



**2023**

# **BENEFITS GUIDE**

Look inside to learn more

Get started



## Benefits overview

Medical plans

Prescription drugs

Medical plan resources

Dental plan

Vision plan

Health Savings Account

Flexible Spending Accounts

Life and disability

Retirement benefits

Other benefits and programs

Contact information



## Your benefits, our commitment

The work you do at Ecolab fuels our success and future growth. As part of your total rewards, we're proud to offer competitive benefits and high-quality coverage that go beyond the basics to support your overall well-being.

We're committed to providing flexible and comprehensive programs and resources — all to meet the needs of our diverse workforce and support your career movement. To elect the benefits that best suit your needs, be sure to:

- Review this guide
- Learn more about **how to enroll** and when
- Use the **Ask Emma** tool on **My Benefits** during your enrollment period to help you compare medical plan options
- Call the Ecolab Benefits Center at **1.800.964.0265** if you have questions

Whenever you see **My Benefits**, you can click on it for a link to [mybenefits.us.ecolab.com](https://mybenefits.us.ecolab.com).



There's more >



## Benefits overview

Medical plans

Prescription drugs

Medical plan resources

Dental plan

Vision plan

Health Savings Account

Flexible Spending Accounts

Life and disability




Retirement benefits

Other benefits and programs

Contact information

## Your digital Benefits Guide

This interactive guide provides you with information when and how you need it:

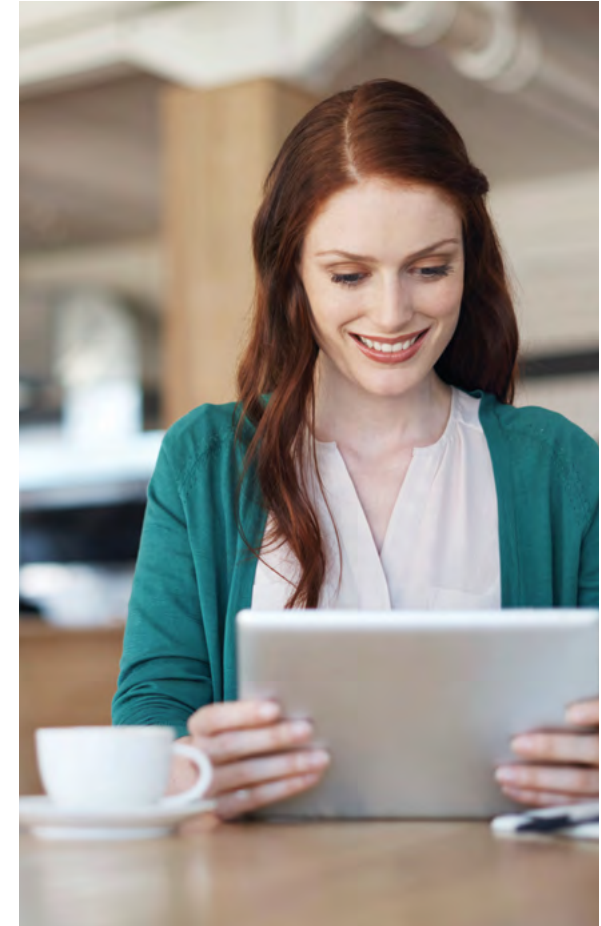
-  **Use the navigation bar on the left** to review information by topic
-  **Search by keywords** to locate specific content
-  **Quickly link to vendor websites** to manage your accounts

Be sure to use this guide as you make benefit decisions and refer to it throughout the year as you use your benefits.



### Need to print?

Click **PRINT** at the top of any page.



There's more >

## Benefits overview

Medical plans

Prescription drugs

Medical plan resources

Dental plan

Vision plan

Health Savings Account

Flexible Spending Accounts

Life and disability

Retirement benefits

Other benefits and programs

Contact information

## Your 2023 benefits

### ELIGIBILITY

If you are a regular full-time or part-time U.S. associate scheduled to work at least 20 hours a week, you and your dependents are eligible for coverage.

You must participate in a benefit plan to enroll your dependents. Eligible dependents include:

- Your spouse/domestic partner
- Your or your spouse/domestic partner's dependent child(ren), up to age 26
- Your or your spouse/domestic partner's disabled dependent child(ren) over age 26

### DEPENDENT VERIFICATION

If you enroll an eligible dependent for the first time, you must provide documentation confirming their relationship to you. You'll receive a request for documentation following the completion of your enrollment. If you do not provide the requested documentation, your dependents will not be covered.

Examples of required documentation include:

- Marriage certificate
- Domestic partner affidavit
- Federal tax returns
- Birth certificate for biological children showing you as parent
- Court papers for adopted children or children placed for adoption, legal guardianship or custodianship



### For more information

Review the Summary Plan Descriptions (SPDs) available on [My Benefits > Quick Links > My Resource Library](#). These SPDs are detailed documents that describe eligibility, benefits coverage, how to claim benefits and when benefits become vested.

[There's more >](#)

## Benefits overview

Medical plans

Prescription drugs

Medical plan resources

Dental plan

Vision plan

Health Savings Account

Flexible Spending  
Accounts

Life and disability

Retirement benefits

Other benefits  
and programs

Contact information

## How to enroll

Enroll in your benefits online or by phone.

### ONLINE 24/7

To get started, visit [My Benefits](#) at [mybenefits.us.ecolab.com](https://mybenefits.us.ecolab.com). Click "Start Your Enrollment" from any device with internet access.

If you are a first-time user, you must register. Select "First time visiting? Register Now!" and answer the questions to set up your username and password.

Click on "Start Your Enrollment." Follow the on-screen instructions to enroll and take advantage of tools to help you make your decisions. Print a confirmation of your enrollment to keep for your records.

### BY PHONE

If you don't have access to the internet or need further assistance, call the Ecolab Benefits Center at **1.800.964.0265** Monday through Friday, between 7 a.m. and 7 p.m. Central time.

### CHANGING COVERAGE DURING THE YEAR

The IRS limits changes to your benefit elections during the year. The elections you make during open enrollment are effective for the 2023 calendar year. If you experience a life event, such as birth, marriage, divorce, etc., you must make changes within 31 days of the event. **If you do not make changes within 31 days of the event, you cannot make a change to your benefits coverage until the next open enrollment period.**

Visit [My Benefits](#) to make changes.

**Note:** Changes to your Health Savings Account or Employee Stock Purchase Plan can be made at any time.

## Do you need to take action?

Your 2022 coverage will continue for 2023 — including any contributions you are making to the Health Savings Account (HSA).

However, you **must** take action if you want to:

- Contribute to either the Health Care or Dependent Day Care Flexible Spending Accounts (FSAs)
- Choose a different medical plan
- Increase your HSA contributions for 2023
- Change any of your other benefit elections

## Newly hired?

**You must complete your benefits enrollment within 31 days of your date of hire.**

Your benefits and payroll deductions are retroactive to your hire date, except for the HSA, FSAs and the Employee Stock Purchase Plan, which are effective on a go-forward basis.

**If you do not take action, you will default to NO COVERAGE in 2023** for medical, prescription, dental, vision, FSAs, Optional Life and AD&D insurance, optional long-term disability insurance and group legal services.

Benefits overview

**Medical plans**

Prescription drugs

Medical plan resources

Dental plan

Vision plan

Health Savings Account

Flexible Spending Accounts

Life and disability

Retirement benefits

Other benefits and programs

Contact information



## Medical plans

Whether you are facing an illness or injury, or simply use preventive care, Ecolab offers comprehensive protection against the financial hardship that can accompany a medical need. Ecolab offers two medical plan choices: the Health Savings Account Plan and the Traditional Plan.

Both plans offer:

- Coverage for the same health care services
- In-network preventive care services at 100% with no deductible
- Access to a national network of high-quality providers through Cigna
- Prescription drug coverage through CVS Caremark
- Freedom to see the health care provider of your choice with no referral

### Is your provider in-network?

To confirm your doctor is in the Cigna network or find an in-network provider near you:

- If you're enrolled in a medical plan, visit **My Benefits** and click on the myCigna link under My Carrier Accounts, or call **1.800.900.3791**.
- If you're not currently enrolled in a medical plan, call **1.800.401.4041**.

**There's more >**

[Benefits overview](#)[Medical plans](#)[Prescription drugs](#)[Medical plan resources](#)[Dental plan](#)[Vision plan](#)[Health Savings Account](#)[Flexible Spending Accounts](#)[Life and disability](#)[Retirement benefits](#)[Other benefits and programs](#)[Contact information](#)

# Health Savings Account Plan

## HOW THE PLAN WORKS

- 1 In-network preventive care is covered 100%. Out-of-network preventive care is not covered by the plan.
- 2 You pay the full cost of all non-preventive care (including most prescriptions) until you reach your deductible.
- 3 After you meet your deductible, the plan shares the cost of your non-preventive care (including prescriptions) through coinsurance up to the annual out-of-pocket maximum.
- 4 When you meet your out-of-pocket maximum, the plan will pay 100% of all covered in-network expenses for the remainder of the calendar year.

[Learn more](#) about prescription drug coverage.



## Plan highlights

- Pay lower premiums with a higher deductible and out-of-pocket maximum
- Paired with a **Health Savings Account (HSA)**
- Can enroll in a **Limited Purpose Health Care Flexible Spending Account (FSA)**
- Prescriptions apply to the medical plan deductible and out-of-pocket maximum
- Certain preventive drugs covered at 100%

[There's more >](#)



Benefits overview

**Medical plans**

Prescription drugs

Medical plan resources

Dental plan

Vision plan

Health Savings Account

Flexible Spending Accounts

Life and disability

Retirement benefits

Other benefits and programs

Contact information

## Traditional Plan

### HOW THE PLAN WORKS

- 1 In-network preventive care is covered 100%. Out-of-network preventive care is not covered by the plan.

### With the exception of prescriptions

- 2 You pay the full cost of all non-preventive medical care until you reach your deductible.
- 3 After you meet your deductible, the plan shares the cost of your non-preventive medical care through coinsurance up to the annual out-of-pocket maximum.
- 4 When you meet the out-of-pocket maximum, the plan will pay 100% of all covered in-network medical expenses for the remainder of the calendar year.

**Learn more** about prescription drug coverage.



### Plan highlights

- Pay higher premiums with a lower deductible and out-of-pocket maximum
- Can enroll in a **Health Care Flexible Spending Account (FSA)**
- Prescriptions do not apply to the medical plan deductible and have a separate out-of-pocket maximum
- Certain preventive prescription drugs covered at 100%

**There's more >**



[Benefits overview](#)
[Medical plans](#)
[Prescription drugs](#)
[Medical plan resources](#)
[Dental plan](#)
[Vision plan](#)
[Health Savings Account](#)
[Flexible Spending Accounts](#)
[Life and disability](#)
[Retirement benefits](#)
[Other benefits and programs](#)
[Contact information](#)

## How the medical plans compare

### MEDICAL COVERAGE ADMINISTERED BY CIGNA

| Plan features   | Health Savings Account Plan  |   | Traditional Plan   |   |
|---|--|---|--|---|
|   | In-network   | Out-of-network <sup>1</sup>   | In-network   | Out-of-network <sup>1</sup>   |
| <b>Preventive care</b>  | Plan pays <b>100%</b>  | No coverage   | Plan pays <b>100%</b>  | No coverage   |
| <b>Deductible</b>   | <b>\$1,500</b> associate only/ <b>\$3,000</b> all other coverage tiers | <b>\$3,000</b> associate only/ <b>\$6,000</b> all other coverage tiers  | <b>\$750</b> per covered member, up to <b>\$2,250</b> family maximum   | <b>\$1,500</b> per covered member, up to <b>\$4,500</b> family maximum  |
| <b>Coinsurance for non-preventive medical care</b><br>(i.e., primary care and specialist office visits, urgent care, hospital services, etc.) | Plan pays <b>80%</b> / associate pays <b>20%</b> (after deductible)    | Plan pays <b>60%</b> / associate pays <b>40%</b> (after deductible)     | Plan pays <b>80%</b> / associate pays <b>20%</b> (after deductible)    | Plan pays <b>60%</b> / associate pays <b>40%</b> (after deductible)     |
| <b>Out-of-pocket maximum</b><br>(includes deductible)   | <b>\$4,000</b> per covered member, up to <b>\$8,000</b> family maximum | <b>\$8,000</b> per covered member, up to <b>\$16,000</b> family maximum | <b>\$2,250</b> per covered member, up to <b>\$6,750</b> family maximum | <b>\$4,500</b> per covered member, up to <b>\$13,500</b> family maximum |
| <b>Contributions to an HSA</b>  | <b>Available</b>   |   | Not available  |   |
| <b>Contributions to an FSA</b>  | <b>Limited Purpose</b>   |   | <b>Health Care FSA</b>   |   |

<sup>1</sup> If you receive services from an out-of-network provider, the plans will only cover 150% of a fee schedule developed by Cigna that is based on a methodology similar to one used by Medicare to determine the allowable fee for the same or similar service in a geographic area. You will be responsible for any fees in excess of what is considered 150% of the fee schedule. Charges in excess of the fee schedule do not apply toward your deductible or out-of-pocket maximum.

Watch a **short video** to learn more about the differences between the Health Savings Account Plan and the Traditional Plan.

[There's more >](#)

Benefits overview

**Medical plans**

Prescription drugs

Medical plan resources

Dental plan

Vision plan

Health Savings Account

Flexible Spending Accounts

Life and disability

Retirement benefits

Other benefits and programs

Contact information

## Medical premiums

Ecolab pays the majority of your medical plan cost and you pay the other portion of pre-tax premiums out of each paycheck. The company's estimated spend for 2023 medical cost is \$173.6 million — more than 73% of the total estimated costs. Starting in 2023, Ecolab is moving to a pay-based premium structure. This means the pre-tax amount you pay for your coverage will be based on your annual pay. The premiums shown are monthly and will be spread over your paychecks received during the month.

| Medical   | Health Savings Account Plan | Traditional Plan |
|---|-----------------------------|------------------|
| <b>Group 1: Your annual pay<sup>1</sup> is less than \$65,000</b>   |                             |                  |
| Associate only  | \$169                       | \$239            |
| Associate + spouse/domestic partner                                 | \$313                       | \$442            |
| Associate + child(ren)  | \$269                       | \$407            |
| Family  | \$438                       | \$630            |
| <b>Group 2: Your annual pay<sup>1</sup> is \$65,000 – \$120,000</b> |                             |                  |
| Associate only  | \$179                       | \$253            |
| Associate + spouse/domestic partner                                 | \$332                       | \$469            |
| Associate + child(ren)  | \$285                       | \$431            |
| Family  | \$464                       | \$668            |
| <b>Group 3: Your annual pay<sup>1</sup> is more than \$120,000</b>  |                             |                  |
| Associate only  | \$182                       | \$258            |
| Associate + spouse/domestic partner                                 | \$338                       | \$477            |
| Associate + child(ren)  | \$290                       | \$439            |
| Family  | \$473                       | \$680            |

Note: If you cover your domestic partner or your domestic partner's children, the total value of your domestic partner's benefit is imputed income and may be taxable.

<sup>1</sup> Annual pay is based on your eligible earnings paid during the 2021 calendar year, including base salary, eligible overtime pay, shift differential premium, commissions, annual incentive bonuses paid in the form of cash (but not long-term incentive bonuses), vacation pay and personal leave. If you were hired after January 1, 2021 your total base pay on Hire Date in Workday will be used to determine your Ecolab medical premiums.

### Domestic partner premium taxation

If you enroll your domestic partner or your domestic partner's children in medical, dental and/or vision coverage, the total value of their benefit is taxed as imputed income.

Each pay period, your earnings will be increased for tax purposes, but the increased earnings are not reflected in your net pay. This means the full cost to cover your domestic partner and/or their children includes your premiums plus the imputed income tax.

[Benefits overview](#)

[Medical plans](#)

**[Prescription drugs](#)**

[Medical plan resources](#)

[Dental plan](#)

[Vision plan](#)

[Health Savings Account](#)

[Flexible Spending Accounts](#)

[Life and disability](#)

[Retirement benefits](#)

[Other benefits and programs](#)

[Contact information](#)



## Prescription drug coverage

There are some things in life we depend on. Medication is often one of them. Ecolab provides prescription drug benefits, administered by CVS Caremark, under both medical plan options — the Health Savings Account Plan and the Traditional Plan — there's no need to enroll separately.

Refer to the chart on the next page to see how prescription coverage works under each plan. Under both plan options, the cost of your prescription drugs will depend on whether your prescribed medication is classified as generic, formulary brand, nonformulary brand, lifestyle management or specialty. Refer to [page 13](#) for additional details.

Watch a [short video](#) on how to get the most from your prescription drug coverage.

[There's more >](#)

[Benefits overview](#)

[Medical plans](#)

**Prescription drugs**

[Medical plan resources](#)

[Dental plan](#)

[Vision plan](#)

[Health Savings Account](#)

[Flexible Spending Accounts](#)

[Life and disability](#)

[Retirement benefits](#)

[Other benefits and programs](#)

[Contact information](#)

## COMPARING HOW PRESCRIPTION DRUG COVERAGE WORKS BETWEEN PLANS

|   | Health Savings Account Plan  | Traditional Plan  |
|---|--|---|
| <b>Deductible</b>   | Prescription costs are subject to the medical deductible. You are responsible for 100% of the cost until you meet the medical deductible. Some preventive drugs are paid in full before the deductible.  | A deductible does not apply; your prescription drug costs will not count toward the medical deductible.   |
| <b>Coinsurance</b>  | After you meet the deductible, you and the plan share the cost of prescription drugs through coinsurance.  | You pay a portion of prescription drug costs through coinsurance, subject to minimum and maximum amounts.   |
| <b>Out-of-pocket maximum</b>                                    | Prescription costs are subject to the medical out-of-pocket maximum. Once you meet the maximum, the plan pays 100% of the cost for the rest of the calendar year.  | You have a separate prescription drug out-of-pocket maximum: <ul style="list-style-type: none"> <li>• <b>\$1,600</b> associate only</li> <li>• <b>\$3,200</b> for other coverage tiers</li> </ul> Once you meet the prescription drug out-of-pocket maximum, the plan pays 100% of the cost for the rest of the calendar year.                  |
| <b>Example:</b><br>A non-preventive formulary drug costs \$100. | <ul style="list-style-type: none"> <li>• You are responsible for paying the full cost of the drug until you meet your deductible.</li> <li>• You may use money in your HSA to cover the cost.</li> <li>• The cost of the drug will count toward your annual deductible and out-of-pocket maximum.</li> </ul> | <ul style="list-style-type: none"> <li>• You pay <b>\$30</b> (30% of \$100).</li> <li>• You may use money in your Health Care FSA to cover the cost.</li> <li>• This amount counts toward the prescription drug out-of-pocket maximum.</li> <li>• It does not count toward your medical deductible or medical out-of-pocket maximum.</li> </ul> |

[There's more >](#)



Benefits overview

Medical plans

**Prescription drugs**

Medical plan resources

Dental plan

Vision plan

Health Savings Account

Flexible Spending Accounts

Life and disability

Retirement benefits

Other benefits and programs

Contact information

## PRESCRIPTION DRUG COVERAGE PROVIDED BY CVS CAREMARK

|   | Retail (up to 30-day supply)  |  | Mail order or CVS retail pharmacy (up to 90-day supply)  |   |
|---|---|--|--|---|
|   | Health Savings Account Plan   | Traditional Plan   | Health Savings Account Plan  | Traditional Plan  |
| <b>Generic</b>  | After you meet the <b>deductible</b> and a <b>\$10</b> copayment, Plan pays <b>100%</b>   | Plan pays <b>100%</b> after you pay a <b>\$10</b> copayment  | After you meet the <b>deductible</b> and a <b>\$25</b> copayment, Plan pays <b>100%</b>  | Plan pays <b>100%</b> after you pay a <b>\$25</b> copayment   |
| <b>Formulary brand</b><br>("preferred list" of drugs)   | After you meet the <b>deductible</b> , Plan pays <b>70%</b> /you pay <b>30%</b> coinsurance<br><b>\$30 minimum/\$90 maximum</b> per prescription paid by you  | Plan pays <b>70%</b> /you pay <b>30%</b> coinsurance<br><b>\$30 minimum/\$90 maximum</b> per prescription paid by you  | After you meet the <b>deductible</b> , Plan pays <b>70%</b> /you pay <b>30%</b> coinsurance<br><b>\$62.50 minimum/\$225 maximum</b> per prescription paid by you | Plan pays <b>70%</b> /you pay <b>30%</b> coinsurance<br><b>\$62.50 minimum/\$225 maximum</b> per prescription paid by you |
| <b>Nonformulary brand</b><br>(not on "preferred list"; generic equivalent or preferred drugs available) | After you meet the <b>deductible</b> , Plan pays <b>70%</b> /you pay <b>30%</b> coinsurance<br><b>\$50 minimum/\$150 maximum</b> per prescription paid by you | Plan pays <b>70%</b> /you pay <b>30%</b> coinsurance<br><b>\$50 minimum/\$150 maximum</b> per prescription paid by you | After you meet the <b>deductible</b> , Plan pays <b>70%</b> /you pay <b>30%</b> coinsurance<br><b>\$125 minimum/\$375 maximum</b> per prescription paid by you   | Plan pays <b>70%</b> /you pay <b>30%</b> coinsurance<br><b>\$125 minimum/\$375 maximum</b> per prescription paid by you   |
| <b>Lifestyle management</b><br>(weight loss or erectile dysfunction drugs)                              | After you meet the deductible, Plan pays <b>50%</b> /you pay <b>50%</b>   | Plan pays <b>50%</b> /you pay <b>50%</b>   | After you meet the <b>deductible</b> , Plan pays <b>50%</b> /you pay <b>50%</b>  | Plan pays <b>50%</b> /you pay <b>50%</b>  |

For more information or to price a prescription, call CVS Caremark at **1.866.490.0021** or visit **caremark.com**.

[Benefits overview](#)

[Medical plans](#)

**[Prescription drugs](#)**

[Medical plan resources](#)

[Dental plan](#)

[Vision plan](#)

[Health Savings Account](#)

[Flexible Spending Accounts](#)

[Life and disability](#)

[Retirement benefits](#)

[Other benefits and programs](#)

[Contact information](#)

## PRUDENTRX

PrudentRx is a prescription drug program integrated with CVS Specialty Pharmacy to help reduce out-of-pocket costs for specialty medications. PrudentRx makes it possible for you to receive covered specialty medications at \$0 out-of-pocket cost when you fill your prescription at a local CVS pharmacy or have it delivered to your home through mail order.

For additional information, please contact PrudentRx directly at **1.800.578.4403**, Monday through Friday, between 8 a.m. and 8 p.m. Eastern time. Spanish-speaking advocates and language services are available.

|  | Enrolled in PrudentRx  |   | Not enrolled in PrudentRx   |  |
|--|--|---|---|--|
|  | Health Savings Account Plan  | Traditional Plan                          | Health Savings Account Plan   | Traditional Plan                                     |
| <b>Specialty</b><br>Certain high-cost medications used to treat chronic conditions | After you meet the <b>deductible</b> , Plan pays <b>100%</b> /you pay <b>\$0</b> | Plan pays <b>100%</b> /you pay <b>\$0</b> | After you meet the <b>deductible</b> , Plan pays <b>70%</b> /you pay <b>30%</b> coinsurance | Plan pays <b>70%</b> /you pay <b>30%</b> coinsurance |

[There's more >](#)

Benefits overview

Medical plans

**Prescription drugs**

Medical plan resources

Dental plan

Vision plan

Health Savings Account

Flexible Spending  
Accounts

Life and disability

Retirement benefits

Other benefits  
and programs

Contact information

## Managing your medications

Your prescription drug program through CVS Caremark includes several drug utilization management programs.

### CVS CAREMARK MAIL ORDER OR CVS PHARMACY

If you regularly take a medication to manage or prevent a condition, you **must** use mail order to fill that prescription. Visit **CVS Caremark** for more information.

As an alternative to mail order, you can fill your prescription at a local CVS retail pharmacy. You may purchase the first two refills of a long-term medication at any in-network retail pharmacy. If you do not use the CVS retail pharmacy for the third refill, you will pay the full cost of the third refill when purchased at a non-CVS retail pharmacy.

### FACTORS AFFECTING PRESCRIPTION COSTS

Drugs are added and removed from the formulary brand list throughout the year, which may impact your cost if your prescription is reclassified. Prescription drug costs are also subject to price changes from the manufacturer.

### Estimate your prescription expenses

Knowing how much you spend on prescription drugs can help you make informed choices. Contact CVS Caremark at **1.866.490.0021** to help you estimate your prescription drug costs.

[Benefits overview](#)

[Medical plans](#)

[Prescription drugs](#)

**[Medical plan resources](#)**

[Dental plan](#)

[Vision plan](#)

[Health Savings Account](#)

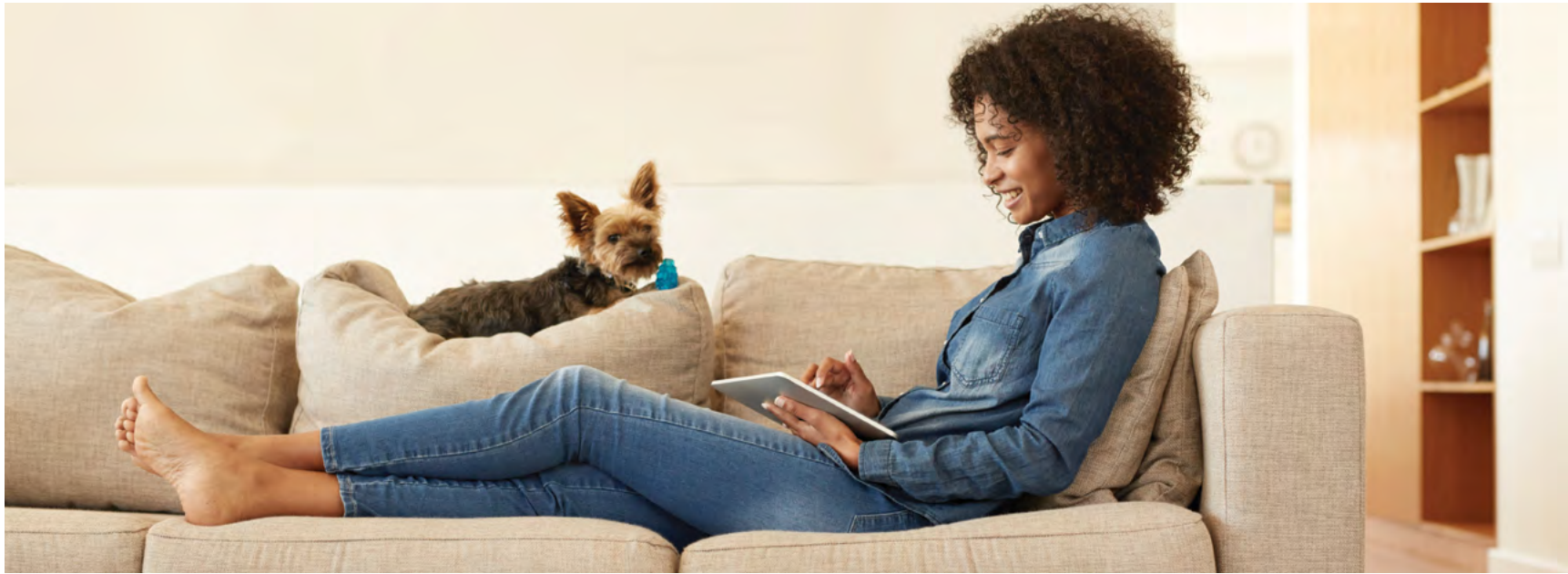
[Flexible Spending Accounts](#)

[Life and disability](#)

[Retirement benefits](#)

[Other benefits and programs](#)




[Contact information](#)



## Medical plan resources

Ecolab supports you and your family with tools and resources that provide personalized assistance and convenience, allowing you to make informed choices and actively manage your health.

### In this section

-  **OneGuide**
-  **Ask Emma**
-  **MDLIVE**
-  **RecoveryOne**

**There's more >**



Benefits overview

Medical plans

Prescription drugs

**Medical plan resources**

Dental plan

Vision plan

Health Savings Account

Flexible Spending Accounts

Life and disability

Retirement benefits

Other benefits and programs

Contact information

## OneGuide

Navigating the health care system can be challenging. What if you only had to call one person when you needed something? And that person could handle just about anything in one simple call? With OneGuide, you do.

OneGuide offers a more robust level of customer service in addition to standard customer service representatives. They are highly trained professionals who are knowledgeable about the specifics of Ecolab's medical plans.

- Personal Guides are available 8 a.m. to 12 a.m., Monday through Friday (all time zones).
- Standard customer service representatives are available the rest of the time; remember, Cigna is available 24/7.

Call **1.800.900.3791** to connect with a guide.

## Estimate Your Expenses with Ask Emma

Knowing how much you spend on health care can help you make an informed decision. During your enrollment, Emma can help by walking you through a short interview and, based on your answers, provide the lowest estimated out-of-pocket costs.

- Personalized cost comparisons by health scenarios helping you choose the plan that best meets your needs
- Provides helpful and informative content throughout the enrollment process

Find Emma in the "Start Your Enrollment" or "Qualified Life Event" section of **My Benefits**.



### Ask Emma!



Ask Emma provides a tailored recommendation helping to alleviate the guesswork in making your benefits decisions.

**There's more >**

Benefits overview

Medical plans

Prescription drugs

**Medical plan resources**

Dental plan

Vision plan

Health Savings Account

Flexible Spending Accounts

Life and disability

Retirement benefits

Other benefits and programs

Contact information

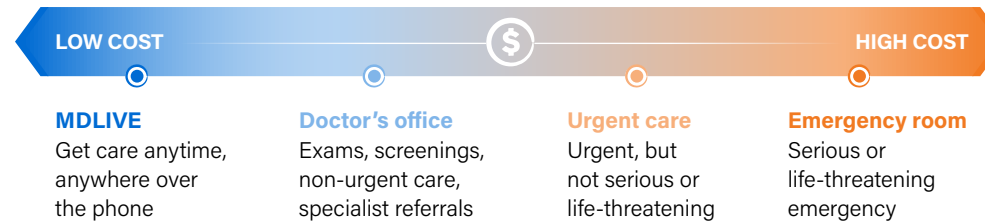
## Around-the-clock telemedicine: MDLIVE®

Health care should be simple, fast and uncomplicated. MDLIVE makes it easy to visit a doctor in minutes through a mobile app, online and by phone. Get access to quality health care without ever leaving your home, your job or wherever you are.

MDLIVE is offered as part of your Cigna medical plan and provides:

- An alternative to using the emergency room or urgent care
- A national network of licensed, board-certified, U.S.-based doctors
- Prescriptions sent to your pharmacy by the provider
- Coordination with your primary care provider

Telemedicine is an affordable, convenient option for minor medical conditions and usually costs less than a traditional doctor's office or urgent care visit. And your out-of-pocket cost is the same or less than a visit with your primary care provider.



### HOW TO USE MDLIVE

Call **1.888.726.3171**, log into **MDLIVE** or download the MDLIVE app from the Google Play® store or Apple® App Store®. MDLIVE is available 24/7/365, including holidays.



### When to use MDLIVE

- Common cold
- Allergies
- Constipation
- Cough
- Diarrhea
- Earache
- Fever
- Flu
- Headache
- Vomiting
- Pink eye
- Sore throat
- And more

There's more >

[Benefits overview](#)[Medical plans](#)[Prescription drugs](#)[Medical plan resources](#)[Dental plan](#)[Vision plan](#)[Health Savings Account](#)[Flexible Spending Accounts](#)[Life and disability](#)[Retirement benefits](#)[Other benefits and programs](#)[Contact information](#)

## Virtual behavioral health support from MDLIVE

Everyone needs a helping hand when times get tough. In addition to the mental and behavioral health resources available from Ecolab's Employee Assistance Program (EAP), you can schedule low-cost virtual behavioral health sessions online in minutes through MDLIVE.

Visit with a licensed counselor or psychiatrist for help with:

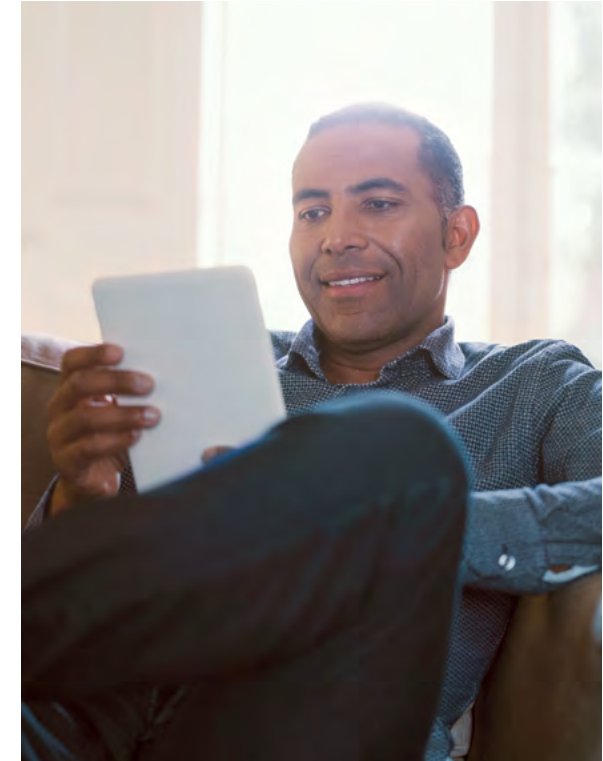
- Anxiety and depression
- Trauma/PTSD
- Grief and loss
- Eating disorders
- Relationship and marriage issues
- Parenting issues
- Stress
- And much more

The provider you meet with can diagnose, treat and prescribe most medications for non-emergency behavioral and mental health conditions and can send prescriptions directly to your pharmacy.

### HOW TO USE MDLIVE

Call **1.888.726.3171**, log into **MDLIVE** or download the MDLIVE app from the Google Play store or Apple App Store.

For video-based counseling through the Cigna network, visit **mycigna.com**, go to "Find Care & Costs" and enter "Virtual counselor" under "Doctor by Type." You can also call the number on the back of your ID card 24/7.



[There's more >](#)

[Benefits overview](#)[Medical plans](#)[Prescription drugs](#)[Medical plan resources](#)[Dental plan](#)[Vision plan](#)[Health Savings Account](#)[Flexible Spending Accounts](#)[Life and disability](#)[Retirement benefits](#)[Other benefits and programs](#)[Contact information](#)

## RecoveryOne

We understand life gets busy, which is why Ecolab offers free virtual physical therapy for you and your dependents over 18 who are enrolled in the Ecolab medical plan. With RecoveryOne, a licensed physical therapist and health coach will help you develop a plan customized to your recovery needs and help you recover in a way that is convenient for you. On-demand virtual sessions can be completed wherever and whenever it's convenient for you.

### HOW TO USE RECOVERYONE

- **Get started.** Meet with a licensed physical therapist by video or phone and describe your injury or symptoms and recovery goals. No referral is needed.
- **Develop a plan.** Your physical therapist will develop a custom exercise plan designed to help you reach your recovery goals. You'll even receive a free equipment kit to jumpstart your program.
- **Follow the plan.** You perform the exercises anytime and anywhere it is convenient for you, using your phone, tablet or computer.
- **Get coaching and support.** A certified health coach motivates and supports you along the way to help you stay on track.
- **Flexibility.** Your recovery plan is modified in real time, based on your progress and feedback.

To get started, go to [mycigna.com](https://mycigna.com) and click "Messages" from the welcome page, then click "Enroll Now."





Benefits overview

Medical plans

Prescription drugs

Medical plan resources

**Dental plan**

Vision plan

Health Savings Account

Flexible Spending Accounts

Life and disability

Retirement benefits

Other benefits and programs

Contact information



## Dental plan

Staying healthy includes good dental care. Ecolab's dental plan provides the comprehensive coverage necessary to help you and your family maintain good dental health. The dental benefit is administered by MetLife.

### HOW THE PLAN WORKS

You have the flexibility to see any dentist you choose. However, greater discounts and benefits are available by seeing an in-network dentist.

Is your provider  
in-network?

To find a dentist in the MetLife network, call **1.800.942.0854** or visit **MetLife**.

There's more >

[Benefits overview](#)
[Medical plans](#)
[Prescription drugs](#)
[Medical plan resources](#)
[Dental plan](#)
[Vision plan](#)
[Health Savings Account](#)
[Flexible Spending Accounts](#)
[Life and disability](#)
[Retirement benefits](#)
[Other benefits and programs](#)
[Contact information](#)

## DENTAL BENEFITS SUMMARY

|   | In- and out-of-network*   |
|---|---|
| <b>Annual deductible</b>                              | Associate only: <b>\$50</b><br>All other coverage tiers: <b>\$50</b> per person to a maximum of <b>\$150</b>  |
| <b>Preventive</b>                                     | <b>100%</b> (no deductible), 2 exams per year   |
| <b>Diagnostic exam</b>                                | <b>100%</b> (no deductible), 1 exam per year  |
| <b>Basic</b>  | <b>80%</b> after deductible   |
| <b>Major</b>  | <b>50%</b> after deductible   |
| <b>Orthodontia</b>                                    | <ul style="list-style-type: none"> <li>For children only</li> <li><b>50%</b> after deductible</li> <li><b>\$2,000</b> lifetime maximum per child</li> </ul> |
| <b>Temporomandibular Joint Dysfunction (TMJ)</b>      | Covered under medical plan if medically necessary   |
| <b>Oral surgery</b>                                   | Covered under medical plan if medically necessary   |
| <b>Annual maximum benefit</b> (excluding orthodontia) | <b>\$1,500 per person</b>   |

\* If you receive dental services from an out-of-network provider, the dental plan will only cover usual, customary and reasonable (UC&R) charges as determined by MetLife, and based on your geographic area. You will be responsible for any fees in excess of what is considered UC&R charges.

## DENTAL PREMIUMS

You pay pre-tax premiums out of each paycheck. The premiums shown are monthly and will be spread over your paychecks received during the month.

|  |             |
|--|-------------|
| <b>Associate only</b>                      | <b>\$20</b> |
| <b>Associate + spouse/domestic partner</b> | <b>\$42</b> |
| <b>Associate + child(ren)</b>              | <b>\$46</b> |
| <b>Family</b>                              | <b>\$69</b> |

Note: If you cover your domestic partner or your domestic partner's children, the total value of your domestic partner's benefit is imputed income and may be taxable. [Learn more](#) about domestic partner premium taxation.

[Benefits overview](#)

[Medical plans](#)

[Prescription drugs](#)

[Medical plan resources](#)

[Dental plan](#)

**Vision plan**

[Health Savings Account](#)

[Flexible Spending Accounts](#)

[Life and disability](#)

[Retirement benefits](#)

[Other benefits and programs](#)

[Contact information](#)



## Vision plan

Ecolab offers coverage to help you pay vision expenses, such as annual exams and eyeglasses (lenses and frames) or contacts. This benefit is administered by Vision Service Plan (VSP).

### HOW THE PLAN WORKS

You have the freedom to receive services from any provider. You will, however, receive a greater level of benefit if you use a provider who participates in the VSP Signature network. By using a network provider, you may also receive discounts for services not otherwise covered by the vision plan (i.e., sunglasses and laser vision correction).

Is your provider  
in-network?

To find a provider in the VSP Signature network, call **1.800.877.7195** or visit **VSP**.

[There's more >](#)

[Benefits overview](#)

[Medical plans](#)

[Prescription drugs](#)

[Medical plan resources](#)

[Dental plan](#)

**[Vision plan](#)**

[Health Savings Account](#)

[Flexible Spending Accounts](#)

[Life and disability](#)

[Retirement benefits](#)

[Other benefits and programs](#)

[Contact information](#)

## VISION BENEFITS SUMMARY

| Benefit                              | Description   | Copay                            | Frequency              |
|--------------------------------------|---|----------------------------------|------------------------|
| <b>Well-vision exam</b>              | <ul style="list-style-type: none"> <li>Focuses on your eyes and overall wellness</li> </ul>   | <b>\$10</b>                      | Once per calendar year |
| <b>Prescription glasses</b>          |   | <b>\$20</b>                      | See frame and lenses   |
| <b>Frame</b>                         | <ul style="list-style-type: none"> <li><b>\$180</b> allowance for a wide selection of frames</li> <li><b>\$230</b> allowance for featured frame brands</li> <li><b>20%</b> savings on the amount over your allowance</li> </ul>                     | Included in prescription glasses | Once per calendar year |
| <b>Lenses</b>                        | <ul style="list-style-type: none"> <li>Single vision, lined bifocal and lined trifocal lenses</li> <li>Polycarbonate lenses for dependent children</li> </ul>   | Included in prescription glasses | Once per calendar year |
| <b>Lens enhancements</b>             | <ul style="list-style-type: none"> <li>Progressive lenses</li> <li>Tints/photochromic adaptive lenses</li> <li>Average savings of <b>30%</b> on other lens enhancements</li> </ul>  | <b>\$0</b><br><b>\$0</b>         | Once per calendar year |
| <b>Contacts (instead of glasses)</b> | <ul style="list-style-type: none"> <li><b>\$180</b> allowance for contacts; copay does not apply</li> <li>Contact lens exam (fitting and evaluation)</li> </ul>   | Up to <b>\$60</b>                | Once per calendar year |
| <b>Diabetic Eyecare Plus Program</b> | Services related to diabetic eye disease, glaucoma and age-related macular degeneration (AMD). Retinal screening for eligible members with diabetes. Limitations and coordination with medical coverage may apply. Ask your VSP doctor for details. | <b>\$20</b>                      | As needed              |

Visit **VSP** for additional discounts and a complete list of covered services.

## VISION PREMIUMS

You pay pre-tax premiums out of each paycheck. The premiums shown are monthly and will be spread over your paychecks received during the month.

|  |                |
|--|----------------|
| <b>Associate only</b>                      | <b>\$12.50</b> |
| <b>Associate + spouse/domestic partner</b> | <b>\$17.90</b> |
| <b>Associate + child(ren)</b>              | <b>\$18.88</b> |
| <b>Family</b>                              | <b>\$30.28</b> |

Note: If you cover your domestic partner or your domestic partner's children, the total value of your domestic partner's benefit is imputed income and may be taxable. [Learn more](#) about domestic partner premium taxation.



[Benefits overview](#)

[Medical plans](#)

[Prescription drugs](#)

[Medical plan resources](#)

[Dental plan](#)

[Vision plan](#)

**[Health Savings Account](#)**

[Flexible Spending Accounts](#)

[Life and disability](#)

[Retirement benefits](#)

[Other benefits and programs](#)

[Contact information](#)



## Understanding the Health Savings Account

If you enroll in the Health Savings Account Plan, you can contribute to a Health Savings Account (HSA) on a pre-tax basis through payroll deduction. You can start, stop or change your HSA contributions at any time. Ecolab may also make contributions based on your annual pay, if you are eligible.

**An HSA is not an FSA**

**Learn more** about how they differ.

**There's more >**



[Benefits overview](#)

[Medical plans](#)

[Prescription drugs](#)

[Medical plan resources](#)

[Dental plan](#)

[Vision plan](#)

[Health Savings Account](#)

[Flexible Spending Accounts](#)

[Life and disability](#)

[Retirement benefits](#)

[Other benefits and programs](#)

[Contact information](#)

## Eligible for an HSA?

If you enroll in the Health Savings Account Plan, an account with HSA Bank will automatically be opened for you. However, due to the tax-advantaged nature of an HSA, there are specific eligibility requirements, including:

- You may not be covered by another non-qualified high deductible health plan (for example, a spouse's traditional medical plan that covers you).
- You and your spouse may not enroll in a medical Flexible Spending Account that could reimburse your medical expenses.
- You may not be enrolled in a government health plan, such as Medicare A and/or B or Medicaid.
- Children who are not your tax dependents are not eligible for reimbursement from the HSA.
- You may not have an HSA and be claimed as a dependent on someone else's tax return.

If any of the above eligibility requirements apply to you, you must call the Ecolab Benefits Center at **1.800.964.0265** to decline the HSA. By declining the HSA, you will not be eligible to receive Ecolab contributions to the account.



[There's more >](#)

[Benefits overview](#)[Medical plans](#)[Prescription drugs](#)[Medical plan resources](#)[Dental plan](#)[Vision plan](#)[Health Savings Account](#)[Flexible Spending Accounts](#)[Life and disability](#)[Retirement benefits](#)[Other benefits and programs](#)[Contact information](#)

## 2023 HSA contributions

Ecolab's contribution to your HSA is based on your 2021 annual pay as shown in the chart below. You may also choose to contribute to your HSA, based on the annual limits below.

### Ecolab contributes...

**Group 1:** If your annual pay<sup>1</sup> is less than \$65,000

- **\$1,000** for associate only medical coverage
- **\$2,000** for all other medical coverage tiers

**Group 2:** If your annual pay<sup>1</sup> is \$65,000 – \$120,000

- **\$350** for associate only medical coverage
- **\$700** for all other medical coverage tiers

**Group 3:** If your annual pay<sup>1</sup> is more than \$120,000, there is no Ecolab HSA contribution.

### Throughout 2023, you can contribute through payroll deduction...

Your total HSA contribution (both the contribution made by Ecolab and by you) can be:

- Up to **\$3,850**<sup>2</sup> for associate only
- Up to **\$7,750**<sup>2</sup> for associate + spouse/domestic partner coverage, associate + child(ren) or family coverage
- An additional **\$1,000**<sup>2</sup> if you are age 55 or older anytime in 2023

<sup>1</sup> Annual pay is based on your eligible earnings paid during the 2021 calendar year, including base salary, eligible overtime pay, shift differential premium, commissions, annual incentive bonuses paid in the form of cash (but not long-term incentive bonuses), vacation pay and personal leave. If you were hired in 2021 and worked less than 12 months, or were hired in 2022, your total base pay on Hire Date in Workday will be used to determine your Ecolab HSA contribution.

<sup>2</sup> These amounts are set by the IRS and may change annually, and include both your and Ecolab's contributions.

### TIMING OF CONTRIBUTIONS

Ecolab's HSA contributions, if applicable, will be divided so that 50% will be deposited to your HSA in January 2023 and 50% will be deposited in July 2023. To receive the contribution, you must be employed at Ecolab on the date the contribution is made.

**Note:** In some instances, the bank may request additional information from you to verify the account before it can be opened. Your associate and/or employer HSA contributions will be pended until your account has been opened. If your account has not been opened by December 1, you are not eligible for the HSA employer contribution for that plan year.

[Benefits overview](#)[Medical plans](#)[Prescription drugs](#)[Medical plan resources](#)[Dental plan](#)[Vision plan](#)[Health Savings Account](#)[Flexible Spending Accounts](#)[Life and disability](#)[Retirement benefits](#)[Other benefits and programs](#)[Contact information](#)

## Using your HSA

Funds in your HSA can be used to pay for:

- Qualified medical expenses
- Qualified dental, vision and hearing expenses
- COBRA continuation coverage if you leave employment with Ecolab
- Qualified long-term care insurance

Funds can also be used to build savings to cover future medical expenses into retirement, including Medicare premiums and out-of-pocket expenses.

You will receive a welcome kit, including an HSA debit card, which may be used to pay for qualified health care expenses directly. Or you may reimburse yourself from your HSA at a later date. You own the amount in your account and may take it with you if you leave Ecolab.

You do not need to provide proof of your expenses to HSA Bank. However, you should keep your receipts in case you are audited and need to provide proof that your withdrawals were for qualified health care expenses.

### ALREADY HAVE AN HSA?

Visit [My Benefits](#) and click on the myCigna link under My Carrier Accounts to view your balance or learn more.

### Newly hired?

You have 31 days from your date of hire to enroll in the Health Savings Account medical plan.

#### Your Ecolab contribution schedule:

- Coverage effective January 1 – June 30: 50% deposited following enrollment, 50% deposited in July
- Coverage effective July 1 – October 31: 50% deposited following enrollment, no additional contribution for 2023
- Coverage effective November 1 – December 31: No Ecolab contribution for 2023

**Note:** Your contributions to any HSA in 2023 — including those with a prior employer — count toward your IRS annual limit. Please consider the amount already contributed this year in addition to any eligible Ecolab employer contributions when electing your 2023 HSA payroll contributions.

For additional information about how the HSA works, please read [pages 25–28](#) of this benefits guide.

[Benefits overview](#)

[Medical plans](#)

[Prescription drugs](#)

[Medical plan resources](#)

[Dental plan](#)

[Vision plan](#)

[Health Savings Account](#)

**[Flexible Spending Accounts](#)**

[Life and disability](#)

[Retirement benefits](#)

[Other benefits and programs](#)

[Contact information](#)



## Flexible Spending Accounts

Flexible Spending Accounts (FSAs) can help you save money on out-of-pocket medical, prescription, dental, vision and dependent care expenses. The FSAs are administered by ThrivePass and enable you to set aside pre-tax money to pay for eligible expenses.

### HOW THE FSAs WORK

You contribute pre-tax dollars through payroll deductions during the year. You may use your health care FSA debit card to pay providers, or submit claims to reimburse yourself for eligible expenses as you incur them. Expenses must be incurred by December 31, 2023, and submitted for reimbursement by March 31, 2024.

### Remember:

You must actively enroll in an FSA each year to participate. FSA elections do not carry over.

[There's more >](#)

[Benefits overview](#)

[Medical plans](#)

[Prescription drugs](#)

[Medical plan resources](#)

[Dental plan](#)

[Vision plan](#)

[Health Savings Account](#)

**[Flexible Spending Accounts](#)**

[Life and disability](#)

[Retirement benefits](#)

[Other benefits and programs](#)

[Contact information](#)

## THERE ARE THREE TYPES OF FSAs

| Health Care FSA   | Limited Purpose Health Care FSA  | Dependent Day Care FSA   |
|---|--|--|
| <ul style="list-style-type: none"> <li>Available to associates <b>not</b> enrolled in the Health Savings Account Plan</li> <li>Used to pay for eligible health care expenses you pay out of pocket (e.g., copayments, deductibles, eyeglasses, contacts, hearing aids, etc.)</li> <li>Carry over up to \$570 into the next plan year for unused expenses</li> </ul> | <ul style="list-style-type: none"> <li>Available <b>only</b> to associates enrolled in the Health Savings Account Plan</li> <li>Used to pay for qualifying dental and vision expenses only. You may use your HSA to pay for medical or prescription drug expenses pre-tax</li> <li>Carry over up to \$570 into the next plan year for unused expenses</li> </ul> | <ul style="list-style-type: none"> <li>Available to all associates</li> <li>Used to pay for eligible dependent day care expenses for a child (e.g., child care for children up to the age of 13) or an elderly parent or disabled spouse</li> <li>“Use it or lose it” rule applies. Expenses must be incurred by December 31, 2023, or your contributions will be forfeited</li> <li>Unused 2022 Dependent Day Care FSA funds will not carry over to 2023</li> </ul> |

## 2023 CONTRIBUTION LIMITS

|   |         |
|---|---------|
| Health Care FSA (Traditional Plan)                            | \$2,850 |
| Limited Purpose Health Care FSA (Health Savings Account Plan) | \$2,850 |
| Dependent Day Care FSA  | \$5,000 |

Log into **My Benefits** and click on the ThrivePass link under My Carrier Accounts to:

- Submit and review FSA claims
- Review your balance
- Learn about eligible expenses

**There's more >**



[Benefits overview](#)

[Medical plans](#)

[Prescription drugs](#)

[Medical plan resources](#)

[Dental plan](#)

[Vision plan](#)

[Health Savings Account](#)

[Flexible Spending Accounts](#)

[Life and disability](#)

[Retirement benefits](#)

[Other benefits and programs](#)

[Contact information](#)

## HEALTH ACCOUNT COMPARISON

Let's compare the HSA, Limited Purpose Health Care FSA and traditional Health Care FSA offered by Ecolab:

|  | Health Savings Account Plan  |  | Traditional Plan   |
|--|--|--|--|
|  | HSA  | Limited Purpose Health Care FSA  | Health Care FSA  |
| <b>What it can be used for</b>                         | Qualifying health care expenses, including medical, prescription drug, dental, orthodontia and vision care.  | Qualifying dental (including orthodontia) and vision care.   | Qualifying health care expenses, including medical, prescription drug, dental, orthodontia and vision care.                      |
| <b>Eligibility</b>                                     | Must be enrolled in the Health Savings Account Plan.   | Must be enrolled in the Health Savings Account Plan.   | Medical plan enrollment not required. Cannot be enrolled in the Health Savings Account Plan.                                     |
| <b>Ecolab 2023 contributions</b>                       | Amount based on your <b>annual pay and medical plan coverage tier.</b>   | <b>\$0</b>   | <b>\$0</b>   |
| <b>Maximum contributions in 2023</b>                   | Associate only: <b>\$3,850</b><br>All other coverage tiers: <b>\$7,750</b><br>Amounts include any Ecolab contributions. You may contribute an additional \$1,000 if 55 or older anytime in 2023. | <b>\$2,850</b>   | <b>\$2,850</b>   |
| <b>Funds roll over</b>                                 | Yes  | Yes. Up to <b>\$570.</b>   | Yes. Up to <b>\$570.</b>   |
| <b>Goes with associate</b>                             | Yes. If you leave or retire from Ecolab, the entire balance (your contributions, Ecolab contributions and earnings) in your HSA belongs to you.  | No. You may only be reimbursed for costs incurred while you are employed by Ecolab.  | No. You may only be reimbursed for costs incurred while you are employed by Ecolab.  |
| <b>Ability to change contributions during the year</b> | Yes. You can start, increase, reduce or stop contributions anytime throughout the year.  | No. The contribution amount you elect during enrollment cannot be changed unless you experience a qualifying life event.         | No. The contribution amount you elect during enrollment cannot be changed unless you experience a qualifying life event.         |
| <b>When funds are available to spend</b>               | Contributions are not available to spend until deposited into your account, per IRS rules.   | The annual amount you elect to contribute is available and loaded onto your FSA debit card as soon as administratively possible. | The annual amount you elect to contribute is available and loaded onto your FSA debit card as soon as administratively possible. |
| <b>Earnings potential</b>                              | Yes. Your balance will earn interest in an account insured by the FDIC. Once your HSA has a balance of at least <b>\$2,000</b> , you can choose to invest in a selection of investment options.  | No   | No   |

[Benefits overview](#)

[Medical plans](#)

[Prescription drugs](#)

[Medical plan resources](#)

[Dental plan](#)

[Vision plan](#)

[Health Savings Account](#)

[Flexible Spending Accounts](#)

[Life and disability](#)

[Retirement benefits](#)

[Other benefits and programs](#)

[Contact information](#)



## Life insurance

Protecting the financial interests of your loved ones in the event of your death or serious injury can be invaluable. Ecolab provides basic life insurance and offers optional associate-paid coverage for life insurance and AD&D (accidental death or dismemberment) benefits through Prudential.

### HOW THE PLAN WORKS

Your life insurance benefits are payable to your designated beneficiary in the event of your death. If you enroll in optional AD&D, an additional benefit is payable to you in the event of a covered dismemberment or to your beneficiary if your death is a result of an accident.

### Name your beneficiaries

In the event of your death, your benefits are paid to your beneficiaries. Naming your beneficiary ensures the money goes to the right person. You can designate more than one beneficiary or name a trust, charity or estate to receive the benefit.

[There's more >](#)

[Benefits overview](#)[Medical plans](#)[Prescription drugs](#)[Medical plan resources](#)[Dental plan](#)[Vision plan](#)[Health Savings Account](#)[Flexible Spending Accounts](#)[Life and disability](#)[Retirement benefits](#)[Other benefits and programs](#)[Contact information](#)

## COVERAGE PROVIDED BY ECOLAB

### • **Basic Life Insurance**

- If you were hired on or after January 1, 2019: Coverage is equal to one times your annual pay (as defined by the plan), rounded to the next higher \$1,000 increment, up to a \$2 million maximum.
- If you were hired before January 1, 2019: Coverage is equal to two times your annual pay (as defined by the plan), rounded to the next higher \$1,000 increment, up to a \$2 million maximum.
- Per IRS regulations, you pay tax on the premium paid by Ecolab for coverage over \$50,000.

- **Business Travel Accident Insurance** — Coverage for accidental death or dismemberment while traveling on company business; equal to three times your pay, up to a \$1 million maximum limit with a \$250,000 minimum benefit.

## OPTIONAL ASSOCIATE-PAID COVERAGE

- **Optional Employee Life Insurance** — One to nine times your pay, up to \$2 million maximum. Evidence of Insurability (EOI) may be required if your Optional Life amount exceeds the lesser of four times earnings or \$500,000.
- **Optional Employee Accidental Death & Dismemberment (AD&D)** — Available in flat dollar amounts of \$50,000, \$100,000, \$250,000, \$500,000, \$750,000 and \$1 million. No Optional Spouse/Domestic Partner or Child AD&D is available.
- **Spouse/Domestic Partner Life Insurance** — Available in increments of \$10,000, \$25,000, \$50,000, \$75,000, \$100,000 and \$150,000. EOI will apply for any new coverage over \$50,000.
- **Child Life Insurance (per child)** — Available in increments of \$5,000, \$10,000, \$15,000, \$20,000 and \$25,000 for children from live birth up to age 26.

## Increasing your coverage

You can increase one level of coverage **during annual** open enrollment without providing Evidence of Insurability (EOI). However, if you decide to increase your coverage two or more levels above your current amount, EOI will be required.

## Coverage reduction due to age

Coverage will be reduced to 65% of the original value at age 65 and to 50% of the original value at age 70. Coverage reduction goes into effect January 1 of the following year.

This limit applies to the following plans:

- Basic Life
- Spouse/Domestic Partner Life
- Optional Life
- Optional AD&D

For more details, see the Summary Plan Description on [My Benefits](#).

## Newly hired?

### EOI may be required if:

- You elect an Optional Employee Life Insurance amount that exceeds the lesser of four times earnings or \$500,000
- You elect Spouse/Domestic Partner Life Insurance coverage over \$50,000

[There's more >](#)

Benefits overview

Medical plans

Prescription drugs

Medical plan resources

Dental plan

Vision plan

Health Savings Account

Flexible Spending Accounts

**Life and disability**

Retirement benefits

Other benefits and programs

Contact information

## 2023 LIFE AND AD&D RATES

per \$1,000 of coverage per month

|          | Basic life   |          |                           |          |
|----------|--|----------|---------------------------|----------|
|          | All ages   |          |                           |          |
|          | \$0.097  |          |                           |          |
|          | Optional life (based on age as of January 1, 2023) |          |                           |          |
|          | Associate  |          | Spouse/domestic partner   |          |
|          | Non-nicotine                                       | Nicotine | Non-nicotine              | Nicotine |
| Under 25 | \$0.029  | \$0.071  | \$0.041                   | \$0.061  |
| 25 - 29  | \$0.038  | \$0.084  | \$0.047                   | \$0.064  |
| 30 - 34  | \$0.052  | \$0.116  | \$0.062                   | \$0.087  |
| 35 - 39  | \$0.059  | \$0.132  | \$0.074                   | \$0.109  |
| 40 - 44  | \$0.065  | \$0.154  | \$0.092                   | \$0.155  |
| 45 - 49  | \$0.101  | \$0.239  | \$0.152                   | \$0.266  |
| 50 - 54  | \$0.154  | \$0.374  | \$0.251                   | \$0.490  |
| 55 - 59  | \$0.287  | \$0.696  | \$0.419                   | \$0.772  |
| 60 - 64  | \$0.445  | \$1.041  | \$0.695                   | \$1.083  |
| 65 - 69  | \$0.863  | \$2.078  | \$1.323                   | \$2.061  |
| 70 - 74  | \$1.533  | \$3.482  | \$1.648                   | \$2.307  |
| 75 - 100 | \$1.533  | \$3.482  | \$1.648                   | \$2.307  |
|          | Optional AD&D and child life (flat rates)          |          |                           |          |
|          | Optional AD&D                                      |          | Child life (up to age 26) |          |
|          | \$0.015  |          | \$0.068                   |          |

## Estimate your coverage needs

Your coverage needs likely change over the years. Use the **Prudential estimator tool** to assess your needs.

[Benefits overview](#)[Medical plans](#)[Prescription drugs](#)[Medical plan resources](#)[Dental plan](#)[Vision plan](#)[Health Savings Account](#)[Flexible Spending Accounts](#)[Life and disability](#)[Retirement benefits](#)[Other benefits and programs](#)[Contact information](#)

## Disability

Ecolab's disability program is designed to provide income protection if you are unable to work due to an accident or sickness.

### HOW IT WORKS

Disability claims are reviewed and approved by Aflac. Aflac will be the Disability and Leave Management Administrator, replacing Lincoln Financial Group, for new claims in 2023. If approved, associates may be eligible for disability pay.

- **Short-term disability** — Ecolab provides up to 25 weeks of disability pay at no cost to you. Review the [short-term disability policy](#) for more information.
- **Long-term disability** — Ecolab provides insurance to protect your income if you become disabled and are unable to work for an extended period of time. If approved by Aflac, payments begin after 180 days of continuous disability (after short-term disability ends).
  - Basic coverage: 60% of your pay at no cost to you
  - Optional coverage:\* purchase an additional 10% of your pay, for a total benefit of 70% pay replacement, on a pre-tax basis

**Note:** A maximum limit of \$15,000/month in taxable income protection applies to basic and optional combined. Your benefit will be taxed when you receive it.

\* If your annual base salary exceeds \$300,000, optional long-term disability is not available.





[Benefits overview](#)

[Medical plans](#)

[Prescription drugs](#)

[Medical plan resources](#)

[Dental plan](#)

[Vision plan](#)

[Health Savings Account](#)

[Flexible Spending Accounts](#)

[Life and disability](#)

**[Retirement benefits](#)**

[Other benefits and programs](#)

[Contact information](#)



## Retirement benefits

Ecolab offers benefits to support you in preparing for a financially secure retirement.

### In this section

[401\(k\) savings plan](#)

[Pension Plan](#)

[Retiree health care](#)

[There's more >](#)

[Benefits overview](#)[Medical plans](#)[Prescription drugs](#)[Medical plan resources](#)[Dental plan](#)[Vision plan](#)[Health Savings Account](#)[Flexible Spending Accounts](#)[Life and disability](#)[Retirement benefits](#)[Other benefits and programs](#)[Contact information](#)

## 401(k) Savings Plan

The Ecolab 401(k) plan is key to helping you achieve your long-term financial goals. The plan allows you to save for your retirement with pre-tax and/or Roth after-tax contributions.

### Plan highlights

- Available to full-time and qualifying part-time associates
- Administered by Fidelity with a variety of investment options
- Ecolab matches 100% of the first 4% of pay you contribute and 50% of the next 4%, for a total match of up to 6% of pay (IRS limits may apply)
- Your contributions **and** Ecolab's matching contributions are 100% vested
- Contribute from 1% to 50% of your pay up to the IRS annual limit (\$22,500 in 2023)
- Age 50 or older? Make catch-up contributions up to \$7,500 in 2023

### ACCESSING YOUR 401(K)

To access your 401(k), visit [My Benefits](#) and click on the Fidelity 401(k) link under My Carrier Accounts, or call **1.800.835.5091** to:

- Enroll
- Update your beneficiaries
- View your balance
- Make changes to your contributions
- View your Ecolab match
- Change your investment allocations
- Review the Savings Plan Prospectus and Summary Plan Description



### Newly hired?

- There is no waiting period to participate in the 401(k).
- Enroll in the plan anytime after receiving your first paycheck. Once your enrollment is complete, your payroll deductions will begin.
- To enroll in the 401(k), or roll over funds from a previous employer, visit [My Benefits](#) and click on the Fidelity 401(k) link under My Carrier Accounts.

Your contributions to any 401(k) plan in 2023 — including those with a prior employer — count toward your IRS annual limit. Please consider all your 401(k) contributions when electing your 2023 contribution percentage under the Ecolab 401(k) Savings Plan.

**There's more >**

[Benefits overview](#)[Medical plans](#)[Prescription drugs](#)[Medical plan resources](#)[Dental plan](#)[Vision plan](#)[Health Savings Account](#)[Flexible Spending Accounts](#)[Life and disability](#)[Retirement benefits](#)[Other benefits and programs](#)[Contact information](#)

## Pension Plan

The Ecolab Pension Plan is another way Ecolab contributes to your retirement income. This benefit is fully paid for by Ecolab.

### Plan highlights

- Consists of a Cash Balance Pension Plan with contribution credits equal to 3% of your annual compensation
- Vested after three or more years of continuous service
- Elect to receive your benefit in a lump sum or in monthly payments for your lifetime after you leave Ecolab

Visit [My Benefits](#) and click on the Your Pension Resources link under My Carrier Accounts for personalized estimates, to update your beneficiaries and for other information regarding your Ecolab pension benefits.

## Retiree Health Benefits

If you are at least age 55 with 10 years of service, or age 62 or older on the date of your retirement, you have the option to enroll in retiree health benefits, which include medical, prescription, dental and vision coverage. You will have a one-time opportunity to enroll in Ecolab's retiree health benefits following your retirement, or when COBRA coverage ends if elected first.



### Planning to retire?

Ecolab is here to support you. Visit the [Retirement Resource Center](#) for information and tools to help you prepare for retirement.

### Newly hired?

You'll automatically become a participant in the Ecolab Pension Plan on January 1 following your hire date. You will have access to the "Your Pension Resources" link on [My Benefits](#) three months following your hire date to learn more about this benefit. **Be sure to complete a Pension Beneficiary form** available on [My Benefits](#) > My Resource Library.



[Benefits overview](#)

[Medical plans](#)

[Prescription drugs](#)

[Medical plan resources](#)

[Dental plan](#)

[Vision plan](#)

[Health Savings Account](#)

[Flexible Spending Accounts](#)

[Life and disability](#)

[Retirement benefits](#)

**[Other benefits and programs](#)**

[Contact information](#)



## Other benefits and programs

In addition to your core benefits, Ecolab also provides optional benefits to support you both at work and at home.

### In this section

- [Employee Assistance Program](#)
- [Be Well program](#)
- [Employee Stock Purchase Plan](#)
- [Group legal services](#)
- [Educational Assistance Program](#)
- [SPIRE Credit Union](#)
- [Employee Discount Program](#)
- [Paid Parental Leave](#)
- [Adoption Assistance](#)
- [Caregiver Services](#)

[There's more >](#)

[Benefits overview](#)[Medical plans](#)[Prescription drugs](#)[Medical plan resources](#)[Dental plan](#)[Vision plan](#)[Health Savings Account](#)[Flexible Spending Accounts](#)[Life and disability](#)[Retirement benefits](#)[Other benefits and programs](#)[Contact information](#)

As an Ecolab associate, you have additional benefits available to you.

## Cigna Confide Enhanced Employee Assistance Program

The Cigna Confide Employee Assistance Program (EAP) can help with navigating through big events in your life, but it's also there to help find solutions to more routine tasks.

- Provided for you and your family members at **no cost**
- You do not need to be enrolled in the Ecolab medical plan
- Cigna Confide advocates are available anytime, day or night, to answer your questions, direct you to valuable resources and connect you with a mental health professional, if necessary. You can also access a concierge service to help you navigate the Cigna network to make connections and schedule related appointments.

These services are free and confidential and include:

- **Counseling:** receive phone consultations and five virtual or in-person sessions with a licensed mental health professional on the Cigna Behavioral Health network, all at no cost to you
  - An EAP network of more than 120,000 providers, including over 60,000 that offer virtual services
  - Condition-specific support for autism, substance abuse disorders, depress, anxiety, stress, eating disorders and more
  - Immediate 24/7 access to self-paced programs available online or via mobile app

- **Child care referrals:** day care centers and homes, preschool programs, nannies, prenatal classes and more
- **Eldercare:** onsite assessment of the elder's own living environment, assess possible housing options such as assisted living and more
- **Pet care:** find a veterinarian, pet sitter, obedience training location or pet insurance
- **Identity theft support:** two 30-minute consultations with a fraud resolution specialist at no cost to you
- **Legal assistance:** two 30-minute consultations at no cost to you and up to 25% discount on select fees\*
- **Financial management:** two 30-minute consultations at no cost to you
- **And more!**

Learn more about how the Cigna Confide EAP can help. Visit [mycigna.com](https://mycigna.com) (employer ID: ecolab) or call **1.800.900.3791**.

\* Legal consultations and discounts are not eligible for employment-related issues.

There's more >



[Benefits overview](#)

[Medical plans](#)

[Prescription drugs](#)

[Medical plan resources](#)

[Dental plan](#)

[Vision plan](#)

[Health Savings Account](#)

[Flexible Spending Accounts](#)

[Life and disability](#)

[Retirement benefits](#)

**Other benefits and programs**

[Contact information](#)

## MENTAL HEALTH SUPPORT AT YOUR FINGERTIPS 24/7!

With Cigna Confide, you and your family have access to the right care, in the right setting, at the right time. While there are multiple ways to connect to a licensed therapist (in person, virtual or digital chat), you can use these self-guided programs and tools at your own pace 24/7. Scan the QR codes to get started:



**HAPPIFY™**

With this science-based app, you can access activities and games designed to help gain confidence, promote a positive outlook, reduce stress and anxiety, and increase mindfulness and well-being.



**TALKSPACE**

Get connected to a dedicated, licensed therapist for text- or web-based therapy.



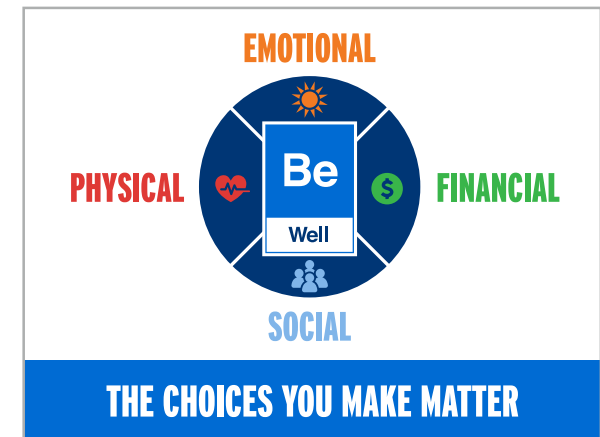
**IPREVAIL**

Access online mental health support 24/7 with on-demand coaching, lessons and support groups. Programs are catered to your needs.

## Be Well

Every day we have choices to make about our well-being, whether it's physical, emotional, financial or social health. It's important to take an active role in your wellness journey because *the choices you make matter*. And Ecolab is right by your side, with benefits, tools and resources that can help you, including:

- Monthly emailed newsletter highlighting each pillar of well-being
- Access to webcasts and workshops, available when you are
- One-stop resource locator to help you make the best choices and live your best life



Want to learn more?

Visit the **Be Well Resource Center** for access to tools, resources and support.

**There's more >**

[Benefits overview](#)[Medical plans](#)[Prescription drugs](#)[Medical plan resources](#)[Dental plan](#)[Vision plan](#)[Health Savings Account](#)[Flexible Spending Accounts](#)[Life and disability](#)[Retirement benefits](#)[Other benefits and programs](#)[Contact information](#)

## Employee Stock Purchase Plan (ESPP)

The ESPP provides U.S. full-time associates with an opportunity to own Ecolab stock.

- Enroll, change or stop your payroll deductions anytime on [My Benefits](#) or call the Ecolab Benefits Center at **1.800.964.0265**
- Administered by **Computershare**
- Contribute up to \$6,000 per year after taxes
- Ecolab matches 15% of every dollar you contribute
- Contributions are made through regular payroll deductions
  - **Note:** Stock is purchased the third week of the month following the month the deductions are taken

### Enrolling for the first time?

- Account opens after your first purchase has been processed by Computershare (i.e., if you enroll in January, your account will be opened and stock purchased in the third week of February)
- Computershare will send the following separate mailings to your home address:
  - Welcome letter with account information
  - PIN to access your account
  - W-9 form to certify your Social Security number to avoid backup tax withholding on dividends and sale proceeds



### Questions?

Log into **Computershare** or call **1.866.657.8331** for account information or to review plan details, including applicable fee schedules.

[There's more >](#)

[Benefits overview](#)[Medical plans](#)[Prescription drugs](#)[Medical plan resources](#)[Dental plan](#)[Vision plan](#)[Health Savings Account](#)[Flexible Spending Accounts](#)[Life and disability](#)[Retirement benefits](#)[Other benefits and programs](#)[Contact information](#)

## Group Legal Services

MetLife Legal helps you address common legal situations. The plan provides telephone advice and office consultations with a network attorney to address legal situations you may encounter in life.

- National network of more than 9,000 attorneys
- Legal representation for you, your spouse/domestic partner and covered dependents
- \$14.00 per month, paid through after-tax payroll deductions
- Enroll on [My Benefits](#) as a new hire or during open enrollment

### Legal advice and fully covered services include:

- Court appearances
- Document review and preparation
- Debt collection defense
- Uncontested adoptions and guardianships
- Wills, trusts and powers of attorney
- Real estate transactions, including the sale, financing and refinancing of your home
- Traffic tickets (except DUI)

[Find a participating MetLife attorney](#) or call **1.800.821.6400**.

## Educational Assistance Program

Ecolab encourages personal and professional development and offers financial support if you elect to continue your formal education.

- Available to full- or part-time associates with no waiting period
- Associate must be in good performance standing and receive manager approval before beginning a class or program

For more information, including maximum reimbursement amounts, review the [Educational Assistance Policy](#).

## SPIRE Credit Union

Ecolab associates are eligible for membership at SPIRE Credit Union. SPIRE has over 80 years of experience serving members and offers competitive loan rates and fees.

For more information, visit [SPIRE](#) or call **1.888.34.SPIRE (1.651.215.3500)**.



[There's more >](#)

[Benefits overview](#)

[Medical plans](#)

[Prescription drugs](#)

[Medical plan resources](#)

[Dental plan](#)

[Vision plan](#)

[Health Savings Account](#)

[Flexible Spending Accounts](#)

[Life and disability](#)

[Retirement benefits](#)

**Other benefits and programs**

[Contact information](#)

## Employee Discount Program

Access discounts on thousands of products and services with PerkSpot. Browse online to find everyday discounts on things like:

- Travel
- Gyms
- Restaurants
- Electronics
- Apparel

Access PerkSpot on the go by signing up or logging in from the Employee Discounts page of [VoluntaryBenefitsforEcolab.com](https://www.voluntarybenefitsforecolab.com). You can also call **1.877.473.9297** for more information.

## Paid Parental Leave

Ecolab recognizes the importance of developing an early and meaningful parent-child bond. That's why we provide associates with paid time off for baby bonding or parental leave within 12 months of the date of birth or adoption of a minor child.

- Associates working 20 hours/week or more are eligible to take up to six weeks of 100% paid parental leave.
- Paid parental leave must be used all at one time and may not be taken intermittently.

For more information, review the [Paid Parental Leave Policy](#).



[There's more >](#)

[Benefits overview](#)[Medical plans](#)[Prescription drugs](#)[Medical plan resources](#)[Dental plan](#)[Vision plan](#)[Health Savings Account](#)[Flexible Spending Accounts](#)[Life and disability](#)[Retirement benefits](#)[Other benefits and programs](#)[Contact information](#)

## Adoption Assistance

Ecolab believes in supporting associates with building their families. That's why we provide associates working 20 hours/week or more with adoption assistance through financial reimbursement of eligible expenses.

- Associates are eligible to receive a reimbursement for qualified adoption expenses up to a lifetime maximum of \$10,000 per associate.
- The adopted child must be under age 18 or an individual who is physically or mentally disabled and unable to care for themselves.
- Adoption expenses include application fees, home studies, agency and placement fees, legal fees and court costs, immigration fees, immunizations and travel expenses.

To find out more, review the [Adoption Assistance Policy](#).

## Caregiver Services

Life is complicated. Caring for a loved one shouldn't be. Homethrive is available at no cost to you and is a whole new way to navigate the challenges of caring for a loved one who is aging or has special needs.

Powered by a team of expert Care Guides, Homethrive gives you access to:

- **On-demand resources:** articles, podcasts and videos
- **Personalized assistance:** connect with our expert team to chat live about a specific question or get personalized recommendations for helpful products or services
- **One-on-one support:** work with your very own Care Guide expert who can help you navigate more complex situations and provide emotional support

Visit [dari.homethrive.com/join](https://dari.homethrive.com/join) and use your work email for the registration code.



### Questions?

Visit the [U.S. Family Resource Center](#) for more information.



Benefits overview

Medical plans

Prescription drugs

Medical plan resources

Dental plan

Vision plan

Health Savings Account

Flexible Spending Accounts

Life and disability

Retirement benefits

Other benefits and programs



**Contact information**

## Vendor contact information

The Ecolab Benefits Center is available to answer benefits or enrollment questions. You may also contact the vendors directly at the numbers referenced below.

**ECOLAB BENEFITS CENTER**  
[mybenefits.us.ecolab.com](https://mybenefits.us.ecolab.com)

**1.800.964.0265**  
 Monday – Friday, 7 a.m. – 7 p.m. Central time

| For What                                   | Vendor                | Phone Number                     | Web Address  | Vendor Mobile Apps*   |
|--|-----------------------|----------------------------------|--|---|
| Medical plans and wellness                 | Cigna                 | 1.800.900.3791                   | <a href="https://mycigna.com">mycigna.com</a>  | myCigna                      |
| Telemedicine                               | MDLIVE                | 1.888.726.3171                   | <a href="https://MDLIVEforCigna.com">MDLIVEforCigna.com</a>  | MDLIVE                       |
| Prescription drugs                         | CVS Caremark          | 1.866.490.0021                   | <a href="https://caremark.com">caremark.com</a>  | CVS Caremark                 |
| Dental                                     | MetLife               | 1.800.942.0854                   | <a href="https://mybenefits.metlife.com">mybenefits.metlife.com</a>  | MetLife US                  |
| Vision                                     | VSP                   | 1.800.877.7195                   | <a href="https://ecolab.vspforme.com">ecolab.vspforme.com</a>  | VSP Vision Care On the Go  |
| Health Savings Account                     | Cigna/HSA Bank        | 1.800.900.3791                   | <a href="https://mycigna.com">mycigna.com</a>  | myCigna                    |
| Flexible Spending Accounts                 | ThrivePass            | 1.866.855.2844                   | <a href="https://mybenefits.us.ecolab.com">mybenefits.us.ecolab.com</a>                                      | ThrivePass                 |
| Life Insurance and AD&D                    | Prudential            | 1.800.524.0542 (for claims only) | <a href="https://prudential.com/gi">prudential.com/gi</a>  | No app available  |
| Short-term and long-term disability        | Aflac                 | 1.844.440.1060                   | <a href="https://mygrouplifedisability.aflac.com">mygrouplifedisability.aflac.com</a> (company code: Ecolab) | No app available  |
| Savings Plan — 401(k)                      | Fidelity              | 1.800.835.5091                   | <a href="https://netbenefits.com">netbenefits.com</a>  | Fidelity Investments       |
| Pension Plan and other retirement benefits | Ecolab Pension Center | 1.877.854.6541                   | <a href="https://mybenefits.us.ecolab.com">mybenefits.us.ecolab.com</a>                                      | No app available  |

\* You can easily access the apps by searching the listed names in the Apple App or Google Play stores.

**There's more >**

[Benefits overview](#)
[Medical plans](#)
[Prescription drugs](#)
[Medical plan resources](#)
[Dental plan](#)
[Vision plan](#)
[Health Savings Account](#)
[Flexible Spending Accounts](#)
[Life and disability](#)
[Retirement benefits](#)
[Other benefits and programs](#)
[Contact information](#)

## Vendor contact information

| For What   | Vendor                    | Phone Number                        | Web Address  | Vendor Mobile Apps*  |
|--|---------------------------|-------------------------------------|--|--|
| Employee Stock Purchase Plan   | Computershare             | 1.866.657.8331                      | <a href="http://www-us.computershare.com/employee">www-us.computershare.com/employee</a>   | No app available   |
| Cigna Confide Employee Assistance Program (EAP)  | Cigna                     | 1.800.900.3791                      | <a href="http://mycigna.com">mycigna.com</a><br>Enter employer ID: ecolab                  | myCigna   |
| Caregiver Services   | Homethrive                | 1.888.224.9595                      | <a href="http://dari.homethrive.com/welcome/ecolab">dari.homethrive.com/welcome/ecolab</a> | No app available   |
| Group legal services   | MetLife Legal             | 1.800.821.6400                      | <a href="http://legalplans.com">legalplans.com</a>   | No app available   |
| Employee Discount Program  | PerkSpot                  | 1.877.473.9297                      | <a href="http://perksforecolab.perkspot.com">perksforecolab.perkspot.com</a>               | PerkSpot  |
| SPIRE Credit Union   | SPIRE                     | 1.888.34.SPIRE or<br>1.651.215.3500 | <a href="http://myspire.com">myspire.com</a>   | No app available   |
| Insurances: Accident, Critical Illness, Hospital Indemnity, Identity Theft Protection, Auto and Homeowners, Pets | Mercer Voluntary Benefits | 1.877.473.9297                      | <a href="http://voluntarybenefitsforecolab.com">voluntarybenefitsforecolab.com</a>         | No app available   |

\* You can easily access the apps by searching the listed names in the Apple App or Google Play stores.

*This guide is a summary of the Ecolab U.S. benefits program. It highlights the main provisions of your benefit plans, which are subject to the terms of the official Plan Documents and insurance policies and may be modified from time to time. A more complete summary of all benefit plans is provided in the Summary Plan Descriptions (found on [My Benefits](#)) required by law. Where this summary and the official Plan Documents vary, the official Plan Documents are the final authority. This guide (nor its related documents) is not an employment contract or any type of employment guarantee and is not a guarantee of benefits. Ecolab reserves the right to amend or discontinue the plans or reduce, suspend or discontinue future contributions or benefits at any time.*

To review the Legal Notices, [click here](#).