2027 Benefits Guide

Retiree

ECOLAB®



Look inside to learn more

Welcome to your 2027 Retiree Benefits Guide



Your 2027 Ecolab Retiree Health Benefits

Pre-65 Medical

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Contact Information

Questions?

Visit the **Contact Information page** for additional support.

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

Online:
The ThrivePass Member Self-Service Portal (Member Portal) is available 24 hours a day, seven days a week.

FIRST-TIME USER REGISTRATION

1. Go to **nexus.thrivepass.com** and click "New User Registration."
2. Enter the Registration Code you received from ThrivePass and click "Submit Registration." (If you don't have the Registration Code, call ThrivePass at **1.866.855.2844** for assistance.)
3. Follow the three-step process to establish your login credentials.
4. Log on to your account and follow the online instructions to enroll.

Phone:
If you need further assistance, call ThrivePass 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. Central Time.

Post-65

If you and/or your spouse are age 65 or older, contact Via Benefits at **1.866.202.9731** 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 **My.ViaBenefits.com/Ecolab**.

- You must be enrolled in Medicare Parts A and B to enroll in a plan through Via Benefits.
- 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.
- If you elect COBRA continuation, coverage is secondary to Medicare.

WHAT IF I DON'T TAKE ACTION?
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. 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.

Your 2027 Ecolab Retiree Health Benefits



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This guide provides an overview of the benefits available to Ecolab retirees as of January 1, 2027. It 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**. 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**.

Where this guide and the official plan documents vary, the official plan documents are the final authority. Neither this guide 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 guide for future reference.

Your Retiree Health Benefit Options

Pre-65 health benefits	Post-65 health benefits
▪ Ecolab offers medical, prescription, dental, and vision **group plan coverage** to retirees and spouses/domestic partners who are under age 65 and dependent children. ▪ To be eligible for dental and/or vision coverage, you must be enrolled in Ecolab's retiree medical/prescription plans.	▪ Retirees and/or spouses/domestic partners age 65 and older are eligible to enroll in **individual plan coverage** through a private, individual Medicare exchange called Via Benefits. ▪ You may select medical and prescription plans that meet your individual health care needs, and optional dental and/or vision plans are also available.



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 (age 26 and below) will continue coverage under the Ecolab retiree group plan until your spouse reaches 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

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

EXTENDED DISABLED DEPENDENT COVERAGE

To be eligible for Extended Disabled Dependent Coverage, the following requirements must be satisfied:

- 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 of 26, when requested, a Verification of Handicapped/Disabled Dependent Eligibility Form must be completed and submitted to each benefit plan administrator for approval.



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 2027, call ThrivePass at **1.866.855.2844**.

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** 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. Central Time.

Pre-65 Medical

In this section

- Pre-65 Medical Plan
- Medical Plan Resources
- Prescription Plan
- Pre-65 Dental Plan
- Pre-65 Vision Plan



Your 2027 Ecolab Retiree Health Benefits

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Plan highlights

- In-network deductible; individual: $2,250; all other coverage tiers: $4,500
- In-network coinsurance (after deductible); plan pays 80%; you pay 20%
- In-network, out-of-pocket maximum: $4,500 per covered member or individual; up to $9,000 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

HOW THE 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 2027, you are eligible to contribute a total of $4,500 to an HSA if you're covering only yourself, and $9,000 if you're covering yourself and dependents. Since you're 55 or older, you can also make an additional "catch-up" contribution of $1,000 to your HSA each year.

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 11 for more details.

PRESCRIPTION COVERAGE

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 15 for more details about prescription coverage.

Important deductible reminder

All services and prescriptions are subject to the medical deductible and coinsurance, except in-network preventive care and certain preventive drugs.



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.

PRE-65 RETIREE MEDICAL PLAN — PROVIDED BY CIGNA

Plan features	In-network	Out-of-network*
Preventive care	Plan pays **100%**	No coverage
Deductible	**$2,250** individual/ **$4,500** all other coverage tiers	**$4,500** individual/ **$9,000** all other coverage tiers
Coinsurance	Plan pays **80%**/ individual pays **20%** (after deductible)	Plan pays **60%**/ individual pays **40%** (after deductible)
(Primary care and specialists), urgent care, and ER visits	Plan pays **80%**/ individual pays **20%** (after deductible)	Plan pays **60%**/ individual pays **40%** (after deductible)
Out-of-pocket maximum	**$4,500** per covered member; **up to $9,000** family maximum	**$9,000** per covered member; **up to $18,000** 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.*



Medical Plan Resources

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 service 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**.



Breast Cancer Early Detection

Breast cancer is the most common cancer worldwide, but when it's found early, it's 99% survivable. That's why we're making it easier for you to understand the signs, risks, and steps you can take for early detection.

With the Know Your Lemons® program, you'll have access to straightforward education on the 12 key symptoms of breast cancer through an engaging webinar, user-friendly mobile app with reminders and risk assessments, and an optional certification program.

This resource is designed to give you the knowledge and confidence to care for your own health, encourage screenings, and support the well-being of your loved ones.

Taking time to learn today can make a lifesaving difference tomorrow.

Learn more at **knowyourlemons.org**.

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

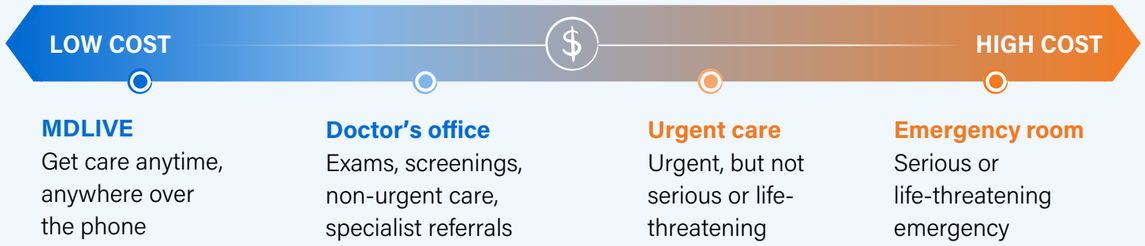
Around-The-Clock Telemedicine: MDLIVE®

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.

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, including dermatologists
- 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 in to **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

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

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 service, 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)
Generic	After you meet the deductible and a **$10** copayment, Plan pays **100%**	After you meet the deductible and a **$25** copayment, Plan pays **100%**
Formulary brand ("preferred list" of drugs)	After you meet the deductible, Plan pays **70%**/you pay **30%** coinsurance **$30** minimum/**$90** maximum per prescription paid by you	After you meet the deductible, Plan pays **70%**/you pay **30%** coinsurance **$62.50** minimum/**$225** maximum per prescription paid by you
Nonformulary brand (not on "preferred list"; generic equivalent or preferred drugs available)	After you meet the deductible, Plan pays **70%**/you pay **30%** coinsurance **$50** minimum/**$150** maximum per prescription paid by you	After you meet the deductible, Plan pays **70%**/you pay **30%** coinsurance **$125** minimum/**$375** maximum per prescription paid by you
Weight management	After you meet the deductible, Plan pays **50%**/you pay **50%**	After you meet the deductible, Plan pays **50%**/you pay **50%**



Managing Your Medications

Your prescription drug program through CVS Caremark includes several drug utilization management programs.

CVS Maintenance Choice® Program

If you take a medication on an ongoing basis to treat or prevent a chronic condition, such as high blood pressure, diabetes, asthma, or high cholesterol, your prescription may be considered a maintenance medication.

To receive the highest level of coverage, maintenance medications must be filled as a **90-day supply** through one of the following:

- CVS Caremark Mail Service Pharmacy
- CVS Pharmacy
- Costco Pharmacy and Costco Mail Pharmacy
- Kroger-affiliated pharmacies
- Other participating Maintenance Choice pharmacies

You may fill your first two prescriptions for a maintenance medication at any in-network retail pharmacy. After that, you must use a participating Maintenance Choice pharmacy or CVS Caremark Mail Service to continue receiving plan coverage for your medication. Exceptions may apply where required by state law.

Non-Maintenance Medications

Medications used to treat short-term conditions, such as antibiotics or other medications that are not intended for ongoing use, are generally not considered maintenance medications.

These prescriptions may be filled at **any in-network retail pharmacy** for the covered days' supply under your plan. A 90-day supply through the Maintenance Choice program is not required for non-maintenance medications.





Finding a Participating Pharmacy

The Maintenance Choice pharmacy network may change over time. To find the most current list of participating pharmacies, use the Pharmacy Locator at **caremark.com** and look for locations identified as offering a "90-Day Supply Available."

Important Notes

- Most CVS Pharmacy, Kroger-affiliated pharmacy, and Costco Pharmacy locations participate in the Maintenance Choice program
- Certain state-specific exceptions may apply, including Oklahoma and West Virginia
- The list of participating pharmacies is subject to change. Always verify participation through the CVS Caremark Pharmacy Locator before transferring or filling a prescription

Save More on Prescriptions With Rx Savings Solution (RxSS)

Ecolab has partnered with Rx Savings Solutions (RxSS) to help you manage the rising cost of prescription drugs. This free and confidential service connects with your health plan to show you available lower-cost options for your medications. RxSS doesn't replace your CVS Caremark prescription plan; it's an additional program designed to help you and your family save money.

How it works:

- RxSS will contact you when you're spending too much on current medications or new ones you're prescribed in the future.
- RxSS can work with your doctor to get their approval on any changes that will save you money.
- Your online account will allow you to compare prices, view your options, and manage your medications all in one place.

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.*

**Program is not available in all states.*

Pre-65 Dental Plan

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.**

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; 2 exams per year
Preventive	**100%** (no deductible)
Diagnostic exam	**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 child

** 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.*

2027 monthly dental premiums

Retiree (or spouse*) only	**$37.93**
Child(ren) only*	**$47.54**
Retiree + spouse*	**$80.14**
Retiree (or spouse*) + child(ren)	**$85.47**
Family	**$130.12**

** 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
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**
Frame (instead of contacts)		
Frame	**$0** copay; **20%** off balance over **$200** allowance	Up to **$100**
Frame 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**

Log in to **EyeMed** (Code: ECOLAB) for additional information and coverage details or call **1.833.918.1259**.



2027 monthly vision premiums

Retiree (or spouse*) only	**$12.50**
Child(ren) only*	**$6.38**
Retiree + spouse*	**$17.90**
Retiree (or spouse*) + child(ren)	**$18.88**
Family	**$30.28**

** 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).*

Post-65 Medical



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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 that 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. 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**.

Questions?

Visit the **Contact Information page** for additional support.

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** 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.

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.





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 Account (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**.

Employee Assistance Program



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Contact Information

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).* Knowing you have someone you can turn to is important. Confide will provide the guidance you need when you need it most.

- Get matched with a therapist who's right for you
- Find a therapist with open appointments, or book a virtual care appointment within 48 hours
- Get quick help in a crisis situation
- Talk with an on-staff clinician for in-the-moment support, 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.

** Legal consultations related to employment matters are not available under this program.*



For more information

Learn more about how the Employee Assistance Program (EAP) can help. Visit **myCigna.com** (employer ID: Ecolab), download the myCigna® app, or call **1.800.900.3791**.

Questions?

Visit the **Contact Information page** for additional support.

Retiree Death Benefit



Your 2027 Ecolab Retiree Health Benefits
Pre-65 Medical
Post-65 Medical
Employee Assistance Program
Retiree Death Benefit
Contact Information



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* death benefit is payable to your beneficiary(ies) upon your death. You may designate or change your beneficiary online at **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 associates who retired after December 31, 2021.

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

Questions?

Visit the **Contact Information page** for additional support.

Contact Information

Contact the vendors directly at the numbers referenced below.

Pre-65 Retiree Health Benefits

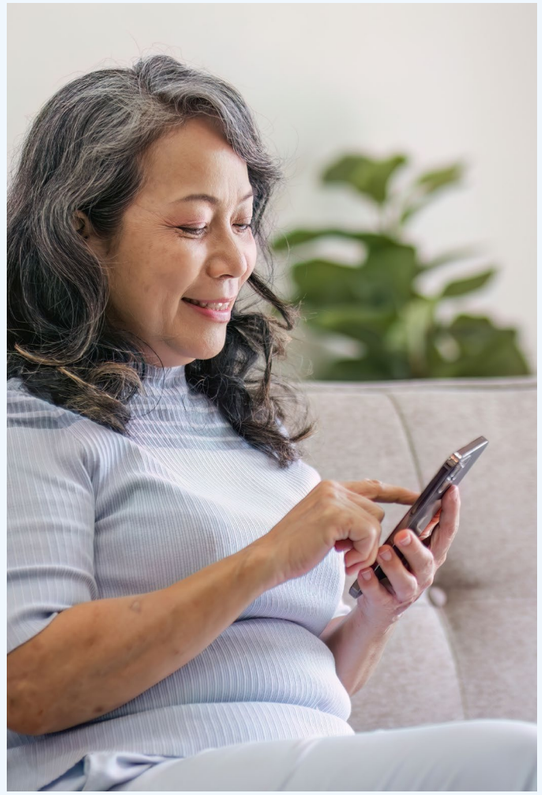
	Vendor	Phone	Web Address	Mobile Apps*
Dental	MetLife	**1.800.942.0854**	**mybenefits.metlife.com**	
Employee Assistance Program	Confide	**1.800.900.3791**	**myCigna.com** (Enter employer ID: Ecolab)	
Medical	Cigna	**1.800.900.3791**	**myCigna.com** (Enter employer ID: Ecolab)	
Pre-65 retiree health plan enrollment, changes, and premium billing	ThrivePass	**1.866.855.2844**	**nexus.thrivepass.com**	No app available
Prescriptions	CVS Caremark	**1.866.490.0021**	**caremark.com**	
Retiree Death Benefit beneficiary designations and changes (pre-12/31/2021 retirees only)	Ecolab Benefits Center	**1.800.964.0265**	**mybenefits.us.ecolab.com**	No app available
Summary Plan Descriptions	ThrivePass	**1.866.855.2844**	**thrivepass.com/ecolab-benefit-resources**	No app available
Telemedicine	MDLIVE®	**1.888.726.3171**	**MDLIVEforCigna.com**	
Vision	EyeMed	**1.833.918.1259**	**member.eyemedvisioncare.com**	

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

Post-65 Retiree Health Benefits

	Vendor	Phone	Web Address	Mobile Apps*
Medical, prescriptions, dental, vision	Via Benefits	**1.866.202.9731**	**My.ViaBenefits.com/Ecolab**	
Retiree Death Benefit beneficiary designations and changes (pre-12/31/2021 retirees only)	Ecolab Benefits Center	**1.800.964.0265**	**mybenefits.us.ecolab.com**	No app available

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



Address Changes

- **COBRA or pre-65 retiree health benefits:** Contact ThrivePass at **1.866.855.2844** or **cobra@thrivepass.com**
- **Post-65 retiree health benefits:** Contact Via Benefits at **1.866.202.9731** or **My.ViaBenefits.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**
- **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** or by calling the Benefit Payment Service Center at **1.877.651.9157**
- **401(k) Savings Plan:** Call Fidelity at **1.800.835.5091**

Other Retirement Benefits

	Vendor	Phone Number	Web Address	Mobile Apps*
Alumni information	Ecolab Community Relations	**1.651.250.3159**	**ecolab.com/pages/ecolab-alumni**	No app available
Breast Cancer Early Detection	Know Your Lemons	**N/A**	**knowyourlemons.org**	
General Medicare information	Centers for Medicare and Medicaid Services	**1.800.633.4227**	**medicare.gov**	
Ongoing retiree support and Pension Plan	Retirement Specialist	**1.877.854.6541**	No web address available	No app available
Employee Stock Purchase Plan	Computershare	**1.866.657.8331**	**equateplus.com**	
Long-term incentives/ stock compensation	e*Trade	**1.800.838.0908**	**us.etrade.com**	
Pension - address, deposit, and withholding changes	Northern Trust	**1.877.651.9157**	**northerntrust.com/bppweb**	No app available
Savings Plan – 401(k)	Fidelity	**1.800.835.5091**	**netbenefits.com**	
Social Security/ Medicare enrollment	Social Security Administration	**1.800.772.1213**	**ssa.gov/benefits/medicare**	No app available

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