

natus.

2023 Benefits Guide



Plan Year:
January 1 – December 31, 2023



Introduction

At Natus Medical Incorporated (also referred to as “the Company” or “Natus”), we recognize our employees are the key to our success and growth in the medical device industry. We are committed to providing you with a comprehensive and competitive benefit package to help keep you and your family healthy and secure, while paying a significant share of the cost.

We are pleased to offer you a choice of plans to best meet your needs. In addition to healthcare and company-paid income protection benefits, you can purchase additional financial protection and take advantage of tax savings opportunities through several of our plans.

Please take the time to learn, apply and use your benefits, including programs available from our benefit plan providers. If you have questions, you can call the plan providers’ customer service centers or visit their websites.

You will also find detailed information about Natus’ benefits programs at Natus’ dedicated benefits website: www.natusbenefits.com.

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Benefit Basics

Covering Yourself and Your Family

You are eligible for benefits if you are an active, full-time employee regularly scheduled to work at least 30 hours per week. You may also enroll your:

- **Legal spouse**, unless you are legally separated or divorced
- **Domestic partner** (as defined by Natus and/or applicable law)*
- **Dependent children up to age 26**, including:
 - Natural or legally-adopted children, as well as children placed with you for adoption
 - Stepchildren
 - Children of domestic partners
 - Children for whom you are responsible to provide health coverage based on a qualified medical child support order (“QMCSO”)
 - Children for whom you are responsible under court order, including your grandchildren in your court-ordered custody
 - Foster children who have been placed with you by an authorized placement agency or by judgment, decree or other order of any court of competent jurisdiction
 - Any physically or mentally disabled child, regardless of age.

If you are an employee, and have a spouse or parent also working with Natus, you cannot be covered as an employee and as a dependent on their coverage. You may only be covered as one or the other, with no dual coverage

** Domestic partners are defined as same-sex and opposite-sex couples. Requirements for proof of relationship apply to both marriages and domestic partnerships.*



Proof of Eligibility

During this new hire enrollment, employees are required to sign a dependent verification agreement in PlanSource. Natus reserves the right to conduct audits in the future and ask for supporting documentation.

Additionally, our health plan providers may ask you to show proof of dependent eligibility at enrollment and other times. For example, you may be asked to provide a marriage license, domestic partnership affidavit, birth certificate, or adoption papers.

Enrolling ineligible dependents or continuing them under your benefit coverage is fraud and grounds for disciplinary action, up to and including termination of employment. In addition, you will be financially liable for any applicable charges.

Making Changes During the Year

Once you enroll, you may not change your benefit elections or cancel coverage until the next annual Open Enrollment period (in the Fall 2023 for the January 1, 2024 effective date), except as a result of a “qualified status change” or other type of change that qualifies. Sample of status changes include the following:

- Marriage
- Formation of a qualifying domestic partnership
- Divorce
- Birth or adoption
- Death of a dependent
- Change in employment status
- Loss or gain in a dependent’s eligibility for coverage

If You Add This Dependent	Upload Supporting Documentation to PlanSource
Spouse	Marriage Certificate
Domestic Partner	Domestic Partnership Affidavit
Natural Child	Birth Certificate
Adopted Child	Adoption Decree
Stepchild	Birth Certificate
Dependent Child of RDP	Birth Certificate
Foster Child	Court Documents and Last Tax Return
Disabled Dependent Child over Age 26	Birth Certificate, Proof of Condition, and Last Tax Return

You must make changes to your coverage and provide proof of the event to Natus within 31 days from the date of the event.

Coverage Levels

You may choose from the following coverage levels when enrolling in Medical or Dental/Vision coverage:

- Employee Only
- Employee and Spouse/Domestic Partner
- Employee and Child(ren)
- Family (Employee, Spouse/Domestic Partner and Child(ren))

When Coverage Begins

Generally, your coverage will begin on the date of hire or first of the month following the date you submit your changes and supporting documentation (with the exception of birth/adoption). Benefit changes for birth/adoption events will be effective on the date of the event.

For example, if you are married on August 19, 2023, but you do not complete your life event (including supporting document of marriage certificate) until September 5, 2023, your Natus election changes or enrollments will not be effective until October 1. Please be sure to complete your event in a timely manner to ensure this does not occur.

Benefits Plans	If you are a newly-hired employee and you enroll within 31 days of your hire date	If you have a qualifying status change and you enroll within 31 days of your qualifying status change date
Medical, Mental Health, Dental and Vision	Date of hire	First day of the month following the date of the qualified event Birth/adoption: Date of the qualified event
Life, AD&D and Voluntary Life	Date of hire	
Short-Term Disability, including Buy-Up Short-Term Disability	Date of hire	
Long-Term Disability	Date of hire	
Employee Assistance Program	Date of hire	
Health Savings Account	First day of the month following the date of hire	
Health Care or Dependent Care Flexible Spending Account	First day of the month following the date of hire	
ID Protection	Date of hire	
Legal plan	Date of hire	
Accident, Critical Illness and Hospital Indemnity Plans	First day of the month following the date the enrollment for the coverage was completed by you	

When Coverage Ends

When your employment with Natus ends, we understand you may have a number of questions about your continuation of coverage.

- **Medical, dental and vision coverage** end on the last day of the month in which you are no longer eligible;
- **Life and AD&D insurance coverage, along with short-term disability and long-term disability coverage**, end on the date you are no longer eligible;
- **Dependent Care Flexible Spending Account** expenses are reimbursed until the last day of the month in which you are no longer eligible;
- **Health Care and Limited Purpose Flexible Spending Account** expenses will be reimbursed for services incurred up to the date you are no longer eligible;
- **ID Protection, Legal Plan, Accident, Critical Illness, and Hospital Indemnity coverage** end on the last day of the month in which you are no longer eligible.



Coverage under COBRA

The Consolidated Omnibus Budget Reconciliation Act (COBRA) allows you to temporarily continue coverage in Natus sponsored health plans if you, or one of your covered dependents, lose coverage.

Your Natus medical, dental and vision benefits stop on the last day of the month in which you are no longer benefits eligible. COBRA coverage begins the first day of the following month. A COBRA notification and enrollment package will be mailed to the address Natus has on file by Natus' COBRA administrator. You have a 60-day period to elect COBRA; you pay your premiums directly to PlanSource.

The following plans are covered under COBRA:

- Medical
- Dental
- Vision
- Mental Health through Resources for Living and your medical provider
- Health Care Flexible Spending Account (FSA)

Eligibility for COBRA

Certain events make you eligible for up to 18 months of COBRA, including:

- You voluntarily leave Natus;
- Natus ends your employment for any reason, unless you were terminated because of gross misconduct;
- The number of hours you are scheduled to work at Natus is reduced below that required for benefits eligibility.

In some cases, your covered dependents can continue coverage up to 36 months, such as:

- You are divorced or legally separated;
- You die while you are covered under eligible plans;
- Your dependent no longer qualifies as a covered dependent.

Natus provides the same amount of continued coverage to registered domestic partners*.

** Domestic partners are defined as same-sex and opposite-sex couples. Requirements for proof of relationship apply to both marriages and domestic partnerships.*

Enrolling for Coverage

When to Enroll

- **Within 31 days of starting as a new hire.** Your medical, mental health, dental, vision, disability, EAP, Identity and Legal plan coverage begin on the date of hire. Other benefits begin at a later time. Please review the table on [page 5](#) to learn about when coverage begins for each benefit.
- **During the annual Open Enrollment,** for coverage for the upcoming plan year.

How to Enroll

We work with a trusted partner, PlanSource, to make benefit enrollment a smooth and straightforward experience.

To access the login page:

Type or paste this link into your web browser's search bar: <https://benefits.plansource.com/>

Log in using your username and password:

Your username will consist of:

- First initial of your First Name
- First six characters of your Last Name
- Last four (4) digits of your SSN

Example: John Employee, whose SSN is 000-00-1234, would have a login of JEMPLOY1234.

Your Password is your birthdate in the format YYYYMMDD. Example: a birthdate of February 7, 1975 would look like this: 19750207.

First time users will be prompted to select a new password. (Note: Every year during Open Enrollment your password will reset back to your birthdate in the YYYYMMDD format.) If you forget your password, click "Forgot your password." If you have no email address on file for this process, contact:

Natus Benefits Call Center

866-967-0251 Monday - Friday | 5 am - 8 pm PT

Email: NatusBenefits@Plansource.com

Your Enrollment Checklist

Complete this checklist, read the guide, use online tools and resources on the Benefits Website to help you make decisions.

- Understand how your health plan works. Do you have the right medical, dental and vision coverage? Learn more about the plans by reviewing the plan details on the Benefits Website.
- Consider your costs. Review your cost of coverage beginning on [page 38](#).
- Consider additional life and AD&D coverage. Do you have the right coverage to help pay bills if you become disabled or pass away?
- Take advantage of the spending accounts. Health Care and Dependent Care Flexible Spending Accounts (FSA) allow you to set aside pre-tax money to help pay for eligible health care or day care expenses, respectively.
- Consider ID Protection, Legal Plan, Accident, Critical Illness and Hospital Indemnity coverage to further protect you and your family's wellbeing.
- Access PlanSource to enroll by the deadline. New hires have 31 days from their date of hire to enroll.
- Add your dependents' information in PlanSource. Make sure it is accurate and complete.

What Happens If You Do Not Enroll

If you choose to waive medical coverage, you may be required to provide a reason for your declination— for example, through your spouse’s employer’s plan or other employer-sponsored health plan.

If you do not enroll within 31 days of starting as a new hire, you will not be able to enroll for health care coverage (medical, dental/vision) or optional coverage (Accident, Critical Illness, Hospital Indemnity, ID Theft Protection, Legal, Voluntary and Short-Term Disability) and will be required to wait until the next annual Open Enrollment period, unless you experience a qualified status change. The remainder of the automatically-enrolled options will be paid in full by the Company – Mental Health through Resources for Living, Basic Life and AD&D Insurance, Disability and Employee Assistance Program.

**All benefit eligible employees
MUST complete their new hire
enrollment elections or waive
coverage in PlanSource within 31
days from date of hire.**

Have Benefit Questions?

Contact the Natus Benefits Call Center

Phone: 866-967-0251

Monday - Friday | 5 am - 8 pm PT

Email: NatusBenefits@Plansource.com



Overview of Benefit Program Offering

Below you will find an overview of the benefit program provided by Natus. For some benefits, Natus pays the full cost. For others, either you and/or Natus share in the cost, or you pay for the full cost.

<p>Medical and Prescription Drug</p>	<p>Two medical and prescription drug benefit plans are provided based on your residence location:</p> <ul style="list-style-type: none"> • Aetna HDHP+HSA Plan with Aetna Choice POS II (Aetna HealthFund) Network • Low Cost Medical Plan <ul style="list-style-type: none"> –Kaiser HMO Plan in CA and WA –Dean Health Plan in WI
<p>Employee Assistance Program (EAP) and Mental Health</p>	<p>Employee Assistance Program (EAP) and mental health benefits are provided through Aetna’s Resource for Living at no cost to you. All benefits-eligible employees and dependents (including spouses/domestic partners and dependent children ages 13–26, whether or not they live at home) may utilize these services at no cost. Additional wellness and mental health services are available through your medical provider.</p>
<p>Dental</p>	<p>Two dental plan options are available:</p> <ul style="list-style-type: none"> • Aetna DHMO • Aetna PPO
<p>Vision</p>	<p>One vision plan option is available through VSP. Vision coverage is bundled with dental and may not be elected separately.</p>
<p>Income Protection</p>	<p>The following income protection benefits are provided through The Hartford at no cost to you:</p> <ul style="list-style-type: none"> • Life and Accidental Death & Dismemberment (AD&D) Insurance • Disability benefits <p>Additionally, you have the opportunity to purchase supplemental life insurance coverage or voluntary short-term disability coverage for yourself and your eligible dependents, paying the costs on an after-tax basis.</p>
<p>Accident Plan</p>	<p>The Accident benefit plan is available through The Hartford for you to purchase on an after-tax basis. The plan provides tax-free benefits for expenses such as:</p> <ul style="list-style-type: none"> • Emergency room care, doctor’s office visits, physical therapy and related surgery • Out-of-pocket expenses that medical insurance does not pay, including deductibles and copays.

Overview of Benefit Program Offering *(Continued)*

<p>Critical Illness Plan</p>	<p>The Critical Illness plan is available through The Hartford for you to purchase on an after-tax basis. The plan pays a lump-sum benefit upon diagnosis for certain covered illnesses. These funds can be used however you choose – from expenses related to your illness to everyday costs of living such as your mortgage and/or utility bills.</p>
<p>Hospital Indemnity Plan</p>	<p>The Hospital Indemnity plan is available through The Hartford for you to purchase on an after-tax basis. The plan pays a cash benefit if you or an insured dependent are confined in a hospital for a covered illness or injury. The benefits are paid in lump sum amounts and can be used however you choose – from out-of-pocket medical expenses to everyday expenses like your mortgage and/or utility bills.</p>
<p>Legal plan</p>	<p>The Legal plan is available through ARAG for you to purchase on an after-tax basis. The plan offers legal insurance that gives you access to professional legal help whenever you need it - wherever you are. Legal insurance makes it affordable to get the legal help you need: network attorney fees are 100% paid in full for most covered matters.</p>
<p>Health Savings Account</p>	<p>Health Savings Account (HSA) is available for those who elect the Aetna HDHP+HSA Plan. The HSA provides a triple-tax advantage:</p> <ul style="list-style-type: none"> • You can deposit money tax-free; • The account will grow tax-free until you use it; • Your withdrawals are tax-free when used for qualified health care expenses. Natus also makes an annual contribution to your account. • This benefit is yours to keep, even if you leave Natus, which provides you another way to help you save money for retirement.
<p>Flexible Spending Account</p>	<p>The following accounts are available for you to set aside a portion of your income on a pre-tax basis:</p> <ul style="list-style-type: none"> • Health Care Spending Account to pay for eligible health care expenses • Dependent Care Spending Account to pay for eligible child and dependent care expenses

Medical and Prescription Drug Plans

We at Natus understand the importance of our employees' overall health and well-being. Medical and prescription drug benefits help keep you and your family healthy and provide protection in the event of illness or injury.

You have a number of additional resources available to you through your medical carrier to support your mental health and wellness.

Jump to your medical provider's resources:

- [Aetna \(Page 16\)](#)
- [Kaiser \(Page 20\)](#)
- [Dean Health \(Page 23\)](#)

Medical Plan Choices

Natus offers the following medical plans based on your residence location:

- Aetna HDHP+HSA Plan - Nationwide
- Low Cost Medical Plan:
 - Kaiser HMO Plan in California and Washington
 - Dean Health Plan in Wisconsin

The Aetna HDHP+HSA Plan is available nationwide.

Learn more:

- [Medical Terms You Should Know \(Page 24\)](#)
- [Prescription Drug Terms You Should Know \(Page 25\)](#)
- [Mental Health Resources \(Page 26\)](#)



Aetna Plan



Natus' national medical plans offer comprehensive care through Aetna. By making smart decisions about how you use your medical benefits, you can achieve better health and manage your costs.

Aetna HDHP+HSA Plan

Network: Aetna Choice POS II (Aetna HealthFund)

Aetna HDHP+HSA Plan provides coverage for in-network and out-of-network care, and you do not need to select a Primary Care Physician (PCP) for care coordination. It qualifies as a high-deductible health plan, giving you access to a tax-advantaged Health Savings Account (HSA). The HSA is a bank account that allows you to set aside pre-tax dollars to help you pay for eligible health care expenses. Natus also makes an annual contribution to your account (review details on [page 15](#)).

Prescription Drug

If you are enrolled in an Aetna medical plan, you will automatically receive prescription drug coverage through Aetna.

Locating In-Network Aetna Providers

Using in-network providers allows you to save money through Aetna's negotiated rates with the providers. To locate in-network Aetna providers, follow the steps laid out below based on which Aetna medical plan you choose:

For Aetna HDHP+HSA Plan:

www.aetna.com -> Find a Doctor -> Plan from an employer -> Continue as Guest and enter home location->Aetna Health Fund Plans->AetnaChoicePOS II (Aetna HealthFund)



If you and/or your eligible dependents will be eligible for Medicare in the next 12 months, a federal law gives you more choices for prescription drug coverage. More information is included in the "Medicare Notice of Creditable Coverage," provided in the Annual Notices.

Aetna Benefits at a Glance

	Aetna HDHP+HSA Plan	
	In-network	Out-of-network
Network	Aetna Choice POSII (Aetna Health Fund)	N/A
Deductible		
-Individual	\$3,000	\$3,000
-Individual in family	\$3,000	\$3,000
-Family	\$6,000	\$6,000
Out-of-Pocket Maximum		
-Individual	\$4,000	\$6,000
-Individual in family	\$4,000	\$6,000
-Family	\$8,000	\$12,000
HSA Contribution from Natus		
-Employee Only and Employee + Spouse	\$1,000	
-Employee + Child(ren) and Family	\$1,500	
Office Visit	10% after deductible	30% after deductible
Urgent Care	10% after deductible	30% after deductible
Preventive Care	Covered in Full	30% after deductible
Emergency Room	10% after deductible	10% after deductible
Outpatient Surgery	10% after deductible	30% after deductible
Hospital Coverage	10% after deductible	30% after deductible
Lab & X-Ray	10% after deductible	30% after deductible
Chiropractic Care	10% after deductible, up to 20 visits	30% after deductible, up to 20 visits
Bariatric Surgery	10% after deductible for hospital stay (subject to Aetna's standard requirements)	30% after deductible for hospital stay (subject to Aetna's standard requirements)
Mental Health/Substance Abuse		
-Outpatient	10% after deductible	30% after deductible
-Inpatient	10% after deductible	30% after deductible
Retail Pharmacy Retail (R) - 30 days supply / Mail-Order (MO) – 90 days supply	Preventive Medication – Deductible Does Not Apply All Other medications – Deductible Applies	Not Covered
Generic	10%, \$10 max (R), \$20 max (MO)	
Preferred Brand	30%, \$75 max (R), \$150 max (MO)	
Non-Pref. Brand	50%, \$100 max (R), \$200 max (MO)	
Specialty	20%, \$200 max (R), N/A (MO)	

Important notes: These benefit highlights are not intended to replace the detailed information in each plan's [Summary Plan Description](#) or [Summary of Coverage](#). [These resources are available on Natus Benefits Website](#). Please refer to them for limitations and exclusions, pre-admission review requirements, and referral procedures. Failure to follow rules as detailed in plan resource materials may result in a reduction in your benefits and a higher cost to you.

Health Savings Account (HSA)

Natus' Aetna HDHP+HSA Plan qualifies as a high-deductible health plan, giving you access to a tax-advantaged Health Savings Account (HSA).

The HSA is a bank account that allows you to set aside pre-tax dollars. Natus also contributes funds into the account twice a year in January and July that can be used to help you pay for eligible medical expenses now or later. The total HSA contribution will be split in half and you will receive one contribution in January and the second in July. The money contributed to your HSA rolls over from year to year and is yours to keep even if you leave Natus, making the HSA another way to help you save for retirement.

Natus contracts with PayFlex to administer HSA for its employees.

Eligible expenses may include:

- Deductibles, copays and coinsurance
- Eligible prescriptions
- Medical care

Tax advantages:

An HSA offers a triple tax advantage:

1. Contributions to an HSA (from both you and Natus) are tax-free in most states.
2. Earnings and interest on the account are tax free.
3. Funds withdrawn from the HSA for qualified medical expenses are tax-free.

Contributions*:

Natus contributes to your HSA. You may also elect to contribute to your HSA account on a pre-tax basis.

Contribution by Tier	From Natus	From Employee	2023 IRS Limit* For Under 55
Employee Only	\$1,000	Up to \$2,850	\$3,850
Employee + Spouse	\$1,000	Up to \$6,750	\$7,750
Employee + Child(ren)	\$1,500	Up to \$6,250	\$7,750
Employee + Family	\$1,500	Up to \$6,250	\$7,750

Invest Your HSA Account:

You can invest your account balance in a select group of investment funds once you have \$1,000 in your account. Any money earned on your investments grows tax free.

*HSA contributions, including contributions from Natus, are subject to state taxes in AL, CA and NJ. State taxes are subject to change. Consult with your tax advisor for more information.

**You may contribute an additional "catch-up" of \$1,000 if you are age 55 or older.

HSA Advantage:

The HSA has unique features that make it a powerful savings tool.

To open an HSA, you must meet these criteria:

- You must be enrolled in the Aetna HDHP+HSA Plan.
- You must be enrolled in the plan on the first day of the month. Otherwise, your eligibility to make contributions to your HSA begins the first day of the following month.
- You and your spouse may not have a "general purpose" Health Care Flexible Spending Account (FSA), even if your spouse is not covered by the Aetna HDHP+HSA Plan.
- You must not be enrolled in Medicare or TRICARE.
- You must not be eligible to be claimed as a dependent on another individual's tax return.
- You must be a U.S. resident.
- If you are a veteran, you may not have received veterans' benefits within the last three months.
- You must not be in active military.

Visit www.payflex.com or call directly at 888-678-8242 for more information.

Aetna Resources

Aetna members who exhaust their EAP therapy sessions or require specialized treatment will experience a seamless transition to additional Aetna health programs. Your Resources for Living clinician will connect you to the appropriate Aetna program depending on your needs.

Connect with a Clinician

Resources for Living clinicians make it easy to connect, based on your schedule. You have the option to talk over the phone, in-person, video call and even text with your therapist. That way, you can choose the way that works best for you.

Call the 24-Hour Nurseline

Contact with Aetna nurses at 800-556-1555.

Aetna Virtual Primary Care through Teladoc

Natus employees who enroll in an Aetna medical plan have access to a virtual primary care program. Experts are available to chat about preventive care and mental health.

The Primary Virtual Care Program has several key features:

- Build a long-term relationship with an in-network provider of your choice that stays with you from your first virtual visit onward
- Quick and easy scheduling either through the Teledoc app or online
- Receive a free medical device kit (blood pressure cuff and heart rate monitor) to help monitor and share vital health signs from home
- In-depth preventive care including evaluation of biometric data, mental health screening, alcohol / tobacco counseling, and healthy diet advice
- Dedicated care team that includes nurses and staff who will be available via messaging 24/7 or by phone during business hours

Cost share for each Virtual Primary Care Visit:

- Aetna HDHP+HSA Plan: You are responsible for the full cost of each virtual visit until your deductible is met; then \$0 copay/visit afterwards

Schedule Teladoc Appointments

Virtual visits can be scheduled by calling 1-855-TELADOC, by downloading the Teladoc app, or online at www.teladoc.com/aetna.



Find an Urgent Care Center

Urgent care centers offer care for serious medical matters that are not life threatening. [Consider visiting an urgent care center instead of emergency room to save money.](#) Find providers by following the instructions on [page 13](#), but click “Urgent Care” instead of “Medical Doctors and Specialists” as the last step.

Additional Aetna Resources

Behavioral & Mental Health Resources

Behavioral Health support is provided by social workers, counselors, psychologists, marriage and family therapists, and psychiatrists depending on your specific needs.

- **Able To:** 8-week outpatient treatment program with weekly (phone or web-based) interactions with a licensed therapist for physical and behavioral health conditions. All 50 states, English and Spanish.
- **Aetna 360:** Available after a behavioral health stay. Aetna 360 Care Advocate is a single point of contact for members and caregivers for additional support or questions after a stay.
- **Array At Home:** Outpatient psychiatric and therapy treatment available for ages 5+ years and in 29 states. Arcadian services is available where Array at Home is not.
- **Autism Advocate:** Helps parents coordinate a variety of services. An advocate can help connect to local resources.
- **Condition Management:** Advocacy that helps high risk members and caregivers access and actively engage in treatment and services.
- **MDLive:** Quick, convenient virtual visits with doctors to get answers when you need it. Accepts patients ages 10+. Call 1-855-824-2170; go to www.mdlive.com/BHCOMM. Available in all 50 states.
- **WorkIt:** Online addiction recovery treatment program with coaching that meets members on their journey to health, an especially important resource during the pandemic.

Discounts

As an Aetna member you have access to additional savings and discount programs.

Visit: www.aetna.com/individuals-families/health-insurance-through-work/health-insurance-information/discounts.html.

- **Hearing Aid Discounts:** Available through Hearing Care Solutions and Amplifon Hearing Health Care.
 - **Hearing Care Solutions:** Schedule an appointment by calling 866-344-7756. There are 2,000 providers at more than 1,800 locations.
 - **Amplifon Hearing Health Care:** Call 877-301-0840 to order a validation packet. When you receive the packet, make an appointment with a provider. There are more than 1,600 participating locations.
- **Special Savings Programs:** Programs including fitness, vision services discounts, alternative health care programs, programs for moms-to-be and a variety of wellness programs and services can be found through www.aetna.com.
- **Aetna Maternity Program:** Call 1-800-CRADLE-1 (800-272-3531).
- **LifeMart – Savings through the Aetna discount program.** Create an account at LifeCare and use your work email address to register.

Online Resources

Aetna Member Website & Aetna Health App

Your source for all your Aetna health and benefit information.

- Find or replace your ID card
- Review plan information (including tracking and progress toward meeting your deductible)
- View and pay claims
- Research Aetna's products and programs
- Contact Aetna directly
- Access health and wellness information
- Receive personalized health recommendations based on your care needs

Visit www.Aetna.com or download the Aetna Health App to log on and get started.

Kaiser HMO Plans



Kaiser is one of Natus' low cost medical plans, available to employees who live in California and Washington. Kaiser is a Health Maintenance Organization (HMO) that provides patient services, hospitalization, supplies and prescription drugs through its own network of doctors, hospitals and other Kaiser-affiliated health care facilities. Kaiser covers your expenses only if you go to a Kaiser provider or facility; only emergencies are covered out-of-network.

Once enrolled, you will select a Primary Care Physician (PCP) to manage your care within Kaiser's network and to refer you to specialists. Kaiser offers cost-effective managed care and places a strong emphasis on wellness and preventive care. With Kaiser, you have no deductible and no claims to file; you have a fixed copay for each office visit, emergency room visit, and hospital stay.

You must live within the Kaiser service areas to be able to enroll in a Kaiser plan.

The following Kaiser plans are available:

- Kaiser HMO in California
- Kaiser HMO in Washington



Prescription Drug

If you are enrolled in one of the Kaiser medical plans, you will automatically receive prescription drug coverage through Kaiser. You are required to obtain your prescription drugs at the Kaiser facilities.

Kaiser Benefits at a Glance

	Kaiser HMO in California	Kaiser HMO in Washington
	In-network only Kaiser California	In-network only Kaiser Washington
Network	Kaiser California	Kaiser Washington
Deductible		
- Individual	\$0	\$0
- Individual in family	\$0	\$0
- Family	\$0	\$0
Out-of-Pocket Maximum		
- Individual	\$3,500	\$3,500
- Individual in family	\$3,500	\$3,500
- Family	\$7,000	\$7,000
Office Visit	\$30 PCP copay; \$50 Specialist copay	\$25 PCP copay; \$50 Specialist copay
Urgent Care	\$30 copay	\$25 copay
Preventive Care	Covered in Full	Covered in Full
Emergency Room	\$150 copay / visit	\$150 copay / visit
Outpatient Surgery	\$250 copay / procedure	\$250 copay / procedure
Hospital Coverage	\$500 copay / day	\$500 copay / day up to \$2,500 / admission
Diagnostic Lab & X-Ray	\$10 / encounter	No charge
Chiropractic Care	\$15 copay / visit, up to 20 visits	\$25 copay / visit, up to 20 visits
Bariatric Surgery	Medical necessity only; covered in the same manner as other conditions	Medical necessity only; covered in the same manner as other conditions
Mental Health & Substance Abuse		
- Outpatient	\$30 copay / individual visit	\$25 copay / individual visit
- Inpatient	\$500 copay / day	\$500 copay / day up to \$2,500 / admission
Retail Pharmacy (30 days)		
Generic Preferred Brand	\$15 copay	\$10 copay
Non-Pref. Brand Specialty	\$35 copay 30%, \$250 max	\$35 copay \$70 copay

Important notes:

These benefit highlights are not intended to replace the detailed information in each plan's [Summary Plan Description or Summary of Coverage](#). [These resources are available on Natus Benefits Website](#). Please refer to them for limitations and exclusions, pre-admission review requirements, and referral procedures. Failure to follow rules as detailed in plan resource materials may result in a reduction in your benefits and a higher cost to you.

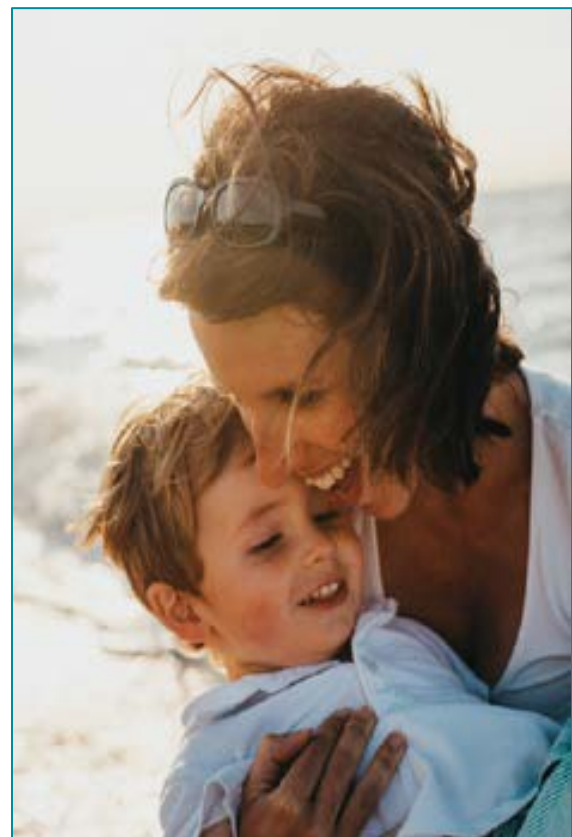
Kaiser Resources

Choose how you get care

- Make an appointment for therapy or counseling. Call your local medical center to schedule an appointment at the mental health, behavioral health, or psychiatry department.
- Get care advice 24/7. Find your local 24/7 phone number at healthy.kaiserpermanente.org/get-care.
- For emergency care. If you think you have a medical or psychiatric emergency, call 911 or go to the nearest hospital.

Wellness Resources

- Healthy Lifestyle Programs: Online wellness programs are available to help you eat healthier, lose weight, quit smoking, reduce stress, and manage ongoing conditions such as diabetes or depression.
- Health Classes: Choose from health classes and support groups offered at Kaiser facilities. Visit kp.org/classes to see what's available in your area.
- Wellness Coaching: Work with a personal wellness coach by phone at no cost to explore options for meeting your health goals. Start here: kp.org/wellnesscoach.



Behavioral & Mental Health Resources

- Mental Health: Mental health services include assessment, treatment, and support for a variety of mental, emotional, and substance use conditions. At Kaiser Permanente, adults, families, teens, and children can get clinical and support services for a wide range of issues. Visit kp.org/mentalhealth to access local resources.
- Mind/Body: Practicing self-care is good for the mind, body, and spirit. Get tips for meditation, dealing with everyday stressors and finding simple ways to take care of yourself. Visit kp.org/mindbody.
- Mental Health & Wellness: Check out additional Kaiser wellness resources at [Kaiser Health and Wellness Resources](https://kp.org/healthandwellness).
- Behavioral Health: Kaiser offers a number of support programs to help you and your loved ones if you need assistance with managing a variety of behavioral health needs.

Online Resources

- Kaiser Permanente App: Find doctors and locations, view upcoming appointments, message your doctor's office with non-urgent questions. Visit kp.org/mobile.
- MyStrength App: A program based on cognitive behavioral therapy offering guided resources and tools for a range of mental health needs and challenges.
- Calm App: A meditation and mindfulness app that can help users develop self-care skills.

Discounts

- Get reduced rates on a variety of health-related products and services through The ChooseHealthy Program, for example, acupuncture, chiropractic care, message therapy, access to fitness centers. Visit kp.org/choosehealthy or call 877-335-2746.
- Get discounts to ClassPass.

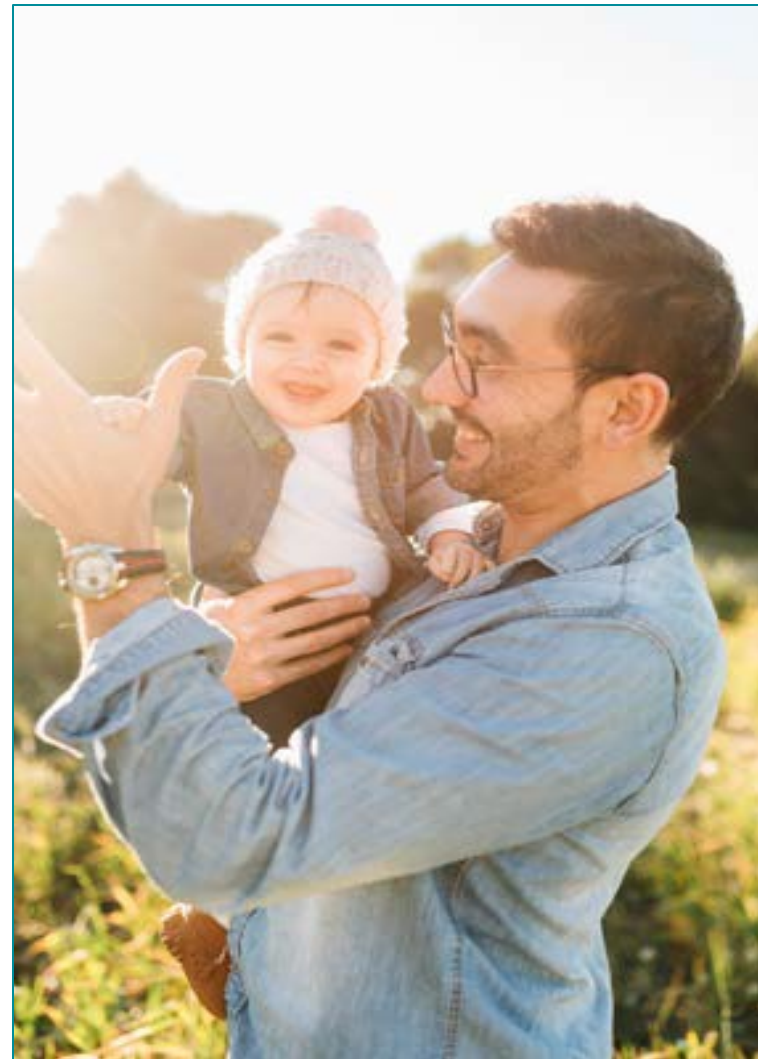
Dean Health Plan



Dean Health Plan is one of Natus' low cost medical plans, [available to employees who live in Wisconsin](#). If you elect Dean Health Plan, you must obtain all care from in-network providers, including doctor visits, lab work, surgeries, hospital visits and pharmacy. Dean Health Plan requires you to select a Primary Care Physician to manage your care within the network and to refer you to specialists; only emergencies are covered out-of-network.

Dean Health Plan [offers many wellness and preventive care programs to help you stay healthy](#). There are also care management resources available to help if you have chronic or complex conditions.

You must live within the Dean Health Plan service areas to be able to enroll in the Dean Health Plan.



Prescription Drug

If you are enrolled in the Dean Health Plan, you will automatically receive prescription drug coverage through Dean Health Plan.

Dean Health Plan

Benefits at a Glance

	Dean Health Plan
	In-network only
Network	Dean Health Plan
Deductible	
-Individual	\$1,500
-Individual in family	\$1,500
-Family	\$3,000
Out-of-Pocket Maximum	
-Individual	\$3,000
-Individual in family	\$3,000
-Family	\$6,000
Office Visit	\$30 PCP copay; \$50 Specialist copay
Urgent Care	\$30 copay
Preventive Care	Covered in Full
Emergency Room	\$125 copay / visit
Outpatient Surgery	\$500 copay / admission to facility; deductible applies for physician/surgeon fees
Hospital Coverage	\$500 copay / admission to facility; deductible applies for physician/surgeon fees
Diagnostic Lab & X-Ray	0% after deductible
Chiropractic Care	Covered if approved by PCP
Bariatric Surgery	\$500 copay / admission to facility; deductible applies for physician / surgeon fees (subject to Dean Health Plan's standard requirements)
Mental Health & Substance Abuse	
-Outpatient	\$30 copay / individual visit
-Inpatient	\$500 copay / admission
Retail Pharmacy (30 days)	
Tier 1	\$10 copay
Tier 2	\$30 copay
Tier 3	\$50 copay
Tier 4	30% coinsurance

Important notes:

These benefit highlights are not intended to replace the detailed information in each plan's [Summary Plan Description](#) or [Summary of Coverage](#). [These resources are available on Natus Benefits Website](#). Please refer to them for limitations and exclusions, pre-admission review requirements, and referral procedures. Failure to follow rules as detailed in plan resource materials may result in a reduction in your benefits and a higher cost to you.

Dean Health Plan Resources

As a Dean Health member, you have a number of additional programs to support your overall health. Check out the following programs and discounts available to you through Dean Health.



Get Virtual Care

Call or email to make appointments, get advice or meet face-to-face online. For more information, call 800-279-1301 or visit www.deancare.com.



Behavioral & Mental Health Resources

Dean Health's team of nurses, social workers and program outreach specialists help you locate and navigate community and provider resources and set personal goals.

For members with mental health and substance use disorders, Dean Health's case management provides an individualized approach to help you manage your health.

- Learn more about Behavior Health Case Management at: www.deancare.com/wellness/care-management/behavioral-health-and-substance-use
- Search for a behavioral health provider at: www.deancare.com/find-a-doctor
- Find additional mental health resources at: www.ssmhealth.com/mental-health



Wellness Resources

- REAL goals: Realistic, Easy, Attainable, Life Goals that people can set and work on. Visit www.deancare.com/wellness/real-goals.
- Health Transformation Consultant: Dean Health's team can provide staff or manager training on a Stigma Free Workplace through NAMI or offer employees a Personal Wellness Plan appointment.
- Wellness Care Package: Look for a wellness package each month highlighting the many resources available to all employees.
- Wellness Events: Includes Learning Loft, Book Club, Move with a Doc.
- Discounted Fees at Local Fitness Facilities.
- Living Healthy Wellness Program: <https://www.deancare.com/livinghealthy>
- Health Assessment: Brief questionnaire to help you take the first steps to a healthy lifestyle.
- Living Healthy Rewards: Earn wellness rewards (up to \$150 in 2022) for completing a health assessment and participating in well-being activities (annual flu vaccine, preventive office visit, dental visit, etc.).

Online Resources

- Dean Health Member Website: Site includes secure, personalized features for registered members, including access to claims and benefit status. Visit www.deancare.com to log on and get started.
- WebMD wellness member portal: Helpful tools like self-assessments for anxiety & depression, and mental health podcasts by Beyond Well Solutions. Login and click "Living Healthy."
- Wellness Webinar Series: Watch our webinar series focuses on a number of topics. Watch at www.youtube.com/playlist?list=PLSOoz5utmXgnR87m440q2pibkI6FCeyC7

Medical Terms You Should Know

Copay:	A fixed dollar amount you pay at the time of service.
Deductible:	The amount you pay for covered services before the medical plan begins to pay its share for services. A new annual deductible applies each calendar year. The annual deductible is not prorated for new hires.
Coinsurance:	A form of cost-sharing in which you and the medical plan each pay a set percentage for covered provider services.
Out-of-Pocket Maximum:	The maximum amount of money you will have to pay in a calendar year for medical expenses. When you reach the out-of-pocket maximum, medical benefits for the rest of the year are paid by the plan at 100%. The out-of-pocket maximum is not prorated for new hires. After you reach the out-of-pocket maximum, you no longer pay coinsurance for the remainder of the calendar year. However, you remain responsible for dollar copays under the traditional PPO, and for non-PPO providers costs that are in excess of the covered expense.
High Deductible Health Plan:	This is a medical plan with a higher deductible than a traditional plan. A High Deductible plan can be combined with a Health Savings Account (HSA), allowing you to pay for certain medical expenses with money free from federal taxes. Natus' Aetna HDHP+HSA Plan s such a plan. For 2023, the IRS defines a high deductible health plan as any plan with a deductible of at least \$1,500 for an individual or \$3,000 for a family. An HDHP's total annual out-of-pocket expenses (including deductibles, copayments, and coinsurance) can't be more than \$7,500 for an individual or \$15,000 for a family. (This limit doesn't apply to out-of-network services.)
Provider Network:	The facilities, providers and suppliers your medical plan carriers (Aetna, Kaiser, Dean Health Plan) have contracted with to provide health care services under discounted fees.
Summary of benefits and coverage:	An easy-to-understand summary of your coverage which is made available from your health insurance plan under the Affordable Care Act.

Prescription Drug Terms You Should Know

Brand-name drug:

A medication which is marketed under a distinctive trade name and is, or at one time was, protected by patent laws.

Formulary:

A formulary is a list of preferred generic and brand-name drugs used to identify medications which have been approved based on their safety, clinical effectiveness and cost. Each medical carrier develops its own list.

- For Aetna, you can review their Standard Plan Formulary List at: [aetna.com/individuals-families/find-a-medication/2023-aetna-standard-plan.html](https://www.aetna.com/individuals-families/find-a-medication/2023-aetna-standard-plan.html)
- For Kaiser CA visit: info.kaiserpermanente.org/html/kpic/formulary.html
- Kaiser WA visit: healthy.kaiserpermanente.org/washington/health-wellness/drug-formulary
- Dean Health Plan visit: deancare.com/members/pharmacy/benefits/member-drug-formulary

Generic drug:

These drugs contain the same active ingredient as their brand-name counterparts and are FDA-approved as therapeutically equivalent, but are typically less expensive. Using generic drugs is one of the easiest ways you can reduce your prescription drug costs, so always ask your doctor if a generic version is right for you.

Specialty drug:

There is no standard definition for a specialty medication, but drugs in this category typically are difficult to administer, may require special handling, and are expensive. These drugs are used to treat complex conditions such as rheumatoid arthritis, multiple sclerosis, psoriasis, etc. They may be injected, infused or taken by mouth. Patients taking these medications may need ongoing clinical assessment to manage challenging side effects.



Mental Health Services through Resources for Living

The Employee Assistance Plan (EAP) through Aetna Resources for Living (RFL) provides confidential counseling and referral services for up to **10 visits per issue per year (with unlimited issues)**. The EAP is available at **no cost to you** and all members of your household. That includes dependent children up to age 26, whether or not they live at home.

You can go to www.resourcesforliving.com to locate a provider or you can contact Aetna Behavioral Health at 800-342-8111. To access services: User name: Natus; Password: eap

The Employee Assistance Program (EAP) through Resources for Living offers free, confidential 24/7 support for all Natus employees.

Call 1-800-342-8111 to get started.

(RFL) clinicians are trained to provide support for a number of stress-causing issues, including:

- Work/life balance challenges
- Parenting issues
- Child and elder care referrals
- Disaster support (i.e., COVID-19, wildfires, hurricanes)
- Dealing with depression
- Drug and substance abuse
- Legal counseling + referrals
- Financial counseling + referrals
- ID theft concerns
- Self-improvement

Convenient Access for Support

Resources for Living clinicians make it easy to connect, based on your schedule. You have the option to talk over the phone, in-person, video or even via chat therapy. That way, you can choose the way that works best for you.



Phone

Call **(800) 342-8111** or use the Resource for Living [Google](#) or [Apple](#) app to make appointments, get advice or meet face-to-face online.



Televideo

Exactly like in-person visits, televideo allows you to connect with a counselor at your convenience. It's the next best thing to being in the same room - without the commute!



Face-to-Face

Connect with a counselor in-person for personalized guidance. Services are always free and confidential.



ChatTherapythroughTalkSpace

Send unlimited text, video and audio messages to your dedicated therapist via web browser or the Talkspace app. No commutes, appointments or scheduling hassles. One week of chat equals one therapy session.

What happens if I exceed 10 sessions per issue in a year?

If counseling needs exceed 10 sessions per issue per year (with unlimited issues), or if you require more managed care, your RFL clinician will coordinate care with your medical plan or will refer you to a local resource.

See the additional mental health resources provided through your provider.

- [Aetna members \(see page 16\)](#)
- [Kaiser members \(see page 20\)](#)
- [Dean Health members \(see page 23\)](#)

Need more information?

- Log on to www.resourcesforliving.com/login
- Username: Natus | Password: eap
- Download the Resources for Living app for tips, support articles and questions on where to start. Simply search for “Resources For Living” in your device’s app store to install
- Call 1-800-342-8111 to talk to a RFL clinician today



Dental Plans

Comprehensive dental care to support long-term dental health

Aetna Dental - DMO and PPO Dental Plans

Aetna offers two dental plans administered by Aetna (Aetna DMO and PPO). Aetna dental DMO and PPO plans are available to all eligible employees and their eligible dependents. **Note that dental benefits are bundled with vision and may not be elected separately.**

Visit www.aetna.com for a more detailed description of how to use the dental plans and locate DMO and PPO providers. Click on “Find A Doctor” at the top and click on “Plan from an employer,” toward the middle of the webpage, to access Aetna’s DocFind search. Please see the plans to select below for use with Aetna DocFind:

- DMO: DMO/DNO/Managed Dental > DMO/DNO
- PPO: Dental PPO/PDNwithPPOIINetwork>Dental PPO/PDN with PPO II

For more information regarding Aetna dental network providers, contact Aetna at 877-238-6200.

	DMO	PPO
Annual Deductible (Waived for preventive)	N/A	Yes
Individual	None	\$50
Family	None	\$150
Annual Maximum (for Preventive, Basic, and Major)	None	\$1,500
Preventive (Exams, Cleanings, Fluoride, X-Rays)	100%	100%
Basic (Fillings, Extractions)	100%	80%
Major (Inlays, Crowns, Dentures)	50%	50%
Orthodontia (Adult and Child)	50%	50%
Orthodontic Lifetime Maximum	24 months of comprehensive orthodontic treatment plus 24 months of retention.	\$1,500

Vision Plan

An important element to your overall health is your vision

If you elect dental coverage, you and your covered eligible dependents also receive vision coverage through VSP. Vision coverage is bundled with dental and may not be elected separately. For more information regarding how to use the plan and VSP network providers, contact VSP at 800-877-7195 or visit vsp.com.

	VSP Provider	Non-VSP Provider
Copayments		
-Examination Copay	\$20 copay	None
-Glasses Copay	\$20 copay	None
-Lenses Copay	Up to \$60 copay	None
Examination		
Once every 12 months	100%	Up to \$50
Lenses		
Once every 12 months		
-Single Vision Lenses	100%	Up to \$50
-Bifocal Lenses	100%	Up to \$75
-Trifocal Lenses	100%	Up to \$100
Frames		
Once every 24 months	\$150/\$170 allowance	Up to \$70
Contact Lenses		
-In lieu of Lenses & Frames	\$150 allowance	Up to \$105
-Necessary Elective	100%	Up to \$210

Additional Benefits with VSP

- **Affiliate Providers:** VSP has contracts with affiliate providers such as Costco. Check with Costco for member pricing on frame and lens options.
- **Discounted Frames:** VSP offers a \$20 discount on featured frame brands like Calvin Klein, Diane von Furstenberg, Valentino, Sean John, and many more. To find a doctor who carries the discounted brands, visit www.vsp.com.
- **Discounted Hearing Aids:** Through the TruHearing Program, you and your dependents may receive a pair of hearing aids discounted up to 60%. Membership in the TruHearing Program gives you access to a national network of more than 4,000 licensed hearing aid professionals and savings of up to \$1,300 per hearing aid purchase, and deep discounts on batteries. Additionally, each hearing aid purchase from TruHearing includes three professional visits, a 45-day money-back guarantee, and 48 replacement batteries. Learn more about this program at www.vsp.com/offers/

Income Protection Plans

Life Insurance, AD&D Insurance, and Disability Coverage

Natus provides all eligible employees with Basic life, AD&D, short- and long-term disability protection. **Natus covers 100%** of premium cost for employees.

Life, AD&D, and Disability Benefits*
Natus covers 100% of premium cost for employees

Plan administered by The Hartford	Benefits
Life Insurance	Two times your annual salary to \$500,000
Accidental Death & Dismemberment Benefit	Two times your annual salary to \$500,000
Short-Term Disability	60% of total weekly earnings to a maximum of \$3,000, beginning the 8th day of illness or injury and payable for up to 12 weeks
Long-Term Disability	50% of total monthly earnings to a maximum of \$8,500, beginning 90 days from the date of disability

Financial security for your family

*The IRS considers the value of group term life insurance in excess of \$50,000 “imputed income” and subject to tax. (You will see this on your paystub as “GTL”.) **Natus Medical provides all eligible employees Basic Life, Accidental Death & Dismemberment and Disability benefits at no cost to you.**

Voluntary Life Benefits (Employee-Paid)

Employees **interested in purchasing additional coverage may purchase** Voluntary Life from The Hartford for themselves or for themselves and their eligible dependents. The cost of the voluntary life plan is paid 100% by the employee.

You can purchase employee voluntary life in increments of one to four times salary for a total election up to the lesser of four times salary or \$500,000. If you a newly hired employee electing coverage within your first 31 days, The Hartford will automatically approve coverage up to \$350,000. For amounts exceeding \$350,000 or if you are making a new election after your first 31 days of employment, you will need to complete an Evidence of Insurability (EOI) form and obtain approval from The Hartford.

For your spouse, you can purchase voluntary life in increments of \$5,000 up to the lesser of 100% of the employee’s amount or \$250,000. If you are a newly hired employee electing coverage within your first 31 days, The Hartford will automatically approve coverage up to \$50,000. For amounts exceeding \$50,000, or if you are making a new election after your first 31 days of employment, you will need to complete an EOI form and obtain approval from The Hartford.

For your child or children (to age 26), coverage of \$10,000 is available.

Age reduction is a very common feature for life insurance coverage.

Important to note that Natus Life Insurance payout value does not reduce with age.

Voluntary Life Benefits (Employee-Paid) - continued

Plan administered by The Hartford	Voluntary Benefit
Employee Benefit	Increments of one to a maximum of four times salary up to \$500,000.
Spouse Life	Any multiple of \$5,000 to a maximum of \$250,000, but not to exceed 100% of the employee's approved election. You may not elect coverage for your spouse if you do not elect coverage for yourself. You may not elect coverage for your spouse if your spouse is covered as an employee under this policy.
Child Life	\$10,000 benefit. You may elect coverage for your child(ren) to age 26 as long as you elect supplemental life coverage for yourself.
Guarantee Issue	Evidence of Insurability is generally required for any benefit amount for new enrollees, unless you are a new hire and this is the first time the plan is being offered to you. For new hires, Evidence of Insurability is required above the following amounts: Employee: \$350,000 Spouse: \$50,000

Voluntary Short-Term Disability Benefits (Employee-Paid)

Natus provides an opportunity for you to purchase additional short-term disability coverage to help protect more of your income if you're ever unable to work.

If you decide to [purchase the voluntary short-term disability plan](#), the combined basic and voluntary plan will replace 70% of your weekly earnings up to a \$3,500 weekly benefit maximum. The maximum number of weeks you can receive benefits while you're disabled is 12 weeks. The weekly benefit may be reduced or offset by other sources of income.

You are already enrolled in the [basic short-term disability plan provided by Natus at no cost to you](#). The basic short-term disability plan will replace 60% of your weekly earnings up to a \$3,000 weekly benefit maximum, if you are unable to work.

Terms You Should Know

Guarantee Issue Amount:

This is the amount of Supplemental Life Insurance coverage you may elect without having to satisfy proof of good health as described below.

Imputed Income:

The value of Company-paid life insurance coverage over \$50,000 is considered taxable income under federal tax law. This "imputed income" will be included in your annual gross income reported on your W-2 form.

Proof of Good Health:

Proof of good health (also referred to as Evidence of Insurability) is required for any Supplemental Life Insurance in excess of the guarantee issue level. Benefit amounts requiring proof of good health are subject to The Hartford. You must complete an evidence of insurability application and take any requested medical exams and lab tests. You may be responsible for the cost of the exams.

Accident Insurance Plan

With Accident Insurance, if you experience an accident, you will receive payment(s) associated with the injury and related services, including emergency room care, doctor's office visits, physical therapy or related surgery.

The funds you receive from this insurance can be used to help offset medical expenses that primary health insurance doesn't cover (like deductibles, coinsurance or copays) or can be used to pay for any non-medical expenses (like mortgages, rent, groceries, car expenses, etc).

This benefit provides protection for everyday occurrences.

Natus' Accident plan is offered through The Hartford. You may elect the plan and pay your premiums with after-tax dollars through payroll deductions.



Hospital Indemnity

The Hospital Indemnity plan is designed to help guard against large out-of-pocket expenses. If you or a loved one has a hospital stay, hospital indemnity insurance pays a cash benefit for a covered illness or injury.

Even with the best primary health insurance plan, out-of-pocket costs from a hospital stay can add up. The benefits are paid in lump sum amounts to you and can be used however you choose.

The funds can be used to help offset medical expenses that primary health insurance doesn't cover (like deductibles, coinsurance or copays) or can be used to pay for any non-medical expenses (like mortgages, rent, groceries, car expenses, etc.).

Natus' Hospital Indemnity plan is offered through The Hartford. You may elect the plan and pay your premiums with after-tax dollars through payroll deductions.



Critical Illness



The Critical Illness plan is designed to guard against large out-of-pocket expenses that result from a serious illness.

If you are diagnosed with a serious illness, your Natus medical plan will pick up most of the tab, but can still leave out-of-pocket expenses that add up quickly.

Critical Illness insurance can provide a lump-sum benefit upon diagnosis that can be used however you choose for expenses not covered by your Natus medical plans (out-of-pocket medical expenses related to care, assistance around the home, other everyday expenses, etc.).

Natus' Critical Illness plan is offered through The Hartford. You may elect the plan and pay your premiums with after-tax dollars through payroll deductions.

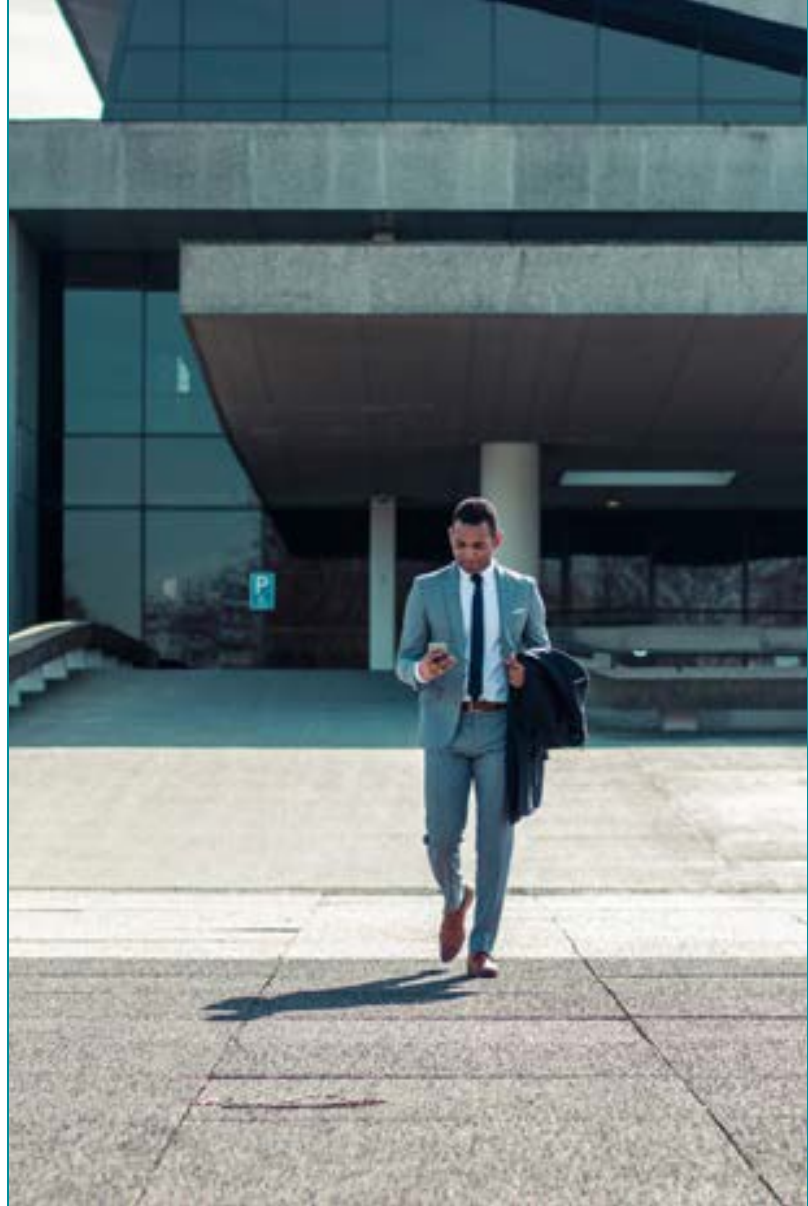
Legal Help

Whether you are buying a home, preparing a will or trust, or encountering an unexpected problem such as a speeding ticket or a credit problem, you may find yourself needing professional legal help at some point.

Natus' partnership with ARAG gives you access to a nationwide network of thousands of attorneys who can address your legal situation by providing advice, document preparation or review and representation if needed.

For fully covered non-excluded matters, there are no co-pays or deductibles as the plan pays the network attorney's fee. For matters not fully covered and not excluded, you can receive a reduced fee that is at least 25% off the network attorney's normal hourly rate. You pay your premiums with after-tax dollars through payroll deductions. Members can receive legal help from a network attorney by phone, in person or online.

Once you have enrolled in the plan, you simply select a network attorney in the area of practice that you need, either online or by phone. **Your spouse/domestic partner and dependent children are also covered under the plan.** There is **no limit** during the year **to how many times you can use the services** of a network attorney for covered legal matters.



If you need assistance, contact ARAG at 800-247-4184.



Identity Theft

Natus has partnered with IdentityForce, formerly known as CyberScout, to offer identity theft protection services to you and your family. IdentityForce can help you minimize threats, monitor personal information and manage recovery if you are ever the victim of identity theft or fraud. Identity theft can take months to resolve, so it is as important as ever to [get the protection you and your family deserve.](#)

To purchase these services from IdentityForce, you simply make your election and pay your premiums with after-tax dollars through payroll deductions.

After you're enrolled in the plan, you'll receive an email from IdentityForce with a link and instructions. You can activate your account by following the instructions and then logging into your online account at <https://mybenefits.identityforce.com> at any time. At [IdentityForce](#), you will find a comprehensive set of tools to help reduce your online vulnerabilities and detect and eliminate cyber threats to keep your identity secure.

If you have other questions,
contact 877-694-3367.

You can also visit
www.IdentityForce.com for
more information.

Flexible Spending Accounts

You can choose to enroll in one or both FSA accounts:

- Health Care Flexible Spending Account
- Dependent Care Flexible Spending Account

These Flexible Spending Accounts allow you to set aside a portion of your income on a pre-tax basis per calendar year. Natus allows employees to contribute up to the 2023 IRS limits of **\$3,050** for Health Care FSA and **\$5,000** for Dependent Care FSA.

Example of eligible expenses:

Health Care FSA

- Deductibles and copays
- Health Care expenses not covered by your plan and approved by the IRS
- Over-the-counter drugs
- Medical equipment
- Therapy

Dependent Care FSA

- Childcare for children under age 13
- Adult dependent daycare
- Dependent daycare centers

Regarding Health Care FSAs

- Full service, traditional FSA for employees who are not enrolled in a Health Savings Account (HSA). Employees may enroll in a full service, traditional FSA and will be able to fund qualified health care, dental and vision expenses with pre-tax dollars. (You may not set up an HSA if you elect to have a full service, traditional FSA.)
- Limited-purpose FSA for employees who are enrolled in a Health Savings Account (HSA). Employees may enroll in a limited purpose FSA and will be able to fund qualified non-medical expenses with pre-tax dollars. For example, qualified dental and vision.

A note on carryover FSA funds

The IRS limits how much money you may contribute to your FSA each plan year and limits the amount of unused funds you can carryover into the new plan year. For 2023:

- Health Care FSA (including Limited-Purpose FSA): You will be able to carryover up to \$610 of your 2023 unused funds into 2024. Remaining unused funds will be forfeited.
- Dependent Care FSA: You cannot carryover unused funds into 2024. All unused funds will be forfeited.

You will have until March 31, 2024 to submit qualified Health Care and Dependent Care FSA expenses incurred through December 31, 2023 for reimbursement.

The Flexible Spending Accounts are administered by our vendor, PayFlex.

You may only make an election within 31 days of becoming a new hire or during open enrollment. If you incur a qualified family status change (e.g., marriage divorce, birth of your child, etc.), you will have 31 days from the event to make a change or enroll in the FSA plans.

For more information about Natus' FSAs, contact PayFlex at 888-678-8242 or www.payflex.com.

Benefit Plan Costs

Natus subsidizes a significant portion of the cost for employees and eligible dependents for medical, dental and vision. Your contributions for the health plans are made on a “pre-tax” basis, unless you elect otherwise.

If you are covering a domestic partner/same-sex spouse, you pay the cost of their coverage on an after-tax basis per the IRS.

In general, you will be taxed on the value (imputed income) of the coverage provided for your domestic partner and his/her dependent children, if applicable.

If your domestic partnership (or same-sex marriage) meets the requirements of local law, you may not be charged imputed income for state income tax purposes.

2023 Bi-weekly Employee Contributions for Aetna HDHP+ HSA Medical Plan

	Bi-weekly Contributions
	Aetna HDHP+ HSA
Employee Only	\$84.25
Employee + Spouse	\$192.50
Employee + Child(ren)	\$187.75
Employee + Family	\$288.00

2023 Bi-weekly Employee Contributions for Kaiser HMO Plans

Kaiser HMO Plans	Bi-weekly Contributions	
	Kaiser CA HMO	Kaiser WA HMO
Employee Only	\$55.75	\$55.75
Employee + Spouse	\$145.00	\$145.00
Employee + Child(ren)	\$114.25	\$114.25
Employee + Family	\$230.25	\$230.25

2023 Bi-weekly Employee Contributions for Dean Health Plan

Dean Health HMO Plan	Bi-weekly Contributions
	Dean Health Plan HMO
Employee Only	\$33.25
Employee + Spouse	\$86.25
Employee + Child(ren)	\$68.00
Employee + Family	\$137.25

2023 Bi-weekly Employee Contribution for Dental and Vision

Dental and Vision	Bi-weekly Contributions	
	DMO + Vision	PPO + Vision
Employee Only	\$4.75	\$9.00
Employee + Spouse	\$10.50	\$20.75
Employee + Child(ren)	\$12.00	\$23.50
Employee + Family	\$16.50	\$32.75

2023 Monthly Voluntary Life and Disability Rates

Employee Age	Voluntary Life for Employee Monthly Rates per \$1,000 Covered Earnings	Employee Age*	Voluntary Life for Spouse Monthly Rates per \$1,000 Covered Amount
Under 30	\$0.07	Under 30	\$0.06
30 - 34	\$0.08	30 - 34	\$0.08
35 - 39	\$0.09	35 - 39	\$0.09
40 - 44	\$0.16	40 - 44	\$0.13
45 - 49	\$0.26	45 - 49	\$0.22
50 - 54	\$0.38	50 - 54	\$0.38
55 - 59	\$0.59	55 - 59	\$0.63
60 - 64	\$0.77	60 - 64	\$0.83
65 - 69	\$1.27	65 - 69	\$1.31
70 - 74	\$2.60	70 - 74	\$2.39
75 +	\$2.60	75 +	\$2.39

*The rates for the voluntary life for spouse are based on the employee's age.

Child Life	Child Rate per \$1,000 Covered Amount
Child Life	\$0.20

2023 Monthly Rate for Voluntary Short-Term Disability Insurance

Voluntary Short-Term Disability	Monthly Rate per \$10 of Weekly Benefit
Per Employee	\$0.184

2023 Bi-weekly Rates for Additional Benefits

2023 Bi-Weekly Rates for ARAG Group Legal

Group Legal	Bi-weekly Rate
Per Employee	\$11.19

2023 Bi-Weekly Rates for Accident Insurance (The Hartford)

Accident Insurance	Bi-weekly Rates
Per Employee	\$4.83
Employee + Spouse	\$7.62
Employee + Child(ren)	\$8.26
Employee + Family	\$12.92

2023 Bi-Weekly Rates for Hospital Indemnity Insurance (The Hartford)

Hospital Indemnity Insurance	Bi-weekly Rates
Per Employee	\$5.79
Employee + Spouse	\$12.20
Employee + Child(ren)	\$11.01
Employee + Family	\$18.28

2023 Bi-Weekly Rates for Critical Illness Insurance (The Hartford)

Age	Employee	Employee & Spouse	Employee & Child(ren)	Family
18-24	\$1.38	\$2.24	\$2.10	\$3.07
25-29	\$1.66	\$2.66	\$2.37	\$3.49
30-34	\$1.86	\$2.96	\$2.57	\$3.80
35-39	\$2.36	\$3.73	\$3.08	\$4.56
40-44	\$3.33	\$5.22	\$4.05	\$6.05
45-49	\$5.13	\$8.00	\$5.85	\$8.84
50-54	\$7.11	\$11.07	\$7.83	\$11.91
55-59	\$9.66	\$15.04	\$10.38	\$15.88
60-64	\$13.53	\$21.02	\$14.24	\$21.85
65-69	\$18.54	\$28.68	\$19.26	\$29.51
70-74	\$12.56	\$19.49	\$13.08	\$20.10
75-79	\$16.39	\$25.31	\$16.91	\$25.91

2023 Bi-Weekly Rates for CyberScout Identity Theft Protection

Identity Theft Protection	Bi-weekly Rates
Per Employee	\$3.69
Employee + Spouse	\$6.92
Employee + Child(ren)	\$6.92
Employee + Family	\$6.92



Military Families

TRICARE is the health care program for uniformed service members, retirees, and their families around the world. TRICARE provides comprehensive coverage to all beneficiaries that include health plans, prescriptions, and dental plans. There are different plans for military personnel based on their status (active, reserve, etc.). TRICARE may be considered the same as “other group coverage”.

TRICARE is comprehensive care and covers the following benefits for the service member, and their family if they enroll:

- Outpatient visits,
- Hospitalization,
- Preventive services,
- Maternity care,
- Immunizations, and
- Mental/Behavioral health services.

Employees who qualify to enroll in TRICARE plans may also sign up for the employer plans as additional coverage to their TRICARE plan. This double coverage is helpful if the VA is experiencing delays in care; this gives the member options and may provide faster or better network providers. Employees may still enroll in the HDHP+HSA Plan to have the secondary coverage, but will not be eligible to open an HSA, since TRICARE is considered another form of health care and that would **disqualify employees from contributing to an HSA**.

Each supplemental insurance plan has its own rules. Carefully consider you and your family's health care needs before purchasing a supplemental insurance plan.

For more information, please visit:

[TRICARE NEWSROOM](#) – TRICARE Newsroom Homepage.

[TRICARE HANDBOOK](#) – Helps you learn about the healthcare options.

Thank you for your service!



Retirement Plan

Natus provides a 401(k) plan with a discretionary employer matching contribution. All full-time employees, as defined in the plan document, are immediately eligible to participate in this retirement plan. As a result, there are a few ways to contribute. You may contribute monies from your payroll check to your individual 401(k) retirement account on a pre-tax basis (Traditional), or you may also make after-tax contributions (Roth), or a combination of both.

Contribution Plan

Years of Service for Vesting	Percentage
Less than 1	0%
1	50%
2	100%

You may take out one loan at a time. Be sure you understand the plan guidelines and impact of taking a loan out on your 401(k) before initiating a loan from your individual 401(k) retirement account. (Additional fees may apply.) Generally, you may borrow the lesser of 50% of your vested account balance or \$50,000. Any outstanding loan balances over the previous 12 months may reduce the amount you have available to borrow. The minimum amount you may borrow is \$1,000.

Important: Loan repayments (plus interest) to your individual 401(k) retirement account are automatically deducted from your paythrough after-tax payroll deductions.

Those contributions can be 1% to 60% of pre-tax pay up to IRS limits. As of 2023, those limits are **\$22,500**, or up to **\$30,000** if age 50 during the calendar year. (Please check the plan website at 401k.com for more information.) The employer matching contributions are subject to a two-year vesting schedule, as noted below.

Employees who wish to maximize their retirement savings, can contribute up to **\$41,000 on an after-tax** basis into a ROTH account. This contribution is in addition to the IRS limits for pre-tax and the Natus employer contribution. Employees age 55+ can contribute an additional \$7,500 for 2023.

Additionally, you may make a withdrawal upon the event of termination of employment, retirement, disability or death. Keep in mind withdrawals are subject to income taxes and possibly to early withdrawal penalties.

For more information about Natus' retirement plan, please call Fidelity at 800-835-5097 and/or go to www.401k.com.

Watch this video to learn how to make the most of your retirement savings:
<https://www.brainshark.com/fidelityemg/retirementsavings>.



Paid Time Off (PTO)

Natus provides four weeks (20 days) of combined vacation, personal and sick days per calendar year, referred to as Paid Time Off (PTO).

PTO accrues at 6.15 hours per pay period.

After 5 years of continuous employment, PTO increases to 7.69 hours per pay period (25 days per year).

Regular, part-time employees (between 30 and 40 hours of work per week) accrue PTO on a prorated basis.

PTO may be accrued up to a maximum of 180 hours and can be rolled over into the following calendar year. If you have reached the **maximum of 180 hours or the combination of PTO balance and scheduled PTO hours not yet taken equals 180 hours, you will no longer accrue PTO**; therefore, you must use your PTO, or lose the ability to accrue additional time off.

An employee must obtain PTO approval in advance from his/her manager for all scheduled absences. Managers will make reasonable efforts to grant you your requested days off; however, your request is subject to the operating needs of the company and availability of accrued PTO hours. Employees should report PTO to payroll during the pay period it was taken. Your manager will review with you the procedures for recording PTO.

Remember PTO is to be used for vacation, personal, family care and sick time off. It is unacceptable to come to work when ill and possibly contagious in order to preserve accumulated PTO hours.



Important Contact Information & Websites

Carrier	Group Number	Web Site Address	Phone Number
Aetna HDHP+HSA Plan	847244	www.aetna.com	877-204-9186
Kaiser California	Northern CA: 606090 Southern CA: 234217	www.kp.org	800-464-4000
Kaiser Washington	1908400	www.kp.org/wa	888-901-4636
Dean Health Plan	176XQSA	www.deancare.com	800-279-1301
Aetna Dental • PPO • DMO	847244	www.aetna.com	877-238-6200
VSP	12262730	www.vsp.com	800-877-7195
The Hartford • Life • Disability • Accident • Critical Illness • Hospital Indemnity		http://thehartford.com/employeebenefits	Life Claims: 877-567-1954 Disability Claims: 877-567-1954 Critical Illness, Accident, Hospital Indemnity Claims: 866-547-4205
ARAG Legal Insurance		http://legal.com/myinfo	800-247-4184
IdentityForce ID Theft Protection		www.IdentityForce.com	877-694-3367
Aetna Resources for Living (Employee Assistance Program)	EA600920	www.resourcesforliving.com (user = Natus; password = eap)	800-342-8111
PayFlex		www.payflex.com	888-678-8242
Fidelity 401(k) Plan		www.401k.com	800-835-5097
Natus Benefit Call Center		NatusBenefits@Plansource.com	866-967-0251
Natus Benefits		www.natusbenefits.com	