- Flu shot clinic
- Discounts at select health clubs
- Fresh fruit delivered on site
- Associate blood draws
- Charitable events and opportunities
- No-cost / low-cost purchase programs for products and services such as:
 - Movie tickets
 - Sporting events

CRL VALUES

Client Focus

Commitment

Compassion

Flexibility

Perseverance

Quality

Service to Humanity

Integrity

Teamwork

