

# BENEFITS GUIDE 2022

[COORSTEK.COM/BENEFITS](https://www.coorstek.com/benefits)



HEALTH



DENTAL



VISION



WELLBEING

COORSTEK<sup>®</sup>



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## INTRODUCTION TO BENEFITS

OPEN ENROLLMENT	NEW HIRES
<b>October 18 - November 8, 2021</b>	<b>14 Calendar Days To Enroll In Benefits</b>
<b>All 2021 Benefits Roll Over To 2022</b> <ul style="list-style-type: none"> <li>• Must re-elect Dependent Care FSA</li> </ul>	<b>Coverage Begins</b> <ul style="list-style-type: none"> <li>• 1st of the month after date of hire</li> </ul>
<b>New Life And Disability Carrier - UNUM</b> <ul style="list-style-type: none"> <li>• Special opportunity to purchase guarantee issue coverage</li> </ul>	<b>Life Insurance</b> <ul style="list-style-type: none"> <li>• One-time opportunity to purchase guarantee issue coverage</li> <li>• Add your beneficiaries</li> </ul>

### WELCOME TO YOUR COORSTEK 2022 BENEFITS!

CoorsTek is committed to your health and wellness – mind, body, and spirit – and provides a complete benefits package for you and your eligible dependents. This benefits guide highlights the many options available to you. We encourage you to evaluate and elect benefits to best suit you and your family’s needs.

All regular, full-time employees working 30 or more hours per week are eligible to enroll in the following benefits:

- Medical Plans
- Health Savings Account
- Dental Plans
- Vision Plan
- Supplemental Life and AD&D
- Accident Insurance
- Critical Illness Insurance
- Legal Insurance
- Pet Insurance
- Dependent Care Flexible Spending Account

All regular, full-time employees are automatically enrolled in the following CoorsTek paid benefits:

- Basic Life and AD&D Insurance
- Short Term Disability
- Long Term Disability
- 401(k) Plan (match 100% to 6%)

All regular, part-time employees working 24 - 29 hours per week are eligible to enroll in the following benefits:

- Medical Plans
- Health Savings Account
- 401(k) Plan (match 100% to 6%)

## BENEFITS ELIGIBILITY

### WHO CAN I ENROLL?

Many of the benefit plans allow you to add eligible family members to the same plan(s) in which you are enrolled.

Your eligible dependents include:

- Your legal spouse.
- Your common-law spouse if you live in a state that recognizes such marriages.
- Your same- or opposite-sex domestic partner.
- Your eligible children under age 26 (including stepchildren, legally-adopted children, and children placed with you for adoption).
- Your dependent children over age 26 who are incapable of self-support because of a mental or physical disability.

#### Important Notes:

- To add dependents to coverage, the following documentation may be required:
  - Marriage certificate
  - Common law affidavit
  - Domestic partnership affidavit
  - Birth certificate
- Social Security number(s) may be required and date(s) of birth of your dependent(s) will be required as part of the enrollment process.
- Proof of dependent eligibility is required for all newly enrolled dependents; you must notify CoorsTek immediately when your dependents no longer meet the eligibility requirements.
- If both you and your legal spouse are eligible for CoorsTek benefits, you cannot be covered as both an employee and a spouse. Only one employee can enroll eligible, dependent children in the plans.
- If your dependents are enrolled in your Medical Plan, you do not have to cover them in your Dental and/or Vision Plan. You may make a separate coverage decision for each benefit category. However, in order to enroll your dependents, you must be enrolled as an employee in the same plan.
- **Enrolling ineligible dependents in benefit plans could be cause for disciplinary action up to and including termination.**

**Social Security numbers and date of birth are essential!**

### WHEN CAN I ENROLL?

#### Current Employees

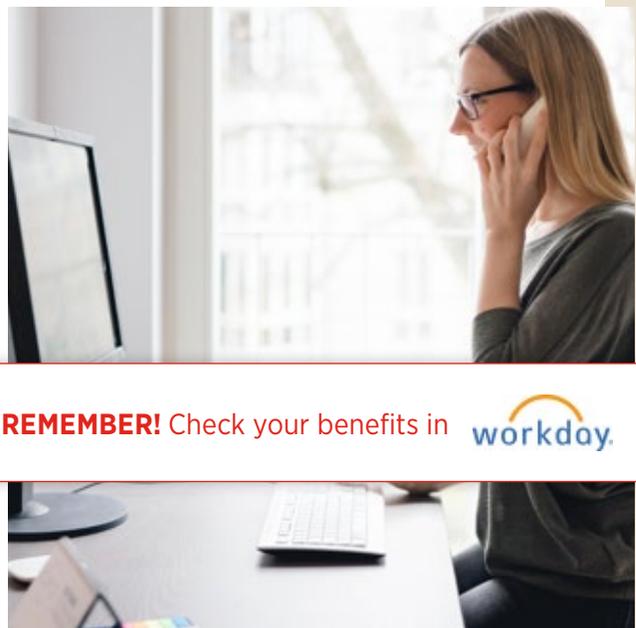
2022 Open Enrollment begins on Monday, October 18, 2021 and ends on Monday, November 8, 2021 at midnight MST. Enroll via Workday!

#### New Hires and Newly Eligible Employees

New hires and newly-eligible employees have **14 calendar days** following their date of hire (or from the date they move into a benefits-eligible position) to complete enrollment. If you do not enroll during your 14-day enrollment period, you will not be able to elect coverage until the next annual open enrollment period, unless you have a qualifying change in family status as defined on page 4.

### QUALIFIED MEDICAL CHILD SUPPORT ORDERS

CoorsTek will extend benefits to an employee's noncustodial child, as required by a Qualified Medical Child Support Order (QMCSO), as defined in ERISA, and your benefit elections will automatically be changed to reflect the QMCSO coverage. CoorsTek has guidelines for determining whether a court order qualifies as a QMCSO.



**REMEMBER!** Check your benefits in 

## BENEFITS ENROLLMENT

### HOW DO I ENROLL?

#### Enroll via Workday!

Look for Job Aids at all kiosk locations and on the intranet under Workday Help:

1. Log in to your Workday account — online or via the Workday app on your phone.
2. Select **Benefit Change - Hire** task or **Open Enrollment Change** task in your Inbox. Review each coverage option to elect or make changes as desired.
3. Don't forget to **check the "I Agree"** signature box and click **Submit**. You can then print your own confirmation statement **as one will NOT be mailed to you.**

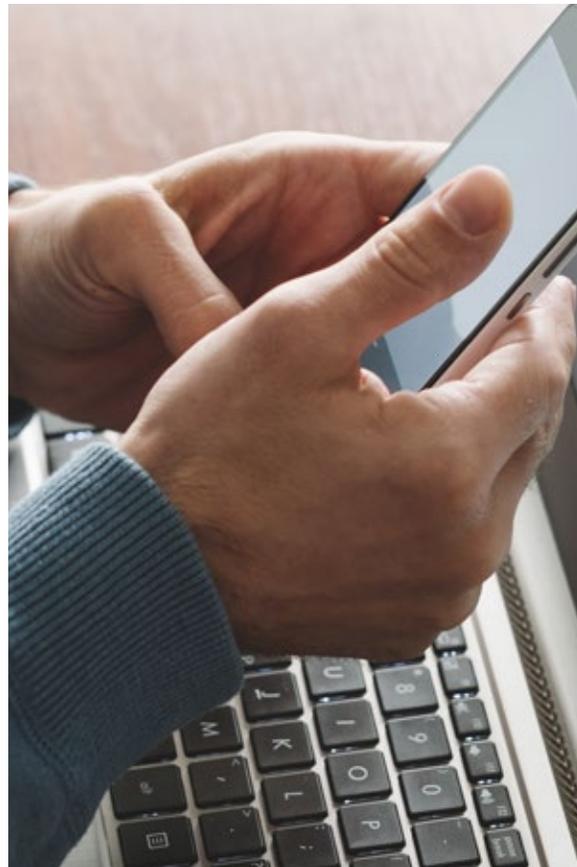
### MAKING BENEFITS CHANGES DUE TO A CHANGE IN FAMILY STATUS

You will not be able to enroll or make changes during the year unless you experience a qualifying "change in family status." A qualifying "change in family status" includes:

- Marriage, legal separation, or divorce.
- Birth or adoption of a child.
- Change in employment status for you or your spouse.
- Change in a dependent's benefits eligibility status.
- A significant change in the cost or coverage of your spouse's benefits.
- Change in place of residence causing a loss of eligibility (i.e., moving outside of the service area).
- Death of a dependent.

Remember, you may only make enrollment changes during the year if you have a qualifying "change in family status." To change your benefits, log in to Workday, select the **Benefits** worklet, select **Change Benefits**. You will find specific directions under Workday Help, Change Benefits. You will need to provide proof of the change, such as a marriage certificate or record of birth.

**You must complete the benefit change within 30 days of the date of the change in family status.**



## MEDICAL PLANS

### MEDICAL PLAN CHOICES

CoorsTek offers a choice of Medical Plans with Aetna and Kaiser Permanente (for employees in CA, OR, and Golden, CO only). All plans offer you access to extensive networks of providers, specialists, and services. On the next page is a brief comparison of your medical plan choices.

	Aetna HSA Eligible Plan (CDHP) Network: Aetna Choice POS II		Aetna Bronze Plan Network: Aetna Select**	Kaiser Permanente HSA Eligible Plan (CA, OR, Golden, CO Only)*		
	In-Network	Out-of-Network	In-Network-Only	Colorado	Oregon	California
<b>Monthly Premium</b>						
Employee Only	\$78		\$46	\$70	\$74	\$70
Employee + Spouse	\$258		\$114	\$238	\$217	\$238
Employee + Child(ren)	\$237		\$109	\$216	\$192	\$216
Employee + Family	\$376		\$178	\$307	\$300	\$307
<b>Calendar-Year Deductible (by enrolled tier)</b>						
Employee	\$1,400	\$2,800	\$3,500	\$1,400		
EE + Child(ren)/Spouse	\$2,800	\$5,600	\$7,000	\$2,800		
Family	\$2,800	\$5,600	\$7,000	\$2,800		
<b>Calendar-Year Out-of-Pocket Maximum (by enrolled tier, includes deductible, coinsurance, and copays, if applicable)</b>						
Employee	\$4,000	\$8,000	\$6,000	\$4,000		
EE + Child(ren)/Spouse	\$8,000	\$16,000	\$12,000	\$8,000		
Family	\$8,000	\$16,000	\$12,000	\$8,000		
<b>Physician Services</b>						
Primary Care Office Visit				20% after deductible		
Specialist Office Visit	20% after deductible	50% after deductible	20% after deductible	20% after deductible		
Preventive Care Office Visit	Covered at 100%		Covered at 100%	Covered at 100%		
Vision Exam	Covered at 100%	50% after deductible	Covered at 100%	20% after deductible		
		(every 24 months)	(every 24 months)			
Urgent Care	20% after deductible	50% after deductible	20% after deductible	20% after deductible		
Chiropractic	20% after deductible (20 visits/year)	50% after deductible (20 visits/year)	20% after deductible (20 visits/year)	20% after deductible (20 visits/year)	\$15 copay (20 visits/ year)	
<b>Hospital Services</b>						
Inpatient						
Outpatient	20% after deductible	50% after deductible	20% after deductible	20% after deductible		
Ambulance						
Emergency Room		20% after deductible				
<b>Diagnostics</b>						
Lab and X-ray						
MRI, Nuclear Medicine, High- tech Services	20% after deductible	50% after deductible	20% after deductible	20% after deductible		
<b>Prescription Drugs (30-day supply) Standard Formulary</b>						
Generic						
Preferred Brand (formulary)	20% after deductible	20% after deductible	20% after deductible	20% after deductible		20% after deductible, not to exceed \$50 per RX
Non-preferred Brand (non-formulary)						
Specialty***		Not Covered	Not Covered			
<b>Mail Order (90-day supply)</b>						
Generic						
Preferred Brand	20% after deductible	N/A	20% after deductible	20% after deductible		20% after deductible, not to exceed \$50 per RX
Non-preferred Brand						
<b>Health Savings Account (see page 6 for additional details)</b>						
Eligible	✓		✓	✓		
CoorsTek Annual Pro-rated Contributions:						
Employee Only	\$500		N/A	\$500		
Employee + (sp/ch/family)	\$1,000		N/A	\$1,000		

\* Considerations for Kaiser: Please verify that you live or work in a county in which the plan is offered. Also, coverage is only available when you see an in-network provider; there is no out-of-network coverage (except in the case of a medical emergency).

\*\* Aetna Bronze: There is no out-of-network coverage (except in the case of a medical emergency).

\*\*\* Specialty drug payments are subject to True Accumulation.

All Summary Plan Descriptions (SPDs) and Summaries of Benefit Coverage (SBCs) can be found at [coorstek.com/benefits](http://coorstek.com/benefits) or request a copy from [benefits@coorstek.com](mailto:benefits@coorstek.com).

## HEALTH SAVINGS ACCOUNT (HSA)

### HEALTH SAVINGS ACCOUNT (HSA) FOR THE AETNA CDHP, KAISER CDHP, AND AETNA BRONZE PLANS

A Health Savings Account can be used to pay for current and future qualified medical expenses. Unlike other spending accounts, you own the HSA and may take it with you if you leave CoorsTek. Best of all, it combines triple-tax savings – contributions are 100% tax deductible, withdrawals for qualified expenses are tax-free, and interest earnings are tax-free. The HSA is administered through WEX.

#### Eligibility

The following conditions determine your eligibility for the CoorsTek sponsored HSA:

- You must be enrolled in the Aetna CDHP, Kaiser CDHP, or Aetna Bronze Plan offered by CoorsTek.
- You cannot be enrolled in Medicare.
- You cannot be claimed as another person's dependent on a tax return.
- You cannot be enrolled in TRICARE.
- You cannot have received VA benefits in the preceding three months.
- You cannot be enrolled in any form of nonqualified coverage (i.e., spouse's plan that is not a qualified CDHP or spouse's medical FSA).

2022 ANNUAL HSA CHART			
	AETNA CDHP	KAISER CDHP	AETNA BRONZE
CoorsTek 2022 annual pro-rated contributions (count towards maximum below)			
Employee Only*	\$500	\$500	N/A
Employee + Spouse/Children/Family**	\$1,000	\$1,000	N/A
IRS maximum allowed contributions			
Employee	\$3,650 max		
Employee +	\$7,300 max		
Are you 55 or older?	Additional \$1,000		
Are you 65 or older?	Not eligible if enrolled in any Medicare plan		

\*\$20.83 per paycheck - CoorsTek contributions count toward the maximum.

\*\*\$41.67 per paycheck - CoorsTek contributions count toward the maximum.

#### IMPORTANT!

WEX requires you to accept their Terms and Conditions at [www.wexinc.com](http://www.wexinc.com) to activate your account.

## DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT (FSA)

The dependent care FSA allows any full-time benefit-eligible employee to pay for certain dependent care expenses such as licensed day care, after school camp, and elder care. Certain rules apply. You may contribute up to \$5,000 annually (or \$2,500 if married and filing separately). This amount is subject to audit. You do not need to be enrolled in a medical plan to participate.

#### You are eligible to use a dependent care FSA if:

- You are a working single parent
- You and your spouse both work
- Your spouse is a full-time student for at least five months of the benefit plan year
- Your spouse is mentally or physically disabled and unable to care for himself or herself or your dependent(s)

Note: You can only be reimbursed up to the amount that has been deposited into your dependent care FSA.



**Dependent care expenses may be paid from this account if your dependents are eligible to be claimed as dependents on your federal tax return and are either:**

- Under age 13
- Mentally or physically unable to care for themselves, regardless of age (this may include a disabled spouse or older relatives)

Note: If you use a care provider who is your own child or relative, you may only be reimbursed for eligible expenses if the care provider is at least 19 years of age and not your tax dependent. **You must report the name, address, and Social Security number or tax identification number of your care provider on your federal tax return (IRS Form 2441).**

#### WHAT TO CONSIDER BEFORE YOU CONTRIBUTE TO AN FSA

- You cannot take income tax deductions for expenses you pay with your dependent care FSA
- You cannot stop or change contributions to your FSA during the year unless you have a change in status consistent with your change in contributions
- The funds must be used for calendar year expenses and will not roll over to the next plan year. The account is considered “use it or lose it.”

## SAVINGS AND INVESTMENT PLAN

### 401(k) PLAN

You have the opportunity to participate in the CoorsTek 401(k) Savings and Investment Plan. Contributing is a great way to save for your future by utilizing valuable tax advantages as well as getting a boost with the CoorsTek matching contribution. Recordkeeping for the Plan is done by Fidelity Investments.

#### Key Highlights of the 401(k) Plan

- All full-time and part-time regular employees are eligible to participate in the Plan on the first day of the month following or coinciding with your first 30 days of employment and you will be automatically enrolled at a contribution rate of 3% of your pre-tax eligible earnings. That contribution is automatically increased 1% each year until it reaches 6%. You may increase/decrease the salary deferral percentage or opt out of the 401(k) Plan at any time by visiting the Fidelity Investments website at [www.401k.com](http://www.401k.com). If you do not want to be enrolled in the Plan, **you must take action to change your contribution rate to 0%.**
- CoorsTek matches 100% up to 6% of your contributions. Pay includes overtime, shift differential, and employee incentive plan. The matching contributions are made each pay period.
- You are immediately 100% vested in all contributions to your account, which means you own the funds in the account, including the CoorsTek match.
- You can access your account and complete transactions online at [www.401k.com](http://www.401k.com) or by calling 800 354 3964. You are able to enroll, change your contributions, or stop contributing at any time.

### IMPORTANT!

**You can update your 401(k) at any time.**

If you participate in the 401(k) Plan, you may enter/update your beneficiary elections on the Fidelity Investments website at [www.401k.com](http://www.401k.com) (select Beneficiaries in the “About You” section).



Visit [www.deltadentalco.com](http://www.deltadentalco.com)  
to find in-network dentists.



## DENTAL PLANS

CoorsTek is pleased to offer two comprehensive Dental Plans through Delta Dental of Colorado. A high-level summary of the two options is shown below.

### BASIC PLAN

- Calendar year maximum benefit of \$1,000.
- Orthodontic lifetime maximum of \$2,000.
- Pays a percentage of other services.

### BUY-UP PLAN

- Calendar year maximum benefit of \$1,500.
- Orthodontic lifetime maximum of \$2,500.
- Pays a higher percentage of other services covered.

The following chart summarizes the differences between the “Basic” and the “Buy-Up” Plans.

SUMMARY OF BENEFITS	DELTA DENTAL BASIC PLAN	DELTA DENTAL BUY-UP PLAN
Calendar Year Deductible Individual/Family (applies to basic and major services)	\$50 / \$150	\$50 / \$150
Calendar Year Maximum Benefit*	\$1,000 per participant	\$1,500 per participant
<b>Plan Pays</b>		
Preventive and Diagnostic Services* (exam, cleanings, x-rays, fluoride treatments)	100%	100%
Basic Services (fillings, root canal, extractions, periodontics)	80%	85%
Major Services (crowns, bridges, dentures, implants)	50%	60%
Orthodontics (adults/children to age 26)	50%	50%
Orthodontic Lifetime Maximum Benefit	\$2,000 per participant	\$2,500 per participant

\* Preventive and diagnostic services, basic and major services all apply toward your calendar year maximum benefit.

Refer to the Summary Plan Description (SPD) for additional details about coverage and exclusions available at [coorstek.com/benefits](http://coorstek.com/benefits).

DENTAL PREMIUMS PER PAY PERIOD Employee Contributions		
Coverage Level	Delta Dental Basic Plan	Delta Dental Buy-Up Plan
Employee	\$4.57	\$10.13
Employee + Spouse	\$9.60	\$21.29
Employee + Child(ren)	\$10.97	\$24.32
Employee + Family	\$17.73	\$39.31

Visit [www.vsp.com](http://www.vsp.com)  
to find in-network providers.



## VISION PLAN

CoorsTek is pleased to offer a comprehensive Vision Plan through Vision Service Plan (VSP). You have the flexibility to visit in-network or out-of-network doctors. Refer to the Summary Plan Description (SPD) for additional details about coverage, out-of-network coverage, and exclusions available at [coorstek.com/benefits](http://coorstek.com/benefits). The below chart summarizes the key features of the plan.

SUMMARY OF BENEFITS	VSP (VISION SERVICE PLAN) (in network)
Exam Copay (once every 12 months)	\$10 copay
Single Lens (once every 12 months)	\$15 copay
Bifocal Lens (once every 12 months)	\$15 copay
Trifocal Lens (once every 12 months)	\$15 copay
Frames (once every 24 months)	\$170 allowance then 20% savings over allowance \$220 allowance for featured frame brands (plus 20% off over allowance) \$95 Costco/Walmart frame allowance
Contacts instead of Glasses (once every 12 months)	
Fitting and evaluation	up to \$60 copay
Contacts	\$170 allowance

### Extra Discounts and Savings

- Glasses and sunglasses
  - Extra \$50 to spend on featured frame brands up to 30% savings on additional glasses and sunglasses
- Lasik vision correction
  - 15% average discount off regular prices.
- Hearing aids
  - Free access to TruHearing MemberPlus Program
- For additional discounts and savings – visit [www.vsp.com](http://www.vsp.com)



### Like shopping online?

Use your vision benefits to shop at [eyeconic.com](http://eyeconic.com).

VISION PREMIUMS PER PAY PERIOD Employee Contributions	
Coverage Level	VSP Vision Service Plan
Employee	\$3.73
Employee + Spouse	\$6.62
Employee + Children	\$7.22
Employee + Family	\$11.54



VISION PLAN

## WELLBEING

### COORSTEK WELLBEING PROGRAM

CoorsTek's Wellbeing Program is designed to educate, motivate, inspire, and support you to lead a healthy lifestyle and improve your overall wellbeing. Our goal is to provide employees with the necessary resources, tools, and knowledge to live a healthier life in partnership with our existing health and welfare offerings.

The program offers a holistic approach and focuses on physical, mental, financial, and spiritual wellbeing. Communications and activities will be shared throughout the year.

All CoorsTek, Inc. employees are eligible for all wellbeing programs. All other employees, please see your local Human Resource Business Partner to determine if you are at a qualifying location.



**PHYSICAL**



**MENTAL / SPIRITUAL**



**FINANCIAL**

### WELLNESS HOURS

CoorsTek cares about your health and wants to make sure you have the time to stay healthy and well. We provide two paid wellness hours for all employees to use to obtain a preventive medical exam, including an annual physical, cancer screening, or other appropriate health screening, excluding dental and eye exams.

### WELLNESS REIMBURSEMENT PROGRAM

The Wellness Reimbursement Program is designed to support healthy lifestyles. Up to \$300 annually can be reimbursed for a variety of wellness expenses including virtual options. A full list of reimburseable expenses as well as instructions to submit your request can be found on Elements, the CoorsTek intranet or by emailing [wellness@coorstek.com](mailto:wellness@coorstek.com):

- Fitness/health club memberships
- Fitness classes, including yoga, spinning, martial arts, pilates, etc.
- Nutrition counseling
- Personal trainer fees
- Race and recreation fees
- Stop-smoking programs
- Weight loss programs
- Stress management classes
- Health education courses
- Drug/alcohol counseling and assistance services

To qualify for a Wellness Reimbursement, you must complete a health screening.

## HEALTH SCREENINGS AND FLU SHOTS

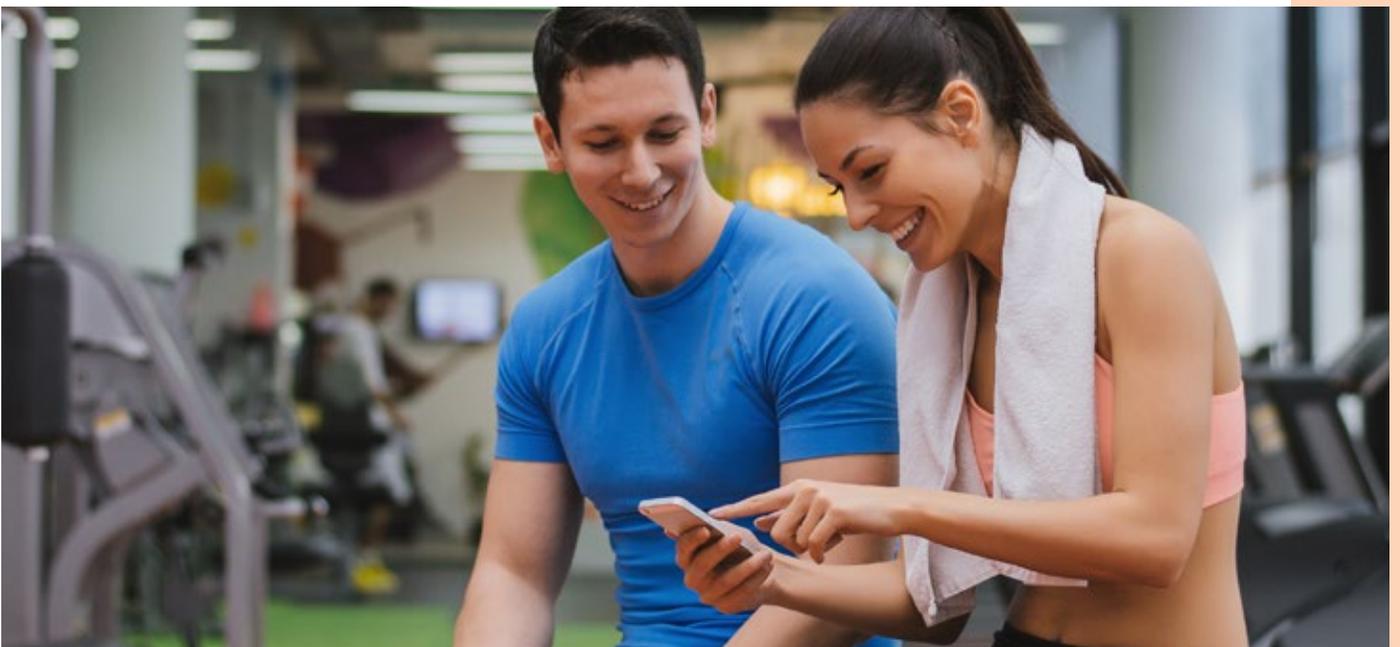
CoorsTek provides free annual on-site flu shots and health screenings at qualifying locations, that provide immediate blood analysis of cholesterol levels, diabetes/pre-diabetes indicators, etc. Health screenings can also be obtained from your personal physician or a Quest Lab. These are to aid in early detection/awareness to help you monitor and maintain your health.

## MENTAL HEALTH

CoorsTek is committed to helping you be mentally, physically and emotionally healthy. Our Medical Plan partners are making it easy to connect with care and start conversations around your mental health and wellness. Both Aetna and Kaiser offer a range of support services from mobile apps, virtual behavioral and mental health counseling and in-person appointments. To learn more about what is offered on your specific plan, please visit [coorstek.com/benefits](https://coorstek.com/benefits) and select Medical Plans. In addition, the CoorsTek Marketplace Chaplains are always available for you and your family with more information outlined below.

## MARKETPLACE CHAPLAINS

CoorsTek offers the Marketplace Chaplains program free of charge at most locations for you and your eligible family members. This program is a confidential service designed to help you and your family resolve personal problems that may affect your health, family life, or job performance. Chaplains are available for consultation during business hours or on-call for emergencies. See the Chaplain listing at your facility for contact information and to download the MyChap app. If you have questions regarding Marketplace Chaplains, or to confirm if you are at a qualifying location, see your local Human Resources Business Partner.



## LIFE INSURANCE

### BASIC LIFE INSURANCE

CoorsTek is pleased to provide group term basic life insurance through Unum at no cost to you. You automatically receive coverage for one time your annual base salary. If your base salary changes during the year, your basic life insurance amount will also change.

### SUPPLEMENTAL EMPLOYEE LIFE INSURANCE

During your initial eligibility period, you may purchase additional term life coverage in \$10,000 increments, not to exceed five times your annual base salary, up to a maximum of \$750,000. The maximum guarantee issue amount is the lesser of five times your annual base salary or \$250,000. You will need to submit Evidence of Insurability (EOI) for any amount over this limit. Coverage is not effective until approved by Unum.

You pay the full cost of supplemental coverage with after-tax dollars. The amount you pay depends on your age and the amount of coverage you purchase. Premium amounts that increase due to age will not be adjusted until January 1 of the following year.

### SUPPLEMENTAL DEPENDENT LIFE INSURANCE

#### Spousal Coverage

During your initial eligibility period, you may purchase term life coverage through Unum for your spouse in increments of \$10,000, up to a maximum of \$500,000. Coverage amounts greater than \$50,000 require your spouse to submit EOI. Spouse coverage cannot exceed your combined basic and supplemental life insurance coverage amount. You pay the full cost of supplemental coverage with after-tax dollars. The amount you pay depends on your spouse's age and the amount of coverage you purchase. Premium amounts that increase due to age will not be adjusted until January 1 of the following year.

#### Child(ren) Coverage

During your initial eligibility period, you may purchase term life coverage through Unum of \$10,000 for your dependent child(ren) up to age 26. EOI is not required for child life insurance. You pay the full cost of supplemental coverage with after-tax dollars.

### LIFE INSURANCE CONVERSION AND PORTABILITY

Upon loss of group term coverage for reasons of termination, retirement, or change to ineligible status, conversion and/or portability may be available, according to the plans you are enrolled in at the time of loss subject to the provisions of the group policies.

### ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) INSURANCE

Accidental Death and Dismemberment (AD&D) insurance provides you and your family with coverage in the event of accidental death or loss of body function. AD&D pays a benefit only in the event of accidental death or personal loss, not for death resulting from illness or natural causes. You automatically receive coverage for one times your annual base salary at no cost to you. AD&D coverage is through Unum.

### SUPPLEMENTAL AD&D INSURANCE

You may purchase additional supplemental AD&D insurance through Unum. You pay the full cost of supplemental coverage with after-tax dollars. As long as you purchase voluntary AD&D coverage for yourself, you can purchase coverage for your spouse and/or children. Spouse coverage cannot exceed your combined basic and supplemental AD&D coverage amount.

## DISABILITY INSURANCE

CoorsTek is pleased to provide Short-Term and Long-Term Disability Insurance to benefit-eligible employees through Unum at no cost to you. Disability Insurance is subject to a pre-existing condition limitation. Benefits will not be paid for any disability, including maternity, for which you received medical treatment, care, or consultation, including diagnostic measures or took prescribed drugs or medications during the three months preceding your effective date under this policy. A disability arising from any such injury or sickness will be covered only if it begins twelve months after the effective date of this policy. Please review the plan documents found at [coorstek.com/benefits](http://coorstek.com/benefits) for more information.

### Short-Term Disability Insurance

As a benefits-eligible employee, you are automatically enrolled in Short-Term Disability (STD) coverage on the first day of the month following date of hire.

If you are unable to work due to an illness or a non-work related injury, you may receive a benefit for up to 26 weeks. If you expect to have an absence exceeding three calendar days due to an illness or injury you may be eligible for STD benefits. There is a three-day waiting period before STD benefits begin. You must use PTO during the waiting period, if available. Unum provides the STD claim administration and determines if you are eligible for STD based on supporting medical documentation. Your benefits may be subject to an offset based on other disability benefits.

### Long-Term Disability Insurance

As a benefits-eligible employee, you are automatically enrolled in the Long-Term Disability (LTD) plan on the first day of the month following date of hire. If you are eligible for LTD, benefits under the LTD plan may begin if you remain totally disabled after 26 weeks. If you are eligible for LTD, your employment may be terminated and you would be offered health benefit options under COBRA.

	SHORT-TERM DISABILITY	LONG-TERM DISABILITY
<b>Waiting Period</b>	3 days (PTO will be used, if available; otherwise unpaid)	26 weeks
<b>Disability Benefits Begin</b>	Day 4	The day after STD payments cease
<b>Disability Benefits Duration</b>	Up to 26 weeks (includes waiting period)	Own occupation: 2 years Any occupation: Social Security Normal Retirement Age
<b>Percentage of Income Replaced</b>	100% of last base salary to a maximum of \$5,000 per week for first 10 days (includes benefit waiting period)  60% of last base salary to a maximum of \$5,000 per week from day 11 through day 180  PTO may be used to subsidize pay to reach 100% of base salary. Other disability amounts will offset the amount received from STD	50% of base salary to a maximum of \$15,000 per month
<b>Health Benefits</b>	Benefits continue with premiums deducted via payroll withholding	Employment may be terminated Employee offered COBRA

## VOLUNTARY BENEFITS

The following benefits are 100% employee paid via payroll deductions with after-tax dollars. You do not need to be enrolled in any of the other CoorsTek-offered benefit plans in order to be eligible for these voluntary benefits. Elections in these plans can only be changed during open enrollment or due to a qualifying change in family status as outlined on page 4 of this guide. Please visit [coorstek.com/benefits](https://coorstek.com/benefits) for specific details regarding these plans.

### ACCIDENT INSURANCE

Accident Insurance pays you a lump-sum for a covered accidental injury and related services. Payment depends on the type and severity of your injury and the related treatment. For example, you receive a specific cash amount for an ambulance ride, a visit to the ER, urgent care, doctor or chiropractor, a hospital stay, etc. Please go to [coorstek.com/benefits](https://coorstek.com/benefits) for specific details.

Getting coverage is easy and affordable:

- Guarantee issue; no health questions asked.
- Premiums will never increase due to your age.
- Benefits available for your spouse and your eligible dependent child(ren).
- Direct payment to you or to your beneficiary.
- Coverage portability: If you change jobs, you can take the same benefits with you at the same cost.

#### 2022 ACCIDENT INSURANCE PREMIUMS PER PAY PERIOD - UNUM Employee Contributions

Employee	\$3.93
Employee + Spouse	\$6.94
Employee + Child(ren)	\$8.72
Employee + Family	\$11.73

### CRITICAL ILLNESS INSURANCE

Critical Illness Insurance provides a lump-sum cash benefit upon diagnosis of a specific critical illness. Benefits can be purchased in \$10,000, \$20,000 or \$30,000 lump sum amounts for yourself. Spouse coverage may be purchased for 50% of the lump sum you elect for yourself. Dependent child coverage is automatically included at no additional cost for 50% of the lump sum you elect for yourself. These amounts are all guarantee issue. Initial diagnosis must be made after the coverage is in effect for a benefit to be paid.

The plan includes a 100% payout for covered conditions such as:

- Heart Attack
- Stroke
- Invasive cancer, including breast cancer
- Major organ failure /organ transplant
- Complete blindness

The plan will make a partial payout for conditions such as:

- Non-invasive cancer
- Coronary artery disease

COVID-19 is covered under the infectious disease benefit after 7 consecutive days of hospitalization. Additional coverage and premium information can be found at [coorstek.com/benefits](https://coorstek.com/benefits), Voluntary Benefits.

Accident and Critical Illness Insurance plans are managed by Unum. Enrollment in either of these plans includes a \$50.00 benefit on each plan that you're enrolled in when you obtain a preventive/wellness exam.

## LEGAL INSURANCE PLAN

As part of your comprehensive benefit offering, CoorsTek is excited to offer you the opportunity to enroll in a Legal Insurance Plan from ARAG®. This plan provides you and your qualified dependents with affordable, reliable legal coverage to help with everyday life matters — like getting your will done, a dispute with a contractor or an auto repair that does not go as planned.

Legal Insurance gives you a place to turn when you need legal help:

- Work with an attorney from ARAG's nationwide network when you have questions, want a document reviewed or need legal advice or representation (no fee for most covered services).
- Plan for the future with estate planning resources and a broad range of coverages.
- Access online legal tools and resources, including helpful articles, guidebooks and DIY Docs®.

### 2022 LEGAL INSURANCE PREMIUMS PER PAY PERIOD - ARAG Employee Contributions

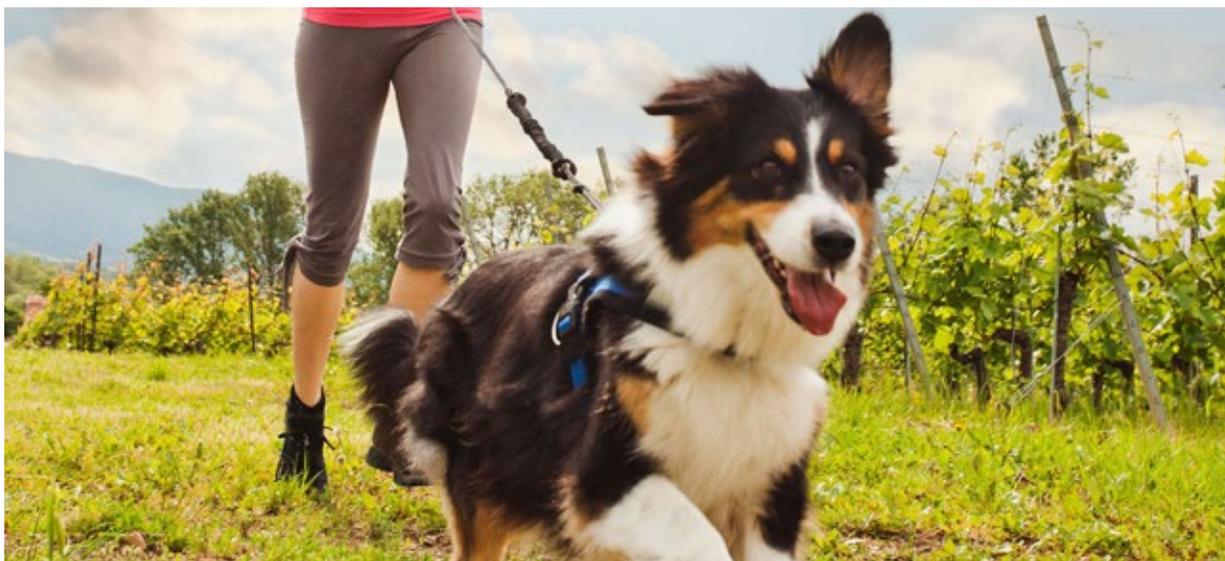
Employee + Family	\$9.13
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## PET INSURANCE

My Pet Protection® from Nationwide® helps you provide your pets with the best care possible. You can select your plan reimbursement amount of 70% or 50% on eligible vet bills including accidents, illnesses, and hereditary conditions, subject to a \$250 annual deductible and \$7,500 maximum annual benefit. Pre-existing conditions are excluded.

You are free to use any vet and get additional benefits for emergency boarding, lost pet advertising, and more. Plus, the 24/7 Vethelpline® is available as a free service to all pet insurance members (\$150 value).

Rates for Pet Insurance vary based on your state of residence, type of animal and plan selected. Please reach out to Nationwide at 877 738 7874 or online at [petinsurance.com/coorstek](https://petinsurance.com/coorstek) for a quote and to enroll.



## EMPLOYEE COST OF BENEFITS

PER PAY PERIOD

2022 PREMIUMS PER PAY PERIOD - AETNA Employee Contributions		
Coverage Level	HSA Eligible Plan (CDHP)	Bronze Plan
Employee	\$39	\$23
Employee + Spouse	\$129	\$57
Employee + Child(ren)	\$118.50	\$54.50
Employee + Family	\$188	\$89

2022 PREMIUMS PER PAY PERIOD - KAISER PERMANENTE Employee Contributions			
Coverage Level	HSA Eligible Plan (CDHP)		
	Colorado	Oregon	California
Employee	\$35	\$37	\$35
Employee + Spouse	\$119	\$108.50	\$119
Employee + Child(ren)	\$108	\$96	\$108
Employee + Family	\$153.50	\$150	\$153.50

Please note, medical, dental, and vision premiums are deducted from your pay on a pre-tax basis. Premiums are deducted 24 times per year. There are two pay periods during the year that premiums are not deducted.

MONTHLY

DENTAL PREMIUMS PER PAY PERIOD Employee Contributions		
Coverage Level	Delta Dental - Basic Plan	Delta Dental - Buy-Up Plan
Employee	\$4.57	\$10.13
Employee + Spouse	\$9.60	\$21.29
Employee + Child(ren)	\$10.97	\$24.32
Employee + Family	\$17.73	\$39.31

VISION PREMIUMS PER PAY PERIOD Employee Contributions	
Coverage Level	VSP Vision Plan
Employee	\$3.73
Employee + Spouse	\$6.62
Employee + Children	\$7.22
Employee + Family	\$11.54

EMPLOYEE AND SPOUSE SUPPLEMENTAL LIFE — MONTHLY (Unum) Monthly Rate per \$1,000 of coverage		
Age	Non-Smoker Rates	Smoker Rates
Under 30	\$0.054	\$0.091
30-34	\$0.072	\$0.091
35-39	\$0.081	\$0.128
40-44	\$0.109	\$0.211
45-49	\$0.183	\$0.409
50-54	\$0.283	\$0.662
55-59	\$0.560	\$1.129
60-64	\$0.777	\$1.441
65-69	\$1.179	\$2.036
70-74	\$1.974	\$3.080
Over 75	\$5.211	\$6.728
Child rate per \$1,000	\$0.081	

SUPPLEMENTAL AD&D — MONTHLY (Unum) Monthly Rate per \$1,000 of coverage	
Employee, Spouse, or Child(ren)	\$0.023

## INSURANCE TERMS GLOSSARY

**Benefit** – Coverage for health care services available in accordance with the terms of your health care coverage.

**Benefits-Eligible Employee** – All regular, full-time employees scheduled to work 30 hours or more per week.

**Catch-up Contributions (HSA)** – Employees age 55 and older enrolled in the health savings account may contribute an additional \$1,000 to the maximum yearly contribution.

**CDHP** – Consumer-Driven Health Plan.

**Coinsurance** – The designated portion of the approved amount you are required to pay for covered services. This amount is typically a percentage of the service cost.

**Covered Services** – Services, treatments or supplies identified as payable in the Summary Plan Documents. Covered services must be medically necessary to be payable, unless otherwise specified.

**Evidence of Insurability (EOI)** – Application process in which you provide information on the condition of your health or your dependent’s health in order to be approved for coverage.

**Guarantee Issue** – The amount of life insurance the insurance company will provide regardless of the applicant’s health status or age without requiring evidence of insurability.

**Health Savings Account (HSA)** – A medical savings account that allows employees to save for medical expenses on a pre-tax basis. You must be enrolled in the Aetna or Kaiser HSA Eligible CDHP or Aetna Bronze Plan to open an HSA.

**In-Network Providers/Services** – In-network providers are doctors that are contracted with the insurance company. In-network providers do not balance bill for covered services. They must accept the amount paid by the plan as stipulated in their contracts.

**Out-of-Network Providers/Services** – Out-of-network providers are doctors that are not contracted with the insurance company and may balance bill you for covered services. If you choose to use an out-of-network doctor, services will not be provided at a discounted rate.

**Out-of-Pocket Maximum** – This is the maximum amount of covered expenses you (the employee) will pay in a calendar year/plan year (depending on the Medical Plan you choose). After you have paid the annual out-of-pocket maximum (including deductible, coinsurance, and copays), the plan usually pays the full cost of covered expenses—up to the usual, customary, and reasonable rates—for the remainder of the plan year.

### Prescription Drug Tiers

**Generic drugs** – Non-brand-name drugs that produce the same effects in the body as the equivalent brand-name drugs. The Food and Drug Administration requires that generic drugs have the same active ingredients as the equivalent brand name drugs. They may differ from brand-name drugs in color and shape. Since the major difference between brand-name and generic drugs is price, your prescription will be filled with the generic equivalent when medically appropriate.

**Preferred Brand (formulary)** – Includes brand-name drugs from the custom formulary. Formulary options are safe and effective, but are often priced higher than generic drugs. If a generic drug equivalent is available and medically appropriate, your prescription will be filled with the generic drug.

**Non-Preferred Brand (non-formulary)** – Brand-name drugs not included in the custom formulary.

**True Accumulation** – Only the amount you actually pay out of pocket for Specialty Medications will be applied toward your deductible and out-of-pocket maximums.

### Electronically furnished documents and disclosures:

As a plan participant, you are entitled to a comprehensive description of your rights and obligations under the CoorsTek group health plan called a Summary Plan Description, or SPD. To help you make an informed choice about health care coverage, your plan makes available a Summary of Benefits and Coverage, or SBC.

All disclosures and plan documents, including SPDs, SBCs, Annual Disclosure Packet and Medicaid and CHIP Notice are posted on the CoorsTek intranet page, [coorstek.com/benefits](https://www.coorstek.com/benefits).

You may request and obtain a paper copy of any electronically furnished document free of charge. You may withdraw your consent to receive electronic documents at any time. Please email [benefits@coorstek.com](mailto:benefits@coorstek.com) or call 303 271 7000.

# BENEFITS CONTACT INFORMATION

CoorsTek Benefits	Phone	Website/Email
General Benefits — <a href="http://coorstek.com/benefits">coorstek.com/benefits</a>	303 271 7000	<a href="mailto:benefits@coorstek.com">benefits@coorstek.com</a>
Wellness	303 271 7000	<a href="mailto:wellness@coorstek.com">wellness@coorstek.com</a>
<b>Medical Benefits</b>		
Aetna (Group #660696)	800 854 6582	<a href="http://www.aetna.com">www.aetna.com</a>
Kaiser Permanente-California (Group #226123)	800 464 4000	<a href="http://www.kp.org">www.kp.org</a>
Kaiser Permanente-Golden, Colorado only (Group #6748)	303 338 3800	<a href="http://www.kp.org">www.kp.org</a>
Kaiser Permanente-Oregon (Group #2017)	800 813 2000	<a href="http://www.kp.org">www.kp.org</a>
<b>Dental Benefits</b>		
Delta Dental of Colorado - all states (Group #11144)	800 610 0201	<a href="http://www.deltadentalco.com">www.deltadentalco.com</a>
<b>Vision Benefits</b>		
Vision Service Plan (VSP) (Group #12059474)	800 877 7195	<a href="http://www.vsp.com">www.vsp.com</a>
<b>Health Savings Account/ Flexible Spending Account</b>		
WEX	866 451 3399	<a href="http://www.wexinc.com">www.wexinc.com</a>
<b>Short-Term and Long-Term Disability</b>		
Unum (STD Policy #475940, LTD Policy #475938)	877 721 3196	<a href="http://www.unum.com/employees">www.unum.com/employees</a>
<b>Life and AD&amp;D Insurance</b>		
Unum (Policy #475939)	877 721 3196	<a href="http://www.unum.com/employees">www.unum.com/employees</a>
<b>401(k) Plan</b>		
Fidelity Investments (Plan #90097)	800 354 3964	<a href="http://www.401k.com">www.401k.com</a>
<b>Employee Care Program</b>		
Marketplace Chaplains	Contact Human Resources Business Partner in your area	<a href="http://www.mchapusa.com">www.mchapusa.com</a>
<b>Accident Insurance/Critical Illness Insurance</b>		
Unum (Accident Policy #475942, Critical Illness Policy #475941)	800 635 5597	<a href="http://www.unum.com/employees">www.unum.com/employees</a>
<b>Legal Insurance</b>		
ARAG (access code: 18322ct)	800 247 4184	<a href="http://www.ARAGLegalCenter.com">www.ARAGLegalCenter.com</a> <a href="mailto:service@ARAGlegal.com">service@ARAGlegal.com</a>
<b>Pet Insurance</b>		
Nationwide (Group #6066)	877 738 7874	<a href="http://www.petinsurance.com/coorstek">www.petinsurance.com/coorstek</a>
<b>Diabetes Management Program</b>		
Livongo (code: COORSTEK)	800 945 4355	<a href="http://join.livongo.com/coorstek/register">join.livongo.com/coorstek/register</a>

## About This Guide

This guide provides only highlights of the benefits offered by CoorsTek. You may request the Summary Plan Descriptions (SPDs) or the Plan Documents for more information on the plans, or find them at [coorstek.com/benefits](http://coorstek.com/benefits). If there are inconsistencies between this guide and the SPDs or Plan Documents, the SPDs/Plan Documents will govern. CoorsTek reserves the right to modify, amend, or terminate any of the Benefit Plans, in whole or in part, with or without prior notice, at any time. This brochure does not serve as a contract or offer of employment. If you have questions, please contact the benefits team.



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