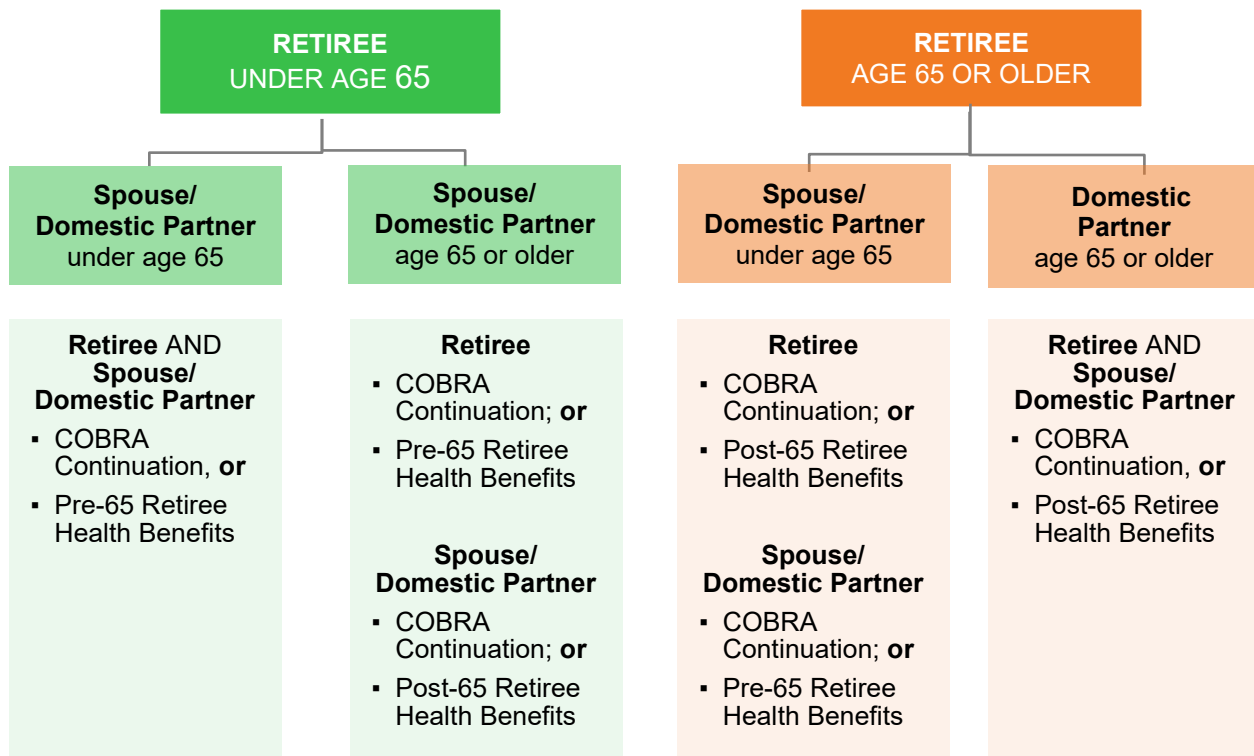


## Health Care Coverage Options After Retirement

Your Retiree Health coverage options available are based on your age and your eligible family members' ages. These coverage options are described in the chart below and are explained in the next sections.



*Note: Dependent children are also eligible*

## GENERAL COBRA INFORMATION

If you are enrolled in the Ecolab medical, prescription, dental and/or vision plans, or health care FSA, *your active coverage automatically continues through the end of the month in which your employment ends.*

You have the option to continue health benefits through COBRA Continuation for up to 18 months. If you elect to continue your benefits through COBRA Continuation, you will pay the full monthly premium cost plus a 2% administration fee. A COBRA Continuation packet will be mailed to your home address from Ecolab's COBRA Administrator, ThrivePass, **following** your Retirement Date and you will have 60 days to elect COBRA Continuation. The deadline will be explained in your COBRA Continuation packet.

# My TOTAL REWARDS

Once coverage has been elected and your initial premium has been paid, your coverage will be reinstated retroactive to the first day of the month following the date of retirement so that there is no lapse in coverage.

**If you are age 65 or older or once you turn age 65, COBRA Continuation will become secondary to Medicare Parts A and B.** Please see the “*Important Information Regarding Medicare*” section later in this guide.

Once your COBRA election and payment have been received, it will take approximately two weeks for coverage to be reinstated retroactively at the insurance companies. You may cancel COBRA Continuation at any time by contacting the ThrivePass at **1.866.855.2844** or via email at [tpa@thrivepass.com](mailto:tpa@thrivepass.com).

**If you enroll in COBRA Continuation coverage at retirement, you will have one final opportunity to enroll in Retiree Health benefits when your COBRA coverage ends.**

## SEVERANCE COBRA SUBSIDY

If you are eligible for severance benefits, you will be offered COBRA Continuation (***secondary to Medicare, if over age 65***) at active employee rates during your severance period (but in no event longer than 52 weeks).<sup>\*</sup> At the end of your severance period, you may continue your benefits for the remainder of the 18-month COBRA period by paying the full monthly premium cost plus a 2% administration fee, or you may elect Retiree Health coverage if you meet eligibility requirements.

*\*You must elect COBRA Continuation to continue coverage during severance at active employee rates.*

## Retiree Benefits Eligibility

If you are at least age 55 with 10 years of service or are at least age 62 as of your Retirement Date, you will have the option to enroll in Retiree Health coverage, including medical, prescription, dental and vision benefits.

**If you are a legacy Nalco employee** and you compete with Ecolab by performing services for one of Ecolab’s competitors or misusing intellectual property, you and your spouse/domestic partner/dependents will lose eligibility for Ecolab’s retiree coverage and you will not be able to participate in the retiree coverage at any point in the future. Refer to the Summary Plan Descriptions available on [mybenefits.us.ecolab.com](http://mybenefits.us.ecolab.com) for additional information.

## PRE-65 RETIREE PLAN INFORMATION

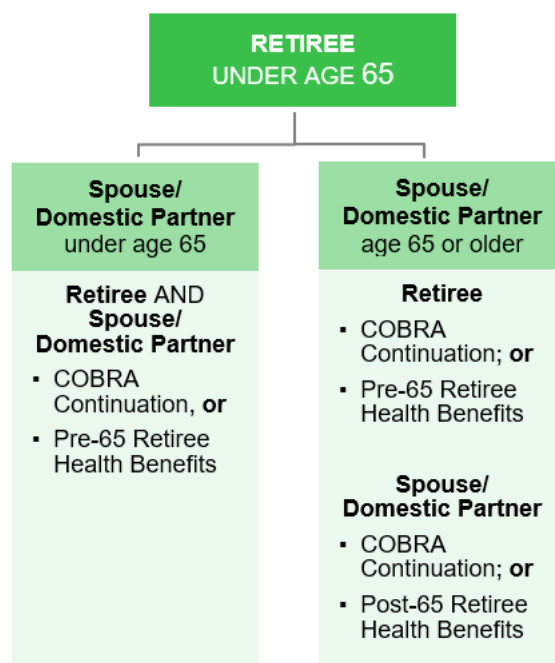
You will receive additional enrollment information from ThrivePass, including current medical plan rates and deadlines for enrollment following your retirement.

Under the Pre-65 Retiree Plan, **enrollment in retiree medical coverage is required** to be eligible for optional retiree dental and/or vision coverage.

The [Retiree Benefits Guide](#), along with [Monthly Benefit Rates](#) for COBRA and the Pre-65 Retiree Plan, are available in the My Resource Library at *My Benefits* - [mybenefits.us.ecolab.com](http://mybenefits.us.ecolab.com), or by calling ThrivePass at 1.866.855.2844, or via email at [tpa@thrivepass.com](mailto:tpa@thrivepass.com).

After completing your enrollment, you will be billed monthly by ThrivePass. The monthly invoice will be mailed to your home address.

If you enroll in COBRA Continuation coverage, you will have one final opportunity to enroll in Retiree Health Benefits when your COBRA coverage ends.



*Note: Dependent children are also eligible*

**If you do not enroll in Pre-65 Health coverage within 60 days of your retirement or COBRA Coverage end date, you will NOT be eligible to enroll at a later time.**

## Transitioning from Active to COBRA or Pre-65 Retiree Coverage

It generally takes 2-3 weeks for your COBRA Continuation or Pre-65 Retiree coverage to be updated by the insurance carriers. Plan ahead by refilling any maintenance medications you have before you retire so you don't need a refill during the transition of your coverage. If you do need a prescription or healthcare services in the meantime, you may need to pay up front and file a claim for reimbursement after your coverage has been reinstated retroactively.

If you need emergency medical services before your coverage has been reinstated, notify your provider that you are transitioning from active coverage and your coverage will be reinstated retroactively within a few weeks. You can submit your claim for services once your coverage is reinstated retroactively.

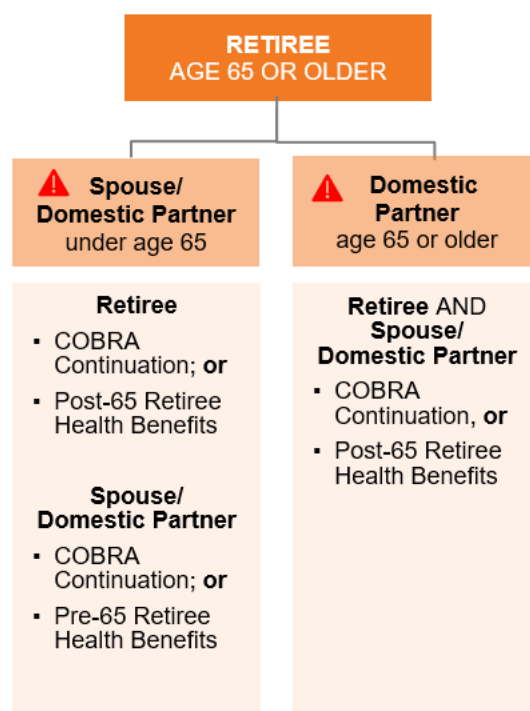
## POST-65 RETIREE PLAN INFORMATION

Post-65 retirees are provided the opportunity to enroll in medical and prescription drug plans through a private Medicare marketplace, called Via Benefits, which provides personalized guidance to assist you in choosing and enrolling in individual Medicare supplemental plans that are tailored to your individual health needs. You will also have access to optional dental and vision plans through Via Benefits when medical coverage is elected. You will pay your monthly premiums directly to the insurance carriers.

Please refer to [www.my.viabenefits.com/ecolab](http://www.my.viabenefits.com/ecolab) for the following information:

- **Anytime Webcast.** This 30-minute pre-recorded presentation provides an overview of the private exchange and enrollment process.
- **Plan Options and Pricing.** Select the “Shop and Compare” option to review plan options and pricing. Please note premiums, coverage and plan availability are subject to change throughout the year.
- **Enrollment Guide.** This guide provides additional information on the enrollment process. You may also request a hard copy by calling an Ecolab Retirement Specialist at **1.877.854.6541**.

**⚠️ Refer to “Important Information for Spouse, Domestic Partner and/or Dependent Child(ren) Coverage” on the next page for additional details and coverage limitations.**



\* Dependent children are also eligible

If you are a grandfathered retiree eligible for a premium subsidy, Ecolab will make an annual contribution to an account in your name, called a Health Reimbursement Arrangement (HRA), to offset the cost of your medical and prescription drug premiums. You may also use the HRA to reimburse yourself for out-of-pocket expenses such as deductibles and coinsurance. You must be enrolled in a medical plan through Via Benefits to be eligible for HRA funds from Ecolab. Please contact an Ecolab Retirement Specialist at **1.877.854.6541** to confirm your grandfather status and eligibility for HRA funds from Ecolab.

## POST-65 RETIREE PLAN INFORMATION (CONTINUED)

It is important that you begin the Medicare and Via Benefits enrollment process 90 days **PRIOR to retirement** to avoid any gaps in coverage. You cannot enroll in a Via Benefits individual Medicare supplemental plan unless you are enrolled in Medicare.

To enroll, call Via Benefits at **1.866.202.9731** and request to speak with a licensed Benefits Advisor.

If you enroll in COBRA Continuation coverage, you will have one final opportunity to enroll in the retiree benefits plan when your COBRA coverage ends.

If you do not enroll within 60 days of your retirement or COBRA Coverage end date, whichever is later, you will not be eligible for Ecolab Post-65 Retiree Health coverage (or HRA funding, if applicable) in the future.



## IMPORTANT COVERAGE INFORMATION FOR FAMILY MEMBERS

- **Enrollment Period:** When you enroll in Ecolab Retiree Health coverage, you will have a **one-time opportunity** to enroll your eligible family members (spouse, domestic partner and/or children). Retiree Health coverage for family members, including new family members, cannot be added at a later date. \*
- **Retiree Must Be Enrolled:** You, the retiree, must be enrolled in Ecolab Retiree Health coverage (Pre- or Post-65 Plans) in order for your family members to be eligible for Ecolab Retiree Health Coverage (Pre- or Post-65 Plans).
- **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.
- **Premium Payments:** Your family members will pay their medical premiums directly to Thrive Pass under the Pre-65 Retiree Plan, or directly to the insurance carrier under the Post-65 Plan.

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

## IMPORTANT INFORMATION REGARDING MEDICARE

### When should you enroll in Medicare?

If you will be age 65 or older when you retire, you should begin the Medicare enrollment process **90 days PRIOR to your retirement or as soon as possible.**

**Once you retire and are age 65 or older, Medicare will become your primary coverage and Ecolab COBRA or Post-65 Retiree Health coverage (through Via Benefits) will become your secondary coverage.**

- Coordination of benefits with Medicare is based on eligibility for Medicare Parts A and B even if you are not enrolled in Medicare. This means that COBRA won't pay for certain expenses that would be covered by Medicare.
- You must be enrolled in Medicare Parts A and B to enroll in Post-65 Retiree Health Care coverage through Via Benefits – see the Medicare contact information in the blue box on this page.

If you need to enroll in Medicare Part A and/or Part B, refer to **[www.ssa.gov/benefits/medicare](http://www.ssa.gov/benefits/medicare)** for enrollment options and information, call Social Security at **1.800.772.1213** or visit your local Social Security office (call for appointment).

To request completion of the employer portion of the Medicare Part B enrollment form (CMS L564), call the Ecolab Benefits Center at **1.800.964.0265** or chat from the **[My Benefits portal](https://mybenefits.us.ecolab.com)** ([mybenefits.us.ecolab.com](https://mybenefits.us.ecolab.com)). The completed form will be uploaded to your Employee File on the My Benefits portal. If requested, a hard copy will also be sent via U.S. mail. You will need to submit the completed form to your local Social Security office along with your enrollment application.

### Working past 65

- If you continue working past 65 and enroll in Medicare Part A which is generally free, **you can no longer actively contribute to a Health Savings Account (HSA) or receive HSA contributions from Ecolab (if applicable).** You can wait to enroll in Medicare Part B until your active coverage ends.
- If you wait to sign up for Medicare Part A after you become eligible, Medicare includes up to six months of retroactive coverage. If you are retroactively enrolled in Medicare Part A, you could be penalized after the fact if you or Ecolab contributed to your HSA during those months. To avoid this, you should stop contributing to your HSA six months in advance of your application through Social Security.

### COBRA and Medicare Effective Dates

- **COBRA Continuation:** If you elect COBRA, your coverage (*secondary to Medicare*) will be reinstated **retroactive** to the first day of the month following your retirement.
- **Medicare and Post-65 Retiree Health coverage:** Coverage is **NOT Retroactive**. Therefore, it's important that you begin the Medicare enrollment process 90 days in advance or as soon as possible.

## Group Life Insurance Benefits

Coverage ends on the last day of the month in which your employment ends. You may continue your Life Insurance coverage with Prudential at the active employee premium rate. Prudential will mail a Life Insurance continuation packet to your home address after your Retirement Date. To continue your coverage, you must complete and return the Group Term Life Insurance Continuation form provided in the continuation packet to Prudential by the deadline provided.

If you complete and return your continuation form with the initial payment by the deadline provided, your Life Insurance coverage will be reinstated back to the first of the month following your Retirement Date. You may cancel your Life Insurance continuation coverage at any time by contacting Prudential at **1.800.778.3827**.

## Pre-Tax Flexible Spending Accounts

Contributions to your **Health Care or Limited Purpose Flexible Spending Account (FSA)** will continue through the end of the month in which you retire. You may use the funds in your account to pay for eligible expenses you incurred through the end of that month.

**For example:** If you retire on September 1, you can use your Health Care FSA for eligible expenses through September 30.

If you have unused contributions at the time of your retirement and have not incurred eligible expenses prior to the end of the month in which you separate, you may continue your Health Care or Limited Purpose FSA by contributing after-tax contributions through COBRA Continuation. This will allow you to use the funds in your account to pay for eligible expenses you incur after the end of the month in which you retire. Health Care or Limited Purpose FSA Continuation information will be included in the COBRA Continuation packet mailed to your home address. If you elect COBRA Continuation, you are also able to use any carryover amount (up to \$500) during your COBRA Continuation period.

Contributions to your **Dependent Day Care FSA** will end on your Retirement Date. You may use the account only to pay for eligible expenses incurred before your Retirement Date. There is no carryover for Dependent Day Care FSA.

The final claim deadline to submit eligible expenses is March 31 of the year following the year in which you retire. For example, if you retire in 2025, the final claim deadline to submit 2025 eligible expenses is March 31, 2026. This deadline applies to Health Care, Limited Purpose and Dependent Day Care FSAs.



## Health Savings Account (HSA)

If you have an HSA with HSA Bank (through your medical plan with Cigna), your HSA balance is yours to keep. Funds deposited into your HSA automatically carry over from year to year.

You can continue to use your HSA dollars to pay for qualified medical expenses for you and your eligible dependents during your retirement.

HSA dollars can also be used to pay certain Retiree Health premiums. In general, you cannot make additional contributions to your HSA once you are no longer covered by a qualified High Deductible Health Plan, such as the Ecolab Health Savings Account Medical Plan. Any HSA Bank account administrative fees will be deducted from your HSA account.

You may close your account with HSA Bank or keep your HSA open at HSA bank. Funds returned to you by HSA Bank are considered distributions and may be subject to tax penalties unless you have incurred qualified medical expenses exceeding the distribution or the HSA funds are deposited into another HSA within 60 days (an HSA “rollover”).

**For questions about your HSA, please contact Cigna at 1.800.900.3791.**

## Short-Term (STD) and Long-Term Disability (LTD)

STD and LTD coverage will end on your Retirement Date. However, if you are under Social Security Normal Retirement Age (SSNRA) and considered disabled by your medical professional on your Retirement Date, LTD benefits may continue until the earlier of SSNRA or until you are no longer considered disabled.

## Employee Stock Purchase Plan

If you participate in the Employee Stock Purchase plan, you may choose to close your account or leave your account open and begin paying account fees after retirement. Ecolab will no longer pay the account fees once you retire.

Your payroll contributions through Ecolab end on your Retirement Date. Share purchases from payroll contributions are normally made the month after the payroll deduction is taken. If you are making payroll contributions, your last share purchase will be made at Computershare the month after you retire.

**For information about your account, please call Computershare at 1.866.657.8331.**

**\* Outside of the United States, call 1.732.491.0574.**

**For example:** If you retire on June 30, the purchase for any deductions taken in June will be processed and posted to your account mid- to late July.