

2022 Benefits — Learn What's Changing



Enroll October 18, 2021, through midnight EST on November 12, 2021

What's New for 2022?

BCBSTX Medical Plans

- Safran will be offering a new medical plan called the HPN (High Performance Network). The HPN will have the same in-network deductibles, out-of-pocket maximums, and copays as the PPO plan with a lower per pay period contribution. This plan will only offer In-Network benefits and will only be available in certain areas.
- Changes to the Premium PPO Plan which include the deductibles and out-of-pocket maximums.
- The HDHP Plans have been combined into one plan and will be called the HDHP Plan with changes to deductibles and out-of-pocket maximums.
- The EPO plan will not be offered.

Pharmacy Plans

- The Premium PPO Plan will have a separate pharmacy deductible that will apply to brand name drugs only and there will be changes to the coinsurance you pay for preferred brand, non-preferred brand and specialty prescriptions.
- Proton Pump Inhibitors will no longer be covered under the pharmacy plans as they are available over the counter, like Nexium and Prilosec.



BCBSTX High Performance Network

The High Performance Network (HPN) Medical Plan is built to deliver and continually influence high quality of care, better care delivery, and lower total costs. This plan's network was carefully selected from providers who are committed and accountable for enhancing care quality. The plan is not available in all areas and only provides in-network coverage.

Because the HPN medical plan only offers in-network coverage, we urge all employees confirm their providers and preferred hospital are in network by:

- Visiting bcbstx.com
- From the home page, click **Find Care** tab
- Click the **Find a Doctor or Hospital** tab
- Select **Search as Guest** (If prompted, enter city, state, or ZIP)
- Click on **All Plans/Networks**
- Select **Blue High Performance Network**

Dental Plans

- The Premium Plan implant coverage will be included in the annual maximum of \$2,000.

BenefitHub

Safran will be offering a New Discounts & Rewards marketplace. It's easy to use and features thousands of deals on the brands you know and love. You'll find discounts for sporting events, theme parks, travel, hotels, restaurants, cars, and your favorite local establishments. Earn Cashback Rewards from 2% - 20% on everyday purchases and big-ticket items. There is no limit to the savings you'll find, so feel free to Shop, Save, and Earn as much as you like. Visit safranperks.benefithub.com for more information.

Any questions?

We're here to help. Contact Safran USA Benefits Team benefits@safrangroup.com or at 888-768-9042.

Please Note: If you are covered by a collectively bargained agreement, the benefits and costs reflected in this brochure may not apply to you. Please contact your local HR for more information.

Medical Benefits

Medical Plan Summary

This chart summarizes the 2022 medical coverage provided by BCBSTX and Kaiser (only available in CA and WA). All covered services are subject to medical necessity as determined by the plan. Please note that all out-of-network services (where allowed by elected medical plan) are subject to Reasonable and Customary (R&C) limitations.

	HDHP		PPO		HPN (AVAILABLE IN CERTAIN AREAS)	KAISER - CA/WA
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK ONLY	IN-NETWORK ONLY
SAFRAN ANNUAL HEALTH SAVINGS ACCOUNT CONTRIBUTION**	\$500 Individual/ \$1,000 Plus 1 or More Dependents		N/A		N/A	N/A
CALENDAR YEAR DEDUCTIBLE						
INDIVIDUAL	\$3,000	\$9,000	\$1,000	\$3,000	\$1,000	\$200
FAMILY	\$6,000	\$18,000	\$2,000	\$6,000	\$2,000	\$400
COINSURANCE (YOU PAY)	20%*	55%*	20%*	55%*	20%*	10%*
CALENDAR OUT-OF-POCKET MAXIMUM (INCLUDES DEDUCTIBLE)						
INDIVIDUAL	\$5,000	\$20,000	\$4,000	\$16,000	\$4,000	\$3,000
FAMILY	\$10,000	\$40,000	\$8,000	\$32,000	\$8,000	\$6,000
COPAYS/COINSURANCE						
PREVENTIVE CARE	100% Covered	Not Covered	100% Covered	Not Covered	100% Covered	100% Covered
PRIMARY CARE	20%*	55%*	\$30 Copay	55%*	\$30 Copay	\$30 Copay
SPECIALIST SERVICES	20%*	55%*	\$50 Copay	55%*	\$50 Copay	\$50 Copay
TELEMEDICINE	20%*	55%*	\$30 Copay	Not Covered	\$30 Copay	N/A
URGENT CARE	20%*	55%*	\$75 Copay	55%*	\$75 Copay	\$30 Copay
EMERGENCY ROOM	20%*	20%*	20%*	20%*	20%*	10%*
INPATIENT FACILITY CHARGE	20%*	55%*	20%*	55%*	20%*	10%*
OUTPATIENT FACILITY CHARGE	20%*	55%*	\$75 Copay, then 20%*	55%*	\$75 Copay, then 20%*	CA - 10%* WA - \$50 Copay*

*After deductible

**The Safran Annual employer Health Savings Account contribution is funded semi-annually in January and July. If you are covered by a collective bargaining unit, all options may not be available to you.

Please see your local HR Business Partner or contact the Safran USA Benefits Team at benefits@safrangroup.com if you have questions.

The Medical Plans: The individual deductible amount must be met by each member enrolled under your medical coverage. If you have several covered dependents, all charges used to apply toward a “per individual” deductible amount will also be applied toward the “per family” deductible amount. When the family deductible amount is reached, no further individual deductibles will have to be met for the remainder of that plan year. No member may contribute more than the individual deductible amount to the “per family” deductible amount.

Pharmacy Benefits

Prescription Drug Coverage for Medical Plans

If you are enrolled in the BCBSTX Medical Plans, your Prescription Drug Program is coordinated through Express Scripts (ESI). You may find information on our benefits coverage and search for network pharmacies by logging on to www.express-scripts.com/Safran or by calling the Customer Care number at 844-404-7944. If you are enrolled in the Kaiser Medical Plans, your Prescription Drug Program will be provided through Kaiser. Your cost is determined by the tier assigned to the prescription drug product. Products are assigned as Generic, Preferred, Non-Preferred, or Specialty Drugs.

	HDHP		PPO		HPN (AVAILABLE IN CERTAIN AREAS)	KAISER - CA/WA
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK ONLY	IN-NETWORK ONLY
RX DEDUCTIBLE	Combined with Medical Deductible		\$250 / \$500 (Applies to Brand and Specialty Drugs)		\$250 / \$500 (Applies to Brand and Specialty Drugs)	None
RETAIL RX (30-DAY SUPPLY)						
GENERIC	20%*	Not Covered	\$15 Copay	Not Covered	\$15 Copay	\$15
PREFERRED	20%*	Not Covered	20% to \$75*	Not Covered	20% to \$75*	\$50
NON-PREFERRED	20%*	Not Covered	30% to \$150*	Not Covered	30% to \$150*	CA - \$50 WA - N/A
SPECIALTY DRUGS	20%*	Not Covered	30% to \$300	Not Covered	30% to \$300	20% up to \$250
MAIL ORDER RX (90-DAY SUPPLY)						
GENERIC	20%*	Not Covered	\$30 Copay	Not Covered	\$30 Copay	\$30
PREFERRED	20%*	Not Covered	20% to \$150*	Not Covered	20% to \$150*	\$100
NON-PREFERRED	20%*	Not Covered	30% to \$300*	Not Covered	30% to \$300*	CA - \$100 WA - N/A
SPECIALTY DRUGS	20%*	Not Covered	30% to \$750*	Not Covered	30% to \$750*	20% up to \$250

*After deductible

Generic Drugs

Want to save money on meds? Generic drugs are versions of brand-name drugs with the exact same dosage, intended use, side effects, route of administration, risks, safety, and strength. Because they are the same medicine, generic drugs are just as effective as the brand names, and they undergo the same rigid FDA standards. **But generic versions cost 80% to 85% less on average than the brand-name equivalent.** To find out if there is a generic equivalent for your brand-name drug, visit www.fda.gov.

Note: Apps like GoodRx and RxSaver let you compare prices of prescription drugs and find possible discounts. Make sure to check the price against the cost through your insurance to get the best deal. Note that these discounts can't be combined with your benefit plan's coverage. So if you choose to use a discount card from an app such as GoodRx or RxSaver, the amount you pay will not count toward your deductible or out-of-pocket maximum under the benefit plan.

SaveonSP (For BCBSTX Enrolled Members)

SaveonSP is a program covering certain specialty medications and ensures that, once you are enrolled and eligibility is confirmed, you have no financial responsibility for those medications. Your specialty medication will be filled through Accredo, an exclusive specialty pharmacy. The 270+ medications included in the SaveonSP program consist of products covering conditions such as Hepatitis C (Hep C), Multiple Sclerosis (MS), Psoriasis, Inflammatory Bowel Disease (IBD), Rheumatoid Arthritis (RA), Oncology, and others.

Wellness

It's never too late to better your wellness. Safran is here to help with Safran FIT. This health-management benefit is included for all benefits-eligible employees and is completely confidential.

2022 Wellness Discount

Reduce the amount of your payroll deduction by earning \$260 Annual Wellness Credit. You may:

1. Complete your annual physical AND an annual dental exam, or
2. Complete a biometric screening AND health risk assessment by November 30, 2021, or
3. Complete 8 of the 10 Naturally Slim sessions

If your location does not offer biometric screenings on-site, you may download a LabCorp voucher off the safranfit.com website and receive your free biometric screening at a LabCorp location.

Privacy Reminder: Safran does not have access to individual health information. The Safran statistics referenced in this communication are aggregate. Personal health information is always treated privately.

Tobacco User Surcharge

Safran has a \$100 monthly tobacco user surcharge to help control employee medical premium costs. This surcharge applies to any employee enrolled in the medical plan that attests to being a tobacco user during enrollment.

Need Help Quitting? Visit www.safranfit.com to participate in a tobacco cessation program. After 12 weeks of counseling, your tobacco surcharge may be removed.

Changes to the Safran FIT Wellness Program coming in 2022!

Safran is making changes to the Wellness Program, program partner, and requirements to earn the Wellness Credit in 2023.

Safran FIT Wellness Program:

Safran will launch the "Know your Numbers" wellness program as the first phase of the new Safran FIT Wellness Program. It is important that employees complete the biometric screening in 2022. The biometric screening will consist of screening for HDL Cholesterol, Triglycerides, Waist Circumference/BMI, Blood Pressure, and Fasting Glucose.

Wellness Program Partner

In January 2022, Safran will change the Wellness Program vendor to Marquee Health. Marquee Health offers programs to assist employees in improving their biometric numbers.

Note

Quitting smoking improves your health and quality of life and can even add as much as 10 years to your life expectancy! (Source: CDC)

Ready for Open Enrollment?

Safran covers a significant amount of your benefit costs. Your contributions for medical, dental, and vision benefits are deducted on a pre-tax basis, lessening your tax liability. Employee contributions vary depending on the level of coverage you select — typically, the more coverage you have, the higher your payroll deduction.

Open Enrollment Action Items



Learn what is changing and understand your choices!

- The Benefit Guide helps you to prepare for enrollment and contains very useful reference material. You may find the Benefits Guide at www.safranbenefits.com. Read the Benefit Guide carefully to get answers to your questions.
- Let Alex help you make your benefit election by visiting him at www.myalex.com/safranusa/2022
- Visit the Safranbenefits.com website for additional vendor information.
- Contact Alight for additional help/guidance on Safran benefits by logging into member.alight.com or by calling 855-748-3419.



Review your options with your family.

Make sure you include any other individuals who will be affected by your elections in the decision-making process.



Gather enrollment information.

You will need dependent information such as names, Social Security numbers and dates of birth to enroll your dependents and to designate beneficiaries.

If you will be participating in the Flexible Spending Accounts (FSAs), you should estimate your healthcare or dependent care costs, so you allocate the appropriate amount to be used during 2022.

If you are enrolled in the HDHP, you should estimate your healthcare costs to ensure you allocate the appropriate amount into your Health Savings Account (HSA). You may also participate in the Limited Purpose FSA for dental and vision out-of-pocket expenses.



Enroll online through the ADP Self Service Portal.

Log into ADP at myadp.com and complete your enrollment before midnight EST on November 12, 2021.



Active Enrollment. You Must Make an Election to Have Benefits in 2022!

Safran will have a ACTIVE Enrollment this year!

- You must go to the ADP Self Service Portal and enroll during Open Enrollment to have coverage for 2022. If you do not enroll during this time, your Medical, Dental, Vision, Flexible Spending Account, and Health Savings Account elections will default to "WAIVED" for the 2022 Plan Year.
- Your Voluntary Life and AD&D, Long Term Disability, Hospital Indemnity, Critical Illness, Accident Insurance and Pet Insurance will remain in place for 2022 unless you make an active change during Open Enrollment.



Early Enrollment Prizes Offered! Only one entry for the week you complete your enrollment.

Safran employees who successfully complete and confirm their enrollment early will be entered into a drawing! Only one entry for the week you complete your enrollment.

- If you enroll by midnight EST on October 24th, you will be entered to win \$1,000.
- If you enroll by midnight EST on October 31st, you will be entered to win \$500.
- If you enroll by midnight EST on November 7th, you will be entered to win \$250.

Enrollment Decision Tools

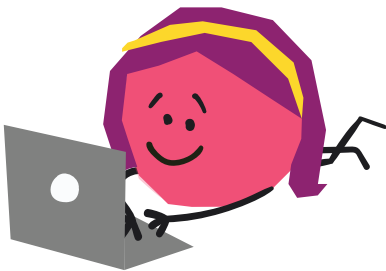
Safran offers various tools to help you make your benefit decisions.

- **ALEX** is a virtual assistant that may help you select the best benefit elections for you and your family.
- **Alight** is a live resource you may contact to get additional information about your benefits as well as provide other services listed.
- **Virtual Benefit Fair** will help you feel connected and informed about the benefits Safran offers.

alex[®] Understanding Your Plan Options

ALEX walks you through your benefits and helps you make decisions. Selecting the right benefit plans can be a challenge. You might have questions such as:

- Which medical plan is best for me?
- How much should I save in my flexible spending or health savings accounts?
- Should I get additional life insurance?



These decisions are important, and a lot goes into making the right choice. To make the process easier for you, visit ALEX at www.myalex.com/safranusa/2022, and respond to the quiz-like questions. ALEX will prompt you for some basic information about you and your family, ask a few questions, and help you determine the best choices based on your responses.

Talking with ALEX feels like having a conversation with a real person because ALEX uses simple language and avoids insurance jargon. His explanations and recommendations are easy to understand.

ALEX is available from any computer or smartphone with an internet connection, and you can use it with your family as you consider your options.

alight Can Answer Your Benefit Questions

Health benefits may be confusing, medical costs are rising, and finding the right care for you and your family can be frustrating and time consuming. Safran offers Alight Health Pro services to simplify your healthcare experience and help you take control of healthcare costs.

Your personal Health Pro[®] consultant will take care of you, so you can spend more time on what matters most. Alight can help you...

- Understand your benefits: Clear up any confusion about your health plans
- Find great doctors: Locate highly rated doctors, dentists, and eye care providers
- Save money on healthcare: Alight can compare prices and choose more cost-effective options when you require medical services
- Pay less for prescriptions: Get recommendations for lower-cost medications
- Resolve billing errors: Over 30% of medical bills are wrong. Don't get overcharged
- Schedule appointments: Have your appointments scheduled at times most convenient for you
- Visit Alight by logging into: member.alight.com or by calling 855-748-3419

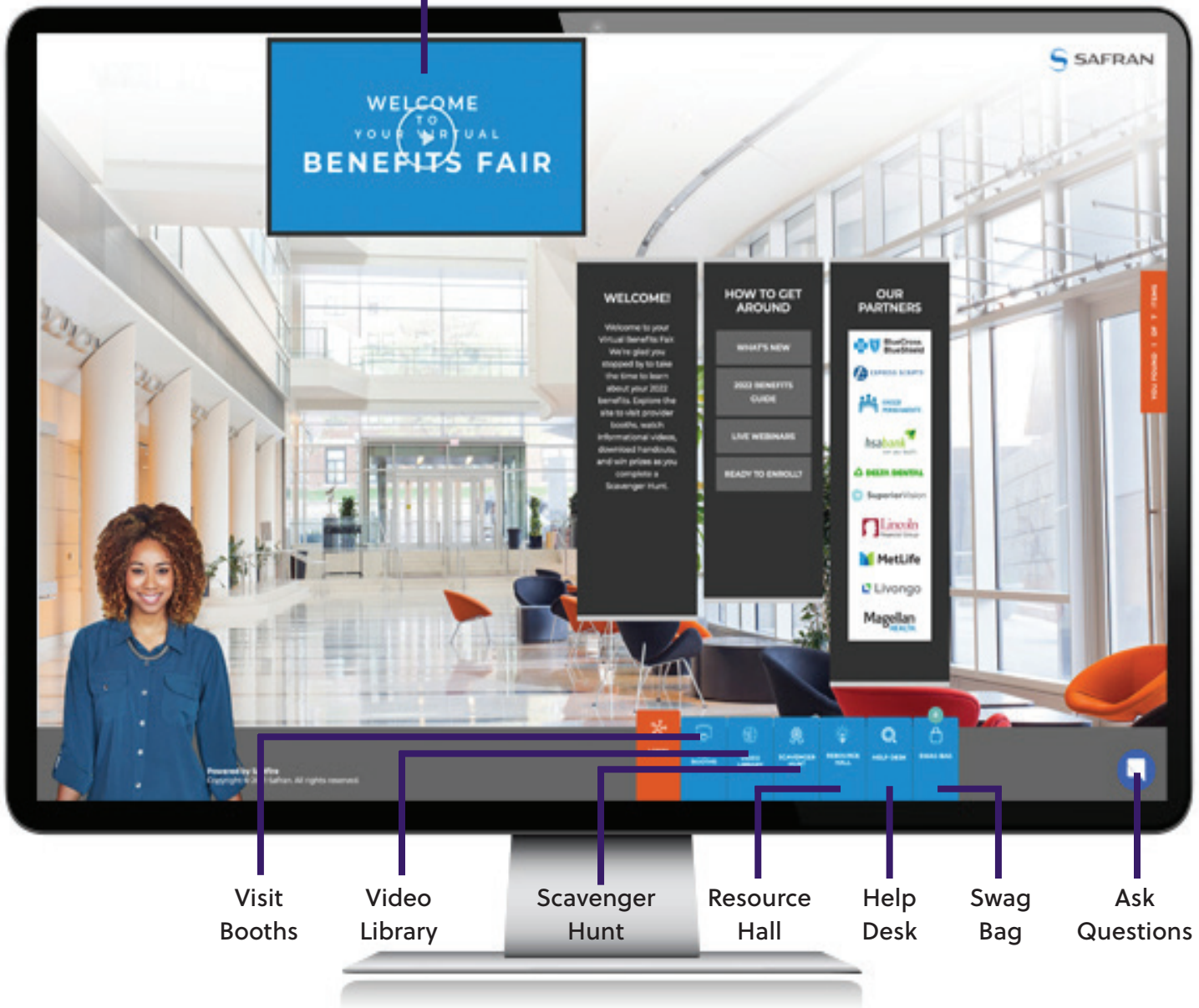


Virtual Benefits Fair

Virtual Benefits Fair: Connect with the Safran Benefits and Carriers

With the Virtual Benefits Fair, Safran employees and spouses/domestic partners can safely attend events for Open enrollment that Safran would have previously held in-person. The fair will provide you a better understanding of all the benefits and resources available through Safran. Go to www.safranbenefits.com beginning on October 18 to learn more about your benefits for 2022.

Welcome Video



Compare Your Costs

Your costs will vary depending on the plan you choose and who you choose to cover. Please note that the medical plan rates are shown without the Wellness Incentive. Employees covered under a collectively bargained agreement may have different rates than those listed below. Please contact your local HR for more information.

Medical Contributions - Without Wellness Incentives

	HDHP	PPO	HPN (available in certain areas)	KAISER - CA/WA
WEEKLY CONTRIBUTIONS				
EMPLOYEE ONLY	\$13.54	\$31.77	\$26.46	\$28.08
EMPLOYEE + SPOUSE	\$45.15	\$103.31	\$90.85	\$68.94
EMPLOYEE + CHILD(REN)	\$34.54	\$77.46	\$67.54	\$52.06
EMPLOYEE + FAMILY	\$58.31	\$136.08	\$119.00	\$88.91
BI-WEEKLY CONTRIBUTIONS				
EMPLOYEE ONLY	\$27.08	\$63.54	\$52.92	\$56.15
EMPLOYEE + SPOUSE	\$90.31	\$206.62	\$181.69	\$137.88
EMPLOYEE + CHILD(REN)	\$69.08	\$154.92	\$135.08	\$104.13
EMPLOYEE + FAMILY	\$116.62	\$272.16	\$238.00	\$177.81
SEMI-MONTHLY CONTRIBUTIONS				
EMPLOYEE ONLY	\$29.34	\$68.84	\$57.34	\$60.83
EMPLOYEE + SPOUSE	\$97.84	\$223.84	\$196.84	\$149.37
EMPLOYEE + CHILD(REN)	\$74.84	\$167.84	\$146.34	\$112.81
EMPLOYEE + FAMILY	\$236.34	\$294.84	\$257.84	\$192.63

Dental Contributions

	DELTA PPO PREMIUM	DELTA PPO CORE	DELTACARE USA (DHMO)
WEEKLY CONTRIBUTIONS			
EMPLOYEE ONLY	\$3.45	\$1.53	\$0.69
EMPLOYEE + SPOUSE	\$6.90	\$3.07	\$1.15
EMPLOYEE + CHILD(REN)	\$7.24	\$3.22	\$1.15
EMPLOYEE + FAMILY	\$11.39	\$5.07	\$1.62
BI-WEEKLY CONTRIBUTIONS			
EMPLOYEE ONLY	\$6.90	\$3.07	\$1.38
EMPLOYEE + SPOUSE	\$13.81	\$6.14	\$2.31
EMPLOYEE + CHILD(REN)	\$14.49	\$6.45	\$2.31
EMPLOYEE + FAMILY	\$22.78	\$10.13	\$3.23
SEMI-MONTHLY CONTRIBUTIONS			
EMPLOYEE ONLY	\$7.48	\$3.33	\$1.50
EMPLOYEE + SPOUSE	\$14.96	\$6.65	\$2.50
EMPLOYEE + CHILD(REN)	\$15.70	\$6.99	\$2.50
EMPLOYEE + FAMILY	\$24.68	\$10.98	\$3.50

Vision Contributions

	VISION
WEEKLY CONTRIBUTIONS	
EMPLOYEE ONLY	\$1.18
EMPLOYEE + SPOUSE	\$2.46
EMPLOYEE + CHILD(REN)	\$2.28
EMPLOYEE + FAMILY	\$3.47
BI-WEEKLY CONTRIBUTIONS	
EMPLOYEE ONLY	\$2.35
EMPLOYEE + SPOUSE	\$4.93
EMPLOYEE + CHILD(REN)	\$4.57
EMPLOYEE + FAMILY	\$6.94
SEMI-MONTHLY CONTRIBUTIONS	
EMPLOYEE ONLY	\$2.55
EMPLOYEE + SPOUSE	\$5.34
EMPLOYEE + CHILD(REN)	\$4.95
EMPLOYEE + FAMILY	\$7.52

