



# **A GUIDE TO YOUR WORTHINGTON STEEL BENEFITS**

**JAN. 1 – DEC. 31, 2026**

DISCOVER YOUR 2026 BENEFITS

At Worthington Steel, we’re committed to offering affordable, competitive benefits that support you and your family. Our offerings are designed to protect your health, strengthen your financial well-being and provide peace of mind. Each year, we review and refine our programs to manage costs and find new ways to enhance our comprehensive benefit offerings. Take a moment to explore your options. Visit **worthingtonsteelbenefits.com** to learn more and enroll.



Look for the  icon throughout this guide. It points to helpful terms defined in our “Terms to Know” glossary. Scan this QR code to explore the full glossary and learn more.

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NEED HELP WITH YOUR 2026 BENEFITS?

The Worthington Steel People Center is here to help. Our internal support team understands all Worthington Steel benefits and can answer your questions or guide you to the best resource. Call **614-840-3002**, Monday through Friday, 8 a.m. to 5 p.m. ET, or email **wpc@worthingtonsteel.com**.





## ELIGIBILITY

The benefits in this guide apply to regular, full-time employees.<sup>1</sup> You can elect coverage for yourself and your eligible **dependents Q**, including:

- Your legal spouse
- Your children under age 26<sup>2</sup>, including biological, step, adopted or foster children

**Open Enrollment:** Open Enrollment is typically held in the fall. Any changes you make during this time will take effect on Jan. 1 of the following year.

You may adjust your **Health Savings Account Q** (HSA) contributions at any time. However, other benefits you elect during Open Enrollment cannot be changed mid-year unless you experience a major life event such as birth, adoption, marriage, divorce, or a change in dependent eligibility.

It's important to review your benefit elections annually, even when you don't expect anything to change. If you do not make changes, your current elections will automatically roll over, except for **Flexible Spending Account (FSA) Q** contributions, which must be re-elected annually.

**New hire enrollment:** If you are a new hire or become a full-time employee, your benefits begin on that date. You must enroll within 30 days.

**If you do not enroll or opt out within this period, you will be automatically enrolled in employee-only coverage in the Health Savings Account (HSA) Green Plan. You will also be charged the Tobacco Surcharge and will not have Dental or Vision coverage.**

Your next opportunity to make changes will be during Open Enrollment.

## MAKING CHANGES DURING THE YEAR

After you enroll, your choices are locked in until the end of the calendar year unless you experience a major life event. These events include:

- Marriage
- Divorce
- Birth, adoption or foster care placement
- You or your dependent(s) gaining or losing coverage elsewhere

Any changes you make must directly relate to the event. For example, if your child loses medical and dental coverage elsewhere, you may add that child to your medical and dental coverage midyear, but you cannot add other dependents.

## COVERAGE LEVELS

Worthington Steel offers flexible coverage options designed to meet your needs and support your family. For most benefits, you can choose from the following levels:

- **Employee only:** coverage for only you, without any dependents
- **Employee + child(ren):** coverage for you and your eligible children
- **Employee + spouse:** coverage for you and your legal spouse
- **Family:** coverage for you, your legal spouse and your eligible children

**Note:** When only "single" and "family" are listed, such as with HSA funding, deductibles or out-of-pocket maximums, "single" typically refers to employee-only coverage. "Family" includes all other coverage levels beyond employee only.



**Life Event Reminder:** You must make changes within **30 days** of the event<sup>3</sup>. For Medicaid or Children's Health Insurance Program (CHIP), you have 60 days from the event. Coverage will be retroactive to the date of the event.

<sup>1</sup> Part-time employees are eligible for select Worthington Steel benefits. Contact the Worthington Steel People Center for questions or a copy of the part-time benefit guide.

<sup>2</sup> Dependents are removed from coverage at the end of the month in which they turn 26 and are offered COBRA for continued coverage.

<sup>3</sup> If you are reporting a birth or adoption life event and your request is submitted between 31 and 60 days, your change will be processed. However, coverage will not be retroactive to the event date.



# HOW TO ENROLL

There are two ways to enroll.

## Online:

- Visit [worthingtonsteelbenefits.com](http://worthingtonsteelbenefits.com).
- Click “Enroll Now” to access the enrollment site.
- Enter your username, which is your employee ID/clock number.
- Enter your initial password. This is your date of birth (MMDDYYYY) + last four digits of your Social Security number (SSN). **Example:** If your date of birth is May 15, 1975, and your SSN is 123-45-6789, your password would be 051519756789.
- Click “Login.”

You can access [worthingtonsteelbenefits.com](http://worthingtonsteelbenefits.com) anytime from a computer or mobile device. We encourage you to explore your benefits with your spouse or other family members before making your selections. Scan the QR code to get started.



## By phone:

Call the Worthington Steel People Center at **614-840-3002**, Monday through Friday, 8 a.m. to 5 p.m. ET.

After enrolling, review your confirmation statement carefully and save a copy for your records.

## VERIFY YOUR DEPENDENTS WITHIN 60 DAYS

To enroll an eligible dependent, you must provide documentation:

- **Spouse:** marriage certificate or prior year’s federal tax return
- **Child:** birth certificate or prior year’s federal tax return

Submit your documents in one of the following ways:



**Online:** Upload a picture of your documents using the “Verify” button on the “Dependents” screen.



**Fax:** Send your documentation to the Worthington Steel People Center at **614-840-3003**.



**Email:** Email your documents to the Worthington Steel People Center at [wpc@worthingtonsteel.com](mailto:wpc@worthingtonsteel.com).

Submit your documentation within 60 days of your initial enrollment or effective date.<sup>1</sup> If documentation is not received prior to the deadline, dependent coverage may be canceled.

## REMINDER:

Have Social Security numbers, dates of birth, marriage certificates and birth certificates ready for any new dependents you want to cover.



## BENEFITS FOR EVERY LIFE STAGE

No matter where life takes you, Worthington Steel’s benefits are built to support your goals and help you feel confident in your choices. From starting your career to growing your family or planning for retirement, our programs are designed to meet you where you are.

Get tips to navigate life events such as changes in marital status, having a baby, a child turning 26 or preparing for retirement – so you can make the most of your benefits.

Scan the QR code or visit [worthingtonsteelbenefits.com](http://worthingtonsteelbenefits.com) and select the “Benefits for Where You Are” page to find programs that match your current needs and priorities.

<sup>1</sup> For birth or adoption only, you have 90 days to submit your required documentation.



## MEDICAL COVERAGE: ANTHEM

Worthington Steel offers three medical plan options through Anthem: the HSA Blue Plan, HSA Green Plan and the PPO Plan. With all plans, **preventive care** is covered at 100%. You may see any provider you choose, but you'll receive the best value when using Anthem network providers.

### HSA PLANS

The Health Savings Account (HSA) plans are designed for employees who want flexibility in managing health care costs today and the opportunity to save for the future. These plans pair a higher deductible with the ability to set aside tax-free dollars in an HSA, which you can use to pay for current health care expenses or save and invest for the long term. Worthington Steel also contributes to your HSA to help offset costs and build savings.

#### How the HSA plans work

HSA plans use a **combined family deductible** and **out-of-pocket maximum (OOP max)**, meaning all family members' expenses count toward a single-family total. Under family coverage, there are no individual maximums – once the family deductible is met, **coinsurance** applies for everyone on the plan, and once the family out-of-pocket maximum is reached, all members are covered at 100%.

The two HSA options differ in deductible, payroll contributions and company HSA contributions:

**HSA Green Plan:** lower payroll deductions but a higher deductible and less company HSA funding.

**HSA Blue Plan:** higher payroll deductions but a lower deductible and more company HSA funding.

### NOT SURE WHICH MEDICAL PLAN IS RIGHT FOR YOU?

We've got you covered! Get personalized guidance and see examples of how each of the plans work for people like you.



Scan to take the confidential online plan comparison quiz



Scan to see how others choose

### IMPORTANT NOTE ABOUT YOUR ANTHEM ID CARDS

If you were enrolled in a Worthington Steel medical plan in 2025 and do not make any changes to your elections, you can keep using your existing Anthem ID card in 2026. However, if you change your medical plan or enroll for the first time, you will receive new Anthem ID cards to start using Jan. 1, 2026. All ID cards will display the employee's name but can be used by covered dependents as well.

## Understanding HSA plan costs

All services under the HSA plans are subject to the deductible and coinsurance – there are no **copays** Q. Until the deductible is met, you'll pay the full cost of covered services at Anthem's discounted rate. You can typically use available HSA funds to pay for these expenses.

After you meet the deductible, you and Worthington Steel share costs through coinsurance. You pay a percentage, and the company pays the rest. Once you reach the out-of-pocket maximum for the year, the plan covers 100% of eligible expenses.

See page 9 for more information on HSA contributions. If you are not eligible to participate in an HSA per IRS rules, Worthington Steel offers a comparable Health Reimbursement Account (HRA) medical plan. For details, call the Worthington Steel People Center at **614-840-3002**, Monday through Friday, from 8 a.m. to 5 p.m. ET.

## PPO PLAN

The Preferred Provider Organization (PPO) Plan is designed for employees who want more predictable health care costs. You'll pay set copays for common services such as office visits, lab work, urgent care, prescriptions and emergency room visits, so you know what to expect. For services not covered by a copay, the plan has a lower deductible and the same coinsurance as the HSA Blue Plan. Unlike the HSA options, the PPO Plan does not include a savings account.

### How the PPO Plan works

The deductible under the PPO Plan is **embedded** Q. If you cover your family, each member has an individual \$600 deductible. Once that amount

is met, the plan begins paying a portion of that person's covered services. The maximum deductible across the family is \$1,200. Copays do not count toward the deductible, but they do apply to your annual out-of-pocket maximum, which limits your total costs for the year.

The out-of-pocket maximum is also embedded. Once a family member reaches the \$3,800 individual out-of-pocket maximum, that person's covered medical expenses are paid at 100% for the rest of the year. If any combination of family members reaches the \$7,600 family maximum, all members are covered in full for the rest of the plan year.

## Understanding PPO plan costs

Copays apply when you have an office-based visit, but additional services may have their own copays or fall under your deductible and coinsurance. For example, if you see a doctor for lab work, you'll pay a \$25 copay for the visit plus a \$25 copay for the lab. In the emergency room, you'll pay a \$150 copay for the visit and \$40 copay for time with a specialist, with additional services subject to the deductible and coinsurance. This structure provides predictability for routine care while still sharing costs for larger services like procedures, outpatient programs or hospital stays.

## FINDING THE PLAN THAT FITS YOU

Whether you value the flexibility and long-term savings potential of an HSA plan, or the predictability and lower deductible of the PPO Plan, Worthington Steel provides options to fit your needs. Review the comparison table on the following page and visit [worthingtonsteelbenefits.com](http://worthingtonsteelbenefits.com) for more details.



## MORE AFFORDABLE CARE AT YOUR FINGERTIPS

Starting Jan. 1, 2026, virtual care with LiveHealth Online is more affordable than ever:

- PPO Plan members: \$15 copay per visit
- HSA Plan members: \$35 flat fee per visit, regardless of deductible or coinsurance status

Get 24/7 virtual care for common illnesses from board-certified doctors or schedule private therapy sessions with licensed professionals – all from home through Anthem's Sydney Health app. Convenient, affordable care is just a click away.

|   | PPO PLAN             |                      | HSA BLUE PLAN        |                      | HSA GREEN PLAN       |                      |
|---|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
|   | IN-NETWORK           | OUT-OF-NETWORK       | IN-NETWORK           | OUT-OF-NETWORK       | IN-NETWORK           | OUT-OF-NETWORK       |
| COMPANY CONTRIBUTION TO YOUR HSA (PER PLAN YEAR; PRORATED FOR NEWLY ELIGIBLE EMPLOYEES) |                      |                      |                      |                      |                      |                      |
| EMPLOYEE ONLY   | N/A                  |                      | \$1,000              |                      | \$750                |                      |
| FAMILY  |                      |                      | \$2,000              |                      | \$1,500              |                      |
| DEDUCTIBLE (PER PLAN YEAR)  |                      |                      |                      |                      |                      |                      |
|   | Embedded deductible  |                      | Combined deductible  |                      | Combined deductible  |                      |
| EMPLOYEE ONLY   | \$600                |                      | \$1,950              |                      | \$2,950              |                      |
| FAMILY  | \$1,200              |                      | \$3,900              |                      | \$5,900              |                      |
| OUT-OF-POCKET (OOP) MAXIMUM (PER PLAN YEAR)   |                      |                      |                      |                      |                      |                      |
|   | Embedded OOP max     |                      | Combined OOP max     |                      | Combined OOP max     |                      |
| EMPLOYEE ONLY   | \$3,800              | \$5,300              | \$3,800              | \$5,300              | \$4,800              | \$6,300              |
| FAMILY  | \$7,600              | \$10,600             | \$7,600              | \$10,600             | \$9,600              | \$12,600             |
| COVERED SERVICES <sup>1</sup>   |                      |                      |                      |                      |                      |                      |
| ROUTINE PREVENTIVE CARE   | No charge            | No charge            | No charge            | No charge            | No charge            | No charge            |
| LIVEHEALTH ONLINE   | \$15 copay           | N/A                  | \$35                 | N/A                  | \$35                 | N/A                  |
| OFFICE VISITS (PHYSICIAN)   | \$25 copay           | 40% after deductible | 20% after deductible | 40% after deductible | 30% after deductible | 50% after deductible |
| OFFICE VISITS (SPECIALIST)  | \$40 copay           | 40% after deductible | 20% after deductible | 40% after deductible | 30% after deductible | 50% after deductible |
| OUTPATIENT DIAGNOSTIC (LAB/X-RAY)   | \$25 copay           | 40% after deductible | 20% after deductible | 40% after deductible | 30% after deductible | 50% after deductible |
| URGENT CARE   | \$50 copay           | 40% after deductible | 20% after deductible | 40% after deductible | 30% after deductible | 50% after deductible |
| EMERGENCY ROOM  | \$150 copay          |                      | 20% after deductible |                      | 30% after deductible |                      |
| OUTPATIENT SERVICES   | 20% after deductible | 40% after deductible | 20% after deductible | 40% after deductible | 30% after deductible | 50% after deductible |
| INPATIENT HOSPITAL STAY   | 20% after deductible | 40% after deductible | 20% after deductible | 40% after deductible | 30% after deductible | 50% after deductible |

| <b>2026 MONTHLY EMPLOYEE MEDICAL PLAN CONTRIBUTIONS</b> |          |               |                |
|---|----------|---------------|----------------|
|   | PPO PLAN | HSA BLUE PLAN | HSA GREEN PLAN |
| <b>EMPLOYEE ONLY</b>                                    | \$109.00 | \$109.00      | \$40.00        |
| <b>EMPLOYEE + CHILD(REN)</b>                            | \$194.00 | \$194.00      | \$70.00        |
| <b>EMPLOYEE + SPOUSE</b>                                | \$239.00 | \$239.00      | \$88.00        |
| <b>EMPLOYEE + FAMILY<sup>1</sup></b>                    | \$327.00 | \$327.00      | \$118.00       |



### NEED EXTRA SUPPORT?

We partner with Anthem's FindHelp platform to connect you with free or low-cost local resources. You can search for financial assistance, food pantries, medical care, housing and more. Scan the QR code or visit [resource.findhelp.com](https://resource.findhelp.com). You can also contact your Anthem Family Advocate to learn more.

<sup>1</sup> If not otherwise indicated, deductible and coinsurance will likely apply.

Coinurance percentages shown in the above chart represent what you are responsible for paying. If you use an out-of-network provider, you will be responsible for any charges above the maximum allowed amount. To be eligible for the HSA, you cannot be covered under a second health care plan. See plan document for full details.





### GET MORE FROM ANTHEM

Your Family Advocate can also connect you with these programs:

- **Building Healthy Families:** support for growing families
- **Inclusive Care program:** medical and emotional support for LGBTQIA+ members
- **Virtual Second Opinion:** for confidence in your diagnosis
- **Behavioral Health Resource Center:** professional guidance for emotional well-being
- **Virtual Care:** convenient access to care from wherever you are
- **Tobacco Free program:** start your tobacco-free journey with a health coach
- **Hinge Health:** personalized care for back, muscle or joint concerns
- **Virta:** personalized nutrition for weight loss and diabetes reversal

### THE TOTAL HEALTH CONNECTIONS EXPERIENCE

Anthem Total Health Connections gives you easy, personal access to the tools and people who can help you get the most out of your health care. Whether you need help finding a provider, understanding a medical bill or managing a condition, expert support is just a call or click away.

- **Family Advocates Q:** Your Family Advocate is your personal Anthem contact. They can help you find in-network providers, explain your benefits, resolve billing questions, connect you with in-house clinical experts and more. Call **833-824-1434** to speak to your Family Advocate.
- **Sydney Health app:** Find everything in one place – your Anthem ID card, claims history, preventive care reminders, live chat with experts and personalized health tips based on your needs. You can also use Sydney for virtual primary care, prescription refills and convenient care when you're on the go. To download the app, search for "Anthem Sydney Health" in the App Store or Google Play or scan these QR codes.
- **Well-being resources:** Your medical plan also includes support for your physical and emotional health. Programs like those listed to the left are built into your coverage, so it's easier to get the care you need without managing multiple platforms. And because there is no limit on behavioral health and substance use services, you can access this support for as long as you need.



App Store



Google Play

Once you're enrolled, Anthem may reach out by phone to share personalized health and wellness tips, reminders and information to better support your health goals. These calls are always confidential, so you can feel comfortable sharing.



## HEALTH SAVINGS ACCOUNT: HEALTHEQUITY

If you enroll in the HSA Blue or HSA Green Plan, a Health Savings Account (HSA) will automatically be opened for you with HealthEquity. An HSA is a personal account that both you and Worthington Steel can contribute to. It helps you save money for health care expenses and reduces your taxable income. You can use your HSA to pay for eligible medical, dental, vision and prescription costs. You can also save and invest the funds for long-term growth, making your HSA a valuable tool for the future.

This account is yours. The money you contribute is always yours to keep, and unused funds roll over year to year.

### KEY HSA BENEFITS

**Triple-tax advantage:** Contribute pre-tax (up to annual IRS limits), earn tax-free interest and make tax-free withdrawals for eligible expenses.

#### 2026 IRS contribution limits:

- **Individual:** \$4,400
- **Family:** \$8,750
- **Age 55 and older:** additional \$1,000 catch-up contribution

Keep in mind that both company and personal contributions count toward the annual limit.

**Worthington Steel contributions:** We contribute to your HSA to help you save even more. Contributions are made semi-annually, on the first pay dates in January and July. New hires and midyear enrollees receive a prorated contribution on the first pay date after enrollment.

**Flexible contributions and lasting value:** You can start, stop or change your contributions at any time. Your balance rolls over each year and stays with you, even if you leave the company or retire.

**Investment options:** Your HSA is a powerful tool for managing health care costs now and in the future – even into retirement. Grow your balance by investing once your account reaches the minimum \$2,000 threshold.

### IMPORTANT REMINDERS

- You must be enrolled in the HSA Blue Plan or HSA Green Plan to receive the company HSA contribution.
- If you switch to a non-HSA medical plan in 2026, you can still use your previously contributed HSA funds to invest or to pay for eligible expenses until the balance is depleted.

### HSA ELIGIBILITY RULES

Under IRS guidelines, you cannot contribute to an HSA if:

- You are enrolled in another medical plan like Medicare, your spouse's plan or military coverage.
- You received VA medical care in the past three months without a disability rating.

If you are not eligible for an HSA, you can enroll in a comparable Health Reimbursement Account (HRA) plan or the PPO Plan. Plan eligibility is determined by your response to a pre-enrollment question during your benefit enrollment. For questions, call the Worthington Steel People Center at **614-840-3002**, Monday through Friday, from 8 a.m. to 5 p.m. ET.

| 2026 COMPANY HSA CONTRIBUTIONS |                |                |                |                |
|--------------------------------|----------------|----------------|----------------|----------------|
|                                | HSA BLUE PLAN  |                | HSA GREEN PLAN |                |
|                                | EMPLOYEE ONLY  | FAMILY         | EMPLOYEE ONLY  | FAMILY         |
| DEPOSIT 1: JANUARY             | \$500          | \$1,000        | \$375          | \$750          |
| DEPOSIT 2: JULY                | \$500          | \$1,000        | \$375          | \$750          |
| ANNUAL TOTAL                   | <b>\$1,000</b> | <b>\$2,000</b> | <b>\$750</b>   | <b>\$1,500</b> |



#### LEARN MORE ABOUT YOUR HSA

To learn more about investing and how your HSA can help you prepare for retirement, watch this video from HealthEquity.



#### DON'T FORGET TO NAME A BENEFICIARY

Be sure to designate a beneficiary for your HSA at **myhealthequity.com**. This is separate from your life insurance beneficiary.



## FLEXIBLE SPENDING ACCOUNTS: HEALTHEQUITY

Flexible Spending Accounts (FSAs) offer another way to set aside pre-tax dollars, up to annual IRS limits, to help cover eligible out-of-pocket expenses. You decide how much to contribute each year, and that amount is deducted from your pay and deposited with HealthEquity, our FSA administrator.

FSAs help reduce your taxable income and provide a smart way to manage costs for medical care, prescriptions, dental and vision services, and dependent care.

Worthington Steel offers three types of FSAs:

- **Health Care FSA:** covers eligible medical, prescription, dental and vision expenses not paid by insurance. Available to PPO and HRA participants and those who waive medical coverage. Not available to HSA plan participants, per IRS rules.
- **Limited Purpose FSA:** covers eligible dental and vision expenses only. Available to participants in the HSA Blue Plan or HSA Green Plan.
- **Dependent Care FSA:** covers eligible childcare (under age 13) and elder care expenses so you or your spouse can work, search for a job or attend school full time. Available to all employees.

### 2026 CONTRIBUTION LIMITS

- **Health Care FSA:** \$3,300
- **Limited Purpose FSA:** \$3,300
- **Dependent Care FSA:** \$7,500

### HOW DO FSAs WORK?

During Open Enrollment, you choose your annual pre-tax contribution. That amount is deducted evenly from each paycheck for the year and deposited with HealthEquity. For example, if you enroll effective Jan. 1 and elect an annual amount of \$2,600 for 2026, the amount deposited into your FSA each paycheck will be \$100.<sup>1</sup>

For Health Care and Limited Purpose FSAs, your full annual election is available to use starting Jan. 1, 2026, or immediately upon enrollment if you're a new hire. For the Dependent Care FSA, funds must be available in your account before you can be reimbursed for eligible expenses.

### PAYING FOR ELIGIBLE EXPENSES

If you enroll in a Health Care or Limited Purpose FSA, you'll receive a debit card to pay for eligible expenses at the point of service. For all FSAs, you can also pay out of pocket and submit a reimbursement claim to HealthEquity, our FSA administrator. Reimbursements are issued by check or direct deposit, depending on your preference. Be sure to keep all receipts and Explanation of Benefits (EOBs), as HealthEquity may request documentation to verify your claim.



Want to learn more about how FSAs work and which expenses qualify? Scan this QR code and use the top navigation menu to explore HealthEquity's resources.

<sup>1</sup> This example assumes 26 biweekly paychecks. Some states require weekly payroll, in which case your annual election would be divided over 52 paychecks.

## PLAN CAREFULLY

Under the “use it or lost it” rule, all FSA funds must be used within the calendar year. You have a two-month grace period, ending Feb. 28, 2027, to spend any remaining 2026 funds. After that date, any unused funds will be forfeited. Visit [learn.healthequity.com/worthingtonsteel](https://learn.healthequity.com/worthingtonsteel) or call **866-346-5800** to learn more.

## IF YOUR EMPLOYMENT ENDS

You can submit claims for eligible expenses incurred before your employment ends. To submit claims for Health Care or Limited Purpose FSA expenses incurred after your employment ends, you must elect COBRA coverage. If you do not have eligible expenses during this time period, you will forfeit any unused funds. Dependent Care FSA participation ends with your employment and is not eligible for COBRA continuation.

## FSAs AT A GLANCE

See how the different FSAs compare to help you save on eligible expenses.

|   | HEALTH CARE FSA   | LIMITED PURPOSE FSA  | DEPENDENT CARE FSA   |
|---|---|--|--|
| <b>LOWERS TAXABLE INCOME VIA PRE-TAX CONTRIBUTIONS</b>                                    | ✓   | ✓  | ✓  |
| <b>PROVIDES IMMEDIATE ACCESS TO FULL ANNUAL ELECTION</b>                                  | ✓<br>Full annual election available at start of year  | ✓<br>Full annual election available at start of year           | ✗<br>Funds available as contributions are made                                     |
| <b>HELPFUL IF YOU'RE EXPECTING PREDICTABLE ELIGIBLE EXPENSES WITHIN THE CALENDAR YEAR</b> | ✓<br>Medical, Rx, dental, and vision, such as prescription refills and doctor's visits  | ✓<br>Dental and vision only, such as braces, glasses and LASIK | ✓<br>Childcare (under age 13) or elder care only, such as daycare and summer camps |
| <b>AVAILABLE IF YOU ARE ENROLLED IN AN HSA MEDICAL PLAN</b>                               | ✗   | ✓  | ✓  |
| <b>AVAILABLE IF YOU ARE NOT ENROLLED IN AN HSA MEDICAL PLAN</b>                           | ✓   | ✗  | ✓  |
| <b>AVAILABLE WITH</b>   | PPO, HRA or waived medical coverage (not available to HSA participants)   | HSA Blue or HSA Green Plan participants                        | Any Worthington Steel medical plan; available to all full-time employees           |
| <b>2026 CONTRIBUTION LIMIT</b>  | \$3,300   | \$3,300  | \$7,500  |
| <b>IMPORTANT REMINDERS</b>  | <ul style="list-style-type: none"> <li>• Re-enroll each year during Open Enrollment – FSAs do not roll over automatically.</li> <li>• Keep receipts or Explanation of Benefits (EOBs) to support your claims.</li> <li>• Elect an FSA only if you expect predictable eligible expenses within the calendar year.</li> <li>• Use all funds by Feb. 28, 2027, or lose them.</li> </ul> Visit <a href="https://learn.healthequity.com/worthingtonsteel">learn.healthequity.com/worthingtonsteel</a> or call <b>866-346-5800</b> to learn more. |  |  |



**Enrollment tip:** If you are enrolled in an HSA medical plan but not contributing to the IRS maximum, consider increasing your HSA contributions before electing a Limited Purpose FSA. Unlike an FSA, your HSA balance rolls over each year, giving you long-term savings potential and less risk if your needs change.





## PRESCRIPTION DRUG COVERAGE: NAVITUS

Your prescription drug benefits are included with your medical plan and are managed by Navitus Health Solutions. Regardless of the medical plan you select, coverage is designed to give you access to high-quality medications at the lowest possible cost. What you pay depends on the drug's category, also known as its tier:

- **Tier 1: Preferred generic drugs** are the most cost-effective. If your doctor prescribes a brand-name drug, ask whether a generic alternative is available.
- **Tier 2: Preferred brand and non-preferred generic drugs** include widely used brand-name medications offered at a discount.
- **Tier 3: Non-preferred brand-name drugs** are typically newer and higher in cost. A lower-cost alternative may be available.
- **Tier 4: Specialty medications** are high-cost prescriptions that treat complex conditions and sometimes require special handling and administration.

You can fill prescriptions at a retail pharmacy (generally a 30-day supply) or through mail-order (up to a 90-day supply).

To save even more, use the Worthington Industries Pharmacy<sup>1</sup> mail-order program for maintenance or long-term prescriptions. Participating in this program helps reduce out-of-pocket costs and ensures you get the medications you need when you need them.

To learn more, review the "Prescription Plan" page on [worthingtonsteelbenefits.com](http://worthingtonsteelbenefits.com). For assistance with the mail-order program, call the Worthington Industries Pharmacy at **614-840-3571**.

| PHARMACY   | PPO PLAN<br>(RETAIL/MAIL-ORDER) | HSA BLUE PLAN<br>(IN-NETWORK) | HSA GREEN PLAN<br>(IN-NETWORK) |
|--|---------------------------------|-------------------------------|--------------------------------|
| <b>TIER 1: PREFERRED GENERIC</b>                         | \$10/\$25                       | 20% after deductible          |                                |
| <b>TIER 2: PREFERRED BRAND AND NON-PREFERRED GENERIC</b> | \$40/\$100                      | 25% after deductible          |                                |
| <b>TIER 3: NON-PREFERRED BRAND AND GENERIC</b>           | \$70/\$175                      | 30% after deductible          |                                |
| <b>TIER 4: SPECIALTY</b>                                 | \$70/\$175                      | 30% after deductible          |                                |



Scan this QR code for additional information about the Worthington Industries Pharmacy mail-order program, which can help save you time and money for certain maintenance medications.

<sup>1</sup> The Worthington Industries Medical Center and Pharmacy continue to operate under this name post legal separation.



## TRANSFORM YOUR HEALTH WITH VIRTA

Virta is a virtual clinic that helps reverse obesity, prediabetes, and type 2 diabetes while reducing dependence on medications. The program uses nutrition therapy and sustainable lifestyle changes to support lasting results. This program is available at no cost to medical plan members, ages 18 and older.

*"...Virta made it easy for me. My meals are simple and satisfying. I lacked confidence going into this. Now I'm feeling confident and healthy."*

– Virta member

Take the first step toward better health today. Scan the QR code to learn more or enroll.



## DENTAL COVERAGE: DELTA DENTAL

Choose between two Delta Dental plans: Value or Premium. Both plans cover diagnostic and preventive services such as cleanings, fluoride, sealants and bitewing X-rays at 100%. Both plans also cover the same basic services, such as minor fillings, crown repair, extractions and dental surgery, at 80%. In addition, the Premium Plan covers certain major procedures and orthodontia for all members with no age limit.

Keep in mind, you will not receive any dental ID cards after you enroll. Simply tell your dentist you have Delta Dental coverage. To learn more, call Delta Dental at **800-524-0149** or visit [deltadentaloh.com/worthington-steel](http://deltadentaloh.com/worthington-steel).

| BENEFIT   | VALUE PLAN                  | PREMIUM PLAN  |
|---|-----------------------------|---|
| <b>ANNUAL MAXIMUM COVERED BY PLAN</b>   | \$1,000 per person          | \$2,000 per person  |
| <b>INDIVIDUAL/FAMILY DEDUCTIBLE</b><br>Embedded deductible  | \$50/\$150                  | \$25/\$75   |
| <b>PREVENTIVE CARE</b><br>Examples: exams, cleanings, bitewing X-rays                                 | No deductible, paid at 100% | No deductible, paid at 100%   |
| <b>RESTORATIVE CARE</b><br>Examples: fillings, crown repair   | Paid at 80%                 | Paid at 80%   |
| <b>ORAL SURGERY</b>   | Paid at 80%                 | Paid at 80%   |
| <b>MAJOR CARE</b><br>Examples: crowns, bridges, dentures, root canal, gum disease treatment, implants | No coverage                 | Paid at 50%   |
| <b>ORTHODONTIA</b>  | No coverage                 | No deductible, paid at 50%<br>(\$1,500 lifetime maximum per member; no age limit) |

| 2026 MONTHLY EMPLOYEE DENTAL PLAN CONTRIBUTIONS |            |              |
|---|------------|--------------|
|   | VALUE PLAN | PREMIUM PLAN |
| <b>EMPLOYEE ONLY</b>                            | \$18.50    | \$31.99      |
| <b>EMPLOYEE + CHILD(REN)</b>                    | \$50.60    | \$78.85      |
| <b>EMPLOYEE + SPOUSE</b>                        | \$34.66    | \$60.84      |
| <b>EMPLOYEE + FAMILY</b>                        | \$75.55    | \$119.69     |



## VISION COVERAGE: VISION SERVICE PLAN (VSP)

You can choose between the Value Plan or Premium Plan, both administered by VSP. The Value Plan covers an exam and lenses every calendar year and frames every other year. The Premium Plan covers an exam, lenses and frames every calendar year, as well as additional lens enhancements.

Both plans cover standard progressive lenses in full and include the Kids Care program, which allows children to receive exams, lenses and frames every calendar year.

You will not receive an ID card after you enroll. If you visit a VSP provider, tell them you're a VSP member, and they'll file your claim for you. If you go out of network, VSP will cover your claim at a reduced rate. You pay the entire bill up front, then send your receipts and VSP claim reimbursement form to VSP. You must submit them within six months from your date of service.

To learn more, visit [vsp.com](https://vsp.com) or call **800-877-7195**.

### MORE WAYS TO SAVE

You can receive an additional \$50 to spend toward featured frame brands such as Bebe, Calvin Klein, Cole Haan, Dragon, Flexon, Longchamp, Nike and more. You can also save up to 40% on lens enhancements. See all brands and offers at [vsp.com/offers](https://vsp.com/offers).



| BENEFIT                             | VALUE PLAN<br>(IN-NETWORK PROVIDER)   | PREMIUM PLAN<br>(IN-NETWORK PROVIDER)  | OUT-OF-NETWORK<br>REIMBURSEMENT<br>(COPAYS APPLY)   |
|-------------------------------------|---|--|---|
| EXAMS                               | \$20 copay  | \$10 copay   | Up to \$45  |
| PRESCRIPTION GLASSES                | \$25 copay  | \$10 copay   | N/A   |
| FRAMES                              | \$155 frame allowance included in prescription glasses copay; save 20% on amount over allowance<br>Every other calendar year                              | \$200 frame allowance included in prescription glasses copay; save 20% on amount over allowance<br>Every calendar year   | Up to \$70  |
| LENSES                              | Single vision, lined bifocal, lined trifocal or lenticular lenses included in prescription glasses copay<br>Every calendar year                           |  | Single vision: up to \$30<br>Bifocal: up to \$50<br>Trifocal: up to \$65<br>Lenticular: up to \$100 |
| LENS ENHANCEMENTS                   | Standard progressives: \$0 copay<br>Premium progressives: \$95-\$175 copay<br>Average savings of 20-25% on other lens enhancements<br>Every calendar year | Polycarbonate lenses: \$0 copay<br>Photochromic/tints: \$0 copay<br>Standard progressives: \$0 copay<br>Premium progressives: \$50 copay<br>Anti-reflective coating: \$40 copay<br>Average savings of 20-25% on other lens enhancements<br>Every calendar year | Progressives: \$50  |
| CONTACT LENSES (INSTEAD OF GLASSES) | \$120; fitting fee capped at \$60 copay   | \$150; fitting fee capped at \$60 copay  | Up to \$105   |
| KIDS CARE PROGRAM                   | Children receive exam, lenses and frames every 12 months  |  | \$0   |

| 2026 MONTHLY EMPLOYEE VISION PLAN CONTRIBUTIONS |            |              |
|---|------------|--------------|
|   | VALUE PLAN | PREMIUM PLAN |
| EMPLOYEE ONLY                                   | \$9.17     | \$14.61      |
| EMPLOYEE + CHILD(REN)                           | \$15.43    | \$24.54      |
| EMPLOYEE + SPOUSE                               | \$13.03    | \$20.73      |
| EMPLOYEE + FAMILY                               | \$24.66    | \$39.23      |

## STAY WELL WITH WORTHINGTON STEEL

Take charge of your health with routine preventive care and the Accelerate Wellness Program. Knowing your numbers, like cholesterol and blood pressure, can help you spot risks early and make positive changes.



### SUPPORTLINC'S EMPLOYEE ASSISTANCE PROGRAM

Worthington Steel's SupportLinc employee assistance program (EAP) offers free, confidential support to help you and your household members manage life's ups and downs.

Access up to eight free counseling sessions for each situation you need help managing. For example, you could use eight sessions to process the loss of a loved one and another eight to talk through parenting concerns. No diagnosis is required.

Start with a private assessment and connect with a Mental Health Navigator for personalized guidance. You can also try Textcoach to message a trained mental health coach securely.

SupportLinc also offers help with needs like child and elder care, pet care, auto repair referrals and identity theft support.

To get started, call 888-881-5462, scan the QR code, visit [supportlinc.com](https://supportlinc.com) (company code: steel), or download the SupportLinc eConnect app.



### AVOID THE NO-TO-WELLNESS SURCHARGE

To avoid the No-to-Wellness surcharge in 2027, you and your covered spouse must complete a health screening with a blood draw between Jan. 1, 2026, and Dec. 1, 2026, in one of three ways:

- 1. Onsite screening:** Sign up for a free blood draw event at your work location. Contact your human resources representative for details.
- 2. LabCorp appointment:** Use [anthem.com](https://anthem.com) or the Sydney Health app to schedule a free appointment with a local LabCorp Patient Service Center. Select the "LabCorp" tile to get started.
- 3. Through your doctor:** Download your personalized LabCorp Physician Form from [anthem.com](https://anthem.com) or the Sydney Health app by selecting the "LabCorp" tile. Then complete your screening through your primary care provider. Standard provider charges may apply.

### KNOW YOUR NUMBERS

You can access your personalized health screening form and view your results by logging on to [anthem.com](https://anthem.com) or through the Sydney Health app.<sup>1</sup>

Select the "LabCorp" tile to access your information.

For full instructions, scan the QR code or see the quick guide available on the "Accelerate Wellness Program" page of [worthingtonsteelbenefits.com](https://worthingtonsteelbenefits.com).



**Note:** If you are hired or enroll in medical coverage after Jan. 1, 2026, you do not need to complete a health screening in 2026. Your first health screening will be required in 2027 to avoid the 2028 surcharge.

### LIVE WELL WITH WELLNESS CHALLENGES

Participate in our wellness challenges through [anthem.com](https://anthem.com) or the Sydney Health app.

Team-based activities such as Get Moving, Let's Do Lunch and Cash is King are designed to be fun, flexible and easy to join. You can participate with coworkers and invite your covered spouse to join too.

### QUIT TOBACCO FOR GOOD

Tobacco use leads to higher risks for cancer, heart disease and other chronic conditions that can affect your long-term well-being.

Anthem's Tobacco Free program is free for you and your covered dependents. It includes up to 12 months of virtual coaching, tools to help you set goals, stay motivated and track your progress. Enrolling in the program also allows you to avoid the \$40 monthly tobacco surcharge.



To learn more or to get started, speak with your Anthem Family Advocate at **833-824-1434** or access the Tobacco Free program through [anthem.com](https://anthem.com) or the Sydney Health app. You can also scan the QR code to visit the website.

<sup>1</sup> If your health screening is completed by the Worthington Industries Medical Center, your results will not be visible on [anthem.com](https://anthem.com) or in the Sydney Health app. They will be emailed or mailed to you based on your preference.



## LIFE INSURANCE: LINCOLN FINANCIAL

Life insurance helps protect the people you care about most. Worthington Steel provides company-paid Basic Life and Accidental Death and Dismemberment (AD&D) insurance through Lincoln Financial. Your Basic Life benefit is equal to 1.5 times your annual **benefit earnings Q**.<sup>1</sup>

You may purchase Supplemental Life insurance for yourself, your spouse and child(ren). Some elections may require proof of good health through **Evidence of Insurability (EOI) Q**.

### COVERAGE OPTIONS AND GUARANTEED ISSUE LIMITS

- **Employee:** 1 to 8 times your benefit earnings, up to \$1 million. **Guaranteed issue Q:** 5 times your earnings, up to \$500,000.
- **Spouse:** increments of \$25,000, up to \$125,000. **Guaranteed issue:** \$50,000.
- **Child:** \$5,000 or \$10,000. EOI is never required.

### WHEN EOI IS REQUIRED

Evidence of insurability (EOI) is required as follows:

- **New hires:** Elect up to the guaranteed issue amount without providing EOI. Amounts exceeding the guaranteed issue require EOI.
- **Open Enrollment:** Increase employee and spouse coverage by one increment, up to the guaranteed issue amount. Coverage that exceeds one level or the guaranteed limit requires EOI.
- **Child life insurance:** EOI is never required for Supplemental Life insurance for your child(ren).

If your election requires EOI, you must complete the online health questionnaire on the enrollment website within 60 days of your election. Lincoln Financial will review your application and notify you of the decision.

To learn more about your coverage options and costs, call the Worthington Steel People Center at **614-840-3002**, Monday through Friday, 8 a.m. to 5 p.m. ET.

<sup>1</sup> Basic Life insurance benefit amount is reduced by 50% when you reach age 70 and above. There is no age reduction for Supplemental Life insurance.

## DISABILITY COVERAGE: LINCOLN FINANCIAL

If you're unable to work due to illness or injury, Worthington Steel provides Short-Term Disability (STD) and Long-Term Disability (LTD) coverage at no cost to you.

### SHORT-TERM DISABILITY

STD provides income replacement for up to 26 weeks of a for a qualifying disability.

After a seven-day waiting period and once your claim is approved, you will receive:

- 100% of your base pay for three weeks
- 75% of benefit earnings for the remaining 23 weeks

Worthington Steel STD benefits are offset by eligible state disability payments.

### LONG-TERM DISABILITY

If your disability extends beyond the STD period, LTD may provide 60% of your highest annual earnings listed on your W-2s from the past two years. LTD benefits typically continue until age 65.

LTD benefits may be reduced by other sources of income such as Workers' Compensation or Social Security payments.

For more information or to file an STD claim, visit [lincolfinancial.com](http://lincolfinancial.com) and use company code: LF1574WOR, or call **866-360-9537**.







## PARENTAL LEAVE: LINCOLN FINANCIAL

Worthington Steel provides up to two weeks of paid parental leave to bond with your new child through birth, adoption or foster care. You can take parental leave in one- or two-week increments within four months of the child's arrival.

Birthing mothers may also be eligible for short-term disability (STD). All eligible employees may use up to 12 weeks of job-protected leave under the Federal Family and Medical Leave Act (FMLA). FMLA leave runs concurrently with all other Worthington Steel paid leaves, including STD and Parental Leave. Consider the following examples.

### BIRTHING MOTHER

- **Weeks 2<sup>1</sup>-6:** paid STD
- **Weeks 7-8:** paid Parental Leave
- **Weeks 9-12:** unpaid FMLA or use of vacation time

### ADOPTIVE PARENT

- **Weeks 1-2:** paid Parental Leave
- **Weeks 3-12:** unpaid FMLA or use of vacation time

### NON-BIRTHING PARENT

- **Weeks 1-2:** paid Parental Leave
- **Weeks 3-12:** unpaid FMLA or use of vacation time

These are only examples and do not include every option. For help understanding your specific situation, contact the Worthington Steel People Center at **614-840-3002** or email [WPC.absence@worthingtonsteel.com](mailto:WPC.absence@worthingtonsteel.com). To file a Parental Leave claim, visit [lincolfinancial.com](http://lincolfinancial.com) and use company code: LF1574WOR, or call **866-360-9537**.



### ADOPTION REIMBURSEMENT

Worthington Steel supports families formed through adoption by offering up to \$5,000 in reimbursement for eligible expenses. This benefit can help cover costs such as legal fees, court expenses and agency fees related to the adoption process.

To learn more about eligibility and how to apply, visit [worthingtonsteelbenefits.com](http://worthingtonsteelbenefits.com).



## ADDITIONAL BENEFITS FROM LINCOLN

As part of your life insurance coverage, you have access to extra support and lifestyle services from Lincoln Financial available at no additional cost.

### TRAVELCONNECT

TravelConnect provides 24/7 travel assistance when you are more than 100 miles from home. Services include trip planning, emergency support, lost luggage help, language translation and referrals to medical providers.

To learn more, go to [myoncallportal.com](http://myoncallportal.com) and enter group ID: LFGTravel123.

### LIFEKEYS

LifeKeys provides support for everyday needs and more serious challenges. Services include discounts on shopping and entertainment; help with legal, financial, family, and career matters; identity theft protection; online will preparation and estate planning tools; and grief and beneficiary support.

To access LifeKeys, visit [guidanceresources.com](http://guidanceresources.com), download the GuidanceNow mobile app or call **855-891-3684**.

<sup>1</sup> STD begins after a seven-day waiting period.



## FINANCIAL PLANNING AND RETIREMENT

At Worthington Steel, we're committed to helping you build a secure financial future. Our 401(k) Retirement Plan, Employee Stock Purchase Plan (ESPP), and complimentary financial planning services give you practical tools to grow your savings and plan for retirement.

### 401(K) RETIREMENT PLAN: ADMINISTERED BY FIDELITY

The 401(k) Retirement Plan enables both you and the company to help you save for retirement. Because you are immediately 100% vested in both your contributions and the company's, that means your full balance is yours to keep, even if you leave the company or retire.

#### How you can contribute

You can contribute up to 90% of your eligible pay on a pre-tax and/or Roth basis. You may also set separate elections for base and supplemental pay.

The 2026 IRS limits will be shared once available. Additional catch-up contributions are allowed beginning at age 50, with increased limits between ages 60 and 63.

#### Worthington Steel contributions

After six months of employment, Worthington Steel automatically contributes 3% of your eligible wages. You're also eligible for a 50% match on the first 4% of pay you contribute. **Pro tip:** Employees who contribute at least 4% will receive the full 2% company match plus the 3% automatically given to all full-time employees, totaling a 5% contribution from Worthington Steel.

#### Managing your account

To make changes or view your account, visit [401k.com](https://401k.com). You can update your contribution rate, investment choices and beneficiary information at any time.

For full plan details, visit the "Helpful Documents" section on [worthingtonsteelbenefits.com](https://worthingtonsteelbenefits.com).

### EMPLOYEE STOCK PURCHASE PLAN (ESPP): ADMINISTERED BY BROADRIDGE

The Employee Stock Purchase Plan (ESPP) gives you the opportunity to invest in Worthington Steel by purchasing company stock through automatic payroll deductions.

Full-time employees are eligible to participate after six months of service. You can choose to deduct a portion of your regular and supplemental pay, including bonuses and profit-sharing payments. Your contributions are sent to Broadridge, our stock transfer agent, who uses the funds to purchase as many shares of Worthington Steel stock as your total deduction allows.

Stock is purchased on a biweekly schedule, aligned with your regular pay dates. Shares are held in your Broadridge account and can be sold at any time.

To enroll, complete the Employee Stock Purchase Plan election form, on the "Employee Stock Purchase Plan" page of [worthingtonsteelbenefits.com](https://worthingtonsteelbenefits.com) and follow the instructions.

#### WHAT MAKES OUR 401(K) SPECIAL?

At Worthington Steel, your retirement savings grow faster:

- **Immediate 100% vesting:** Your money is yours from day one.
- **Automatic contributions:** After six months, we contribute 3% of your eligible pay – even if you don't.
- **Generous matching:** We match 50% of the first 4% you contribute.

It's a powerful way to build long-term financial security. Start investing in your future today.



#### DON'T FORGET TO NAME A BENEFICIARY

Be sure to designate a beneficiary for your 401(k) at [401k.com](https://401k.com). This is separate from your life insurance beneficiary.

## FINANCIAL WELLNESS: ADMINISTERED BY MORGAN STANLEY AT WORK

Making smart financial choices is easier with the right guidance. Through our partnership with Morgan Stanley at Work, you can access free one-on-one financial consultations and expert resources to support your goals.

A Morgan Stanley financial advisor can help with everything from budgeting and saving to retirement planning and preparing for major life events. Call **888-464-2075** to learn more and schedule your consultation.

In addition to personalized advice, Morgan Stanley at Work offers on-demand webinars covering a wide range of financial topics. Scan the QR codes below to explore the sessions that matter most to you.

### FINANCIAL FOUNDATIONS WEBINAR SERIES



Get Financially Fit



Investing 101



Financial Planning 101

### RETIREMENT RED ZONE WEBINAR SERIES



Getting Retirement Ready



A Guide to Social Security



A Guide to Medicare

## GOAL BOOSTER: SAVE MORE FOR LIFE'S MILESTONES

Have savings goals beyond retirement? Fidelity's Goal Booster can help you build a vacation fund, prepare for a big purchase or set aside money for college or emergencies – one paycheck at a time.

### What is Goal Booster?

Goal Booster is a flexible savings tool, offered by Fidelity that lets you contribute directly from your paycheck into a separate account, completely apart from your 401(k). You can adjust the amount at any time and track your progress toward your goal.

### How it works

When you enroll, Fidelity opens a Cash Management Account (CMA) to hold your savings. Just add your CMA details under the "Payment Methods" section in the Hub, along with your other

direct deposit accounts. Choose a specific dollar amount to be automatically deposited post-tax into your Goal Booster account each pay period. You can adjust your contribution amount at any time to fit your changing needs.

### Why use Goal Booster

This is a great option if you want to:

- Save intentionally for short- and long-term goals
- Keep personal savings organized and separate from your 401(k)
- Use automatic payroll deductions to stay on track

To get started, log in at [401k.com](https://401k.com). Go to [fidelity.com/go/goalbooster](https://fidelity.com/go/goalbooster) or scan the QR code to watch a short video.





## MEDICARE PLANNING: ALLIANT MEDICARE SOLUTIONS (AMS) PREMIER

Planning for retirement or navigating a major life event can feel overwhelming, but you don't have to do it alone. AMS Premier offers expert, personalized guidance to help you understand your health coverage options and prepare for what's next, whether that means exploring Marketplace plans, Medicare or caring for a loved one.

### Free comprehensive support for life's transitions

AMS Premier provides a full range of services designed to support you during significant life changes, including:

- **Medicare coordination:** Understand your eligibility, enrollment windows and plan options.
- **Social Security planning:** Maximize your benefits with expert timing and strategy advice.
- **Dental and vision options:** Access alternative dental and vision plans that meet your needs.
- **Individual and family insurance:** Find health plans tailored to your unique situation.
- **Caregiver Assistance:** Get help finding the right resources for your loved ones.

### How it works

Getting started is easy.

- **Connect with AMS Premier:** Call **877-638-1413** or visit **AMSPremier.com** to schedule time with a dedicated advisor.
- **Consult with experts:** Discuss your specific needs with an experienced advisor who will walk you through your options and available resources.
- **Enjoy FREE lifelong support:** AMS Premier offers ongoing guidance at no cost, helping you make informed health care decisions – now and in the future.

To support your planning, AMS also offers Medicare 101 webinars each quarter. These sessions are open to employees and family members approaching Medicare age or thinking about retirement.



#### PLANNING FOR RETIREMENT?

Our retirement brochure gives you a complete overview of the benefits available to support you as you prepare for retirement.

You can find the brochure on the "Helpful Documents" page at **worthingtonsteelbenefits.com** or scan the QR code for quick access.



#### Upcoming 2026 sessions include:

- Jan. 8, 12 to 1 p.m. ET
- April 3, 1 to 2 p.m. ET
- July 9, 1 to 2 p.m. ET
- Oct. 2, 12 to 1 p.m. ET

Register using the QR code or online at **worthingtonsteelbenefits.com** on the "Alliant Medicare Solutions" page.





## LEGAL, IDENTITY THEFT AND CAREGIVER SUPPORT: ARAG

### GROUP LEGAL PLAN

Worthington Steel offers comprehensive legal and personal protection through the ARAG Group Legal Plan. For \$22 per month, you gain access to a nationwide network of attorneys and financial counselors for help with legal needs such as will preparation, family law, real estate, financial issues, civil disputes and more.

To participate, you must enroll during Open Enrollment each year.

### IDENTITY THEFT PROTECTION

Identity theft protection is included at no extra cost. ARAG provides full-service identity restoration, lost wallet assistance and up to \$1 million in identity theft insurance. You may register up to four adults in your household for coverage. Each person must enroll separately to receive full benefits.

### CAREGIVER SUPPORT

Also included with your Group Legal coverage through ARAG, you have access to expert caregiver support and services through Cariloop at no additional cost.

Cariloop's human-first caregiver support team aligns members with their dedicated Care Coach to provide personalized guidance and professional services. Their digital platform offers care planning tools and communication resources to assist with adult and senior care.



For additional information, visit [araglegalcenter.com](https://araglegalcenter.com) or scan the QR code and enter access code: 19169ws, or call 800-247-4184.



## EXCLUSIVE DISCOUNTS

Worthington Steel offers a variety of employee discounts on health, wellness, pet care, fitness and more. You can find full details on the "Employee Discounts" page under the "Resources and Support" tab on Engage.

### DISCOUNTED PET INSURANCE

Pets are part of the family, but veterinary costs can add up. Through Spot, you can get discounted pet insurance that covers care from any licensed vet, emergency clinic or specialist in the United States or Canada.

Employees receive a 10% discount for one pet and an additional 10% discount if you insure two or more. Plans may reimburse up to 90% of eligible costs for accident and illness claims. Go to [spotpet.link/worthingtonsteel](https://spotpet.link/worthingtonsteel) to register and learn more.

### ACTIVE & FIT DIRECT

Get affordable access to thousands of gyms across the country without long-term contracts. You can also take advantage of one-on-one coaching or stream fitness videos on demand.

Visit [activeandfitdirect.com](https://activeandfitdirect.com) to learn more.

### SUPPORTLINC SAVINGS CENTER

Through SupportLinc, you can access hundreds of nationwide discounts on fitness, travel, entertainment and other everyday expenses.

To get started, log in at [supportlinc.com](https://supportlinc.com) using company code: steel. Scroll to "Self-Guided Activities" and select the "Savings Center" tile.



To explore these and other offers, visit the "Employee Discounts" page under the "Resources and Support" tab on Engage, our company intranet.

## SAFETY AND EQUIPMENT

### BOOT REIMBURSEMENT

To support workplace safety, all production employees are required to wear steel-toed or metatarsal foot protection. Worthington Steel offers up to \$180 per year in reimbursement for approved protective footwear.

For questions, contact the Worthington Steel People Center at **614-840-3002** or **wpc@worthingtonsteel.com**.

**To request reimbursement, email your receipt along with your name and employee ID to [wpc@worthingtonsteel.com](mailto:wpc@worthingtonsteel.com). Reimbursements are processed through your regular paycheck.**

### PRESCRIPTION SAFETY EYEWEAR PROGRAM

Worthington Steel partners with VSP to provide eligible employees with one pair of prescription safety glasses from the VSP ProTec catalog every other year.

Covered items include:

- Single vision lenses, lined bifocal and lined trifocal polycarbonate lenses
- Scratch-resistant lens coating
- Frames from the VSP ProTec catalog
- Side shields integrated into the design of the safety frames or permanently attached
- Eyewear case

If you purchase glasses outside the program, reimbursement may be available at your facility's discretion.

For questions, contact the Worthington Steel People Center at **614-840-3002** or **wpc@worthingtonsteel.com**.

## EMPLOYMENT AND WAGE VERIFICATION

Worthington Steel provides employment and wage verification services through Thomas & Company. Visit our company intranet, Engauge, for instructions found on the "My HR Toolkit" page under "Life & Career."

For further assistance, contact the Worthington Steel People Center at **614-840-3002** or the Thomas & Company verifications department at **800-791-8943** or **verifications@thomas-and-company.com**.

## TUITION REIMBURSEMENT

Worthington Steel's Educational Assistance Program supports your personal and professional development. Full-time employees may receive reimbursement for approved courses and programs that align with company-supported growth areas.

Eligible education includes:

- Certifications and professional licenses, including GED programs and maintenance certifications
- Non-degreed courses and undergraduate degree programs (associate and bachelor's)
- Graduate programs (master's, MBA and executive MBA)

For full program details, visit Engauge and search "Educational Assistance Program" or contact the Worthington Steel People Center at **614-840-3002** or **wpc@worthingtonsteel.com**.



### NEED HELP WITH YOUR BENEFITS?

Quickly connect with the right partner – whether it's medical, dental, vision, or others. Our benefit vendor contact list makes it easy to find benefit vendor names, websites, and phone numbers so you get the support you need, when you need it.

Find the list online at **worthingtonsteelbenefits.com** under "Contacts" or scan the QR code to the left.

# TIME AWAY FROM WORK

Taking time to rest, recharge and be with the people who matter most is an important part of your overall well-being. Worthington Steel supports this through paid holidays and vacation time.

## 2026 COMPANY HOLIDAYS

The following holidays will be observed by the company in 2026:

- Thurs, Jan. 1: New Year’s Day
- Mon, Jan. 19: Martin Luther King Day
- Fri, April 3: Good Friday
- Mon, May 25: Memorial Day
- Fri, July 3: Independence Day
- Mon, Sept. 7: Labor Day
- Thurs, Nov. 26: Thanksgiving Day
- Fri, Nov. 27: Day after Thanksgiving<sup>1</sup>
- Thurs, Dec. 24: Day before Christmas<sup>1</sup>
- Fri, Dec. 25: Christmas Day

## VACATION ACCRUAL SCHEDULE

Paid vacation time is earned based on your years of service. Below is the vacation accrual schedule for 2026.

| YEARS OF SERVICE | 1  | 2  | 3   | 5   | 10  | 15  | 20+ |
|------------------|----|----|-----|-----|-----|-----|-----|
| VACATION HOURS   | 80 | 96 | 120 | 136 | 160 | 176 | 200 |

## Biweekly Payroll Calendar

The calendar below reflects all 2026 company holidays and biweekly paycheck dates.<sup>2</sup>



■ Company holiday

■ Payday

<sup>1</sup> Corporate salaried-designated floating holiday. Additional floating holidays may apply. Contact your manager or HR representative for more information.  
<sup>2</sup> Some states require weekly paychecks. In those states, paycheck dates are typically every Friday.





## 2026 ANNUAL NOTICES

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### IMPORTANT LEGAL NOTICES

Worthington Steel is required by federal law to provide benefit plan participants with certain legal notices each year. This document fulfills that obligation and does not require you to act, unless you wish to exercise one or more of the rights explained in this document. If you have any questions regarding these legal notices, please contact the Worthington Steel People Center at **614-840-3002**.

### MEDICARE PART D NOTICE OF CREDITABLE COVERAGE

#### Important Notice from Worthington Steel, Inc. About Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Worthington Steel, Inc. and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.

2. Worthington Steel, Inc. has determined that the prescription drug coverage offered by the Worthington Steel, Inc. medical plan is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

#### When can you join a Medicare drug plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from Oct. 15 to Dec. 17.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

#### What happens to your current coverage if you decide to join a Medicare drug plan?

If you decide to join a Medicare drug plan, your Worthington Steel, Inc. coverage will not be affected. See below for more information about what happens to your current coverage if you join a Medicare drug plan.

Since the existing prescription drug coverage under Worthington Steel, Inc. is creditable (e.g., as good as Medicare coverage), you can retain your existing prescription drug coverage and choose not to enroll in a Part D plan; or you can enroll in a Part D plan as a supplement to, or in lieu of, your existing prescription drug coverage.

If you do decide to join a Medicare drug plan and drop your Worthington Steel, Inc. prescription drug coverage, be aware that you and your dependents can only get this coverage back at open enrollment or if you experience an event that gives rise to a HIPAA Special Enrollment Right.

#### When will you pay a higher premium (penalty) to join a Medicare drug plan?

You should also know that if you drop or lose your current coverage with Worthington Steel, Inc. and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go 19 months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.



**For more information about this notice or your current prescription drug coverage**

Contact the person listed below for further information or call the Worthington Steel People Center. Note: You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through Worthington Steel, Inc. changes. You also may request a copy of this notice at any time.

**For more information about your options under Medicare prescription drug coverage**

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

- Visit [medicare.gov](https://www.medicare.gov).
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help.
- Call **800-MEDICARE (800-633-4227)**. TTY users should call **877-486-2048**.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at [socialsecurity.gov](https://www.socialsecurity.gov), or call them at **800-772-1213 (TTY 800-325-0778)**.

**Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).**

|                                 |  |
|---------------------------------|--|
| <b>Date:</b>                    | Sept. 2, 2025                                    |
| <b>Name of Entity/Sender:</b>   | Worthington Steel, Inc.                          |
| <b>Contact-Position/Office:</b> | Corporate Benefits Department                    |
| <b>Address:</b>                 | 100 W Old Wilson Bridge Road, Columbus, OH 43085 |
| <b>Phone Number:</b>            | <b>614-840-3002</b>                              |

**WOMEN'S HEALTH AND CANCER RIGHTS ACT**

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- all stages of reconstruction of the breast on which the mastectomy was performed;
- surgery and reconstruction of the other breast to produce a symmetrical appearance;
- prostheses; and
- treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under this plan. If you would like more information on WHCRA benefits, call your plan administrator.

**NEWBORNS' AND MOTHERS' HEALTH PROTECTION ACT**

Group health plans and health insurance issuers generally may not, under federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under federal law, require that a provider obtain authorization from the plan or the insurance issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours). If you would like more information on maternity benefits, call your plan administrator.

**HIPAA NOTICE OF SPECIAL ENROLLMENT RIGHTS**

If you decline enrollment in Worthington Steel Inc.'s health plan for you or your dependents (including your spouse) because of other health insurance or group health plan coverage, you or your dependents may be able to enroll in Worthington Steel Inc.'s health plan without waiting for the next open enrollment period if you:

- lose other health insurance or group health plan coverage. You must request enrollment within 30 days after the loss of other coverage.
- gain a new dependent as a result of marriage, birth, adoption, or placement for adoption. You must request health plan enrollment within 30 days after the marriage, birth, adoption, or placement for adoption.
- lose Medicaid or Children's Health Insurance Program (CHIP) coverage because you are no longer eligible. You must request medical plan enrollment within 60 days after the loss of such coverage.

If you request a change due to a special enrollment event within the 30 day timeframe, coverage will be effective the date of birth, adoption or placement for adoption. In addition, you may enroll in Worthington Steel Inc.'s health plan if you become eligible for a state premium assistance program under Medicaid or CHIP. You must request enrollment within 60 days after you gain eligibility for medical plan coverage. If you request this change, coverage will be effective the first of the month following your request for enrollment. Specific restrictions may apply, depending on federal and state law.

Note: If your dependent becomes eligible for a special enrollment right, you may add the dependent to your current coverage or change to another health plan. Any other currently covered dependents may also switch to the new plan in which you enroll.

### AVAILABILITY OF PRIVACY PRACTICES NOTICE

We maintain the HIPAA Notice of Privacy Practices for Worthington Steel, Inc. describing how health information about you may be used and disclosed. You may obtain a copy of the Notice of Privacy Practices by contacting Worthington Steel Inc.'s Corporate Benefit Department or by logging onto the company's intranet, <https://worthingtonsteel.sharepoint.com/sites/Engage/>.

### NOTICE REGARDING WELLNESS PROGRAM

The Worthington Steel wellness program is a voluntary wellness program available to all employees enrolled in a Worthington Steel medical plan. The program is administered according to federal rules permitting employer-sponsored wellness programs that seek to improve employee health or prevent disease, including the Americans with Disabilities Act of 1990, the Genetic Information Nondiscrimination Act of 2008, and the Health Insurance Portability and Accountability Act, as applicable, among others. If you choose to participate in the wellness program you may be asked to complete a voluntary health risk assessment or "HRA" that asks a series of questions about your health-related activities and behaviors and whether you have or had certain medical conditions (e.g., cancer, diabetes, or heart disease). You may also be asked to complete a biometric screening, which would include a blood test for glucose, HDL, LDL, triglycerides and total cholesterol. You are not required to complete an HRA or to participate in any blood tests or other medical examinations.

However, employees who choose to participate in the wellness program will receive an incentive of avoiding the wellness surcharge, for completing the biometric screening. The wellness surcharge is applicable in the following calendar year and amounts to \$40 per month for employees and \$40 per month for spouses that do not meet the incentive requirement by Dec. 1, 2026. Although you are not required to complete the biometric screening, only employees who do so will avoid the wellness surcharge.

If you are unable to participate in any of the health-related activities or achieve any of the health outcomes required to earn an incentive, you may be entitled to a reasonable accommodation or an alternative standard. You may request a reasonable accommodation or an alternative standard by contacting the Worthington Steel People Center.

The information from your HRA and/or the results from your biometric screening will be used to provide you with information to help you understand your current health and potential risks, and may also be used to offer you services through the wellness program, such as health coaching. You also are encouraged to share your results or concerns with your own doctor.

### Protections from disclosure of medical information

We are required by law to maintain the privacy and security of your personally identifiable health information. Although the wellness program and Worthington Steel, Inc. may use aggregate information it collects to design a program based on identified health risks in the workplace, the wellness program will never disclose any of your personal information either publicly or to the employer, except as necessary to respond to a request from you for a reasonable accommodation needed to participate in the wellness program, or as expressly permitted by law. Medical information that personally identifies you that is provided in connection with the wellness program will not be provided to your supervisors or managers and may never be used to make decisions regarding your employment.

Your health information will not be sold, exchanged, transferred, or otherwise disclosed except to the extent permitted by law to carry out specific activities related to the wellness program, and you will not be asked or required to waive the confidentiality of your health information as a condition of participating in the wellness program or receiving an incentive. Anyone who receives your information for purposes of providing you services as part of the wellness program will abide by the same confidentiality requirements. The only individual that may receive your personally identifiable health information is a health coach in order to provide you with services under the wellness program.

In addition, all medical information obtained through the wellness program will be maintained separate from your personnel records, information stored electronically will be encrypted, and no information you provide as part of the wellness program will be used in making any employment decision. Appropriate precautions will be taken to avoid any data breach, and in the event a data breach occurs involving information you provide in connection with the wellness program, we will notify you immediately.

You may not be discriminated against in employment because of the medical information you provide as part of participating in the wellness program, nor may you be subjected to retaliation if you choose not to participate.

If you have questions or concerns regarding this notice, or about protections against discrimination and retaliation, please contact the Corporate Benefits Department at **614-840-3002**.

### NOTICE OF AVAILABILITY OF ALTERNATIVE STANDARD FOR WELLNESS PLAN

Your health plan is committed to helping you achieve your best health. Rewards for participating in a wellness program are available to all employees. If you think you might be unable to meet a standard for a reward under this wellness program, you might qualify for an opportunity to earn the same reward by different means. Contact the Worthington Steel People Center and we will work with you (and, if you wish, with your doctor) to find a wellness program with the same reward that is right for you in light of your health status.

### PREMIUM ASSISTANCE UNDER MEDICAID AND THE CHILDREN'S HEALTH INSURANCE PROGRAM (CHIP)

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit [www.healthcare.gov](http://www.healthcare.gov).

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a state listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your state Medicaid or CHIP office or call **1-877-KIDS NOW** or [www.insurekidsnow.gov](http://www.insurekidsnow.gov) to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance**. If you have questions about enrolling in your employer plan, contact the Department of Labor at [www.askebsa.dol.gov](http://www.askebsa.dol.gov) or call **1-866-444-EBSA (3272)**.

If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of July 31, 2025. Contact your state for more information on eligibility.

#### ALABAMA – Medicaid

Website: <http://myalhipp.com/>  
Phone: 1-855-692-5447

#### ALASKA – Medicaid

The AK Health Insurance Premium Payment Program  
Website: <http://myakhipp.com/>  
Phone: 1-866-251-4861  
Email: [CustomerService@MyAKHIPP.com](mailto:CustomerService@MyAKHIPP.com)  
Medicaid Eligibility: <https://health.alaska.gov/dpa/Pages/default.aspx>

#### ARKANSAS – Medicaid

Website: <http://myarhipp.com/>  
Phone: 1-855-MyARHIPP (855-692-7447)

#### CALIFORNIA – Medicaid

Health Insurance Premium Payment (HIPP)  
Program website: <http://dhcs.ca.gov/hipp>  
Phone: 916-445-8322  
Fax: 916-440-5676  
Email: [hipp@dhcs.ca.gov](mailto:hipp@dhcs.ca.gov)

#### COLORADO – Health First Colorado (Colorado's Medicaid Program) and Child Health Plan Plus (CHP+)

Health First Colorado  
Website: <https://www.healthfirstcolorado.com/>  
Health First Colorado Member Contact Center: 1-800-221-3943 | State Relay 711  
CHP+: <https://hcpf.colorado.gov/child-health-plan-plus>  
CHP+ Customer Service: 1-800-359-1991  
State Relay 711  
Health Insurance Buy-In Program (HIBI): <https://www.mycobibi.com/>  
HIBI Customer Service: 1-855-692-6442

#### FLORIDA – Medicaid

Website: <https://www.flmedicaidprecovery.com/flmedicaidprecovery.com/hipp/index.html>  
Phone: 1-877-357-3268

#### GEORGIA – Medicaid

GA HIPP Website: <https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp>  
Phone: 678-564-1162, press 1  
GA CHIPRA Website: <https://medicaid.georgia.gov/programs/third-party-liability/childrens-health-insurance-program-reauthorization-act-2009-chipra>  
Phone: 678-564-1162, press 2

#### INDIANA – Medicaid

Health Insurance Premium Payment Program  
All other Medicaid Website: <https://www.in.gov/medicaid/>  
<http://www.in.gov/fssa/dfr/>  
Family and Social Services Administration  
Phone: 800-403-0864  
Member Services Phone: 800-457-4584

#### IOWA – Medicaid and CHIP (Hawki)

Medicaid Website: <https://hhs.iowa.gov/programs/welcome-iowa-medicaid>  
Medicaid Phone: 1-800-338-8366  
Hawki Website: <https://hhs.iowa.gov/programs/welcome-iowa-medicaid/iowa-health-link/hawki>  
Hawki Phone: 1-800-257-8563  
HIPP Website: <https://hhs.iowa.gov/programs/welcome-iowa-medicaid/fee-service/hipp>  
HIPP Phone: 1-888-346-9562

#### KANSAS – Medicaid

Website: <https://www.kancare.ks.gov/>  
Phone: 1-800-792-4884  
HIPP Phone: 1-800-967-4660

#### KENTUCKY – Medicaid

Kentucky Integrated Health Insurance Premium Payment Program (KI-HIPP)  
Website: <https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx>  
Phone: 1-855-459-6328  
Email: [KIHIPPPROGRAM@ky.gov](mailto:KIHIPPPROGRAM@ky.gov)  
KCHIP Website: <https://kynect.ky.gov>  
Phone: 1-877-524-4718  
Kentucky Medicaid Website: <https://chfs.ky.gov/agencies/dms>

#### LOUISIANA – Medicaid

Website: [www.medicaid.la.gov](http://www.medicaid.la.gov) or [www.ldh.la.gov/lahipp](http://www.ldh.la.gov/lahipp)  
Phone: 1-888-342-6207 (Medicaid hotline) or 1-855-618-5488 (LaHIPP)

#### MAINE – Medicaid

Enrollment Website: [https://www.mymaineconnection.gov/benefits/s/?language=en\\_US](https://www.mymaineconnection.gov/benefits/s/?language=en_US)  
Phone: 1-800-442-6003  
TTY: Maine relay 711  
Private Health Insurance Premium Webpage: <https://www.maine.gov/dhhs/ofi/applications-forms>  
Phone: 800-977-6740  
TTY: Maine relay 711



**MASSACHUSETTS – Medicaid and CHIP**

Website:  
<https://www.mass.gov/masshealth/pa>  
 Phone: 1-800-862-4840  
 TTY: 711  
 Email: [masspremassistance@accenture.com](mailto:masspremassistance@accenture.com)

**MINNESOTA – Medicaid**

Website:  
<https://mn.gov/dhs/health-care-coverage/>  
 Phone: 1-800-657-3672

**MISSOURI – Medicaid**

Website:  
<http://www.dss.mo.gov/mhd/participants/pages/hipp.htm>  
 Phone: 573-751-2005

**MONTANA – Medicaid**

Website: <http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP>  
 Phone: 1-800-694-3084  
 Email: [HHSHIPProgram@mt.gov](mailto:HHSHIPProgram@mt.gov)

**NEBRASKA – Medicaid**

Website:  
<http://www.ACCESSNebraska.ne.gov>  
 Phone: 1-855-632-7633  
 Lincoln: 402-473-7000  
 Omaha: 402-595-1178

**NEVADA – Medicaid**

Medicaid Website: <http://dhcfp.nv.gov>  
 Medicaid Phone: 1-800-992-0900

**NEW HAMPSHIRE – Medicaid**

Website:  
<https://www.dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-program>  
 Phone: 603-271-5218  
 Toll-free number for the HIPP program:  
 1-800-852-3345, ext. 15218  
 Email: [DHHS.ThirdPartyLiabi@dhhs.nh.gov](mailto:DHHS.ThirdPartyLiabi@dhhs.nh.gov)

**NEW JERSEY – Medicaid and CHIP**

Medicaid Website:  
<http://www.state.nj.us/humanservices/dmahs/clients/medicaid/>  
 Phone: 800-356-1561  
 CHIP Premium Assistance Phone: 609-631-2392  
 CHIP Website:  
<http://www.njfamilycare.org/index.html>  
 CHIP Phone: 1-800-701-0710 (TTY: 711)

**NEW YORK – Medicaid**

Website:  
[https://www.health.ny.gov/health\\_care/medicaid/](https://www.health.ny.gov/health_care/medicaid/)  
 Phone: 1-800-541-2831

**NORTH CAROLINA – Medicaid**

Website: <https://medicaid.ncdhhs.gov/>  
 Phone: 919-855-4100

**NORTH DAKOTA – Medicaid**

Website:  
[https://www.health.ny.gov/health\\_care/medicaid/](https://www.health.ny.gov/health_care/medicaid/)  
 Phone: 1-866-614-6005

**OKLAHOMA – Medicaid and CHIP**

Website: <http://www.insureoklahoma.org>  
 Phone: 1-888-365-3742

**OREGON – Medicaid and CHIP**

Website:  
<http://healthcare.oregon.gov/Pages/index.aspx>  
 Phone: 1-800-699-9075

**PENNSYLVANIA – Medicaid and CHIP**

Website:  
<https://www.pa.gov/en/services/dhs/apply-for-medicaid-health-insurance-premium-payment-program-hipp.html>  
 Phone: 1-800-692-7462  
 CHIP Website:  
<https://www.pa.gov/en/agencies/dhs/resources/chip.html>  
 CHIP Phone: 1-800-986-KIDS (5437)

**RHODE ISLAND – Medicaid and CHIP**

Website: <http://www.eohhs.ri.gov/>  
 Phone: 1-855-697-4347 or 401-462-0311  
 (Direct Rite Share Line)

**SOUTH CAROLINA – Medicaid**

Website: <https://www.scdhhs.gov>  
 Phone: 1-888-549-0820

**SOUTH DAKOTA – Medicaid**

Website: <http://dss.sd.gov>  
 Phone: 1-888-828-0059

**TEXAS – Medicaid**

Website:  
<https://www.hhs.texas.gov/services/financial/health-insurance-premium-payment-hipp-program>  
 Phone: 1-800-440-0493

**UTAH – Medicaid and CHIP**

Utah's Premium Partnership for Health Insurance (UPP) Website:  
<https://medicaid.utah.gov/upp/>  
 Email: [upp@utah.gov](mailto:upp@utah.gov)  
 Phone: 1-888-222-2542  
 Adult Expansion Website:  
<https://medicaid.utah.gov/expansion/>  
 Utah Medicaid Buyout Program Website:  
<https://medicaid.utah.gov/buyout-program/>  
 CHIP Website: <https://chip.utah.gov/>

**VERMONT – Medicaid**

Website:  
<https://dvha.vermont.gov/members/medicaid/hipp-program>  
 Phone: 1-800-250-8427

**VIRGINIA – Medicaid and CHIP**

Website:  
<https://coverva.dmas.virginia.gov/learn/premium-assistance/famis-select> or <https://coverva.dmas.virginia.gov/learn/premium-assistance/health-insurance-premium-payment-hipp-programs>  
 Medicaid/CHIP Phone: 1-800-432-5924

**WASHINGTON – Medicaid**

Website: <https://www.hca.wa.gov/>  
 Phone: 1-800-562-3022

**WEST VIRGINIA – Medicaid and CHIP**

Website:  
<https://dhhr.wv.gov/bms/> or <http://mywvhipp.com/>  
 Medicaid Phone: 304-558-1700  
 CHIP Toll-free Phone: 1-855-MyWVHIPP  
 (1-855-699-8447)

**WISCONSIN – Medicaid and CHIP**

Website:  
<https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm>  
 Phone: 1-800-362-3002

**WYOMING – Medicaid**

Website:  
<https://health.wyo.gov/healthcarefin/medicaid/programs-and-eligibility/>  
 Phone: 1-800-251-1269

To see if any other states have added a premium assistance program since July 31, 2025, or for more information on special enrollment rights, contact either:

U.S. Department of Labor  
 Employee Benefits Security Administration  
[www.dol.gov/agencies/ebsa](http://www.dol.gov/agencies/ebsa)  
**1-866-444-EBSA (3272)**

U.S. Department of Health and Human Services Centers for Medicare & Medicaid Services  
[www.cms.hhs.gov](http://www.cms.hhs.gov)  
**1-877-267-2323**, Menu Option 4, Ext. 61565

## ACA DISCLAIMER

This offer of coverage may disqualify you from receiving government subsidies for an Exchange Plan even if you choose not to enroll. To be subsidy eligible you would have to establish that this offer is unaffordable for you, meaning that the required contribution for employee-only coverage under our base plan exceeds 9.96% in 2026 of your modified adjusted household income.

## ILLINOIS CONSUMER COVERAGE DISCLOSURE ACT

The Consumer Coverage Disclosure Act requires employers to notify Illinois employees which of the Essential Health Benefits listed below are and are not covered by their employer-provided group health insurance coverage. Refer to the [Access to Care and Treatment Benchmark Plan](#) and the [Pediatric Dental Plan](#) to reference the pages listed below.

|  |   |
|--|---|
| <b>Employer Name:</b>  | Worthington Steel, Inc.                   |
| <b>Employer State of Situs:</b>  | Ohio                                      |
| <b>Name of Issuer:</b>   | Anthem                                    |
| <b>Plan Marketing Name:</b>  | Worthington Steel Health and Welfare Plan |
| <b>Plan Year:</b>  | 2026                                      |
| <b>Ten (10) Essential Health Benefit (EHB) Categories:</b>   |   |
| <ul style="list-style-type: none"> <li>• Ambulatory patient services (outpatient care you get without being admitted to a hospital)</li> <li>• Emergency services</li> <li>• Hospitalization (such as surgery and overnight stays)</li> <li>• Laboratory services</li> <li>• Mental health and substance use disorder (MH/SUD) services, including behavioral health treatment (such as counseling and psychotherapy)</li> <li>• Pediatric services, including oral and vision care (but adult dental and vision coverage aren't essential health benefits)</li> <li>• Pregnancy, maternity, and newborn care (both before and after birth)</li> <li>• Prescription drugs</li> <li>• Preventive and wellness services and chronic disease management</li> <li>• Rehabilitative and habilitative services and devices (services and devices used to help people with injuries, disabilities, or chronic conditions gain or recover mental and physical skills)</li> </ul> |   |

| <b>2020-2025 Illinois Essential Health Benefit (EHB) Listing (P.A. 102-0630)</b> |  |                     |                                   |                                       |
|--|--|---------------------|-----------------------------------|---------------------------------------|
| <b>Item</b>  | <b>EHB Benefit</b>   | <b>EHB Category</b> | <b>Benchmark Page # Reference</b> | <b>Employer Plan Covered Benefit?</b> |
| 1  | Accidental injury – dental   | Ambulatory          | Pgs. 10 and 17                    | Yes                                   |
| 2  | Allergy injections and testing   | Ambulatory          | Pg. 11                            | Yes                                   |
| 3  | Bone anchored hearing aids   | Ambulatory          | Pgs. 17 and 35                    | Yes                                   |
| 4  | Durable medical equipment  | Ambulatory          | Pg. 13                            | Yes                                   |
| 5  | Hospice  | Ambulatory          | Pg. 28                            | Yes                                   |
| 6  | Infertility (fertility) treatment  | Ambulatory          | Pgs. 23 to 24                     | Yes                                   |
| 7  | Outpatient facility fee (e.g., ambulatory surgery center)                    | Ambulatory          | Pg. 21                            | Yes                                   |
| 8  | Outpatient surgery physician/surgical services (ambulatory patient services) | Ambulatory          | Pgs. 15 to 16                     | Yes                                   |
| 9  | Private-duty nursing   | Ambulatory          | Pgs. 17 and 34                    | Yes                                   |
| 10   | Prosthetics/orthotics  | Ambulatory          | Pg. 13                            | Yes                                   |
| 11   | Sterilization (vasectomy men)  | Ambulatory          | Pg. 10                            | Yes                                   |
| 12   | Temporomandibular joint disorder (TMJ)                                       | Ambulatory          | Pgs. 13 and 24                    | Yes                                   |
| 13   | Emergency room services (includes MH/SUD emergency)                          | Emergency services  | Pg. 7                             | Yes                                   |
| 14   | Emergency transportation/ambulance   | Emergency services  | Pgs. 4 and 17                     | Yes                                   |
| 15   | Bariatric surgery (obesity)  | Hospitalization     | Pg. 21                            | Yes                                   |
| 16   | Breast reconstruction after mastectomy                                       | Hospitalization     | Pgs. 24 to 25                     | Yes                                   |

|    |  |  |                                       |     |
|----|--|--|---------------------------------------|-----|
| 17 | Reconstructive surgery   | Hospitalization                                      | Pgs. 25 to 26 and 35                  | Yes |
| 18 | Inpatient hospital services (e.g., hospital stay)                            | Hospitalization                                      | Pg. 15                                | Yes |
| 19 | Skilled nursing facility   | Hospitalization                                      | Pg. 21                                | Yes |
| 20 | Transplants – human organ transplants (including transportation and lodging) | Hospitalization                                      | Pgs. 18 and 31                        | Yes |
| 21 | Diagnostic services  | Laboratory services                                  | Pgs. 6 and 12                         | Yes |
| 22 | Intranasal opioid reversal agent associated with opioid prescriptions        | MH/SUD   | Pg. 32                                | No  |
| 23 | Mental (behavioral) health treatment (including inpatient treatment)         | MH/SUD   | Pgs. 8 to 9, 21                       | Yes |
| 24 | Opioid medically assisted treatment (MAT)                                    | MH/SUD   | Pg. 21                                | Yes |
| 25 | Substance use disorders (including inpatient treatment)                      | MH/SUD   | Pgs. 9 and 21                         | Yes |
| 26 | Tele-psychiatry  | MH/SUD   | Pg. 11                                | Yes |
| 27 | Topical anti-Inflammatory acute and chronic pain medication                  | MH/SUD   | Pg. 32                                | No  |
| 28 | Pediatric dental care  | Pediatric Oral and Vision Care                       | See AllKids Pediatric Dental Document | No  |
| 29 | Pediatric vision coverage  | Pediatric Oral and Vision Care                       | Pgs. 26 to 27                         | Yes |
| 30 | Maternity service  | Pregnancy, Maternity, and Newborn Care               | Pgs. 8 and 22                         | Yes |
| 31 | Outpatient prescription drugs  | Prescription drugs                                   | Pgs. 29 to 34                         | Yes |
| 32 | Colorectal cancer examination and screening                                  | Preventive and Wellness Services                     | Pgs. 12 and 16                        | Yes |
| 33 | Contraceptive/birth control services   | Preventive and Wellness Services                     | Pgs. 13 and 16                        | Yes |
| 34 | Diabetes self-management training and education                              | Preventive and Wellness Services                     | Pgs. 11 and 35                        | Yes |
| 35 | Diabetic supplies for treatment of diabetes                                  | Preventive and Wellness Services                     | Pgs. 31 to 32                         | Yes |
| 36 | Mammography – screening  | Preventive and Wellness Services                     | Pgs. 12, 15 and 24                    | Yes |
| 37 | Osteoporosis – bone mass measurement   | Preventive and Wellness Services                     | Pgs. 12 and 16                        | Yes |
| 38 | Pap tests/prostate – specific antigen tests/ovarian cancer surveillance test | Preventive and Wellness Services                     | Pg. 16                                | Yes |
| 39 | Preventive care services   | Preventive and Wellness Services                     | Pg. 18                                | Yes |
| 40 | Sterilization (women)  | Preventive and Wellness Services                     | Pgs. 10 and 19                        | Yes |
| 41 | Chiropractic and osteopathic manipulation                                    | Rehabilitative and Habilitative Services and Devices | Pgs. 12 to 13                         | Yes |
| 42 | Habilitative and rehabilitative services                                     | Rehabilitative and Habilitative Services and Devices | Pgs. 8, 9, 11, 12, 22, and 35         | Yes |

**Special Note:** Under Pub. Act 102-0104, eff. July 22, 2021, any EHBs listed above that are clinically appropriate and medically necessary to deliver via telehealth services must be covered in the same manner as when those EHBs are delivered in person.

## THE “NO SURPRISES” RULES

The “No Surprises” rules protect you from surprise medical bills in situations where you can’t easily choose a provider who’s in your health plan network. This is especially common in an emergency situation, when you may get care from out-of-network providers. Out-of-network providers or emergency facilities may ask you to sign a notice and consent form before providing certain services after you’re no longer in need of emergency care. These are called “post-stabilization services.” You shouldn’t get this notice and consent form if you’re getting emergency services other than post-stabilization services. You may also be asked to sign a notice and consent form if you schedule certain non-emergency services with an out-of-network provider at an in-network hospital or ambulatory surgical center.

The notice and consent form informs you about your protections from unexpected medical bills, gives you the option to give up those protections and pay more for out-of-network care, and provides an estimate of what your out-of-network care might cost. You aren’t required to sign the form and shouldn’t sign the form if you didn’t have a choice of health care provider or facility before scheduling care. If you don’t sign, you may have to reschedule your care with a provider or facility in your health plan’s network.

View a sample notice and consent form (PDF). [chrome-extension://efaidnbmnnnibpcajpcgclefindmkaj/https://www.cms.gov/files/document/notice-and-consent-form-example.pdf](https://efaidnbmnnnibpcajpcgclefindmkaj/https://www.cms.gov/files/document/notice-and-consent-form-example.pdf)

This applies to you if you’re a participant, beneficiary, enrollee, or covered individual in a group health plan or group or individual health insurance coverage, including a Federal Employees Health Benefits (FEHB) Plan.



