A partnership for total well-being





essential to helping us on our mission. As part of our "Healthy You. Healthy Huber." commitment, we want to ensure your physical, emotional, financial, and social health are well supported. This is why we offer a comprehensive benefits program to meet the unique needs of you and your family.



Physical

Medical

You have a choice of three Aetna medical plans that offer a range of coverage levels and costs:

- Core (PPO): You pay higher employee contributions from your paycheck in exchange for a lower deductible and out-of-pocket maximum. This plan is also compatible with a Health Care Flexible Spending Account (FSA).
- Choice I and Choice II (HDHP): These plans offer lower employee contributions in exchange for high deductibles. You can also use a tax-free Health Savings Account (HSA) that Huber will make contributions to \$600 for employee-only coverage or \$1,200 if you cover dependents.

All of our medical plans include prescription drug coverage through Express Scripts and telehealth services through Teladoc. You have access to medical, dermatology, and behavioral health care without leaving the comfort of your home. The Total Well-Being Benefit through Lyra is also covered under our Aetna medical plans. You can continue care beyond the eight free Lyra sessions with the medical plan. The care will then be subject to health plan costs.

You also have the option to choose "Medical Opt-Out," and earn money back if you opt-out of receiving medical and prescription coverage. Learn more on the **Huber Benefits Hub (Physical > Medical)**.

Learn more on the Huber Benefits Hub at mybenefits.huber.com or scan this QR code!



On the Benefits Hub, opt-in to text messages from Huber to help you stay up-to-date on the latest news about your benefits!

Huber Medical Plan Annual Wellness Credits

If you are enrolled in a Huber medical plan, you (and your covered spouse) each have an opportunity to earn an Annual Wellness Credit, which lowers your bi-weekly medical contributions from your paycheck. To earn the Wellness Credit for 2026, you will need to complete these two qualifiers:

- 1. You and your covered spouse must complete an annual preventive physical exam between September 1, 2024 and August 31, 2025 and
- 2. Complete the tobacco/nicotine-free attestation during the 2026 Annual Enrollment period in the fall of 2025.

If you are newly eligible for benefits or are a new hire between January and March 2025, you will be exempt from the annual preventive physical exam qualifier and will receive the 2025 Wellness Credit upon completing the tobacco/nicotine-free attestation during your New Hire Benefits Enrollment period. You must fulfill the annual preventive physical exam qualifier by August 31, 2025, and complete the tobacco/nicotine-free attestation during the 2026 Annual Enrollment period to receive the 2026 Wellness Credit. If you are hired between April and December 2025, you will be exempt from the annual preventive physical exam qualifier and will receive the 2025 and 2026 Wellness Credit upon completing the tobacco/nicotine-free attestation during your New Hire Benefits Enrollment period and the 2026 Annual Enrollment period.

Note: You and your covered spouse must complete your annual preventive physical exam each year to receive the wellness credit annually. Only an annual physical exam will be accepted for the Wellness Credit requirement. Other preventive screenings and exams will not be eligible to obtain the Wellness Credit for 2026 and onward.

To receive credit for your annual physical exam, your physician (i.e., provider of service) must submit the claim to Aetna as a preventive physical exam, which has specific billing codes for this service. This service can only be a preventive physical health exam, meaning that you are healthy and not sick or experiencing any health symptoms. A biometric screening, an annual well woman's visit or a sick/routine office visit will not qualify for the Wellness Credit. If your annual physical exam is not coded using these specific billing codes, you will not be recognized as completing the annual physical exam requirement and will not receive the annual Wellness Credit. If the coding is not reflected accurately, you will need to contact your physician to have this corrected and re-sent to Aetna.

Learn more about the Annual Wellness Credit on the Huber Benefits Hub (Physical > Healthy Huber > Annual Wellness Credits).

Dental

Coverage through **Cigna** helps you maintain your smile with regular preventive care and treatment for dental problems that may arise. You can choose from two plans:

- **Dental I:** You have a lower deductible and higher annual benefit. You can also increase your dental annual maximum when you receive preventive care such as cleanings, oral exams, and x-rays.
- **Dental II:** You pay less in employee contributions in exchange for a higher deductible and lower annual benefit maximum.

Learn more on the **Huber Benefits Hub (Physical > Dental)**.

Vision

You can enroll in vision coverage through **EyeMed**. Vision coverage provides you with a yearly eye exam with only a \$10 copay, coverage for eyeglasses or contact lenses (whichever you prefer), and discounts on vision correction surgery (LASIK or PRK) through US Laser Network providers. Learn more on the **Huber Benefits Hub (Physical > Vision)**.

See coverage details and premiums for medical, dental, and vision benefits on pages **8 - 9**.



Healthy Huber Programs

Huber offers fun and interactive opportunities to support your physical health. If you're enrolled in a Huber medical plan, you (and your covered spouse) can earn up to \$50 in gift cards for completing wellness activities through the Aetna Health Your Way program. You and your covered spouse can also earn up to \$50 in cash rewards through our partnership with Voya Supplemental Medical Benefits. Your covered children can also earn up to \$25 in cash rewards (with a maximum of \$100 per calendar year for all covered children).

As part of our Healthy Huber Initiative, you can also get support through the **Pelago Substance Abuse**Management program, which is a digital clinic that helps you and/or your eligible dependents reduce or quit smoking, vaping, or chewing tobacco, cut back on alcohol, quit drinking entirely, or overcome opioid dependence. Learn more on the **Huber Benefits Hub**(Physical > Healthy Huber).

Additional Programs and Resources

Huber is committed to helping you and your family through a variety of health challenges with various programs and resources.

• Diabetes and Pre-Diabetes Management: With the Livongo diabetes management program you get access to Livongo coaches, unlimited strips and lancets, and a free connected meter. The Livongo pre-diabetes management program provides access to expert coaches as well as a smart scale, which syncs to a mobile app to track your weight and activity all in one place.

- Hypertension Management: Omada can help you get your blood pressure under control with a free connected blood pressure monitor, a dedicated health coach and hypertension specialist, and a personalized hypertension management plan.
- Surgical Centers of Excellence: Carrum Health offers you the absolute best care with access to top quality doctors at world-class hospitals. Surgeries include Orthopedic, Cardiac, ENT, GI, Hysterectomy, Spine, Urology, Bariatric, and more.
- Menopause and Midlife Care: Progyny provides virtual care for all stages of menopause and all its unique symptoms. Their expert network combines evidencebased solutions with a personalized care plan so you can feel your best.
- Cancer Support: The Transform Oncology Program
 provides access to a dedicated advocate, local access
 to optimized sites of care for specialized infusion
 treatment, targeted cancer testing, and access to
 genetic counseling and testing.
- Virtual Physical Therapy: Hinge Health provides access to virtual, in-home physical therapy programs designed to help you conquer pain, recover from injuries, or stay healthy and pain free.
- Dermatology: Through Teladoc, you can consult with a dermatologist about a new or ongoing skin issue without leaving home.

For more information on any of these services, visit the **Huber Benefits Hub (Physical > Programs & Resources)**.





Taking steps to ensure your financial security is an important part of your overall well-being. You can use these programs to help you save money and secure your financial future! For additional information on any of the following benefits, visit the Financial section of the Huber Benefits Hub.

401(k)

The J.M. Huber Corporation 401(k) Savings Plan helps you prepare for retirement by offering an easy, tax-advantaged way to save for your future financial needs. You can elect pre-tax and/or Roth after-tax contributions between 1% and 75% of your eligible pay up to the IRS limits. Huber will make a matching contribution of 125% on the first 5% of your pay that you contribute. You're eligible to participate in the 401(k) plan as soon as administratively possible following your hire date. In addition, Huber will provide a tax-deferred annual non-elective contribution of 5% of your eligible pay to your account if you have been employed for the 12-month continuous period ending on December 31 of the eligible plan year. For 2025 contribution limits, visit the **Huber Benefits Hub (Financial > 401(k) Savings Plan)**.



Spending & Savings Accounts

Take advantage of tax savings with our spending and savings accounts offered through **Inspira**. You can use the funds in your accounts to pay for eligible medical, dental, vision, and/or dependent care expenses.

- Health Savings Account (HSA): If you're enrolled in the Choice I and Choice II medical plans, you're eligible to open and contribute money to an HSA. Huber will contribute \$600 for employee-only coverage, or \$1,200 if you cover dependents (prorated based on your hire date). The total contribution limits for 2025 are \$4,300 for employee-only medical plan coverage, or \$8,550 if you cover dependents. Add \$1,000 to these limits if you're age 55 or older. The contribution limits include contributions for you and Huber.
- Health Care Flexible Spending Account (FSA): A Health
 Care FSA is available to employees who enroll in the
 Core plan or do not elect medical coverage. You can
 contribute from \$260 up to \$3,200 for the year through
 pre-tax payroll deductions.
- Dependent Care FSA: A Dependent Care FSA is available to all employees and can be used to pay for eligible dependent care expenses, including childcare for children up to age 13 and care for dependent elders. You can contribute from \$260 up to \$4,550 for the year through pre-tax payroll deductions. Huber matches 10 cents for every dollar you contribute, up to an annual employer maximum contribution of \$450. The total combined annual contribution limit for the Dependent Care FSA is \$5,000.

For more information, visit the **Huber Benefits Hub** (Financial > Spending & Savings Accounts).

Supplemental Medical

Huber's supplemental medical plans through **Voya** can help protect you and your family in case of unexpected health care expenses.

- Accident Insurance provides you cash benefits for specific injuries and events resulting from a covered accident.
- Critical Illness Insurance can help with expenses for a covered illness or condition, such as a heart attack, cancer, or stroke.
- Hospital Indemnity Insurance pays a daily benefit if you have a covered stay in a hospital or related services, such as ambulance transportation, surgery, and certain inpatient or outpatient treatments.

For more information on any of these services, visit the **Huber Benefits Hub (Financial > Supplemental Medical)**.

Life and Disability

To help protect the financial well-being of your loved ones, Huber provides basic life insurance and accidental death and dismemberment (AD&D) insurance at no cost to you. If you want additional coverage, you can also buy supplemental life and AD&D insurance for yourself and your family. **Short-Term Disability (STD) and Long-Term Disability** are both provided at no cost to you. If you have any questions, you can contact Lincoln Financial Group at **1-844-228-2420**, or visit **www.mylincolnportal.com**.

For more information, visit the **Huber Benefits Hub** (Financial > Life Insurance and Financial > Disability Insurance).



Additional Financial Benefits

As part of the Huber benefits program, you have access to additional programs that can save you money and provide important assistance with everyday needs.

- Tuition Reimbursement: Huber offers tuition reimbursement for eligible college-level education costs. You can receive a 90% reimbursement of tuition and required laboratory fees following successful completion of an approved course.
- 529 College Savings and 529 ABLE Program: Huber offers a 529 employer match sponsored College Savings and ABLE program through Gift of College. You can contribute a minimum of \$25 per paycheck through convenient payroll deductions (after-tax basis). Earnings in a 529 College Savings plan grow tax-free and withdrawals are tax-free when used for qualified education expenses. The 529A (ABLE) plans allow individuals with disabilities to save for disability-related expenses in a tax-advantaged way without impacting public benefits. Huber will match \$25 per paycheck toward your 529 plans.
- Identity Theft Protection: Norton LifeLock Premier+ offers comprehensive identity theft protection and credit monitoring. This includes up to \$50,000 for Cyber Crime Coverage, coverage for 10 devices with single coverage, unlimited device coverage for families, Norton security features, and more.
- Legal Plans: MetLife Legal Plans makes it easy and affordable to receive legal guidance on a wide range of issues. Covered services include court appearances, document review and preparation, debt collection and defense, will preparation, and more.
- Pet Insurance: My Pet ProtectionSM, provided through Nationwide[®], includes coverage to help protect you from the financial impact of veterinary care for your pet.
- Employee Perks & Discounts: Huber provides exclusive deals and discounts on airlines, hotels, technology, transportation, and more.

For more information on any of these services, visit the **Huber Benefits Hub (Financial > Additional Benefits)**.



Huber offers emotional support when you need it with these programs. For more information on any of the following resources, visit the Emotional section of the Huber Benefits Hub.

Total Well-Being Benefit

You and your household members can get support for your total well-being virtually or in person with free and confidential care through Lyra Health. Through Lyra, you can select from a diverse set of providers that meet your needs—whether you are seeking guided self-care, mental health and therapy support, work/life resources for legal matters, childcare, eldercare and more. Care is also available on the go with Lyra's mobile app!

Note: You and your household members are each eligible for up to eight free sessions per person per year. Lyra is also covered under our Aetna medical plans. You can continue care beyond the eight free sessions if you have health insurance through Huber.

For more information on any of these services, visit the **Huber Benefits Hub (Emotional > Total Well-Being)**.

Caregiver Support

Get help with your caregiving responsibilities by taking advantage of the benefits offered through **Bright Horizons!** You can get up to 10 days of subsidized back-up care each year, providing you with support if your regular child or elder care is unavailable last minute. Bright Horizons' elder care services also include access to an experienced Care Coach who can provide on-site living arrangement assessments, referrals to specialized providers, and more! Additionally, Bright Horizons offers individual college coaching services, pet sitters and housekeepers, adult tutoring, and virtual programs for kids.

For more information on any of these services, visit the **Huber Benefits Hub (Emotional > Caregiver Support)**.

Growing Your Family

Huber partners with **Progyny** to offer comprehensive and inclusive family building benefits. Progyny partners with the nation's leading fertility specialists to bring you a smarter approach with better care, more successful outcomes, and treatment options to support all paths to parenthood. Your Progyny benefits include access to high-quality care through a premier network of fertility specialists, three smart cycles, a \$2,000 doula reimbursement per child, and travel

reimbursement for fertility services (\$4,500 of eligible expenses per lifetime). Visit the **Huber Benefits Hub** (Emotional > Growing Your Family > Fertility Benefits) for more information.

Huber also offers financial support if your path to parenthood includes adoption or surrogacy. Through the **Adoption and Surrogacy Assistance Program**, Huber offers a reimbursement of up to \$15,000 toward expenses you and your family may incur when welcoming a new child to the family via adoption, or when you and your family use a surrogate to carry a child. Visit the **Huber Benefits Hub** (Emotional > Growing Your Family > Adoption & Surrogacy Benefits) for a list of eligible expenses.

Huber pays for the cost of a SNOO rental for up to six months for Huber employees that are parents or grandparents of newborn babies. The **SNOO Smart Sleeper** helps babies sleep better with gentle rocking and soothing during naps and at night. Along with your free SNOO rental, you also receive two organic cotton SNOO sacks and an organic cotton fitted sheet. Visit the **Huber Benefits Hub (Emotional > Growing Your Family > SNOO Rental)** for more information.

Additionally, Huber offers a wide range of additional benefits to support your journey to and through parenthood, including breast pump coverage and discounted childcare.

Huber's parental leave policy allows you up to six weeks of paid leave if you have completed six months of full-time continuous service. Leave may be taken in any nine-month period and must be concluded within six months of the birth or adoption of your child. Leave must be taken all at once or in two installments of three weeks. Each paid week is a maximum of 40 hours.

Virtual Therapy

You can search for a local mental health professional who offers virtual appointments by logging in to your Aetna account or calling Aetna at 1-866-276-1820. You can also meet with a therapist or psychiatrist through Teladoc.



As part of our ongoing commitment to improve the world today for a better tomorrow, Huber focuses on four categories—Environment, Affordable Housing, Education & Wellness, and Humanitarian Support—to ensure we make a significant, collective impact worldwide. Our vision is to foster an inclusive workplace that respects differences and promotes equitable access to opportunity, where every employee around the world feels like they belong and are valued. The featured programs include a brief description of what's available. Visit the Social page on the Huber Benefits Hub to learn more.

I Belong at Huber

We aim to be a workplace that promotes diversity, equity, and inclusion in all areas. We want to create an innovative environment where our diverse perspectives and identities are respected and celebrated, creating a place where every employee around the world feels like they belong and are valued. **Employee Resource Groups (ERGs)** create spaces where employees with common interests can get together.

Huber Helps

We recognize the value of making a positive impact on our communities outside of work. Huber matches donations for education programs up to \$10,000 annually per employee and charitable donations up to \$250 per employee. You can also be paid (if an hourly worker) or take volunteer time off (for exempt workers) for up to 8 hours per year.

Don't forget to take time off!

Make sure you are using your paid time off to relax and unwind after all of the hard work that you do! If you have any questions about taking time off, you can contact your local HR representative for more information.



Coverage Details and Contributions

Medical Plans

	Core	Choice I	Choice II	
Health Savings Account (HSA) features				
HSA-eligible	No	Yes	Yes	
Company funding to HSA*	No	\$600 single \$1,200 family	\$600 single \$1,200 family	
Annual deductible (single/family)				
In-network	\$500/\$1,000	\$1,800/\$3,600	\$3,300/\$6,600	
Out-of-network	\$750/\$2,250	\$3,300/\$6,600	\$4,800/\$9,600	
Coinsurance				
In-network	You pay 20%, plan plays 80%	You pay 20%, plan plays 80%	You pay 20%, plan plays 80%	
Out-of-network	You pay 40%, plan pays 60%	You pay 40%, plan pays 60%	You pay 40%, plan pays 60%	
Annual out-of-pocket maximum (single/family)				
In-network	\$3,000/\$6,000	\$3,700/\$7,400	\$4,300/\$8,600	
Out-of-network	\$5,000/\$10,000	\$6,800/\$13,600	\$6,800/\$13,600	

^{*}If your coverage is effective July 1 through November 30, Huber will contribute \$250 for employee-only coverage or \$500 if you cover dependents.

Prescription Drug Coverage

	Core	Choice I & Choice II			
Retail Prescriptions (up to 30-day supply)					
Generic					
In-network	\$10	Deductible then 20%*			
Out-of-network	100% of the in-network cost minus copay	Deductible then 40%*			
Formulary Brand	Formulary Brand				
In-network	\$30 + cost difference from generic	Deductible then 20%*			
Out-of-network	100% of the in-network cost minus copay	Deductible then 40%*			
Nonformulary Brand					
In-network	\$50 + cost difference from generic	Deductible then 20%*			
Out-of-network	100% of the in-network cost minus copay	Deductible then 40%*			
Home Delivery Prescriptions (up to	Home Delivery Prescriptions (up to 90-day supply)				
Generic	Generic				
In-network	\$25	Deductible then 20%*			
Out-of-network	100% of the in-network cost minus copay	Deductible then 40%*			
Formulary Brand					
In-network	\$75 + cost difference from generic	Deductible then 20%*			
Out-of-network	100% of the in-network cost minus copay	Deductible then 40%*			
Nonformulary Brand					
In-network	\$125 + cost difference from generic	Deductible then 20%*			
Out-of-network	100% of the in-network cost minus copay	Deductible then 40%*			

^{*} Under the Choice I & Choice II options, certain preventive medications can be filled without satisfying the deductible; coinsurance will apply. You must have an authorized prescription and it must be filled at the Express Scripts pharmacy or an in-network retail pharmacy.

2025 Bi-Weekly Contributions

Medical

Plan and Coverage Level	Wellness Credit	No Wellness Credit
Core		
Employee only	\$61.19	\$88.88
Employee + spouse	\$140.46	\$195.84
Employee + child(ren)	\$118.78	\$146.47
Family	\$219.19	\$302.27
Choice I		
Employee only	\$36.11	\$63.80
Employee + spouse	\$90.42	\$145.80
Employee + child(ren)	\$75.74	\$103.43
Family	\$142.63	\$225.71
Choice II		
Employee only	\$9.46	\$37.15
Employee + spouse	\$37.54	\$92.92
Employee + child(ren)	\$25.03	\$52.72
Family	\$62.55	\$145.63
Opt-out*	\$23.08 bi-weekly cash back	

^{*}If you have the Medical and/or Dental opt-out and do not actively enroll during Annual Enrollment, the opt-out will carry over to the next year.

Dental

Coverage Level	Dental I	Dental II
Employee only	\$8.71	\$5.65
Employee + spouse	\$16.98	\$10.93
Employee + child(ren)	\$16.98	\$8.63
Family	\$28.64	\$16.27
Opt-out*	\$2.31 bi-weekly cash back	

^{*}If you have the Medical and/or Dental opt-out and do not actively enroll during Annual Enrollment, the opt-out will carry over to the next year.

Vision

Coverage Level	Vision Care Plan		
Employee only	\$4.22		
Employee + spouse	\$8.01		
Employee + child(ren)	\$8.43		
Family	\$13.49		

Remember! To receive the Annual Wellness Credit to lower your 2026 bi-weekly medical contributions:

- 1. You and your covered spouse*
 must have completed an annual
 preventive physical exam between
 September 1, 2024 and August 31,
 2025 and
- 2. Complete the tobacco/nicotine-free attestation during the 2026 Annual Enrollment.

For more information, visit Huber's
Benefits Hub mybenefits.huber.com >
Physical > Healthy Huber > Annual
Wellness Credits.

*Your covered children are not required to get an annual physical for you/your spouse to receive the credit.



Contacts

All listed apps are available for download from Apple's App Store or Google's Play Store.

Resource	Description	Phone number	Website/App
J.M. Huber Benefits Service Center	Benefits Enrollment & Coverage Support	1-844-347-9035	www.huberbenefits.com App: EmpyreanGO
	Ph	ysical	
Aetna	Medical	1-866-276-1820	www.aetna.com App: Aetna Health
Express Scripts	Prescription drugs	1-877-263-2913	www.expressscripts.com/huber App: Express Scripts
Rx Savings Solutions	Support with savings on prescription drugs	1-800-268-4476	myrxss.com/huber App: Rx Savings Solutions
Teladoc	Telehealth	1-855-TELADOC (1-855-835-2362)	www.Teladoc.com/Aetna App: Teladoc Health
Hinge Health	Virtual physical therapy	1-855-902-2777	www.hingehealth.com/huber App: Hinge Health
Transform Oncology	Cancer support	1-866-276-1820	www.aetna.com/cancersupport
Livongo	Diabetes/pre-diabetes management	1-800-945-4355	join.livongo.com/JMHUBER App: Livongo
Cigna	Dental	1-800-244-6224	my.cigna.com App: myCigna
EyeMed	Vision	1-866-800-5457	www.eyemed.com App: EyeMed
Pelago	Substance abuse management	1-877-349-7755	my.pelagohealth.com/ express-scripts App: Pelago Health
Carrum Health	Surgical Centers of Excellence	1-888-855-7806	info.carrumhealth.com/huber App: Carrum Health
Omada	Hypertension management	1-888-409-8687	www.express-scripts.com/ healthsolutions App: Omada
	Fin	ancial	
Voya Supplemental Medical	Accident, Critical Illness, Hospital Indemnity	1-877-236-7564	www.hubervoluntarybenefits.com
Inspira	HSA/FSA	1-844-PAYFLEX	inspirafinancial.com App: Inspira Mobile
UKG	МуРау		mypay.huber.com App: UKG Pro
Voya Financial	401 (k) Savings Plan	1-800-35-HUBER (1-800-354-8237)	Account Access: jmhuber.voya.com Plan Information: www.jmhsave.com App: Voya Retire
MetLife	Legal plan	1-800-821-6400	info.legalplans.com/Sponsor App: MetLife US App
Nationwide	Pet insurance	1-877-738-7874	benefits.petinsurance.com/huber
Norton LifeLock Premier+	Identity Theft Protection	1-800-607-9174	www.my.norton.com App: LifeLock Identity
Gift of College	529 College Savings and ABLE Savings	1-877-244-6630	www.giftofcollege.com/huber
Lincoln Financial Group	Life, Disability, AD&D	1-844-228-2420	www.mylincoInportal.com App: LincoIn Financial Mobile

continued

Contacts

Resource	Description	Phone number	Website/App	
<u>Emotional</u>				
Progyny	Family Building: Fertility and Menopause Support	1-833-215-5348	progyny.com	
Lyra Health	Total Well-Being Benefit	1-833-597-2384	huber.lyrahealth.com	
Bright Horizons	Caregiver support	1-877-242-2737	clients.brighthorizons.com/Huber	
	Back-Up Care	1-877-BH-CARES (242-2737)	backup.brighthorizons.com App: Back-Up Care	
	Elder Care	1-833-BH-ELDER (243-5337)	clients.brighthorizons.com/Huber	
	College admissions and financing guidance	1-888-527-3550	passport.getintocollege.com	
	Academic Support & Tutoring	1-877-BH-CARES (242-2737)	clients.brighthorizons.com/Huber	
SNOO Smart Sleeper	Bassinet rentals and free sleep consultations	1-855-424-6323	happiestbaby.com	