

2025

Benefits Guide

Myriad
genetics

GET STARTED >





Welcome To Your Benefits Enrollment

At Myriad Genetics, our success depends on our most vital asset — our people. We also recognize the key role your benefits play in helping you live a healthy, happy, productive life.

We offer a valuable, comprehensive benefits package designed to advance your overall physical, financial, and emotional well-being. From medical, dental, and vision insurance to life insurance, disability insurance, and retirement savings, your Myriad Genetics benefit options can help you thrive at work, at home, and in your community, today — and tomorrow!

Take Action

This guide provides an overview of your 2025 benefit options and explains how to enroll. It's up to you to be a smart benefits consumer by choosing and using your plans wisely throughout the year.

Decide about your coverage needs for the coming year, and which options will best meet those needs.

While your medical, dental, vision, voluntary plan and 401k elections will automatically carry over to 2025, **you must log into Oracle and make active elections if you wish to have a Health Savings Account, Flexible Spending Account or Dependent Care Account in 2025.**

What You Need To Do

Learn

Use this guide to explore your 2025 benefit options. To see your current 2024 Benefit elections, login to Oracle and select Me / Benefits / Your Benefits / As of Today.

Decide >

Open Enrollment is the perfect time to assess your needs, and then select the plans that fit you and your family best. Get the right coverage with help from ALEX at <https://start.myalex.com/myriad>

Enroll >

Enroll online by November 8th. Log in to [Oracle Cloud HCM Self Service](#) Oct 28 through Nov 8.

To see your current 2024 Benefit elections, login to Oracle and select **Me / Benefits / Your Benefits / As of Today**

How to Use This Guide

This interactive guide is designed to give you easy-to-access information about your benefits. You can:

- **Use** the navigation bars at the top or left side of each page to explore topic areas of interest.
- **Easily print** a page — or the entire guide — if you prefer a printed version.
- **Download** and save a copy to your computer.

To begin, click any of the buttons above. Here's what you'll discover ...



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 Teammate Assistance Program
 Spring Health
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 Myriad Genetics Wellness
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 Allstate Identity Theft Pro + Cyber
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 Legal Plan Rate
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 ALEX is Here to Help
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Please read this important notice

If you (and/or your dependents) have Medicare or will become eligible for Medicare before December 31, 2025, federal law gives you more choices about your prescription drug coverage. Please see the Legal Notices section at the end of this Benefits Guide for more details.



Your health

Medical benefits from Myriad Genetics help you stay well and get the care you and your family need. Your plans also offer many resources and tools to help you maintain a healthy lifestyle.

[Learn More](#)



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Find A Network Provider

SelectHealth: selecthealth.org or call **800-538-5038**

Regence BCBS: regence.com or call **866-240-9580**

Kaiser California: kp.org or call **800-464-4000**

You're in the Right Place to...

Learn about your health care benefits, including spending and savings accounts, which keep quality care affordable and provide access to wellness programs and other resources.

Medical Plans

You have access to an extensive network of quality, lower-cost providers. Your plans also offer many resources and tools to help you maintain a healthy lifestyle.

Your Medical Options

You have a choice of medical plans, depending on where you reside: Regence BlueCross BlueShield (BCBS) Traditional Copay and CDHP plans are available to all teammates. Regence BCBS High Performance Network Copay and CDHP plans are available to teammates who reside in an applicable service area. If you reside in California, you can also choose the Kaiser HMO Copay or CDHP plan. For Utah teammates, the SelectHealth Copay and CDHP plans are available.

You have a choice of medical plans depending on where you live. All teammates, regardless of where you live, are eligible for Regence BlueCross BlueShield (BCBS) plans; either a Copay or a Consumer Directed Health Plan (CDHP).

- Utah teammates are eligible for additional plans in the SelectHealth network; both SelectHealth Copay and CDHP plans are available.
- California teammates have the additional option of the Kaiser HMO Copay or Kaiser CDHP plans.

All of the plans offer comprehensive coverage for you and your family. In addition, you pay \$0 for in-network preventive care such as annual checkups, cancer screenings, vaccinations, and more. See [page 12](#) to compare plans.

All teammates and eligible dependents* are qualified to receive any testing service provided by Myriad and its subsidiaries at no personal out-of-pocket cost.

*Spouse, domestic partner, dependent children (dependent children up to age 26)

Reasons to Use In-Network Providers

Using an in-network provider can work to your advantage through:

- **Peace of mind** – In-network providers agree to meet quality-of-care guidelines, so you know your providers are accountable for the quality of care they provide.
- **Lower costs** – In-network providers charge agreed-upon rates for their services; you cannot be charged more than those rates. In addition, the plan may cover more of the cost of services.
- **Convenience** – In-network providers file claims for you, so you have less paperwork.
- **Extensive network** – You may choose from hundreds of thousands of nationwide providers.

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Regence BlueCross and BlueShield

High Performance Network Medical Plans

We provide two Regence BlueCross & BlueShield High Performance Network (Blue HPN) medical plans for teammates who live in an applicable service area. The Blue HPN is a national Exclusive Provider Network* built to deliver high quality care, better care delivery, and lower total cost for you. Coverage amounts for deductibles, copayments, coinsurance, and out-of-pocket maximums will mirror those in the Traditional BCBS and Select Health CDHP and Copay plans. However, services within this plan are covered only if you go to doctors, specialists, or hospitals in the plan's network (except in an emergency). To see if your home zip code and providers are within a BCBS HPN Service area [CLICK HERE](#).

*Not available in all areas

Information about Rx Savings Solutions.

Rx Savings Solutions - BCBS and Select Health Plans

Take control of your prescription drug costs. Rx Savings Solutions can help you save money on prescription drug costs by looking at the medications you and your family members take to find options that can save you money.

When you engage with Rx Savings Solutions, your account will show which lower-cost prescriptions are available and lets you compare prices. If you choose to switch to the lower cost option, Rx Savings Solutions will handle everything with your doctor and pharmacy. BCBS and Select Health plans members are automatically enrolled in Rx Savings Solutions (not available for Kaiser Permanente or HMSA plans)



Use MyAdvocate to answer your health care questions

MyAdvocate experts can assist you with finding or coordinating care, answering clinical questions and claims issues, and clarifying plan information. You do not need to be enrolled in a Myriad Genetics medical plan to use this free service. Call MyAdvocate at **833-968-1775**, visit myadvocateservices.com, or send an email to MyAdvocateclientservices@carenethealthcare.com to learn more.

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Your Carrot Fertility Benefit

We've partnered with Carrot Fertility to bring our teammates comprehensive, inclusive fertility health and family-forming benefits.

Visit get-carrot.com/signup to create your account and explore the resources available to you, including the funds we've provided to help pay for any of your care.

Personalized guidance

- A free, personalized step-by-step guide created with your unique needs in mind to support you through your journey
- Unlimited, free virtual visits with fertility health and family-forming experts to navigate your options, costs, and questions

Gender Affirming Care

Teammates and their eligible dependents enrolled in a Myriad medical plan, can use Carrot for gender-affirming hormone therapy coverage and adjacent medicines.

- Carrot can help find approved gender affirming hormone therapy providers and multidisciplinary health centers.
- Coverage includes in-person and virtual provider visits and consults, standard labs and durable medical equipment.
- Carrot Rx, Carrot's online pharmacy, offers competitive pricing and delivers GAHT medications straight to your door.

Carrot's medical experts and emotional well-being specialists can speak to gender-affirming care, as often as needed, at no cost to teammates.

Provider network, discounts, and access to funds

- Find a trusted provider with Carrot's network of 950+ clinics and 3,350+ attorneys and agencies across the country
- Receive exclusive discounts and expedited appointments at top clinics and agencies
- Use Carrot Rx®, a pharmacy that offers significant savings on fertility medications with easy online ordering and delivery
- Access, spend, and track your funds in your account.



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Whole Self, Whole Health

Just like exercising regularly or going to the doctor for an annual checkup, prioritizing your mental wellness supports your overall health. Spring Health — a Myriad Genetics benefit — gives you the tools to live a healthier, happier life.

With Spring Health, you have access to programs that empower you to improve your emotional health and meet your overall wellness goals. Spring Health offers many services you and your family will find especially valuable during these challenging times, including:

- **In-app wellness exercises.** Support your mental fitness on-the-go, with exercises in meditation, better sleep, and more.
- **Personalized recommendations.** Assessments to identify the right care for your needs, learn more about yourself, and track your progress.
- **Dedicated support.** Receive guidance along your journey from your personal Care Navigator.
- **Therapy.** Book sessions with trusted providers at times that fit your schedule. Costs for the first eight sessions are fully covered. You, your spouse or domestic partner and dependent children ages 6-25 may book therapy sessions.
- **Medication.** Speak with psychiatrists to manage medications, when appropriate.
- **Coaching.** Receive tips for managing stress, increasing focus, and more.

Watch your email for additional information about Spring Health. All provided services are confidential and outcomes will not be shared.

Myriad's Tests Available for No-cost Testing Is Available

All current teammates and eligible dependents* are qualified to receive any testing service provided by Myriad Genetics (or similar test provided by a third party) at no out of pocket cost provided they meet the eligibility criteria for such testing.

*Spouse, domestic partner, and dependent children (dependent children up to age 26).



New This Year

Beginning January 1, 2025, Spring Health will cover 8 therapy sessions per year for teammates and their dependents.

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A Closer Look at the CDHP

A consumer directed health plan offers lower contributions in exchange for a higher deductible. It also offers comprehensive medical coverage, such as free in-network preventive care and protection from catastrophic illness or injury. This coverage is paired with a tax-advantaged HSA you may use, grow, and save for current or future health care expenses. To learn more about the HSA, see the next page and find definitions for the [terms](#) used here at the end of this guide.



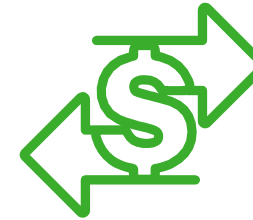
Free In-Network Preventive Care

To emphasize the importance of wellness, preventive care is covered at 100%, if you receive this care from in-network providers.



Deductible

You pay for your initial medical and prescription costs until you meet your annual deductible. This deductible is higher compared with that of the copay medical plans. However, you can use your HSA contribution to help cover the higher deductible.



Coinsurance

Once the deductible is met, you and Myriad Genetics share any further health care costs until you meet the out-of-pocket maximum.



Out-of-Pocket Maximum

The plan limits the total amount you pay each year. Once you meet your out-of-pocket maximum, the plan pays 100% of your eligible, in-network expenses for the remainder of the plan year.

Why you benefit from a primary care physician

You aren't required to select a primary care physician (PCP) with the Copay or CDHP plans, but you may want to. PCPs do more than just give you a checkup. They get to know you and your medical history, and can help guide your overall care — including specialty care.

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HSA's are administered by Fidelity.



Plan ahead for expenses

If you have a significant expense early in the year, you may not yet have a sufficient balance to pay that bill from your HSA. If that's the case, you will first have to pay the expense from other sources. However, once your account grows through additional contributions, you can reimburse yourself.

Health Savings Account (HSA)

Myriad Genetics provides a convenient way for you to pay and save for health care now — and in the future. When you enroll in a CDHP medical plan, you're eligible to contribute to a tax-free* HSA, which helps you save money on eligible health care expenses for yourself, your spouse, and your tax-dependents.

The Basics of an HSA

1. Money Goes In

The 2025 IRS limit on HSA contributions is \$4,300 for individual coverage or \$8,550 for all other coverage levels. Anyone age 55 or older can make an additional \$1,000 catch-up contribution.

Health Savings Accounts Contribution Schedule

- 2024 Health Savings Account participants: if you remain enrolled in 2025, the Health Savings Account contribution from Myriad will be made in 24 equal contributions from January to December 2025.
- New 2025 Health Savings Account participants: if you are a new enrollee in 2025, the Health Savings Account contribution from Myriad will be made in two ways: half of the annual contribution will be made in a lump sum in January and the remaining half will be made in 24 equal contributions over the year.

BCBS Traditional, SelectHealth & Kaiser Permanente CDHP:

- \$500 for teammate only coverage
- \$1,000 for teammate + dependent or family coverage

BCBS HPN CDHP

- \$350 teammate only
- \$800 teammate +

For any teammate hired after 7/1/2025, Myriad Genetics will make contributions totaling half of the annual amounts listed above. **Note:** The 2025 IRS limits include both the Myriad Genetics contribution and your contribution combined.

2. Money Comes Out

When you have an eligible medical expense, including your plan deductible, you can pay it with the money in your HSA.

You pay the full cost of non-preventive care, including prescriptions, until you meet the deductible. Think about your typical expenses and consider making pretax*

contributions to help cover your deductible if you need it.

3. Money Left In Rolls Over

Any money left in your account will roll over from year to year and is yours to keep. If you leave Myriad Genetics, you take the account with you. You can even use the money to pay medical expenses in retirement.

Growing your savings ...

When your account balance reaches a specified amount, you have the option to invest your balance in a range of mutual funds.

Remember, the HSA has a **triple tax advantage:** money goes in, grows, and can be withdrawn for medical expenses **tax-free!***

*Your HSA is free from federal income taxes; however, you may pay state and other taxes, depending on your residence. Talk with your tax advisor for details.

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Understanding dependent status

Adult children can remain on the family health insurance plan, including a CDHP, until age 26. However, tax law only allows parents to claim children as tax dependents until age 19 – or age 24 if the dependent is a full-time student. You also cannot make HSA distributions for anyone who isn't a tax dependent. Therefore, if you aren't claiming your adult child on your taxes, you can't use your HSA funds to pay for their medical expenses – even though they may still be on your medical plan.

Health Savings Account contribution schedule

- 2024 Health Savings Account participants:
 - if you were enrolled in one of Myriad Genetics' Consumer Directed Health Plans (CDHP) with a Health Savings Account (HSA) during 2024, and you remain enrolled in 2025, the Health Savings Account contribution from Myriad will be made in 24 equal contributions from January to December 2025.
- New 2025 Health Savings Account participants:
 - if you were not enrolled in one of Myriad Genetics Consumer Directed Health Plans (CDHP) with a Health Savings Account (HSA) during 2024, and you enroll in 2025, the Health Savings Account contribution from Myriad will be made in two ways: half of the annual contribution will be made in a lump sum in January and half will be made in 24 equal contributions over the year.

HSA Eligibility Requirements

To be eligible for an HSA, you must meet the following criteria:

- You must be covered by a qualified consumer directed health plan (CDHP).
- You can't be covered by another health plan, including Medicare Parts A or B, or TRICARE.
- You can't be claimed as a dependent on another individual's tax return.
- You or your spouse/domestic partner cannot participate in any traditional health care FSA, even under another employer's plan; you can, however, participate in a limited purpose FSA.
- You cannot have received treatment, other than preventive care, through the U.S. Department of Veterans Affairs within the past three months.

Making Payments with an HSA

Remember, you can only use funds that have already been deposited into your account. Once funds are available, you have three simple ways to pay:

1. **Use the account debit card** - You will receive this card after you open an HSA. When you use the card, your expense automatically is paid from available funds in your account.
2. **Be reimbursed** - You can also pay for eligible expenses out of your own pocket. Then, withdraw funds from your HSA to pay yourself back.
3. **Pay online** - Use the online payment feature to pay your health care provider directly from your account.

Let ALEX Help You Decide

Have questions about how an HSA can help you with current and future medical expenses? Ask [ALEX!](#)

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Make the Most of Your Plan

Optimize Your Health Care with These Tips

Improving or maintaining your health begins with everyday choices. In addition, the choices you make can affect your health — and your wallet — so keep the following in mind.



Go in-network

Generally, you pay less when you see an in-network provider. Visit your medical plan provider's website to find a provider today.



Get preventive care

Annual check-ups, certain vaccinations, and other common services are covered at 100% when you obtain them from an in-network provider.



Know where to go for care

Did you know that the ER might not be the best place to go for simple stitches? Knowing when to use telemedicine, visit your primary care doctor, urgent care facility, or the ER can potentially save you time and money. See the next page.



Save with your HSA

Myriad Genetics funds your HSA — and you can, too! Use it to pay your deductible today, or save it for tomorrow's unexpected health care costs or expenses in retirement. You get to decide when and how to use it!



Save with your LPFSA

The limited purpose FSA lets you pay for eligible dental and vision expenses with pretax dollars. By accessing a limited purpose FSA, you can save your HSA for future medical expenses.

The Myriad Genetics plans offers telemedicine anytime, anywhere

With the Regence BCBS medical plans, you have access to telemedicine services through MDLive. If you are enrolled in a SelectHealth medical plan, you have access to Intermountain Connect Care. Anyone enrolled in a Kaiser medical plan has access to Video Visits. Access MDLive, Intermountain Connect Care, or Kaiser Video Visits to consult with a doctor online, for non-urgent medical issues. You can talk with a board-certified doctor seven days a week, anytime, from your mobile device. Go to mdlive.com, intermountainconnectcare.org, or mydoctor.kaiserpermanente.org/ncal/videovisit for details.

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Right Place, Right Time

Know Where to Go for Care

One of the best ways to manage your out-of-pocket costs while making the most of your Myriad Genetics medical benefits is by knowing the best place to get the care you need. Your choice can affect your wait time and out-of-pocket costs.

| Medical Care Options | Telemedicine | Primary Care Physician (PCP) | Urgent Care | Emergency Room |
|-----------------------|---|---|--|--|
| When You Might Use It | <ul style="list-style-type: none"> • Nonemergency issues • Allergies • Asthma • Joint aches • Sinus infections • Cold/flu • Ear infections • Pink eye • Sore throat • Depression • Stress management | <ul style="list-style-type: none"> • Fever and headache • Sinus infection • Severe sore throat • Bronchitis • Urinary tract infections • Rashes | <ul style="list-style-type: none"> • Sprains • Fractures • Stitches | Genuine emergencies such as: <ul style="list-style-type: none"> • Persistent chest pain • Trouble breathing • Life-threatening injury |
| Relative Overall Cost | \$ | \$ | \$\$ | \$\$\$ |
| Average Wait Time | None | Average-High | Low | High |
| Availability | 24/7 | Depending on schedules | Extended business hours | 24/7 |

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How the Medical Plans Work

| Plan Features | Regence BCBS & SelectHealth* PPO Copay Plan | | Regence BCBS & SelectHealth* CDHP | | BCBS HPN Copay | BCBS HPN CDHP |
|---|--|---------------------------------------|--|---|---------------------------------------|--|
| | In-Network | Out-of-Network | In-Network | Out-of-Network | In-Network | In-Network |
| Annual Deductible | \$1,000/individual \$2,000/family | \$1,500/individual \$3,000/family | \$2,000/individual \$4,000/family** | \$3,500/individual \$7,000/family** | \$1,000/individual \$2,000/family | \$2,000/individual \$4,000/family** |
| Annual Out-of-Pocket Maximum | \$4,000/individual; \$7,150 family | \$4,500/individual; \$9,000/family | 4,000/individual; \$7,150/family** | \$4,500/individual; \$9,000/family** | \$4,000/individual; \$7,150 family | 4,000/individual; \$7,150/family** |
| Deductible included in the Out-of-Pocket Maximum | Yes | Yes | Yes | Yes | Yes | Yes |
| Lifetime Maximum | Unlimited | Unlimited | Unlimited | Unlimited | Unlimited | Unlimited |
| Office Visits- Primary Care Provider (PCP) | \$30 copay | 30% AD | 20% AD | 35% AD | \$30 copay | 20% AD |
| Office Visits-Secondary Care Provider (SCP) | \$50 copay | 30% AD | 20% AD | 35% AD | \$50 copay | 20% AD |
| Telemedicine - MDLive | \$30 copay | NA | 20% AD; PCP visit \$42 | NA | \$30 copay | 20% AD; PCP visit \$42 |
| Diagnostic X-ray and Lab Minor/Major | Covered 100%/20% AD | 30% AD/30% AD | 30% AD/30% AD | 35% AD | Covered 100%/20% AD | 30% AD/30% AD |
| Inpatient Hospital | 20% AD | 30% AD | 20% AD | 35% AD | 20% AD | 20% AD |
| Preventive Care | Covered 100% (ded. waived) | 30% AD | Covered 100% (ded. waived) | 25% AD | Covered 100% (ded. waived) | Covered 100% (ded. waived) |
| Medical, Surgical and Hospice | 20% AD | 30% AD | 20% AD | 35% AD | 20% AD | 20% AD |
| Professional Services - Surgery, Major diagnostic procedures and therapeutic injections | 20% AD | 30% AD | 20% AD | 35% AD | 20% AD | 20% AD |

AD = After Deductible

*Utah Teammates

**When two or more members are covered by a CDHP, "family" amounts apply

Regence BCBS Network:
National: BlueCard PPO
Utah: Preferred Valuecare

SelectHealth Network:
SelectMed+

BCBS HPN Network:
Blue High Performance or
National BlueCard Blue
High Performance

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| Plan Features | Regence BCBS & SelectHealth* PPO Copay Plan | | Regence BCBS & SelectHealth* CDHP | | BCBS HPN Copay | BCBS HPN CDHP |
|---|---|----------------|-----------------------------------|--------------------------|----------------|---------------|
| | In-Network | Out-of-Network | In-Network | Out-of-Network | In-Network | In-Network |
| Urgent Care | \$30 copay | 30% AD | 20% AD | 35% After In-Network Ded | \$30 copay | 20% AD |
| Outpatient Facility / Ambulatory Surgical Center | 20% AD | 30% AD | 20% AD | 35% AD | 20% AD | 20% AD |
| Chiropractic Care | \$30 copay | 30% AD | 20% AD | 35% AD | \$30 copay | 20% AD |
| Durable Medical Equipment | 20% AD | 30% AD | 20% AD | 35% AD | 20% AD | 20% AD |
| Mental Health and Chemical Dependency (Each office visit) | \$30 copay | 25% AD | 20% AD | 35% AD | \$30 copay | 20% AD |
| Emergency Room | \$150 copay | \$150 copay | 20% AD | 20% AD | \$150 copay | 20% AD |
| Ambulance Services – Emergencies Only | 20% AD | 20% AD | 20% AD | 20% AD | 20% AD | 20% AD |
| Outpatient Rehabilitation Services: Physical, Speech, Occupational (Some limitations apply) | \$30 copay | 30% AD | 20% AD | 35% AD | \$30 copay | 20% AD |

AD = After Deductible

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| Plan Features | Regence BCBS & SelectHealth* PPO Copay Plan | | Regence BCBS & SelectHealth* CDHP | | BCBS HPN Copay | BCBS HPN CDHP |
|---------------------------|--|----------------|--------------------------------------|----------------|------------------------|------------------------|
| | In-Network | Out-of-Network | In-Network | Out-of-Network | In-Network | In-Network |
| Pharmacy | | | | | | |
| Retail Pharmacy | Up to a 30-day supply: | Not Covered | Up to a 30-day supply: | Not Covered | Up to a 30-day supply: | Up to a 30-day supply: |
| Generic | \$15 | | \$10 AD | | \$15 | \$10 AD |
| Formulary Brand | \$30 | | \$35 AD | | \$30 | \$35 AD |
| Non-Formulary | \$70 | | \$60 AD | | \$70 | \$60 AD |
| Specialty | \$150 | | \$100 AD | | \$150 | \$100 AD |
| Mail-Order Program | Up to a 90-day supply: | Not Covered | Up to a 90-day supply: | Not Covered | Up to a 90-day supply: | Up to a 90-day supply: |
| Generic | \$37.50 | | \$25 AD | | \$37.50 | \$25 AD |
| Formulary Brand | \$75 | | \$87.50 AD | | \$75 | \$87.50 AD |
| Non-Formulary | \$175 | | \$150 AD | | \$175 | \$150 AD |

AD = After Deductible *Utah Teammates

Save on prescription drug costs

Register on [express-scripts.com](https://www.express-scripts.com) to compare prescription prices, or call **844-837-6653** to learn more.



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How the Medical Plans Work – California Teammates Only

| Plan Features | Kaiser HMO Copay Plan | Kaiser HMO CDHP |
|---|--------------------------------------|---|
| | In-Network | In-Network |
| Annual Deductible | \$0 deductible | \$2,000/individual; \$4,000/family (embedded individual \$2,800) |
| Annual Out-of-Pocket Maximum | \$1,500/individual \$3,000/family | \$4,000/individual; \$7,150/family (embedded individual \$4,000) |
| Deductible included in the Out-of-Pocket Maximum | Yes | Yes |
| Lifetime Maximum | Unlimited | Unlimited |
| Office Visits- Primary Care Provider (PCP) | \$20 copay | 10% AD |
| Office Visits-Secondary Care Provider (SCP) | \$20 copay | 10% AD |
| Diagnostic X-ray and Lab Minor/Major | \$10 | 10% AD/10% AD |
| Inpatient Hospital | \$250 per admit | 10% AD |
| Preventive Care | Covered 100% | Covered 100% (ded. waived) |
| Medical, Surgical and Hospice | 20% | 10% AD |
| Professional Services - Surgery, Major diagnostic procedures and therapeutic injections | 20% | 10% AD |
| Urgent Care | \$20 copay | 10% AD |
| Outpatient Facility / Ambulatory Surgical Center | \$100 copay | 10% AD |
| Durable Medical Equipment | 20% per item | 10% AD |
| Mental Health and Chemical Dependency (Each office visit) | \$20 copay | 10% AD |
| Emergency Room | \$100 per visit | 10% AD |
| Ambulance Services – Emergencies Only | \$150 per trip | 10% AD |
| Outpatient Rehabilitation Services: Physical, Speech, Occupational (Some limitations apply) | \$20 copay | 10% AD |
| Chiropractic Care | \$15 copay | 10% AD |

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| Plan Features | Kaiser HMO Copay Plan | Kaiser HMO CDHP |
|---------------------------|-------------------------------|--|
| | In-Network | In-Network |
| Pharmacy | | |
| Retail Pharmacy | Up to a 100-day supply: | Up to a 30-day supply: |
| Generic | \$10 | \$10 AD |
| Formulary Brand | \$20 | \$30 AD |
| Specialty | Up to a 30-day supply: 20% | Up to a 30-day supply: 20% AD up to \$200 |
| Mail-Order Program | Up to a 100-day supply: | Up to a 100-day supply: |
| Generic | \$20 | \$20 AD |
| Formulary Brand | \$40 | \$60 AD |

AD = After Deductible



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Find A Network Provider

deltadental.com or call 800-422-4234

Dental Plans

Myriad Genetics dental benefits offer you and your family affordable options for maintaining your overall health. You can choose the Delta Dental PPO plan. This plan lets you choose any provider you want from the Delta Dental PPO or Premier Networks. To maximize your benefit, choose a dentist who participates in the Delta Dental PPO network. You can also use a non-Premier Network provider; however, you will pay more and you may receive fewer benefits.

| Key Dental Benefits | Delta Dental PPO/Premier Network | |
|--|----------------------------------|--------------------------|
| Deductible (per calendar year) | | |
| Individual/Family | \$50/\$150 | |
| Benefit Maximum (per calendar year; preventive, basic, and major services combined) | | |
| Per Individual | \$1,500 per calendar year* | |
| Covered Services | In-Network | Out-of-Network |
| Diagnostic & Preventive Care | 100% (deductible waived) | 100% (deductible waived) |
| Basic Care | 80% after deductible | 80% after deductible |
| Major Care | 50% after deductible | 50% after deductible |
| Orthodontia (children to age 26) and adults | 50% | 40% |
| Orthodontia Lifetime Maximum | \$1,500 | |

*Diagnostic and Preventive Care Services do not count toward the Annual Maximum of \$1,500.

Dental health matters

As many as 120 systemic diseases can be visible in your mouth. Regular dental checkups can reveal the signs of disease before other symptoms are noticeable and help lower your risk of stroke and heart disease.

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FIND A NETWORK PROVIDERvsp.com or call 800-877-7195**Vision Plans**

Myriad Genetics offers you vision benefits through Vision Service Provider (VSP) to ensure that you and your family have access to quality eye care. You can choose either the Standard or Enhanced plan, based on your anticipated vision needs. Keep in mind, you can maximize your benefits and reduce your out-of-pocket costs when you receive care from a VSP network provider.

| Key Vision Benefits | VSP Standard Plan | | VSP Enhanced Plan | |
|--|---|------------------------------|--|------------------------------|
| | In-Network Member Pays | Out-of-Network Reimbursement | In-Network Member Pays | Out-of-Network Reimbursement |
| Eye Exam (once every 12 months) | \$15 copay | Up to \$45 | \$15 copay | Up to \$45 |
| Materials (frames/lenses) | \$25 copay | Up to \$70 | \$25 copay | Up to \$70 |
| Prescription Lenses | | | | |
| Single Vision Lined | Covered 100% | Up to \$30 | Covered 100% | Up to \$30 |
| Bifocal Lined | | Up to \$50 | | Up to \$50 |
| Trifocal | | Up to \$65 | | Up to \$65 |
| Lens Options (once every 12 months) | | | | |
| Standard | \$55 copay | Up to \$50 | \$55 copay | Up to \$50 |
| Premium | \$95 - \$105 copay | | \$95 - \$105 copay | |
| Custom | \$150 - \$175 copay (20 - 25% off other lens options) | | \$150 - \$175 copay (20 - 25% off other lens options) Anti-Reflective & UV Coating included at no additional cost | |

A view to your overall health

Even if you have perfect eyesight, you should have your vision checked on a regular basis. This is because vision care is about more than just eyesight. Eye doctors are often the first health care professionals to detect chronic systemic diseases, such as high blood pressure and diabetes.

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| Key Vision Benefits | VSP Standard Plan | | VSP Enhanced Plan | |
|--|--|------------------------------|--|------------------------------|
| | In-Network Member Pays | Out-of-Network Reimbursement | In-Network Member Pays | Out-of-Network Reimbursement |
| Standard Frames (once every 24 months) | | | | |
| Retail Allowance | \$130 allowance \$70 allowance at Costco 20% discount over allowance | Up to \$70 | \$150 allowance \$70 allowance at Costco 20% discount over allowance | Up to \$70 |
| Contact Lenses (instead of lenses and frames) | | | | |
| Conventional/ Disposables | \$130 allowance | Up to \$105 | \$150 allowance | Up to \$105 |
| Exam and Fitting | Up to \$60 | | Up to \$60 | |



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FSAs are administered by Fidelity.



Identifying eligible expenses

Health Care FSA - Plan deductibles, copays, coinsurance, and other health care expenses. To learn more, see IRS Publication 502 at www.irs.gov.

Dependent Care FSA - Child daycare for children younger than 13, afterschool programs, home care for dependent adults, and related expenses. To learn more, see IRS Publication 503 at www.irs.gov.

Flexible Spending Accounts

FSAs provide great savings opportunities because they let you set aside pretax payroll deductions to pay for out-of-pocket health care expenses, such as deductibles, copays, and coinsurance, as well as dependent care expenses. Because that portion of your income is not taxed, you pay less in federal income, Social Security, and Medicare taxes — giving you more take-home pay.

Myriad Genetics offers three different FSAs administered through Fidelity.

Health Care FSA

- Pay for eligible health care expenses, such as plan deductibles, copays, and coinsurance.
- Contribute up to \$3,200.*
- Roll over up to \$640 from year to year.

Note: If you are a participant in a health savings account, you are not eligible for the health care FSA.

Limited Purpose FSA

Note: If you enroll in a CDHP/HSA plan and contribute to a health savings account, you are not eligible to open a traditional health care FSA. However, you can open a limited purpose FSA.

- Use it to pay for dental and vision expenses only (not medical), until you meet the CDHP deductible.
- Contribute up to \$3,200.
- Roll over up to \$640 from year to year.

Dependent Care FSA

This account is available to all benefits-eligible Myriad Genetics teammates, regardless of your medical plan enrollment.

- Pay for eligible dependent care expenses such as preschool, summer day camp, before- and after-care school programs, or child daycare and adult daycare so you and/or your spouse can work, look for work, or attend school full time.
- Contribute up to \$5,000* in 2024, or \$2,500 if you are married and filing separately.
- No roll over is allowed; any unused funds are forfeited.

* This is a household maximum, so a couple can elect any amount up to \$5,000.

“Use-It-Or-Lose-It” Rule

You must enroll each year to participate. Keep in mind, FSAs are “use-it-or-lose-it” accounts. Unused money beyond the \$640 rollover for the health care and limited purpose health care FSAs does not carry over at the end of the year.

FSA Deadlines - You can use your eligible expenses that are incurred by December 31, 2025. You have until March 30, 2026, to file claims.

New HSA enrollees - As a new enrollee into a consumer directed health plan and HSA, if you have any FSA funds remaining from the 2024 plan year, you must carry over those funds into a limited purpose FSA or you will not be eligible for HSA contributions starting January 1, 2025. Please use all current FSA funds by the end of the 2024 plan year or request the balance be contributed to a Fidelity limited purpose FSA. Looking for ways to use up your remaining FSA funds? For a list of more than 4,000 FSA-eligible items, visit fsastore.com.

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Compare Accounts: HSA vs. FSAs

| | HSA | Limited Purpose FSA | Health Care FSA | Dependent Care FSA |
|---|--|---|---|---|
| Available with these plans | CDHP Plans | CDHP Plans | Copay and HMO Plans | Any medical plan (or no Myriad Genetics medical plan) |
| Debit card use available | Yes | Yes | Yes | No |
| Change your contribution amount anytime | Yes | No | No | No |
| Access only funds that have been deposited | Yes | No | No | Yes |
| Use the money for | All eligible health care expenses | Only dental and vision expenses (not medical) | All eligible health care expenses | Eligible dependent care expenses, including child daycare for children up to age 13 and care for dependent adults |
| Access to entire elected amount at the beginning of the plan year | No | Yes | Yes | No |
| “Use it or lose it” at year-end | No | Yes with the exception of \$610 that can be carried over into the new plan year | Yes with the exception of \$610 that can be carried over into the new plan year | Yes |
| Documentation required | For tax-filing and IRS audit purposes only | For submission with reimbursement request | For submission with reimbursement request | For submission with reimbursement request |

Make sure you're using the right account

Important! The dependent care FSA is NOT used for health care expenses for your dependents. It is for dependent child or adult day care only.

Similarly, the health care FSA debit card cannot be used to pay for dependent care FSA expenses.

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[Learn More](#)thehartford.com or call **888-301-5615**

To learn more about supplemental medical insurance plans or to review a complete list of covered benefits, visit or call The Hartford.

Supplemental Medical Plans

We know life doesn't always go as expected, which is why Myriad Genetics provides you with access to supplemental medical plans designed to protect you and your family from the financial impact of a covered critical illness, injury, or hospital stay.

Review the chart below to understand the voluntary supplemental medical benefit choices available to you.

| | The Hartford Group Accident Insurance | The Hartford Group Critical Illness Insurance |
|----------------|--|---|
| What it is | Pays cash benefits you can use for anything. Ideally, you would use the benefits to offset out-of-pocket medical expenses related to a covered accident. | Pays cash benefits you can use for anything. Ideally, you would use the benefits to offset out-of-pocket medical expenses related to a covered critical illness. |
| What it covers | Hospitalization, injuries, surgical procedures, physical therapy, ambulance, and more | Some cancers, heart attack, stroke, coma, kidney failure, major organ transplant, and more |
| Benefit amount | Plan pays on a schedule according to the covered injury or occurrence. | You may elect a \$20,000 benefit; your spouse and dependent children may receive up to \$10,000 (you must elect teammate coverage to sign up for dependent coverage). |
| How it works | Lump-sum payment directly to you; you decide how to spend the benefit* | |

* Guidelines dictate benefit payment for each covered illness and circumstances under which it's paid.

Get a financial safety net when it's most important!

Life is unpredictable, and even the best medical insurance will not cover everything — leaving you with out-of-pocket expenses.

Voluntary supplemental medical plans offer additional peace of mind by ensuring that you have help paying high, unanticipated out-of-pocket expenses. The lump sum you receive can be used to pay for non-health care expenses: groceries, housing, car payments, utilities, childcare, or whatever you decide!



Your Wealth

Myriad Genetics provides coverage and benefits to help ensure financial well-being for you and your family — today and tomorrow.

[Learn More](#)

- ✚ LIFE/AD&D INSURANCE
- DISABILITY INSURANCE
- 401(K) RETIREMENT SAVINGS PLAN
- EMPLOYEE STOCK PURCHASE PLAN
- LONG TERM EQUITY
- TUITION REIMBURSEMENT
- STUDENT DEBT PROGRAM
- LENGTH OF SERVICE AWARDS

[Learn More](#)
thehartford.com
 or call 888-301-5615

You're in the Right Place to...

Learn about income protection and wealth-building plans to enhance financial security at all stages of life.

Life and AD&D Insurance

Life and Accidental Death and Dismemberment (AD&D) Insurance are useful solutions to help preserve your family's quality of life and financial future.

Basic Life/AD&D (Myriad Genetics-paid)

Myriad Genetics' life insurance program through The Hartford provides valuable financial protection to your named beneficiary(ies) in the event of your death or accidental injury – at no cost to you. Your coverage is effective on your date of hire or the date you become eligible. You must be actively at work for your life insurance coverage to become effective. Enrollment is automatic – you don't have to do anything to receive this coverage.

Note: Life insurance above \$50,000 will be considered taxable imputed income.

| Basic Life | Benefits |
|--|--|
| Benefit Amount | Employee 1x annual salary to a maximum of \$500,000 (minimum of \$50,000) Spouse – \$2,000 Child(ren) – 14 days to age 26 \$2,000; live birth to 14 days \$1,000 |
| Age Reduction | Reduces by 35% at age 65 and an additional 15% at age 70 |
| Basic Accidental Death & Dismemberment | Same as Basic Employee Life |



No health questions at certain enrollment times

If you enroll for voluntary term life within 31 days of employment, no proof of good health is necessary if the coverage amount is within the guaranteed issue amount. If you wait to enroll until after the eligibility period, you will need to complete a Statement of Health form. A physical exam, regardless of the coverage amount you select, also may be required.

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Voluntary Term Life (Teammate-paid)

You also can purchase additional voluntary term life insurance through The Hartford for yourself and your eligible family members. You must be actively at work on the effective date of your coverage.

| Voluntary Term Life/ AD&D | Benefits | Guaranteed Issue |
|---------------------------|---|------------------|
| Employee | Increments of \$10,000 up to \$500,000, not to exceed 5 times your annual earnings | \$250,000 |
| Spouse/Domestic Partner | Increments of \$5,000 with a minimum of \$5,000 up to 100% of the employee's Supplemental coverage, not to exceed \$500,000 | \$50,000 |
| Child(ren) | Minimum of \$2,000 with a maximum of \$10,000 | \$10,000 |

What is AD&D Insurance?

Should you lose your life, sight, hearing, speech, or use of your limb(s) in a covered accident, AD&D provides additional cash payments. AD&D benefits are paid as a percentage of your coverage amount – usually 50% to 100% – depending on the type of loss.

Name Someone to Receive Benefits

You should designate a primary and/or secondary beneficiary who receives benefits in the event of your death. You can change a beneficiary at any time.

For voluntary term life coverage on a spouse or dependent child, you are the beneficiary.

LIFE/AD&D INSURANCE

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TUITION REIMBURSEMENT

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LENGTH OF SERVICE AWARDS

[Learn More](#)[thehartford.com](https://www.thehartford.com)

or call 888-301-5615

Disability Insurance

If you have to miss work due to injury or illness, Myriad Genetics' disability program through The Hartford helps ensure that you still collect a part of your income until you can return to work* or you reach retirement age. Both your short-term and long-term disability benefits are 100% paid by Myriad Genetics – you pay zero for coverage.

The key is to remember that you will still have expenses, separate from the medical expenses related to your disability. For example, disability coverage can help ensure you have money to pay for basic needs such as housing (mortgage or rent), utilities, food, transportation, childcare, and more.

Short-Term Disability

| | |
|--------------------------|------------------------------|
| Benefit Percentage | 60% of weekly salary |
| Benefit Maximum | \$2,000 per week |
| When Benefits Begin | 8th day of illness or injury |
| Maximum Benefit Duration | 13 weeks |

Long-Term Disability

| | |
|--------------------------|---|
| Benefit Percentage | 60% of monthly salary |
| Benefit Maximum | \$15,000 per month |
| When Benefits Begin | After 90 days of disability |
| Maximum Benefit Duration | Up to age 65 or Social Security Normal Retirement Age |

* Disability benefits are not subject to regular payroll tax withholdings.



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DISABILITY INSURANCE

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Learn More

[netbenefits.com](https://www.netbenefits.com) or call **800-544-9354**

401(k) Retirement Savings Plan

Financial security is an important part of your total well-being. Myriad Genetics is committed to helping you plan for the future by offering an easy way to build savings for retirement.

Teammates over age 21 are eligible to participate in the Myriad Genetics 401(k) Retirement Savings Plan any time after your date of hire.

Your Contributions

You may contribute 1% to 100% of your salary on a pretax and/or after-tax (Roth) basis, subject to IRS limits. The maximum in 2025 is \$23,500 (estimated). However, if you're age 50 or older, you are eligible to contribute an additional catch-up contribution up to \$7,500 (estimated).

Myriad Genetics Matching Contributions

To help your savings grow faster, Myriad Genetics matches 50 cents of every dollar of your contribution up to the first 8% you contribute.

Additional Plan Features

Fidelity offers more than 30 fund choices including:

- Traditional 401(k) – pretax
- Roth 401(k) – post-tax
- Advisor Freedom Funds
- And many more!

Plan Rollovers

- You can roll over an existing 401(k) plan at any time. Please contact Fidelity Customer Service at **800-294-401k** for assistance.

Enroll Online!

1. Go to www.netbenefits.com
2. Select New User Registration and follow the directions provided, using your Social Security number or your Customer ID
3. Click on “Return to Net Benefits”
4. Choose to “Enroll Now” to continue the enrollment process
5. Follow the steps for creating your Customer ID and PIN
6. Enter your payroll deduction rate
7. Choose your investments
8. Confirm your selections and submit



Meet the match!

Are you making your money work as hard as you do? Try to contribute at least 8% to take full advantage of the match — don't leave free money on the table.

LIFE/AD&D INSURANCE

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Employee Stock Purchase Plan (ESPP)

Through the Employee Stock Purchase Plan, full-time teammates are able to purchase Myriad Genetics Common Stock, at a discount, by withholding up to 10% of your paycheck. To be eligible to participate, teammates must be employed at least three consecutive months prior to the plan start dates of June 1 and December 1 of every year. Enrollment occurs two times per year in November and May.

Long-Term Equity

Myriad Genetics provides Long-Term Equity awards to reward our teammates for reaching specific goals that lead to their success and the successful performance of the company.

Tuition Reimbursement

Myriad Genetics offers a program of tuition reimbursement for fulltime teammates wishing to continue their professional development through formal education. Teammates who have completed three consecutive months of service are eligible to apply. Courses must be related to your employment with Myriad Genetics and approved in advance. Reimbursement is allowed for up to one course per term, with a maximum of three courses per year. Maximum Reimbursement Amounts: \$1,200 Per Course - \$2,400 Per Calendar Year.

Student Debt Program

Myriad offers a student debt program to help teammates reduce their student loan debt. Full-time teammates who have completed three months of service may have a company funded \$100 payment applied to their qualified higher education student loan each month. This payment is in addition to the teammates' monthly payment and is designed to help teammates pay their loans off faster and save on interest. Teammates may enroll in the program through Fidelity Investments.

Length of Service Awards

The purpose of these awards is to recognize the dedication and contributions of teammates who have attained length of service milestones with Myriad Genetics. Teammates are eligible for an award upon completion of 5, 10, 15, 20 and 25 years of service with Myriad Genetics. Please contact Human Resources for more information.



Fidelity

With Fidelity you have one place where you can view your 401(k), HSA, Student Loan, ESPP, and Myriad Long-Term Equity Incentive Plan.



Your life

Myriad Genetics provides you with additional benefits to help you balance work/life and enjoy cost-savings and convenience.

[Learn more](#)



- PAID PARENTAL LEAVE
- EMPLOYEE ASSISTANCE PROGRAM
- SPRING HEALTH
- IDENTITY PROTECTION PLAN
- FAMILY CARE BENEFITS
- LEARNING CARE GROUP
- PET BENEFIT INSURANCE
- WELLNESS PROGRAM
- LEGAL PLAN
- AUTO AND HOME INSURANCE
- HOPE FUND
- PAID TIME OFF

You're in the Right Place to...

Learn about additional benefits to help with your work-life balance and provide cost-savings and convenience.

Paid Parental Leave

Myriad believes in supporting teammates when they welcome new children into their families. For this reason, Myriad offers a Paid Parental Leave (“PPL”) benefit for teammates taking leave as a parent and caregiver of a newborn, a newly adopted child, or a child newly placed for foster care.

All regular full-time teammates will receive up to 12 weeks of Paid Parental Leave to care for, and bond with, their new child following the birth, adoption, or placement.

PPL will be paid out as follows:

Length of Service

If you have been an teammate for less than one year, you may qualify for up-to twelve weeks of leave that will be paid at 70% of your weekly salary.

If you have been an teammate for more than one year, you may qualify for twelve weeks of leave paid at 100% of your weekly salary.

Paid Parental Leave (PPL) will be administered through The Hartford along with FMLA, State leave & Disability Programs. New Parents may use up to 12 weeks of Paid Parental Leave to be paid through Myriad Genetics payroll. If applicable, a parent may choose to collect Short-Term Disability benefits (60% of salary) prior to beginning their Paid Parental Leave.

PPL can be used in one consecutive increment or divided up into weeks with two provisions. (1) PPL must be used in increments of 1 full week at a time. (2) PPL must be used within 1 year of the birth or placement.

Anytime not used will be forfeited on:

- baby’s first birthday, for birth of a biological child
- 1 year from the date of placement, for foster care or adoption

PPL benefits are subject to regular payroll tax withholdings. This leave will run concurrently with any state leave laws and any leave under the Family and Medical Leave Act of 1993 (FMLA) if you are eligible. For more information on this benefit, please contact Human Resources.

Employee Assistance Program

Myriad Genetics wants you and your family to live well in all aspects of life, whether you're at home or at work. That means taking care of your total health — physical, financial, and emotional. For that reason, we provide an teammate assistance program (EAP) through The Hartford Ability Assist Counseling Services at no cost to you. This service connects you with the best mental health and counseling services. All provided services are confidential and outcomes will not be shared.

Whether you're interested in work/life resources, mental health assistance, or legal and financial advice, the EAP service can connect you and members of your household with a variety of professionals. With just one phone call, at any hour of the day or night, you can speak with helpful resources.

Turn to the EAP When You Need Assistance with:

- Marriage, family and/or work relationships
- Relocation guidance and neighborhood analysis
- Financial or legal advice
- Adoption information, parental leave coaching
- Travel and expatriate information
- Referrals to local service providers
- Emotional problems, stress, anxiety, depression
- Substance dependency, tobacco cessation
- Grief and loss

[Connect with the EAP](#)

Call: **800-964-3577**

Online resources:
guidanceresources.com
 If you're a first-time user, click on the Register tab.

1. In the Organization

Web ID field, enter:
 HLF902

2. In the Company

Name field at the bottom of the page, enter: ABILI

3. After selecting

“Ability Assist Program,” create your own username and password

Spring Health

Spring Health is a mental wellness benefit provided by Myriad Genetics at no cost to teammates and their dependents. Members can use Spring Health to complete a short wellness assessment which will recommend a care plan to address the individual's specific needs. Spring Health also provides each member with a dedicated Care Navigator to review care options, discuss needs, and answers any questions. Spring Health services are 100% confidential and information provided for members is never shared.

Identity Protection + Cyber

For over 90 years, Allstate has been protecting what matters most. Now get comprehensive identity monitoring and fraud resolution, plus award-winning cyber protection designed to help you protect yourself and your family against today's digital threats.

- Identity, financial account, and credit monitoring
- Cyber protection for mobile and desktop devices
- 24/7 support, plus up to \$1 million in fraud expense reimbursement[†] — or up to \$2 million for families

Identity Theft + Cyber Premiums:

- Teammate Only \$7.50 per month
- Family \$13.95 per month

Premiums are paid through payroll deduction.

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Family Care Benefits

Finding the right ongoing care for your family can be hard, especially when you're balancing the demands of work. That's why Myriad Genetics is providing access to **Care.com**, the world's largest online community for finding and managing care.

Use Your Care Membership to Find:

- Nannies and babysitters
- Senior caregivers
- Housekeepers
- Pet sitters and groomers

How it Works

- **Post a job** – Create a job post with a description of the care you're hiring for.
- **Search and filter** – Search and filter through caregivers in your zip code radius that meet your requirements.
- **Care share** – Connect with local families to create a learning pod or nanny share.

The Learning Care Group

Myriad Genetics understands the challenges faced by working parents and we aim to provide valuable support to our teammates by offering exceptional childcare solutions.

Teammates will have access to the Learning Care Group, the second-largest provider of childcare services in the US. The Learning Care Group will provide discounted access to 1,070+ nationwide onsite childcare centers.

Teammates who receive childcare through the Learning Care Group will have access to:

- 10% off tuition at Learning Care Group schools
- Waived initial registration fees
- Priority enrollment

Pet Benefit Insurance

Give your best friend their best life with Wishbone Pet Health Insurance! With 90% reimbursement on accidents and illnesses, a low \$250 annual deductible, and two optional routine care add-ons, you can have maximum coverage! Lost pet recovery and 24/7 pet telehealth services are included for each insured pet (cats & dogs).

Fetch a quote! Beginning on October 30th, you can get a quote & enroll at www.wishboneinsurance.com/myriad.

Premiums are paid through payroll deduction.

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Learn More

To enroll in MetLife,
you must call **800-438-6388**.

Myriad Genetics Wellness Program

As our goal at Myriad Genetics is to advance health for all, the Myriad Genetics Wellness Program aims to advance health and wellbeing for all our teammates. The program aspires to create a sustainable culture of health, caring and inclusivity where education and activities improve teammate wellbeing, engagement, and productivity.

Legal Services

Protect your family's future during unpredictable economic uncertainty. LegalEASE offers valuable benefits to shield your family and savings from unexpected personal legal issues as well as safeguard you during unpredictable economic uncertainty.

What you get with a LegalEASE plan:

- An attorney with expertise specific to your personal legal matter
- Access to a national network of attorneys with exceptional experience that are matched to meet your needs
- Concierge help navigating common individual or family legal issues

LegalEASE Premiums:

- \$14.96 per month

Premiums are paid through payroll deduction

Available in all states. See the LegalEASE Plan Description for more information.

Auto & Home Insurance

As a Myriad Genetics teammate, you are eligible to receive group rate discounts for auto and home insurance. Farmers GroupSelect, the provider, also offers property owner's dwelling, condominium, renter's, recreational vehicle, boat, and umbrella policies.

You could receive a group discount plus the following:

- Up to 12%, if you've maintained an outstanding driving record.
- Up to 10%, if you have factory-installed safety systems such as anti-lock brakes and/or air bags.

If you leave Myriad Genetics, you can continue your coverage through direct bill without the payroll deduction discount. Your group discount will be discontinued upon your policy renewal date.

California teammates: Farmers GroupSelect no longer offers insurance in California.

Myriad Hope Fund - Helping Our People Endure

The Myriad HOPE Fund was created to help our Teammates who are in need of immediate financial assistance following an unforeseen disaster or personal hardship. The Fund relies on support from Myriad and individual donations made by partners, employees, and/or the general public. Every donation makes a difference, no matter the amount, and combined with the donations of others, helps to provide grants when they are needed most.

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Myriad Genetics Time Off Benefits

Myriad Genetics promotes the importance of time away from the office for you to rest, take vacations, and take care of your health and other responsibilities. Please see the applicable time off programs for your role below.

All Full-time Exempt & Non-Exempt Teammates

Myriad Genetics observes multiple holidays throughout the year.

Non-Discretionary Holidays

New Year's Day - Martin Luther King Day - President's Day
Spring Holiday - Memorial Day - Juneteenth - 4th of July
Labor Day - 2 Fall Holidays - 2 Winter Holidays

Veterans may also take Veteran's Day off with pay.

Discretionary Holiday for Non-Exempt

Hourly team members may choose one from below. You may also petition company to add additional holiday. Seek manager approval prior to scheduling the day.

Summer Holiday – July 24th (Utah State Day)
New Year's Eve
Team Member Birthday
Indigenous Peoples' Day

All Full-time Exempt & Non-Exempt Teammates

Bereavement Leave

In the event of a death in your immediate family, you are eligible, as of your hire date as a full-time teammate, for up to 40 hours off with pay. "Immediate family" includes an teammate's:

- Spouse (or registered domestic partner)
- Parents (including step and in-law)
- Siblings (including natural, adopted, step and in-law)
- Children (biological, adopted, step, or pregnancy loss or miscarriage)
- Grandparents (including step and in-law)
- Grandchildren (natural, adopted, or step)

If you require more than 40 hours, the leave may be extended, with the approval from your manager and notice to Human Resources. If you are a part-time teammate, you may be allowed to take unpaid bereavement leave of up to three days with approval from your manager and notice to Human Resources.

All Full-time Exempt & Non-Exempt Teammates

Jury Duty

If you are called for jury duty, Myriad Genetics will permit you to take the necessary time off and assist you in avoiding any financial loss due to that service. Myriad Genetics will pay your regular wages for the time you are required to be in court for up to 15 days.

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Full-time Non-Exempt Teammates

Personal Time Off (PTO)

PTO may be used for vacation, a personal day, doctor's visits, non-medical appointments or for an absence related to your or your family member's health condition. Full-time non-exempt teammates receive the first 40 hours of their annual PTO hours within the first pay period of employment. You may accumulate a maximum of 1 time your annual PTO accrual. No negative balances are allowed. PTO hours are paid out at termination of employment (prorated if within first year).

| Years of Employment | Total Accrual Hours/Yr | Milestone Award Hours/Yr | Hours Accrued/Pay Day |
|------------------------|------------------------|--------------------------|------------------------|
| Zero to one (0-1) | 144 | - | 4.33 *plus 40 up front |
| One to Two (1-2) | 144 | - | 6 |
| Three to Five (3-5) | 160 | - | 6.67 |
| Five to Ten (5-10) | 160 | 24 | 6.67 |
| Ten to Fifteen (10-15) | 200 | 24 | 8.33 |
| More than 15 | 240 | 24 | 10 |

Full-time Exempt Teammates

Discretionary Time Off (DTO)

In recognition of the particular requirements of exempt positions, Myriad Genetics offers full-time exempt teammates the opportunity to take as much DTO with pay as you deem consistent with your duties, Myriad Genetics' needs, and its obligations. Basically, as long as your work is getting done, your team can function well while you're away, and your manager approves, you can take time off for whatever you want: family time, volunteering, a spa day, vacation ... it's up to you!

| You may use DTO for reasons such as: | DTO may not be used for: |
|--------------------------------------|---|
| Vacations | An absence related to your illness or injury |
| Non-medical appointments | An absence related to your family member's illness or injury |
| Family time | Absences covered by the Paid Sick Time Policy |
| A personal day off | Leaves of absences, including Bereavement, Jury Duty, FMLA, etc., all of which are covered by separate Myriad Genetics policies |

Myriad Genetics generally leaves it to your discretion on how to manage time, including scheduling time away from the office. However, you must obtain approval from your manager when you are going to be away from the office for DTO.

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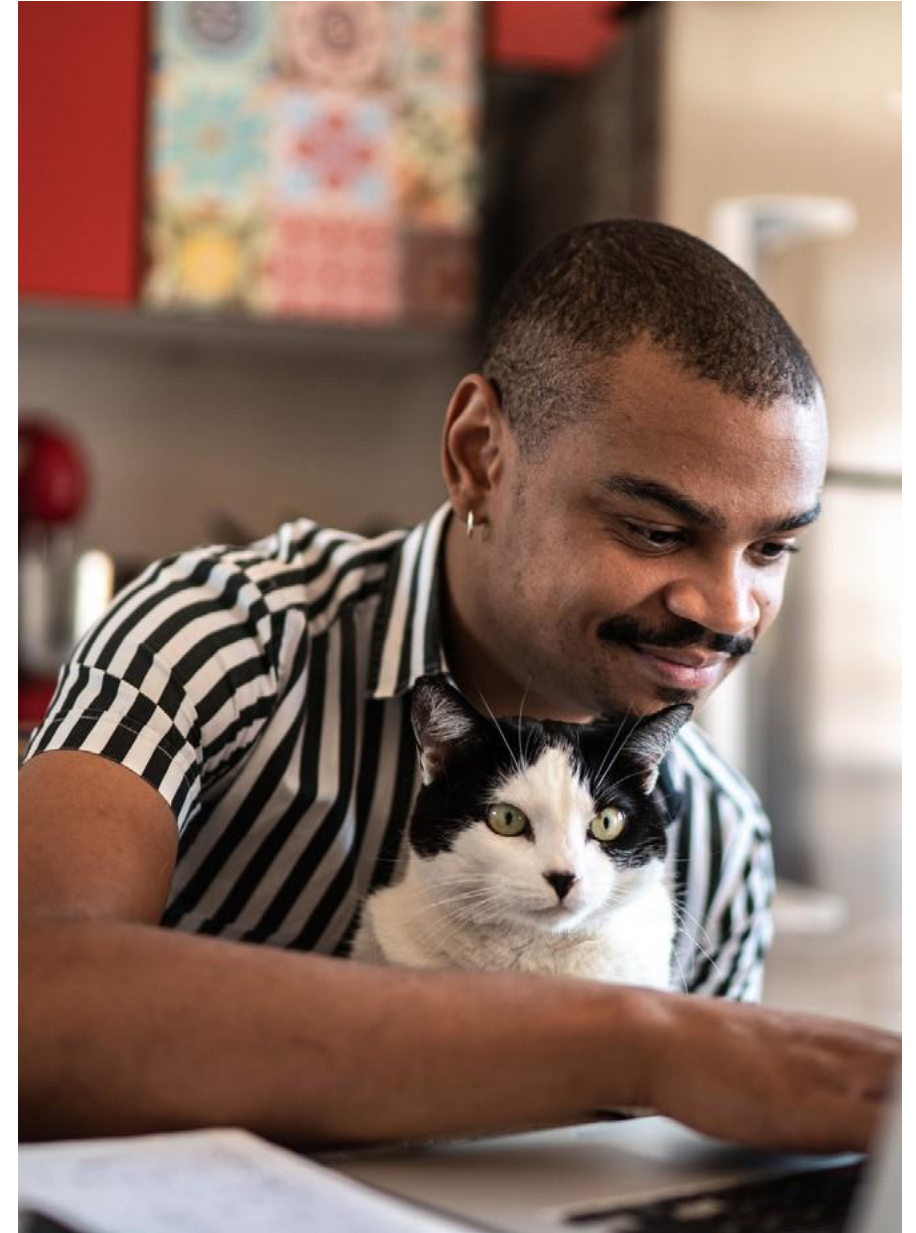
Full-time Exempt Teammates

Paid Sick Time (PST)

Myriad Genetics offers Paid Sick Time to full-time exempt teammates in addition to DTO. PST can be used for time off due to:

- An teammate's health condition.
- To allow an teammate to care for his/her family member with a health condition.
- The teammate's place of business has been closed by order of a public official.
- An teammate donating bone marrow or an organ to another person or an teammate caring for or assisting a family member who is donating bone marrow or an organ to another person.
- Birth of a child, or the placement of a child with the teammate for adoption or foster care and/or to care for a newborn, newly adopted, or newly placed child within one year of birth, adoption, or placement.
- Other reasons required by a jurisdiction with a mandated paid sick leave law if an teammate is scheduled to work in that jurisdiction.

Full-time exempt teammates will have 80 hours of PST upon hire and on January 1st of each year thereafter (or as required by individual sick leave jurisdictions). Teammates may carry-over up to 80 hours of PST from year to year.



Take advantage of the PerkSpot Discount Program

Enjoy one-stop shop for exclusive discounts in dozens of categories such as:

- Travel
- Food
- Computers
- Recreation
- Movies
- And more
- Cellphones

Go to Myriad Genetics.perkspot.com to start saving money through PerkSpot.



Your contributions

Compare the costs of your medical, dental, and vision plan options. You'll also find costs for several voluntary benefit products.

[Learn more](#)



- MEDICAL
- DENTAL
- VISION
- SUPPLEMENTAL MEDICAL PREMIUMS
- LEGAL PLAN RATE
- VOLUNTARY LIFE/AD&D PREMIUMS

You're in the Right Place to...

Review the affordable benefit rates that make it easier for you to select the right coverage to fit your lifestyle — and budget!

Monthly Teammate Contributions

You and Myriad Genetics share the cost of your medical, dental, and vision benefits — Myriad Genetics pays the majority of the premium cost, and you pay the remainder through payroll deductions. Your specific costs are based on the plans and coverage level you select. You pay the full cost for any Voluntary Benefits you elect.

**The table below outlines your monthly costs for coverage beginning January 1, 2025.
(Half of the monthly amount is deducted from each paycheck.)**

| | | EE | EE+1 | Family |
|---|---------------------------------|-------------------------------------|-------------------|---------|
| Regence BCBS, Select Health | PPO Copay | \$218 | \$483 | \$689 |
| | PPO High Deductible Plan (CDHP) | \$111 | \$271 | \$423 |
| Regence BCBS High Performance Network (HPN) | Copay | \$149 | \$342 | \$489 |
| | High Deductible Plan (CDHP) | \$88 | \$197 | \$301 |
| Kaiser Permanente HMO | Copay | \$217 | \$483 | \$687 |
| | High Deductible Plan (CDHP) | \$111 | \$272 | \$421 |
| HMSA Hawaii | Copay | \$217 | \$483 | \$689 |
| Delta Dental | PPO | \$24 | \$46 | \$65 |
| Allstate Pro+ | Identity Theft | \$7.50 | | \$13.95 |
| VSP Vision | Standard | \$5.45 | \$10.88 | \$17.51 |
| | Enhanced | \$9.64 | \$19.23 | \$30.99 |
| The Hartford | Accident | \$8.86 | \$15.81 / \$19.92 | \$26.87 |
| | Critical Illness | Premiums based on age and coverage. | | |
| LegalEase | | \$14.96 | | |

- MEDICAL
- DENTAL
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Voluntary Term Life Insurance - Monthly Premiums (After-Tax)

| Voluntary Employee and Spouse Life Insurance | |
|--|-------------------|
| Rates Listed per \$1,000 of Coverage | |
| Employee's Age | Employee & Spouse |
| <30 | \$0.072 |
| 30-34 | \$0.090 |
| 35-39 | \$0.108 |
| 40-44 | \$0.153 |
| 45-49 | \$0.207 |
| 50-54 | \$0.342 |
| 55-59 | \$0.674 |
| 60-64 | \$0.854 |
| 65-69 | \$1.438 |
| 70-75 | \$3.173 |
| 75+ | \$4.270 |

| Voluntary Dependent Child Monthly Rates | |
|---|-----------------|
| Coverage Amount | Cost Per Family |
| \$2,000 | \$0.24 |
| \$4,000 | \$0.48 |
| \$6,000 | \$0.72 |
| \$8,000 | \$0.96 |
| \$10,000 | \$1.20 |





Your enrollment

Easy steps to guide you to the selection of your 2024 benefits. Let ALEX help you decide!

[Learn more](#)



ELIGIBILITY

ALEX IS HERE TO HELP

CHANGING YOUR BENEFITS

ENROLLMENT CHECKLIST

HOW AND WHEN TO ENROLL

You're in the Right Place to...

Receive answers to basic questions about how your benefits work and see how easy it is to enroll for your 2025 benefits.

Don't Miss the Deadline!

Be sure to make your benefit elections by November 8, 2024, to ensure you receive coverage.

Who Is Eligible for Benefits

You are eligible for benefits if you work 30 or more hours per week. You may also enroll your eligible family members under certain plans you choose for yourself. Eligible family members include:

- Your legally married spouse or same or opposite sex domestic partner*.
- Your children, including biological children, domestic partner's* children, stepchildren, adopted children, or children for whom you have legal guardianship. Children may be covered until age 26 (unless child is disabled). Disabled children may be covered beyond age 26.

*Subject to IRS guidelines/imputed income taxes.

When Coverage Begins

New Hires – You must complete the enrollment process within 30 days of your date of hire. If you enroll on time, coverage is effective on your date of hire.

If you miss the 30-day deadline, you will only receive the following Myriad Genetics-paid benefits: basic life, basic accidental death & dismemberment, short-term and long-term disability, teammate assistance program, time off benefits, some discounts, and perks.

Open Enrollment - Changes made during Open Enrollment are effective January 1, 2025 – December 31, 2025.

ALEX® Is Here to Help

This is the one time of year when you can make changes to your health insurance plans.

Because we make changes to our health plans every year that can affect your paycheck (through your premium contributions), we highly recommend using our online benefits counselor, ALEX, to see if your current choice still fits.

Here are three important things to know about the ALEX tool:

1. **It's personalized**, so you can see which plan makes the most sense for YOU, not your coworkers, or your boss, or even me, your local benefits genius.
2. **It's fun to use**. There's no boring insurance jargon or complicated legal jibber-jabber.
3. **It's confidential**, so you can get the guidance you need without revealing all of your fascinating secrets.

Get the right plan with help from ALEX at <https://myalex.com/myriad>.

ELIGIBILITY

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Changing Your Benefits

Qualifying Life Events

You typically cannot receive or change benefits outside of Open Enrollment without a qualifying life event (QLE).

Important Tip!

- Act quickly – A QLE triggers a 30-day “special enrollment period” that will allow you to apply for benefits or change coverage. You must change your benefits within 30 days of the official QLE date. Proof of the QLE will be required, and the date you enter must match the documents you provide.



Not Qualifying Life Events



ELIGIBILITY

ALEX IS HERE TO HELP

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Enrollment Checklist

Be informed and take action. Open Enrollment is your opportunity to select coverage or make benefit changes so you can get the most out of your benefit programs in 2025.

Read this guide. It describes your plans, coverage details, and costs for 2025.

Evaluate your current coverage. You may want to make changes if:

- Your spouse has access to another plan.
- Your dependents are no longer eligible for Myriad Genetics medical coverage.
- You need more life or disability insurance coverage.
- You need to update your beneficiaries.

Gather eligibility documentation for new dependents.

Talk to ALEX for benefits guidance where you are – your office, your commute, at home, or your remote office.

Get the coverage that fits YOU. Enroll or make changes by November 8, 2024.

How to prove dependent eligibility

When you enroll a new dependent, you may be asked to provide evidence that your dependent meets the eligibility requirements. Acceptable proof may include any of the following:

- Marriage license
- Birth certificate
- Formal court designation

For a full list of documents, visit the Benefits page on mybenefits.myriad.com.

How and When to Enroll

Enrolling Is Easy

When you're ready to make your decisions, login to [Oracle Cloud HCM Self Service](#) and enroll between 10/28/24 and 11/8/24!

You **must** elect Medical, HSA, FSA, LPFSA, DCRA and Legal coverage for the 2025 plan year.

IMPORTANT: If you do not select or waive medical coverage during open enrollment, you will automatically be enrolled in one of the following medical plans according to your location:

- If you live within a Regence BCBS HPN service area, you will be enrolled in the BCBS HPN CDHP at Teammate Only Coverage.
- If you DO NOT live within a Regence BCBS HPN service area, you will be enrolled in the BCBS Traditional CDHP at Teammate Only Coverage.

To see if your home zip code is within a BCBS HPN Service area [CLICK HERE](#).

Your current Dental, Vision, Life, Critical Illness, Accident and 401(k) will roll over into 2025.

When to Enroll

Open Enrollment for your 2025 benefits is October 28 – November 8, 2024. After this enrollment period ends, you'll only be able to make changes to your 2025 benefits if you experience a qualifying life event.



Your resources

Tools and information to help you choose and use your benefits with confidence so you can *Benefit Smarter.*

[Learn more](#)


 FREQUENTLY ASKED QUESTIONS

TERMS TO KNOW

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You're in the Right Place to...

Get answers to common benefit questions, learn what various key terms mean for your coverage, and find out how to contact your plan providers if you need them.

Frequently Asked Questions

Q: Do I need to enroll?

A: Your current Medical, Dental, Vision, Life, Critical Illness, Accident and 401(k) will roll over into 2025. This is also a good time to review and make any changes to your eligible dependents and your beneficiary(ies). If you wish to have a tax advantage account (HSA, FSA, DCRA, etc.) for next year, you will need to login and enroll. These accounts DO NOT rollover year over year.

Q: What if I miss the deadline to enroll in Myriad Genetics' benefit programs?

A: If you do not make your benefit elections during Open Enrollment Your current Medical, Dental, Vision, Life, Critical Illness, Accident and 401(k) will roll over into 2025. In addition, you will not be able to enroll or make any changes until the next Open Enrollment period unless you have a qualifying life event.

Q: Why do I pay for some benefits with pretax money?

A: Paying for certain optional benefits with pretax money lowers the amount of your pay that is taxable; therefore, you pay less in taxes.

Q: When can I continue coverage under COBRA?

A: You and/or your dependents are eligible to continue group health care under COBRA if coverage is lost because:

- You leave Myriad Genetics for any reason other than “gross misconduct”
- Your work hours are reduced
- You die
- You divorce
- You become entitled to and enroll in Medicare prior to electing COBRA
- Your dependent loses dependent status

Q: How can I receive additional or replacement ID cards?

A: Contact your medical plan benefit provider directly.



Ask ALEX® for help choosing a plan.

Let ALEX, your online benefits tool, help you pick the best plan and make sure you get the right amount of coverage. Using a proven formula of behavioral science, straightforward language, and well-placed humor, ALEX helps you better understand your Myriad Genetics benefits so you can make smarter, more cost-conscious choices. Talk with ALEX before you complete enrollment to make your decision easier.

<https://start.myalex.com/myriad>

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Beneficiary - The person you designate to receive your life insurance proceeds in the event of your death. Please make sure to complete your beneficiary designation during Open Enrollment.

COBRA - A federal law that allows workers and dependents who lose their medical, vision, dental, or flexible spending account coverage to continue any group coverage for a specified length of time.

Coinsurance - Your share of the cost of a covered health care service, calculated as a percentage (for example, 20%) of the allowed amount for the service, typically after you meet your deductible.

Copayment - The fixed amount, as determined by your insurance plan, you pay for health care services received.


Deductible - The amount you must pay out of your own pocket before the plan begins to pay benefits and share the cost of care with you.

Teammate Contribution - The amount you pay for your insurance coverage.

Evidence of Insurability - An application process in which you provide information on the condition of your health or your dependent's health in order to be considered for certain types of insurance coverage.

Network - A group of doctors and hospitals that offer discounts on services based on their relationship with a particular medical carrier.

Out-of-Pocket Maximum - The most you will pay out of your own pocket for services during the year. Once you reach your out-of-pocket maximum, the plan pays 100% of the cost for eligible services for the rest of the plan year.



Review your Summary Plan Description (SPD)

Looking for specific details about your benefit plans? Check the SPD. This document explains the fundamental features of an employer's sponsored benefit plan, including eligibility requirements, contribution formulas, vesting schedules, benefit calculations, and distribution options.

FREQUENTLY ASKED QUESTIONS

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Contacts

| Provider | Call ... | Or visit ... |
|--|--|---|
| Medical: Regence BlueCross BlueShield Pharmacy: Express Scripts | 866-240-9580 844-837-6653 | www.Regence.com www.express-scripts.com |
| Medical: Kaiser California HMO | 800-464-4000 | www.kp.org |
| Medical: SelectHealth Pharmacy: Express Scripts | 800-538-5038 844-837-6653 | www.selecthealth.org www.express-scripts.com |
| Dental: Delta Dental Caregiver Support | 800-422-4234 | www.deltadental.com www.care.com |
| Life, AD&D, Disability & FMLA: The Hartford | 888-301-5615 | www.thehartford.com |
| Vision: VSP | 800-877-7195 | www.vsp.com |
| Health Savings Accounts (HSA): Fidelity | 800-544-3716 | www.netbenefits.com |
| Flexible Spending Accounts (FSA): Fidelity | 800-544-3716 | www.netbenefits.com |
| Wellness & Insurance Assistance: MyAdvocate | 833-968-1775 | myadvocateservices.com |
| Teammate Assistance Program (EAP): Hartford | 800-964-3577 | www.guidanceresources.com |
| 401(k): Fidelity Investments | 800-294-4015 | www.401kexpress.com |
| Auto & Home: Farmers MetLife | 800-438-6388 | www.metlife.com |
| Accident Plan: The Hartford Critical Illness Plan: The Hartford | 888-301-5615 | www.thehartford.com |
| LegalEASE | 800-248-9000 Monday – Friday 7:00 a.m. – 7:30 p.m. CST Reference: Myriad Genetics | https://www.legaleaseplan.com/myriad |
| PerkSpot | | myriad.perkspot.com/register |
| Long-Term Equity and Teammate Stock Purchase Plan | 800-544-9354 | www.netbenefits.com |
| Pet Benefits Solutions | 800-891-2565 Monday – Friday 8 a.m. – 6 p.m. EST | www.wishboneinsurance.com/myriad Email: help@wishboneinsurance.com |
| Allstate Identity Pro + Cyber | 800-789-2720 Available 24/7 | www.MyAIP.com |
| Rx Savings Solutions | 800-268-4476 | myrxss.com |

Questions? Let us help you

If you have additional questions about your benefits or the enrollment process, you may also contact the benefits team at mybenefits@myriad.com or call the HR Team at **888-224-0678**.

LEGAL NOTICES

You can view the
legal notices by
visiting
mybenefits.myriad.com.



While every effort has been made to ensure accuracy of this benefits guide, the plan documents and contracts will prevail in case of discrepancy between this guide and the plan documents and contracts. In addition, Myriad Genetics reserves the right to modify or terminate any benefit plans at any time.

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