2026

Employee Benefits

C&S Chemicals

Here is where to find...

▶ See the **Benefits Overview Videos** page for videos.

2026 Employee Benefits Guide

Please read this guide carefully. It summarizes your plan options and provides helpful tips for optimizing your benefits. If you have questions about benefits and the annual enrollment process, contact your Human Resource department representative for assistance.

Although this guide contains an overview of benefits, for complete information about the plans available to you, please see the summary plan description (SPD).

Welcome

At C&S Chemicals, we are committed to the total health and well-being of our employees and are proud to offer comprehensive benefits to support your physical, financial and emotional wellness.

Who is Eligible?

Benefits are available to all full-time employees (minimum 30 hours per week) and their dependents. If you enroll during Open Enrollment, your benefits will become effective on January 1, 2026. If you are newly hired, your benefits will become effective on the first day of the month following your date of hire.

Eligible dependents include:

Your legal spouse or domestic partner

Your children from birth to age 26

(Including your natural/legally adopted/stepchildren, and/ or your unmarried dependent children of any age who are mentally or physically disabled and who are dependent on you for support)

How to Enroll

To sign up for benefits, visit paycom.com/login before the end of your enrollment period.

Making Changes ▶

You may only change your elections during Open Enrollment each year or when you experience a qualifying life event. Qualifying life events include, but are not limited to:

- Birth, legal adoption, or placement for adoption.
- Marital status.
- Dependent child reaches age 26.
- Spouse gains or loses employment or eligibility with current employer.
- Death of a covered dependent.
- Spouse or dependent becomes eligible or ineligible for Medicare/Medicaid or SCHIP.
- Change in residence that changes eligibility for coverage.
- Court-ordered change.

Changes to your coverage due to a qualifying life event must be made within 31 days of that life event. Proof of the qualifying life event is required (marriage certificate, divorce decree, birth certificate, or loss of coverage letter).

Note: Any change you make to your coverage must be consistent with the change in status.

Enrollment Deadlines

Current Employee	New Hire	Qualified Life Event
ENROLLMENT OPPORTUNITY Annually, during the open enrollment period.	**ENROLLMENT OPPORTUNITY** Must enroll within 20 days of hire	**ENROLLMENT OPPORTUNITY** Changes must be made within 31 days of life event
COVERAGE EFFECTIVE DATE January 1, 2026	**COVERAGE EFFECTIVE DATE** First day of the month following your date of hire	**COVERAGE EFFECTIVE DATE** Date of life event

▶ See the **Benefits Overview Videos** page for the **Qualifying Life Event** video.

Bi-Weekly Payroll Contributions

Medical

	HDHP	Base PPO	Buy-Up PPO
Employee	$0	$25.45	$54.38
Employee + spouse	$300.46	$403.84	$494.91
Employee + child(ren)	$271.44	$348.21	$438.35
Family	$484.87	$743.64	$873.61

Dental

	Base	Buy-Up
Employee	$11.05	$15.79
Employee + spouse	$22.10	$31.58
Employee + child(ren)	$24.16	$40.12
Family	$36.96	$59.16

Vision

	Vision
Employee	$3.34
Employee + spouse	$6.34
Employee + child(ren)	$7.43
Family	$10.46

Note: Additional rate information can be found in your enrollment portal.

Medical

myCigna.com
866-494-2111

CIGNA

Your medical benefits are provided by Cigna and include coverage for both in-network and out-of-network providers. You will always have higher benefit coverage when visiting in-network providers. Visit myCigna.com or use the myCigna app to access your virtual ID card.

Medical	HDHP		Base PPO		Buy-Up PPO	
	In-network	Out-of-network	In-network	Out-of-network	In-network	Out-of-network
Annual deductible (Individual/Family)	$2,500/$5,000	$5,000/$10,000	$2,500/$5,000	$10,000/$20,000	$1,500/$3,000	$5,000/$10,000
Out-of-pocket maximum (Individual/Family)**	$7,500/$9,200	$15,000/$18,400	$6,000/$12,000	$12,000/$24,000	$5,000/$10,000	$10,000/$20,000
Preventive care	Covered 100%	40%*	Covered 100%	30%*	Covered 100%	40%*
Primary physician office visit	20%*	40%*	$25 copay	30%*	$25 copay	40%*
Specialist office visit	20%*	40%*	$50 copay*	30%*	$50 copay	40%*
Telehealth	Covered 100%*	Not covered	Covered 100%	Not covered	Covered 100%	Not covered
Inpatient hospital services	20%*	40%*	$750 copay per day (3-day max)	30%*	20%*	40%*
Outpatient hospital services (lab, x-ray, diagnostic)	20%*	40%*	10%*	30%*	20%*	40%*
Advanced diagnostics	$500 copay*	40%*	$750 copay	40%*	$500 copay	40%*
Urgent care	20%*	40%*	$50 copay	30%*	$50 copay	40%*
Emergency room care	$500 copay, then 20%*		$500 copay*		$500 copay	
Prescription drugs ▶						
Retail (30-day supply)						
Generic	$10 copay*	50%*	$10 copay	50%	$10 copay	50%
Brand preferred	$35 copay*	50%*	$35 copay	50%	$35 copay	50%
Brand non-preferred	$75 copay*	50%*	$75 copay	50%	$75 copay	50%
Specialty	$150 copay*	50%*	$150 copay	50%	Covered under Tier 3	
Mail order (90-day supply)						
Generic	$25 copay*	Not covered	$25 copay	Not covered	$25 copay	Not covered
Brand preferred	$88 copay*	Not covered	$88 copay	Not covered	$88 copay	Not covered
Brand non-preferred	$188 copay*	Not covered	$188 copay	Not covered	$188 copay	Not covered
Specialty (30-day only)	$150 copay*	Not covered	$150 copay	Not covered	Covered under Tier 3	

This is a summary of coverage; please refer to your summary plan description for the full scope of coverage. In-network services are based on negotiated charges; Out-of-network services are based on a percentage of Medicare charges.

* After deductible

** Includes Deductible and Copayments

▶ See the **Benefits Overview Videos** page for **Prescription Drugs: Benefits Overview** video.

Preventive Care

Did you know preventive care is covered 100% on C&S Chemical's medical plans when you go to an in-network provider? Take a look at the preventive care chart to see if you need to schedule an appointment today.

Men	Women	Children
• Annual Physical Exam and Flu Shot **If you're over age 45:** • Colonoscopy (once every ten years, covered 100% with no deductible if you visit a network provider)	• Annual Physical Exam and Flu Shot • Annual OB/GYN Exam **If you're over age 40:** • Mammogram every year (if you are under 40 and have risk factors, check with your OB/GYN about the possibility of starting your mammograms at an earlier age) **If you're over age 45:** • Colonoscopy (once every ten years, covered 100% with no deductible if you visit a network provider)	• Routine Well Visits • Hearing Exams* • Immunizations *Not covered at 100% by your medical plan; refer to your Summary Plan Description for details.

Why do I need preventive care?

Preventive care can help you detect problems at early stages, when they may be easier to treat. It can also help you prevent certain illnesses and health conditions from happening. Even though you may feel fine, getting your preventive care at the right time can help you take control of your health.

What's not considered preventive care?

Once you have a symptom or your health care provider diagnoses a health issue, additional tests are not considered preventive care. Also, you may receive other medically appropriate services during a periodic wellness exam that are not considered preventive.

These services may be covered under your plan's medical benefits, not your preventive care benefits. This means you may be responsible for paying a share or all of the cost, depending on your plan, including deductible, copay, or coinsurance amounts.

Additional Cigna Programs

Cigna Healthcare Wellness Experience

Take charge of your wellness journey with the Cigna Healthcare Wellness Experience! Whether you're motivated by reducing stress, having more energy, or getting more involved in your community, you can customize your goals and find the best path to get there.

- Begin by taking a Health Assessment to have Daily Content Cards and Health Habits personalized to your needs.
- Challenge friends and colleagues to create new healthy habits, like taking the most steps or burning the most calories.
- Integrate your fitness device and fitness tracking apps to track your progress.
- Spread the motivation and invite up to 10 friends and family members to make a free account.

To start your wellness journey, enroll at myCigna.com or on the myCigna app under the Wellness tab.

Healthy Babies

Thinking of starting a family or have a little one on the way? Cigna's Healthy Babies is an educational program that offers support and education to empower members throughout their pregnancy. This program offers support at every stage, and you can talk directly with a Health Information Line nurse 24/7. Healthy Babies is included in your medical benefits at no cost to you.

To get started, enroll at myCigna.com and download the Cigna Healthy Pregnancy app.

Omada

Omada works in collaboration with Cigna's diabetes prevention program to help you avoid the onset of diabetes, as well as health risks that might lead to heart disease or stroke. The program is covered at the preventive care level, so there is no cost to you! You will have access to a professional virtual health coach, an online support group, interactive lessons, and a smart-technology scale. Over the course of 16 weekly lessons, you will work to make small changes to your eating, activity, sleep, and stress to achieve healthy weight loss and the tools to help maintain weight loss over time.

Interested in participating? Register on myCigna.com or the myCigna app.

Medicare Questions?

transitionsrbg.com

800-936-1405

TRANSITIONS BENEFIT GROUP

If you or a loved one is approaching retirement age and/or preparing to consider Medicare, get help from Transitions Benefit Group at transitionsrbg.com, C&S Chemicals' partner for Medicare education and assistance. This no-cost resource is available to everyone at C&S Chemicals and their family members, including parents and in-laws.

Schedule a personal appointment with an advisor to discuss your Medicare options or to complete an annual Medicare drug plan review. Transitions has also added an On-Demand resource and education center for your use and review.

Services include:

- Initial Medicare Consultation.
- Medicare Prescription Drug Annual Enrollment Review.
- Caregiver Assistance Support.
- Individual and Family Health Insurance.
- Long Term Care Insurance Consultation and more.

Let Transitions help you plan and prepare for 2026 and beyond by phone at 800-936-1405 or by email at info@transitionsrbg.com.

Tips For Optimizing Benefits

Pharmacy ▶

- Find an in-network pharmacy or use the drug cost estimator tool by visiting myCigna.com.
- Discount sites like GoodRx and WellRx provide instant savings. (Please note: Prescriptions acquired under these plans do not go through your insurance.)
- Ask your provider or pharmacist if a generic/mail order is available.

Generic contraceptives and diaphragms are covered in full. Contact the drug manufacturer to inquire about Patient Assistance Programs (PAPs), which may provide financial assistance.

24/7 Nurse Line

Call 855-673-3063

- Choose appropriate medical care.
- Find a doctor or hospital.
- Understand treatment options.
- Achieve a healthier lifestyle.
- Get answers to medical questions

Cost Estimator Tool

Different doctors and hospitals may charge different amounts for the same service. myCigna.com can help you compare costs based on your benefits.

▶ See the **Benefits Overview Videos** page for **Prescription Drugs: Tips to Manage Cost** video.

Cigna Mobile App

Use the Cigna mobile app to easily access your healthcare information and tools to help estimate costs, manage claims, and find providers — anytime and anywhere.

Available on the App Store

GET IT ON Google Play

Virtual ID Cards

Cigna is transitioning away from physical ID cards to digital ID cards. These digital ID cards can be accessed from the app, as well as myCigna.com.

These cards can be downloaded and saved, shared, printed, or emailed directly to healthcare providers.

Telemedicine

Cigna provides access to telemedicine through MDLIVE.

The program lets you get the care you need — including most prescriptions — for a wide range of minor acute conditions. Now, you can access board-certified doctors via secure video chat or phone without leaving your home or office.

Ways to Connect:

- Visit myCigna.com or use the myCigna app
- Call MDLIVE at 888-726-3171

Engage On The Go

Search your smartphone's App Store and download these free apps:

Cigna

Download the myCigna app to manage your medical, dental, and vision benefits.

Mutual of Omaha

Download the Mutual of Omaha app to manage your life, disability, and supplemental health benefits.

Inspira

Download the Inspira app to manage your FSA and/or HSA benefits.

Principal

Download the Principal app to manage your 401(k) benefits.

Health Savings Account (HSA) ▶

INSPIRA

AVAILABLE TO PARTICIPANTS IN THE HDHP PLAN.

inspirafinancial.com
844-729-3539

A health savings account (HSA) is a tax-advantaged savings account that can be used for qualified healthcare expenses. You own your HSA and can contribute to the account with pre-tax payroll deductions.

Did you know an HSA provides triple tax benefits?

- The money you contribute is pre-tax.
- Interest accumulates in the account tax-free.
- Money withdrawn from an HSA isn't taxed, provided you use it for qualified healthcare expenses.

As an added benefit, C&S Chemicals will contribute to your HSA account. The annual amounts are below, but contributions will be made on a prorated monthly basis.

C&S Chemicals HSA Contributions	
Employee	$1,000/year
Employee + spouse	$1,250/year
Employee + child(ren)	$1,250/year
Family	$1,500/year

HSA Advantages

You can use the account to pay for qualified healthcare expenses.

Unspent dollars roll over each year and are yours to keep, even if you retire or leave the company.

You can invest your HSA funds, so your available healthcare dollars can grow over time.

You are eligible if:

- You are enrolled in the HDHP
- You are not covered by a spouse's plan
- No one else can claim you as a dependent
- You are not enrolled in Medicare, TRICARE, or TRICARE for Life
- You have not received VA benefits in the past 3 months

How Do I Manage My HSA?

Access and manage your HSA at inspirafinancial.com. You'll set up your payroll contributions during your enrollment period. You can change the contribution amount at any time (although it may take up to two payroll periods to process).

How Much Can Be Deposited into an HSA in 2026?

<55*

- Up to $4,400 for individual.
- Up to $8,750 for family.

55+*

The maximum contribution increases by $1,000.

*Not enrolled in Medicare

▶ See **Benefits Overview Videos** page for **Health Savings Account (HSA)** and **How to Optimize Your HSA** videos.

Flexible Spending Account (FSA) ▶

INSPIRA

inspirafinancial.com

844-729-3539

What is a Flexible Spending Account?

A flexible spending account (FSA) is a tax-advantaged account that can reimburse you for qualified healthcare expenses. You can fund qualified expenses with pre-tax dollars deducted from your paycheck.

When electing an FSA, you will set an annual contribution amount. FSAs do not roll over year to year, so you will have until March 31st of the following year to use the funds. For the Healthcare FSA, up to $680 can be rolled over to the following plan year. The goal is to choose an amount that will adequately cover medical expenses, not an excessive amount that will cause you to forfeit money at the end of the year.

You can choose to participate in the Healthcare FSA, and it's unnecessary to "sign up" specific family members for these accounts.

Healthcare FSA

A healthcare FSA reimburses employees for eligible medical expenses, up to the amount contributed for the plan year. Eligible healthcare expenses include many out-of-pocket costs you pay to maintain your health and well-being. Visit irs.gov for a full list of eligible expenses.

You may contribute up to $3,400 annually (funds will be available as of the election effective date).

▶ See the **Benefits Overview Videos** page for **Flexible Spending Account (FSA)** and **How to Optimize Your FSA** videos.

Supplemental Health Benefits

MUTUAL OF OMAHA

Our medical plans offer excellent coverage for healthcare needs. However, everyone's needs differ, and that's where supplemental health options come into play. These benefits are designed to protect your family's finances in case of an unforeseen injury or illness. These benefits are offered to you through Mutual of Omaha. Please visit mutualofomaha.com/my-benefits for additional details.

Accident Insurance ▶

After a covered accident, accident plans pay cash benefits directly to you to cover some of the remaining costs your health insurance plan may not cover.

Critical Illness Insurance ▶

Critical illness insurance helps protect your income and personal assets when out-of-pocket expenses increase due to a specified illness. This plan covers conditions such as heart attack, stroke, end-stage renal failure, and invasive cancer.

Health Screening Benefit: Each person enrolled in the Critical Illness plan will receive $50 each year for completing a qualified health screening exam.

Hospital Indemnity Insurance ▶

Hospital stays can be expensive, even with insurance. Hospital Indemnity plans are designed to provide financial protection by paying you a direct benefit to cover out-of-pocket expenses and extra bills that can occur. Lump sum benefits are paid directly to you based on the facility type and number of confinement days.

▶ See the **Benefits Overview Videos** page for **Accident Insurance**, **Critical Illness Insurance** and **Hospital Indemnity Insurance** videos.

Dental

myCigna.com

800-244-6224

CIGNA

Dental plans cover diagnostic and preventive care, plus basic and major services. Although you can choose any dental provider, you will generally pay less when you visit an in-network dentist. If you choose an out-of-network provider, you may be billed the difference between what Cigna pays and what your out-of-network provider charges for the services. To locate an in-network provider, please visit myCigna.com. Please note, both the Base and Buy-Up dental plans use the Cigna Total Network.

Visit myCigna.com or use the myCigna app to access your virtual ID card.

Dental	Base	Buy-Up
	In-network	In-network
Annual deductible (Individual/Family)	$50/$150	$50/$150
Annual maximum (per person)	$1,500	$3,000
Diagnostic and preventive care (Includes cleanings, fluoride treatments, sealants, and x-rays)	Covered 100%	Covered 100%
Basic services (Includes fillings, simple extractions, and oral surgery)	20%*	20%*
Major services (Includes periodontics, endodontics, crowns, bridges, and full and partial dentures)	50%*	50%*
Orthodontia (for children up to age 19)	Not covered	50%*
Lifetime maximum	Not covered	$1,000

*After deductible

Plan includes out-of-network benefits; see plan summary for additional details.

Vision ▶

myCigna.com
888-353-2653

CIGNA

Our vision care benefits include coverage for eye exams, lenses and frames, contact lenses, and discounts for laser surgery.

The vision plan is built around the Cigna network providers who offer you higher benefits at a lower cost. Consider using an in-network provider for the most bang for your buck when you need services! For out-of-network providers, you will be reimbursed for services according to the grid below. To locate an in-network provider, visit myCigna.com.

Visit myCigna.com or use the myCigna app to access your virtual ID card.

Vision	Cigna EyeMed Network	
	In-network	Out-of-network (reimbursement)
Examination (every 12 months)	$10 copay	Up to $45
Retinal Screening	Up to $39	Not covered
Lenses (every 12 months)		
Single	$25 copay	Up to $32
Bifocal	$25 copay	Up to $55
Trifocal	$25 copay	Up to $65
Lenticular	$25 copay	Up to $80
Frames (every 12 months)		
New frames	$170 allowance and 20% off balance	Up to $95
Contact lenses (every 12 months)		
Elective	$170 allowance	Up to $136
Medically necessary	Covered 100%	Up to $210

Employees can elect dental and/or vision regardless of their medical enrollment status.

▶ See the **Benefits Overview Videos** page for **Vision Insurance** video.

Life And Disability Insurance

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mutualofomaha.com
Life/AD&D: 800-775-8805
Disability: 800-877-5176

Life Insurance ▶

C&S Chemicals provides Basic Life and Accidental Death & Dismemberment (AD&D) insurance at no cost to you!

Insurance Coverage	Benefit
Basic Life and AD&D	$50,000

If you would like additional coverage, Voluntary Life and AD&D insurance are available to you, your spouse, and your dependent children. You must enroll in coverage for yourself to cover your spouse or children. If you don't enroll in Voluntary Life when it's first available or elect an amount over the Guaranteed Issue, you may be required to complete an Evidence of Insurability (EOI) form.

Insurance coverage	Benefit
Voluntary employee life	Increments of $10,000 up to 5x your annual salary ($500,000 max)
Employee guarantee issue	$150,000
Voluntary spouse life	Increments of $5,000 up to employee coverage ($250,000 max)
Spouse guarantee issue	$50,000
Voluntary child life (up to age 26)	Up to employee coverage ($10,000 max)

Age – as of 1/1/2026	Employee & Spouse* Rates per $1,000
<30	$0.07
30-34	$0.08
35-39	$0.10
40-44	$0.16
45-49	$0.26
50-54	$0.43
55-59	$0.68
60-64	$1.06
65-69	$1.90
70-74	$3.61
75-79	$5.95
80+	$12.05
Child Life (per $1,000)	$0.16
Employee AD&D	$0.04
Spouse AD&D	$0.04
Child AD&D	$0.04

Voluntary Life and AD&D Bi-Weekly Payroll Deduction

1. _____ ÷ 1,000 = _____
   Desired Volume # of units

2. _____ x _____ = _____
   # of units Age Rate Monthly Cost

3. _____ x 12 ÷ 26 = _____
   Monthly Cost Bi-Weekly Cost

**Spouse rate is based on Employee age*

Disability ▶

Short-term disability and long-term disability plans give you income protection in the event you are ill, suffer a non-work-related injury, and can't work. If you don't enroll in Disability coverage when it's first available, you may be required to complete an Evidence of Insurability (EOI) form.

Voluntary Short-term disability benefits		Voluntary Long-term disability benefits	
Elimination period	14 days	Elimination period	90 days
Weekly benefit	60% of weekly earnings	Monthly benefit	60% of monthly earnings
Maximum weekly benefit	$2,500	Maximum monthly benefit	$10,000
Maximum benefit period	11 weeks	Maximum benefit period	Social Security Normal Retirement Age

Age – as of 1/1/2026	STD Rates Per $10 of total weekly benefits	LTD Rates Per $100 of monthly covered payroll
<20	$0.40	$0.14
20-24	$0.40	$0.15
25-29	$0.40	$0.23
30-34	$0.40	$0.33
35-39	$0.41	$0.47
40-44	$0.42	$0.60
45-49	$0.43	$0.86
50-54	$0.51	$1.38
55-59	$0.64	$1.73
60-64	$0.74	$2.05
65-69	$0.85	$2.15
70+	$0.95	$2.26

Voluntary STD Bi-Weekly Payroll Deduction

_____ ÷ 10 = _____ x _____ = _____ x 12 ÷ 26 = _____

60% of Weekly Earnings | # of units | STD Age Rate | Monthly Cost | Bi-Weekly Cost

Voluntary LTD Bi-Weekly Payroll Deduction

_____ ÷ 100 = _____ x _____ = _____ x 12 ÷ 26 = _____

Monthly Earnings | # of units | LTD Age Rate | Monthly Cost | Bi-Weekly Cost

▶ See the **Benefits Overview Videos** page for **Life and AD&D Insurance** and **Disability Insurance** videos.

Leave Management

MUTUAL OF OMAHA

Mutual of Omaha's AbsencePro provides employees with quick access to experts who will answer questions, review guidelines, and provide information regarding a job-protected medical or family leave of absence.

Submit Your Leave — 15 Minutes

- Submit your FMLA/short-term disability (STD)/PFML leave information to the Absence Management Team via online or phone

  877-365-2666 | absencepro.absencemgmt.com

- The Absence Management Team handles the FMLA claim and completes the STD intake questions

Physician Completes Medical Documents

Your physician must complete the medical certification document and the attending physician statement within 15 days.

- Absence Management Team sends to your physician OR
- You provide the documents to your physician

You or your physician sends the completed medical documents to the Absence Management Team.

Absence Management Team Reviews Documents

The Absence Management Team receives the completed documents and reviews them in order to render a decision.

Absence Management Team Renders Decision — 5 Business Days*

You are then notified of the decision via phone, email, or mail and provided with the next steps, if necessary.

*Estimation: once the Absence Management Team receives all completed documentation

Additional Benefits

Employee Assistance Program	
Description	• EAPs provide voluntary, confidential support to employees who need help managing personal and work-related problems. Unlimited access to Master's-level counselors by phone 24/7. • Up to 3 face-to-face or telehealth visits with a counselor at no cost. • Unlimited access to helpful tools and resources online. • Referrals available.
Contact Information	Mutual of Omaha mutualofomaha.com/eap 800-316-2796
Who Pays?	Included for those enrolled in Basic Life

Travel Assistance	
Description	Travel Assistance can help you avoid unexpected bumps in the road anywhere in the world. This program is available for those who are traveling more than 100 miles from home for up to 120 days. Services include pre-trip assistance, emergency travel support, medical assistance, identity theft, and document recovery.
Contact Information	Mutual of Omaha Within the US (toll-free): 800-856-9947 Outside the US (call collect): 312-935-3658
Who Pays?	Included for those enrolled in Basic Life

▶ See the **Benefits Overview Videos** page for **Employee Assistance Program** video.

Will Preparation Services	
Description	Will Preparation Services offer employees online will preparation tools. In just a few clicks, you can complete a basic will or other documents to protect your family and property.
Contact Information	Mutual of Omaha willprepservices.com Use code **MUTUALWILLS** to register
Who Pays?	Employee: Discounted rates are available.

401(k) Retirement Plan	
Description	C&S Chemicals cares about your financial well-being, which includes having the financial resources to enjoy life once you retire. The 401(k) Plan helps you prepare for retirement. You can grow your account by making contributions and receiving matching contributions (if eligible) from the company in the 401(k) Plan.
Plan Details	Eligibility: • You are a current employee, age 19 or older. • Part-time employees must work 1,000 hours to be eligible to participate. • You have 30 days of entry service. Deferral Contributions: • Beginning in 2026, new hires will be automatically enrolled in the 401(k) at 1%. If you would like to increase or decrease your contribution amount, you will need to log in to Principal to make changes. You may defer up to 100% of your pay. • You are always 100% vested in the part of your account resulting from 401(k) elective deferral contributions. • You may designate all or a portion of your 401(k) elective deferral contributions as pre-tax elective deferral contributions or Roth elective deferral contributions. • You may make catch-up contributions in a taxable year if you will be at least age 50 by the end of that year.
Company Match	Eligibility: • You are a current employee, age 19 or older. • You have 30 days of entry service. Determining Contributions: • C&S Chemicals will make a matching contribution equal to 100% of your 401(k) elective deferral contributions, which are not over 3% of your pay, plus 50% of your 401(k) elective deferral contributions, which are over 3% of your pay but are not over 5% of your pay. • Since our retirement plan is a Safe Harbor plan, you are always 100% vested in the part of your account resulting from matching contributions.
Contact Information	Principal Financial 800-547-7754 First-time Users: get started by going to principal.com/welcome Existing Users: principal.com
Financial Coaching	All employees have access to a range of financial education services and a dedicated Financial Wellness Consultant who can help you develop a personalized approach to achieving your financial goals. Scan the QR code to set up a virtual meeting today!

Glossary Of Terms ▶

COINSURANCE: Your share of the costs of a healthcare service, usually figured as a percentage of the amount charged for services. You start paying coinsurance after you've met the deductible. Your plan pays a certain percentage of the total bill, and you pay the remaining percentage.

COPAYMENT: A copayment (copay) is the fixed dollar amount you pay for certain in-network services on a PPO-type plan. In some cases, you may be responsible for coinsurance after a copay is made.

DEDUCTIBLE: A deductible is the amount of money you must meet before your plan begins paying for services covered by coinsurance. Some services, such as office visits that require copays, do not apply to the deductible. For example, if your plan's deductible is $1,000, you'll pay 100 percent of eligible healthcare expenses until you have met the $1,000 deductible. After that, you share the cost with your plan by paying coinsurance.

FORMULARY: A list of prescription drugs covered by the plan. Also called a drug list.

HIGH DEDUCTIBLE HEALTH PLAN (HDHP): This type of medical plan requires that members reach a deductible prior to having services covered by coinsurance. All expenses paid by a member count toward the deductible and out-of-pocket maximum.

IN-NETWORK: A group of doctors, clinics, hospitals, and other healthcare providers that have an agreement with your medical plan provider. You pay a negotiated rate for services when you use in-network providers.

OUT-OF-NETWORK: Care received from a doctor, hospital, or other provider not part of the plan agreement. You'll pay more when you use out-of-network providers since they don't have a negotiated rate with your plan provider. You may also be billed the difference between what the out-of-network provider charges for services and what the plan provider pays.

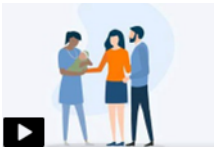
OUT-OF-POCKET MAXIMUM: This is the most you must pay for covered services in a plan year. After you spend this amount on deductibles and coinsurance, your health plan pays 100 percent of the costs of covered benefits. However, you must pay for certain out-of-network charges above reasonable and customary amounts.

▶ See **Benefits Overview Videos** page for **Benefits Key Terms Explained** and **Medical Plans: HDHP** videos.

Benefits Overview Videos

If you want to learn more about the benefits available to you, click on the videos below or scan the QR codes.

Qualifying Life Event



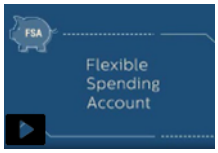
Prescription Drugs: Benefits Overview

Prescription Drugs: Tips to Manage Costs

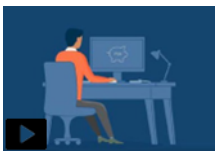
Health Savings Account (HSA)

How to Optimize Your HSA

Flexible Spending Account (FSA)

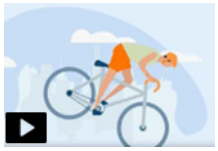


How to Optimize Your FSA



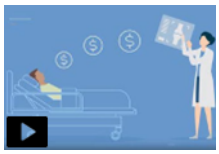
Medical Plans: HDHP

Accident Insurance

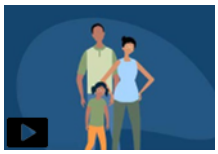


Critical Illness Insurance

Hospital Indemnity Coverage



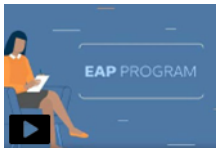
Vision Insurance



Life and AD&D Insurance

Disability Insurance

Employee Assistance Program



Benefits Key Terms Explained

Contacts

Medical/Rx
Cigna
Member services: 866-494-2111
myCigna.com

Transitions Benefit Group
Member services: 800-936-1405
transitionsrbg.com

Dental Plan
Cigna
Member services: 800-244-6224
myCigna.com

Vision Plan
Cigna
Member services: 888-353-2653
myCigna.com

Health Savings Account (HSA)
INSPIRA
Member services: 844-729-3539
inspirafinancial.com

Flexible Spending Account (FSA)
INSPIRA
Member services: 844-729-3539
inspirafinancial.com

Life & Disability
Mutual of Omaha
Member services: 800-775-8805 (Life/AD&D)
800-877-5176 (Disability)
mutualofomaha.com

Supplemental Health Benefits
Mutual of Omaha
Member services: 800-877-5176
mutualofomaha.com/my-benefits

Leave Management
Mutual of Omaha - AbsencePro
Member services: 877-365-2666
AbsencePro.absencemgmt.com

401(k) Retirement Account
Principal
Member services: 800-547-7754
principal.com

Questions?

Reach out to Human Resources:
benefits@candschemicals.com

Annual notices are available here:
online.flippingbook.com/view/967170977/

Notes

The descriptions of the benefits are not guarantees of current or future employment or benefits. If there is any conflict between this guide and the official plan documents, the official documents will govern.