



Medical & Dental Benefits

MEDICAL BENEFITS

All Eligible Associates have the option to enroll in Ecolab's self-funded medical coverage provided through UnitedHealthcare (UHC). Most Associates will have access to a PPO that offers members the choice of Network or Non-Network providers. Associates in the limited locations where Networks are not available will be offered Comprehensive Major Medical (CMM). Network availability is determined by the zip code for the associate's home address on Ecolab's HR database.

UHC has Network arrangements with providers throughout the U.S. so you and your eligible dependents have access to Network providers even when you're away from home.

In Minnesota and certain bordering areas of Wisconsin, North Dakota and South Dakota UHC utilizes the "Medica Choice" Network (if you are in a Medica Choice Network location your ID card will show "MEDICA" in the upper left corner). Network providers in most other locations are part of UHC's "Choice Plus" Network.

DENTAL BENEFITS

The Preferred Dentist Program (PDP), is a managed care plan which is administered by MetLife. Each time you seek dental care, you have a choice of using a Network or Non-Network provider. If you select a provider in the Network, your coverage level will be higher and the annual deductible is waived.

The Plan pays up to \$1,250 annually per Covered Person by the Plan if you use a network Dentist. The maximum is \$1,000 for a non-network Dentist. After this maximum is reached, the Plan will pay no further benefits for the calendar year, except for orthodontia and TMJ Dysfunction care which have separate maximums.

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