2027 Benefits Guide

U.S. Inpatriate COBRA participants



Look inside to learn more

Benefits Overview

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Use this guide to learn about your Ecolab 2027 COBRA options and choose the benefits that best meet your needs.

Your 2027 COBRA Benefits

COBRA Open Enrollment

October 26 – November 10, 2026

You are not required to take action during COBRA Open Enrollment unless you wish to make changes to your current benefits. Your 2026 coverage will automatically continue.

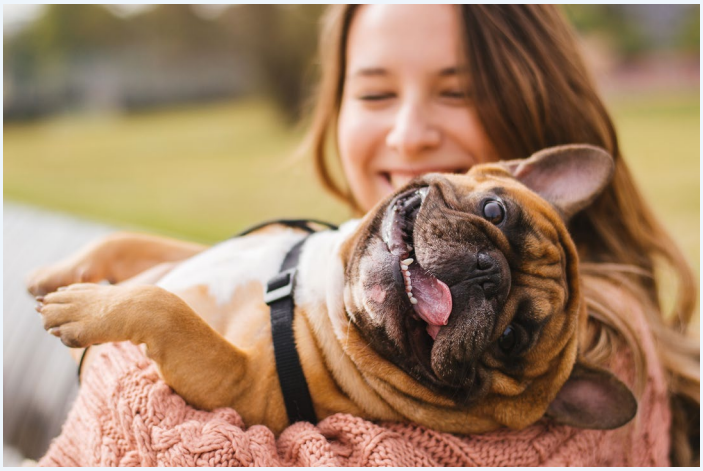
ELIGIBILITY

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 that 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****.*



2027: Getting Started

HOW TO ENROLL

If you want to enroll or make changes to your COBRA benefits coverage for 2027, please visit **nexus.thrivepass.com** or contact ThrivePass at **1.866.855.2844** by the deadline provided on your *2027 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 2027

For 2027, your core benefits will remain the same. There are no changes to medical, dental or vision coverage.

Read on to learn more about your medical, prescription, dental, and vision plan options.

Medical Plan

In this section

- Cigna Global Health Plan
- How the Plan Works
- Telehealth



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Ecolab offers medical coverage insured by Cigna Global Health.

The 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 (INSIDE THE U.S.)

1. All preventive care is covered at 100%

With the exception of prescriptions

2. You pay the full cost of all nonpreventive care until you reach your deductible
3. After you meet your deductible, the plan shares the cost of your nonpreventive care through coinsurance
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.

Medical Plan Coverage Insured by Cigna Global Health

Plan features	International (outside the 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	**$1,000** per covered member, up to **$3,000** family maximum	**$2,000** per covered member, up to **$6,000** 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	**$3,000** per covered member, up to **$9,000** family maximum	**$6,000** per covered member, up to **$18,000** family maximum

For more information

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

Telehealth

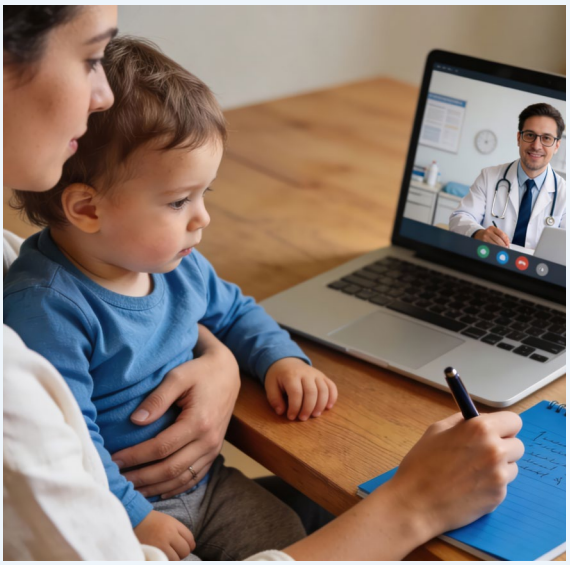
Health care should be fast and simple. Cigna Telehealth makes it easy to get 24/7 access to licensed doctors around the world for nonemergency health issues — no matter where you are.

Offered as part of your Cigna Global medical plan, 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 TELEHEALTH

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



WHEN TO USE 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



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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 the 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



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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	• 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



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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 the 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.**

2027 COBRA Premiums



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	Monthly COBRA Premium
MEDICAL & PRESCRIPTION	
Cigna International Plan	
Associate Only	$1,119.72
Associate + Spouse/Domestic Partner	$2,385.97
Associate + Child(ren)	$2,463.72
Family	$3,284.88
DENTAL	
Cigna International Dental Plan	
Associate Only	$42.00
Associate + Spouse/Domestic Partner	$83.31
Associate + Child(ren)	$118.61
Family	$160.55
VISION	
Cigna International Vision Plan	
Associate Only	$5.28
Associate + Spouse/Domestic Partner	$10.87
Associate + Child(ren)	$11.18
Family	$15.60



International Employee Assistance Program



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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 six 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 username and password or 'Register' to follow the steps to create a username 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:

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

nexus.thrivepass.com | COBRA@thrivepass.com

Please contact the providers below directly for claims or coverage information.

	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® store.*

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.