



*Committed to improving the quality of life for all—  
including our employees and their families.*



## **Benefits That Are** *Made for Life*

The Canon Medical Systems “Made for Life” philosophy reflects our commitment to improving the quality of life for all—including our employees and their families. That philosophy extends to our benefits program. In our view, employee benefits are much more than a “package”. They are designed to enhance your well-being, prepare for the future, and help you live your best life possible. As your needs change through the years, you will find that our benefits are indeed made for life.

# Eligibility and Enrollment

You are eligible for benefits if you are an active Canon Medical Systems USA, Inc. employee working on a full-time basis for 20 hours or more per week. Eligible family members may be enrolled in many of CMSU's benefit plans. See [Benefits Source](#) for details about dependent eligibility.

For some benefits, Canon Medical Systems pays the full cost. For others, you and the Company share in the cost. In addition, you have the opportunity to purchase coverage for an array of benefits to help you avoid a financial burden due to unforeseen events.

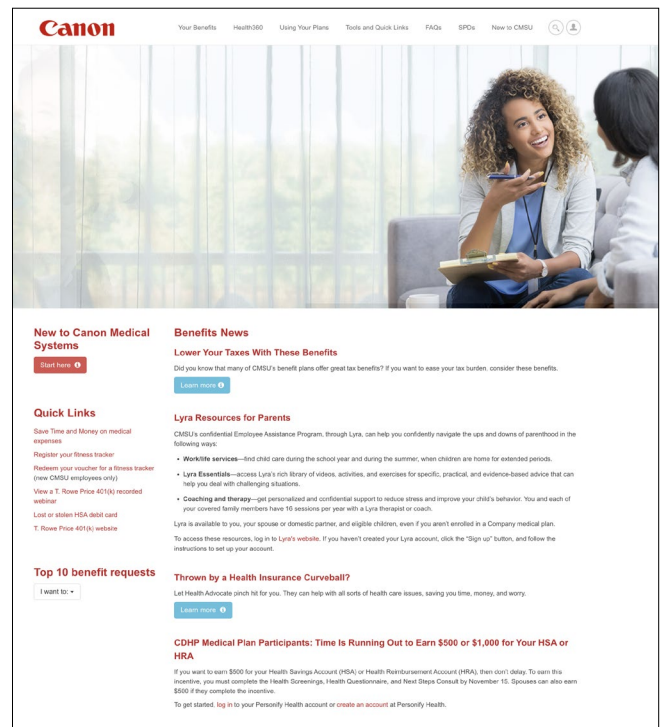
You may enroll for coverage or make changes to your elections within 30 days of your hire date, during the annual Open Enrollment period, and within 31 days of a qualified life event. Once you make your elections, you will not be able to make changes to your benefits coverage until the next Open Enrollment period, unless you have a qualified life event.

## Benefits Source—the Benefits Website for CMSU Employees and Their Families

Benefits Source is CMSU's employee benefits website where you can:

- Learn about the CMSU benefits program,
- Get quick answers to your questions, and
- Access benefit descriptions, forms, tools, videos, and much more.

Details about all of the benefits described in this summary can be found at [Benefits Source](#).



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## Medical

Canon Medical Systems offers three consumer-driven health plans (CDHPs) and an Exclusive Provider Organization (EPO) plan through Aetna. All of the plans include a 24/7 nurse line, online video consultations with board-certified doctors, and fertility and family planning benefits.

### CDHP MEDICAL PLANS

The CDHP plans combine PPO coverage with a tax-advantaged Health Savings Account (HSA) that is generously funded by the Company. The following summary is for in-network providers. Out-of-network medical benefits are also available.

IN-NETWORK COVERAGE	CDHP BASIC	CDHP SELECT	CDHP PREMIER
Health Savings Account (HSA)	All CMSU medical plans have a Company-funded Health Savings Account. If you are not eligible for an HSA, CMSU will open a Health Reimbursement Account for you.		
Annual Deductible	Employee Only coverage level: \$3,000 per person  All other coverage levels: \$3,400 per person and \$6,000 per family	\$2,500 employee only \$5,000 family	\$2,000 employee only \$4,000 family
	When you cover family members, the plan will pay benefits for an individual once he or she reaches the per person deductible.	When you cover family members, you must meet the full family deductible before the plan pays benefits for anyone covered by the plan. The family deductible can be met by one person or by a combination of family members.	
Out-of-Pocket Maximum	\$6,000 per person \$12,000 family	\$5,000 employee only \$8,500 family	\$3,000 employee only \$6,000 family
Your Coinsurance	30% after deductible	20% after deductible	10% after deductible
Services Available at No Cost to You	Preventive care; certain testing for diabetes prevention and monitoring; medical genetic testing to determine efficacy of certain heart disease and cancer medications.		
Hospital Inpatient Copay	\$250	\$250	N/A
PRESCRIPTION MEDICATIONS AFTER DEDUCTIBLE IS MET			
Retail Rx (deductible is waived for preventive drugs listed on Aetna’s Preventive Drug List)	Generic: You pay \$10 copay Preferred brand: You pay 25% coinsurance (\$25 minimum, \$75 maximum) Non-preferred brand: You pay 40% coinsurance (\$40 minimum, \$100 maximum)		
Mail Order Rx (deductible is waived for preventive drugs listed on Aetna’s Preventive Drug List)	Generic: You pay \$25 copay Preferred brand: You pay 25% coinsurance (\$50 minimum, \$150 maximum) Non-preferred brand: You pay 40% coinsurance (\$80 minimum, \$200 maximum)		
Medications Available at No Cost to You	Certain medications, oral contraceptives and contraceptive devices, and tobacco cessation medications are available at no cost to you as identified on <a href="#">Aetna’s Health Care Reform Preventive Drug List</a> .		
SEMI-MONTHLY MEDICAL PAYROLL DEDUCTIONS			
EE Only	\$34.50	\$61.00	\$106.00
EE + Spouse/DP	\$79.00	\$137.00	\$238.50
EE + Child	\$52.00	\$91.00	\$159.50
EE + Children (2+)	\$71.00	\$124.00	\$217.00
EE + Spouse/DP + Children (1 or 2)	\$109.00	\$188.50	\$330.00
EE + Spouse/DP + Children (3+)	\$142.50	\$244.50	\$428.00

## HEALTH SAVINGS ACCOUNT

Each of CMSU's medical plan options includes a Health Savings Account, or HSA. The HSA is a tax-advantaged savings account funded by CMSU (and you if you choose) to help pay for health care expenses, such as your deductible and coinsurance.



### HSA Advantages

- **Employer contributions.** CMSU funds your HSA with a base Company contribution each January. You can earn additional Company HSA contributions if you complete the Annual Wellness Incentive. The Annual Wellness Incentive provides CMSU employees and their spouses or domestic partners with the opportunity to each earn \$500 for their HSA, for a total of \$1,000.
- **Federally-approved triple tax advantages.** HSA contributions are tax free, HSA interest and investment earnings grow tax free, and HSA funds used to pay for eligible expenses are tax free. (Most states provide a state triple tax advantage that mirrors the federal tax rules, but not all—consult your tax advisor regarding state tax treatment.)
- **HSA funds roll over.** HSA funds roll over each year, and never expire.
- **You own your HSA.** You are the owner of your HSA, and your account stays with you even if you leave CMSU.
- **You're in control.** You can use your HSA to pay for today's health care expenses, save it for future eligible expenses, or save it for retirement—it's your choice.

### HSA Contributions

EMPLOYER HSA CONTRIBUTION (prorated if you join the plan after January 1)	BASE CMSU CONTRIBUTION	EARNED WELLNESS INCENTIVE	BASE + EARNED WELLNESS CONTRIBUTION
EE Only	\$250	\$500	\$750
EE + Spouse/DP	\$500	\$1,000	\$1,500
EE + Child	\$500	\$500	\$1,000
EE + Children (2+)	\$500	\$500	\$1,000
EE + Spouse/DP + Children (1 or 2)	\$500	\$1,000	\$1,500
EE + Spouse/DP + Children (3+)	\$500	\$1,000	\$1,500
<b>MAXIMUM HSA CONTRIBUTION</b>			
You may contribute to your HSA on a pre-tax basis up to the IRS maximum. Your elected HSA contribution will be deducted in equal amounts each pay period.	Employee Only: \$4,400 All other coverage tiers: \$8,750 If you are age 55 or older in 2026, you may contribute an additional \$1,000. The IRS maximum includes all CMSU HSA contributions.		

Health Savings Accounts are administered by Voya. To check your HSA balance, log in to your [Voya website](#).

## EPO MEDICAL PLAN

The EPO plan provides coverage exclusively within the Aetna Premier Care Network Plus (APCN+) network, which means there are no benefits for out-of-network care.

IN-NETWORK COVERAGE ONLY	EPO PLAN
Health Savings Account (HSA)	Not included
Annual Deductible	\$3,000 per person/\$6,000 per family When you cover family members, the plan will pay benefits for an individual once he or she reaches the per person deductible.
Out-of-Pocket Maximum	\$6,000 per person \$12,000 per family
Your Coinsurance	30% after deductible
Office Visits Primary care Specialist	\$40 \$80
Services Available at No Cost to You	Preventive care; certain testing for diabetes prevention and monitoring; medical genetic testing to determine efficacy of certain heart disease and cancer medications.
Hospital Inpatient Copay	None
<b>PRESCRIPTION DRUGS</b>	
Retail Rx Generic Preferred brand Non-preferred brand	\$20 \$40 \$60
Mail Order Rx Generic Preferred brand Non-preferred brand	\$40 \$80 \$120
Medications Available at No Cost to You	Certain medications, oral contraceptives and contraceptive devices, and tobacco cessation medications are available at no cost to you as identified on <a href="#">Aetna's Health Care Reform Preventive Drug List</a> .
<b>SEMI-MONTHLY MEDICAL PAYROLL DEDUCTIONS</b>	
EE Only EE + Spouse/DP EE + Child EE + Children (2+) EE + Spouse/DP + Children (1 or 2) EE + Spouse/DP + Children (3+)	\$31.00 \$71.00 \$46.50 \$64.00 \$98.00 \$128.00

## Supplemental Medical Insurance

Even with a good medical plan, a critical illness, accident, or hospital stay can result in large medical bills. We offer three plans, administered by Voya, that can supplement your medical coverage by paying you a lump-sum benefit for these health events. You can use the money to cover your deductible and coinsurance, or pay for everyday expenses like your mortgage and groceries. In addition, each plan includes a wellness benefit that pays you money for receiving covered health screenings. You may contact Voya at 877-236-7564 or visit their [website](#) to learn more about these plans.

### CRITICAL ILLNESS

Critical illness insurance helps protect against the financial impact of certain illnesses, such as heart attack, cancer, stroke, and more. CMSU provides you with a \$5,000 basic Company-paid benefit, and you may purchase voluntary coverage for yourself and your eligible dependents. The cost for voluntary coverage depends on the benefit amount you elect, your age at the time you enroll, and if you use tobacco.

### ACCIDENT

Accident insurance supplements your medical plan by providing cash benefits in cases of covered accidental injuries. The amount of benefit depends on the type of injury.

COST PER PAY PERIOD FOR ACCIDENT INSURANCE	IF ENROLLED IN A CMSU MEDICAL PLAN	IF NOT ENROLLED IN A CMSU MEDICAL PLAN
Employee Only	\$0—Company paid	\$5.73
Employee + Spouse/DP	\$5.09	\$10.82
Employee + Child(ren)	\$7.09	\$12.82
Employee + Spouse/DP + Child(ren)	\$12.18	\$17.91

### HOSPITAL INDEMNITY

Hospital indemnity insurance pays a daily benefit if you have a covered stay in a hospital, critical care unit, rehabilitation facility, or observation unit. The amount of benefit depends on the type of facility and the number of days you stay.

COST PER PAY PERIOD FOR HOSPITAL INDEMNITY INSURANCE	IF ENROLLED IN A CMSU MEDICAL PLAN	IF NOT ENROLLED IN A CMSU MEDICAL PLAN
Employee Only	\$0—Company paid	\$10.82
Employee + Spouse/DP	\$13.91	\$24.73
Employee + Child(ren)	\$6.68	\$17.50
Employee + Spouse/DP + Child(ren)	\$20.59	\$31.41



*Supplemental medical plans can help bridge the gap between the cost of medical care and what your medical plan covers*



# Specialty Programs

## TELADOC

Teladoc connects you to board-certified doctors for immediate face-to-face conversations on your computer or mobile device. Each video visit is \$56 (or less if you have met your Company medical plan deductible) and counts toward your Company medical plan deductible and out-of-pocket maximum. Teladoc doctors can make diagnoses and send prescriptions to your local pharmacy. Teladoc is automatically included in CMSU's medical plans. To sign up for Teladoc, visit [their website](#) or download the Teladoc app.

## AETNA 24-HOUR NURSE LINE

Nurse Line is a free service through your CMSU medical plan that is available 24/7. When you call, you will speak with a registered nurse who can direct you to the most appropriate care for your situation. They can also give you advice on how to treat minor illnesses and injuries at home. You can reach the Aetna Nurse Line at 800-556-1555.

## YOUR AETNA NURSE

Your Aetna Nurse is a program that features a special support team with a "nurse in the family" approach. If you are facing a complex health issue, Your Aetna Nurse will provide a dedicated nurse to coordinate your treatment, answer questions, and assist with any needed equipment and follow-up care. Your Aetna Nurse is a free service if you are enrolled in a Company medical plan. You can reach Your Aetna Nurse at 800-635-3364.

## 2ND.MD

2nd.MD gives you peace of mind when you need an expert second medical opinion or have questions about a medical condition or treatment option. They will coordinate with Aetna to ensure you get the benefits of in-network discounts, the latest evidence-based treatment, and collaboration with all members of your medical team. You can reach 2nd.MD at 866-410-8649.

## KINDBODY FERTILITY AND FAMILY BUILDING

Kindbody provides access to high-quality and affordable fertility and family-building services. The program supports all paths to parenthood to help you expand your family, including family planning, pregnancy, surrogacy, IVF and egg freezing, donor support, fertility treatment, adoption, and much more. Lifetime maximums apply. To get started, visit the [Kindbody website](#), click the "Activate benefit" button and follow the instructions to create an account (enter "KINDCANON" for the Access Code and your Employee ID for the Unique ID).

## HINGE HEALTH

Hinge Health is a free, virtual physical therapy program that helps relieve pain in your back, knees, shoulders, hips, pelvic floor, and more. When you sign up, Hinge Health will assess your condition and match you to a care team for a personalized treatment plan. Hinge Health is available to CMSU employees and dependents who are 18 years or older. To learn more and sign up, visit [Hinge Health](#).

## LANTERN SURGICAL BENEFIT

If you have a planned outpatient surgery, you have the option to use Lantern. Lantern is a surgical benefit option with a premier network of surgeons and outpatient surgery centers for improved outcomes and reduced costs. If you use Lantern, you will enjoy a concierge-like experience and won't pay anything out of pocket after meeting your annual deductible.

## HEALTH ADVOCATE

Health Advocate is a free service to help you deal with all sorts of benefits issues, such as resolving claim and billing issues, coordinating with insurance companies, and transferring medical records. You can call Health Advocate at 866-695-8622 and visit [Health Advocate's website](#) (enter Canon Medical Systems USA, Inc. for the organization).

## Dental

The dental plan is provided through Delta Dental. You may use Delta Dental's network of dentists and enjoy lower contracted fees, or use non-Delta Dental providers. If you use out-of-network dentists, you will not be reimbursed for charges that exceed Delta's allowed (UCR) amounts. You may call Delta Dental at 800-765-6003 or visit their [website](#).

	NETWORK DENTISTS	NON-NETWORK DENTISTS
Annual Deductible	\$50 per person/\$150 per family	\$100 per person/\$300 per family
Preventive and Diagnostic Care	100% (deductible waived)	100% of UCR (deductible waived)
Basic Restorative Care	80% after deductible	80% of UCR after deductible
Major Restorative Care	50% after deductible	50% of UCR after deductible
Orthodontia for Children and Adults	50% (deductible waived)	50% of UCR (deductible waived)
	\$2,000 orthodontia lifetime maximum benefit	
Annual Maximum Benefit	\$2,000 per person	
SEMI-MONTHLY DENTAL PAYROLL DEDUCTIONS		
EE Only	\$3.50	
EE + Spouse/DP	\$9.50	
EE + Child	\$7.00	
EE + Children (2+)	\$9.00	
EE + Spouse/DP + Children (1 or 2)	\$13.50	
EE + Spouse/DP + Children (3+)	\$18.00	

## Vision

Vision coverage is provided through VSP. If you use non-VSP providers, you will need to file a claim for reimbursement. Additional discounts are available on certain lens upgrades, glasses, sunglasses, and LASIK. You may call VSP at 800-877-7195 or visit their [website](#).

	VSP PROVIDERS	NON-VSP PROVIDERS
Copayment	You pay \$15 for exam and glasses	The plan reimburses you up to plan allowances
Exam (once every 12 months)	Plan pays 100%	The plan reimburses you up to \$50
Lenses (once every 12 months)	Plan pays 100% for standard types of lenses	The plan reimburses you up to \$50 for single vision lenses, \$75 for bifocal lenses and progressive lenses, \$100 for trifocal lenses
Elective Contacts (once every 12 months in lieu of lenses and frames)	Plan pays up to \$150 allowance for the contacts and the contact lens exam	The plan reimburses you up to \$105
Frames (once every 24 months)	Plan pays up to \$200 at VSP doctors and \$100 at Costco.	The plan reimburses you up to \$70
<b>SEMI-MONTHLY DENTAL PAYROLL DEDUCTIONS</b>		
EE Only	\$3.50	
EE + Spouse/DP	\$6.50	
EE + Child	\$7.00	
EE + Children (2+)	\$7.00	
EE + Spouse/DP + Children (1 or 2)	\$11.50	
EE + Spouse/DP + Children (3+)	\$11.50	

# Flexible Spending Accounts

Flexible spending accounts (FSAs) help you stretch your budget for health care and dependent care expenses by paying for eligible expenses with tax-free dollars. CMSU offers a Limited FSA for health care expenses and a Dependent Care FSA for dependent day care expenses. The Limited FSA can be used for dental expenses and vision expenses. It can also be used for medical expenses after you have met your deductible.

Here's how the Flexible Spending Accounts work:

1. **Estimate your expenses.** Eligible expenses must be incurred in 2026 for reimbursement from your 2026 FSA.
2. **Make contributions.** You may contribute up to \$3,400 annually to your Limited FSA and \$7,500 to your Dependent Care FSA (the Dependent Care FSA maximum varies depending on your marital and tax filing status). Your annual election is deducted from your pay in equal amounts each pay period.
3. **Incur your expenses.** Keep all receipts and Explanation of Benefits (EOBs). If you have a Limited FSA, you may pay with your FSA debit card and you will not have to file a claim, but you may be asked to provide your receipt or EOB. For a list of eligible FSA expenses and access to tools, resources, and forms, visit your [Voya website](#).
4. **File for reimbursement for expenses.** If you did not use your FSA debit card to pay for Limited FSA expenses and/or you have a Dependent Care FSA, you may submit a claim form online at your [Voya website](#). Claim reimbursements must be for a minimum of \$25.

To check your FSA balance, log in to your [Voya website](#).

## IMPORTANT IRS RULES

Because of the tax benefits of flexible spending accounts, certain rules apply as required by the IRS.



**CLAIM FILING DEADLINE.** You have until March 31 of each year to file claims that were incurred in the prior calendar year.



**PLAN CAREFULLY.** Money in your Dependent Care FSA that is not used to reimburse eligible expenses before the claim filing deadline will be forfeited. For the Limited FSA, you may carry over up to \$680 per year.



**NO CHANGES DURING THE YEAR.** You may not change or stop your contributions during the year unless you have a qualified status change.



**NO TRANSFERS BETWEEN ACCOUNTS.** You can't use money from one account to pay for the other account's expenses.



**RE-ENROLL EACH YEAR.** To continue participating in the FSAs, you must re-enroll during the Open Enrollment period or your participation will end on December 31, 2026.

## Health360 Wellness Program

At CMSU, we understand that each of our employees is a unique individual with their own goals and definition of well-being. Wherever you are in your life and whatever your goals may be, our Health360 wellness program has many resources that enable you to take an active role in your own wellness and enhance your quality of life. Health360 is available to full-time employees and their spouses and domestic partners.

- **Annual Wellness Incentive**—earn hundreds of dollars each year for taking an active role in your health if you are enrolled in a Company CDHP medical plan.
- **Personify Health wellness platform**—be active, have fun, connect with your colleagues, get personalized health coaching, and earn rewards.
- **Newtopia**—an innovative weight-loss and disease prevention program that combines genetics, technology, and personal coaching.
- **Quit For Life**—this program can help you quit tobacco for good.



### ACTIVITY CONTESTS THROUGHOUT THE YEAR!

Each year, CMSU holds several activity contests for fun, friendly competition and a chance to win prizes. Contests are open to CMSU employees and their spouses and domestic partners.

Personify Health supports many popular fitness devices, such as Fitbit, Garmin, and the Apple Watch. To participate, register your fitness tracker at the [Personify Health website](#).



*For details about CMSU's Health360 Wellness Program, visit [Benefits Source](#)*

## Life and AD&D

Life and AD&D insurance is designed to provide a level of financial protection in the event of death or accidental injury. CMSU offers several coverage options that can help you customize the right level of protection to meet your needs:

- **Basic Life:** Basic life insurance is provided at no cost to you. Field sales personnel receive \$100,000 basic life insurance, adjusted each January 1 to reflect two times the prior calendar year's W-2 earnings, up to a maximum of \$600,000. Non-sales employees receive two times annual base salary, not to exceed \$600,000.
- **Business Travel Accident (BTA):** CMSU provides Company-paid BTA coverage when you travel on business for CMSU. Benefits are based on the type of injury that results from a covered accident.
- **Supplemental Life/AD&D:** Field sales personnel may purchase \$100,000, \$200,000, \$300,000, \$400,000, \$500,000, or \$600,000. Non-sales employees may purchase one to five times annual base salary, not to exceed \$600,000. If you purchase coverage for yourself, you may also purchase coverage for your spouse/domestic partner and children, subject to plan limits. Proof of good health may be required for certain benefit amounts, and if you enroll after you are first eligible. The cost for coverage depends on the benefit amount you elect and your age.
- **Optional AD&D:** You can purchase additional AD&D protection for yourself and your dependent family members. Coverage is available in increments of \$25,000, up to a maximum benefit of \$250,000. If you elect family coverage, your spouse/domestic partner and children will be covered for a portion of your insurance amount. The cost for Optional AD&D depends on the amount you elect and if you cover family members.

Plan provisions, limitations, and exclusions apply. To file a claim, contact the Benefits Department at 800-421-1968.

## Disability

CMSU provides two disability plans to replace part of your income if you become too ill or injured to work. Plan provisions, limitations, and exclusions apply.

### SHORT TERM DISABILITY

When you need to miss work due to an illness or accident, short term disability insurance can replace a portion of your earnings for up to 52 weeks. Benefits begin on the 8th day of disability and end when you are no longer disabled. The maximum weekly benefit is \$4,375 and the minimum weekly benefit is \$50.

The benefit amount is based on your income level as follows:

- If you make \$62,025.60 or less per year, your weekly benefit will be 90% of your gross weekly pay, up to a maximum of \$4,375.00.
- If you make more than \$62,025.60 per year, your weekly benefit will be 70% of your gross weekly pay, up to a maximum of \$4,375.00.

Short term disability coverage is employee-paid and voluntary. However, if you live in a state that requires state disability insurance, you may have a required payroll deduction for the state-mandated coverage. The contribution rate is 1.3% of your gross semi-monthly earnings, subject to an annual maximum. To file a claim, contact the Benefits Department at [benefits@us.medical.canon](mailto:benefits@us.medical.canon).

### LONG TERM DISABILITY

If you experience a disabling illness or injury that lasts longer than your short term disability benefit, long term disability insurance can replace 65% of your gross monthly pay, up to a maximum monthly benefit of \$17,500. Benefits begin after 52 weeks of disability and end when you are no longer disabled or reach the maximum age for disability. Long Term Disability is a Company-paid benefit provided at no cost to you. To file a claim, contact Lincoln Financial at 844-243-7758. Plan provisions, limitations, and exclusions apply.

## Long Term Care and Life Insurance Benefits

CMSU's Long Term Care and Life Insurance Benefit, offered through Trustmark, is a voluntary hybrid plan that is one policy with two benefits—life insurance for your family and long term care benefits if you need them.

At the time you enroll, you will be able to choose your life insurance benefit. If you qualify for long term care (LTC) benefits, the plan will pay 4% of your life insurance amount each month, up to a maximum of one times your life insurance amount. You may enroll yourself, your spouse or domestic partner, and your children and dependent grandchildren. Your premiums are paid through convenient after-tax payroll deductions. If you leave CMSU, you may take the plan with you at the same cost. Plan provisions, limitations, and exclusions apply. To file an LTC or life insurance claim, contact Trustmark Claims at 877-201-9373 or go to [Trustmark's website](#).

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## 401(k) Savings Plan

With the 401(k) Savings Plan, you can contribute a percentage of your salary on a pre-tax basis, after-tax basis (Roth), or a combination of both. The IRS allows a maximum contribution of \$23,500 for 2025. The Company will match your contributions at 50%, up to 8% of your pay each pay period.

You can make an additional catch-up contribution each year depending on your age as follows:

- If you are age 50-59 or age 64 or older, your annual catch up contribution maximum is \$7,500.
- If you are age 60-63, your annual catch up contribution maximum is \$11,250.

**True-up feature:** Pre-tax contributions are subject to IRS dollar maximums. If you reach your contribution cap before the end of the year, your contributions will stop—and so will the Company's contribution, because there is nothing to match. To ensure you receive the full Company matching contribution, the Company will determine if you missed out on any employer matching contributions and, if so, will deposit a lump sum true-up contribution to your account.

You may call T. Rowe Price at 800-922-9945. To change your 401(k) Savings Plan contribution, view your account, or use their retirement planning tools, please visit the [T. Rowe Price website](#).

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## Identity Theft Protection

The Company offers an identity theft protection plan through Allstate Identity Protection. This service can detect certain kinds of fraud before the damage has been done. The identity theft protection plan:

- Prevents fraud by monitoring a range of financial transactions for suspicious use of your personal information,
- Provides an annual credit report and monthly credit score,
- Notifies you immediately of suspicious activity,
- Helps you resolve identity theft,
- Reimburses fraud-related losses, including stolen 401(k) and HSA funds, and
- Provides \$1,000,000/individual and \$2,000,000/family in identity theft expense reimbursement.

You may purchase identity theft protection for yourself for \$4.98 per pay period, or you can cover yourself and any family member who lives with you or who you support financially for \$8.98 per pay period. If you have questions, you may call Allstate at 800-789-2720 or visit their [website](#).

## Legal Insurance

The legal insurance plan, offered through ARAG, gives you affordable access to experienced attorneys. Network attorneys can advise and represent you on a variety of legal issues, including contractor disputes, traffic tickets, adoption proceedings, and financial matters. The plan provides unlimited legal advice on preparing wills and trusts, and you also have access to online resources.

You can purchase legal insurance for \$9.12 per pay period. The cost is the same for employee only coverage and family coverage, regardless of how many dependents are enrolled. If you have questions, you may call ARAG at 800-247-4184 or visit their [website](#) (access code: 18285cms).

## 529 College Savings Plan

The College Savings plan is a tax-advantaged way to save for higher education for your child, yourself, or another family member. With the convenience of payroll deductions, you can contribute after-tax dollars to a college savings account until your total account value (contributions and investment earnings) equals \$395,000.

For more information on how to enroll, visit [Benefits Source](#). You may contact the administrator, CollegeBound 529 at 877-615-4116 or visit their [website](#).

## Pet Insurance

CMSU offers voluntary pet insurance through Wishbone Pet Health Insurance. Wishbone Pet Insurance is accepted at any vet in the U.S., including emergency hospitals.

After you pay a \$250 annual deductible, the plan reimburses you 90% of veterinary care expenses for accidents and illnesses, up to a \$25,000 annual maximum. The plan also includes 24/7 pet telehealth, a lost pet recovery service, and short waiting periods. In addition, Wishbone offers optional routine care plans that you may add on to your policy.

To learn more, get a quote, and enroll in the program, visit the [Wishbone website](#).



*CMSU offers a wide range of benefits to help you customize coverage for yourself and your family.*



# Time off and Work/Life Benefits

CMSU believes in the importance of being able to balance your professional and personal responsibilities, enjoy life, and get help when you need it. These life-balancing benefits are a valuable part of your total rewards at CMSU.

## Time Off Benefits

- **Vacation**—taking time to rest and reenergize is an important part of your overall well-being, and the Company provides you with vacation time to do so. The rate at which you accrue vacation is based on your years of service. When you have a service anniversary that moves you up an accrual level, your vacation accrual rate will be adjusted.
- **Holidays**—Canon Medical Systems provides 12 Company-paid holidays each calendar year.
- **Sick leave**—the sick leave benefit replaces 100% of your salary if you become ill or injured outside of work. New hires will receive 10 days of sick time. Sick leave benefits accrue from your date of hire. The rate at which you accrue depends on whether you are in a non-exempt or exempt status, and your years of service.
- **Volunteer time off**—Canon Medical Systems provides two days of paid leave per year to volunteer in your community for a non-profit 501(c)(3) charitable organization.

For details about these time off benefits, please refer to the applicable policy on the [Company Intranet](#).

## Employee Assistance Program (EAP)

CMSU partners with Headspace to provide EAP services that support your everyday life as well as more complex mental health matters. Headspace is available to you, your spouse/domestic partner, and your eligible children at no cost to you.

Services include:

- Unlimited, on-demand mental health coaching
- Up to 16 in-person and video therapy sessions per year for you, your spouse or domestic partner, and your children up to age 26
- 24/7 phone support for in-the-moment needs
- Mindfulness, sleep support, and focus tools
- Work-life services, including financial, legal, elder care, child care, identity theft support, and more (initial consultation is covered in full and you may continue these services at a discounted fee)

## Commuter Benefit Plan

The Commuter Benefit Plan is a tax-advantaged way to pay for mass transit and parking expenses with pre-tax dollars, which reduces your tax liability. You may contribute up to a maximum of \$340 per month for transit expenses and \$340 per month for parking expenses. You may enroll or cancel at any time during the year. For more information on how to enroll, visit [Benefits Source](#).



*Time off and work/life benefits are a valuable part of your total rewards at CMSU.*