



EMPOWERED TO THRIVE

Worthington Enterprises helps enable people to live safer, healthier and more expressive lives. Our comprehensive benefits program delivers on that same promise for our people. This year, we've made several enhancements to further empower you to thrive with access to high-quality, affordable coverage.

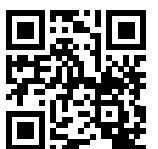
WHAT'S NEW

The following changes are effective January 1, 2025.

Introducing Anthem Total Health Connections

Anthem Total Health Connections provides simplified health care administration and a streamlined member experience. We will no longer use Quantum Health. Anthem offers:

- **Family Advocates** – You will have a dedicated family advocate to act as your single point of contact for your health care and benefit needs.
- **SydneySM Health App** – Secure mobile access to your health care benefits. Access a virtual copy of your ID card, find a provider, estimate costs, view your claims and live chat with an Anthem Health Guide.
- **Wellness Program** – Starting in January, Anthem will be the new home of our wellness program. Complete challenges and activities to improve your wellbeing and potentially earn a prize.
- **Additional Resources** – Personalized clinical support from registered nurses and other licensed health care professionals, access to Virtual Primary Care, behavioral health resources and more.



UNDERSTAND YOUR OPTIONS

Explore your benefits at [worthingtonbenefits.com](https://www.worthingtonbenefits.com).

Enroll October 21 - November 1 for coverage that begins January 1, 2025.

New Medical Plan Names

We will continue to offer two medical plan options in 2025. While the plans' features aren't changing, you will see new plan names. The HSA Select Plan, formerly the HSA Blue Plan, has you pay more for coverage from your paycheck but you may pay less when you receive care. The HSA Choice Plan, formerly the HSA Green Plan, allows you to pay less for coverage from your paycheck but you may pay more when you receive care.

Company HSA Contributions: Now Quarterly

To help you pay for health care expenses earlier in the year, Company HSA contributions will be deposited quarterly on the first pay date in January, April, July and October. You'll receive 1/4 of your annual amount with each deposit. You must be enrolled in the HSA Select Plan or the HSA Choice Plan to receive these contributions.

Medical Plan Costs

Worthington will continue to cover 90% of health care costs, but monthly employee contributions will increase due to rising health care costs. Deductibles will also increase by \$50 for employee-only coverage and \$100 for family coverage, based on IRS regulations.

	HSA SELECT PLAN	HSA CHOICE PLAN
Company HSA Contribution (deposited quarterly)	\$1,000 Employee only/ \$2,000 Family	\$750 Employee only/ \$1,500 Family
Deductible	\$1,650 Employee only/ \$3,300 Family	\$2,650 Employee only/ \$5,300 Family
Coinsurance	80% Company/20% Employee	70% Company/30% Employee
Out-of-Pocket Maximum	\$3,500 Employee only/ \$7,000 Family	\$4,500 Employee only/ \$9,000 Family
MEDICAL: MONTHLY CONTRIBUTIONS		
Employee Only	\$76	\$28
Employee + Child(ren)	\$137	\$50
Employee + Spouse	\$168	\$61
Employee + Family	\$230	\$84

Dental & Vision Coverage

You will have access to the same Value and Premium options for dental and vision coverage, but monthly employee contributions will increase slightly for 2025. See the enclosed Benefits Summary or visit worthingtonbenefits.com for details.

NEW ID CARDS COMING SOON

If you enroll in one of our medical plans for 2025, you will receive a new medical ID card to begin using in January. Your 2025 cards will reflect a new group number but the same member ID number as you had in 2024.

* Per IRS rules, you may not contribute to an HSA if you're enrolled in another medical plan like Medicare, your spouse's plan or military coverage, or if you received VA medical care within the last three months without a disability rating. If you meet these criteria, comparable Health Reimbursement Account (HRA) plans are available. Call the People Center for more information.



Avoid the Wellness Surcharge

Employees and spouses enrolled in medical coverage as of January 1, 2025, must complete a health screening with a blood draw by September 30, 2025, to avoid the Wellness Surcharge in 2026. Complete your screening and blood draw at our Medical Center, at an onsite screening event, with your doctor or at a LabCorp location.

Virtual Diabetes Management and Clinical Weight Loss

Starting in January, you'll have access to Virta Health's diabetes and weight loss programs. Virta is a virtual clinic that helps eligible members lose weight and manage or reverse type 2 diabetes and prediabetes. Virta uses food as medicine as a way to better health with a customized nutrition plan.

New Long-Term Disability Carrier

Reliance Matrix will replace MetLife as our Long-Term Disability (LTD) carrier effective January 1, 2025. Reliance Matrix has a mission and culture similar to ours, and their goal is to be your advocate through every step of your disability journey. The cost for LTD coverage will continue to be covered by Worthington.

Pet Insurance

Take advantage of a 10% discount on pet insurance through ASPCA Pet Health Insurance to help cover veterinary care. Sign up today at aspcapetinsurance.com/WorthingtonEnterprises and enter the discount code: EB24WTHG.

Medicare Education

Medicare Choice Group provides comprehensive education, retirement preparation and planning support at no cost to you. Schedule your free one-on-one Medicare consultation by calling **855.626.7127** or go to visit.medicarechoicegroup.com/worthington.

NEW YEAR, NEW CHOICES

Open Enrollment is your opportunity to take a fresh look and pick the right coverage. Try our quick and confidential online comparison quiz for recommendations to help you choose.





EMPOWERED BY HEALTHY CHOICES

Worthington Enterprises is self-insured, which means the Company—not an insurance company—pays for the cost of medical care and prescriptions. Follow these tips to save time and money when you seek care.

Get Preventive Care

Preventive care helps avoid more costly, serious health conditions and is covered at 100% in both our medical plans. Pro tip: Share your health screening and blood draw results with your doctor to help identify and lower any health risks.

Use Network Providers

You benefit from a higher level of coverage when you see in-network providers. Locate network providers near you through Anthem's Sydney Health app.

Consider Urgent Care vs. ER Care

Visit Urgent Care instead of the Emergency Room for more moderate symptoms and common illnesses and injuries. If you aren't sure where to go, contact your Anthem Family Advocate.

Quit Tobacco for Good

Our Quit Tobacco program helps you, a spouse or dependent age 18–26 quit for good. It can also help you avoid the \$40 monthly tobacco surcharge. To learn more, contact the Medical Center at **614.840.3500**.

Go Generic

Generics cost less than their brand-name counterparts and are as effective, so ask your doctor if a generic is available. The Worthington Pharmacy services employees and their families in most states. Contact the Pharmacy at **614.840.3571** for more information on our mail-order program.

PEOPLE  **CENTER**

QUESTIONS OR TO ENROLL BY PHONE



PHONE | 877.840.6506



EMAIL | WPC@wthg.com



HOURS | M-F, 8 a.m. - 5 p.m. ET

This guide is not an official Summary Plan Description (SPD) or official plan document. If there's a difference between what you read in this guide and what you read in an official plan document, the official plan document will rule.