

BENEFIT ENROLLMENT GUIDE

2023



WE
ARE
GRIFOLS

TABLE OF CONTENTS

HEALTH & WELLBEING

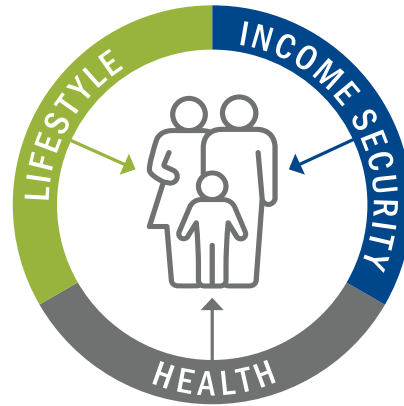
• Plan Changes & Enhancements	3
• Enrollment Action	4
• How to Enroll	5
• Eligibility	6
• Enrollment Resources	7
• Medical Insurance	8
• Prescription Plan	10
• Care Options	11
• Health Savings Account	12
• Dental Insurance	13
• Vision Insurance	14
• Digestive Health Program	15
• Wellness Incentive and Gympass	16
• Flexible Spending Account	17
• Critical Illness Insurance	18
• Accident Insurance	20
• Hospital Indemnity Insurance	21

INCOME SECURITY

• Basic Life Insurance	22
• Supplemental Life and AD&D	22
• Short-Term Disability Insurance	23
• Long-Term Disability Insurance	23

RETIREMENT & LIFESTYLE

• Commuter Benefits	24
• Employee Assistance Program	24
• 401(k) Retirement Savings Plan	25
• Tuition Reimbursement Assistance	25
• Adoption Assistance	26
• Pet Insurance	26
• Auto/Home Insurance	26
• Legal Insurance	26
• Contact Information	27



Grifols understands your benefits are an important part of your overall total rewards. Our goal is to provide you with high-quality and affordable plan options to help meet your needs and the needs of your family.

Your benefits help you build a secure future by:

- Managing your health and ensuring you have access to great medical care when you need it
- Maximizing the tax advantages of Health Savings Accounts and Flexible Spending Accounts
- Protecting your income and reducing your financial exposure from a serious illness or injury

For these and other reasons, we strive to give you the options to put together a plan that protects you and your family, now and in the future.

Take a few minutes to get familiar with the benefits we offer. Start by reviewing this enrollment guide. It's time well spent.

ACTION REQUIRED!

You are strongly encouraged to enroll via the Benefits Portal or the My Choice app during the Open Enrollment period or before your New Hire Enrollment Deadline to ensure your benefits still meet your needs for 2023.

PLAN CHANGES & ENHANCEMENTS FOR 2023

- ✔ **Medical Rate Decrease!!** Grifols is pleased to announce a rate decrease for all medical plans while keeping the same coverage in 2023. Although medical costs have not dropped in the last years, Grifols has increased its subsidy to help employees and their families manage their medical expenses.
- ✔ **Standalone Vision Plan Separate from Medical – ACTION REQUIRED!!** Effective January 1, 2023, if you want the Anthem Blue View Vision plan that includes a routine eye exam and materials (contacts, lens, or frames) you will need to elect this benefit during Open Enrollment. This benefit does not require you to have the medical plan starting next year, so you can elect Blue View Vision and not elect a medical plan. If you do not elect Vision during Open Enrollment, you will not have the full coverage. If you have a medical plan through Anthem or Kaiser, you are automatically enrolled in their vision annual routine eye exam coverage only.
- ✔ **Medical Plans Include an Annual Routine Eye Exam.** An annual routine eye exam will be included in all medical plans. This benefit does not include contacts, glasses, or frames. Please refer to [page 14](#) for out-of-pocket costs associated with this benefit. The Vision network under the medical plans is different. Please check their website to make sure your Optometrist is in-network.
- ✔ **New Anthem Medical and Vision ID Cards.** All Anthem enrollees will receive a new 2023 Medical ID card. If you enroll in Anthem Medical and the standalone Anthem Blue View Vision plan, you will receive one ID card for both Medical and Vision. Anyone who elects the new standalone Anthem Blue View Vision plan and not the Anthem medical will also get an Anthem ID card for Vision only.

Kaiser Medical enrollees will not receive new ID cards, unless you are new to the plan. Kaiser Medical enrollees who elect the new standalone Anthem Blue View Vision plan will receive new Vision ID cards.
- ✔ **Dental Plan Enhancement.** While keeping the dental rates the same for 2023, we are enhancing the plan by having preventive dental services no longer applied to the annual maximum. Even though your preventive services were no cost to you, they previously applied to the calendar year maximum, which was less to spend on the higher cost services. This will give you and your family additional annual funds to help pay for Basic and Major services.
- ✔ **Anthem Plan Chiropractic Treatment Enhancement.** The annual chiropractic limit will increase to 30 visits and will now include coverage for treatment and maintenance visits.
- ✔ **GI Thrive Program for Digestive Health.** This comprehensive digital health program helps you diagnose and manage digestive conditions. The easy-to-use app is paired with 24/7 access to an on-call nurse and unlimited access to a personal care team, including a registered dietitian and health coach. All employees and dependents (age 18 or older) enrolled in a Grifols medical plan are eligible for this program, at no cost.
- ✔ **Life Insurance Carrier.** Starting January 2023, our Life Insurance carrier will be Voya. All current elections will rollover to Voya. During Open Enrollment you can elect coverage for either yourself or your spouse up to the guaranteed issue amount without completing a medical questionnaire.
- ✔ **Disability Insurance Carrier.** Starting January 2023, our Disability Insurance carrier will be Voya. All current buy-up elections will rollover to the new carrier. If you are on disability December 31, 2022, you will remain with The Hartford until you return to work. Anyone going on disability starting January 1, 2023, will be with Voya. During Open Enrollment, you may purchase the Buy-Up Short-Term Disability without completing a medical questionnaire.

You must annually elect the following benefits during Open Enrollment. If you do not, your annual contribution will be \$0.00 for plan year 2023.

- **Healthcare Flexible Spending Account (FSA) Contribution Maximum Increase.** The maximum contribution permitted has increased to \$2,850 and the maximum rollover increased to \$570 (from 2022 into 2023).
- **Dependent Care Flexible Spending Account (FSA) Rollover Ends.** The IRS had temporarily allowed a rollover for the past two years. Starting in 2023, there is no longer a rollover benefit. All funds in your account in 2022 must be used for 2022 services.
- **Health Savings Account (HSA) Contribution Maximum Increase.** The maximum contributions permitted have increased to \$3,850 for individual coverage and to \$7,750 for family coverage.

ENROLLMENT ACTION

Grifols provides a full range of coverage that protects you financially and helps you build a secure future. We pay for all or a majority of the cost of many of these benefits.

YOUR ENROLLMENT ACTION PLAN

- Please read all materials and share this information with your family.
- Review the Benefits Overview video and Medical Plan Overview video available on the Benefits Portal.
- Enroll online through the Benefits Portal or on the My Choice App.
- If enrolling dependents, their names, birth dates, and Social Security numbers are required.
- Gather and submit dependent verification documentation for all new dependents.
- Approve your elections, print and review your benefits summary, and keep a copy for your records.
- Complete Evidence of Insurability (EOI) if requested by the vendor.

ENROLLMENT PERIODS

New Hires during the Year

You must enroll in Grifols benefits before your enrollment deadline date shown on your home page on the Benefits Portal. If you do not enroll, you will waive coverage for your employee elected benefits for 2023.

All benefit elections made during the New Hire Enrollment Period will go into effect on the effective date listed in your new hire package and on the Benefits Portal.

Open Enrollment

Employees have the ability once a year to enroll in or make changes to their Benefit plan elections. This is during the Open Enrollment period, which is held each year during the 4th quarter. Enrollments made during Open Enrollment are effective the following January 1st. Elections may not be changed mid-year unless you experience a Qualifying Life Event.

Mid-Year Qualifying Life Events

It is very important to make your choices carefully. You will not be able to make any changes to your benefit coverage elections during the calendar year, unless you or your dependents experience a Qualifying Life Event. Some examples include marriage, divorce, birth/adoption. Any change that you make to your coverage must be consistent with the change in status.

You must report any life events within 31 days of the event, or you will have to wait until the next Open Enrollment period. To report a life event, log into Benefits Portal or the My Choice App, click Change my Benefits and select the appropriate life event from the drop down menu. If you have any questions, please contact HRConnect at **1-855-473-4772** or **HRConnect@Grifols.com**.

Once you have submitted dependent verification and it has been approved, births, adoptions and placements will be effective on date of event. All other life events will be effective the 1st of month following date of document submission. If submission is on the 1st, life event will be effective on the 1st.

HOW TO ENROLL DURING OPEN ENROLLMENT

We offer different ways to enroll to give you the level of support that is best for you.



Online — The online enrollment system is available 24/7 during the enrollment period. Visit www.benefitsgo.com/grifols where you'll find a link to the Benefits Portal. Register or log in and follow the prompts to complete your enrollment. Download the My Choice app to access all of your benefit information and enroll.



Virtually with a Benefits Counselor — Through an online session, Benefits Counselors will provide enrollment assistance and help you make informed decisions about your benefits. This collaborative experience allows you to see the counselor and the enrollment screen while they review your enrollment with you step-by-step. Visit www.benefitsgo.com/grifolswebscheduler for more information.



By Phone — If you are not able to meet with a Benefits Counselor online, call the Enrollment Call Center to speak with a counselor who will explain your options, answer your questions, and take your elections over the phone. Call **1-877-759-5591**, Monday - Friday from 9:00 a.m. to 7:00 p.m. (ET).



ELIGIBILITY

WHO WE COVER

- Full-time employees who work 30 hours per week
- Part-time employees who average 30 hours per week during their 12-month Affordable Care Act (ACA) measurement period (excludes Life and Disability elections)

Your Dependents May Include:

- Your legal spouse (opposite or same sex)
- Your children up to age 26 (children may include biological, adopted, step-children, foster children, and children for whom you have legal guardianship)
- Your children over age 26 who are not able to support themselves due to a physical or mental disability
- Your domestic partner and eligible domestic partner's children (notarized affidavit required)

Domestic Partner

Medical and dental deductions are calculated on a pre-tax basis. This means the premium you pay is deducted from your paycheck before taxes are calculated and withheld. Federal law prohibits payment of domestic partner benefits with pre-tax contributions. If you elect to cover a domestic partner and domestic children, your contributions initially will show as a pre-tax deduction, but your pay stub will indicate post-tax deductions and imputed income for tax purposes equal to the value of your domestic partner's coverage.

Adding Dependents

As part of Grifols' commitment to manage health care costs, we must ensure only eligible dependents are covered under our health plans. Documentation verifying newly added dependent(s) is required. You may upload your dependent documentation online immediately after approving your elections.

If you are unable to upload your documentation at that time, you will receive reminder emails from Businessolver with information on the type of documentation required and how to upload it on the Benefits Portal, or through the My Choice App.



PRE-TAX BENEFITS

Some of your benefits are calculated on a pre-tax basis. This means the money you pay for these particular benefits is deducted from your paycheck before taxes are calculated and withheld. Pre-tax benefit deductions allow you to receive a greater savings on taxable income and benefit costs.

ACTIVELY AT WORK RULE

Please note that most benefits at Grifols have an "Actively at Work" provision. This requirement stipulates that coverage will be effective for an employee provided they are not absent from work due to sickness, injury, or other reasons on the date that coverage begins. If you are not actively at work on the date your Supplemental Life Insurance elections take effect, you will be notified that this benefit has been terminated and can be elected on the next open enrollment.

ENROLLMENT RESOURCES

MY CHOICE MOBILE APP

My Choice App is your way to access your benefits from your phone or tablet. By downloading this app, you will have access to your benefits, uploading ID cards, dependent verification paperwork, and checking important benefits details. The app gives you easy access to tools needed to manage your health. This is one app you will definitely want to have to make your life much easier.

All your benefits in the palm of your hand:

- Never again be stuck at the doctor's office without your ID card.
- Getting married or having a baby? Update your benefits and upload your dependent verification documents.
- Find out if your benefits cover that upcoming surgery.
- Enroll in benefits during Open Enrollment or New Hire period.



DOWNLOAD THE APP NOW!

Once you download it, log into mybenefits.grifols.com to receive your access code.

GET CONNECTED!

Grifols has made it easy to access information about your benefits, payroll, HR policies, and more. Get connected how you want and when you want.

Online: Visit the Benefits Portal to get access to your benefits information, forms, and resources anytime on the Cosmos Portal by clicking Tools, select Personal Area, scroll down to the Compensation & Benefits area and select Benefits. You can also access your pay and tax statements and update your personal information in the Compensation & Benefits area of your Personal Area by clicking on Payslip.

On the go: For 24/7 access to a current list of network providers/facilities, download the benefits apps displayed in each benefit area.

Call or email HRConnect: Grifols' HRConnect team can answer your questions throughout the year about benefit elections and enrollment, payroll and HR policies. Call **1-855-473-4772**, Monday – Friday, 9:00 a.m. - 6:00 p.m. (ET) or 6:00 a.m. - 3:00 p.m. (PT) or mail hrconnect@grifols.com.

During Open Enrollment, Benefit Counselors can assist with your benefit and enrollment questions. Call **1-877-759-5591**, Monday – Friday, 9:00 a.m. - 7:00 p.m. (ET) or 6:00 a.m. - 4:00 p.m. (PT).

Please note: For password resets you must contact the IT Department at 1-855-474-3657.

TAKE ACTION AND ENROLL NOW!

The Cosmos Portal takes advantage of Single Sign On functionality which uses your Grifols network User ID and Password.

If a username and password is requested, please use your Grifols login information (user name and password).

- Go to the Cosmos Employee Portal: cosmos.Grifols.com
- Click on My Personal Area near the top of the screen. Then, click on My Tools / Personal Area / Benefits (under Compensation & Benefits)

OR

- Go to the Benefits Portal: mybenefits.grifols.com

OR

- Go to the My Choice App on your smart phone or tablet

Once your enrollment screen appears, click Start Here and follow the instructions provided on the screen. Each screen contains its own set of instructions.

MEDICAL INSURANCE

Health care needs are different for everyone. That's why our medical plans offer multiple options so that you can choose the coverage level best-suited to your needs and budget.

We offer several medical plans that provide comprehensive health care benefits. California residents also have the option to elect the Kaiser HMO or Kaiser CDHP with HSA.

ANTHEM BASIC PPO **ANTHEM PREMIUM PPO** **ANTHEM CDHP WITH HSA**
KAISER CDHP WITH HSA **KAISER HMO**

Each plan gives you access to the same network of high quality medical providers. The difference is that each plan carries different premium and out-of-pocket costs.

WHAT'S THE RIGHT PLAN FOR YOU?

Balance your premium cost with what you expect to spend for medical services. If you're healthy and don't expect to have many doctor visits, you can greatly reduce your upfront cost by choosing a lower premium plan. If you require a lot of care and need to limit out-of-pocket expenses, the higher premium plan might make sense.



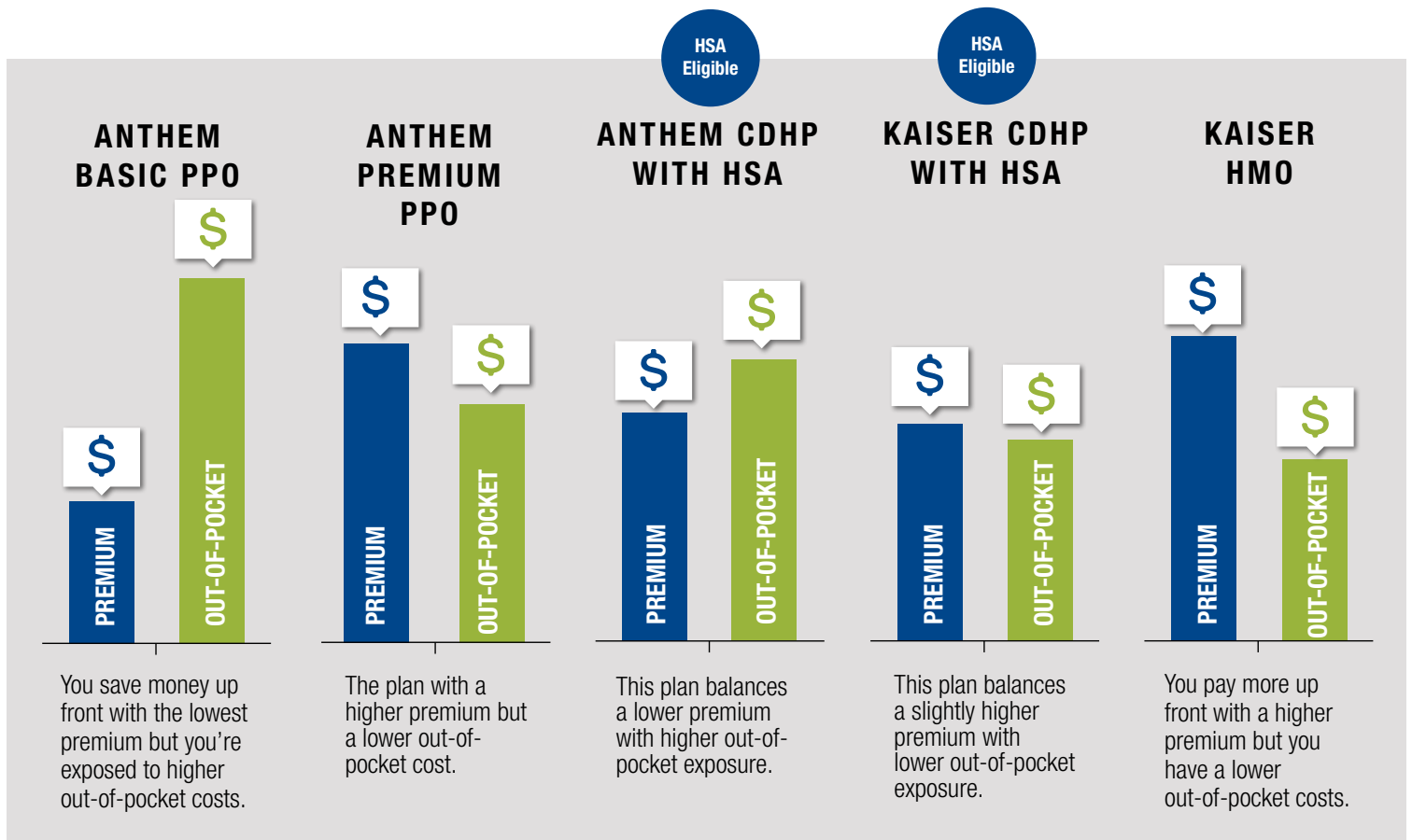
Did You Know?

1 IN 4 

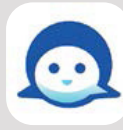
Medical debt currently affects 1 in 4 individuals.

Make sure you choose the correct health plan.

National Patient Advocate Foundation 2021



YOUR 2023 MEDICAL PLAN SUMMARY



**ANTHEM'S
SYDNEY
MOBILE APP**



**KAISER
PERMANENTE
MOBILE APP**

	AVAILABLE IN CALIFORNIA ONLY				
	ANTHEM BASIC PPO	ANTHEM PREMIUM PPO	ANTHEM CDHP WITH HSA	KAISER CDHP WITH HSA	KAISER HMO
	In-Network	In-Network	In-Network	In-Network	In-Network
Annual Deductible (Individual/Family)	\$3,700 / \$7,400	\$800 / \$1,600	\$1,500 / \$3,000	\$1,600 / \$3,200	\$750 / \$1,500
Out-of-Pocket Maximum (Individual/Family)	\$5,800 / \$11,600	\$3,500 / \$7,000	\$5,000 / \$10,000	\$3,200 / \$6,400	\$3,000 / \$6,000
Company HSA Contribution (Individual/Family)	NA	NA	\$500 / \$1,000	\$500 / \$1,000	NA
Preventive Care	Covered at 100%	Covered at 100%	Covered at 100%	Covered at 100%	Covered at 100%
Primary Care Physician	\$40 copay	\$25 copay	15% after deductible	10% after deductible	\$25 copay
Specialist	40% after deductible	\$40 copay	15% after deductible	10% after deductible	\$25 copay
Hospital Inpatient	40% after deductible	\$250 then 20% after deductible	15% after deductible	10% after deductible	20% after deductible
Outpatient Surgery	40% after deductible	20% after deductible	15% after deductible	10% after deductible	20% after deductible
Outpatient Mental Health / Substance Abuse	\$40 copay	\$25 copay	15% after deductible	10% after deductible	\$25 copay
Retail Clinic	\$40 copay	\$25 copay	15% after deductible	NA	NA
Urgent Care	40% after deductible	\$40 copay	15% after deductible	10% after deductible	\$25 copay
Emergency Room	40% after deductible	\$250 copay	15% after deductible	10% after deductible	20% after deductible
Telemedicine	LiveHealth Online covered at 100%	LiveHealth Online covered at 100%	LiveHealth Online subject to deductible	Subject to deductible	Covered at 100%
Eye Exam	40% after deductible	\$40 copay	15% after deductible	10% coinsurance	Covered at 100%

RATE DECREASE FOR 2023!

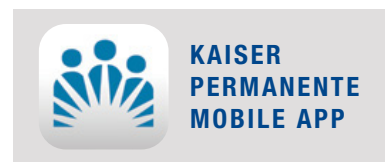
BI-WEEKLY RATES* <i>(Rates include coverage for pharmacy benefits.)</i>	AVAILABLE IN CALIFORNIA ONLY				
	ANTHEM BASIC PPO	ANTHEM PREMIUM PPO	ANTHEM CDHP WITH HSA	KAISER CDHP WITH HSA	KAISER HMO
Employee Only	\$17.74	\$57.69	\$37.35	\$29.74	\$54.09
Employee + Spouse / Domestic Partner**	\$51.91	\$160.94	\$110.49	\$88.11	\$150.94
Employee + Child(ren)	\$43.36	\$127.22	\$95.50	\$76.12	\$119.28
Family	\$75.01	\$237.54	\$174.89	\$139.42	\$222.75

* Rates are effective the first paycheck in 2023.

** Please refer to the eligibility section on Domestic Partner coverage.

PRESCRIPTION PLAN

Prescription coverage is included in your medical plan choice. Your prescription plan details are as follows:



				AVAILABLE IN CALIFORNIA ONLY	
	ANTHEM BASIC PPO	ANTHEM PREMIUM PPO	ANTHEM CDHP WITH HSA	KAISER CDHP WITH HSA	KAISER HMO
Deductible	None	None	Combined with Medical	Combined with Medical	None
Out-of-Pocket Maximum	\$1,500 / \$3,000	\$1,500 / \$3,000	Combined with Medical	Combined with Medical	Combined with Medical
30-Day Supply (retail):					
Generic	\$10 copay	\$10 copay	\$10 copay after deductible	\$10 copay after deductible	\$10 copay
Formulary Brand	20% coinsurance (\$50 max)	20% coinsurance (\$50 max)	\$30 copay after deductible	\$30 copay after deductible	\$30 copay
Non-Formulary Brand	30% coinsurance (\$100 max)	30% coinsurance (\$100 max)	\$50 copay after deductible	\$30 copay after deductible	\$30 copay
Specialty	30% coinsurance (\$175 max)	30% coinsurance (\$175 max)	30% coinsurance after deductible (\$175 max)	20% coinsurance after deductible (\$200 max)	20% coinsurance (\$250 max)
90-Day Supply:*					
Generic	\$20 copay	\$20 copay	\$20 copay after deductible	\$20 copay after deductible	\$20 copay
Formulary Brand	20% coinsurance (\$100 max)	20% coinsurance (\$100 max)	\$60 copay after deductible	\$60 copay after deductible	\$60 copay
Non-Formulary Brand	30% coinsurance (\$200 max)	30% coinsurance (\$200 max)	\$100 copay after deductible	\$60 copay after deductible	\$60 copay
Specialty	Specialty medications not available in 90-day supply				

For more information, please refer to the Summary of Benefits and Coverage (SBC) found on the Benefits Portal.

*90-day supply must be filled at CVS or via mail order with the Anthem plans or the costs will be three times the 30-day copay. Kaiser plans are mail order only for 90-day supply.

[View a list of preventive drugs covered at low or no cost on the Benefits Portal.](#)

RETAIL CLINIC VS. URGENT CARE OPTIONS

KNOW WHERE TO GO WHEN YOU NEED CARE NOW.

When you have a sudden health issue, it's important to find the right care for your situation so you can start feeling better as soon as possible. If it's not an emergency, you have other treatment options that can save you time and money, including:

- **Your doctor.** When you call your primary care doctor they'll help you decide whether to visit an urgent care center or come into the office.
- **A retail health clinic.** These clinics are usually located in drug stores or other large stores and staffed by physician assistants or nurse practitioners. They're open weekends, evenings, and most holidays. If they can't treat you, they'll help you figure out where to go.
- **An urgent care center.** Staffed by internal medicine, family practice, pediatric, and emergency room doctors, these centers are usually open weekends, evenings, and holidays. They offer immediate care for conditions that are not life-threatening.

Go to the emergency room if you're experiencing any of the following medical emergencies:

- Any life-threatening or disabling condition
- Severe shortness of breath
- Sudden or unexplained loss of consciousness
- High fever with stiff neck, mental confusion, or difficulty breathing
- Chest pain; numbness in the face, arm, or leg; difficulty speaking
- Major injuries
- Cut or wound that will not stop bleeding
- Coughing up or vomiting blood
- Possible broken bones

Deciding which option is right for you

Check the chart below to see where you can receive treatment for different health issues. You can also call **Anthem's 24/7 NurseLine** at no cost to you **1-800-700-9184** for help choosing a treatment option.

	DOCTOR'S OFFICE	RETAIL HEALTH CLINIC	URGENT CARE CENTER
Sprains, strains			✓
Animal bites			✓
X-rays			✓
Stitches			✓
Mild asthma	✓		✓
Minor headaches	✓		✓
Back pain	✓		✓
Nausea, vomiting, diarrhea	✓		✓
Minor allergic reactions	✓	✓	✓
Coughs, sore throat	✓	✓	✓
Bumps, cuts, scrapes	✓	✓	✓
Rashes, minor burns	✓	✓	✓
Minor fevers, colds	✓	✓	✓
Ear or sinus pain	✓	✓	✓
Burning with urination	✓	✓	✓
Eye swelling, irritation, redness, or pain	✓	✓	✓
Vaccinations	✓	✓	✓



Did You Know?

The average emergency room cost for nausea is \$1,159 vs. \$76 for urgent care.

The average emergency room wait time is 1.5+ hours vs. 30 minutes or less for a health clinic or urgent care.

Source: Anthem BCBS

HEALTH SAVINGS ACCOUNT (HSA)

Save for future medical costs and reduce your tax bill with this special savings account available to Anthem CDHP and Kaiser CDHP plan participants.



As you get older, your out-of-pocket medical expenses rise. By the time you retire, health care will likely be your largest household expense, even with Medicare. A Health Savings Account is portable and rolls over from year-to-year allowing you build up protection for future health care expenses.

Grifols contributes money to your HSA and you can contribute money to use any time for qualified health care expenses.

Whatever you don't use rolls over for future years and earns interest. Better yet, HSAs provide tax advantages.



HSAs DELIVER TRIPLE TAX SAVINGS

1. You don't pay federal income tax on the money you contribute
2. You don't pay taxes on the interest you earn in your account
3. You don't pay taxes when you use the money to pay for qualified medical services

KEYS TO GROWING YOUR HSA:

- Try not to use your HSA for routine expenses. If you can pay out-of-pocket, leave your HSA funds alone so that they can grow for when you need them in the future.
- Consider electing supplemental medical plans to cover big ticket expenses from unexpected serious injuries or accidents and ensure they don't wipe away the money in your HSA.
- Similar to a 401(k), your HSA funds earn interest through investments. Once your HSA account balance reaches \$1,000, funds above the initial \$1,000 contribution can be invested. Make sure your money is growing at an acceptable and safe pace.

HOW MUCH CAN YOU CONTRIBUTE?	ANNUAL IRS CONTRIBUTION LIMIT	ANNUAL GRIFOLS CONTRIBUTION	YOUR MAXIMUM CONTRIBUTION AMOUNT
Individual Coverage	\$3,850*	\$500	\$3,350
Family Coverage	\$7,750*	\$1,000	\$6,750

*Total IRS contribution limits for 2023 include Grifols contributions. Individuals age 55 or older can make an additional \$1,000 in "catch up" contributions.

DENTAL PLAN

Your dental health is an important part of your overall wellness. You may choose from two dental insurance plans through Delta Dental.



	PPO BASIC		PPO PREMIUM	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Calendar Year Maximum	\$1,000	\$1,000	\$2,000	\$1,500
Annual Deductible (Individual/Family)	\$50 / \$150	\$75 / \$225	\$50 / \$150	\$75 / \$225
Diagnostic & Preventive Services Exams, Cleanings, X-rays	100%	100%	100%	100%
Basic Restorative Services Fillings, Extractions, Oral Surgery	80%	70%	80%	70%
Major Restorative Services Crowns, Bridgework, Dentures	60%	50%	60%	50%
Orthodontia (Adult & Child)	NA	NA	50%	50%
Orthodontia Lifetime Maximum	NA	NA	\$2,000	\$1,500

FREQUENCY

Oral exams & cleanings: Twice per calendar year

Fluoride treatments: Twice per calendar year, up to age 19

Sealants: Once per tooth per lifetime for 1st and 2nd permanent molars, up to age 16

Bitewing X-rays: Twice per calendar year

Full mouth X-rays: Once in any five-year period

Implants: Once per tooth in any five-year period

Full & partial dentures: Once in any five-year period

NEW FOR 2023!

Diagnostic and Preventive Services are 100% covered, no deductible, and the cost is no longer applied to the calendar year maximum for both the Premium and Basic plans.

DENTAL – NO RATE INCREASES FOR 2023

BI-WEEKLY RATES	PPO BASIC	PPO PREMIUM
Employee Only	\$3.51	\$5.07
Employee +Spouse / Domestic Partner*	\$9.51	\$13.75
Employee + Child(ren)	\$8.28	\$11.96
Family	\$14.01	\$20.25

*Please refer to the eligibility section on Domestic Partner coverage.

VISION PLAN



For 2023, Vision will be a standalone election, separate from Medical Insurance. Employees need to make an active election for the Vision only plan or you will have no coverage. The provider is still Blue View Vision. Anthem enrollees use their medical ID card for vision. If enrolled in Kaiser and Vision, or Vision only, you will get a Vision ID card from Blue View Vision.

	In-Network	Out-of-Network
Eye Examination Copay with dilation as necessary (every 12 months)	\$10 copay	40% reimbursement
Eye Examination with retinal imaging (every 12 months)	Up to \$39	Not covered
Lenses (one pair of one of the following every 12 months)		
Standard plastic single vision Standard plastic bifocal Standard plastic trifocal	\$0 copay	\$25 reimbursement \$40 reimbursement \$55 reimbursement
Frames (every 24 months)	\$150 then 20% discount off remaining balance	\$45 reimbursement
Contact Lenses (every 12 months)		
Traditional contact lens allowance Disposable contact lens allowance Contact lens fit & follow-up (standard)	\$150 then 15% discount off remaining balance \$150 Up to \$55	\$105 reimbursement \$105 reimbursement Not covered

Note: The plan does NOT cover claims for frames and contact lenses within the same plan year. You may only get one of these in a plan year.

IMPORTANT UPDATE: STARTING IN 2023 IF YOU WANT VISION INSURANCE THAT COVERS CONTACTS/FRAMES YOU *MUST* ELECT THE VISION BENEFIT.



BI-WEEKLY RATES	VISION ONLY
Employee Only	\$0.46
Employee +Spouse / Domestic Partner*	\$0.92
Employee + Child(ren)	\$1.04
Family	\$1.62

**Please refer to the eligibility section on Domestic Partner coverage.*

NEW DIGESTIVE HEALTH PROGRAM



GITHRIVE FOR DIGESTIVE SYMPTOMS AND CONDITIONS

GIThrive is a comprehensive digital health program that helps you manage digestive conditions. Identify triggers and get to the root cause of symptoms like bloating, constipation, diarrhea, gas, heartburn, stomach pain, and more.

If you have digestive health symptoms that keep coming back, help is here. You'll start with an individual digital assessment. Next, you'll be paired with a dedicated Dietitian and Health Coach who will work with you to monitor symptoms, identify triggers, and support you through proven behavior change tactics all through the app. You'll also have 24/7 support from nurses and professionals all dedicated to helping you improve your digestive health.

You will receive access to:

- Personal food plans, tailored to your body (even special diets to manage inflammatory bowel disease and IBS)
- Unlimited access to a personal care team, including a Registered Dietitian and Health Coach
- Personal food library that gets smarter every time you make entries
- Easy-to-use symptom tracker
- At-home gut microbiome kit and analysis
- 24/7/365 access to an on-call nurse
- GIThrive app

This program is offered to all employees and dependents (age 18 and older) that are enrolled in a Grifols Medical Plan at no cost to you. Visit githrive.com/grifols to get started.



WELLNESS INCENTIVE PROGRAM & GYMPASS

The Wellness Incentive Program provides employees with a platform to make healthy decisions, join challenges, and get active. The program is designed to promote an improvement in our employees overall health as well as their financial, emotional, and social wellbeing. The Wellness Incentive Program is managed by Asset Health.



ASSET
HEALTH
MOBILE APP

Those employees that participate in this voluntary program and complete certain wellness related activities will be eligible to receive an annual wellness reward into a Health Reimbursement Account (HRA). The HRA's reward can be used by the employee or the employee's eligible dependents to pay for eligible health related expenses. Employees will be eligible to keep and use their HRA money for as long as they remain employed at Grifols.

- Anyone hired prior to January 16, 2023 must complete activities in each of the first 3 quarters in 2023 to receive the reward.
- Employees hired January 16, 2023 - March 31, 2023 must complete an activity in the 2nd and 3rd quarters to receive the reward.
- Employees hired April 1, 2023 - June 30, 2023 must complete an activity in the 3rd quarter to receive the reward.
- Employees hired July 1, 2023 and after will be eligible to participate and receive a wellness reward starting January 1, 2024.

GYMPASS

Gympass provides a complete wellbeing solution that gives employees access to best-in-class wellbeing providers, ranging from gyms and studios to mental health solutions, including virtually with livestream and on-demand video classes. They also offer employees one-to-one virtual personal training.



GYMPASS
MOBILE APP

All Grifols employees are eligible for a free digital plan which provides access to thousands of live and on-demand fitness classes, personalized nutrition plans, emotional support, and more. Additionally, all Grifols employees have an opportunity to purchase low cost memberships to a network of gyms and studios. Memberships start as low as \$11.99 per month and are available to active employees and up to three eligible dependents.

Download the Gympass app or visit gympass.com/us/grifols-us to get started.



FLEXIBLE SPENDING ACCOUNTS (FSAs)

Reduce your tax bill while putting aside money for health and dependent care needs. This benefit must be re-elected each year. You are not automatically re-enrolled.



Flexible Spending Accounts (FSAs) allow you to put aside money for important expenses and help you reduce your income taxes at the same time. Grifols offers three types of Flexible Spending Accounts — a Health Care Flexible Spending Account*, Limited Purpose Health Care Flexible Spending Account, and a Dependent Care Flexible Spending Account.



Deductibles, copays, prescription and over-the-counter drugs, medical equipment, etc.

Go to www.benefitsquest.com/fsa for a complete list of covered expenses.

Babysitters, day care, day camp, home nursing care, etc.

HOW FLEXIBLE SPENDING ACCOUNTS WORK

1. Each year during the Open Enrollment period, you decide how much to set aside for health care and/or dependent care expenses. Your full contribution amount will be available for use on your benefit effective date except Dependent Care FSAs where only the contributions you've already made are available. Your contributions are then deducted as you use the funds to pay for qualified expenses.
2. Your contributions are deducted from your paycheck on a pre-tax basis in equal installments throughout the calendar year.
3. As you incur health care expenses throughout the year, use your FSA card to pay for eligible expenses at the point of sale, or submit a claim form for reimbursement if necessary.



LIMITED PURPOSE HEALTH CARE FSA

This account works together with your Consumer Driven Health Plan (CDHP) and Health Savings Account (HSA). Eligible expenses include:

- Vision care, including prescription eyeglasses, contact lenses, and laser eye surgery
- Out-of-pocket dental services or orthodontia
- Upon reaching your CDHP deductible, use this account for reimbursement of out-of-pocket medical and prescription drug expenses

USE IT OR LOSE IT: Be sure to calculate your FSA contributions carefully. You can only roll over between \$5 and \$570 from year-to-year, and you will have to actively elect a goal amount annually. You are not automatically re-enrolled. Dependent Care FSA funds DO NOT roll over.

ANNUAL MAXIMUM CONTRIBUTION	
Health Care Flexible Spending Account	\$2,850
Dependent Care Flexible Spending Account	\$5,000 (\$2,500 if married and filing separate tax returns)

Please note that these accounts are separate. You cannot use money from the Health Care FSAs to cover expenses eligible under the Dependent Care FSA or vice versa.

**If you are enrolled in a medical plan that offers an HSA, you are not eligible for the Health Care FSA.*

CRITICAL ILLNESS INSURANCE





You can protect yourself from the unexpected costs of a serious illness.

Even the most generous medical plan does not cover all of the expenses of a serious medical condition like a heart attack or cancer. Critical Illness Insurance from Securian pays a full lump sum benefit directly to you if you are diagnosed with a covered illness. The benefit is paid in addition to any other insurance coverage you may have. You can choose to elect \$10,000, \$20,000, \$30,000, or \$40,000 in coverage.

COVERED ILLNESSES INCLUDE:

- Heart Attack
- Stroke
- Cancer
- Major Organ Transplant
- End Stage Renal (Kidney) Failure
- Coronary Artery Bypass Surgery*
- COVID-19*

PLAN FEATURES:

-  **Guaranteed Issue:** There are no health questions or physical exams required.
-  **Family Coverage:** You can elect to cover your spouse and children. Guaranteed Issue is 50% of the employee benefit amount.
-  **Wellness Benefit:** The plan provides a \$50 benefit per covered person per calendar year if you or your covered dependents complete a covered health screening test such as a physical exam, total cholesterol blood test, mammogram, lipid panel and more.
-  **Portable Coverage:** You can take your policy with you if you change jobs or retire.

**The coverage pays 25% of the face amount of the policy once per lifetime for coronary bypass surgery and COVID-19. For benefit to be payable, the covered person must have been treated for COVID-19 in the hospital for five consecutive days. This rider may not be available in all states.*

The policy/certificate of coverage or its provisions, as well as covered illnesses, may vary or be unavailable in some states. In New York, a Specified Disease product is offered. The policy/certificate of coverage has exclusions and limitations which may affect any benefits payable.



Did You Know?

Americans spend an average of \$5,000 a year on out-of-pocket health care costs.

Bureau of Labor Statistics Consumer Expenditures Survey 2020



HOW CRITICAL ILLNESS INSURANCE WORKS

When Marco had a heart attack, he was grateful his doctors were able to stabilize his condition. He learned there was some permanent damage to his heart. He began to see his costs adding up quickly. The good news is Marco received a lump sum payment of \$10,000 to help cover these expenses from the Critical Illness coverage he elected during Open Enrollment.

This scenario is an example. See the plan details for the benefit schedule for the plan offered to you.

WHY WE OFFER SUPPLEMENTAL MEDICAL BENEFITS

Medical insurance does not prevent all of the financial strain of a major illness or injury. Depending on the medical plan you are enrolled in, you can be exposed to up to \$11,600 if you or a family member becomes seriously sick or injured.

Many families don't have enough in their savings to cover the deductible and coinsurance of a major medical event. Supplemental medical benefits can help cover this out-of-pocket financial exposure for a reasonable cost.

The benefits are paid directly to you, allowing you to use the funds however you choose. You receive the full benefit even if you have other insurance.

CRITICAL ILLNESS INSURANCE RATES

The premium cost for this benefit is determined by your age and the amount of coverage you elect.

BI-WEEKLY RATES	\$10,000 IN COVERAGE				\$20,000 IN COVERAGE			
Attained Age	Employee Only	Employee + Spouse/ Domestic Partner*	Employee + Child(ren)	Family	Employee Only	Employee + Spouse/ Domestic Partner*	Employee + Child(ren)	Family
Under 25	\$0.82	\$1.61	\$0.82	\$1.61	\$1.23	\$2.36	\$1.23	\$2.36
25-29	\$0.91	\$1.75	\$0.91	\$1.75	\$1.40	\$2.63	\$1.40	\$2.63
30-34	\$1.26	\$2.33	\$1.26	\$2.33	\$2.04	\$3.68	\$2.04	\$3.68
35-39	\$1.77	\$3.15	\$1.77	\$3.15	\$3.04	\$5.25	\$3.04	\$5.25
40-44	\$2.65	\$4.52	\$2.65	\$4.52	\$4.76	\$7.91	\$4.76	\$7.91
45-49	\$3.97	\$6.62	\$3.97	\$6.62	\$7.34	\$12.01	\$7.34	\$12.01
50-54	\$5.95	\$9.69	\$5.95	\$9.69	\$11.24	\$18.05	\$11.24	\$18.05
55-59	\$8.29	\$13.42	\$8.29	\$13.42	\$15.90	\$25.46	\$15.90	\$25.46
60-64	\$11.76	\$18.69	\$11.76	\$18.69	\$22.80	\$35.92	\$22.80	\$35.92
65-69	\$18.30	\$28.36	\$18.30	\$28.36	\$35.70	\$54.97	\$35.70	\$54.97
70-74	\$23.83	\$36.79	\$23.83	\$36.79	\$46.68	\$71.68	\$46.68	\$71.68
75-79	\$27.84	\$43.62	\$27.84	\$43.62	\$54.71	\$85.40	\$54.71	\$85.40
80+	\$37.24	\$55.25	\$37.24	\$55.25	\$73.40	\$108.52	\$73.40	\$108.52

BI-WEEKLY RATES	\$30,000 IN COVERAGE				\$40,000 IN COVERAGE			
Attained Age	Employee Only	Employee + Spouse/ Domestic Partner*	Employee + Child(ren)	Family	Employee Only	Employee + Spouse/ Domestic Partner*	Employee + Child(ren)	Family
Under 25	\$1.64	\$3.12	\$1.64	\$3.12	\$2.05	\$3.87	\$2.05	\$3.87
25-29	\$1.90	\$3.51	\$1.90	\$3.51	\$2.39	\$4.39	\$2.39	\$4.39
30-34	\$2.83	\$5.02	\$2.83	\$5.02	\$3.62	\$6.36	\$3.62	\$6.36
35-39	\$4.30	\$7.35	\$4.30	\$7.35	\$5.57	\$9.45	\$5.57	\$9.45
40-44	\$6.87	\$11.30	\$6.87	\$11.30	\$8.98	\$14.69	\$8.98	\$14.69
45-49	\$10.72	\$17.40	\$10.72	\$17.40	\$14.09	\$22.78	\$14.09	\$22.78
50-54	\$16.54	\$26.40	\$16.54	\$26.40	\$21.84	\$34.76	\$21.84	\$34.76
55-59	\$23.50	\$37.49	\$23.50	\$37.49	\$31.11	\$49.52	\$31.11	\$49.52
60-64	\$33.83	\$53.16	\$33.83	\$53.16	\$44.86	\$70.39	\$44.86	\$70.39
65-69	\$53.11	\$81.57	\$53.11	\$81.57	\$70.51	\$108.18	\$70.51	\$108.18
70-74	\$69.53	\$106.57	\$69.53	\$106.57	\$92.37	\$141.46	\$92.37	\$141.46
75-79	\$81.59	\$127.18	\$81.59	\$127.18	\$108.46	\$168.96	\$108.46	\$168.96
80+	\$109.56	\$161.79	\$109.56	\$161.79	\$145.71	\$215.06	\$145.71	\$215.06

*Please refer to the eligibility section on Domestic Partner coverage.

ACCIDENT INSURANCE





Major injuries are painful. But the financial impact of the medical treatment doesn't have to be.

Accident Insurance from Securian pays benefits directly to you if you suffer a range of covered injuries such as a fracture, burn, ligament damage, or major concussion. Benefits are paid for accidents that happen off the job even if you have other coverage. You can elect either the Basic or Premium plan based on your needs and budget.

The benefit amount is calculated based on the type of injury, its severity, and what medical services are required in treatment and recovery. The plan covers a wide variety of injuries and accident-related expenses, including:

- Hospitalization
- Rehabilitative Therapy
- Emergency Room Treatment
- Transportation
- Injury Treatment (fractures, dislocations, concussions, burns, lacerations, etc.)

PLAN FEATURES

-  **Guaranteed Issue:** There are no health questions or physical exams required.
-  **Family Coverage:** You can elect to cover your spouse and children.
-  **Wellness Benefit:** The plan provides a \$50 benefit per covered person per calendar year if you or your covered dependents complete a covered health screening test such as a physical exam, total cholesterol blood test, mammogram, lipid panel and more.
-  **Portable Coverage:** You can take your policy with you if you change jobs or retire.

The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable.

BI-WEEKLY RATES	BASIC	PREMIUM
Employee Only	\$ 2.85	\$ 3.53
Employee +Spouse/ Domestic Partner*	\$ 6.48	\$ 8.11
Employee + Child(ren)	\$ 7.96	\$ 10.13
Family	\$ 10.47	\$ 12.86

**Please refer to the eligibility section on Domestic Partner coverage.*



HOW ACCIDENT INSURANCE WORKS

Sam trips playing basketball. He breaks his arm and chips a tooth which require a trip to the emergency room, physician follow-up visits, and rehabilitative therapy. Fortunately, Sam has Premium Accident Insurance which helps cover his medical plan coverage costs including his deductible and coinsurance.

HOW SAM'S ACCIDENT BENEFIT WAS CALCULATED:

Medical Service	Benefit
Emergency Room	\$ 450
Fracture Benefit	\$ 5,250
Emergency Dental Benefit	\$ 400
Physician Follow-Up Visits (3 visits)	\$ 200 (up to 3 visits)
Rehabilitative Therapy (outpatient 6 sessions)	\$ 720 (\$120 per session)

TOTAL BENEFIT

\$7,020

This scenario is an example to show how the benefit total of an Accident Insurance plan is calculated. The plan offered to you may provide different benefit amounts and may not cover all services. See the plan details for the benefit schedule for the plan offered to you.


HOSPITAL INDEMNITY INSURANCE

Receive lump sum payments to help cover the cost of a hospital stay.

If you are admitted into a hospital, it doesn't take long for the out-of-pocket costs to add up. Hospital Indemnity Insurance from Securian pays lump sum benefits directly to you if you are admitted into a hospital for care due to an illness or injury. Benefits are paid even if you have other coverage.

You receive a benefit as soon as you are admitted and then an additional benefit based on the number of days you are confined to the hospital. The benefit increases if you are admitted and confined to an intensive care unit.

PLAN FEATURES

-  **Guaranteed Acceptance:** There are no health questions or physical exams required.
-  **Family Coverage:** You can elect to cover your spouse and children.
-  **Wellness Benefit:** The plan provides a \$50 benefit per covered person per calendar year if you or your covered dependents complete a covered health screening test such as a physical exam, total cholesterol blood test, mammogram, lipid panel and more.
-  **Portable Coverage:** You can take your policy with you if you change jobs or retire.

The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable.

BI-WEEKLY RATES	PREMIUM
Employee Only	\$ 7.40
Employee +Spouse/ Domestic Partner*	\$ 13.80
Employee + Child(ren)	\$ 10.47
Family	\$ 16.87

*Please refer to the eligibility section on Domestic Partner coverage.



HOW HOSPITAL INDEMNITY INSURANCE WORKS

Cindy is injured in a car accident and is in the hospital for four days. Cindy has Hospital Indemnity Insurance. She receives a benefit for being admitted into the hospital and a benefit for each day of her in-patient stay.

HOW CINDY'S HOSPITAL INDEMNITY BENEFIT WAS CALCULATED:

Medical Service	Benefit	Total
Hospital Admission	\$1,000 per admission	\$ 1,000
Hospital Confinement	\$150 per day (4 days)	\$ 600

TOTAL BENEFIT **\$1,600**

This scenario is an example to show how the benefit total of a Hospital Indemnity plan is calculated. The plan offered to you may provide different benefit amounts and may not cover all services. See the plan details for the benefit schedule for the plan offered to you.

LIFE INSURANCE



NEW Carrier – Voya

Always be there financially for your loved ones.

Your family depends on your income for a comfortable lifestyle and for the resources necessary to maintain their lifestyle and make their dreams a reality. You likely don't think of a scenario where you are no longer there for your family, but you need to ensure their future is financially secure.

Grifols knows how difficult it can be to provide this peace of mind on your own, which is why we have made it a priority to give you the ability to assemble a complete Life Insurance portfolio.

BASIC TERM LIFE AND ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

Grifols provides eligible employees with Basic Term Life and Accidental Death and Dismemberment (AD&D) coverage at no cost to you and enrollment is automatic.

BASIC TERM LIFE	The benefit is equal to your base annual earnings.
ACCIDENTAL DEATH AND DISMEMBERMENT	If you are seriously injured or lose your life in an accident, you will be eligible for a benefit equal to your basic term life coverage.

SUPPLEMENTAL LIFE AND ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

You may also choose to purchase Supplemental Life Insurance coverage in addition to the company-paid benefit. You pay the total cost of this benefit through convenient payroll deductions.

	Available Coverage	New Hires & Open Enrollment Elections
EMPLOYEE	1x-8x your basic annual earnings	EOI required for elections over 3x annual earnings or amounts over \$500,000, whichever is less
SPOUSE	Increments of \$10,000 to maximum of \$250,000	EOI required for any elections over \$50,000
CHILDREN	Increments of \$5,000 to maximum of \$20,000	No EOI required

If turning 70-74, employee Life and AD&D coverage is reduced to 65%. If turning 75 or older, employee Life and AD&D coverage is reduced to 55%. Spouse/Domestic Partner coverage ends at age 70 with the ability to convert to an individual policy.

HOW MUCH LIFE INSURANCE DO YOU NEED?

Many financial experts recommend you have at least five to eight times your household income in Life Insurance. To calculate the level sufficient to cover your needs, you should consider your current income and how much it costs to maintain your family's standard of living. You should also consider your current expenses and your family's future financial needs such as the following:

Current Expenses

- Home Mortgage
- Car Payments
- Credit Card Debt
- Other Debt

Future Needs

- Child Care
- College Tuition
- Spouse's Retirement
- Routine Household Expenses

After you add your financial responsibilities, how does the sum compare with your current coverage?

DISABILITY INSURANCE



NEW Carrier – Voya

Your ability to bring home a paycheck is your most valuable asset. We help you protect it.

A disabling injury or illness that keeps you out of work could have a devastating impact on your income, jeopardizing your ability to cover normal household expenses. Disability Insurance protects a portion of your income, relieving you of the anxiety of depleting your savings to pay your bills.

SHORT-TERM DISABILITY INSURANCE

Short-Term Disability Insurance replaces a portion of your income if an injury or illness forces you out of work for an extended period of time.

Grifols provides basic Short-Term Disability (STD) coverage at no cost to you and enrollment is automatic. Grifols provides an STD benefit equal to 40% of your salary up to a \$2,000 weekly maximum to all full-time employees.

BUY-UP SHORT-TERM DISABILITY INSURANCE

You may elect Buy-Up Short-Term Disability coverage equal to 26.67% of your salary, up to a \$1,335 weekly maximum. By electing this coverage you increase your STD benefit to a total of 66.67% of your salary, up to a \$3,335 weekly maximum. This Buy-Up STD coverage will require post-tax deductions from your paycheck. There is no medical underwriting if you enroll as a new hire. Disability payments can be offset by other benefits such as state plans, workers compensation payments, and social security income.

LONG-TERM DISABILITY INSURANCE

If you've been disabled for 180 days, you may be eligible for Long-Term Disability Insurance benefits. If approved, you will automatically receive long-term coverage that replaces 60% of your monthly income, up to a maximum of \$13,000 per month. **This coverage is provided by Grifols at no cost to you.**

ADDITIONAL BENEFITS

We offer a variety of other benefits that give you options beyond health care and income protection.

COMMUTER BENEFITS

Grifols offers commuter benefits that reduce your cost of getting to and from work. With the Commuter Benefits Program, you can pay for eligible public transportation expenses on a pre-tax basis. You can set aside up to \$280 per month* for public transportation costs and up to \$280 per month* for parking costs. Take advantage of the Commuter Benefits Program and reduce your commuting expenses. Enrollment/changes can be done anytime during the year.



Save on Commuter eligible expenses

BUS	FERRY	SUBWAY	TRAIN	VANPOOL	PARKING
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Advantages

- **Substantial Tax Advantages.** Reduce your taxes by the amount of transit and parking you purchase, subject to IRS limits.
- **Multiple Uses.** Use for several of your work-related transportation and parking expenses, including trains, buses, subways, ferries, vanpools, and parking.
- **Wallet Wise and Environmentally Friendly.** Save money on gas while improving air quality and reducing energy consumption, automobile congestion, and greenhouse gas emissions.

** Benefit limits are subject to IRS regulations.*



EMPLOYEE ASSISTANCE PROGRAM (EAP)

The Employee Assistance Program is designed to provide professional help in dealing with personal concerns impacting you and your family at home or at work. You may call for assistance with concerns such as marital conflict, depression, drug and alcohol abuse, grief, children's problems, family budgeting, and legal guidance. The EAP is available at **1-800-428-2660** and **guidanceresources.com** to employees and their dependents. Services include up to six consultations, referrals and resources. This program is strictly confidential, and counselors are available to assist 24 hours per day, seven days a week.

ADDITIONAL BENEFITS CONTINUED

401(K) RETIREMENT PLAN

Putting money aside for your retirement is easy with the 401(k) plan. And with contributions deducted before federal taxes are calculated, it's less painful to your take home pay than you might think.



NETBENEFITS
MOBILE APP

PLAN FEATURES

- Save from 1% to 74% of your pay through convenient payroll deductions.
- Reduce the amount of your current taxable income by the amount you contribute on a pre-tax basis.
- You don't pay federal, and in most cases, state income taxes on any investment earnings as long as they remain in the plan.
- Choose how to invest your contributions among the plan's multiple investment options.
- Grifols will contribute \$1.00 to your account for every \$1.00 you contribute, up to 4% of your pay. Grifols will also contribute \$0.50 for every \$1.00 you contribute on the next 2% of pay. To get the full 5% company match, employees must defer at least 6% of their eligible earnings.

Learn more by calling Fidelity at [1-800-835-5095](tel:1-800-835-5095) or visit www.401k.com.

TUITION REIMBURSEMENT PROGRAM

Grifols offers a competitive tuition reimbursement program for qualifying academic costs related to present or future work responsibilities. Reimbursement is limited to \$5,250 for undergraduate studies or \$10,000 for graduate studies per year.

Under certain circumstances, employees may be obligated to repay the company.

Eligibility

- Full-time employees
- Must maintain acceptable level of performance



ADDITIONAL BENEFITS CONTINUED

ADOPTION ASSISTANCE

Grifols provides eligible employees with up to \$5,000 for adoption expenses (agency fees, legal fees, etc.) once the adoption is finalized. You must be an active employee at the time the payment is made.

BUSINESS TRAVEL ACCIDENT

Grifols automatically provides you with business travel accident insurance for up to 5 times your annual salary (up to a maximum of \$1,000,000) if you die in an accident while traveling on company business. **Grifols provides this plan at no cost to you.**

PET INSURANCE

With convenient and affordable plans fulfilled by Nationwide®, you can offer your pet the best care possible. From wellness to medical coverage — choose from a variety of plans to fit both your needs and budget. Use any vet (no networks), access the 24/7 vethelpline®, and receive vet bill reimbursements.

Visit Nationwide to request a quote:

benefits.petinsurance.com/grifols

You can call Nationwide to enroll: **1-877-738-7874**

AUTO/HOME INSURANCE

Farmers Insurance Auto & Home's Group Insurance Program offers you access to value-added features and savings on auto and home insurance, with convenient payroll deductions. Call

1-800-438-6381 and mention code AEO for a quote or visit myautohome.farmers.com.



LEGAL INSURANCE

Access the legal advice and representation you need without draining your finances. No matter how many times throughout the year you use the services of a Plan Attorney for covered legal matters.

MetLaw Plus Parents allows you to assist your parents with estate planning, powers of attorney, Medicare/ Medicaid, deeds, wills, and more. There are services for which an attorney can NOT provide legal services under this plan. For example employment related matters, appeals and class actions; farm matters, patents, etc. For a full list of limitations and exclusions please review the MetLaw Product Overview on the Benefits Portal Reference Center.

All you pay is a bi-weekly premium; no copays or deductibles. \$16.50 a month for the standard plan that covers you, your spouse, and dependents. \$22.50 a month for a plan that covers you, your spouse, dependents, and parents and/or parents-in-law (i.e. MetLaw Plus Parents).

CONTACT INFORMATION

CONTACT	BENEFIT/RESOURCE	GROUP/POLICY NUMBERS	PHONE NUMBER	WEBSITE/EMAIL
HRConnect	Benefit Assistance (9:00 a.m. to 6:00 p.m. ET) (6:00 a.m. to 3:00 p.m. PT)	N/A	1-855-473-4772	hrconnect@grifols.com
Anthem	Medical Insurance	270167	1-800-431-5507	www.anthem.com
Blue View Vision	Vision Plan Exams/Frames/Contacts	270167	1-866-723-0515	www.anthem.com
CVS/Caremark (administered by RxBenefits)	Pharmacy	RX2169	1-800-334-8134	www.caremark.com welcomer@rxbenefits.com
ComPsych	Employee Assistance Program (EAP)	TZ6317Y	1-800-428-2660	www.guidanceresources.com
Delta Dental	Dental Insurance	NC8108	1-800-662-8856	www.deltadentalinc.com
Farmers Insurance	Auto/Home Insurance	N/A	1-800-438-6381	myautohome.farmers.com
Fidelity	401(k) Retirement Plan	N/A	1-800-835-5095	www.401k.com
Gympass	Fitness & Wellbeing	N/A	N/A	gympass.com/us/grifols-us
HealthEquity	Health Savings Account Flexible Spending Accounts & Commuter	52309	1-877-713-7712 1-877-924-3967	www.myHealthEquity.com
Kaiser	Medical Insurance (CA residents only)	NCAL: 606056 SCAL: 234176	1-800-464-4000	www.kp.org
MetLife	Legal Insurance	N/A	1-800-821-6400	www.metlife.com/grifols
Nationwide	Pet Insurance	9432	1-877-738-7874 (Enrollment) 1-800-540-2016 (Member Care)	benefits.petinsurance.com/grifols
Securian	Critical Illness, Accident & Hospital Indemnity Insurance	Accident: 76192 Critical Illness: 76193 Hospital Indemnity: 76194	1-866-293-6047	www.lifebenefits.com
Voya	Basic Life and AD&D Insurance Disability Insurance	731358	1-800-955-7736 (Life) 1-866-228-8742 (Disability)	claimscenter.voya.com



Weekdays 9:00 a.m. to 7:00 p.m. (ET)

OPEN ENROLLMENT CENTER

1-877-759-5591

HR CONNECT

1-855-473-4772



QUESTIONS?

For Additional Benefit Information, visit
mybenefits.grifols.com

NOTE: This statement is intended to summarize the benefits you receive from Grifols. The actual determination of your benefits is based solely on the plan documents provided by the carrier of each plan. This summary is not legally binding, is not a contract, and does not alter any original plan documents. For additional information, please contact the Benefits Department.