

Benefits 2019



PIONEERING
ENVIRONMENTS

Introduction

We are pleased to provide you with this summary of benefits. Our employees are our most important resource and CTA spends a substantial amount of money every year to provide benefits to protect our employees and their families.

This summary outlines eligibility, enrollment options and coverage effective dates. It is not a legal plan document and does not imply a guarantee of coverage. Full details of each benefit plan are contained within the summary plan descriptions (SPD's). In the event of a discrepancy, the SPD prevails. A copy of each benefit SPD may be obtained by contacting Human Resources.

CTA reserves the right to add to, modify, or delete any policy and/or benefit program at any time, with or without notices. Furthermore, no information contained in this document in any way constitutes a contract for employment, express or implied, for any specified period of time. CTA is an Equal Opportunity and Affirmative Action Employer, including Veterans and Disabled Individuals.

Medical Eligibility

Active full-time team members working 30+ hours weekly are eligible to participate in CTA's medical, dental, vision, dependent care flex spending and health savings plans.

When Coverage Begins

CTA's health plan year is January 1 to December 31. All eligible team members re-enroll for health insurance coverage annually. CTA's open enrollment window is November 1-30 and elections become effective on January 1 the following year.

Team members may elect benefits for themselves, their partner/spouse and eligible dependent children, including:

- Legal spouse or qualified domestic partner.*
- Children up to age 26, or, if fully dependent on you for support due to ongoing mental or physical disability, regardless of age.

**Verification may be required to confirm eligibility.*

You must be a member of the health plan to provide medical benefits for your family members. You may also make changes mid-year if you experience a qualified change in family status.

Administration

CTA is a self-insured high deductible health plan (HDHP). Our focus is to keep costs at a minimum while providing robust benefits.

CTA has partnered with Employee Benefit Management Services (EBMS) as our third party administrator (TPA). EBMS facilitates claim processing, eligibility and ensures that we are legally compliant in all areas of health insurance and the ACA.

EBMS Account Access

Log on to: mibenefits.ebms.com/auth/login

For first-time access:

- Select **Register Now**.
- Choose **Member**.
- Enter **ID Number from EBMS Medical Card**.



MEDICAL PRESCRIPTION		
	Annual Deductible	Annual Out of Pocket Max
Team Member Only	\$1,500	\$5,500
Family (Team Member + 1 or more)	\$3,000	\$11,000

Medical Deductible

Members pay 100% of plan costs up to the annual deductible limit. Individual plan members are responsible for \$1,500 annually, plans with one or more dependents enrolled have a combined aggregate annual deductible of \$3,000. Family plans do not have individual deductible accumulators.

In-Network vs Out-of-Network

Once a deductible is met, CTA pays for all qualified in-network (Aetna's PPO) medical claims at 80% for the remainder of that plan year, the member is responsible for the remaining 20%. Out of network

(outside of Aetna's PPO network) claims are paid at the 40% by the member after they have met their deductible requirements.

Please refer to the plan document for specific coverage details.

Out of Pocket Maximum (OOP)

Individual plans annual out of pocket maximum is \$5,500, family plans out of pocket maximum is \$11,000. Deductible dollars are included in the out of pocket maximum. CTA pays 100% of remaining annual claims once the OOP has been met.

First Dollar Benefits - Wellness

In accordance with IRS regulations, HDHP plan members are responsible for first dollar medical claims.

CTA cannot pay claims that occur prior to a member reaching their medical deductible. An exception to this is

preventative care (wellness).

CTA pays for preventative care at 100% for items such as annual exams, immunizations, blood testing, etc. Age, preexisting health conditions and/or gender restrictions may apply.

DENTAL		
	Annual Deductible	Annual Benefit Max
Individual	\$50	\$1,500
Preventative Care	100% CTA paid	Included in annual benefit max
Basic Care	80% CTA paid	Included in annual benefit max
Major Care	50% CTA paid	Included in annual benefit max
Orthodontia (Members 24 and younger)	50% CTA paid	\$1,000 lifetime max/person

Dental

As a commitment to wellness, CTA provides dental preventative care for all health plan members. Members receive one oral exam and two cleanings per calendar year, paid for by CTA up to usual and customary rates (UCR). If you or your dependents dental needs exceed annual cleanings and preventative exams, CTA offers a generous dental benefit with a low \$50/year deductible per person per year.

Savings Tips: For extensive dental needs, have your dentist submit a pre-estimate of charges to EBMS to help determine what your expected expenses may be. Aetna's PPO network includes dental providers. You are not required to use a PPO dentist, but if you do, you may see additional savings.

VISION		
Eye exam at a VSP provider	100% CTA paid	Submit claims to VSP
One pair of frames	\$100 annually	Submit claims to EBMS
Lenses/Contact lenses	\$200 annually	Submit claims to EBMS



Members are eligible for one free eye exam annually when visiting a VSP provider (www.VSP.com).

PRESCRIPTION			
	Deductible	After Deductible	Mail Order (90 day refill)
Generic	\$1,500/\$3,000	\$0	\$1,500
Brand Name Formulary	\$1,500/\$3,000	\$30 max	\$60 max
Brand Name Non-Formulary	\$1,500/\$3,000	50% Employee	50%
Specialty Drugs	\$1,500/\$3,000	\$200 max through Diplomat. \$50 max for first fill at retail.	NA

Rx's count towards the medical deductible and out of pocket max. After the deductible has been reached, Rx's pay at co-pay levels.

Formulary Prescriptions

Formulary Rx's are believed to be well suited when used medically to help members return to health. Formulary drug lists identify prescriptions that have been tested and researched to be safe and effective, as well as less costly to the plan and the members.

Always discuss with your medical provider regarding which prescription is appropriate for your specific needs.



Health Savings Account (HSA)

HSA's provide tax free savings on qualified medical expenses for members and qualified tax dependents.

You own the account and control your own money. Eligible plan members are those who:

- Are not covered by another health plan.
- Do not have a medical flex spending account.
- Cannot be claimed as a dependent on someone else's tax return.
- Are not enrolled in Medicare, Tricare, or Social Security benefits.

Contributions are administered via payroll deduct and deposited into a HSA savings account.



No receipts required for reimbursement, however receipts must be kept by the plan member in the event of an IRS audit. Ineligible expenses are subject to income tax and pre-withdrawal penalties.

Eligible expenses can be found online at www.irs.gov/pub/irs-pdf/p502.pdf.

You may use HSA funds for expenses that occur after the date you establish the HSA account, not the date you become active on the CTA health plan if occurring on different dates.

To open a HSA, complete and return an account application to Human Resources.

2019 HSA Contribution Limits	
Individual	\$3,500
Family	\$7,000
Catch-up (55+)	\$1,000

Dependent Care Flexible Spending (FSA)

Section 125 of the IRS Code allows for payment of medical premiums and dependent care expenses using pre-tax dollars.

The portion of medical insurance premium you pay is taken from payroll tax free.

An additional \$5,000 per year may be set aside tax free to pay for dependent care (typically up to age 13 in a daycare setting). Dependent care expenses must be incurred during the plan year while you are employed full-time by CTA.

Funds may be accessed once they have been deposited into the savings account. Funds do not roll from year to year. Unused funds at the end of any plan year are forfeited back to the plan.

MEDICAL | DENTAL | VISION | PRESCRIPTION 2019 Premiums

	Monthly	Semi-Monthly	CTA's monthly contribution
Team Member Only	\$105.00	\$52.50	\$383.66
Team Member + Child(ren)	\$227.00	\$113.50	\$823.97
Team Member + Spouse	\$269.00	\$134.50	\$977.20
Family	\$367.00	\$183.50	\$1,335.13

Access to a Doctor 24 hours, 7 days a week

You have access to Teladoc and can talk to a doctor now for \$40. Set up your account by web, phone, or mobile app.



• Contact Teladoc 24/7/365

Access to Teladoc's nationwide network of board-certified doctors is available to you by phone, video or mobile app.

• Talk with a physician

A doctor will review your medical history and contact you in minutes.

• Resolve the issue

A doctor will diagnose and prescribe medication, if medically necessary, to the pharmacy of your choice.

Teladoc is just a click away!

www.MyDrConsult.com

1.800.DOC.CONSULT (362.2667)

401(k) Retirement Plan

Employees who are 21+ years of age and work 1,000+ hours annually are eligible to participate in CTA's 401(k) plans which feature two retirement options for your contributions.

- **Traditional 401(k)** – contributions made on a pre-tax basis.
- **Roth 401(k)** – contributions made on a post-tax basis.

CTA provides a generous dollar for dollar matching contribution of up to 4% of your contributed earnings (up to IRS limits). CTA's matching contribution dollars are made into the pre-taxed, traditional plan regardless of the plan contribution option you choose.



You can select from a wide portfolio of funds within CTA's investment package. Additional education opportunities exist throughout the year to assist you with becoming a wise retirement plan user.

Enrollment, salary deferral and fund changes may be made online at any time.

Individuals age 50+ may make additional contributions to the plan (subject to IRS annual maximums).

CTA employees are 100% vested immediately in the 401(k) plan upon becoming eligible to participate at the first of the month following their date of hire.

2019 IRS 401(k) Contribution Limits

Individual	\$19,000
Catch-up (50+)	\$6,000

401(k) Account Access

Begin your journey now.

Log on to: empowermyretirement.com

For first-time access:

- Log on and select **Register**.
- Choose the **I do not have a PIN** tab.
- Follow the prompts to create your username and password.
- If we don't have your email or phone number on file from your employer, or if you have another account with Empower (with a former employer, for example), you will need to call to access your new plan account.
- For more information or questions, please contact Empower Participant Services at 800.338.4015

PAID TIME OFF

Year Completed	Annual PTO	Weekly Accrual	Carry Over Max
1-5 years	16 days	2.46 hours	21 days
6 years	17 days	2.62 hours	22 days
7 years	18 days	2.77 hours	23 days
8 years	19 days	2.92 hours	24 days
9 years	20 days	3.08 hours	25 days
10+ years	21 days	3.23 hours	26 days

CTA encourages all team members to use their paid time off.

HOLIDAYS

CTA observes 7 paid holidays

New Year's Day

Memorial Day

Independence Day

Labor Day

Thanksgiving

Day After Thanksgiving

Christmas Day

Basic Life and Accidental Death and Dismemberment (AD&D) Insurance

CTA provides life insurance in the amount of \$35,000 for each FT and qualified PT employee. Associates, Associate Principals and Principals receive \$50,000. This policy is in effect even if you elect to waive Medical, Dental and Vision coverage.

This policy also provides an additional amount up to \$70,000 in the event of an untimely death or dismemberment as a result of an accident. Associates, Associate Principals and Principals receive \$100,000 of AD&D coverage.

Spouses are enrolled for \$10,000 of life insurance coverage at no cost to the team member.

Dependent children also have covered benefits (subject to age restrictions).

Individual beneficiary designations should always be up to date and on file with Human Resources.

**Benefit is 100% paid for by CTA.*

Short Term Disability (STD)

In the event of a qualifying short term accident or disability where a team member is unable to work, CTA provides 100% of base pay while recuperation occurs. (Note, STD is not used for sick leave resulting from minor illnesses.) STD is available for disability's lasting longer than five days, a doctor's note may be required.

Each employee has available STD leave upon their date of hire. The STD leave accrual grows along with length of employment.

Months of Service	# of Weeks STD
0-36	2
37-72	4
73-108	7
109+	9

**five day disability waiting period before STD becomes available*

Long Term Disability Insurance (LTD)

For illnesses and/or disabilities lasting longer than 90 days, LTD may be available. Benefit pays 60% of your gross pay up to \$6,000 monthly maximum, and is available until the illness or disability resolves, or may be in effect until you reach normal Social Security retirement age.

Benefit is 100% paid for by CTA through a stipend that is added to regular payroll. The employee is responsible for nominal taxes on the monthly premium.

Voluntary Life / Accidental Death and Dismemberment (AD&D) Insurance

Additional life insurance is also available for purchase. Premiums are employee paid, post-tax, via payroll deduct.

Life insurance is available in \$10,000 units (min \$20,000 – max \$500,000), not to exceed five times basic annual earnings.

You can elect up to 50% of your designated amount for your spouse in \$5,000 increments. Children are eligible for coverage of \$1,000, \$5,000 or \$10,000.

AD&D coverage is available and equal to the life amount if elected. AD&D provides a benefit in the event of your loss of life, limb or eyesight as a direct result of an accident.

See Voluntary Life SPD for details. Contact Human Resources for an enrollment form. A printer-friendly confirmation is available.

EMPLOYEE MONTHLY PREMIUMS FOR SELECT LIFE INSURANCE COVERAGE AMOUNTS

Employee Age Range	\$20,000	\$50,000	\$100,000	\$200,000	\$250,000	\$500,000
0-24	\$1.24	\$3.10	\$6.20	\$12.40	\$15.50	\$31.00
25-29	\$1.76	\$4.40	\$8.80	\$17.60	\$22.00	\$44.00
30-34	\$2.28	\$5.70	\$11.40	\$22.80	\$28.50	\$57.00
35-39	\$2.88	\$7.20	\$14.40	\$28.80	\$36.00	\$72.00
40-44	\$2.74	\$6.85	\$13.70	\$27.40	\$34.25	\$68.50
45-49	\$4.92	\$12.30	\$24.60	\$49.20	\$61.50	\$123.00
50-54	\$9.28	\$23.20	\$46.40	\$92.80	\$116.00	\$232.00
55-59	\$16.38	\$40.95	\$81.90	\$163.80	\$204.75	\$409.50
60-64	\$25.12	\$62.80	\$125.60	\$251.60	\$314.00	\$628.00
Employee Age Range	\$13,000	\$32,500	\$65,000	\$130,000	\$162,500	\$325,000
65-69	\$26.98	\$67.44	\$134.88	\$269.75	\$337.19	\$674.38
Employee Age Range	\$8,000	\$20,000				
70-74	\$24.68	\$61.70				

**SPOUSE MONTHLY PREMIUMS
FOR SELECT LIFE INSURANCE COVERAGE AMOUNTS**

Spouse Age Range	\$5,000	\$25,000	\$50,000	\$100,000	\$200,000	\$250,000
0-24	\$0.31	\$1.55	\$3.10	\$6.20	\$12.40	\$15.50
25-29	\$0.44	\$2.20	\$4.40	\$8.80	\$17.60	\$22.00
30-34	\$0.57	\$2.85	\$5.70	\$11.40	\$22.80	\$28.50
35-39	\$0.57	\$2.85	\$5.70	\$11.40	\$22.80	\$28.50
40-44	\$0.57	\$2.85	\$5.70	\$11.40	\$22.80	\$28.50
45-49	\$0.96	\$4.78	\$9.55	\$19.10	\$38.20	\$47.75
50-54	\$1.78	\$8.88	\$17.75	\$35.50	\$71.00	\$88.75
55-59	\$3.28	\$16.38	\$32.75	\$65.50	\$131.00	\$163.75
60-64	\$4.78	\$23.90	\$47.80	\$95.60	\$191.20	\$239.00
Employee Age Range	\$3,250	\$16,250	\$32,500	\$65,000	\$130,000	\$162,500
65-69	\$6.74	\$33.72	\$67.44	\$134.88	\$269.75	\$337.19



Contacts

Medical / Dental / Vision (hardware)

EBMS

website.....www.ebms.com
group policy # 0000003
phone 800.777.3575

Vision (exams)

VSP

website.....www.vsp.com
phone 800.877.7195

HSA

Avidia

website.....www.ebms.com
phone 855.472.9399

EAP

Lincoln Financial

website..... www.guidanceresources.com
phone 888.628.4824

401(k)

Empower Retirement

website.....www.empowermyretirement.com

Basic Life / Vol Life / AD&D / STD / LTD

Human Resources

website.....CTA intranet 'The Hive'
phone 406.248.7455

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