

**2025**



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# **Retiree Benefits Guide**

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# Welcome to your 2025 Retiree Benefits Guide



This booklet provides an overview of the benefits available to Ecolab retirees as of January 1, 2025. Please take this opportunity to review your options and learn how to make the most of the resources available to you.

Where this booklet and the official plan documents vary, the official plan documents are the final authority. Neither this booklet, nor its related documents, are 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. Be sure to keep this booklet for future reference.



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# How to enroll

Ecolab offers two ways to enroll in retiree health benefits, online and via phone. You have 60 days from your retirement date (or COBRA end date, if applicable) to complete your enrollment.

Pre-65	Post-65
<p><b>Online:</b></p> <p>The ThrivePass Member Self-Service Portal (Member Portal) is available 24 hours a day, seven days a week. If you haven't used the Member Portal before, you'll need to register as a new user. Follow the instructions below to set up your user ID and password.</p> <p><b>FIRST-TIME USER REGISTRATION</b></p> <ol style="list-style-type: none"><li>1. Go to <a href="https://cobrapoint.benaissance.com">cobrapoint.benaissance.com</a> and click "New User Registration."</li><li>2. Enter the Registration Code you received from ThrivePass and click "Submit Registration." (If you don't have the Registration Code, call ThrivePass at <b>1.866.855.2844</b> for assistance.)</li><li>3. Follow the three-step process to establish your login credentials.</li><li>4. Log into your account and follow the online instructions to enroll.</li></ol> <p><b>Phone:</b></p> <p>If you don't have access to the internet or need further assistance, call ThrivePass at <b>1.866.855.2844</b>. Representatives are available Monday through Thursday from 7:30 a.m. to 5:30 p.m., and Fridays from 7:30 a.m. to 5:00 p.m. Central time.</p>	<p>If you and/or your spouse are age 65 or older, contact Via Benefits at <b>1.866.202.9731</b> to talk to a licensed Benefits Advisor. Benefits Advisors provide personalized guidance on the plan options available to you and help you make informed decisions about your health benefits. When you enroll in medical coverage, you will also have a choice of prescription drug, dental and vision benefits. Additional information is available online at <a href="https://My.ViaBenefits.com/Ecolab">My.ViaBenefits.com/Ecolab</a>.</p> <ul style="list-style-type: none"><li>▪ You must be enrolled in Medicare Parts A and B to enroll in a plan through Via Benefits.</li><li>▪ It is important to begin the Medicare and Via Benefits enrollment process 90 days in advance or as soon as possible to avoid any gaps in coverage.</li><li>▪ If you elect COBRA continuation, coverage is secondary to Medicare.</li></ul>

## WHAT IF I DON'T TAKE ACTION?

- If you do not enroll in retiree health benefits within 60 days of your retirement or COBRA coverage end date, you will NOT be eligible to enroll in Ecolab retiree health benefits at a later date.
  - If you enroll in COBRA continuation coverage at retirement, you will have a final opportunity to enroll in Ecolab retiree health benefits when your COBRA coverage ends.

# Your 2025 Ecolab Retiree Health Benefits



This guide is designed to provide you with information on pre-65 and post-65 retiree health benefits — all in one place. For a full description of the plans, please refer to the **Summary Plan Descriptions**, which can be found at [thrivepass.com/ecolab-benefit-resources](https://thrivepass.com/ecolab-benefit-resources). To request a copy be sent to your home or email address, contact ThrivePass, Ecolab's COBRA and retiree health benefits administrator, at **1.866.855.2844** or [tpa@thrivepass.com](mailto:tpa@thrivepass.com).

## Your retiree health benefit options

Pre-65 health benefits	Post-65 health benefits
<ul style="list-style-type: none"><li>• Ecolab offers medical, prescription, dental and vision <b>group plan coverage</b> to retirees and spouses/domestic partners who are under age 65 and dependent children.</li><li>• To be eligible for dental and/or vision coverage, you must be enrolled in Ecolab's retiree medical/prescription plans.</li></ul>	<ul style="list-style-type: none"><li>• Retirees and/or spouses/domestic partners age 65 and older are eligible to enroll in <b>individual plan coverage</b> through a private, individual Medicare exchange called Via Benefits.</li><li>• You may select medical and prescription plans that meet your individual health care needs, and optional dental and/or vision plans are also available.</li></ul>

## SPLIT COVERAGE

If you have one family member who is under age 65 and another who is over age 65, each will have coverage under different health benefit plans, based on their age. For example, let's assume you are age 66 and your spouse is age 63. You will have the opportunity to enroll for individual coverage through Via Benefits, and your spouse/domestic partner and/or dependent children will continue coverage under the Ecolab retiree group plan until they reach age 65. However, you must be enrolled in Ecolab retiree health coverage in order for your dependents to remain enrolled.

## ELIGIBLE FAMILY MEMBERS

When you enroll in medical coverage, you will have a one-time opportunity to enroll your eligible family members. Retiree health coverage for family members, including new family members, cannot be added at a later date.\*

The following dependents are eligible for coverage:

- Your spouse/domestic partner
- Dependent children are eligible up to age 26

## EXTENDED DISABLED DEPENDENT COVERAGE

To be eligible for Extended Disabled Dependent Coverage, a child must:

- Provide proof of eligibility for Extended Disabled Dependent Coverage
- Not be self-supporting due to physical, mental or intellectual disability

For coverage to be continued beyond the maximum age referenced above, when requested, a Verification of Handicapped/Disabled Dependent Eligibility Form must be completed and submitted to each benefit plan administrator for approval.

## Get answers to your questions!

Looking for answers to your benefits questions? You can either visit the Retiree Resources website at [thrivepass.com/ecolab-benefit-resources](https://thrivepass.com/ecolab-benefit-resources) or speak with a ThrivePass customer service representative at **1.866.855.2844**. Representatives are available Monday through Thursday from 7:30 a.m. to 5:30 p.m., and Fridays from 7:30 a.m. to 5:00 p.m.

\* Unless otherwise required by the plan's qualified medical child support order procedures.



**Retiree  
must enroll**

You, the retiree, must be enrolled in Ecolab pre-65 or post-65 health benefits coverage in order for your family members to be eligible for Ecolab pre-65 or post-65 health benefits coverage.

If you have questions about whether you — or a member of your family — are eligible for benefits in 2025, call ThrivePass at **1.866.855.2844**.



# Your Pre-65 Retiree Medical Benefits



## Plan highlights

- In-network deductible; individual: \$2,000; all other coverage tiers: \$4,000
- In-network coinsurance (after deductible); plan pays 80%; you pay 20%
- In-network, out-of-pocket maximum: \$4,000 per covered member or individual; up to \$8,000 per family
- Opportunity to contribute to a personal HSA to help you save and pay for qualified health care expenses for this year and future years (if eligible)

## Pre-65 Medical Plan

The pre-65 retiree medical plan covers in-network preventive care at 100%, so it is not subject to the deductible or coinsurance.

### HOW THE PRE-65 RETIREE MEDICAL PLAN WORKS

1. All in-network preventive care is covered at 100%. No deductible or coinsurance is required.
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. Prescriptions may also be subject to minimum and maximum copayments.
4. Once your out-of-pocket costs for non-preventive care reach the plan out-of-pocket maximum, the plan pays 100% of covered expenses for the rest of the year.

### HEALTH SAVINGS ACCOUNT (HSA)

You are eligible to contribute to an HSA if:

- You are enrolled in the pre-65 retiree medical plan
- You are not enrolled in Medicare (Note: If you're already receiving Social Security, you may have been automatically enrolled in Medicare)
- You are not claimed as a dependent on someone else's tax return
- You are not covered by any other non-high-deductible health plan, such as a spouse's/domestic partner's plan (including a medical Flexible Spending Account that is not designed to work with a high-deductible health plan)

If you don't currently have an HSA, you can set up an account. HSAs are available from a wide variety of banks and credit unions.

## HSA CONTRIBUTION LIMITS

In 2025, you are eligible to contribute a total of \$4,300 to an HSA if you're covering only yourself, and \$8,550 if you're covering yourself and dependents. Plus, if you're over age 55, you can make an additional "catch-up" contribution to an HSA of \$1,000 each year.

## HOW PRESCRIPTION COVERAGE WORKS

Under the pre-65 retiree medical plan, prescriptions are subject to the same out-of-pocket maximum as medical services. When you are enrolled in the Health Savings Plan, you will receive select covered drugs deductible-free. After you meet your medical out-of-pocket maximum, the plan will cover the full cost of your prescriptions for the rest of the calendar year. See page 13 for more details about prescription coverage.

## DEDUCTIBLES AND OUT-OF-POCKET MAXIMUMS

Prescription and medical expenses will be applied to meet the deductible and out-of-pocket maximum. To satisfy the retiree medical plan's family deductible, the entire deductible must be met — even if those expenses are incurred by only one family member. Some preventive drugs are paid in full before the deductible.

Once a family member meets the retiree medical plan's individual out-of-pocket maximum, the plan pays 100% of covered medical and prescription expenses for that family member for the rest of the year. And, after any combination of covered members meets the family out-of-pocket maximum, the plan pays 100% of covered expenses for all family members for the rest of the year.

If you use out-of-network providers, you will need to incur more expenses during the year before you satisfy your annual deductible and out-of-pocket maximum. Please refer to the chart on page 8 for more details.



### Important deductible reminder

All services except in-network preventive care and some preventive drugs are subject to the deductible and coinsurance. All non-preventive services and prescriptions are subject to your medical deductible and coinsurance.



## PRE-65 RETIREE MEDICAL PLAN — PROVIDED BY CIGNA

Plan features	In-network	Out-of-network*
<b>Preventive care</b>	Plan pays <b>100%</b>	No coverage
<b>Deductible</b>	<b>\$2,000</b> individual/ <b>\$4,000</b> all other coverage tiers	<b>\$4,000</b> individual/ <b>\$8,000</b> all other coverage tiers
<b>Coinsurance</b>	Plan pays <b>80%</b> / individual pays <b>20%</b> (after deductible)	Plan pays <b>60%</b> / individual pays <b>40%</b> (after deductible)
<b>Office visits (primary care and specialists), urgent care and ER visits</b>	Plan pays <b>80%</b> / individual pays <b>20%</b> (after deductible)	Plan pays <b>60%</b> / individual pays <b>40%</b> (after deductible)
<b>Out-of-pocket maximum</b>	<b>\$4,000</b> per covered member; <b>up to \$8,000</b> family maximum	<b>\$8,000</b> per covered member; <b>up to \$16,000</b> family maximum

\*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.



## Who says nothing's free anymore?

Ecolab's medical plan provides free annual physical examinations. When you get an exam, remind your doctor to code your visit as "preventive" to ensure it is covered at 100%. You must obtain your annual physical exam from an in-network doctor who participates in Cigna's extensive network for it to be free.



# Your Pre-65 Retiree Medical Plan Resources

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Your retiree medical benefits also give you access to important health benefit resources.

## One Guide

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 One Guide, you do.

One Guide provides Personal Guides who offer a more robust level of customer service. When you contact the Cigna dedicated customer services line for Ecolab, you will be connected with highly trained professionals who are knowledgeable about the specifics of Ecolab's retiree medical plan.

Call **1.800.900.3791** to connect with a guide 24/7.

## Cancer Support Program

The Cancer Support Program provides extra support and information to patients and families who have been diagnosed with any type of cancer, including:

- Comprehensive and collaborative education to enable patients and caregivers to make an informed decision regarding treatment options
- Routine symptom, disease status and functional assessments
- Proactive care coordination, which includes inpatient management and discharge planning for all admissions, as well as care planning and post-therapy outreach
- Hospice care coordination, which assists patients and families with advanced care planning and palliative care services
- Access and referral coordination, during which the oncologist and the oncology care coordinator are the primary contacts for the patient while in treatment, with 24/7 access to a practice-affiliated clinician

For more information about the Cancer Support Program, call Cigna at **1.800.900.3791**.





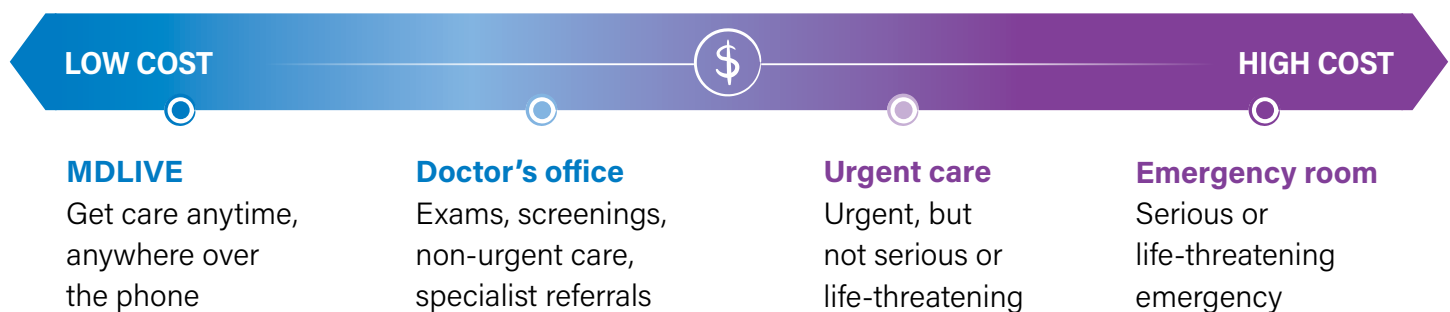
## Around-the-clock telemedicine: MDLIVE®

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 as 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 Apple® App Store® or Google Play® store. MDLIVE® is available 24/7/365, including holidays.



## When to use MDLIVE

- Common cold
- Allergies
- Constipation
- Cough
- Pink eye
- Diarrhea
- Earache
- Flu
- Headache
- Vomiting
- Sore throat
- Rash/Skin issues
- And more

## Ecolab's Be Well Program

### ONE CONNECTION TO TOTAL HEALTH AND WELL-BEING FOR RETIREES

Everyone has different needs when it comes to improving their health and well-being.

A team of health specialists — including trained nurses, coaches, nutritionists, clinicians and counselors — is available to listen, understand your individual needs and help you find solutions, even when you're not sure where to begin.

- Dial one phone number for support — any day, anytime at **1.800.900.3791**
- Expect service that meets your personal needs, without any extra cost
- Access confidential assistance from reliable, compassionate professionals

### Partner with a health coach to take a more active role in your health:

- Maintain good eating and exercise habits
- Receive support and encouragement to set and reach health improvement goals
- Manage conditions, including coronary artery disease, low back pain, arthritis, high blood pressure, high cholesterol and more

### Learn skills at your own pace online:

- Identify triggers to better cope with and reduce stress
- Sleep better
- Increase your physical activity and improve your nutrition

### One phone call lets you:

- Get help making decisions for treatment with education on your options — so you and your doctor can choose what works for you
- Access support 24 hours a day when you need medical treatment guidance (for example, information on the location and hours of operation for an urgent care facility close to your home)
- Understand preventive screenings and annual exams to meet your needs and preferences
- Know what to expect and how to prepare if you need to spend time in the hospital or need surgery
- Get answers to questions about your benefits and finding your way through the health care system



# Your Pre-65 Retiree Prescription Plan

Ecolab's prescription coverage is provided by CVS Caremark and is based on a four-tier drug structure. CVS Caremark offers excellent customer service and a solid partnership with Ecolab.



Obtain your prescriptions from a local CVS pharmacy, CVS mail order or other in-network retail pharmacies available nationwide.

Pre-65 prescription coverage — provided by CVS Caremark	Retail (up to 30-day supply)	Mail order or CVS retail pharmacy (up to 90-day supply)
<b>Generic</b>	After you meet the <b>deductible</b> and a <b>\$10</b> copayment, Plan pays <b>100%</b>	After you meet the <b>deductible</b> and a <b>\$25</b> copayment, Plan pays <b>100%</b>
<b>Formulary brand</b> ("preferred list" of drugs)	After you meet the <b>deductible</b> , Plan pays <b>70%</b> /you pay <b>30%</b> coinsurance <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 <b>\$62.50 minimum/\$225 maximum</b> per prescription paid by you
<b>Nonformulary brand</b> (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 <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 <b>\$125 minimum/\$375 maximum</b> per prescription paid by you
<b>Weight management</b>	After you meet the <b>deductible</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>





## MAINTENANCE MEDICATIONS

If you regularly take a medication to manage or prevent a condition, you must use CVS mail order, a local CVS retail pharmacy or select in-network pharmacies to fill a 90-day prescription. Select participating pharmacies include Costco and its mail pharmacies and Kroger-affiliated pharmacies.

To get the most current list, use the Pharmacy Locator on [caremark.com](https://www.caremark.com) to find a pharmacy with a "90-Day Supply Available."

### 1 Mail order

- Ask your doctor to send an electronic prescription to CVS Caremark by ePrescribe or call **1.800.378.5697**.
- Visit [caremark.com](https://www.caremark.com) to order 90-day prescription(s) online.
  - If you haven't registered yet as a member, it takes just a minute to do so: click on the "Order Prescriptions" link to get started, and then click "Request a Prescription with FastStart®."
- To receive help getting a 90-day prescription, please call the CVS Caremark Customer Care team toll-free at **1.866.490.0021**.

### How to refill mail order prescriptions

There are four ways to refill a prescription through CVS Caremark mail order:

- Go to [caremark.com](https://www.caremark.com).
- Call CVS Caremark's Customer Care team at **1.866.490.0021**.
- Mail in the refill slip that you received from a previous mail order.
- Sign up for automatic refills at [caremark.com](https://www.caremark.com).

### 2 CVS or select participating retail pharmacies

- Contact your doctor to request a new 90-day prescription.
- Arrange for your prescription(s) to be ready for pick-up on a specified date.

You may purchase two refills of a long-term medication at a retail store. If you do not use mail order, a local CVS pharmacy or a select in-network retail pharmacy to fill a 90-day supply, you will pay the full cost of the third refill when it is purchased at a non-participating retail pharmacy (exceptions may apply in certain states).



A list of drugs included in the Formulary is available online at [caremark.com](https://www.caremark.com) or by calling **1.866.490.0021**. Drugs are added to the list and removed from it throughout the year, which may impact your cost if your prescription is reclassified. Prescription costs are also subject to price changes from the manufacturer. When you are enrolled in the Health Savings Plan, you will receive select covered drugs deductible-free. If you have a question about the cost of a prescription, contact CVS Caremark at **1.866.490.0021**.

### **SAVE WITH GENERIC DRUGS**

You will save money when you purchase generic drugs instead of brand-name drugs, whenever possible. If you purchase a brand drug when a generic is available, either at retail or through CVS Caremark's mail order program, you'll pay a brand copayment plus the difference between the cost of the generic and the brand drug. Always ask your doctor to prescribe generic medications, if available.

### **DRUG UTILIZATION MANAGEMENT**

Ecolab wants to ensure that you and your covered family members obtain the right prescriptions at the right time. Therefore, we have worked with the pharmacists at CVS Caremark to put several programs in place. The following is a brief description of these features.

### Step therapy

Step therapy is a specific type of prescription authorization that requires your medical treatment to follow a series of steps. To ensure appropriate utilization, certain drugs to treat ongoing medical conditions, such as arthritis, will be reviewed to determine if alternative, cost-effective therapies have been tried before they will be covered. This ensures appropriate utilization of these medications.

### Quantity limits

There are limits to the amounts of certain drugs that our plan will cover. Quantity limits typically apply when the medicine is FDA-approved only for short-term use.

### Prior authorization

Certain medications require review to support medical necessity. Drugs selected to be included for prior authorizations have off-label (not approved by the FDA) uses or have the potential to be used inappropriately.

Prior authorization means that a review is performed on these medications to validate that they are medically necessary before these drugs will be covered. Because this information is not always available on the prescription, it may be necessary for CVS Caremark to contact your doctor before coverage can be approved under the plan.



## Caremark Cost Saver™ program

CVS Caremark and GoodRx have teamed up to provide a prescription drug discount solution that can help lower your out-of-pocket costs.

With the Caremark Cost Saver™ program, you will have automatic access to GoodRx's prescription pricing, so you pay lower prices, when available, on generic medications at the pharmacy counter.

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# Your Pre-65 Retiree Dental and Vision Benefits

Dental and vision benefits are available to pre-65 retirees, spouses/domestic partners and dependent children. **To be eligible for dental and/or vision coverage, you and your dependents must be enrolled in the Ecolab retiree medical plan.**

## Pre-65 Dental Plan

Ecolab offers dental coverage for eligible retirees and their dependents. The dental plan is administered by MetLife. The plan helps you pay for a wide range of dental expenses such as fillings and crowns at different reimbursement levels after the deductible is met.

With the dental plan, you may use any dentist, but if the dentist is not in the MetLife network, you will be responsible for any charges above what MetLife has agreed to pay.


Dental coverage	In- and out-of-network*
Annual deductible	\$50 per covered member; up to \$150
Preventive	100% (no deductible)
Basic	80% after deductible
Major	50% after deductible
Orthodontia	<ul style="list-style-type: none"> <li>For children only</li> <li>50% after deductible</li> <li>\$2,000 lifetime maximum per child</li> </ul>
Temporomandibular joint dysfunction (TMJ)	Covered under medical plan if medically necessary
Oral surgery	Covered under medical plan if medically necessary
Annual maximum benefit (excluding orthodontia)	\$1,500

\* 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.

## 2025 monthly dental premiums

Retiree (or spouse*) only	\$34.60
Child(ren) only*	\$43.37
Retiree + spouse*	\$73.11
Retiree (or spouse*) + child(ren)	\$77.97
Family	\$118.70

\* Retiree must be enrolled in Ecolab retiree health coverage (pre- or post-65) in order for family members to be eligible for Ecolab retiree health coverage (pre-or post-65).



### Get rewarded for preventive oral care!

Members who get a preventive exam and cleaning during the calendar year will see their annual maximum dental benefit increase by \$250 the next year. This increase can happen for two consecutive years. After two years, the benefit increase will cap, meaning it won't increase further even if preventive exams and cleanings continue annually.

#### HERE'S HOW IT WORKS

Each year, you can increase your annual maximum benefit amount by receiving a preventive exam and cleaning.

If you get a preventive exam and cleaning this year, your annual maximum will increase to \$1,750 next year. If you continue to get a preventive exam and cleaning the following year, your annual maximum will rise to \$2,000.

However, if you fail to receive a preventive exam and cleaning in any year, your annual maximum benefit will revert to the amount of the previous year.



# Pre-65 Vision Plan

Ecolab offers the vision plan option insured through EyeMed. The vision plan helps you pay a portion of the cost of vision expenses, such as annual exams and eyeglasses (lenses and frames) or contacts. The highest benefits are paid when you use providers in the EyeMed network.

EyeMed coverage	In-Network Member Cost	Out-of-Network Member Reimbursement
<b>Exam Services</b>		
<b>Eye Exam</b>	<b>\$10</b> copay	Up to <b>\$45</b>
<b>Eye Exam at PLUS Providers</b>	<b>\$0</b> copay for PLUS Providers	Not covered
<b>Retinal Imaging</b>	Up to <b>\$39</b>	Not covered
<b>Contact Lenses (instead of glasses)</b>		
<b>Contact Lenses</b>	<b>\$0</b> copay; <b>15%</b> off balance over <b>\$200</b> allowance	Up to <b>\$105</b>
<b>Contact Lenses at PLUS Providers</b>	<b>\$0</b> copay; <b>15%</b> off balance over <b>\$250</b> allowance	Up to <b>\$105</b>
<b>Frame (instead of contacts)</b>		
<b>Frame</b>	<b>\$0</b> copay; <b>20%</b> off balance over <b>\$200</b> allowance	Up to <b>\$100</b>
<b>Frame at PLUS Providers</b>	<b>\$0</b> copay; <b>20%</b> off balance over <b>\$250</b> allowance	Up to <b>\$100</b>
<b>Standard Plastic Lenses (instead of contacts)</b>		
<b>Standard Single Vision Lenses</b>	<b>\$20</b> copay	Up to <b>\$30</b>
<b>Standard Bifocal Lenses</b>	<b>\$20</b> copay	Up to <b>\$50</b>
<b>Standard Trifocal/Lenticular Lenses</b>	<b>\$20</b> copay	Up to <b>\$70</b>
<b>Standard Progressive</b>	<b>\$20</b> copay	Up to <b>\$50</b>
<b>Premium Tier 1-4 Progressive</b>	<b>\$20-\$20</b>	Up to <b>\$50</b>

Log into [EyeMed](#) (Code: ECOLAB) to see all plans included with your benefits.  
EyeMed reserves the right to make changes to the products available on each tier.

## 2025 monthly vision premiums

<b>Retiree (or spouse*) only</b>	<b>\$12.50</b>
<b>Child(ren) only*</b>	<b>\$6.38</b>
<b>Retiree + spouse*</b>	<b>\$17.90</b>
<b>Retiree (or spouse*) + child(ren)</b>	<b>\$18.88</b>
<b>Family</b>	<b>\$30.28</b>

*\* Retiree must be enrolled in Ecolab retiree health coverage (pre- or post-65) in order for family members to be eligible for Ecolab retiree health coverage (pre-or post-65).*

# Your Post-65 Retiree Health Coverage Options



You and/or your spouse/domestic partner age 65 and older will have the opportunity to enroll in individual health plans through a private Medicare exchange called Via Benefits. The private Medicare exchange allows you to select plans that are tailored to your individual health care needs by offering expanded plan options provided by insurance companies who are market leaders in your geography. When you enroll in medical coverage, you will also have a choice of optional prescription, dental and/or vision plans. You will pay your monthly premium directly to the insurance carrier.

## WHAT IS A PRIVATE MEDICARE EXCHANGE?

A private Medicare exchange is a service that helps Medicare-eligible individuals research and enroll in individual health plans that coordinate with their Medicare coverage. Private Medicare exchanges are different from the public exchanges associated with Health Care Reform because private exchanges are not operated or sponsored by the federal or any state government.

## DECISION SUPPORT THROUGH VIA BENEFITS

To help you choose and enroll in a new medical plan, Ecolab partners with Via Benefits, a WTW company. With the assistance of a licensed Benefits Advisor, you and your eligible spouse/domestic partner will receive personalized guidance to explore the plan options available to you and help you make informed and confident choices about your health plans. Via Benefits services are provided to you and your eligible family members at no cost.



## Learn more about Via Benefits

Call **1.866.202.9731** or go online to [My.ViaBenefits.com/Ecolab](https://My.ViaBenefits.com/Ecolab).

## WHAT TO EXPECT

As a retiree, you will receive a series of communications the year before you turn age 65. You also have the opportunity to view a pre-recorded webcast anytime at [My.ViaBenefits.com/Ecolab](https://My.ViaBenefits.com/Ecolab), to learn about your health benefits coverage options through Via Benefits.

## WHEN YOU NEED TO TAKE ACTION

A few months **before** you and/or your spouse/domestic partner turns age 65, you will need to actively enroll in a plan through Via Benefits. You must be enrolled in Medicare Parts A and B to enroll in a plan through Via Benefits.

While enrollment with Via Benefits isn't required, if you don't elect, you and your family members will not have coverage through Ecolab or Via Benefits effective the first of the month in which you turn 65.

## TRANSITIONING FROM COBRA TO POST-65 RETIREE COVERAGE

If you enroll in COBRA continuation and reach age 65 while on COBRA, you will be offered the one-time opportunity to enroll in post-65 retiree health coverage. **If you have family members enrolled in COBRA, they must enroll in Ecolab retiree health coverage at the same time**, otherwise, they will permanently lose their opportunity to enroll in Ecolab retiree health coverage (and HRA eligibility, if applicable) in the future.

**Retirees who are eligible for a grandfathered premium subsidy** from Ecolab will receive assistance to pay for their premiums through Ecolab's annual contribution to an account called a Health Reimbursement Arrangement (HRA). Retirees can use the account to be reimbursed for:

- Medical and prescription premiums, including Medicare Part B
- Out-of-pocket expenses, such as copayments and coinsurance

**Note:** Dental and vision expenses are not eligible for reimbursement.

If you and your spouse/domestic partner are age 65 or older, you are both eligible for financial support through HRA funds. **To receive HRA funds from Ecolab, you must enroll in medical coverage through Via Benefits. Any enrollment changes must also be processed through Via Benefits, NOT individual providers.** Your spouse must also enroll in medical coverage through Via Benefits to receive additional HRA funds. After you've enrolled, your HRA will automatically be set up as an account in your name by Via Benefits. For questions regarding HRA funds, please contact Via Benefits at **1.866.202.9731**.



## Plan ahead

Begin the Medicare and Via Benefits enrollment process 90 days PRIOR to reaching age 65 to avoid gaps in coverage.

- **Medicare enrollment:**

Call Social Security at **1.800.772.1213** or visit your local office.

- **Via Benefits enrollment:**

Call Via Benefits at **1.866.202.9731** to schedule an appointment with a licensed Benefits Advisor.



# Employee Assistance Program and the Retiree Death Benefit

## Confide, Ecolab's Employee Assistance Program

We're building a culture to support our associates mental health — along with promoting vitality, emotional well-being and productivity.

You may be dealing with emotional issues (such as anxiety or depression), having concerns about a family member's substance use or needing support (such as managing finances, legal or workplace-related issues).<sup>\*</sup> Knowing you have someone you can turn to is important. Confide will provide the guidance you need when you need it most.

Match you with a therapist who's right for you

- Find a therapist who has open appointments or can get you in to a virtual care appointment within 48 hours
- Quickly respond to your needs in a crisis situation
- Provide in-the-moment support with an on-staff clinician, and more

### Get help in real time:

- **It's convenient** – You can chat online or call us anytime day or night.
- **It's personal** – You'll get personalized support from a licensed support professional who will listen to your concerns and help find the right solution for your needs.
- **It's included in your plan** – You or anyone in your household can use this confidential service at no additional cost.

### 100% follow-up

After your initial call, Confide will check in with you to see if you're happy with your therapist or to provide additional support if needed.

**Get started at [myCigna.com](https://mycigna.com)**<sup>®</sup> (employer ID: Ecolab), or call **1.800.900.3791**.

<sup>\*</sup>Legal consultations related to employment matters are not available under this program.



Learn more about how the Confide EAP can help. Visit [mycigna.com](https://mycigna.com) (Employer ID: Ecolab), download the myCigna<sup>®</sup> app or call **1.800.900.3791**.

## Retiree death benefit

If you retired prior to December 31, 2021, you were eligible for a \$10,000 death benefit at no cost to you. Your \$10,000<sup>\*</sup> death benefit is payable to your beneficiary(ies) upon your death. You may designate or change your beneficiary online at [mybenefits.us.ecolab.com](https://mybenefits.us.ecolab.com) or by calling the Ecolab Benefits Center at **1.800.964.0265**.

The retiree death benefit is no longer offered to employees who retire after December 31, 2021.







<sup>\*</sup> If you retired from legacy Ecolab prior to July 1, 1993, your death benefit is \$5,000.






# For More Information

Use these handy contact lists as quick references for all of your retiree benefits resources.



Pre-65 retiree benefits				
For What	Vendor	Phone Number	Web Address	Mobile Apps*
Dental	MetLife	1.800.942.0854	<a href="https://mybenefits.metlife.com">mybenefits.metlife.com</a>	
Employee Assistance Program	Cigna	1.800.900.3791	<a href="https://myCigna.com">myCigna.com</a> (Enter employer ID: Ecolab)	
Medical	Cigna	1.800.900.3791	<a href="https://myCigna.com">myCigna.com</a> (Enter employer ID: Ecolab)	
Pre-65 retiree health plan enrollment, changes and premium billing	ThrivePass	1.866.855.2844	<a href="https://cobrapoint.benaissance.com">cobrapoint.benaissance.com</a>	No app available
Prescriptions	CVS Caremark	1.866.490.0021	<a href="https://caremark.com">caremark.com</a>	
Retiree death benefit (pre-12/31/2021 retirees only)	Ecolab Benefits Center	1.800.964.0265	<a href="https://mybenefits.us.ecolab.com">mybenefits.us.ecolab.com</a>	No app available
Summary Plan Descriptions	ThrivePass	1.866.855.2844	<a href="https://myecolabbenefitresources.com/retiree/">myecolabbenefitresources.com/retiree/</a>	No app available
Telemedicine	MDLIVE®	1.888.726.3171	<a href="https://MDLIVEforCigna.com">MDLIVEforCigna.com</a>	
Vision	EyeMed	1.844.409.3402	<a href="https://oe.eyemedvirtualbenefitfair.com">oe.eyemedvirtualbenefitfair.com</a> (Code: ECOLAB)	

\* You can easily access the apps by searching in the Apple® App Store® or Google Play® store.

## Post-65 retiree benefits

For What	Vendor	Phone Number	Web Address	Mobile Apps*
Medical, prescriptions, dental, vision	Via Benefits	1.866.202.9731	<a href="https://MyViaBenefits.com/Ecolab">MyViaBenefits.com/Ecolab</a>	
Retiree Death Benefit beneficiary designations and changes (pre-12/31/2021 retirees only)	Ecolab Benefits Center	1.800.964.0265	<a href="https://mybenefits.us.ecolab.com">mybenefits.us.ecolab.com</a>	No app available

## Other retirement benefits

For What	Vendor	Phone Number	Web Address	Mobile Apps*
Alumni information	Ecolab Community Relations	651.250.3159	<a href="https://ecolab.com/pages/ecolab-alumni">ecolab.com/pages/ecolab-alumni</a>	No app available
General Medicare information	Centers for Medicare and Medicaid Services	1.800.633.4227	<a href="https://medicare.gov">medicare.gov</a>	
Ongoing retiree support and Pension Plan	Retirement Specialist	1.877.854.6541	No web address available	No app available
Pension Payments	Northern Trust	1.866.252.5395	<a href="https://northerntrust.com/bppweb">northerntrust.com/bppweb</a>	No app available
Savings Plan - 401(k)	Fidelity	1.800.835.5091	<a href="https://netbenefits.com">netbenefits.com</a>	
Social Security/ Medicare enrollment	Social Security Administration	1.800.772.1213	<a href="https://ssa.gov/benefits/medicare">ssa.gov/benefits/medicare</a>	No app available

\* You can easily access the apps by searching in the Apple® App Store® or Google Play® store.

# Address changes

## COBRA OR RETIREE HEALTH BENEFITS ADDRESS CHANGES

- **COBRA or pre-65 retiree health benefits:**

Contact ThrivePass at **1.866.855.2844** or  
[tpa@thrivepass.com](mailto:tpa@thrivepass.com)

- **Post-65 retiree health benefits:** Contact

Via Benefits at **1.866.202.9731** or  
[MyViaBenefits.com/Ecolab](https://MyViaBenefits.com/Ecolab)

- **Retiree Death Benefit**

**(pre-12/31/21 retirees only):**

Contact the Ecolab Benefits Center at  
**1.800.964.0265** or [mybenefits.us.ecolab.com](https://mybenefits.us.ecolab.com)

- **Pension:** Call the Ecolab Pension Center at  
**1.877.854.6541**

– If you are receiving pension payments, you may update your address directly with Northern Trust at [northerntrust.com/bppweb](https://northerntrust.com/bppweb) or by calling the Benefit Payment Service Center at **1.877.651.9157**

- **401(k) Savings Plan:** Call Fidelity at **1.800.835.5091**

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This report was designed and printed  
by WBENC-certified firms. Printed using  
agri-based inks on FSC®-certified paper.

