



**CARLISLE**<sup>®</sup>

**GUIDE TO  
EMPLOYEE  
BENEFITS**

**2024**

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cares all about you!



5 Years

**We are celebrating keeping costs flat for the fifth consecutive year!**

In the past 5 years, health plan costs have increased by 26% on average.

Cost savings for employees (over the past 5 years): \$2,300

Cost savings for families (over the past 5 years): \$6,800

## What's New for 2024



### Increased HSA contributions

Deductibles for HSA plans are going up next year per the IRS, so **Carlisle will contribute an extra \$100 for employees and \$200 for families** to offset this cost (see pages 6-7 for details on deductible).



### New consolidated benefits support center

Now you can call one number for answers to any and all of your benefits questions! Call 844-349-0781, 8 a.m. – 5 p.m. CT. when you need benefits assistance.



### Introducing Hello Heart and Hinge Health

Enrolling in a Carlisle medical plan provides you with two valuable benefits at no cost to you:

1. Hello Heart: This program helps you monitor and manage your blood pressure and cholesterol.
2. Hinge Health: You'll also have access to innovative digital programs for various types of pain, including back, knee, hip, neck, and shoulder pain.

**No new enrollments in the Carlisle HRA plan will be accepted for the 2024 plan year.** If you are currently enrolled in this plan, you may continue under this plan or you may select an alternative plan. Should you decide to opt for a different plan for 2024, please note that you may not reelect the HRA plan.



### Important Resources

Learn about your Carlisle benefits anytime, any place, using your mobile device. Visit [carlislebenefits.com](https://www.carlislebenefits.com).

# Benefits Enrollment Sessions

Carlisle Benefit Counselors are standing by to provide you with a personalized, private appointment to help you learn more about your benefits, answer your questions, and help you elect the benefits that are right for you.



Medical



Dental



Vision



Life



Disability



HRA



HSA



FSA



Accident



Critical  
Illness



Hospital  
Indemnity

Your private and personalized session will:

- Provide education and answer questions about your benefit options
- Assist with completing your enrollment
- Ensure you are confident in your health and financial wellness decisions

Enroll within 30 days of your date of hire or during the annual fall Open Enrollment period for coverage in the following year. If you experience a qualifying life event, like marriage or a change in dependents, you may enroll or make changes to your current benefits within 30 days of the life event.

Scheduling your appointment can be done using the online scheduling tool or by calling 844-349-0781.



Go to [www.myenrollmentschedule.com/carlislebenefits](http://www.myenrollmentschedule.com/carlislebenefits) or scan the QR Code with your phone's camera. A Benefit Counselor will call you at your scheduled appointment time from a 205 area code. The Benefits Support Center is available Monday-Friday between 8am and 5pm Central.



# Eligibility



You're eligible for benefits if you are a regular, full-time employee. Coverage begins on your date of employment in an eligible class, provided you enroll within 30 days. You may also enroll your eligible dependents. Your cost for dependent coverage will vary depending on the number of dependents you cover and the particular plan you choose. When enrolling dependents, they will be enrolled in the same plans that you select for yourself.

Eligible dependents could be:

## CHILDREN UNDER THE AGE OF 26

Regardless of:

- Student or Dependency
- Marital Status

## YOUR QUALIFIED LEGAL SPOUSE

## CHILDREN OVER THE AGE OF 26

And are indicated on your federal tax return as fully dependent on you for support due to a mental or physical disability

## Changing Benefits After Enrollment

During the year, you cannot make changes to your benefits unless you have a Qualified Life Event. If you do not make changes to your benefits within 30 days of the Qualified Life Event, you will have to wait until the next annual Open Enrollment period to make changes (unless you experience another Qualified Life Event).

QUALIFIED LIFE EVENT		DOCUMENTATION NEEDED
<b>Change in marital status</b>	Marriage	Copy of marriage certificate
	Divorce/Legal Separation	Copy of divorce decree
	Death	Copy of death certificate
<b>Change in number of dependents</b>	Birth or adoption	Copy of birth certificate or copy of legal adoption papers
	Step-child	Copy of birth certificate plus a copy of the marriage certificate between employee and spouse
	Death	Copy of death certificate
<b>Change in employment</b>	Change in your eligibility status (i.e., full time to part time)	Notification of increase or reduction of hours that changes coverage status
	Change in spouse's benefits or employment status	Notification of spouse's employment status that results in a loss or gain of coverage

\*IMPORTANT: Your spouse is eligible for enrollment in the medical plan only if he/she does not have other group medical insurance available through his/her employer. EXCEPTION: If the employer requires your spouse to pay 100% of the cost of coverage, your spouse will be eligible for the Carlisle medical program.

# Medical

Medical insurance is essential to your well-being, and our Medical coverage provides you and your family the protection you need for everyday health issues or when the unexpected happens.



	CARLISLE HSA PLAN	CARLISLE MEDICAL PLAN	CARLISLE HRA PLAN
<b>Eligibility</b>	You are enrolled in an HSA-eligible high deductible health plan only	You are covered by a non-HDHP (i.e., spouse's health plan, health care FSA or HRA), Medicare, TRICARE, VA benefits or claimed as a dependent on someone else's tax return	You are enrolled in an HRA-eligible high deductible health plan only
<b>Account Ownership</b>	You decide when to use the funds for eligible <b>medical, dental, and vision</b> out-of-pocket. It's yours when you retire or leave the plan	Not Eligible	Funds are held in your name and used to pay medical, dental and vision claims (by the insurance company) while you are in the plan
<b>Annual Carlisle Contributions*</b>	<b>Individual</b> – \$850 <b>You + 1 or more Dependents</b> - \$1,700 Wellness incentives added to HSA; will be in addition to the amounts above.	Not Eligible	<b>Individual</b> – \$500 <b>You + 1 or more Dependents</b> - \$1,000 Wellness incentives added to HRA; will be in addition to the amounts above
<b>Your Voluntary Annual Contributions</b>	<b>Individual</b> – up to \$4,150 less Carlisle contributions and your wellness incentive dollars <b>You + 1 or more Dependents</b> – up to \$8,300 and your wellness incentive dollars	Not Eligible	Not Eligible
<b>Your Catch-up Contributions</b>	\$1,000 at age 55 or older	Not available	Not available
<b>Investment Options</b>	You may invest in mutual funds if you have \$1,000 in account; earnings are tax-free	Not available	Not available

Note: HRA account balances will be limited to the calendar year in-network, out-of-pocket maximum.

\* Carlisle prorates the annual employer HSA and HRA employer contributions if coverage begins after January 1.

**NOTE:** In-network deductible and out-of-pocket maximum apply to in-network services only. Out-of-network deductible and out-of-network maximum apply to out-of-network services only.

# Medical Plan Comparison

	CARLISLE HSA PLAN	CARLISLE MEDICAL PLAN	CARLISLE HRA PLAN	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
<b>Calendar Year Deductible</b>				
<b>Individual</b>	\$1,600	\$3,200	\$1,600	\$3,200
<b>+ 1 or more dependents</b>	\$3,200	\$6,400	\$3,200	\$6,400
<b>Calendar Year Out-of-Pocket Maximum (Includes Deductible)</b>				
<b>Individual</b>	\$3,200	\$6,400	\$3,200	\$6,400
<b>+ 1 or more dependents</b>	\$6,400	\$12,800	\$6,400	\$12,800
<b>Lifetime Maximum</b>	Unlimited			
	CARLISLE HSA PLAN	CARLISLE MEDICAL PLAN	CARLISLE HRA PLAN	
<b>Yearly Employer Contributions</b>				
<b>Individual</b>	\$850	Not Eligible	\$500	
<b>+ 1 or more dependents</b>	\$1,700	Not Eligible	\$1,000	
<b>Coinsurance</b>				
			<b>You Pay</b>	
<b>Preventive Care</b>	\$0	40%*	\$0	40%*
<b>Primary Care Physician</b>	20%*	40%*	20%*	40%*
<b>Specialist</b>	20%*	40%*	20%*	40%*
<b>Diagnostics, X-Ray and Lab</b>	20%*	40%*	20%*	40%*
<b>Urgent Care</b>	20%*	20%*	20%*	20%*
<b>Emergency Room</b>	20%*	20%*	20%*	20%*
<b>Inpatient Hospital Care</b>	20%*	40%*	20%*	40%*
<b>Outpatient Surgery</b>	20%*	40%*	20%*	40%*
<b>PHARMACY</b>				
<b>YOU PAY</b>				
<b>Retail Rx (up to 30-day supply)</b>				
<b>Preventive Generic</b>	Preferred Preventive generics are covered at no charge and excluded from the plan deductible.			
<b>Generic</b>	20%*	20% after the 20% member copay	20%*	20% after the 20% member copay
<b>Brand</b>	20%*	20% after the 20% member copay	20%*	20% after the 20% member copay
<b>Specialty</b>	20%*	20% after the 20% member copay	20%*	20% after the 20% member copay
<b>Mail Order Rx (up to 90-day supply)</b>				
<b>Generic</b>	20%*		20%*	
<b>Brand</b>	20%*	Not covered	20%*	Not covered
Members are required to fill a 90-day supply at either CVS Caremark Mail Service Pharmacy or your local CVS pharmacy. You can contact Aetna to opt out of this requirement.				

\* After deductible

## For Your Protection

The out-of-pocket maximum provides financial protection in the event of a serious illness or injury. The out-of-pocket maximum includes your payments for covered in-network or out-of-network expenses, as applicable, and is withdrawn from your funds. The out-of-pocket maximum includes the deductible. After you reach your out-of-pocket maximum, the plan covers all eligible expenses up to 100% for the rest of the year.

# HSA

A Health Savings Account (HSA) is a personal savings account you can use to pay for qualified out-of-pocket medical, dental, and vision expenses with pretax dollars — now or in the future. Once you're enrolled in the HSA, you'll receive a debit card to help manage your HSA reimbursements. Your HSA can also be used for your expenses and those of your spouse and dependents, even if they are not covered by the HDHP medical plan. **NOTE:** If you're enrolled in Medicare, you are no longer eligible for an HSA account.

## How a Health Savings Account Works



### Eligibility

You must be enrolled in the High Deductible Health Plan.



### Contributions

**The Company contributes: \$850 (Employee Only) | \$1,700 (Family)**

**You contribute** on a pretax basis and can change how much you contribute from each paycheck up to the annual IRS maximum of \$4,150 if you enroll only yourself or \$8,300 if you enroll in family coverage. You can make an additional catch-up contribution if you are age 55 or older.



### Eligible Expenses

You may use your HSA funds to cover medical, dental, vision, and prescription drug expenses incurred by you and your eligible family members.



### Using Your Account

Use the debit card linked to your HSA to cover eligible expenses, or pay for expenses out of your own pocket and save your HSA money for future health care expenses.



### Your HSA is always yours — no matter what.

One of the best features of an HSA is that any money left in your account at the end of the year rolls over so you can use it next year or sometime in the future. And if you leave the company or retire, your HSA goes with you so you can continue to pay for or save for future eligible health care expenses.





# HRA

A Health Reimbursement Account (HRA) is an account that you can use to pay for qualified out-of-pocket medical expenses with pretax dollars for yourself and your dependents enrolled in the HRA. HRAs are also a way for an individual or a family to pay for qualified medical expenses without the funds being taxed by the government beforehand. The employee may not contribute to the HRA. Please note: Funds available for reimbursement are limited to the balance in your HRA.

No new enrollments in the Carlisle HRA plan will be accepted for the 2024 plan year. If you are currently enrolled in this plan, you may continue under this plan or you may select an alternative plan. Should you decide to opt for a different plan for 2024, please note that you may not reelect the HRA plan.

## Using the HRA



### **The Company contributes to your account.**

\$500 for individual employees | \$1,000 for a family



### **Your expenses are paid by your HRA.**

Your HRA pays your eligible deductible and coinsurance amounts.



### **You can utilize your HRA for payment for eligible expenses.**

These payments apply toward your deductible.



### **You pay your deductible.**

After you use all of your HRA funds, you then pay the rest of the deductible amount out of your own pocket.



### **After that, you pay only coinsurance.**

Once you have met your deductible, you share in the cost of the expenses. This is called coinsurance.

# Wellness Engagement Program

Carlisle is committed to helping you prevent illnesses and achieve wellness. Participating in the Wellness Program benefits you:

- Physically, mentally, and emotionally through early intervention and maintenance of medical conditions;
- Financially by allowing you to earn incentives to assist with your deductible and eligible out-of-pocket costs; and
- Financially by keeping your share of the premiums lower by reducing medical claims costs.

## Covered members will have the opportunity to earn rewards up to \$550 for wellness activities.

The Wellness Incentives are available to employees and their spouses enrolled in the Carlisle HSA and HRA plans only. **The deadline for all wellness activities is October 1, 2024.** Please follow these steps:

EMPLOYEE AND SPOUSE WELLNESS INCENTIVES <sup>1</sup>	
For \$50 dollars	
<b>Complete your Health Assessment</b>	Register for <a href="https://www.aetna.com">aetna.com</a> or download the Aetna Health app to complete your health assessment.
For \$200 HSA dollars / HRA credit per member	
<b>Annual preventive/wellness exam</b>	<ul style="list-style-type: none"> <li>• Complete your annual wellness/preventive exam with your primary care provider</li> <li>• OB/GYN can be the member's PCP; however, OB/GYN visit must be coded as preventive and not a "general" office visit to trigger incentive</li> <li>• Members can only earn the wellness/preventive exam incentive once during the year. They cannot earn an incentive for both an adult physical and well woman exam.</li> </ul>
Additional Wellness Incentives	
<b>Age/gender Appropriate<sup>2</sup> Preventive Screenings</b> \$100 HSA/HRA credit per test	<b>Complete one of the incentive actions below:</b> <ul style="list-style-type: none"> <li>• Breast Cancer screening, including routine mammogram (adult) or</li> <li>• Colon Cancer screening, including routine colonoscopy, routine sigmoidoscopy, cologuard or</li> <li>• Cervical Cancer Screening or</li> <li>• Prostate Cancer Screening, specifically Prostate-Specific Antigen (PSA) test</li> </ul>
<b>Personal Health Goals</b> \$100 HSA/HRA credit per goal	Complete 3 calls with an Aetna In Touch Care nurse to work toward your personal health goal; <b>OR</b> Work online – Accumulate 3,000 Hearts (Rewards Center digital coaching currency) by completing actions toward your personal health goal. Each action you complete, as part of Your Health Goal activities, will earn you 20 hearts. When you complete a digital coaching program, as part of Your Health Education, you'll earn 100. Hearts accumulate quickly. Call Aetna for details; <b>OR</b> Complete 4 free, face-to-face coaching sessions once per year with CVS Minute Clinic Clinician to stop tobacco use; <b>OR</b> Enroll in Aetna Maternity Program and complete the Pregnancy Risk survey by the 16th week of gestation; <b>OR</b> Complete 4 week or 4 month post-partum assessment, administered by an Aetna Maternity nurse
<b>Self-Reported Activities</b> \$50 HSA/HRA credit per activity up to \$100	<ul style="list-style-type: none"> <li>• Did you pay a fee for outdoor hobby, in-person/virtual race or event, gym memberships?</li> <li>• Subscribe to a wellness app or online course</li> <li>• Purchase health/wellness device or equipment</li> <li>• Semiannual Preventive Dental Visits</li> </ul>

<sup>1</sup> Employees under the Carlisle Medical Plan are not eligible for Wellness Incentives.

<sup>2</sup> As defined by the American Cancer Society and U.S. Preventive Service Task Force

# FSA's

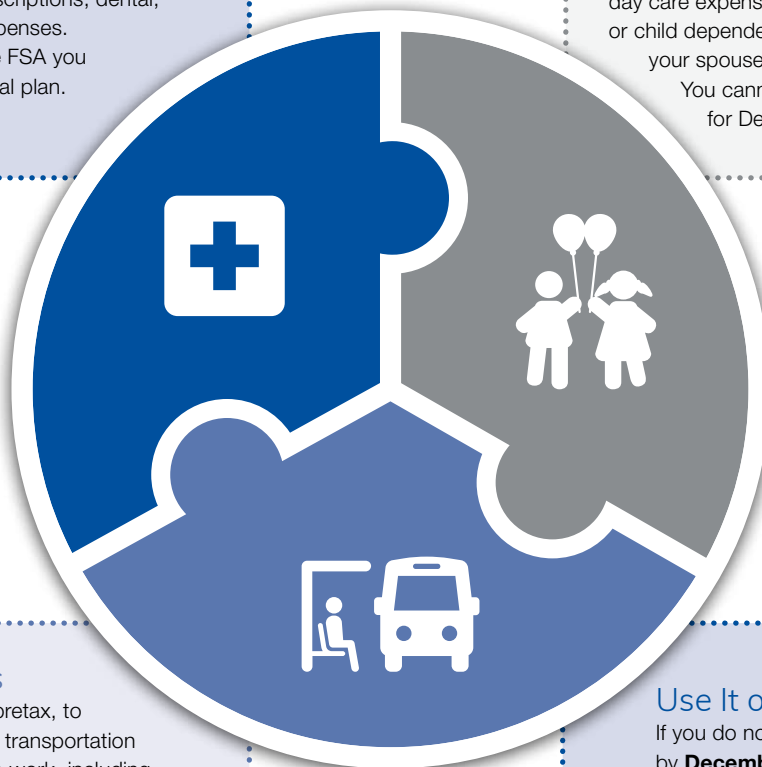
Flexible Spending Accounts (FSAs) allow you to pay for eligible expenses using pretax dollars. You must use all funds in your Health Care and/or Dependent Care account by 12/31 of the current plan year or per IRS regulations the remaining dollars will be forfeited. **For terminated employees:** you will have 90 days from your termination date to submit all reimbursement documents to Pay Flex for any eligible services from the start date of your FSA to the date of your termination (you will not be able to use the FSA funds for anything after your term date).

## Health Care FSA

Contribute up to \$3,200 per year, pretax, to pay for eligible medical, prescriptions, dental, and vision out-of-pocket expenses. Note: To enroll in Healthcare FSA you must enroll in Carlisle medical plan.

## Dependent Care FSA

Contribute up to \$5,000 per year (\$2,500 if married and filing separate tax returns), pretax, to pay for day care expenses associated with caring for elder or child dependents that are necessary for you or your spouse to work or attend school full-time. You cannot use your Health Care FSA to pay for Dependent Care expenses.



## Commuter Benefits

Contribute \$315 per month, pretax, to pay for your parking or public transportation expenses while commuting to work, including monthly passes, tokens or fare cards. Note: It doesn't include commuting expenses for member's spouse or dependents.

## Use It or Lose It

If you do not spend all the money in this FSA by **December 31**, per IRS regulations for pretax contributions, unused dollars will be forfeited. The filing deadline for the previous plan year is **March 31**.

**Note:** Starting in early 2024, PayFlex will be changing their name from PayFlex to Inspira Financial. More information to come in 2024.

# Lyra: Mental and Emotional Health Care



Meet Lyra, your mental health benefit. Lyra provides you with high-quality mental health care designed for you—when and where you need it.

Whether you are experiencing burnout, anxiety, depression, caregiver stress, or racial stress/trauma, or are looking to improve your relationships, Lyra has a care option that's right for you.

We offer our employees and their eligible family members free access to licensed counselors through Lyra, our Employee Assistance Program (EAP), whether or not you have elected other benefit coverage. This coverage program provides support, guidance, assessments and referrals for additional services. You can contact Lyra Health for the following:

Contact Lyra

877-337-3823

[carlisle.lyrahealth.com](https://carlisle.lyrahealth.com)



Marital or Family Problems



Substance Abuse



Aging Parents



Stress, Anxiety or Depression



Financial Issues

# Health Advocate

The health care system can be difficult to navigate. That's why Carlisle provides you with 24/7 access to Health Advocate, a health care concierge service, at no cost. Available to you and your family members — including parents and parents-in-law — this service can save you time and money.

## Your Personal Health Advocate can:

- Resolve insurance claims and billing issues
- Support medical issues, from common to complex
- Answer questions about diagnoses and treatments
- Research the latest treatment options
- Find the right in-network doctors and make appointments
- Research and arrange expert second opinions
- Facilitate pre-authorizations and coordinate benefits
- Explain benefits and your share of the costs

Personal Health Advocates are highly trained registered nurses backed by a staff of medical directors and administrative experts.



## Don't forget to download the Health Advocate mobile app!

Free · Convenient · On-the-Go Help

Your Health Advocate mobile app and member website offer one-click access to health care help.

- Check the status of a case in real time; see your case history
- Send and receive secure messages from your Personal Health Advocate
- Submit a billing or claims issue

## Access Health Advocate

Toll-Free: 866-695-8622

Website: [www.healthadvocate.com](http://www.healthadvocate.com)

Email: [answers@HealthAdvocate.com](mailto:answers@HealthAdvocate.com)

Health Advocate is available 24 hours a day, 7 days a week. Regular hours are 8 AM to 12 AM (midnight) ET on weekdays. After hour calls are handled by the Personal Health Advocate on call.

# Hello Heart

Have you ever wondered how your daily lifestyle choices may be affecting your hearth health? With Hello Heart, you can track, understand, and manage your blood pressure and cholesterol — all at no cost to you!

## When you sign up, you'll receive:

- Blood pressure, cholesterol, medication, physical activity, and weight tracking
- Risk detection for critically high readings, blood pressure spikes, and irregular heartbeat
- AI-driven personalized digital coaching
- Shareable physician reports
- And more

The Hello Heart app explains your results on an easy-to-understand screen meant for real people, so you can be confident about your numbers and truly understand what they mean. Hello Heart can also show you how to make easy changes that stick, and you can track your progress over time in the app.

If you enroll in a Carlisle medical plan, you will receive access to Hello Heart. To learn more, visit [www.helloheart.com/](http://www.helloheart.com/).

# Hinge Health

Hinge Health offers innovative digital programs for back, knee, hip, neck, and shoulder pain. Digital Care Pathways is designed to prevent elective surgeries for people with chronic musculoskeletal (MSK) conditions. If you enroll in a Carlisle medical plan, you will receive access to Hinge Health.

Once enrolled, you'll receive the Hinge Health Welcome Kit, which includes a tablet and wireless sensors that guide you through at-home exercise therapy. You'll also receive support from a board-certified personal health coach and physical therapists who are with you every step of the way, tailoring the program specifically to you.

To learn more, visit [www.hingehealth.com/](http://www.hingehealth.com/).





# Supplemental Medical

Just as it sounds, supplemental medical plans can help you pay for costs you may incur after an accidental injury, illness or hospitalization. These plans are 100% voluntary post-tax.

## Accident Insurance

Accident insurance covers qualifying injuries, which might include a broken limb, loss of a limb, burns, lacerations or paralysis. In the event of your accidental death, accident insurance pays out money to your designated beneficiary. While health insurance companies pay your provider or facility, accident insurance pays you directly.

### ELIGIBLE EXPENSES



**Emergency Room Visits**



**Hospital Stays**



**Fractures and Dislocations**



**Medical Exams** – including major diagnostic exams



**Physical Therapy**



**Transportation and Lodging** – if you are away from home when the accident happens

## How Accident Insurance Works

Accident insurance policies can provide you with a lump sum paid directly to you that will help pay for a wide range of situations, including initial care, surgery, transportation and lodging, and follow-up care. Here's how it works:

- A set amount is payable based on the injury you suffer and the treatment you receive.
- Benefits are payable directly to you (unless you specify otherwise) and can be used as you see fit.
- Coverage is available for you, your spouse and eligible dependent children.
- You do not need to answer medical questions or have a physical exam to get basic coverage.
- Accident insurance covers injuries that happen on the job or off the job unlike workers' compensation, which only covers on-the-job injuries.
- Benefit payments are not reduced by any other insurance you may have with other companies.

## Critical Illness Insurance

While major medical insurance is vital, it doesn't cover everything. If you suffer from a serious illness, such as cancer, a stroke or a heart attack, major medical insurance may not provide the coverage you need. Critical illness insurance will help ease the financial strain and help you not worry while you recover.

### SAMPLE OF COVERED CONDITIONS



**Heart Attack**



**Multiple Sclerosis**



**Stroke**



**Alzheimer's Disease**



**Parkinson's Disease**



**Major Organ Failure**

### How Will a Critical Illness Claim Get Paid?

After purchasing critical illness insurance, if you suffer from one of the serious illnesses covered by your policy, you'll be paid in a lump sum. The payment will go directly to you instead of to a medical provider. The payment you receive can be used for many things, including:

- Child care costs
- Medical expenses
- Travel expenses for you and your family
- Lost wages from missed time at work
- Living expenses
- And more

Since the payment is made to you, the money can be used for anything you need while you focus on recovering.





## Hospital Indemnity Insurance

Hospital indemnity insurance is a supplemental medical insurance plan designed to pay for the costs of a hospital admission that may not be covered by other insurance. The plan covers employees who are admitted to a hospital or ICU for a covered sickness or injury.

Even if your medical insurance covers most of your hospitalization, you can still receive payments from your hospital indemnity insurance plan to cover extra expenses while you recover.

### How Does Hospital Indemnity Insurance Work?

You pay monthly premiums for your hospital indemnity insurance plan. If you are admitted to the hospital for an injury or illness, your hospital indemnity plan makes cash payments to you.

And with the payments going directly to you, you can use these emergency funds to pay for costs not covered by your health insurance, health insurance deductibles, copays and coinsurance, child care expenses while you are in the hospital or cost-of-living expenses as you recover.

### SAMPLE OF COVERED CONDITIONS



**Hospital Admission**



**Hospital Confinement**



**Hospital Intensive Care**



**Surgical Care**



**Medical Diagnostic and Imaging**



**Transportation and Lodging**



# Dental Plan

The plan pays benefits for covered preventive and diagnostic services with no need for you to pay a deductible (whether services are obtained in-network or out-of-network). **NOTE:** You may elect dental coverage whether or not you elect medical coverage.



CARLISLE CIGNA DPPO PLAN		
	IN-NETWORK	OUT-OF-NETWORK
<b>Calendar Year Deductible</b>		
<b>Individual</b>	\$50	\$50
<b>Family</b>	\$150	\$150
<b>Calendar Year Benefits Maximum</b>		
<b>Per Individual</b>	\$1,500 per individual (Basic and Major Services combined)	
<b>You Pay</b>		
<b>Preventive Care</b>		
<b>Cleanings, exams, X-rays twice per year Fluoride Treatment under age 19, one per year</b>	\$0	\$0 (Up to the maximum allowable amount)
<b>Basic Services</b>		
<b>Fillings, Space Maintainers, Sealants, Extractions, Oral Surgery, Simple Endodontics, Periodontics, Emergency Exams</b>	20%*	20%* or more if charges are more than maximum allowable charges.
<b>Major Procedures</b>		
<b>Crowns, Inlays/Onlays, Dentures and Bridgework, Repairs, Surgical Implants</b>	50%*	50%* or more if charges are more than the maximum allowable charges.
<b>Orthodontia</b>		
24-Month Treatment Fee. Additional fees will apply for pre-ortho visits and treatment, records and retention, and banding.		
<b>Children and Adults</b>	50% up to a lifetime maximum benefit of \$1,500 per individual; deductible waived. Out-of-network providers may cost more if charges exceed maximum allowable charges.	

\* After deductible

## New for 2024: Digital ID Cards

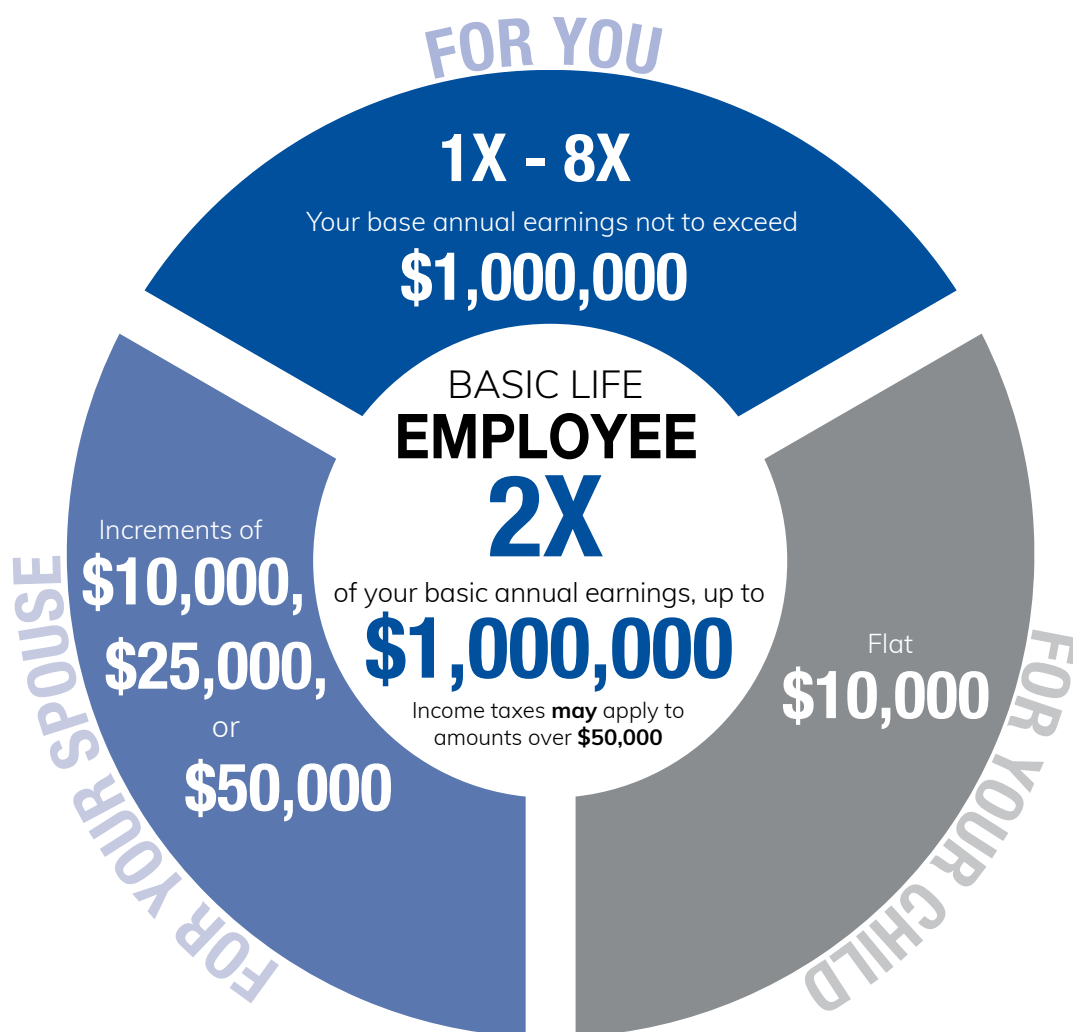
Effective January 1, 2024, Cigna is moving to digital ID cards. If you would prefer to have a physical ID card, you may request one via [myCigna.com](https://mycigna.com) or by calling 800-244-6224.

# Vision Plan

<b>CARLISLE EYEMED VISION PLAN</b>		
	IN-NETWORK	OUT-OF-NETWORK
<b>Exam With Dilation as Necessary</b>	\$10 copay	Up to \$30
<b>Retinal Imaging</b>	Up to \$39	N/A
<b>Frames</b>	\$0 copay; 20% off balance over \$160 allowance	Up to \$75
<b>Standard Plastic Lenses</b>		
<b>Single Vision</b>	\$15 copay	Up to \$25
<b>Bifocal</b>	\$15 copay	Up to \$40
<b>Trifocal</b>	\$15 copay	Up to \$55
<b>Standard Progressive Lens</b>	\$80 copay	Up to \$40
<b>Premium Progressive Lens</b>	\$80 copay + 80% of charge less \$120 allowance	Up to \$40
<b>Lenticular</b>	\$15 copay	Up to \$55
<b>Lens Options (paid by you and added to the base price of the lens)</b>		
<b>UV Treatment</b>	\$15 copay	N/A
<b>Tint (Solid and Gradient)</b>	\$15 copay	N/A
<b>Standard Plastic Scratch Coating</b>	\$0 copay	Up to \$11
<b>Standard Polycarbonate</b>	\$40 copay	N/A
<b>Standard Polycarbonate – Kids under 19</b>	\$0 copay	Up to \$28
<b>Standard Anti-Reflective Coating</b>	\$45 copay	N/A
<b>Polarized</b>	20% off retail price	N/A
<b>Other Add-Ons and Services</b>	20% off retail price	N/A
<b>Contact Lens Fit and Follow-Up (available once a comprehensive eye exam has been completed)</b>		
<b>Standard</b>	Up to \$40	N/A
<b>Premium</b>	10% off retail	N/A
<b>Contact Lenses</b>		
<b>Conventional</b>	\$0 copay; 15% off balance over \$160 allowance	Up to \$120
<b>Disposable</b>	\$0 copay; + balance over \$160 allowance	Up to \$120
<b>Medically Necessary</b>	\$0 copay, Paid-in-Full	Up to \$200
<b>Laser Vision Correction</b>		
<b>LASIK or PRK from U.S. Laser Network</b>	15% off the retail price or 5% off the promotional price	N/A
<b>Frequency</b>		
<b>Examination</b>	Once every 12 months defined by benefit frequency (Calendar Year)	
<b>Diabetic Diagnostic Vision Services</b>		
TYPE 1 AND TYPE 2 DIABETICS; FREQUENCY: UP TO (2) SERVICES PER BENEFIT YEAR		
<b>Office Visit</b>	Covered 100%	Up to \$77
<b>Retinal Imaging</b>	Covered 100%	Up to \$50
<b>Extended Ophthalmoscopy</b>	Covered 100%	Up to \$15
<b>Gonioscopy</b>	Covered 100%	Up to \$15
<b>Scanning Laser</b>	Covered 100%	Up to \$33

# Life and AD&D

Life and Accidental Death & Dismemberment (AD&D) insurance pays a lump-sum benefit to your beneficiary(ies) to help meet expenses in the event of your death or in the case of a covered accidental injury. Basic Life is provided for you at no cost, and you have the option to purchase coverage for your dependents.



## Guaranteed Issue & Evidence of Insurability (EOI)

When you are first eligible (at hire) for Voluntary Life and AD&D, you may purchase up to 8 times your base annual salary, up to \$1,000,000 maximum. Any amounts over 5 times your annual salary or more than \$750,000 are subject to EOI. If you elect coverage after your initial enrollment, you will need to provide EOI before any amount becomes effective. If you don't enroll your spouse when first eligible, and coverage is requested at a later date, your spouse will need to provide EOI to be eligible for any amount of coverage. There is no EOI requirement for children.

# Disability Income Protection



If you become disabled for an extended period of time and cannot work, no benefit becomes more important to your financial security than disability income protection. Carlisle provides disability coverage for all regular, full-time employees—at no cost to you.

## Short-Term Disability (STD)

Short-Term Disability benefits are available when you must be absent from work due to a non-occupational illness or injury.

	HOURLY EMPLOYEES	SALARY EMPLOYEES
<b>Eligible for Benefits</b>	Immediately	Immediately
<b>Benefits Begin</b>		
• <b>Accident or Hospitalized</b>	First day of disability	First day of disability
• <b>Illness</b>	After 3 business days	After 3 business days
<b>Benefits While Disabled</b>	75% up to 26 weeks	100% for 8 weeks 75% up to 18 weeks

Salary Continuation benefits are offset by any state disability benefits or Social Security disability benefits. Prudential will assist with information to submit and process claims requests for short-term/long-term disability, family medical leave, or other leave of absence needs at [www.prudential.com/mybenefits](http://www.prudential.com/mybenefits) (click on “Claims and Absence”) or at 877-367-7781.

## Long-Term Disability (LTD)

Long-Term Disability covers 60% of your base annual earnings to a \$25,000 maximum/month. Benefit begins after 180 days of disability and payments will last for as long as you are disabled, depending on your age when disability begins. Certain exclusions as well as pre-existing condition limitations may apply. Prudential will assist with information to submit and process claims requests for short-term/long-term disability, family medical leave, or other leave of absence needs at [www.prudential.com/mybenefits](http://www.prudential.com/mybenefits) or at 877-367-7781.

## Paid Parental Leave (PPL)

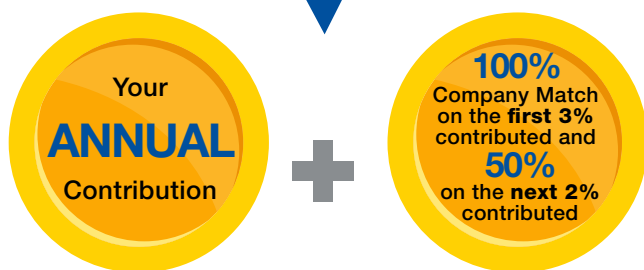
Eligible employees receive up to two weeks of Paid Parental Leave (PPL) after the birth, adoption or foster placement of a child. PPL must be taken within 12 months of birth, adoption, or placement, and it can be taken in one or two continuous blocks of time. PPL supplements any applicable state benefit programs to provide you with 100% of your base pay for up to two weeks. Prudential can assist with PPL and STD eligibility information. Please contact Prudential at [www.prudential.com/mybenefits](http://www.prudential.com/mybenefits) (click on Claims and Absence) or at 877-367-7781.

# Planning for Retirement

One of the best ways to ensure a secure retirement is to start saving as early as possible. Our 401(k) savings plan allows you to save for retirement on a pretax basis. You can begin contributing to the plan at any time once you become eligible and can start making contributions to your account through convenient payroll deductions.

## Increase Your Retirement Savings With a 401(k)

Funded With PRE-TAX dollars



If you are **AGE 50+** you can make an additional contribution of **\$7,500**

cannot exceed the IRS limit of

**\$22,500**



The CEISP is a Safe Harbor Plan. Safe Harbor contributions are fully vested immediately but are subject to restrictions on early withdrawal.

## Employee Deferrals

If you do not elect a deferral percentage within the opt out period for the Carlisle LLC Employee Incentive Savings Plan (CEISP), approximately 30 days, you will be automatically enrolled with a 3% pre-tax deferral election unless you opt-out. You may contribute between 1% and 50% of your eligible pay on a pretax and/or Roth contribution basis, up to the annual IRS limit. You may also contribute on an after-tax basis, but the total deferral percentage of pretax + Roth + after-tax cannot be more than 50%.

## Eligibility

You are eligible for the CEISP if you are a full-time employee. CEISP's service provider, Principal, has your eligibility information. Part time employees are eligible if paid by Carlisle for 1,000 hours or more during the first full year of employment or for any calendar year. Long tenured part-time employees are also eligible to participate in our plan if they either are paid for 500 hours or more for three consecutive years (SECURE 1.0) or two consecutive years (SECURE 2.0).

## Vesting

You are always 100% vested in your pretax, Roth and after-tax contributions, funds you have rolled over from another qualified plan and earnings on these funds. You are also 100% vested in company matching contributions made on or after January 1, 2007.



# Employee Stock Purchase Plan

The Employee Stock Purchase Plan (“The Plan”) offers eligible employees the opportunity to purchase Carlisle Companies Incorporated (“Carlisle” or the “Company”) Common Stock at market price. Contributions are strictly voluntary and are made through payroll deduction.

## Plan Provisions

The Plan provides for monthly purchases and you may enroll at any time, with such enrollment effective the next available pay period (“Purchase Period”). Your participation may be delayed based on the timing of the payroll cycle.

Payroll deductions will accumulate in a non-interest bearing account held by Equiniti, the Plan Administrator. The accumulated balance will be used to purchase shares on the investment date.

No brokerage fees will be charged for these purchase transactions. You can contact Equiniti at 866-709-7704 or access your account at [equiniti.com](https://equiniti.com).

## Participation

Participation is optional. Once you enroll, the contribution amount you select is deducted automatically from your pay each pay period. You may contribute any whole dollar amount equal to \$10 or more.

## Buying Stock

After the end of each Purchase Period, your account balance will be used to buy Carlisle Common Stock at market price. All shares purchased will be held in your name by the Plan Administrator.

## Selling Shares

You may sell your shares at any time subject to the terms of the Plan. The tax consequences of selling your shares depend on the length of time that you hold them.

# Employee Contributions

## Medical Contributions

MONTHLY PREMIUMS	CARLISLE HSA AND CARLISLE MEDICAL PLANS		CARLISLE HRA PLAN	
	YOU PAY	CARLISLE PAYS	YOU PAY	CARLISLE PAYS
<b>Employee Only</b>	\$88.42	\$558.30	\$146.02	\$579.95
<b>Employee + Spouse</b>	\$218.44	\$1,139.70	\$343.44	\$1,181.14
<b>Employee + Child(ren)</b>	\$197.63	\$1,031.15	\$310.74	\$1,068.63
<b>Family</b>	\$312.04	\$1,628.12	\$490.63	\$1,687.33

## Dental Contributions

MONTHLY PREMIUMS	YOU PAY	CARLISLE PAYS
<b>Employee</b>	\$11.12	\$15.42
<b>Employee + Spouse</b>	\$22.23	\$30.83
<b>Employee + Child(ren)</b>	\$23.34	\$32.37
<b>Employee + Family</b>	\$34.45	\$47.79

## Vision Contributions

MONTHLY PREMIUMS	YOU PAY
<b>Employee</b>	\$7.01
<b>Employee + Spouse</b>	\$13.32
<b>Employee + Child(ren)</b>	\$14.02
<b>Employee + Family</b>	\$21.57

## Life and AD&D Contributions

AGE	MONTHLY EMPLOYEE RATE PER \$1,000		SPOUSE MONTHLY RATE PER \$1,000
	NON-TOBACCO	TOBACCO	
<25	\$0.060	\$0.060	\$0.060
25-29	\$0.060	\$0.060	\$0.060
30-34	\$0.080	\$0.090	\$0.080
35-39	\$0.090	\$0.111	\$0.090
40-44	\$0.120	\$0.180	\$0.128
45-49	\$0.214	\$0.317	\$0.240
50-54	\$0.351	\$0.514	\$0.377
55-59	\$0.548	\$0.822	\$0.599
60-64	\$0.882	\$1.310	\$0.967
65-69	\$1.370	\$2.020	\$1.489
70-74	\$2.500	\$3.689	\$2.714
75-79	\$3.946	\$5.855	\$4.280
<b>Employee AD&amp;D Rate / Family AD&amp;D Rate</b>	\$0.033 per \$1,000 / \$0.035 per \$1,000		
<b>Child Life Rate / Child AD&amp;D Rate</b>	\$0.08 per \$1,000		



## Accident Insurance Contributions

ACCIDENT INSURANCE MONTHLY RATE	
Employee Only	\$7.07
Employee + Spouse	\$10.54
Employee + Child(ren)	\$10.58
Employee + Family	\$16.66

## Hospital Indemnity Contributions

HOSPITAL INDEMNITY INSURANCE MONTHLY RATE	
Employee Only	\$11.69
Employee + Spouse	\$25.71
Employee + Child(ren)	\$19.41
Employee + Family	\$35.30

## Critical Illness Contributions

AGE	MONTHLY RATE PER \$10,000	
	EMPLOYEE	SPOUSE
<25	\$2.617	\$2.460
25-29	\$3.400	\$3.322
30-34	\$4.226	\$4.423
35-39	\$5.543	\$5.720
40-44	\$6.775	\$7.137
45-49	\$10.630	\$10.517
50-54	\$16.148	\$14.967
55-59	\$24.339	\$21.122
60-64	\$34.093	\$28.689
65-69	\$51.750	\$42.972
70-74	\$62.729	\$52.245
75-79	\$62.731	\$52.253
80-84	\$62.745	\$52.248
85+	\$62.758	\$52.249
Child under age 27		\$2.829






# Important Contacts


COVERAGE	CONTACT	PHONE	WEBSITE
<b>401(k) Retirement CEISP</b>	Principal	800-547-7754	<a href="http://www.principal.com">www.principal.com</a>
<b>Business Travel Accident</b>	AIG	866-893-2520	<a href="http://www.aig.com/us/travelguardassistance">www.aig.com/us/travelguardassistance</a>
<b>Carlisle Benefits Department</b>	Benefits Service Center	855-444-4925	<a href="mailto:benefits@carlisle.com">benefits@carlisle.com</a>
<b>COBRA</b>	PayFlex	888-678-7835	<a href="http://www.PayFlex.com">www.PayFlex.com</a>
<b>Dental</b>	Cigna	800-244-6224	<a href="http://www.mycigna.com">www.mycigna.com</a>
<b>Employee Stock Purchase Plan</b>	Equiniti	866-709-7704	<a href="http://equiniti.com">equiniti.com</a>
<b>Health Advocate</b>	Health Advocate	866-695-8622	<a href="http://www.healthadvocate.com">www.healthadvocate.com</a>
<b>Health Reimbursement Arrangement</b>	Aetna	866-276-5125	<a href="http://www.aetna.com">www.aetna.com</a>
<b>Heart Health Support</b>	Hello Heart		<a href="http://www.helloheart.com">www.helloheart.com</a>
<b>Life and AD&amp;D</b>	Prudential	877-367-7781	<a href="http://www.prudential.com/mybenefits">www.prudential.com/mybenefits</a>
<b>Leave and Disability Plans</b> (FMLA, LOA, PPL, STD, LTD)	Prudential	877-367-7781	<a href="http://www.prudential.com/mybenefits">www.prudential.com/mybenefits</a>
<b>Medical</b>	Aetna	866-276-5125	<a href="http://www.aetna.com">www.aetna.com</a>
<b>Mental &amp; Emotional Health</b>	Lyra	877-337-3823	<a href="https://carlisle.lyrahealth.com">https://carlisle.lyrahealth.com</a>
<b>Musculoskeletal Condition Support</b>	Hinge Health	855-902-2777	<a href="http://www.hingehealth.com">www.hingehealth.com</a>
<b>Supplemental Medical</b> (Accident Insurance, Critical Illness, Hospital Indemnity)	Prudential	877-367-7781	<a href="http://www.prudential.com/mybenefits">www.prudential.com/mybenefits</a>
<b>Spending Accounts</b> (Commuter Benefits, Flexible Spending Accounts, Health Savings Account)	PayFlex	888-678-8242	<a href="http://www.PayFlex.com">www.PayFlex.com</a>
<b>Vision</b>	EyeMed	866-723-0514 For LASIK providers call: 877-558-7376	<a href="http://www.eyemedvisioncare.com">www.eyemedvisioncare.com</a> Choose the SELECT Network





This brochure highlights the main features of the Carlisle Employee Benefits Program. It does not include all plan rules, details, limitations and exclusions. The terms of your benefit plans are governed by legal documents, including insurance contracts. Should there be an inconsistency between this brochure and the legal plan documents, the plan documents are the final authority. Carlisle reserves the right to change or discontinue its employee benefits plans at any time.

You can find the most current Federal Required Important Notices on the belong site [carlislebenefits.com](https://www.carlislebenefits.com).



**CARLISLE**<sup>®</sup>