2026 Benefit Summary

January 1–December 31, 2026

Vitalant unites blood and biologic donors, talent and innovation to save and improve lives.

Vitalant provides benefit programs and resources that support the wellbeing of employees by focusing on the four elements of wellbeing: Physical, Emotional, Financial, and Social.

Eligibility

If you are scheduled to work at least 30 hours per week, you are eligible for the following benefits on the first of the month following your date of hire: medical, dental, vision, employee assistance program, health savings account, flexible spending accounts, accident, critical illness, and hospital indemnity insurance. Business travel accident insurance, paid time off, and the 401(k) retirement savings plan are available to you on your date of hire. You are eligible for all other benefits such as life insurance and long-term disability after three months of continuous employment.

If you are scheduled to work 20–29 hours per week, please contact your local Human Resources Department about your eligibility.

Many of the plans allow you to cover your eligible dependents, which include:

- Legal spouse or domestic partner.
- Children up to age 26, including natural children, stepchildren, legally adopted children, children for whom you are the legal guardian, foster children, or a domestic partner's biological child.
- Your dependent children of any age who are physically or mentally unable to care for themselves.

Respect

We recognize the contributions and value of each individual.

Integrity

We conduct all of our activities honestly and objectively.

Teamwork

We achieve our goals by working together.

Excellence

We strive to be the best in everything we do.

Vitalant Benefits Overview

- Health insurance
- Health savings account
- Dental insurance
- Vision insurance
- Flexible spending accounts
- Basic and supplemental life and AD&D insurance
- Short-term and long-term disability insurance
- Accident insurance
- Critical illness insurance
- Hospital indemnity insurance
- Business travel accident insurance
- Identity and theft protection
- Pet, auto, and home insurance
- Paid time off
- Commuter benefits
- 401(k) retirement savings plan
- Employee assistance program
- Talkspace
- Wellhub
- Education, tuition, and certification/licensure reimbursement

Health Insurance

Vitalant's comprehensive health insurance provides you and your family the coverage you need to support your health throughout the year. The health plans that you are eligible for depend on your location. **The plans provide in-network benefits only.** Services received by non-network providers will not be covered by the plans.

Please refer to the official plan documents for additional information on coverage and exclusions.

	Aetna HealthSave All Locations	Aetna Standard All locations except Ariona, El Paso, and Las Vegas	Aetna Performance Arizona, El Paso, and Las Vegas	Kaiser HMO Northern California Only
Calendar Year Deductible[1]				
Individual	$3,500	$1,250	$750	$0
Family	$7,000	$2,500	$1,500	$0
Calendar Year Out-of-Pocket Maximum (includes deductible)[1]				
Individual	$5,700	$3,500	$1,500	$3,000
Family	$11,400	$7,000	$3,000	$6,000
Covered Services				
Preventive Care	Covered at 100%	Covered at 100%	Plan pays 100%	Covered at 100%
Primary Care Physician	30% after ded.	$25 copay[2]	$25 copay[2]	$40 copay[2]
Specialist	30% after ded.	$50 copay[2]	$50 copay[2]	$40 copay[2]
Diagnostic Lab/X-Ray	30% after ded.	$25 copay[2]	$25 copay[2]	$10 copay[2]
Inpatient Hospital	30% after ded.	20% after ded.	15% after ded.	$50 per procedure[2]
Urgent Care	30% after ded.	$75 copay[2]	$75 copay[2]	$40 copay[2]
Emergency Room	30% after ded.	$250 copay + 20% after ded.	$250 copay + 15% after ded.	$150 copay[2]
Prescription Drugs — Retail (up to 30-day supply)				
Generic	30% after ded.	$10 copay[2]	$10 copay[2]	$10 copay[2]
Brand Name Formulary	30% after ded.	$35 copay[2]	$35 copay[2]	$30 copay[2]
Non-Formulary	30% after ded.	$60 copay[2]	$60 copay[2]	$30 copay[2]
Specialty	30% after ded.	20% up to $250	20% up to $250	20% up to $250
Mail Order (up to 90-day supply)	30% after ded.	2x retail copay	2x retail copay	2x retail copay

(1) The individual deductible and out-of-pocket max apply to each covered member (capped at family amount). (2) Copays apply toward your out-of-pocket maximum. They do not apply toward your deductible.

Health Savings Account

When you enroll in the HealthSave Plan and meet the eligibility requirements, you may open a health savings account (HSA) to help you pay for current out-of-pocket health care costs or save for future expenses — even into retirement. The IRS maximum HSA contributions for 2026 are:

- **Individual:** $4,400*
- **All other coverage levels:** $8,750*
- **Age 55+:** $1,000*

Vitalant Contribution

If you enroll in the HealthSave Plan, Vitalant will help you save by matching your contributions and distributing evenly over 24 pay periods up to the following amounts:

- **Employee-only:** $500
- **All other tiers:** $1,000

*Includes Vitalant contribution.

Dental Insurance

Vitalant offers a dental insurance plan. The plan offers in- and out-of-network benefits, providing you the freedom to choose any provider. However, you will pay less out of your pocket when you choose a network provider.

The coinsurance amounts listed reflect the amount you pay. Please refer to the official plan documents for additional information on coverage and exclusions.

	Dental Plan	
	In Network	Out of Network[1]
Calendar Year Deductible		
Individual/Family	$50/$150	
Calendar Year Plan Maximum		
Per Individual	$1,500	
Covered Services		
Preventive Care	Plan pays 100%	Plan pays 100%
Basic Services	20% after ded.	20% after ded.
Major Services	50% after ded.	50% after ded.
Orthodontia Services		
Treatment must begin before age 20	50%	
Lifetime Maximum (Per Individual)	$1,000	

(1) Members may be balance billed for services received from out-of-network providers.

Note: Vitalant offers a dental rewards program to dental plan members. Members can increase their annual maximum (amount the dental carrier will cover in services per year) by $250 (from $1,500 to $1,750) by completing an annual preventive care visit. If you continually receive your annual preventive visit, your annual maximum will continue to increase by $250 per year until it reaches $2,250 (year 3). If you miss a preventive visit one year, your annual maximum will reset back to $1,500.

Vision Insurance

Vitalant offers a vision insurance plan. You have the freedom to choose any vision provider. However, you will maximize the plan benefits when you choose a network provider.

The table below summarizes the key features of the vision plan. Please refer to the official plan documents for additional information on coverage and exclusions.

	Vision Plan	
	In Network	In Network
Covered Services	**You Pay**	**You Pay**
Eye Exam	$10 copay[1]	Reimbursement up to $34 (Ophthalmologist); $26 (Optometrist)
Lenses (Single/Bifocals/Trifocals)	$25 copay	Reimbursement up to $29/$43/$53
Frames	$200 allowance + 20% off discount for certain providers	Reimbursement up to $98
Contacts — Elective (In lieu of lenses/frames)	$200 allowance	Reimbursement up to $100
Frequency		
Exam	Exam Once every 12 months	
Lenses	Exam Once every 12 months	
Frames	Exam Once every 24 months	
Contacts	Exam Once every 12 months	

(1) An annual eye exam is covered by the health plans at 100% when you choose an in-network provider.

Flexible Spending Accounts

Flexible spending accounts (FSAs) allow you to pay for eligible health care and dependent care expenses using pre-tax dollars. There are three types of FSAs: the health care FSA, the dependent care FSA, and the limited purpose FSA.

Health Care FSA.

The health care FSA can be used to pay **out-of-pocket medical, dental, vision, and prescription drug expenses**. You may contribute up to the IRS annual maximum of $3,300 per year, pretax. In order to participate, you must contribute at least $120 annually.

Dependent Care FSA.

The dependent care FSA can be used to pay **eligible day care expenses** for your children under age 13 or a dependent adult to allow you or your spouse to work or attend school full time. The IRS annual contribution limit is $5,000 if married and filing a joint return or if filing a single or head of household return ($2,500 if married and filing separate tax returns). In order to participate, you must contribute at least $240 annually.

Limited Purpose FSA.

If you are enrolled in a high deductible health plan with a health savings account, you are eligible to enroll in the limited purpose FSA for **dental and vision expenses only**. You may contribute up to the IRS annual maximum of $3,300, pre-tax. In order to participate, you must contribute at least $120 annually.

Life and AD&D Insurance

Basic Life and AD&D Insurance

For both basic life and AD&D insurance, benefits-eligible employees are covered in an amount equal to 1x annual basic earnings up to a maximum of $500,000.

Voluntary Life Insurance

You may purchase additional life insurance for yourself and your dependents for additional financial protection.

Level of Coverage	Voluntary Life Benefit
Employee	• $10,000 increments. This amount may not exceed $1,000,000 when combined with your basic life insurance benefit. • Guaranteed issue amount: $300,000
Spouse	• $10,000, $25,000, or $50,000 up to 100% of employee coverage
Dependent Child(ren)	• $5,000, $10,000, or $15,000

This guide contains highlights of the benefits options available to you through Vitalant. They are not complete descriptions of the benefits. Vitalant may terminate, withdraw, or modify any benefit described in this guide, in whole or in part, at any time. The descriptions of the benefit are not guarantees of current or future employment or benefits. If there is any conflict between this guide and the official Plan Document, the official documents will govern.

Disability

Vitalant automatically provides short and long-term disability insurance to all benefits-eligible employees **AT NO COST**.

Short-Term Disability (STD)

Coverage	STD Benefit
Weekly Benefit	60–100% of pre-disability earnings (percentage based on tenure)
Elimination Period	7 calendar days
Benefit Duration	13 weeks

Long-Term Disability (LTD)

Coverage	LTD Benefit
Monthly Benefit	60% of pre-disability earnings
Monthly Benefit Maximum	$10,000 per month
Elimination Period	90 days
Benefit Duration	Social Security Normal Retirement Age

Accident, Critical Illness, and Hospital Indemnity Supplemental Coverages

You may purchase voluntary accident, critical illness, and hospital indemnity insurance at discounted rates to help cover costs in addition to what your medical plan pays.

- Benefits are paid directly to you, and you decide how to use the funds.
- Premiums are conveniently deducted from your paycheck on a post-tax basis.
- You can insure your spouse and children.

To learn more, please see the schedule of benefits for a full list of covered illnesses and coverage costs.

Additional Benefits & Resources

- **Retirement — 401(k):** Vitalant will make a matching contribution each payroll period equal to 100% of the first 5% of your pre-tax or Roth salary deferral contributions.
- **Employee assistance program (EAP):** All benefits-eligible employees and their household members have access to this confidential program designed to assist you with family and martial issues, stress management, legal assistance, and more. Plus, enjoy **nine free face-to-face visits** each year with a licensed counselor.
- **Talkspace:** You also have access to Talkspace via your EAP — an online therapy service that connects you to a dedicated, licensed therapist, **at no cost**. Connect with a licensed therapist via unlimited, private, text, video, or audio messages. Therapists engage everyday during business hours, five days a week.
- **Wellhub:** Vitalant provides all employees with the Wellhub Digital Plan, which includes access to five free wellbeing apps, **at no cost**.
- **Commuter benefits:** Contribute up to $340/month for eligible transit and parking expenses on a pre-tax basis. Funds are not transferable.
- **Business travel insurance:** Vitalant automatically provides business travel accident insurance to all benefits-eligible employees **at no cost**.
- **Home/auto, identity and theft protection, and pet insurance:** Vitalant provides you the option to purchase auto, home, identity and theft protection, and pet insurance through Metlife.
- **Paid time off:** Paid time off (PTO) hours accrue each pay period for full-time and part-time employees based on length of service and paid hours. PTO is granted to cover absences from scheduled work hours including but not limited to: illness, personal business, vacation, and appointments. Vitalant also offers seven (7) paid company holidays per year.
- **Bereavement leave:** Bereavement leave of up to three (3) paid days is available to attend the funeral, memorial service, or other group or individual observance of a customary service, rite, or ritual associated with the death of an immediate family member.
- **Tuition assistance:** Vitalant supports continued education for employees regularly scheduled to work at least 20 hours per week.
- **Certification and licensure assistance:** Vitalant supports professional development by offering financial assistance for job-related certificates and licenses.