

ELEMENTIS

2027



Elementis Global, LLC Benefits Summary

Salaried and Hourly

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Eligibility





Eligibility

Contact: Marisol Checo

Email: Marisol.Checo@elementis.com

Eligibility Requirements

If you are a full-time employee (working 30 or more hours per week), you are eligible to enroll in the benefits described in this summary. Qualified dependents eligible for select benefit coverage include:

- Your legally married spouse
- Your child(ren) up to age 26
- Your incapacitated child(ren) whom are unmarried, incapable of self-support due to a mental or physical disability, and is a federal tax dependent.

Waiting Period

All benefit eligible employees electing coverage will be effective on the first of the month following 30 days after date of hire and after completing 150 hours of service.

Qualifying Life Events

Outside of open enrollment you would need to have a qualifying event to add, drop, or make changes to your benefits. Employees are responsible for notifying Human Resources within 30 days of the qualifying life event to make a change to benefit elections. Qualifying event changes are effective on the date in which the event occurred.

Some examples of qualifying events are:

- Losing existing health coverage
- Losing eligibility for Medicare, Medicaid, or Children's Health Insurance Program (CHIP)
- Turning 26 and losing coverage through parent's plan
- Getting married or divorced
- Having a baby or adopting a child
- Death in the family

You are responsible for reviewing your paystubs within 15 days of receiving benefits to ensure that the correct deductions are being taken from your pay, and for notifying the HR department immediately if you believe a correction needs to be made. No exceptions will be made.

Insurance Benefits



Medical Insurance

Carrier: Aetna

Website: www.aetna.com

Phone: 877.238.6717

HDHP with HSA Plan

The plan is comprised of two components:

1. High Deductible Health Plan (HDHP)
2. Health Savings Account (HSA)

The HDHP is a high deductible health plan that provides health care benefits after the deductible has been met. All medical services, with the exception of preventive care, are paid for by you at 100%, less carrier discounts, prior to meeting your entire annual deductible. This includes routine office visits, procedures, lab work, prescription drugs, etc.

The HSA is a bank account paired with your HDHP allowing you to set aside money on a tax-free basis to pay your out-of-pocket qualified medical, dental, and vision expenses throughout the year or in the future. You own the money in your HSA account and it is yours to keep – even when you change plans or retire. The funds roll over from year to year to be used when you really need them.

If you enroll in the HSA plan, Elementis will contribute \$750 for employee-only coverage or \$1,500 for Family coverage to your HSA to help pay for qualified medical expenses now and in the future. Employer contributions will be deposited on a semi-annual basis in June and December.

2027 HSA Contributions

Tier	Company Contribution	Maximum Employee Contribution	Total Contribution Limit
Employee	\$750	\$3,750	\$4,500
Employee + Dependent(s)	\$1,500	\$7,500	\$9,000
Catch-Up (Age 55+)	\$1,000		

The tax-preferred status of your HSA contributions depend on a number of factors. Residents of California and New Jersey are taxed on HSA contributions at the state level. State tax laws can change periodically, so you should consult with a tax advisor to confirm the tax treatment of HSA contributions in your state.

PPO Plan

A PPO plan offers the freedom to receive care from any in- or out-of-network doctor, specialist or hospital without a referral. You have a deductible to meet and once the deductible is met, coinsurance (the cost share between you and the carrier) kicks in. The types of medical services that accumulate towards your deductible are inpatient hospital stays, outpatient surgeries, labs (blood work) and x-rays (MRIs, PET scans, CT scans, etc.).

Generally, if you go to the doctor, see a specialist, utilize the ER or take a prescription drug, you'll pay a copay for those specific services. Copays do not accumulate towards your deductible but they do accumulate towards your overall out-of-pocket maximum.



Medical Plan

		\$1,500 PPO		\$3,500 HDHP	
		In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible					
Individual		\$1,500	\$3,000	\$3,500	\$7,000
Family		\$3,000	\$6,000	\$7,000	\$14,000
Coinsurance					
		80%	55%	75%	55%
Out-of-Pocket Max					
Individual		\$8,150		\$7,000	\$8,150
Family		\$16,300		\$14,000	\$16,300
Physician Services					
Preventive Care		100%		100%	
Physician Visit		80%*	55%*	75%*	55%*
Specialist Visit		80%*	55%*	75%*	55%*
Diagnostic Test		80%*	55%*	75%*	55%*
Imaging		80%*	55%*	75%*	55%*
Inpatient Hospital		80%*	55%*	75%	55%*
Emergency Room		\$300 Copay		75%*	
Urgent Care		\$75 Copay		75%*	55%*
Telehealth		80%*	55%*	75%*	55%*
Pharmacy **					
Generic/Preferred Brand/Non-Preferred Brand/Specialty					
Retail (30 Days)		Deductible then 90%/80%/60% Specialty: see generic/brand drugs Minimum \$10/\$25/\$40		75% after deductible	
Mail Order (90 Days)		Deductible then 90%/80%/60%/Not Covered Minimum \$20/\$50/\$80/ Not Covered		75% after deductible	

Rates

Tier	Company Pays (Monthly)	You Pay (Monthly)	Company Pays (Monthly)	You Pay (Monthly)
Employee	\$1,258.61	\$287.80	\$1,369.78	\$211.78
Employee + Spouse	\$3,277.85	\$711.91	\$3,545.61	\$534.80
Employee + Child(ren)	\$2,198.83	\$739.36	\$2,456.59	\$548.36
Family	\$3,623.79	\$1,015.45	\$3,984.00	\$760.66

Making the Most of Your Medical Benefits

Employees enrolled in the Aetna medical plan have access to the following services:

Aetna APP

Get the Aetna Health app by texting "AETNA" to 90156 to receive a download link. Message and data rates may apply. Or scan the QR code to download the Aetna Health app.



Aetna Health and Wellness:

Access health and wellness resources that can help you manage your health.

Aetna Informed Health Line:

Get health information when and where you need it. Call: 1-800-556-1555 or log on to www.aetna.com

The Health Section

Visit www.aetna.com to find articles on topics according to your health needs and interests. Just click on the News & Analysis tab to start learning!

Aetna VisionSM Discount Program

Pay less for eye exams, contact lenses, prescription and non-prescription eyeglasses. Even most designer frames!

Aetna FitnessSM Discount Program

Save on gym membership rates, home exercise products and equipment, and more.

Aetna Health Assessment

Find out what your health needs are by taking or updating our online Health Assessment through Simple Steps To A Healthier Life

Aetna Weight Management Discount Program

Save on program memberships; enjoy one-on-one help, menu and activity planning, and more.

Teladoc

24/7 access to a licensed physician by phone, video, or mobile app. Get diagnosis, treatment, and prescriptions for non-emergent medical needs.

Call 1-855-835-2362 or visit Teladoc.com/aetna

Aetna Virtual Primary Care

With Aetna Virtual Primary Care powered by Teladoc Health, you can now connect with care right where you are, when you need it. You have the convenience and flexibility of video visits with your own virtual care provider. You can access your care team by phone or through the app. It's quick and easy, with little cost or wait time.

Please visit teladochealth.com to choose your provider today.

Tips to Save Money

Preventive/Wellness Exams Covered at 100%.

Preventive care is equal to one physical exam per year per enrolled member. Females get an annual well-woman exam covered at 100% in addition to their annual exam. No deductible expenses apply—the exam is completely no cost to you provided it's coded as preventive.

Prescription Drugs

Ask your doctor if there's a generic version of the medication they're prescribing or you're already taking. Take advantage of the Generic Prescription Savings Programs at major retailers. Ask about free samples from your doctor and/or manufacturer rebates.

High Cost Scans, X-Rays & Tests

MRI, PET scans, CT scans, etc. are nearly 2/3 less costly at free-standing, in-network imaging centers than at hospitals. Finding an in-network, free-standing imaging center can save you a substantial amount of money.

Accessing Medical Care

The emergency room is a costly experience for issues that aren't true emergencies. There are alternatives that can offer you quick care at a much more affordable cost. The key is finding these alternatives today when you're happy and healthy.

- **Doctor's office:** for symptoms that aren't extreme, call and let them know your symptoms require immediate attention
- **Convenient Care Clinics:** use when you don't have a primary doctor or can't get an appointment. Good for fever, sore throat, strep throat, coughs, congestion, sports physicals, UTIs, etc.
- **Urgent Care (UC):** less costly than the ER; can treat sprains, strains, minor breaks, mild asthma, minor infections, rashes, small cuts, burns, etc.



Dental Insurance

Carrier: Aetna

Website: www.aetna.com

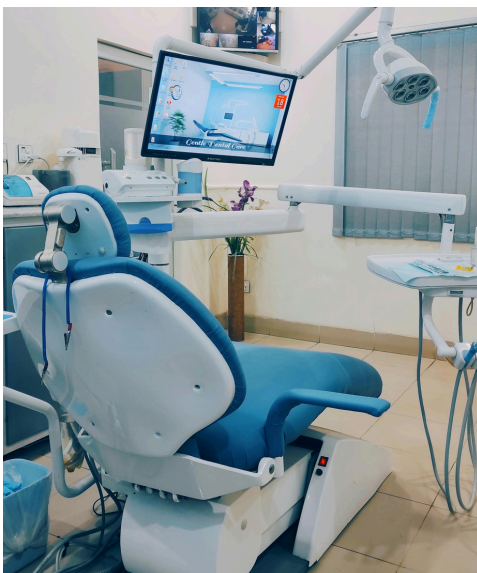
Phone: 877.238.6200

Dental Preferred Provider Organization (DPPO)

This dental plan allows the flexibility to select any dentist in-network or out-of-network, but if you stay in network, you'll pay less.

Dental coverage focuses on preventive and diagnostic procedures in an effort to avoid more expensive services associated with dental disease and surgery. The type of service or procedure received determines the amount the carrier will cover for each visit. Each type of service fits into a class of services according to complexity and cost.

	In-Network	Out-of-Network
Network		
Individual Deductible	\$50	\$150
Family Deductible	\$150	\$150
Preventive Coinsurance	100%	100%
Basic Coinsurance	80%	80%
Major Coinsurance	50%	50%
Annual Maximum	\$1,500	\$1,500
Orthodontia Coinsurance (Child Only)	50%	50%
Orthodontia Lifetime Maximum (Child Only)	\$1,500	\$1,500



Tier	Company Pays (Monthly)	You Pay (Monthly)
Employee	\$29.03	\$13.52
Employee + Spouse	\$59.10	\$26.01
Employee + Child(ren)	\$59.65	\$36.10
Family	\$97.49	\$40.81

Vision Insurance

Carrier: Aetna

Website: www.aetnavision.com

Phone: 877.973.3238

Vision insurance helps offset the cost of routine eye exams and helps pay for vision correction eyewear like eyeglasses and contacts by an eye-care provider.

You're eligible for an eye exam and lenses or contact lenses every 12 months and frames every 12 months. Out-of-network providers will only offer you an allowance towards your vision services.

	Frequency	In-Network	Out-of-Network
Network Name	Aetna Vision Preferred		
Eye Exam	Every 12 Months	\$20 Copay	\$38 Allowance
Lenses -single vision -bifocal -trifocal -lenticular	Every 12 Months*	\$20 Copay	Allowance Varies
Frames	Every 12 Months*	Up to \$200 + 20% off balance	\$100 Allowance
Elective Contacts	Every 12 Months**	Up to \$200 + 15% off balance	\$160 Allowance

*Vision benefit frequencies are based on the date of service within the policy year

**You cannot get contacts and glasses in the same calendar year

Tier	Monthly Rate
Employee	\$7.23
Employee + Spouse	\$13.74
Employee + Child(ren)	\$14.47
Family	\$21.25

Basic Life and AD&D Insurance

Carrier: Lincoln Financial Group

Website: www.MyLincolnPortal.com

Phone: 888.787.2129

Life insurance provides a financial benefit to your designated beneficiaries if you pass away, helping to cover expenses like funeral costs and living expenses. Accidental Death & Dismemberment (AD&D) insurance pays benefits if you die or lose a limb or sight due to an accident.

Benefits may reduce as you age. See your plan documents for more detail.

This benefit is 100% company paid.

Basic Life / Accidental Death & Dismemberment

1x Base Annual Salary–Life
1x Base Annual Salary Per Employee–AD&D



Voluntary Life and AD&D Insurance

Carrier: Lincoln Financial Group

Website: www.MyLincolnPortal.com

Phone: 888.787.2129

Voluntary term life/AD&D allows you to purchase additional life and AD&D coverage for yourself and your dependents. Your age and the amount of insurance you elect determines the premium you'll pay. Costs will increase as you age, and benefits may be reduced. See your plan documents for more detail and to determine if Evidence of Insurability applies.

	Employee	Spouse	Children
Coverage Increments	1x, 2x, 3x, or 4x annual salary	50% of employee amount	\$10,000
Maximum Benefit Amount	\$400,000	\$200,000	\$10,000
Guaranteed Issue Amount	\$200,000	\$100,000	\$10,000

Please see HR to confirm your payroll deductions.

To calculate your monthly premium, find the appropriate age bracket for life and for AD&D. Add those two rates together. Multiple by the amount of coverage being elected and divide by 1,000.

Voluntary Life Rates

	Employee/Spouse Monthly rate per \$1,000 of coverage
<29	\$0.070
30-34	\$0.100
35-39	\$0.130
40-44	\$0.160
45-49	\$0.230
50-54	\$0.370
55-59	\$0.670
60-64	\$0.940
65-69	\$1.740
70+	\$2.810
Child	\$2.110

Voluntary AD&D Rates

	Employee	Spouse	Child(ren)
Rates	\$.35	\$.35	\$.35

Disability Insurance

Carrier: Lincoln Financial Group

Website: www.MyLincolnPortal.com

Phone: 888.787.2129

If you become ill or suffer an injury that prevents you from working, this form of disability insurance replaces a portion of your income for a defined maximum period.

***Employees are eligible for the following benefits after one year of service.**

Short-Term Disability

Elementis provides a salary continuation plan for eligible full-time regular employees unable to work because of nonoccupational illness or injury. Salary continuation will provide benefits for up to 12 weeks at a percentage of your salary based on years of service.

Long-Term Disability

This benefit pays a portion of your income if you continue to be disabled and your short-term disability benefits end. To qualify, you must be disabled for 90 consecutive days. LTD benefits provide you with 60% of your annual base pay up to \$15,000 monthly maximum. Elementis pays the full cost of this coverage.



Voluntary Benefits

Sometimes unexpected occurrences happen and medical insurance isn't enough to cover the unforeseen out-of-pocket expense associated with the incident(s). Voluntary benefits can help.

Accident Coverage

Carrier: Aetna

Website: Myaetnasupplemental.com

Phone: 800.607.3366

Since accidents can happen at any time, it's important to prepare for the unexpected. This policy can help pay for out-of-pocket expenses associated with an accident by paying you a benefit for each of the covered injuries you suffer and the treatment you received. This policy does not coordinate with any other coverage, so you can still receive benefits on top of what your medical plan provides.

Tier	Monthly Rate
Employee	\$10.97
Employee + Spouse	\$18.55
Employee + Child(ren)	\$18.94
Family	\$26.88

Critical Illness

Carrier: Aetna

Website: Myaetnasupplemental.com

Phone: 800.607.3366

Critical illness insurance protects your family when you are diagnosed with an unexpected covered condition. This policy provides you with a lump sum cash benefit in the event you or an insured loved one is diagnosed with a covered condition such as heart attack, stroke, cancer and much more. It can help provide some financial protection so you can focus on what's really important – getting better. This policy does not coordinate with any other coverage, so you can still receive benefits on top of what your medical plan provides.

Hospital Indemnity

Carrier: Aetna

Website: Myaetnasupplemental.com

Phone: 800.607.3366

Hospital Indemnity insurance protects your family when you have a hospital or ICU stay. This policy provides financial protection by paying you a benefit for hospital admission, hospital confinement and ICU care. Benefits are paid based on admission and length of stay for a defined number of days. This policy does not coordinate with any other coverage, so you can still receive benefits on top of what your medical plan provides.

Tier	Monthly Rate
Employee	\$12.75
Employee + Spouse	\$28.34
Employee + Child(ren)	\$20.37
Family	\$34.19



Identity Theft

Carrier: Allstate Identity Protection

Website: www.MyAIP.com

Phone: 800.789.2720

Elementis offers an identity theft protection plan on a voluntary basis to all employees through Allstate. You have the choice of two coverage levels and can elect to cover your dependents. Allstate Identity Protection delivers comprehensive financial and identity monitoring designed to help you protect yourself, your family, and your finances from emerging threats.

Allstate AIP Pro +

Tier	Monthly Rate
Employee Only	\$6.50
Employee + Family	\$12.50

Allstate AIP Pro + Cyber

Tier	Monthly Rate
Employee Only	\$9.50
Employee + Family	\$18.50

Legal Benefits

Carrier: ARAG

Website: www.ARAGLegal.com/myinfo

Phone: 800.247.4184

Legal insurance helps you address everyday situations like dealing with traffic tickets, resolving warranty issues or buying a home. With ARAG, you will receive in-office services, telephone advice and various online resources. Here is what you can expect when you select the ARAG plan:

- Consumer protection matters
- Criminal situations
- Family law
- Finance, tax, and debt-related matters
- Home ownership
- Traffic troubles
- Wills and estate planning needs

***Ultimate Advisor Plus** offers you all of the coverages listed and more including:

- Divorce
- Child custody, support, visitation
- Miscellaneous legal services
- Services for parents/grandparents

Ultimate Advisor

Tier	Monthly Rate
Employee + Family	\$17.30

Ultimate Advisor +

Tier	Monthly Rate
Employee + Family	\$23.45

Financial Benefits



Financial Benefits

Health Savings Account

HSA Vendor: WEX Benefits

Website: www.wexinc.com

Phone: 866.451.3399

You're eligible for a health savings account if:

- You are covered by a qualified high deductible health plan (HDHP)
- You are not covered by any other medical coverage that is not considered a qualified HDHP
- You are not enrolled in Medicare (Part A included)
- You are not claimed as a dependent on someone's tax return
- You are not enrolled in a Medical Flexible Spending Account (your own or your spouse's)

Advantages to having an HSA

- There's a triple tax savings benefit as contributions are not taxed going into the account, while they sit there earning interest or when they're taken out for a qualified medical expense
- Unused funds rollover each year with no maximum on how much you can save and accumulate over time
- The account is portable so you never have to worry about losing the money in the account should you change between plans, retire or even seek employment elsewhere
- Your HSA can be viewed as a second means of savings for your retirement

- You control your healthcare spending and choose when to use your HSA dollars and when to save them
- You become a more informed participant in your healthcare and healthcare spending

Steps to using your HSA

- Go to the doctor and present your carrier ID
- Your doctor submits your medical services to the carrier to be discounted
- Your carrier adjusts the pricing to reflect the network discounted amount for your services
- The carrier generates an Explanation of Benefits (EOB) and sends it to you
- By now you've received an invoice from your doctor – make sure the EOB and invoice match
- Pay your doctor directly with pre-tax dollars from your HSA or post-tax dollars from your pocket if funds are not available

Using your HSA on qualified expenses

You can use the money in your HSA to pay for qualified medical, dental and vision expenses permitted under federal tax law.

Flexible Spending Accounts (FSA)

Carrier: WEX Benefits

Website: www.wexinc.com

Phone: 866.451.3399

Flexible Spending Accounts (FSA) allow you to save money on a pre-tax basis to pay for qualified medical expenses and/or dependent care expenses throughout the year. The money you put into your FSA is done so on a pre-tax basis. This means you are lowering your taxable income and also not paying taxes when the money is used for qualified expenses.

Health Care FSA

You may contribute up to \$3,500 per plan year to pay for qualified medical, dental and vision expenses for yourself and eligible family members. Funds in this account can cover all eligible expenses on your tax dependents even if they are not enrolled under your health care plan. Eligible reimbursable expenses include medical and dental plan deductibles and copays (if applicable), orthodontia expenses not covered by your dental plan, prescription drugs, prescription eyeglasses and contact lenses, Lasik eye surgery and much more.

Limited Purpose FSA

If you enroll in the HDHP/ HSA plan and open a health savings account, you cannot enroll in the Health Care FSA, since you're already putting tax-free dollars aside to pay for qualified expenses. You may, however, enroll in the Limited Purpose FSA, which allows you to pay for eligible out-of-pocket dental and vision expenses. You can put up to \$3,500 into your Limited Purpose FSA for 2027.

Under the Health Care FSA and the Limited Purpose FSA, you are eligible to roll over up to \$700 to the next year.

Dependent Care FSA

You may contribute up to \$7,500 per plan year to pay for qualified eligible dependent care expenses. Funds in this account are saved on a tax-free basis.

FSAs have a use-it-or-lose-it provision, so be conservative when electing how much to contribute.

401(k) Program

Carrier: Principal

Website: www.principal.com

Phone: 800.547.7754

The 401(k) Plan is an employer sponsored retirement plan that allows employees to save and invest for the purpose of building savings for retirement. Saving through a 401(k) Plan is an easy way to set aside money for your future.

Some things to consider:

Contributions to your account:

- You can make pre-tax and/or Roth (after-tax) contributions up to the IRS calendar year dollar limit
- If you are over the age of 50, you may make an additional catch-up contribution during the calendar year, which allows for increased retirement savings
- You can increase or decrease your contributions at any time
- You can begin contributing on your entry date as specified by the plan
- You can rollover money into the plan from a prior employer's qualified plan or an IRA

Investing your account:

Our plan offers a broad choice of investment funds for your savings and the company matching contributions. An array of fund options allow you to tailor your investment strategy to meet the goals you feel are important. Log on to our 401(k) vendor website at www.principal.com for additional details and information.

Share Save

There will not be an opportunity to enroll or make changes to the Share Save plan during Open Enrollment. Typically in August you will be invited to enroll in Elementis' Share Save plan. The plan offers an opportunity to save for two years and then use those savings to purchase Elementis stock at a 15% discount. There are no fees or commissions.

Wellness Benefits



Employee Assistance Program

Carrier: Lincoln Financial Group

Website: [GuidanceResources.com](https://www.guidanceresources.com)

Phone: 888.628.4824

The Employee Assistance Program (EAP) provides confidential, free assistance for marital/family problems, financial/legal difficulties, balancing work/life situations, emotional or stress related problems, drug or alcohol abuse and problems relating to work.

The program is 100% company paid.

You have access to three sessions with a professional per year.

Here are some challenges our EAP can help with:

- Stress and depression
- Life transitions
- Grief and loss
- Parenting and childcare
- Elder care
- Domestic violence
- Workplace conflict
- Addiction and recovery
- Legal assistance

Website login credentials:

Username: LFGSupport, Password: LFGSupport



Carrier Information

Medical	
Carrier	Aetna
Website	www.aetna.com
Phone Number	877.238.6717
Policy Number	187440

Dental PPO	
Carrier	Aetna
Website	www.aetna.com
Phone Number	877.238.6200
Policy Number	187440

Vision	
Carrier	Aetna
Website	www.aetnavision.com
Phone Number	877.973.3238
Policy Number	187440

Life and AD&D Insurance	
Carrier	Lincoln Financial Group
Website	www.MyLincolnPortal.com
Phone Number	888.787.2129
Policy Number	09-LF0860

Short & Long-Term Disability	
Carrier	Lincoln Financial Group
Website	www.MyLincolnPortal.com
Phone Number	800.423.2765
Policy Number	09-LF0860

Accident, Critical Illness, Hospital	
Name	Aetna
Email	myaetnasupplemental.com
Phone Number	800.607.3366

Individual Disability	
Name	UNUM
Email	Customerservices@unum.com
Phone Number	207.575.0821

Identity Theft	
Name	Allstate Identity Protection
Website	www.MyAIP.com
Phone Number	800.789.2720

Legal Benefits	
Name	ARAG
Website	www.ARAGLegal.com/myinfo
Phone Number	207.575.0821

HSA/FSA	
Name	WEX Benefits
Website	www.wexinc.com
Phone Number	866.451.3399

401(k)	
Name	Principal
Website	www.principal.com
Phone Number	800.547.7754

EAP	
Name	Lincoln Financial Group
Website	GuidanceResources.com
Phone Number	888.628.4824

Human Resources	
Name	Marisol Checo
Email	Marisol.Checo@elementis.com



NOTE: This Benefits Summary provides a brief overview of your employer's benefit programs and is for informational purposes only. For exact terms, please review the employee handbook and the official carrier plan documents. If there is any conflict between this summary and those governing documents, the governing documents will control.

A Marsh business