



2023 WELLNESS AND BENEFITS GUIDE

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If you (and/or your dependents) have Medicare or will become eligible for Medicare in the next 12 months, a federal law gives you more choices about your prescription drug coverage. Please see Important Notices for more details.

Welcome

Cricut offers a comprehensive benefits package designed to meet your individual needs – from health care to financial protection. This guide provides an overview of your benefits, with the information you'll need to choose the benefits that are right for you and your eligible dependents for the coming year.

It's important to learn about the coverage options available to you, compare the features and costs, and decide which options are best for your individual situation and budget. Be sure to consider not only the premiums for each plan, but also the out-of-pocket costs – deductibles, copays, and coinsurance. By being a smart benefits consumer, you can support your health and get the most for the money you spend on your coverage. Your premiums for many of your benefits are deducted from your paycheck on a pretax basis, saving you money in taxes.

WHO IS ELIGIBLE?

- Full-time employees who actively work at least 30 hours per week.
- Part-time employees, less than 30 hours a week are eligible for Dental and Vision
- Your legal spouse or domestic partner.
- Your natural born children, current stepchildren, or legally adopted children up to age 26.
- Children of Domestic Partner
- Your children of any age if they depend on you for support due to a physical or mental disability (documentation may be required).

WHEN DOES COVERAGE BEGIN FOR NEW HIRES?

Coverage begins on the first day of employment for all employees. You must be actively at work for your coverage to become effective.

WHAT DO I NEED TO CONSIDER FOR OPEN ENROLLMENT?

When choosing your insurance coverage for 2023, review the benefit options available to you and make the elections that are right for you and your family.

- Which medical plan will work best for you?
- How much do you want to contribute to the health care account that works with your medical plan?
- Do you need dental or vision coverage?
- Do you need to cover eligible family members under your insurance benefits?
- Do you want to purchase supplemental life?
- Do you have upcoming life events to consider when selecting benefits, such as the birth of a new baby, a marriage, or a child going to college?
- Who should be your beneficiary for life insurance and your Health Saving Account (HSA)?

Important reminder

To enroll in, modify, or waive benefits, you **must** log into UKG. If you do not make changes during Open Enrollment, your next opportunity to make changes will be during next year's Open Enrollment period or with an IRS qualifying life event.

QUALIFIED LIFE EVENTS

You have 30 days from the date of the event to make changes to your benefits. Qualified Life Events include:

- Marriage
- Divorce or legal separation
- Birth of your child
- Death of your spouse or dependent child
- Adoption of or placement for adoption of your child
- Change of employment status by you or your spouse
- A significant change in your or your spouse's health coverage due to your spouse's employment
- Qualification by the plan administrator of a Medical Child Support Order

useful contact information

Medical

SelectHealth 1.800.538.5038 www.selecthealth.org
Group Number G1006672

UnitedHealthCare 1.800.538.5038 www.selecthealth.org
Group Number 7800218

Dental

Delta Dental 1.800.521.2651
www.deltadentalins.com

Vision

VSP 1.800.877.7195 www.vsp.com

Life Insurance and Disability

MetLife 1.800.ASK.4.MET www.mybenefits.metlife.com

401(k)

Fidelity 1.800.603.4015 nb.fidelity.com

Soltis (financial advisor) 1.800.735.1601

Employee Assistance Program

Blomquist Hale Call: 800.926.9619 Text: 801.323.0580

Email: supportnow@blomquisthale.com

Supplemental Insurance

AFLAC 1.800.433.3036 www.aflacgroupinsurance.com

Health Savings Accounts (HSA)

Health Equity 1.866.346.5800 24/7/365
www.healthequity.com

Flexible Spending Accounts (FSA)

Health Equity 1.866.346.5800 24/7/365
www.healthequity.com

LifeStyle Account

Health Equity 1.866.346.5800 24/7/365
www.healthequity.com

Pet Insurance

Nationwide www.benefits.petinsurance.com/cricut-inc

Identity Protection

Allstate 1.800.789.2720

Commuter Benefit

WageWorks 1.877.924.3967 www.wageworks.com

HR – Jenna Waite hr@cricut.com

important medical insurance terms



What comes out of my pay?

Annual premium

The annual cost to purchase medical coverage is spread across the year, so you pay a portion of it in each pay period on a pretax basis. Medical premiums are based on the plan you choose and the number of people you cover.



What will I pay after I meet my deductible?

Coinsurance

After you meet the annual deductible, generally, you'll continue to pay the stated coinsurance percentage for in-network covered medical services until you meet the out-of-pocket maximum. The plan pays the rest.



What will I pay when my medical coverage starts?

Annual deductible

You won't pay for in-network preventive care, such as your annual checkup. Generally, for all other covered care, you will pay the amount of your annual deductible before the plan starts to pay.



How much will I pay out of my own pocket?

Out-of-pocket maximum

This is the most you would pay for covered medical services in a calendar year. Once you meet it, the plan pays the full cost of additional covered care.



Will my doctor be in-network?

Provider network

You can confirm whether your doctor is in-network by going to the SelectHealth website, listed on page 5 of this benefit guide.



What is Cricut contributing?

Cricut contribution

Cricut pays a portion of your monthly premium to limit your monthly cost and provide you with affordable coverage options.

medical plan options

Medical coverage offers health care protection for you and your family. You may visit any medical provider you choose, but in-network providers offer the highest level of benefits and lower out-of-pocket costs. Network providers charge members reduced, contracted fees instead of their typical fees. Providers outside the plan's network set their own rates, so you may be responsible for the difference if a provider's fees are above the Reasonable and Customary (R&C) limits.

WHAT WOULD THE DIFFERENCE IN COSTS BE BETWEEN IN NETWORK AND OUT-OF-NETWORK COVERAGE?

EXAMPLE: PROVIDER CHARGES \$10,000 FOR SERVICES. INSURANCE CARRIER ALLOWED AMOUNT IS \$6,000.		
	IN-NETWORK PROVIDER	OUT-OF-NETWORK PROVIDER
Deductible	\$1,000	\$2,000
Allowed Amount minus Deductible	\$5,000	\$4,000
Coinsurance	\$1,000 (\$5,000 x 20%)	\$1,600 (\$4,000 x 40%)
Plus, Balance Billing	None	\$4,000 (\$10,000 provider charge minus \$6,000 allowed)
Your Responsibility	\$2,000	\$7,600

PREFERRED PROVIDER ORGANIZATION (PPO)

The PPO option offers the freedom to see any provider when you need care. When you use providers from within the SelectHealth PPO network, you receive benefits at the discounted network cost. If you use non-PPO providers, you will pay more for services.

HIGH DEDUCTIBLE HEALTH PLAN (HDHP)

The HDHP is like the PPO in that you have the option to choose any provider with you need care. However, in exchange for a lower per-paycheck cost, you must satisfy a higher deductible that applies to almost all health care expenses, including those for prescription drugs. Once your deductible has been met, you will continue to pay a prescription copay until your out-of-pocket maximum is met, then the plan pays 100%.

MONTHLY EMPLOYEE CONTRIBUTION – MEDICAL

	MEDPLUS\$750PLAN (PPO)	MEDPLUS\$1,800PLAN (HDHP)	MEDPLUS\$3,000PLAN (HDHP)
Employee Only	\$142.84	\$62.96	\$31.86
Employee + 1	\$331.11	\$164.23	\$83.13
Employee + Family	\$446.85	\$221.46	\$112.11

medical plan comparison

You may choose from the following plans:

	MED PLUS\$750 PLAN(PPO)	MED PLUS\$1,800 PLAN (HDHP)	MED PLUS\$3,000 PLAN (HDHP)
	IN-NETWORK	IN-NETWORK	IN-NETWORK
ANNUAL DEDUCTIBLE			
Individual	\$750	\$1,800	\$3,000
Family	\$1,500	\$3,600 ¹	\$6,000 ¹
ANNUAL OUT-OF-POCKETMAXIMUM (INCLUDESDEDUCTIBLE, COINSURANCE AND COPAYS)			
Individual	\$3,000	\$3,600	\$4,500
Family	\$6,000	\$7,200	\$9,000 ²
LifetimeMaximum	Unlimited	Unlimited	Unlimited
	YOU PAY	YOU PAY	YOU PAY
COVERED MEDICAL SERVICES			
PrimaryCareProvider(PCP)OfficeVisit	\$35	20%*	20%*
Secondary Care Provider (SCP)Office Visit	\$45	20%*	20%*
Virtual visits	100%	100%*	100%*
Preventive Care	Covered 100%	Covered 100%	Covered 100%
Professional Services Surgery, major diagnostic procedures, and therapeutic injections, includeslab andX-ray	20%*	20%*	20%*
Urgent Care Insta Care, Urgent Care KidsCare	\$45 \$35	20%* 20%*	20%* 20%*
Emergency Room	\$100*	20%*	20%*
Ambulance Services—Emergencies Only	20%*	20%*	20%*
Outpatient Rehabilitation Services Pre-Authorizationsneededafter20visits	\$45*	20%*	20%*
Spinal Manipulation—Chiropractic Upto30 visits percalendar year	\$20	20%*	20%*
Acupuncture—Up to 20 visits per calendar year Can us any licensed acupuncturist	\$20	20%*	20%*
Medical, Surgical and Hospice³	20%*	20%*	20%*
Fertility—20K lifetime limit	100%*	100%*	100%*
Maternity	100%*	100%*	100%*
Mental Health - Out-of-Network pay as “in-network” with balance billing	100%*	100%*	100%*
PHARMACY – GENERIC SUBSTITUTION REQUIRED			
RETAIL RX (UP TO 30-DAY SUPPLY)			
Tier1	\$15	20%*	20%*
Tier2	\$30	20%*	20%*
Tier3	\$50	20%*	20%*
Tier4	\$100	20%*	20%*

* After deductible

¹ Family deductible applies for 2 or more members

² Embedded – OOP maximum can be met on an individual basis for family coverage

³ Requires Preauthorization

health care account options

Health care accounts can be used to help offset your out-of-pocket health care expenses, including copays, prescriptions, glasses, and lab work.

The amount Cricut will contribute to your health care account is based on the family members you cover. Depending on the type of health care account that is paired with your medical plan, you and Cricut may be able to contribute to the account.

	Health Savings Account (HSA)	Flexible Spending Account (FSA)	Limited Purpose Flexible Spending Account (LPFSA)
Which plans is this account available for?	SelectHealth and UnitedHealthCare High Deductible Health Plan	SelectHealth and UnitedHealthCare PPO Plan	SelectHealth and UnitedHealthCare High Deductible Health Plan
Do I need to be enrolled in a medical plan?	Yes	No	Yes
What would I use this account for?	To save for future health care expenses, but also to pay for eligible health care expenses, including dental, vision and prescription medication, now.	Eligible health care expenses, including dental, vision, and prescription medication.	This health care account must be paired with an HSA, and you can only use it for eligible vision and dental expenses.
What is the maximum amount that Cricut and I combined can put in this account?	\$3,850 Employee-only coverage \$7,750 Family coverage If you'll be at least 55 years old in 2023, you can make an additional \$1,000 catch-up contribution.	\$3,050 is the IRS pretax contribution limit	\$3,050 is the IRS pretax contribution limit
What does the company contribute annually?	Employee (EE) \$1,000 EE+Spouse or family \$1,250 (HDHP \$1,800 plan) EE+Spouse or Family \$1,500 (HDHP \$3,000 plan)	Cricut does not contribute to this account.	Cricut does not contribute to this account.
Are there investment options?	Yes, if you have more than your deductible in your account you can invest it, and growth is generally tax free.	No	No
When are the funds available?	Cricut's and your contribution amount is available as it comes out of your paycheck each pay period – so your entire contribution amount is not available at the beginning of the year or when coverage starts.	Your entire contribution amount is available at the beginning of the year.	Your entire contribution amount is available at the beginning of the year.
What happens if I don't use the money during the year?	All unused funds will roll over to the next year. You can take HAS funds with you when you leave the company or retire.	You have until March 15 of the following year to incur eligible expenses. Per IRS regulations, you forfeit any money in your account after March 31. Any unused funds upon termination will be forfeited.	You have until March 15 of the following year to incur eligible expenses. Per IRS regulations, you forfeit any money in your account after March 31. Any unused funds upon termination will be forfeited.

dependent care flexible spending account

A Dependent Care Flexible Spending account can be used to help offset your out-of-pocket childcare expenses.

This account allows you to pay child or dependent care on a pre-tax basis and can save you 10%-30% depending on your personal tax rate.

This account is administered by Health Equity. Visit my.healthequity.com for information on claims and reimbursements.

	Dependent Care Flexible Spending Account
What would I use this account for?	Eligible dependent care expenses, including adult day care centers, babysitters or nannies, summer day camps, before & after school programs, and child day care.
Who is eligible for this account?	<p>To be eligible for this account, you must meet one of the qualifying criteria:</p> <ul style="list-style-type: none">• You and your spouse both work• You are a single head of household• Your spouse is disabled or a full-time student• Employee with children under age 13 and anyone who is a dependent under IRS rules, or who is mentally or physically incapable of taking care of himself or herself• Employees scheduled to work less than 30 hours per week are not eligible.
What is the maximum amount that I can put in this account?	<p>\$5,000 if you are single</p> <p>\$5,000 if you are married & filing jointly</p> <p>\$2,500 if you are married & filing separate tax returns</p>
What does the company contribute?	Cricut does not contribute to this account.
When are the funds available	Your contribution amount is available as it comes out of your paycheck each pay period. – not at the beginning of the year.
How do I use the funds?	You can use this account to reimburse yourself for eligible dependent care expenses for children under age 13 or anyone who is a dependent under IRS rules.

dental plan options

Dental coverage helps you maintain good dental health. The plan offered through Delta Dental covers preventive care, including regular checkups, as well as fillings and other dental procedures. You may visit any dentist you choose, but you'll receive a higher level of benefits when you go to an in-network dentist.

LOW PLAN			HIGHPLAN	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
CALENDAR YEAR DEDUCTIBLE				
Individual	\$50		\$50	
Family	\$150		\$150	
ANNUAL OUT-OF-POCKET MAXIMUM				
Per Individual	\$1,000		\$1,500	
	YOU PAY		YOU PAY	
TYPE A – PREVENTIVE CARE & DIAGNOSTIC				
Exams, Cleanings, X-rays, Fluoride Treatments	0%	25%	0%	20%
TYPE B – BASIC SERVICES				
Fillings, Sealants, Extractions, Oral Surgery, Periodontics, Emergency Exams, Root Canals	20%*	40%*	20%*	40%*
TYPE C – MAJOR PROCEDURES				
Crowns, Inlays/Outlays, Dentures and Bridgework, Repairs	75%*	81%*	50%*	60%*
TYPE D – ORTHODONTIA				
Adults & Children (up to 19th birthday)	50%		50%	
Orthodontia Lifetime Maximum	\$1,500		\$1,500	

MONTHLY EMPLOYEE CONTRIBUTION – DENTAL

	LOW PLAN	HIGHPLAN
Employee Only	\$15.78	\$26.90
Employee + Spouse	\$32.34	\$55.09
Employee + Child(ren)	\$47.04	\$69.80
Employee + Family	\$63.52	\$97.89

vision plan option

VSP is our vision provider. Go to vsp.com to find a provider in-network.

BENEFIT	DESCRIPTION	COPAY	FREQUENCY
Your Coverage with a VSP Provider			
WELLVISION EXAM	<ul style="list-style-type: none">Focus on your eyes and overall wellness	\$10	Every calendar year

ESSENTIAL MEDICAL EYE CARE	<ul style="list-style-type: none">Retinal screening for members with diabetesAdditional exams and services beyond routine care to treat immediate issues from pink eye to sudden changes in vision or to monitor ongoing conditions such as dry eye, diabetic eye disease, glaucoma, and more.Coordination with your medical coverage may apply. Ask your VSP doctor for details.	<p>\$0 per screening</p> <p>\$20 per exam</p>	Available as needed
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PRESCRIPTION GLASSES		\$25	
FRAME	<ul style="list-style-type: none">\$150 featured frame brands allowance\$130 frame allowance20% savings on the amount over your allowance\$130 Walmart*/Sam's Club*frame allowance\$70 Costco*frame allowance	Included in Prescription Glasses	Every calendar year
LENSES	<ul style="list-style-type: none">Single vision, lined bifocal, and lined trifocal lensesImpact-resistant lenses for dependent children	Included in Prescription Glasses	Every calendar year
LENS ENHANCEMENTS	<ul style="list-style-type: none">Standard progressive lensesPremium progressive lensesCustom Progressive LensesAverage savings of 30% on other lens enhancements	<p>\$0</p> <p>\$95 - \$105</p> <p>\$150 - \$175</p>	Every calendar year

CONTACTS (INSTEAD OF GLASSES)	<ul style="list-style-type: none">\$150 allowance for contacts; copay does not applyContact lens exam (fitting and evaluation)	Up to \$60	Every calendar year
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LIGHTCARE	<ul style="list-style-type: none">\$130 allowance for ready-made non-prescription sunglasses, or ready-made non-prescription blue light filtering glasses, instead of prescription glasses or contacts	\$25	Every calendar year
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EXTRA SAVINGS	GLASSES AND SUNGLASSES <ul style="list-style-type: none">Extra \$20 to spend on featured frame brands. Go to vsp.com/offers for details.20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last WellVision Exam		
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	ROUTINE RETINAL SCREENING <ul style="list-style-type: none"> No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam
	LASER VISION CORRECTION <ul style="list-style-type: none"> Average 15% off the regular price or 5% off the promotional price: discounts only available from contracted facilities.

YOUR COVERAGE GOES FURTHER IN-NETWORK

With so many in-network choices, VSP makes it easy to get the most of your benefits. You'll have access to preferred private practice, retail, and online in-network choices. Log in to **vsp.com** to find an in-network provider.

MONTHLY EMPLOYEE CONTRIBUTION – VISION

	MONTHLY
Employee Only	\$9.64
Employee & Spouse	\$15.43
Employee & Child(ren)	\$15.75
Employee & Family	\$25.39

life insurance options

Basic Life insurance and AD&D coverage are provided at no cost to you, and you're not required to enroll any other health and protection program. You are automatically covered up to the amount of 1x your base annual earnings to a minimum of \$50,000 and a maximum of \$500,000. Your benefit amounts decrease to 65% at age 65 and 50% at age 70. You also have the option to purchase Dependent Life insurance for your spouse and dependent children through MetLife.

DESIGNATING A BENEFICIARY

Choosing a Life and AD&D beneficiary ensures that your benefits are paid according to your wishes in case of your death. You can name more than one beneficiary, and you can change beneficiaries at any time. If you name more than one beneficiary, indicate the benefit amount for each. Be sure all names are correct in UKG.

VOLUNTARY LIFE AND AD&D COVERAGE

Eligible employees may purchase additional Life and AD&D insurance at favorable group rates. If you decline Voluntary Life insurance when first eligible or if you elect coverage and later wish to increase your benefit amount, Evident of Insurability (EOI) may be required before coverage is approved. You pay this coverage with after-tax dollars.

You must elect Voluntary coverage for yourself to elect coverage for your spouse or children.

COVERAGE FOR	COVERAGE AVAILABLE
Employee	Increments of \$10,000 up to five times your salary or \$500,000 – whichever is less.
Spouse	Increments of \$5,000 up to \$100,000 – not to exceed 50% of Employee coverage. Available up to age 70.
Child(ren)	Choose amount of \$1,000, \$2,000, \$4,000, \$5,000 or \$10,000. All amounts are guaranteed issue.

GUARANTEED ISSUE & EOI

When you are first eligible (at hire) for Voluntary Life and AD&D, you may purchase up to \$150,000 Guaranteed Issue (GI) without Evidence of Insurability (EOI). If the amount requested is more than GI, you will need to provide EOI before the amount over GI becomes effective. If you enroll your spouse when first eligible, you may purchase up to \$50,000 GI without providing EOI. Your spouse will need to provide EOI to be eligible for coverage over GI.

All coverage requested after your initial eligibility date is subject to EOI.

disability insurance options

If you become disabled for an extended period and cannot work, no benefit becomes more important to your financial security than disability income protection. Cricut provides Short-Term Disability and Long-Term Disability to all employees through MetLife.

SHORT-TERM DISABILITY

Short-Term Disability covers a percentage of your base weekly earnings for a disability due to injury or illness (including pregnancy). The maximum benefit amount is 60% of your base weekly earnings or \$1,500, whichever is less, (rounded down to next \$50 increment). Benefits begin after 14 days of disability due to injury or illness (including pregnancy) and continue for as long as you are disabled to a maximum duration of 11 weeks of Disability.

LONG-TERM DISABILITY

Long-Term Disability covers 60% of your base monthly earnings to a \$6,000 maximum.

Benefits begins after 90 days of disability and payments will last for as long as you are disabled or until you reach your Social Security normal retirement age, whichever is sooner.

Certain exclusions as well as pre-existing condition limitations may apply.

retirement plan

Smart saving and investing are the foundation for financial security during your retirement years. Cricut is pleased to offer a 401(k)-retirement plan through Fidelity to all eligible employees. The Cricut 401(k) plan is designed to help you reach your retirement goals and can be a powerful tool in your secure financial future.

HOW THE 401(K) PLAN WORKS

You are eligible to participate in the 401(k) plan at the beginning of the month following your date of hire, assuming you are at least 18 years of age. The company match will begin the month following your date of hire. Cricut will match 50% of your contribution up to a maximum of 6%. For example: if you contribute 5%, Cricut will match 50% or 2.5%. If you contribute 12% or more, Cricut will match 6%. You may change the amount of your contributions or stop contributions at any time. All changes will become effective as soon as administratively feasible and will remain in effect until modified or terminated by you. If you stop contributions, you may start again whenever you choose. You also decide how to invest the assets in your account, and you may change your investment choices anytime.

CATCH-UP CONTRIBUTIONS

If you are or will be age 50 or older in this calendar year and contribute the maximum allowed to your account, you may also make catch-up contributions. The catch-up contribution is intended to help you accelerate your progress toward your retirement goals. You may make an additional catch-up contribution up to the annual IRS limit. See your plan administrator for more details.

VESTING

Your contributions will be 100% vested after being with the company for 1 years.

ENROLLMENT/INVESTMENT OPTIONS

There are a few options for enrolling in the 401(k) through Fidelity.

1. Text the word "Start" to 343 898 or go to www.NetBenefits.com
2. Download the NetBenefits app
3. Call Customer Service at 1-800-603-4015

SMARTDOLLAR

You work hard for your money. You deserve to enjoy it! The problem is that there never seems to be enough.....

We want you to know you don't need a six-figure income to reach your financial goals. You just need a plan. SmartDollar will help you reach your money goals with our proven, easy to follow, step-by-step plan to help you get out of debt, save for retirement, and make your money work you YOU!

Enroll online at: www.smartdollar.com/enroll/cricut8816

additional benefits

ALL-ENCOMPASSING SELF-HELP PROGRAM

We offer our employees and their family members free access to licensed counselors through Blomquist Hale. This solution provides direct, face-to-face guidance to address virtually any stressful life situation or problem. This program offers UNLIMITED visits!

All EAP conversations are voluntary and strictly confidential.

Need help or want to schedule a visit? You can do one of the following:

1. Text 801.383.0580
2. Call 801.262.9619
3. Email supportnow@blomquisthale.com

METLIFE'S WILL PREPARATION SERVICE

MetLife's Will Preparation service provides plan participants and their spouses a benefit they can take advantage of today – access to a participating attorney who will prepare or revise a will. Offered through Hyatt Legal Plans, the Will Preparation service covers attorney's fees associated with creating or updating a will when using a participation network attorney. The service includes a face-to-face meeting for consultation on the overall process and to prepare a will designed to meet your needs.

NATIONWIDE PET INSURANCE

Pet insurance from Nationwide is affordable, comprehensive, and easy to use. Coverage is available for accidents, illnesses, and preventive care.

- Highest overall payouts
- Lowest average premiums
- Use any vet

Receive an automatic 5% discount when you enroll through your company or organization. Save up to 15% when you enroll multiple pets.

COMMUTER FSA BENEFITS PROGRAM

Use pretax dollars to pay for your parking or public transportation expenses while commuting to work. This program is voluntary, and you may participate on a month-to-month basis. Cricut offers this program through the WageWorks®CommuterProgram.

TRANSPORTATION OR PUBLIC TRANSIT

- Can be used for: The WageWorks Commuter Program is a benefit that allows you to use pretax dollars for public transit – including train, subway, bus, ferry, and eligible vanpool – and parking as part of your daily commute to work.
- Contribution: Up to a maximum of \$255 per month for transit and \$255 per month for parking can be deducted from your paycheck on a pre-tax basis to be used towards your order for qualified expenses.

Visit www.wageworks.com/mycommute to enroll Commuter Benefits or log in to your existing account. Place or cancel your monthly order by the 10th of the current month for use in the following calendar month.

MY529

UESP, Utah's official nonprofit 529 college savings program, is designed to encourage families to save with tax advantages. It is a flexible program that requires no minimum deposits or balance to open an account, so families can save according to their own income and schedules.

Funds can be used for qualified education expenses at any college, university, or technical school that participates in federal financial aid programs for students anywhere in the United States or abroad, not only in Utah.

Visit www.my529.org for a list of eligible schools.

WHY SAVE FOR COLLEGE WITH UESP?

1. Tax advantages: Earnings grow tax deferred and Utah taxpayers get a tax benefit.
2. Flexibility: Account owners control account funds, and if circumstances change, you still have options.
3. Simple and easy: Creating an account takes minutes, and we help make starting to save easy with automated options like payroll and regular contributions.
4. Low fees: UESP is nationally recognized as a low fee 529 plan.

AFLAC – SUPPLEMENTAL INSURANCE

Health Insurance pays doctors and hospitals. Aflac helps pay the bills health insurance does not cover.

You have the following plans available:

1. Accident Insurance – This plan helps pay costs that arise from covered accidents such as fractures, dislocations, and lacerations. Two plan options are available – High and Low.
2. Critical Illness Insurance – This plan helps pay the expected and unexpected expenses that arise from diagnosis of a covered critical illness such as cancer, heart attack, stroke. This plan also includes a \$50 Health Screening Benefit that is paid to employees and spouse only once per calendar year while coverage is active.
3. Hospital Indemnity Insurance – This plan helps pay the cost associated with a hospital stay including benefits for hospital confinement, hospital admission, and hospital intensive care. Two plan options are available – High and Low.

Aflac is available to all employees working 30+ hours a week. Enroll at www.aflacatwork.co

PERKSPOT

Perkspot is Cricut's Discount Program. Receive exclusive discounts from your favorite brands, from 30,000 national and local offers. You can access these perks from work, home, or on the go. Keep an eye out for new featured discounts in your weekly email. <https://mercerperks.perkspot.com/login>

AllState— FRAUD DETECTION

Protect your privacy, identity, and finances. Sign up at any time! MyPrivacyArmor.com

LifeStyle ACCOUNT

Health Equity will administer these accounts. Every employee will have \$300 put into a LifeStyle account. Receipts can be submitted for approved services such as wellness, financial, and family options. The full list of approved services is on Cricut Central.