



**A GUIDE TO YOUR  
WORTHINGTON STEEL BENEFITS**

**JAN. 1 – DEC. 31, 2025**

At Worthington Steel, we are committed to providing affordable, competitive benefits that create real value and peace of mind for you and your family. Each year, we carefully review and consider each program to find ways to manage costs and explore opportunities to enhance our comprehensive benefit offerings. This guide provides key information about the plans and programs available to you in 2025.

Please review it carefully and visit [worthingtonsteelbenefits.com](http://worthingtonsteelbenefits.com) to learn more and to enroll.

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## THE WORTHINGTON STEEL PEOPLE CENTER CAN HELP

If you have questions about your 2025 benefit options or if you need assistance, contact the Worthington Steel People Center, an internal support team that knows our benefits inside and out. You'll speak directly with a Worthington Steel employee. Call **614-840-3002** Monday - Friday from 8 a.m. - 5 p.m. ET or email [wpc@worthingtonsteel.com](mailto:wpc@worthingtonsteel.com).

## ELIGIBILITY

As a regular full-time employee, you are eligible to enroll in Worthington Steel benefits.\* You may also enroll your eligible dependents, including:

- Your legal spouse
- Your children under age 26 – biological, step, adopted or foster children

### WHEN COVERAGE BEGINS

**Open Enrollment:** If you make or change elections during the annual Open Enrollment period, usually in the fall each calendar year, your benefits begin on Jan. 1 the following year. With the exception of changing your Health Savings Account (HSA) contributions (which can be done at any time), benefits elected during Open Enrollment may not be changed during the year unless you experience a major life event such as a birth, marriage, divorce, etc. (as defined to the right). If you do not make or change any benefit elections during Open Enrollment, your current elections will roll over automatically, with the exception of Flexible Spending Account (FSA) contributions, which must be re-elected each calendar year.

**New Hire Enrollment:** If you are a new hire, your benefits begin on your hire date or the date you become a full-time employee. You must enroll within 30 days from your hire date (or the date you become full time). If you do not enroll within 30 days, you will be enrolled automatically in employee-only coverage in the HSA Green Plan and will be charged the Tobacco Surcharge. You will not be enrolled in Dental or Vision coverage. Your next opportunity to enroll in benefits or make changes will be during the annual Open Enrollment period the following year. Find additional information about enrolling as a new hire on [worthingtonsteelbenefits.com](http://worthingtonsteelbenefits.com).

### MAKING CHANGES DURING THE YEAR

Once you enroll, your choices are locked in until the end of the calendar year. However, if you experience a major life event, you can make changes to your benefit elections midyear. Major life events include:

- Getting married or divorced
- Giving birth or adopting a child
- Your spouse gaining or losing employment
- You gaining or losing work hours and the change affects your eligibility
- You or your dependents gaining or losing coverage elsewhere, such as Medicaid or Child Health Insurance Program (CHIP) coverage

Note that you must make changes within 30 days (60 days for Medicaid and CHIP) from the date of the event. Your changes will be retroactive to the date of the event.

Life event changes for birth or adoption that you submit between days 31 and 60 will be processed but coverage will not be retroactive to the date of the event.

Your life event changes must match the actual event. For example, if your child loses coverage elsewhere, that child can be added to your coverage midyear, but other dependents cannot be added.

### VERIFY YOUR DEPENDENTS

To enroll an eligible dependent, you must provide documentation as follows:

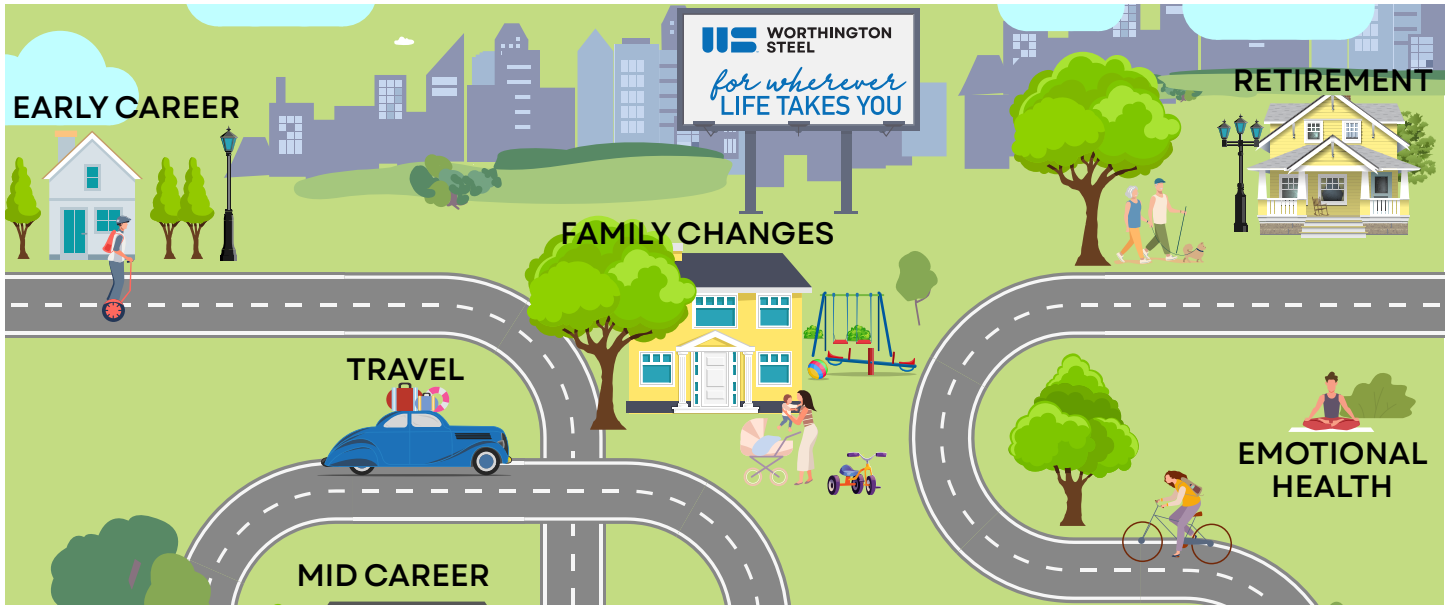
- **Spouse:** A marriage certificate or copy of federal tax filing from the prior year
- **Children:** A birth certificate for each child you enroll

You can submit your documentation online, via fax or email:

- Upload a picture of your documents to the enrollment site using the “Verify” button on the “Dependents” screen.
- Fax your documentation to the Worthington Steel People Center at **614-840-3003**.
- Email the Worthington Steel People Center at [wpc@worthingtonsteel.com](mailto:wpc@worthingtonsteel.com).

You must submit documentation within 60 days from the effective date of your initial enrollment or major life event (90 days for birth or adoption of a child). Otherwise, coverage for your dependent(s) may be canceled.

\*Part-time employees are also eligible for select Worthington Steel benefits. Contact the Worthington Steel People Center for questions or a copy of the part-time benefit guide.



**BENEFITS FOR EVERY LIFE STAGE**

As you move through life, your needs, budget and the type of coverage and support you require will change. From starting a family to planning for retirement, Worthington Steel offers programs and resources for every stage of life.

Visit [worthingtonsteelbenefits.com](http://worthingtonsteelbenefits.com) and go to the “Benefits for Where You Are” page to explore benefit options based on where you are in your life and career journey.



**COVERAGE LEVELS**

For most benefits, you can elect one of the following coverage levels. If only “family” is listed, it generally refers to all other coverage levels beyond employee only.

COVERAGE LEVELS	
<b>EMPLOYEE ONLY</b>	Coverage for yourself and no other dependents
<b>EMPLOYEE + CHILD(REN)</b>	You and your eligible child(ren) only
<b>EMPLOYEE + SPOUSE</b>	You and your legal spouse only
<b>FAMILY</b>	You, your legal spouse and eligible child(ren)

**IMPORTANT NOTE**

If you enroll in a Worthington Steel medical plan, you will receive a new medical ID card from Anthem to use beginning Jan. 1, 2025. All ID cards will reflect the employee’s name but can also be used for covered dependents.

**HOW TO ENROLL**

There are two ways to enroll.

**Online:**

- Visit [worthingtonsteelbenefits.com](http://worthingtonsteelbenefits.com).
- Select the “Enroll Now” button to access the enrollment site.
- Enter your username (your employee ID/clock number).
- Enter your initial password: Your date of birth (MMDDYYYY) + last four numbers of your SSN.  
Example: If you were born on May 15, 1975, and your SSN is 123456789, your password is 051519756789.
- Click the “LOGIN” button.

**By phone:**

To enroll by phone, call the Worthington Steel People Center at **614-840-3002** Monday - Friday from 8 a.m. - 5 p.m. ET. Outside of Open Enrollment, you may only change your benefit elections if you experience a major life event (see page 3).

Once you complete your elections, be sure to review your confirmation statement closely and save a copy for your records.

## MEDICAL COVERAGE: ANTHEM

Worthington Steel offers you a choice between two medical plans. Each plan is administered by Anthem and includes a Health Savings Account (HSA), which allows both you and the Company to contribute money to help cover eligible out-of-pocket health care costs, including your deductible.

You must meet the annual deductible before the plan begins to pay benefits. Once you meet it, you pay a percentage of the cost of care, called coinsurance, and the Company pays the rest. The out-of-pocket maximum is the most you will pay before the plan begins paying 100% of covered services for the rest of the calendar year. If you are not eligible to participate in an HSA per IRS rules, Worthington Steel offers comparable Health Reimbursement Account (HRA) medical plan options. See page 6 for details.

Find more information at [worthingtonsteelbenefits.com](http://worthingtonsteelbenefits.com) on the “Medical Plan” page.

	HSA BLUE PLAN		HSA GREEN PLAN	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
<b>DEDUCTIBLE (PER PLAN YEAR)</b>				
<b>EMPLOYEE ONLY</b>	\$1,650		\$2,650	
<b>FAMILY*</b>	\$3,300		\$5,300	
<b>OUT-OF-POCKET MAXIMUM (PER PLAN YEAR)</b>				
<b>EMPLOYEE ONLY</b>	\$3,500	\$5,000	\$4,500	\$6,000
<b>FAMILY*</b>	\$7,000	\$10,000	\$9,000	\$12,000
<b>COMPANY CONTRIBUTION TO YOUR HSA (PER PLAN YEAR; PRORATED FOR NEWLY ELIGIBLE EMPLOYEES)</b>				
<b>EMPLOYEE ONLY</b>	\$1,000		\$750	
<b>FAMILY*</b>	\$2,000		\$1,500	
<b>COVERED SERVICES</b>				
<b>OFFICE VISITS (PHYSICIAN/SPECIALIST)</b>	20% after deductible	40% after deductible	30% after deductible	50% after deductible
<b>ROUTINE PREVENTIVE CARE</b>	No charge	No charge	No charge	No charge
<b>OUTPATIENT DIAGNOSTIC (LAB/X-RAY)</b>	20% after deductible	40% after deductible	30% after deductible	50% after deductible
<b>EMERGENCY ROOM</b>	20% after deductible		30% after deductible	
<b>URGENT CARE</b>	20% after deductible	40% after deductible	30% after deductible	50% after deductible
<b>INPATIENT HOSPITAL STAY</b>	20% after deductible	40% after deductible	30% after deductible	50% after deductible
<b>OUTPATIENT SURGERY</b>	20% after deductible	40% after deductible	30% after deductible	50% after deductible

<b>2025 MONTHLY EMPLOYEE MEDICAL PLAN CONTRIBUTIONS</b>		
	HSA BLUE PLAN	HSA GREEN PLAN
<b>EMPLOYEE ONLY</b>	\$96.00	\$35.00
<b>EMPLOYEE + CHILD(REN)</b>	\$171.00	\$62.00
<b>EMPLOYEE + SPOUSE</b>	\$210.00	\$77.00
<b>EMPLOYEE + FAMILY</b>	\$288.00	\$104.00

\*Family includes Employee + spouse, Employee + child(ren), and Family coverage levels.

Coinsurance 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.

## HEALTH SAVINGS ACCOUNT: HEALTHEQUITY

Once you enroll in either the HSA Blue Plan or HSA Green Plan, a Health Savings Account (HSA) will be opened with HealthEquity on your behalf. An HSA is a savings account that works in conjunction with your medical plan to cover eligible out-of-pocket health care costs such as doctors visits, prescriptions, and dental and vision expenses. Contributing to your HSA lowers your taxable income, which helps you save money. Worthington Steel will contribute to your HSA, too.

Other key features of the HSA include:

- You can contribute pre-tax (up to annual IRS limits), earn tax-free interest and make tax-free withdrawals for qualified health care costs. In 2025, the IRS limit is \$4,300 for individual coverage and \$8,550 for family coverage. If you are age 55 or older, you can make an additional catch-up contribution of \$1,000. Both Company and personal contributions apply toward the maximum allowable amount. Our payroll system tracks contributions made through Worthington Steel and automatically stops deductions once the maximum has been reached.
- You can start contributing or change your contribution elections at any time.
- There is no “use it or lose it” rule. Unused funds roll over from year to year, and the account is yours to keep even if you leave the Company or retire.
- You can invest your account balance once it reaches a certain amount. This helps grow your balance. Remember, you can use your HSA funds for future health care expenses, even into retirement.

### IMPORTANT NOTE ABOUT HSA ELIGIBILITY

Most employees are eligible for an HSA plan. However, per IRS rules, you may not contribute to an HSA if:

- You’re enrolled in another medical plan like Medicare, your spouse’s plan or military coverage.
- You received VA medical care within the last three months without a disability rating.

If you meet these criteria, comparable HRA plans are available. 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 - Friday from 8 a.m. – 5 p.m. ET.

### COMPANY HSA CONTRIBUTIONS

Worthington Steel will contribute to your HSA on a semi-annual basis to help you cover out-of-pocket health care expenses. These contributions will be deposited into your HealthEquity account on the first pay dates in January and July. You must be enrolled in either the HSA Blue Plan or the HSA Green Plan to receive the Company HSA contribution. **Note:** For new hires and midyear enrollments, a prorated contribution will be made on the first pay date following your enrollment.

2025 COMPANY HSA CONTRIBUTIONS				
	HSA BLUE PLAN		HSA GREEN PLAN	
	EMPLOYEE ONLY	ALL OTHER COVERAGE LEVELS	EMPLOYEE ONLY	ALL OTHER COVERAGE LEVELS
<b>DEPOSIT 1: JANUARY</b>	\$500	\$1,000	\$375	\$750
<b>DEPOSIT 2: JULY</b>	\$500	\$1,000	\$375	\$750
<b>ANNUAL TOTAL</b>	<b>\$1,000</b>	<b>\$2,000</b>	<b>\$750</b>	<b>\$1,500</b>

## GET SUPPORT FROM ANTHEM TOTAL HEALTH CONNECTIONS

Anthem Total Health Connections provides a single, comprehensive health care navigation and support resource, including:

- **Family Advocates** – As your family’s designated Anthem contact, Family Advocates can assist with finding a network provider, helping you understand your medical benefits, connecting you with in-house clinical experts and much more. To speak to your Family Advocate, call **833-824-1434**.
- **Sydney Health app** – Access your medical benefits and Anthem ID card securely and on the go. Get help managing medical claims, reminders about preventive care, insights based on your health history and live expert chat support. Download the app by searching “Anthem Sydney Health app” in Google Play or the Apple iTunes store.
- **Additional wellbeing support** – Connect to clinical experts, digital physical therapy through Hinge Health, Virtual Primary Care and behavioral health services. You can also view your health screening and blood draw results through [anthem.com](https://www.anthem.com) or the Sydney Health app by selecting the LabCorp tile. If your health screening is completed by the Worthington Industries Medical Center,\* your results will not be visible on [anthem.com](https://www.anthem.com) or in the Sydney Health app. They will be emailed or mailed to you based on your preference.

## PRESCRIPTION DRUG COVERAGE: NAVITUS

Your Worthington Steel prescription drug benefits, managed by Navitus Health Solutions, are included in your medical plan. How much you pay for your prescriptions depends on the category (or tier) of drug.

- **Preferred Generic Drugs (Tier 1)** are the most cost-effective. If your doctor prescribes a brand-name drug, ask whether a generic alternative is available.
- **Preferred Brand and Non-Preferred Generic Drugs (Tier 2)** are widely accepted brand-name medications that come at a significant discount.
- **Non-Preferred Brand-Name Drugs (Tier 3)** are newer, higher-cost medications that often have a preferred drug alternative.

You can get your prescriptions filled at a retail pharmacy (generally, only a 30-day supply) or through mail order (for up to a 90-day supply). You must get any maintenance or long-term medications through the Worthington Industries Pharmacy\* Mail-Order program; otherwise, you will be charged an additional \$20 per fill after your second fill at a retail pharmacy.

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



\*The Worthington Industries Medical Center and Pharmacy continue to operate under this name post legal separation.

## DENTAL COVERAGE: DELTA DENTAL

Choose between two Delta Dental plans: Value or Premium. The Value Plan covers preventive services, such as routine exams and cleanings, as well as some restorative procedures like fillings and extractions. The Premium Plan offers preventive, restorative, certain major procedures and orthodontia for children under age 16.

Keep in mind, you will not receive any dental ID cards after you enroll. Simply tell your dentist that you have Delta Dental. 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>PREVENTIVE CARE (EXAMS, CLEANINGS)</b>	No deductible, paid at 100%	No deductible, paid at 100%
<b>RESTORATIVE CARE (FILLINGS, EXTRACTIONS)</b>	\$50 deductible, paid at 80%	\$50 deductible, paid at 80%
<b>MAJOR CARE (CROWNS, BRIDGES, DENTURES)</b>	No coverage	\$50 deductible, paid at 50%
<b>ORTHODONTIA</b>	No coverage	No deductible, paid at 50% (\$1,000 lifetime maximum per child age 16 or younger)

2025 MONTHLY EMPLOYEE DENTAL PLAN CONTRIBUTIONS		
	VALUE PLAN	PREMIUM PLAN
<b>EMPLOYEE ONLY</b>	\$17.65	\$26.24
<b>EMPLOYEE + CHILD(REN)</b>	\$48.27	\$65.43
<b>EMPLOYEE + SPOUSE</b>	\$33.06	\$49.86
<b>EMPLOYEE + FAMILY</b>	\$72.07	\$99.39

## VISION COVERAGE: VISION SERVICE PLAN (VSP)

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. Popular nationwide retail chains such as Walmart, Visionworks and Pearle Vision are in-network providers. If you buy featured Marchon or Altair brand frames, you will receive an extra \$50 to spend toward your frame allowance. Both plans also 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](http://vsp.com) or call **800-877-7195**.



BENEFIT	VALUE PLAN (IN-NETWORK PROVIDER)	PREMIUM PLAN (IN-NETWORK PROVIDER)	OUT-OF-NETWORK REIMBURSEMENT (COPAYS APPLY)
<b>EXAMS</b>	\$20 copay (Excludes evaluation & fitting charges for contact lenses) Every calendar year		Up to \$45
<b>PRESCRIPTION GLASSES</b>	\$25 copay		N/A
<b>FRAMES</b>	<ul style="list-style-type: none"> <li>• \$155 frame allowance included in prescription glasses copay, save 20% on amount over allowance</li> <li>• Every other calendar year</li> </ul>	<ul style="list-style-type: none"> <li>• \$200 frame allowance included in prescription glasses copay, save 20% on amount over allowance</li> <li>• Every calendar year</li> </ul>	Up to \$70
<b>LENSES</b>	<ul style="list-style-type: none"> <li>• Single vision, lined bifocal, lined trifocal or lenticular lenses included in prescription glasses copay</li> <li>• Every calendar year</li> </ul>		Single vision: Up to \$30 Bifocal: Up to \$50 Trifocal: Up to \$65 Lenticular: Up to \$100
<b>LENS ENHANCEMENTS</b>	Standard progressives: \$0 copay Premium progressives: \$95-\$175 copay <ul style="list-style-type: none"> <li>• Average savings of 20-25% on other lens enhancements</li> <li>• Every calendar year</li> </ul>	Polycarbonate lenses: \$0 copay Photochromic/Tints: \$0 copay Standard progressives: \$0 copay Premium progressives: \$50 copay Anti-reflective coating: \$40 copay <ul style="list-style-type: none"> <li>• Average savings of 20-25% on other lens enhancements</li> <li>• Every calendar year</li> </ul>	Progressive: \$50
<b>CONTACT LENSES (INSTEAD OF GLASSES)</b>	Covered up to \$120; fitting fee capped at \$60 copay		Up to \$105
<b>KIDS CARE PROGRAM</b>	Children receive exam, lenses and frames every 12 months		\$0

#### 2025 MONTHLY EMPLOYEE VISION PLAN CONTRIBUTIONS

	VALUE PLAN	PREMIUM PLAN
<b>EMPLOYEE ONLY</b>	\$9.17	\$12.83
<b>EMPLOYEE + CHILD(REN)</b>	\$15.43	\$21.54
<b>EMPLOYEE + SPOUSE</b>	\$13.03	\$18.20
<b>EMPLOYEE + FAMILY</b>	\$24.66	\$34.44

## FLEXIBLE SPENDING ACCOUNTS: HEALTHEQUITY

Flexible Spending Accounts (FSAs) allow you to set aside pre-tax dollars, up to annual IRS limits, to help cover eligible out-of-pocket expenses. There are three types of FSAs, all administered by HealthEquity:

	HEALTH CARE	LIMITED PURPOSE	DEPENDENT CARE
<b>WHAT IT COVERS</b>	Eligible medical, dental and vision expenses not paid by an insurance plan. This option is not available if you're enrolled in the medical plan with an HSA, per IRS rules.	Eligible dental and vision care expenses only. This account is available only if you're enrolled in the medical plan with an HSA, per IRS rules.	Eligible dependent day care and elder care expenses so you and your legal spouse can work, find work or attend school full time.
<b>HOW MUCH YOU CAN CONTRIBUTE IN 2025</b>	\$3,200	\$3,200	\$5,000

### HOW DO FSAs WORK?

Each year, you decide how much to contribute on a pre-tax basis.

Your annual amount is divided and deposited throughout the year with each paycheck. For example, if you enroll effective Jan. 1 and elect an annual amount of \$2,600, the amount deposited into your FSA each paycheck will be \$100.\* For Health Care and Limited Purpose FSAs, the total amount you choose to set aside is available to cover eligible expenses beginning Jan. 1, 2025. If you are a new hire, you will have access to your total amount upon election.

For the Dependent Care FSA, claims for eligible expenses will only be reimbursed if there's enough money in your Dependent Care FSA to cover them.

### Paying Eligible Expenses

If you enroll in a Health Care or Limited Purpose FSA, you will receive a debit card, which you can use to pay eligible expenses at the point of service. For all FSAs, you can pay eligible expenses out of pocket and file a reimbursement claim with HealthEquity, our FSA administrator.

If you file a reimbursement claim, you will be reimbursed by check or through direct deposit, based on your election. Be sure to keep your receipts and any Explanation of Benefits (EOB) statements you receive. HealthEquity may request this documentation as part of the reimbursement process.

### If Your Employment Ends

If your employment with the Company ends, you may only submit claims for eligible expenses that were incurred before the end of your employment.

For Health Care and Limited Purpose FSAs, if you need to submit claims for expenses incurred after your employment ends, you are required to elect COBRA coverage. Dependent Care FSA participation ends when employment with the Company ends and is not available through COBRA.

### Plan Carefully

Under the "use it or lose it" rule, after a two-month grace period ending Feb. 28, 2026, you will forfeit any remaining FSA funds in your account at the end of 2025.

Visit [learn.healthequity.com/worthingtonsteel](https://learn.healthequity.com/worthingtonsteel) or call **866-346-5800** to learn more.

### KEY DATES TO NOTE

The IRS sets a "use it or lose it" rule for FSAs. If you miss the applicable claims filing deadlines, you'll lose any remaining funds in your FSA. If you incur expenses between Jan. 1, 2025, and Feb. 28, 2026, you must file for reimbursement by May 31, 2026.

\*This example assumes biweekly payroll. Some states require weekly payroll, in which case your annual election would be divided over 52 paychecks.

## STAY WELL WITH WORTHINGTON STEEL

By getting routine preventive care and participating in the Worthington Steel Wellness Program, you can avoid more serious and costly health conditions down the road. Knowing your biometrics, such as cholesterol and blood pressure, can help you identify health risks early so you can take steps to make positive changes.

### AVOID THE NO-TO-WELLNESS SURCHARGE

When you and your covered spouse complete a health screening with a blood draw each year, you can avoid the \$40 monthly No-to-Wellness Surcharge.

The annual blood draw deadline is Dec. 1. To avoid the No-to-Wellness Surcharge in 2026, you and your covered spouse must complete your health screening with a blood draw between Oct. 1, 2024, and Dec. 1, 2025.

Access your LabCorp health screening form through [anthem.com](https://www.anthem.com) or the Sydney Health app. Then return to view your screening results following your screening.\*

If you are hired or enroll in medical coverage after Jan. 1, 2025, you do not need to complete a health screening with a blood draw to avoid the No-to-Wellness Surcharge for 2026. To avoid the No-to-Wellness Surcharge in 2027, you will need to complete your health screening with a blood draw between Jan. 1, 2026, and Dec. 1, 2026.

### CHALLENGE YOURSELF TO LIVE WELL

Boost your wellbeing by participating in peer-to-peer challenges, available through [anthem.com](https://www.anthem.com) or the Sydney Health app. Create teams and invite co-workers and covered spouses to join you. Choose from challenges like Step It Up, Hydrate with 8, the Biggest Snoozer and more.

### QUIT TOBACCO FOR GOOD

Tobacco use is associated with increased risks for many types of cancer and chronic health conditions.

You and your covered dependents can participate in Anthem's LiveHealth Online tobacco cessation program, Tobacco Free, at no cost to you. You'll meet virtually with a health coach to develop a personalized plan to quit. The program includes tools and resources to track your progress. You'll have unlimited access to your coach for up to 12 months to help ensure you kick the habit.

Completing at least four coaching sessions helps you avoid the \$40 monthly Tobacco Surcharge. To learn more or to get started, speak with your Anthem Family Advocate at [833-824-1434](tel:833-824-1434) or access Tobacco Free through [anthem.com](https://www.anthem.com) or the Sydney Health app.

### SUPPORTLINC'S EMPLOYEE ASSISTANCE PROGRAM

Life is full of challenges. Through Worthington Steel's SupportLinc Employee Assistance Program (EAP), you have access to a variety of resources, tools and support to help you manage your stress and feel your best. SupportLinc provides access for up to eight confidential counseling sessions per concern to help with:

- Anxiety
- Depression
- Marriage and relationships
- Grief and loss
- Substance misuse
- Work-related stress

Start by completing a confidential assessment to get personalized support from one of SupportLinc's Mental Health Navigators. Or try Textcoach for convenient text therapy with a trained mental health coach.

SupportLinc also offers resources to help you balance work, family and life, including help finding child and elder care, pet care, auto repair, identity theft support and more.

Contact SupportLinc at [888-881-5462](tel:888-881-5462), online at [supportlinc.com](https://supportlinc.com) (username: steel) or through SupportLinc's eConnect mobile app.

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

## LIFE INSURANCE: LINCOLN FINANCIAL

Worthington Steel provides Basic Life and Accidental Death and Dismemberment (AD&D) insurance through Lincoln Financial. Your Basic Life insurance is paid for by the Company and your coverage amount is 1.5 times your annual benefit earnings. You may purchase Supplemental Life insurance for yourself, your spouse and child(ren).

### SPECIAL ENROLLMENT OPPORTUNITY

For new hires and during Open Enrollment for 2025 benefits only, you and your eligible spouse will have a one-time opportunity to increase your Supplemental Life insurance election up to the guaranteed issue amount (five times benefit earnings up to a \$500,000 maximum for employees and \$50,000 for spouses) without providing proof of good health through Evidence of Insurability (EOI). 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 site within 60 days of your election. Lincoln Financial will review your application.

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

### ADDITIONAL BENEFITS FROM LINCOLN

Take advantage of additional support and lifestyle services from Lincoln Financial available at no cost to you.

#### TravelConnect

TravelConnect is available to help take the stress out of travel. If you're enrolled in Life or AD&D

insurance, TravelConnect is available to you and your loved ones 24/7 at no cost to you. Resources include trip planning, recovering lost or stolen luggage, language translation services, medical provider referrals, and dedicated support if you face an emergency when you are 100 miles or more away from home.

To learn more, go to [myoncallportal.com](https://myoncallportal.com) and enter Group ID **LFGTravel123**.

#### LifeKeys

In addition, LifeKeys offers resources such as:

- Discounts on shopping and entertainment
- Expert support for important life matters such as legal, financial, family, career and other issues
- Identity theft protection
- Online will preparation and estate planning assistance
- Guidance and support for beneficiaries in the event of a loss, such as grief counseling, financial and legal advice and coping support

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



## DISABILITY COVERAGE

If you are ever unable to work due to illness or injury, Short-Term Disability (STD) and Long-Term Disability (LTD) offer peace of mind and income replacement. Worthington Steel offers disability coverage at no cost to you.

STD provides income protection for up to 26 weeks of a covered disability. Upon approval and following a seven-day waiting period, STD pays three weeks of salary continuation and then 23 weeks at 75% of benefit earnings.\*

If your disability lasts longer than the STD period, you may qualify for LTD benefits, which pay 60% of your highest earnings during the two years before LTD. Note that your LTD benefits are typically available up to age 65. Payments are offset by Workers' Compensation and Social Security benefits.

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

## PARENTAL LEAVE

Worthington Steel offers up to two weeks of paid time off to bond with and care for your new child. Parental leave may be used in one or two-week increments in the four months following birth, adoption or foster care placement.

### ADOPTION REIMBURSEMENT

Worthington Steel provides up to \$5,000 in reimbursement for eligible adoption expenses. Learn more at [worthingtonsteelbenefits.com](http://worthingtonsteelbenefits.com).



\*Worthington Steel STD benefits are offset by eligible state disability benefits.

## FINANCIAL PLANNING AND RETIREMENT

Planning for your future can help you reach your financial goals and be ready for retirement when you get there. Worthington Steel offers a 401(k) Plan and Employee Stock Purchase Plan (ESPP) to help you benefit from the success you create. We also offer complimentary financial planning services to help you work toward a secure financial future.

### 401(K) RETIREMENT PLAN

Administered by Fidelity, the 401(k) Retirement Plan (401(k) Plan) enables both you and the Company to help you save for retirement.

Full-time employees may start contributing to your 401(k) Plan immediately upon hire or the date you become a full-time employee.

You can contribute up to 90% of your eligible pay (up to annual IRS limits), and you can choose pre-tax and/or Roth contributions. You can make separate elections for your regular base pay and supplemental pay (such as profit sharing and other bonus payments). If you are age 50 or older, you can make additional catch-up contributions.

Worthington Steel also contributes to your 401(k) Plan. After six months of employment, the Company makes a 3% Company contribution and Company matching contributions of 50% up to the first 4% you contribute.

You are immediately 100% vested in your contributions and the Company contributions, which means you own all the funds in your account and can take them with you if you retire or leave the Company.

You can enroll, change your contribution percentage, update your investment allocations, update your beneficiaries and more online at [401k.com](http://401k.com). Review the Summary Plan Description available at [worthingtonsteelbenefits.com](http://worthingtonsteelbenefits.com) on the "Helpful Documents" page under the "Summary Plan Descriptions (SPD)" section.

## EMPLOYEE STOCK PURCHASE PLAN

The Employee Stock Purchase Plan (ESPP), administered by Broadridge, allows you to purchase shares of Worthington Steel common stock through convenient payroll deductions. All regular full-time employees with at least six months of service are eligible.

To participate, complete the Employee Stock Purchase Plan Election Form, available on the “Employee Stock Purchase Plan” page of [worthingtonsteelbenefits.com](http://worthingtonsteelbenefits.com) and follow the instructions to authorize deductions from your paycheck. You can make separate elections for your regular base pay and supplemental pay (such as profit sharing and other bonus payments).

Your payroll deductions will be delivered to Broadridge, our stock transfer agent, which will purchase as many shares of Worthington Steel, Inc. common stock as your total deductions make possible. The shares will be allocated to your account and held in custody for you by Broadridge. They can be sold at any time. Stock purchase dates will correspond with Worthington Steel paycheck dates.

## FINANCIAL WELLNESS WITH MORGAN STANLEY AT WORK

Making smart money moves is the key to reaching your financial goals. Morgan Stanley at Work can help you get on the right track.

Schedule a one-on-one consultation with a Morgan Stanley Financial Advisor to discuss your needs and goals. They can help with everything from setting a budget to planning for retirement or other life events along the way.

Call [888-464-2075](tel:888-464-2075) to learn more and schedule your consultation.



## MEDICARE PLANNING: ALLIANT MEDICARE SOLUTIONS PREMIER

Understanding your Medicare options is an important aspect of your overall retirement planning. Available to you and family members at no cost, Alliant Medicare Solutions (AMS) Premier offers education and guidance. They are also available to answer all your questions about available Medicare plans, eligibility, costs and more. Here’s how it works:

1. At least three months before you turn 65, or if you are already 65, gather your current medical coverage information (plan, cost, prescriptions, preferred doctors and hospitals, etc.).
2. Call Alliant Medicare Solutions Premier at [877-631-2843](tel:877-631-2843).
3. Talk with a dedicated advisor and compare your options.
4. Review the policy materials you receive and get help enrolling.

For more information, visit [amspremier.com](http://amspremier.com) or call [877-631-2843](tel:877-631-2843).

## ATTEND A MEDICARE 101 MEETING

Quarterly Medicare 101 meetings through AMS Premier will be available for employees and family members approaching Medicare age or retirement.

### 2025 Webinar Dates

Wednesday, Jan. 8, 12 p.m. - 1 p.m. ET

Thursday, April 3, 1 p.m. - 2 p.m. ET

Wednesday, July 9, 1 p.m. - 2 p.m. ET

Thursday, Oct. 2, 12 p.m. - 1 p.m. ET

Register using the QR code below or online at <https://my.demio.com/ref/Avn432vz9yqCZhcZ>.



## BENEFITS THROUGH ARAG

### GROUP LEGAL PLAN

Group legal coverage provides you with affordable access to a network of attorneys and financial counselors. For less than the average attorney's hourly fee, ARAG offers:

- Unlimited, cost-effective access to thousands of experienced network attorneys
- Assistance with financial issues, home and real estate, adoption and other family matters, civil lawsuits, elder care concerns and more
- Online resources you can access from the comfort of home, and dedicated customer service

**To participate in legal coverage, you must enroll during Open Enrollment each year.** In 2025, coverage costs \$22 per month.

### IDENTITY THEFT PROTECTION

ARAG also offers comprehensive identity theft protection benefits included as part of Worthington Steel's Group Legal coverage, at no additional cost.

Members who are victims of identity theft can use the following services to help recover their good name, reestablish their credit file and restore any lost documents:

- **Full-Service Identity Restoration:** Provides full-service identity restoration services from restoration specialists who have earned the Certified Identity Theft Risk Management Specialist (CITRMS) designation.
- **Lost Wallet Services:** Provides assistance canceling and reissuing personal documents due to loss or theft, including credit cards, driver's license and Social Security card.
- **\$1 Million Identity Theft Insurance:** Covers up to \$1 million for expenses and cash recovery associated with restoring a member's identity. You can register up to four adults in your household.

Note that family members over age 18 must be separately enrolled in identity theft monitoring services to use Full-Service Identity Restoration, Lost Wallet Services and Identity Theft Insurance.

### CAREGIVER SUPPORT FROM CARILoop

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 about legal coverage, identity theft protection and caregiving support, visit [araglegalcenter.com](http://araglegalcenter.com) or call ARAG at 800-247-4184.

## EXCLUSIVE DISCOUNTS

Worthington Steel's employee discount page offers exclusive savings on a wide range of products and services.

### DISCOUNTED PET INSURANCE

Pets are part of the family, but veterinary costs can add up. Find discounted pet insurance to help with your pet's vet bills.

### ACTIVE&FIT DIRECT

Through Active&Fit Direct, you and your family members have discounted access to thousands of gyms nationwide without long-term contracts. Try one-on-one coaching or the on-demand videos to stay fit at home. Learn more at [activeandfitdirect.com](http://activeandfitdirect.com).

To explore these benefits, along with additional Worthington Steel Employee Discounts, visit the "Employee Discounts" page under the Resources & Support tab on our Company intranet, Engage.

## SAFETY & EQUIPMENT

### BOOT REIMBURSEMENT

Worthington Steel requires all production employees to wear steel-toed or metatarsal foot protection at all times. The Company will issue reimbursement up to \$180 annually for the purchase of protective-toed boots. Employees can receive reimbursement on a regular paycheck.

To receive reimbursement, email your receipt with your name and employee ID number to the Worthington Steel People Center at [wpc@worthingtonsteel.com](mailto:wpc@worthingtonsteel.com). Information to include with receipt:

1. Employee name
2. Employee ID/clock number

For questions, call the Worthington Steel People Center at **614-840-3002** Monday - Friday from 8 a.m. - 5 p.m. ET.

### PRESCRIPTION SAFETY EYEWEAR PROGRAM

Worthington Steel offers a prescription safety eyewear program through VSP.

Authorized employees are eligible for one pair of prescription safety glasses from the VSP ProTec Catalog every other year.

Items fully covered by Worthington Steel include:

- Lenses: Single vision, 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 buy prescription safety eyewear outside of the Worthington Steel Prescription Safety Eyewear Program, reimbursement will be at the discretion of the facility in which you work. For questions, call the Worthington Steel People Center at **614-840-3002** Monday - Friday from 8 a.m. - 5 p.m. ET.

## EMPLOYMENT & WAGE VERIFICATION

Worthington Steel provides employment and wage verification services through Thomas & Company. Visit our Company intranet, Engage, for instructions found on the “My HR Toolkit” page.

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](mailto:verifications@thomas-and-company.com).







## TUITION REIMBURSEMENT

Worthington Steel’s Educational Assistance Program is offered to all regular full-time employees, providing a path for personal and professional growth and development.

The Company may assist with education costs related to courses approved by the Company for the following:

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

For additional program guidelines, visit our Company intranet, Engauge, and search “Tuition Reimbursement” or call the Worthington Steel People Center at **614-840-3002** Monday - Friday from 8 a.m. - 5 p.m. ET.

## TIME AWAY FROM WORK

It is important to enjoy time away to rest, spend time with loved ones and balance work and life.

### 2025 COMPANY HOLIDAYS

Worthington Steel will observe the following Company-paid holidays in calendar year 2025.

- Wednesday, Jan. 1: New Year’s Day
- Monday, Jan. 20: Martin Luther King, Jr. Day
- Friday, April 18: Good Friday
- Monday, May 26: Memorial Day
- Friday, July 4: Independence Day
- Monday, Sept. 1: Labor Day
- Thursday, Nov. 27: Thanksgiving Day
- Friday, Nov. 28: Day after Thanksgiving\*
- Thursday, Dec. 25: Christmas Day
- Friday, Dec. 26: Day after Christmas\*

Additional floating holidays may apply. Contact your manager or HR representative for more information.

\*Corporate salaried-designated floating holiday.

### VACATION ACCRUAL SCHEDULE

You accrue paid time away in the form of vacation time based on your years of service. Below is the vacation accrual schedule for 2025.

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 2025 Company holidays and biweekly paycheck dates.\*

### Biweekly Payroll Calendar

JANUARY							FEBRUARY							MARCH							APRIL							MAY							JUNE						
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S
			1	2	3	4						1						1			1	2	3	4	5					1	2	3						1	2	3	
5	6	7	8	9	10	11	2	3	4	5	6	7	8	2	3	4	5	6	7	8	6	7	8	9	10	11	12	4	5	6	7	8	9	10	1	2	3	4	5	6	7
12	13	14	15	16	17	18	9	10	11	12	13	14	15	9	10	11	12	13	14	15	13	14	15	16	17	18	19	11	12	13	14	15	16	17	8	9	10	11	12	13	14
19	20	21	22	23	24	25	16	17	18	19	20	21	22	16	17	18	19	20	21	22	20	21	22	23	24	25	26	18	19	20	21	22	23	24	15	16	17	18	19	20	21
26	27	28	29	30	31	23	24	25	26	27	28	23	24	25	26	27	28	29	27	28	29	30	25	26	27	28	29	30	31	22	23	24	25	26	27	28					
													30	31														29	30												

JULY							AUGUST							SEPTEMBER							OCTOBER							NOVEMBER							DECEMBER								
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S		
												1	2			1	2	3	4	5	6						1	2	3	4						1							1
6	7	8	9	10	11	12	3	4	5	6	7	8	9	7	8	9	10	11	12	13	5	6	7	8	9	10	11	2	3	4	5	6	7	8	7	8	9	10	11	12	13		
13	14	15	16	17	18	19	10	11	12	13	14	15	16	14	15	16	17	18	19	20	12	13	14	15	16	17	18	9	10	11	12	13	14	15	14	15	16	17	18	19	20		
20	21	22	23	24	25	26	17	18	19	20	21	22	23	21	22	23	24	25	26	27	19	20	21	22	23	24	25	16	17	18	19	20	21	22	21	22	23	24	25	26	27		
27	28	29	30	31	24	25	26	27	28	29	30	28	29	30	26	27	28	29	30	31	23	24	25	26	27	28	29	23	24	25	26	27	28	29	28	29	30	31					
												31														30																	

■ Company holiday    ■ Payday

\*Note that some states require weekly paychecks. In those states, paycheck dates are typically every Friday.



## 2025 WORTHINGTON STEEL BENEFIT SUMMARY

MEDICAL & PRESCRIPTION DRUG - ANTHEM BCBS NETWORK (HSA WITH HEALTHEQUITY)		
BENEFIT	HSA BLUE PLAN	HSA GREEN PLAN
<b>ANNUAL COMPANY HSA CONTRIBUTION</b> <i>Funded semi-annually in January and July, prorated for new hires</i>	<b>Employee only:</b> \$1,000 <b>Family:*</b> \$2,000	<b>Employee only:</b> \$750 <b>Family:*</b> \$1,500
<b>DEDUCTIBLE</b>	<b>Employee only:</b> \$1,650 <b>Family:*</b> \$3,300	<b>Employee only:</b> \$2,650 <b>Family:*</b> \$5,300
<b>COINSURANCE</b>	<b>In-network:</b> 80% Company/20% employee responsibility <b>Out-of-network:</b> 60% Company/40% employee responsibility	<b>In-network:</b> 70% Company/30% employee responsibility <b>Out-of-network:</b> 50% Company/50% employee responsibility
<b>OUT-OF-POCKET MAXIMUM</b>	<b>In-network:</b> \$3,500 employee only; \$7,000 family* <b>Out-of-network:</b> \$5,000 employee only; \$10,000 family*	<b>In-network:</b> \$4,500 employee only; \$9,000 family* <b>Out-of-network:</b> \$6,000 employee only; \$12,000 family*
<b>MONTHLY EMPLOYEE CONTRIBUTION</b>	<b>Employee only:</b> \$96 <b>Employee + child(ren):</b> \$171 <b>Employee + spouse:</b> \$210 <b>Family:</b> \$288	<b>Employee only:</b> \$35 <b>Employee + child(ren):</b> \$62 <b>Employee + spouse:</b> \$77 <b>Family:</b> \$104
<b>PREVENTIVE CARE</b>	Covered at 100% with no deductible	
<b>PRESCRIPTION DRUG (IN-NETWORK)</b>	<b>Tier 1 – Preferred Generic</b> 80% Company/20% employee responsibility <b>Tier 2 – Preferred Brand &amp; Non-Preferred Generic</b> 75% Company/25% employee responsibility <b>Tier 3 – Non-Preferred Brand</b> 70% Company/30% employee responsibility	
<b>MAIL ORDER</b>	Additional \$20 charge per fill after the second fill of a maintenance prescription drug if you do not use the Mail-Order program.	
<b>SPECIALTY MEDICATIONS</b>	70% Company/30% employee responsibility. Must be filled at either the Worthington Industries Pharmacy or Lumicera, Navitus' Specialty Pharmacy.**	
<b>LIFETIME MAXIMUM</b>	Unlimited	
<b>TOBACCO SURCHARGE</b>	\$40/month, based on the use of any tobacco or nicotine products by employee and/or dependents. Tobacco Surcharge waived upon completion of a tobacco cessation program. For more information, call your Anthem Family Advocate at 833-824-1434.	
WORTHINGTON STEEL WELLNESS PROGRAM		
<p>One of the most important components of the program is to help you know your numbers, like cholesterol and blood pressure, so you can identify health risks early and make positive changes. Complete a health screening with a blood draw between Oct. 1, 2024 - Dec. 1, 2025, to avoid the No-to-Wellness Surcharge during calendar year 2026.</p> <p><b>No-to-Wellness Surcharge:</b> By completing your health screening with a blood draw, you save \$40 a month per employee and \$40 a month per spouse enrolled in a Worthington Steel medical plan.</p>		
DENTAL - DELTA DENTAL		
BENEFIT***	VALUE PLAN	PREMIUM PLAN
<b>PREVENTIVE CARE (Exams, cleanings)</b>	No deductible, paid at 100%	No deductible, paid at 100%
<b>RESTORATIVE CARE (Fillings, extractions)</b>	\$50 deductible, paid at 80%	\$50 deductible, paid at 80%
<b>MAJOR CARE (Crowns, bridges, dentures)</b>	No coverage	\$50 deductible, paid at 50%
<b>ORTHODONTIA</b>	No coverage	No deductible, paid at 50% (\$1,000 lifetime maximum per child age 16 or younger)
<b>ANNUAL MAXIMUM</b>	\$1,000/person	\$1,000/person
<b>MONTHLY EMPLOYEE CONTRIBUTION</b>	<b>Employee only:</b> \$17.65 <b>Employee + child(ren):</b> \$48.27 <b>Employee + spouse:</b> \$33.06 <b>Family:</b> \$72.07	<b>Employee only:</b> \$26.24 <b>Employee + child(ren):</b> \$65.43 <b>Employee + spouse:</b> \$49.86 <b>Family:</b> \$99.39

Call your Anthem Family Advocate at **833-824-1434** for questions about your medical and prescription drug benefits.

Call the Worthington Steel People Center at **614-840-3002** to enroll or make changes to your benefits.

\*Family includes Employee + spouse, Employee + child(ren), and Family coverage levels.

\*\*The Worthington Industries Medical Center continues to operate under this name post legal separation.

\*\*\*A comprehensive list of services by category (Preventive, Restorative and Major) is available by contacting Delta Dental.

VISION - VSP			
BENEFIT	VALUE PLAN (IN-NETWORK PROVIDER)	PREMIUM PLAN (IN-NETWORK PROVIDER)	OUT-OF-NETWORK REIMBURSEMENT (COPAYS APPLY)
EYE EXAMS	\$20 copay (Excludes evaluation & fitting charges for contact lenses) Every calendar year		Up to \$45
PRESCRIPTION GLASSES	\$25 copay		N/A
FRAMES	<ul style="list-style-type: none"> <li>\$155 frame allowance included in prescription glasses copay, save 20% on amount over allowance</li> <li>Every other calendar year</li> </ul>	<ul style="list-style-type: none"> <li>\$200 frame allowance included in prescription glasses copay, save 20% on amount over allowance</li> <li>Every calendar year</li> </ul>	Up to \$70
LENSES	<ul style="list-style-type: none"> <li>Single vision, lined bifocal, lined trifocal or lenticular lenses included in prescription glasses copay</li> <li>Every calendar year</li> </ul>		<b>Single vision:</b> Up to \$30 <b>Bifocal:</b> Up to \$50 <b>Trifocal:</b> Up to \$65 <b>Lenticular:</b> Up to \$100
LENS ENHANCEMENTS	<b>Standard progressives:</b> \$0 copay <b>Premium progressives:</b> \$95-\$175 copay <ul style="list-style-type: none"> <li>Average savings of 20-25% on other lens enhancements</li> <li>Every calendar year</li> </ul>	<b>Polycarbonate lenses:</b> \$0 copay <b>Photochromic/Tints:</b> \$0 copay <b>Standard progressives:</b> \$0 copay <b>Premium progressives:</b> \$50 copay <b>Anti-reflective coating:</b> \$40 copay <ul style="list-style-type: none"> <li>Average savings of 20-25% on other lens enhancements</li> <li>Every calendar year</li> </ul>	<b>Progressive:</b> \$50
CONTACT LENSES (instead of glasses)	Covered up to \$120; fitting fee capped at \$60 copay		Up to \$105
KIDS CARE PROGRAM	Children receive exam, lenses and frames every 12 months		\$0
MONTHLY EMPLOYEE CONTRIBUTION	<b>Employee only:</b> \$9.17 <b>Employee + child(ren):</b> \$15.43 <b>Employee + spouse:</b> \$13.03 <b>Family:</b> \$24.66	<b>Employee only:</b> \$12.83 <b>Employee + child(ren):</b> \$21.54 <b>Employee + spouse:</b> \$18.20 <b>Family:</b> \$34.44	

<b>BASIC LIFE AND AD&amp;D INSURANCE (EMPLOYEE ONLY) - LINCOLN FINANCIAL</b>	
<b>EMPLOYEE</b>	<ul style="list-style-type: none"> <li>• 1.5 times benefit earnings up to \$750,000</li> <li>• 100% Company paid, no cost to employee</li> </ul>
<b>SUPPLEMENTAL LIFE AND AD&amp;D INSURANCE (EMPLOYEE AND DEPENDENTS) - LINCOLN FINANCIAL</b>	
<b>EMPLOYEE</b>	Between 1 and 8 times your benefit earnings up to \$1 million
<b>SPOUSE</b>	\$25,000, \$50,000, \$75,000, \$100,000 or \$125,000
<b>CHILD</b>	\$5,000 or \$10,000
<b>FLEXIBLE SPENDING ACCOUNTS (FSA) - HEALTHEQUITY</b>	
<b>HEALTH CARE FSA</b>	<ul style="list-style-type: none"> <li>• If you are enrolled in a medical plan with HSA, funds are available for only dental and vision expenses</li> <li>• Contributions made on a pre-tax basis</li> <li>• Contribute up to \$3,200 annually</li> </ul>
<b>DEPENDENT CARE FSA</b>	<ul style="list-style-type: none"> <li>• Account for child care (up to age 13) or elder care expenses</li> <li>• Contributions made on a pre-tax basis</li> <li>• Contribute up to \$5,000 annually (\$2,500 if married and filing separate income tax returns)</li> </ul>
<b>EMPLOYEE ASSISTANCE PROGRAM (EAP) - SUPPORTLINC</b>	
The program provides confidential and comprehensive assessments, information and planning referrals for situations ranging from everyday issues to crisis counseling. This is a Company-paid benefit, with no employee contribution required.	
<b>DISABILITY PLANS</b>	
<b>SHORT-TERM DISABILITY</b>	<ul style="list-style-type: none"> <li>• Seven-day waiting period followed by three weeks of 100% salary continuation then 23 weeks at 75% of benefit earnings</li> <li>• Company-paid benefit, no employee contribution</li> </ul>
<b>LONG-TERM DISABILITY</b>	<ul style="list-style-type: none"> <li>• 60% of the greater amount of your two prior year's W-2 earnings, offset by, among other things, Social Security, up to age 65</li> <li>• Company-paid benefit, no employee contribution</li> </ul>
<b>PARENTAL LEAVE</b>	
Provides up to two weeks of parental leave, at 100% of your base pay, to bond with or care for your child. This benefit covers parents who are welcoming a child through birth, adoption or foster care.	
<b>401(K) RETIREMENT PLAN - FIDELITY</b>	
<ul style="list-style-type: none"> <li>• <b>Company Match:</b> The Company will match 50% on the first 4% of eligible wages you contribute.</li> <li>• <b>Company Contribution:</b> The Company will contribute 3% of eligible wages. You receive this contribution even if you choose not to make your own employee contributions.</li> <li>• Company contributions are made each pay period and you are immediately 100% vested in all contributions.</li> <li>• You are eligible for Company contributions after six months of employment.</li> </ul>	
<b>FINANCIAL WELLNESS - MORGAN STANLEY AT WORK</b>	
Offers personalized financial guidance and access to free one-on-one financial consultations, financial checklists, a library of articles, interactive resources, and more. There is no cost to you to participate in this program.	
<b>LEGAL CARE - ARAG</b>	
Legal plan that provides you with access to a network of attorneys and financial counselors as often as you like to discuss your legal and financial issues. Coverage includes: defense of civil damage claims, prenuptial agreements, small claims assistance, identity theft services, bankruptcy, caregiver support and other services. Cost is \$22/month.	
<b>ADOPTION REIMBURSEMENT PLAN</b>	
Provides up to \$5,000 in reimbursement of eligible adoption expenses.	
<b>EMPLOYEE STOCK PURCHASE PLAN - BROADRIDGE</b>	
Enables you to purchase shares of Worthington Steel common stock through payroll deductions after six months of employment.	

This is a general summary of benefits and does not contain exclusions, limitations or complete details. Please see the Summary Plan Descriptions at [worthingtonsteelbenefits.com](http://worthingtonsteelbenefits.com) for further details.

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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. 7.

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.

### Where Can You Find More Information About This Notice Or Your Current Prescription Drug Coverage?

For more information, contact the Worthington Steel People Center or call **800-MEDICARE (800-633-4227)**. TTY users should call **877-486-2048**. **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.

### **Where Can You Find More Information About Your Options Under Medicare Prescription Drug Coverage?**

More detailed information about Medicare plans that offer prescription drug coverage can be found 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).**

Date: Sept. 9, 2024

Name of Entity/Sender: Worthington Steel, Inc.

Contact-Position/Office: Corporate Benefits Department

Address: 100 Old Wilson Bridge Road, Columbus, OH 43085

Phone Number: **614-840-3002**

### **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 on 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.

#### **NOTICE REGARDING WELLNESS PROGRAM**

The Worthington Steel Wellness Program is a voluntary wellness program. 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 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 No-to-Wellness Surcharge, for completing the biometric screening. The No-to-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, 2025. Although you are not required to complete the biometric screening, only employees who do so will avoid the No-to-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 health screening with a blood draw 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 a 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 Worthington Steel People Center 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. 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.



## 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 9.02% in 2025 of your modified adjusted household income.

## 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.

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.

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

If you or your child(ren) 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 child(ren) 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 [healthcare.gov](https://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 **877-KIDS NOW (877-543-7669)** or [insurekidsnow.gov](https://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 [askebsa.dol.gov](https://www.askebsa.dol.gov) or call **866-444-EBSA (866-444-3272)**.

If you live in one of the following states on the following page, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of July 31, 2024. Contact your state for more information on eligibility.

To see if any other states have added a premium assistance program since July 31, 2024, or for more information on special enrollment rights, contact either:

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

U.S. Department of Health and Human Services Centers for Medicare & Medicaid Services  
[cms.hhs.gov](https://www.cms.hhs.gov)  
**877-267-2323, menu option 4, extension 61565**

**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 <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**  
 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/chp>  
 CHP+ Customer Service: 1-800-359-1991/ State Relay 711 Health Insurance Buy-In Program (HIBI): <https://www.mycohibi.com/>  
 HIBI Customer Service: 1-855-692-6442

**FLORIDA – Medicaid**  
 Website: <https://www.flmedicaidtprecovery.com/flmedicaidtprecovery.com/hipp/index.html>  
 Phone: 1-877-357-3268

**GEORGIA – Medicaid**  
 GA HIPP Website: <https://medicaid.georgia.gov/programs/third-party-liability/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: 1-800-403-0864  
 Member Services Phone: 1-800-457-4584

**IOWA – Medicaid and CHIP (Hawki)**  
 Medicaid Website: <https://hhs.iowa.gov/programs/welcome-iowa-medicaid>  
 Iowa Medicaid | Health & Human Services  
 Medicaid Phone: 1-800-338-8366  
 Hawki Website: <https://hhs.iowa.gov/programs/welcome-iowa-medicaid/iowa-health-link/hawki>  
 Hawki – Healthy and Well Kids in Iowa | Health & Human Services  
 Hawki Phone: 1-800-257-8563  
 HIPP Website: <https://hhs.iowa.gov/programs/welcome-iowa-medicaid/fee-service/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: 1-800-977-6740 TTY: Maine relay 711

**MASSACHUSETTS – Medicaid and CHIP**  
 Website: <https://www.mass.gov/masshealth/pa>  
 Program <http://1-800-862-4840>  
 TTY: (617) 886-8102  
 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  
 TTY: 711

**MONTANA – Medicaid**  
 Website: <http://dphhs.mt.gov/MontanaHealthCarePrograms/HIPP>  
 Phone: 1-800-694-3084  
 Email: [HSHIPPProgram@mt.gov](mailto:HSHIPPProgram@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://dhcnp.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/>  
 Medicaid Phone: 1-800-356-1561  
 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: 1-919-855-4100

**NORTH DAKOTA – Medicaid**  
 Website: <https://www.hhs.nd.gov/healthcare>  
 Phone: 1-844-854-4825

**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>  
<http://www.oregonhealthcare.gov/index-es.html>  
 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: Children's Health Insurance Program (CHIP) (pa.gov) <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 1-401-462-0311 (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: Health Insurance Premium Payment (HIPP) Program | Texas Health and Human Services  
<https://www.hhs.texas.gov/services/financial/health-insurance-premium-payment-hipp-program>  
 Phone: 1-800-440-0493

**UTAH – Medicaid and CHIP**  
 Medicaid 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>  
<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**  
 Website: <https://dhhr.wv.gov/bms/>  
<http://mywvhipp.com/>  
 Medicaid Phone: 1-304-558-1700  
 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



