

2026



Benefits Guide

U.S. Inpatriate COBRA participants

Use this guide to learn about your Ecolab 2026 COBRA options and choose the benefits that best meet your needs.

Your 2026 COBRA benefits



COBRA Open Enrollment

October 27 – November 11, 2025

You are not required to take action during COBRA Open Enrollment unless you wish to make changes to your current benefits. Your 2025 coverage will automatically continue.

Eligibility

As a COBRA participant, you are eligible to enroll or make changes to your medical, prescription drug, dental, and/or vision plan elections.

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



This guide is designed to provide you with information regarding your COBRA health benefits. For a full description of the plans, please refer to the Summary Plan Descriptions, which can be found at 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 cobra@thrivepass.com.

2026: Getting started



How to enroll

If you want to enroll or make changes to your COBRA benefits coverage for 2026, please visit cobrapoint.benaissance.com or contact ThrivePass at **1.866.855.2844** by the deadline provided on your *2026 COBRA Open Enrollment Notice*.

Paying for benefits

Paying for your COBRA benefits coverage is your responsibility. You will receive a monthly invoice from ThrivePass, and you have 30 days from the due date to pay your premium. ***If you do not pay the premium within the 30-day grace period, your COBRA coverage will terminate***, and you will lose your right to COBRA continuation.

Making changes during the year

The IRS limits the changes you can make to your coverage or the dependents you cover during the calendar year. You may not initiate a change during the year unless you have a qualified life event (e.g., a birth, divorce, marriage). You may request to discontinue COBRA coverage at any time. Cancellation of coverage will be processed effective the first of the month following the date on which the request is made.

What to expect for 2026

For 2026, your core benefits will remain the same. There are no changes to the medical or dental plan coverage, and only minor changes to the vision coverage.

Medical plan

Ecolab offers medical coverage insured by **Cigna Global Health**.

The medical plan offers:

- In-network preventive care services covered at 100% with no deductible
- Access to care in and outside the U.S. through Cigna Global Health Benefits
- Prescription drug coverage through Cigna Global Health Benefits
- Freedom to see the health care provider of your choice with no referral

How the plan works (outside the U.S.)

- 1 All preventive care is covered at 100%

With the exception of prescriptions:

- 2 The plan shares the cost of your nonpreventive medical care through coinsurance
- 3 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



**MEDICAL PLAN
COVERAGE INSURED BY
CIGNA GLOBAL HEALTH**

	International (outside of U.S.)	U.S. in-network	U.S. out-of-network
Preventive care	Plan pays 100%	Plan pays 100%	Plan pays 100%
Deductible	\$0 per covered member, up to \$0 family maximum	\$750 per covered member, up to \$2,250 family maximum	\$1,500 per covered member, up to \$4,500 family maximum
Coinsurance for nonpreventive medical care (i.e., primary care and specialist office visits, urgent care, hospital services, etc.)	Plan pays 80% , you pay 20% (after deductible)	Plan pays 80% , you pay 20% (after deductible)	Plan pays 60% , you pay 40% (after deductible)
Out-of-pocket maximum (includes deductible)	\$2,250 per covered member, up to \$6,750 family maximum	\$2,250 per covered member, up to \$6,750 family maximum	\$4,500 per covered member, up to \$13,500 family maximum



For more information

For questions or to find an in-network provider, call **1.800.441.2668** or visit cignaenvoy.com.

Cigna Global Telehealth

Health care should be fast and simple. Cigna Global Telehealth makes it easy to get 24/7 access to licensed doctors around the world for nonemergency health issues — no matter where you are.

Offered as part of your Cigna Global medical plan, Global Telehealth provides:

- An easy, convenient, and affordable alternative to doctor's office or clinic visits – with no deductibles or coinsurance payments.
- Around the clock access to a top doctor. (Note: Appointments are usually scheduled within 24 hours; however, it may take longer depending on language preference.)
- Flexible, real-time scheduling in the mobile app, so you can easily book an appointment at a time that works best for you.



How to use Global Telehealth

Call **1.800.441.2668**, visit cignaenvoy.com or download the CignaEnvoy® app from the Apple® App Store® or Google Play® Store. Global Telehealth is available 24/7/365, including holidays.



When to use Cigna Global Telehealth

- Video or phone consultations with a licensed doctor
- To get a diagnosis for nonemergency health issues
- Nonemergency pediatric care
- Prescriptions for common health concerns, when medically necessary
- Treating medical conditions like fever, rash, pain, and more
- Making preparations for an upcoming consultation
- Discussing a medication plan and potential side effects

Prescription drug coverage

Prescription drug benefits are included in your medical plan options (no need to enroll separately). Your cost for prescription drugs will depend on what type of prescriptions you need: generic, formulary, or nonformulary.

PRESCRIPTION DRUG COVERAGE INSURED BY CIGNA GLOBAL HEALTH

	International (outside of U.S.)	U.S. in-network	U.S. out-of-network
Generic	Plan pays 80% , You pay 20%	Retail: Plan pays 100% after \$30 copay (30-day supply) Mail Order: Plan pays 100% after \$90 copay (90-day supply)	Retail: Plan pays 80% , you pay 20% after deductible (30-day supply)
Formulary brand (“preferred list” of drugs)	Plan pays 80% , You pay 20%	Retail: Plan pays 100% after \$50 copay (30-day supply) Mail Order: Plan pays 100% after \$150 copay (90-day supply)	Retail: Plan pays 80% , you pay 20% after deductible (30-day supply)
Nonformulary brand (not on “preferred list”; generic equivalent or preferred drugs available)	Plan pays 80% , you pay 20%	Retail: Plan pays 100% after \$75 copay (30-day supply) Mail Order: Plan pays 100% after \$225 copay (90-day supply)	Retail: Plan pays 80% , you pay 20% after deductible (30-day supply)



For more information

If you have a question about the cost of a prescription or to find an in-network provider, call **1.800.441.2668** or visit cignaenvoy.com.

Dental plan



Ecolab's dental plan provides the comprehensive coverage necessary to help you and your family maintain good dental health. The benefit is insured by Cigna Global Health Benefits, and you have the flexibility to see any dentist you choose.

DENTAL COVERAGE PROVIDED BY CIGNA GLOBAL HEALTH

	In- and out-of-network
Annual deductible	Associate only: \$50 All other coverage tiers: \$50 per person to a maximum of \$150
Preventive	100% (no deductible), 2 exams per year
Basic	80% after deductible
Major	50% after deductible
Orthodontia	<ul style="list-style-type: none"> • For children only • 50% after deductible • \$2,000 lifetime maximum per child
Annual maximum benefit (excluding orthodontia)	\$1,500 per person



For more information

To learn more about dental coverage, call **1.800.441.2668** or visit cignaenvoy.com.



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 insured by Cigna Global Health Benefits.

VISION COVERAGE INSURED BY CIGNA GLOBAL HEALTH

	International (outside of U.S.)	U.S. in-network	U.S. out-of-network
Exam (once every 12 consecutive months)	Plan pays 80% ; you pay 20%	\$10 copay	Plan pays 100% ; up to \$40
Lenses (one pair every 12 consecutive months)	Plan pays 80% ; you pay 20%	\$10 copay	Up to \$30 allowance
Frames & contact lenses (one pair every 12 consecutive months)	Plan pays 100% ; up to \$150	Plan pays 100% ; up to \$150	Plan pays 100% ; up to \$120



For more information

To learn about additional discounts and a complete list of covered services, call **1.800.441.2668** or visit cignaenvoy.com.



2026 COBRA premiums



	Monthly COBRA Premium
MEDICAL & PRESCRIPTION	
Cigna International Plan	
Associate Only	\$1,020.24
Associate + Spouse/Domestic Partner	\$2,174.01
Associate + Child(ren)	\$2,244.85
Family	\$2,993.06
DENTAL	
Cigna International Dental Plan	
Associate Only	\$40.00
Associate + Spouse/Domestic Partner	\$79.35
Associate + Child(ren)	\$112.95
Family	\$152.90
VISION	
Cigna International Vision Plan	
Associate Only	\$4.81
Associate + Spouse/Domestic Partner	\$9.90
Associate + Child(ren)	\$10.19
Family	\$14.21

International Employee Assistance Program

The Cigna Envoy International Employee Assistance Program (IEAP) can help with navigating through big events in your life, but it's also there to help find solutions to more routine tasks. Live assistance is always available, free, and confidential. As an employee, you and your family have access to confidential assistance with any work, personal, or family issue. Any time, any day, you can contact the service for live assistance, including: in-the-moment telephonic support and short-term professional counseling. With in-the-moment telephonic support, callers will be speaking with a counselor immediately.



You're supported worldwide:

- Available 24 hours a day, 7 days a week, 365 days a year
- Access available worldwide by phone, email, or web
- Access to 6 face-to-face sessions with a counselor
- Work/life service referrals to local resources to assist with legal, financial, child care, or eldercare issues
- Provides information and counseling on any work, personal, or family issue that matters to you
- No cost to you to use the service
- Support available in your language





How to Access

- 1 Visit cignaenvoy.com, call **1.800.441.2668** or download the Cigna Envoy® app from the Apple® App Store® or the Google Play® Store.
- 2 In the '**Customer**' area, click 'Login' if you already have a Cigna Envoy user name and password or 'Register' to follow the steps to create a user name and password.
- 3 Hover over the '**Toolkit**' tab at the top of the page.
- 4 Click '**Health and Wellbeing**'.
- 5 Click '**International Employee Assistance Program**'.
- 6 Scroll to the bottom of the page.
- 7 Click to access the International Employee Assistance Program website.

Contact Information

Ecolab’s COBRA administrator, ThrivePass, is available to answer enrollment questions. Please contact the providers below directly for claims or coverage information.

THRIVEPASS
cobrapoint.benaissance.com
1.866.855.2844
 Monday - Thursday 7:30 a.m. – 5:30 p.m. Central Time;
 Friday 7:30 a.m. – 5:00 p.m. Central Time
cobra@thrivepass.com

	Vendor	Phone	Web Address	Mobile Apps*
Dental	Cigna Global Health	1.800.441.2668	cignaenvoy.com	
International Employee Assistance Program	Cigna Global Health	1.800.441.2668	cignaenvoy.com	
Medical and Prescription Drug	Cigna Global Health	1.800.441.2668	cignaenvoy.com	
Summary Plan Descriptions	ThrivePass	1.866.855.2844	thrivepass.com/ecolab-benefit-resources	No app available
Vision	Cigna Global Health	1.800.441.2668	cignaenvoy.com	

*You can easily access the apps by searching in the Apple® App Store® 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 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 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.