

2027 Benefits Guide

*Nalco Puerto Rico
COBRA participants*

ECOLAB®



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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

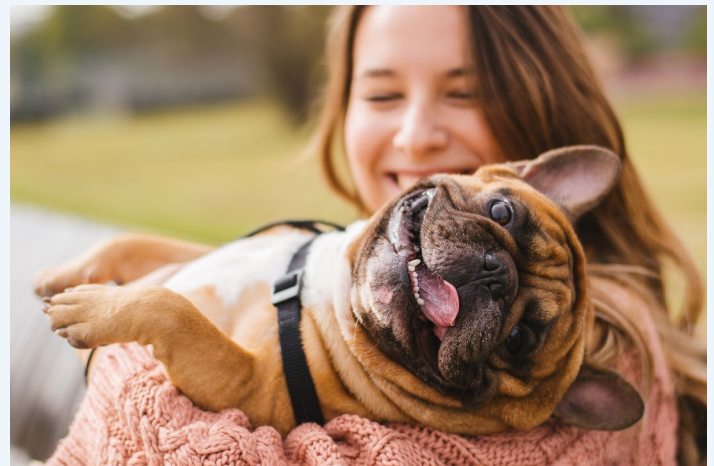
You are not required to take action during COBRA Open Enrollment unless you wish to make changes to your current benefits. Your 2026 coverage will automatically continue.

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 or to the amount you pay for these plans.

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

Medical Plan

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Ecolab offers medical coverage insured by the Medical Card System (MCS).

The plan offers:

- In-network preventive care services covered at 100% with no deductible
- Access to care in Puerto Rico
- Prescription drug coverage through MCS
- Freedom to see the health care provider of your choice with no referral



Medical Coverage Insured by Medical Card System (MCS)

	In-network	Out-of-network
Preventive care	Plan pays 100% ; not subject to deductible	You pay 100% at time of service; MCS will reimburse based on the rate agreed with the network provider minus any copay or coinsurance
Deductible	\$100 per covered member, up to \$300 family maximum	\$100 per covered member, up to \$300 family maximum
Out-of-pocket maximum (includes deductible)	\$6,350 per covered member, up to \$12,700 family maximum	\$6,350 per covered member, up to \$12,700 family maximum
Office visit – generalist	Plan pays 100% after \$10 copay	You pay 100% at time of service; MCS will reimburse based on the rate agreed with the network provider minus any copay or coinsurance
Office visit – specialist	Plan pays 100% after \$15 copay	You pay 100% at time of service; MCS will reimburse based on the rate agreed with the network provider minus any copay or coinsurance



Medical Coverage Insured by Medical Card System (MCS)

	In-network	Out-of-network
Office visit – subspecialist	Plan pays 100% after \$20 copay	You pay 100% at time of service; MCS will reimburse based on the rate agreed with the network provider minus any copay or coinsurance
Inpatient hospital	Plan pays 100% after \$200 copay	You pay 100% at time of service; MCS will reimburse based on the rate agreed with the network provider minus any copay or coinsurance
Mental health/ substance use disorder	Outpatient: Plan pays 100% after \$15 copay Inpatient: Plan pays 100% after \$200 copay	You pay 100% at time of service; MCS will reimburse based on the rate agreed with the network provider minus any copay or coinsurance
Emergency care	Accident: Plan pays 100% Illness: Plan pays 100% after \$75 copay	You pay 100% at time of service; MCS will reimburse based on the rate agreed with the network provider minus any copay or coinsurance
Urgent care	Plan pays 100% after \$35 copay	You pay 100% at time of service; MCS will reimburse based on the rate agreed with the network provider minus any copay or coinsurance



For more information

For questions, to find an in-network provider, or to price a prescription, call MCS at **1.888.758.1616** or visit mcs.com.pr.

Prescription Drug Coverage

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

Prescription Drug Coverage Provided by MCS

	In-network	Out-of-network
Generic	Retail: Plan pays 100% after \$7 copay (30-day supply) Mail Order: Plan pays 100% after \$14 copay (90-day supply)	You pay 100% at time of service; MCS will reimburse based on the rate agreed with the network provider minus any copay
Formulary brand ("preferred list" of drugs)	Retail: You pay 15% coinsurance with a \$20 minimum copay (30-day supply) Mail Order: Plan pays 100% after \$30 copay (90-day supply)	You pay 100% at time of service; MCS will reimburse based on the rate agreed with the network provider minus any copay
Nonformulary brand (not on "preferred list"; generic equivalent or preferred drugs available)	Retail: Plan pays 85% after 15% coinsurance; \$20 minimum copay (30-day supply) Mail Order: Plan pays 85% after 15% coinsurance; \$40 minimum copay (90-day supply)	You pay 100% at time of service; MCS will reimburse based on the rate agreed with the network provider minus any copay
Specialty drugs	Plan pays 70% after 30% coinsurance; \$200 maximum copay	You pay 100% at time of service; MCS will reimburse based on the rate agreed with the network provider minus any copay
Oral chemotherapy	Plan pays 95% after 5% coinsurance	You pay 100% at time of service; MCS will reimburse based on the rate agreed with the network provider minus any copay



For more information

For questions, to find an in-network provider, or to price a prescription, call MCS at **1.888.758.1616** or visit mcs.com.pr.

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 dental plan is insured by Delta Dental, and you have the flexibility to see any dentist you choose.

Dental Coverage Provided by Delta Dental

	Benefit level
Annual deductible	Associate only: \$0 All other coverage tiers: \$0 per person
Preventive	100% (no deductible), 2 exams per year
Basic	100% after deductible
Major	60% after deductible
Orthodontia	<ul style="list-style-type: none"> For children under age 19 50% after \$50 orthodontia deductible \$1,000 lifetime maximum per child
Implants	50% after deductible
Annual maximum benefit (excluding orthodontia)	\$1,200 per person



For more information

Call Delta Dental at **1.866.622.6120** or go to **deltadental.com** to learn more about dental coverage.

Vision Plan



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Ecolab offers coverage to help you pay vision expenses, such as annual exams, eyeglasses (lenses and frames) or contacts. The benefit is insured by EyeMed.

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 EyeMed network. By using a network provider, you may also receive discounts for services otherwise not covered by the vision plan (e.g., sunglasses, laser vision correction).



VISION COVERAGE INSURED BY EYEMED

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



For more information

To find a provider in the EyeMed network, visit [EyeMed](#) (Code: ECOLAB) or call **1.833.918.1259**.

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Monthly COBRA Premium	
MEDICAL & PRESCRIPTION	
MCS Medical Plan	
Associate Only	\$216.14
Associate + Spouse/Domestic Partner	\$432.41
Associate + Child(ren)	\$604.16
Family	\$604.16
DENTAL	
Delta Dental Plan	
Associate Only	\$20.12
Associate + Spouse/Domestic Partner	\$40.26
Associate + Child(ren)	\$55.55
Family	\$55.55
VISION	
EyeMed Vision Plan	
Associate Only	\$12.75
Associate + Spouse/Domestic Partner	\$18.26
Associate + Child(ren)	\$19.26
Family	\$30.89



Employee Assistance Program (EAP)



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The 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
- EAP 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, depression, 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
- **Legal assistance:** two 30-minute consultations and up to 25% discount on select fees*
- **Financial management:** two 30-minute consultations
- And more!

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



For more information

Learn more about how the EAP can help. To speak with an advocate, call **1.888.758.1616** if enrolled in the MCS medical plan. For those not enrolled, call Cigna Confide at **1.800.900.3791**.

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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	Delta Dental	1.866.622.6120	deltadental.com	
Employee Assistance Program (if enrolled in the MCS medical plan)	Medical Card System (MCS)	1.888.758.1616	mcs.com.pr	
Employee Assistance Program (if NOT enrolled in the MCS medical plan)	Confide	1.800.900.3791	myCigna.com (Employer ID: Ecolab)	
Medical and Prescription Drug	Medical Card System (MCS)	1.888.758.1616	mcs.com.pr	
Summary Plan Descriptions	ThrivePass	1.866.855.2844	thrivepass.com/ecolab-benefit-resources	No app available
Vision	EyeMed	1.833.918.1259	member.eyemedvisioncare.com/ecolab	

*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.