IMPORTANT INFORMATION ABOUT YOUR 2026 WORTHINGTON STEEL BENEFITS

- Medical plan updates, including a new PPO Plan
- Dental and vision enhancements
- FSA limit increases
- Lower cost for virtual care
- NEW: Virta Health virtual weight loss and diabetes prevention program
- Tools to help you choose

WORTHINGTON STEEL
100 West Old Wilson Bridge Road
Columbus, OH 43085

CONNECT WITH THE WORTHINGTON STEEL PEOPLE CENTER

If you have questions about your benefits or need help, contact the Worthington Steel People Center by calling **614-840-3002**, Monday through Friday, 8 a.m. to 5 p.m. ET, or emailing **wpc@worthingtonsteel.com**.

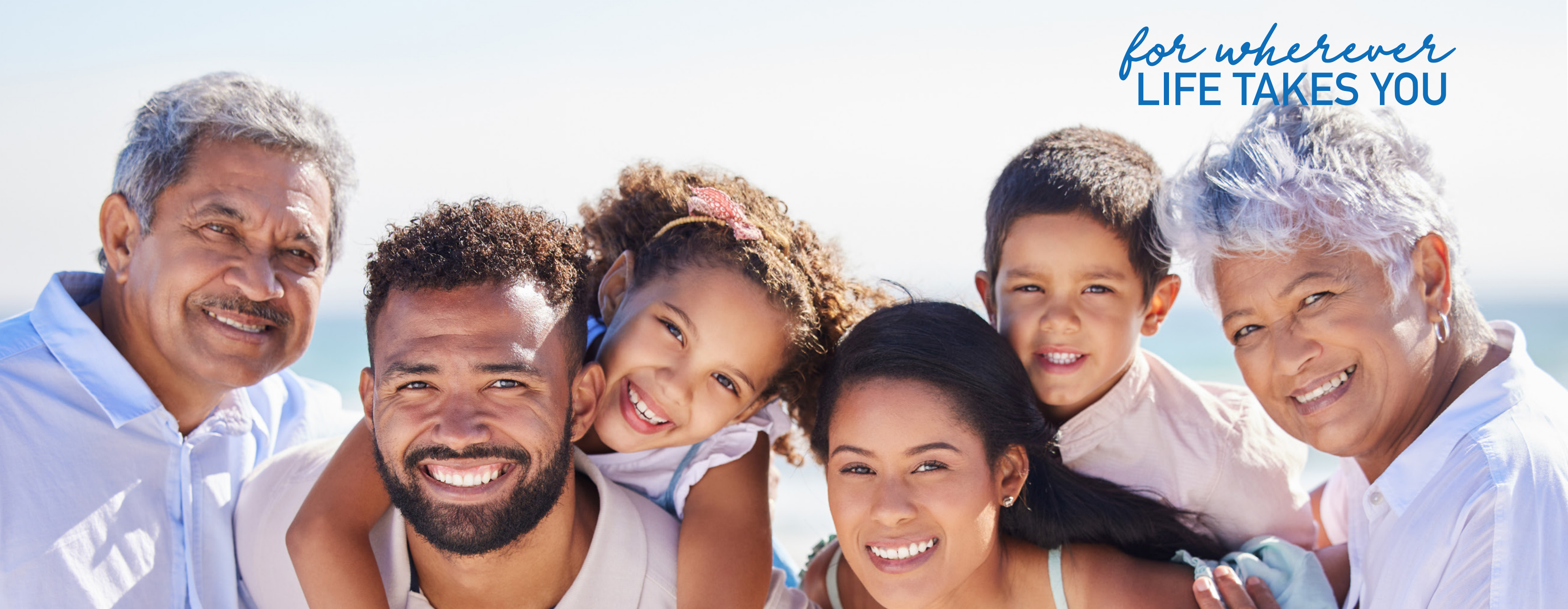
WORTHINGTON STEEL PEOPLE CENTER

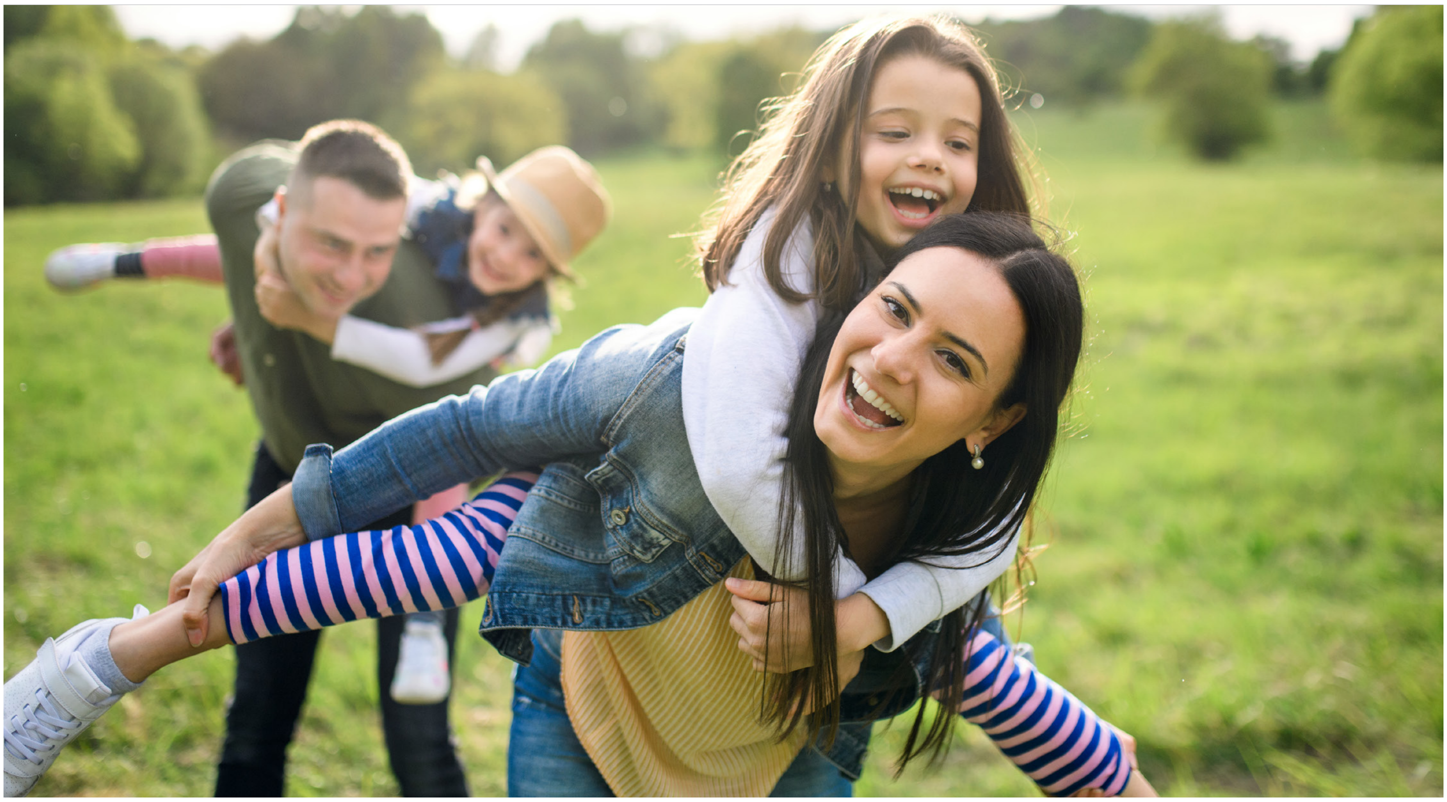
DISCOVER WHAT'S NEW FOR 2026 BENEFITS

At Worthington Steel, we're committed to offering affordable, competitive benefits that protect your health, strengthen your financial well-being and support you and your family wherever life takes you.

Driven by our people-first philosophy, we choose every benefit with you in mind. That includes covering the majority of medical costs, contributing above industry averages to HSAs and providing immediate vesting on 401(k) contributions.

Review the important information inside about what's changing for 2026. Then, visit **worthingtonsteelbenefits.com** to explore all your options before you enroll **Oct. 27, 2025 to Nov. 7, 2025**, for coverage that begins Jan. 1, 2026.





MEDICAL PLAN CHANGES

Thanks to your feedback, this year we're adding a new Preferred Provider Organization (PPO) plan in 2026. The new PPO Plan does not replace our two existing HSA options – both the HSA Green Plan and HSA Blue Plan will continue to be offered, with only slight updates to the rates, deductibles and out-of-pocket maximums. The PPO Plan simply gives you another choice, offering a lower deductible and more predictable costs.

Some key features of the PPO Plan include:

- **Predictable costs** with copays for services like office visits, labs, urgent care, prescriptions and ER visits. Copays do not apply to the deductible, but they do apply to the out-of-pocket maximum. Other services are covered under deductible and coinsurance.
- **Embedded deductible**, which means each covered family member has their own $600 deductible. Once met, the plan starts paying for that person's covered services. Total deductible expenses are capped at $1,200 per family.
- **Same coinsurance and out-of-pocket maximum** as the HSA Blue Plan once the deductible is met.

Learn more about the new PPO Plan and all your medical plan options in the 2026 Benefits Guide at **worthingtonsteelbenefits.com** under "Helpful Documents" or scan the QR code to the right.

Compare your medical plan options

With three plans to choose from in 2026, you'll have flexibility to find the right fit:

- **HSA Plans**: best for those who rely on company HSA contributions and for long-term savers
- **PPO Plan**: great for those who value a lower deductible and predictable copays

Use the chart on the next page to compare key features side by side.

CONSIDER THE HEALTH CARE FSA

Unlike the HSA Plans, the PPO Plan does not include a savings account, which means if you enroll in the PPO Plan, you will not receive any company HSA funding. However, participating in a Health Care Flexible Spending Account (FSA) can help you continue to pay for eligible medical, prescription, dental and vision expenses tax free.[1] Learn more at worthingtonsteelbenefits.com under "Flexible Spending Accounts."

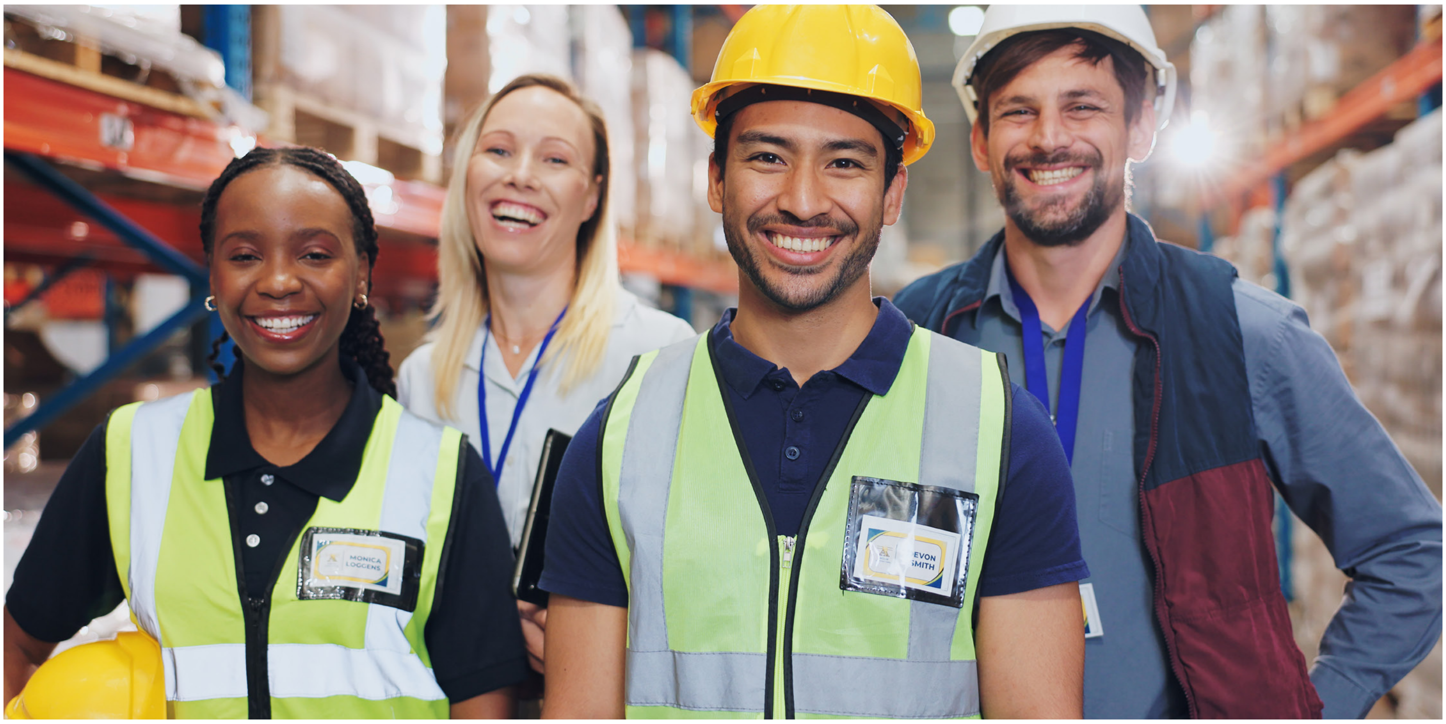
[1] FSA funds must be used within the calendar year. After a two-month grace period ending Feb. 28, 2027, you will forfeit any unused FSA funds in your account from calender year 2026. Per IRS rules, you are not eligible to enroll in a Health Care FSA if you're enrolled in an HSA medical plan.

	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 **FAMILY**	N/A		$1,000 $2,000		$750 $1,500	
DEDUCTIBLE (PER PLAN YEAR)						
	Embedded deductible		Combined deductible		Combined deductible	
EMPLOYEE ONLY **FAMILY**	$600 $1,200		$1,950 $3,900		$2,950 $5,900	
OUT-OF-POCKET (OOP) MAXIMUM (PER PLAN YEAR)						
	Embedded OOP max		Combined OOP max		Combined OOP max	
EMPLOYEE ONLY **FAMILY**	$3,800 $7,600	$5,300 $10,600	$3,800 $7,600	$5,300 $10,600	$4,800 $9,600	$6,300 $12,600
COVERED SERVICES[1]						
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

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

2026 MONTHLY EMPLOYEE MEDICAL PLAN CONTRIBUTIONS			
	PPO PLAN	HSA BLUE PLAN	HSA GREEN PLAN
EMPLOYEE ONLY	$109.00	$109.00	$40.00
EMPLOYEE + CHILD(REN)	$194.00	$194.00	$70.00
EMPLOYEE + SPOUSE	$239.00	$239.00	$88.00
EMPLOYEE + FAMILY	$327.00	$327.00	$118.00

[1] PPO copays do not count toward the deductible but do count toward the out-of-pocket maximum. If not otherwise indicated, deductible and coinsurance will likely apply.



PEOPLE LIKE YOU: HOW OTHERS CHOOSE

Your medical needs are unique, which is why it's important to take time to review your options and choose the plan that fits you best. Consider these examples of how others choose between the PPO, HSA Blue and HSA Green plans. Keep in mind these examples are meant to help you understand your options. Costs will vary. It's your responsibility to elect the plan that's best for you.

ROSIE PREFERS COST PREDICTABILITY

Rosie manages a chronic condition, so she sees a specialist regularly and gets refills of her prescription medication every 90 days. She already uses the mail-order program to help save on her prescription drug costs. She also likes the idea of paying set copays. On the other hand, she's currently enrolled in the HSA Blue Plan and really likes getting the company HSA contribution, which the PPO Plan doesn't offer.

Rosie decides to enroll in the PPO Plan for employee-only coverage because her specialty visits and prescription refills all have copays. It's more predictable for her, and she notes that copays do count toward her annual out-of-pocket maximum. Even without the company HSA contribution, she'll end up paying less out of pocket. Here's the quick math for Rosie:

	PPO PLAN	HSA BLUE PLAN	HSA GREEN PLAN
TOTAL OUT-OF-POCKET EXPENSES (FOUR SPECIALTY VISITS + FOUR PRESCRIPTION REFILLS)	$860	$3,800	$4,800
DEDUCTIBLE REMAINING	$600	$0	$0
OUT-OF-POCKET MAXIMUM REMAINING	$2,940	$0	$0
ANNUAL EMPLOYEE PAYROLL CONTRIBUTIONS	$1,308	$1,308	$480
TOTAL EXPENSES (CLAIM COSTS + PREMIUM)	$2,168	$5,108	$5,280
COMPANY HSA CONTRIBUTION	$0	$1,000	$750
TOTAL ANNUAL COST	**$2,168**	**$4,108**	**$4,530**

As you review, visit our "Terms to Know" glossary at worthingtonsteelbenefits.com, under "Helpful Documents," or scan the QR code to the left. You'll find clear definitions for common terms like deductible, out-of-pocket maximum and more.

MARK'S FAMILY NEEDS A LOT OF MEDICAL CARE

Mark has two active, young kids. Between a few sports injuries and common illnesses throughout the year, he knows he'll meet the deductible and plans on reaching his out-of-pocket maximum. He considers the new PPO Plan because the copays for certain covered services are appealing, but he's been pretty happy with his current plan, the HSA Green Plan. Plus, he relies on the annual company HSA contribution. He's not sure he's ready to make a change but does the quick math just to compare.

When he looks at all three plans side by side, Mark decides to enroll in the HSA Blue Plan for employee + children coverage. He's surprised to see that changing plans could save him some money even though the HSA Blue Plan has higher monthly employee contributions than the HSA Green Plan. Here's how it works out for Mark:

	PPO PLAN	HSA BLUE PLAN	HSA GREEN PLAN
OUT-OF-POCKET MAXIMUM	$7,600	$7,600	$9,600
ANNUAL EMPLOYEE PAYROLL CONTRIBUTIONS	$2,328	$2,328	$840
TOTAL EXPENSES (OUT-OF-POCKET MAXIMUM + PREMIUM)	$9,928	$9,928	$10,440
COMPANY HSA CONTRIBUTION	$0	$2,000	$1,500
TOTAL ANNUAL COST	**$9,928**	**$7,928**	**$8,940**

ANGELA USES SEVERAL DAY-TO-DAY SERVICES

Angela needs family coverage for her spouse and three kids. As a family this year, they used additional services outside of their routine medical care, including two LiveHealth Online visits, outpatient mental health care, some prescriptions and an urgent care visit that required X-rays.

Angela first considers the new PPO Plan because of the copays for the types of day-to-day services she thinks they'll use again next year. After reviewing all three options, however, she sees that the HSA Green Plan will likely save her the most money out of pocket. Since this is her first time enrolling in a Worthington Steel medical plan, she takes time to think through what her family will need and chooses the plan that best fits their needs and budget. Here's her math:

	PPO PLAN	HSA BLUE PLAN	HSA GREEN PLAN
LIVEHEALTH ONLINE VISITS (X2)	$30 ($15 copay x 2)	$70 ($35 fee x 2)	$70 ($35 fee x 2)
TIER 1 PRESCRIPTION	$10	$35	$35
OUTPATIENT MENTAL HEALTH SERVICE	$200	$200	$200
URGENT CARE VISIT	$50	$120	$120
X-RAY	$25	$250	$250
TOTAL OUT-OF-POCKET EXPENSES	$315	$675	$675
DEDUCTIBLE REMAINING	$1,000	$3,225	$5,225
OUT-OF-POCKET MAXIMUM REMAINING	$7,285	$6,925	$8,925
ANNUAL EMPLOYEE CONTRIBUTIONS	$3,924	$3,924	$1,416
TOTAL EXPENSES (CLAIM COSTS + PREMIUM)	$4,239	$4,599	$2,091
COMPANY HSA CONTRIBUTION	$0	$2,000	$1,500
TOTAL ANNUAL COST	**$4,239**	**$2,599**	**$591**

Try our quick, confidential comparison quiz for personalized recommendations based on your needs and lifestyle. You can also view more sample scenarios to see how different situations may lead to different plan choices.

For personalized support, speak with your Anthem Family Advocate by calling 833-824-1434, visiting anthem.com or using the Sydney Health app.

Try our online plan comparison quiz

See how others like you choose

DID YOU KNOW?

Cleanings, fillings, crown repair and even oral surgery are covered under both the Value and Premium dental plans. No matter which plan you choose, you'll have reliable coverage and access to the care you need to keep your smile healthy.

DENTAL AND VISION PREMIUM PLAN ENHANCEMENTS

We've enhanced our Premium dental and vision plans to better meet your needs and ensure you get more for what you pay. These enhancements mean that employees who select Premium coverage receive more benefits for their money.

Dental Premium Plan: We are lowering the deductible, doubling the annual maximum and expanding orthodontia coverage with a higher lifetime maximum and no age limit. We're also continuing the additional coverage for major services such as crowns, dentures, implants and more.

BENEFIT	VALUE PLAN	PREMIUM PLAN BEGINNING 2026
ANNUAL MAXIMUM COVERED BY PLAN	$1,000	$2,000 *(increased from $1,000)*
INDIVIDUAL/FAMILY DEDUCTIBLE	$50 individual/ $150 family	$25 individual/$75 family *(lowered from $50 individual/$150 family)*
ORTHODONTIA AGE	No coverage	No age limit *(previously up to age 16)*
ORTHODONTIA LIFETIME MAX PAID BY PLAN	No coverage	$1,500 *(increased from $1,000)*

2026 MONTHLY EMPLOYEE DENTAL PLAN CONTRIBUTIONS		
	VALUE PLAN	PREMIUM PLAN
EMPLOYEE ONLY	$18.50	$31.99
EMPLOYEE + CHILD(REN)	$50.60	$78.85
EMPLOYEE + SPOUSE	$34.66	$60.84
EMPLOYEE + FAMILY	$75.55	$119.69

DON'T FORGET ABOUT THE LIMITED PURPOSE FSA

If you participate in the HSA Green Plan or the HSA Blue Plan, you have access to a Health Savings Account (HSA), to which both you and the company contribute to help cover eligible health care expenses. If you're enrolled in either HSA plan, you aren't eligible for the Health Care FSA, but you are eligible for the Limited Purpose FSA.[1] This FSA is another tool that allows you to contribute pre-tax dollars to cover eligible dental and vision expenses only and may be an alternative or supplement to dental or vision insurance, depending on your needs.

[1] FSA funds must be used within the calendar year. After a two-month grace period ending Feb. 28, 2027, you will forfeit any unused FSA funds in your account from calender year 2026.

Vision Premium Plan: We're making it easier to get the coverage you need by lowering copays to $10 for eye exams and prescription glasses. The contact lenses allowance is increasing to $150, and the plan continues to offer a higher frame allowance with added lens enhancements.

BENEFIT	VALUE PLAN	PREMIUM PLAN BEGINNING 2026
EXAMS	$20 copay	$10 copay *(decreased from $20)*
PRESCRIPTION GLASSES	$25 copay	$10 copay *(decreased from $25)*
FRAME ALLOWANCE	$155	$200 + additional lens enhancements
CONTACT LENSES ALLOWANCE	$120; fitting fee capped at $60 copay	$150; fitting fee capped at $60 copay *(increased from $120)*

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

Monthly contributions are increasing slightly from prior years to reflect the expanded benefits in the Premium plans. Find full dental and vision plan details in the 2026 Benefits Guide at **worthingtonsteelbenefits.com** under "Helpful Documents" or scan the QR code to the left.

FLEXIBLE SPENDING ACCOUNT LIMIT INCREASES

In 2026, the Dependent Care Flexible Spending Account (FSA) annual contribution limit will increase to $7,500. This FSA lets you set aside tax-free dollars each pay period to cover eligible dependent daycare expenses so you and your legal spouse can work, find work or attend school full time.

LIVEHEALTH ONLINE: CONVENIENT VIRTUAL CARE AT A LOWER COST

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

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

Connect 24/7 with a board-certified doctor for preventive and urgent medical care or schedule therapy sessions from home using Anthem's Sydney Health app.

Schedule an appointment using the QR code, at **anthem.com** or through the Sydney Health app.

INTRODUCING VIRTA: VIRTUAL WEIGHT LOSS AND DIABETES PREVENTION

Beginning Jan. 1, 2026, Worthington Steel will offer Virta at no cost to medical plan members age 18 and older. Virta is a guided online nutrition program that helps you lose weight, reverse pre-diabetes or type 2 diabetes and feel better. This personalized, flexible approach fits your lifestyle and shows you how to eat the foods that support real, lasting results.

With Virta, you'll receive:

- One-on-one support from a dedicated health provider
- Digital tools to track your progress and provide real-time insights
- A simple, sustainable nutrition plan backed by science

"The most surprising thing about Virta is how much I enjoy my new way of eating. I've lost 30 pounds and have been able to maintain it, and my life no longer revolves around my diabetes meds."
– Virta member

To learn more or enroll, visit **virtahealth.com/join/anthem**, or scan the QR code.

GET READY TO ENROLL OCT. 27 TO NOV. 7

1. **Stay tuned**: This is just a preview. You'll receive the full 2026 Benefits Guide and more details from your HR representative during Open Enrollment.
2. **Consider all your options**: With new choices available in 2026, take time to confirm your coverage is still the best fit – even if you're satisfied with your current plans.
3. **Get support**:
   - If you need help deciding which elections are right for you, try the online comparison quiz at **wsbenefitscomparison.com**.
   - For more personalized support, contact your Anthem Family Advocate at **833-824-1434**.
   - If you're nearing Medicare age or retirement, consider a free consultation with Alliant Medicare Solutions to create a personalized plan that coordinates your Worthington Steel benefits with Medicare and Social Security. Call **877-631-2843** or visit **amspremier.com** to get started.
4. **Gather the right documents**: Have Social Security numbers, dates of birth, marriage certificates and birth certificates ready for any new dependents you want to cover.
5. **Mark your calendar**: Make your benefit elections from Oct. 27 to Nov. 7, 2025.

HOW TO ENROLL

Online:

1. Visit **worthingtonsteelbenefits.com** and click "Enroll Now." Visit the site directly or scan this QR code.
2. Enter your username, which is your employee ID/clock number.
3. Enter the default password. Before Open Enrollment, all passwords will be reset to: your date of birth (MMDDYYYY) + last four digits of your Social Security number.

   Example: If your birth date is May 15, 1975, and your SSN is 123-45-6789, your password would be 051519756789.
4. Click "Login" and make your elections.

You can access **worthingtonsteelbenefits.com** anytime from a computer or mobile device. We encourage you to explore your options with your spouse or other family members before making your selections.

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 keep a copy.

ACCELERATE WELLNESS REMINDER

Make sure you and your covered spouse complete a health screening with a blood draw between Jan. 1, 2026, and Dec. 1, 2026. Details about completing the screening can be found at worthingtonsteelbenefits.com under "Accelerate Wellness Program" or in your benefits guide.

The information in this guide applies to Jan. 1, 2026 to Dec. 31, 2026. This guide is not an official Summary Plan Description (SPD) or official plan document. If there's a difference between what you read in this guide and what you read in an official plan document, the official plan document will rule.