



**WORTHINGTON
STEEL**

for wherever
LIFE TAKES YOU



EARLY CAREER

MAKING BENEFIT CHANGES

Aside from changing your HSA contributions, you can only make changes to your benefit elections during the year if you experience a [Major Life Event](#), such as marriage, divorce, birth or adoption, or changes in dependent eligibility. For most life events, changes must be made within 30 days.

PICK THE RIGHT BENEFITS

Try our [online comparison tool](#) to help you choose the right benefit plans.

HELP NAVIGATING HEALTH CARE

Use the Care Finder tool to compare costs and find network providers.

Need help deciding whether to go to Urgent Care, the Emergency Room, or see your doctor? Call [Quantum Health Care Coordinators](#). They can also help with questions about claims and much more.

MORE WAYS TO SAVE

Use the [Worthington Industries Pharmacy](#) and get free standard shipping when you sign up for the mail-order program.

New to [Health Savings Accounts \(HSAs\)](#)? Learn how they help you cover eligible medical expenses tax free. If you're covered by a Worthington Steel medical plan, the Company contributes to your HSA to help your savings grow even more. **Reminder:** Don't forget to designate a beneficiary with HealthEquity.

SUPPORT WHEN YOU NEED IT

Worthington Steel offers various leave and disability programs to support your needs, including Parental Leave, Short-Term Disability and Family Medical Leave (FML). Contact [Broadspire](#) if you need to take time away from work.

There's more to ARAG than legal coverage. Explore identity theft protection and caregiver support. Look for details in your Benefits Guide.

MANAGE YOUR MONEY LIKE A PRO

Try [Morgan Stanley at Work](#) for expert financial advice on paying off student loan debt, budgeting, building your savings, and more.

Worthington Steel's [401\(k\) Plan](#) helps you invest in your future. Even if you can only contribute a small amount, start now while you have the longest time to save. **Pro tips:** Contribute enough to maximize the Company match and don't forget to designate a beneficiary with Fidelity.

Worthington Steel provides Basic Life and Accidental Death & Dismemberment (AD&D) coverage. Consider if you need supplemental [life insurance](#) and be sure to designate your beneficiary when you enroll. Check out the [employee discounts page](#) on Engage for additional savings, like Fitness Center discounts with Active&Fit Direct.

TAKE CARE OF THE WHOLE YOU

Avoid the \$40 monthly No-to-Wellness Surcharge when you complete the health screening with a blood draw between Oct. 1, 2024, and Dec. 1, 2025.

Offered at no cost to you, the [SupportLinc Employee Assistance Program \(EAP\)](#) offers confidential support and up to eight counseling sessions per situation for a range of mental health needs to help you feel your best.

[Hinge Health](#) helps you stay healthy and manage joint pain with virtual, digital exercise therapy and stretches you can do from home.



Questions about your benefits? Call the Worthington Steel People Center at [614-840-3002](tel:614-840-3002) or email wpc@worthingtonsteel.com.

MID CAREER

ENROLLING AND MAKING BENEFIT CHANGES

Aside from changing your HSA contributions, you can only make changes to your benefit elections during the year if you experience a **Major Life Event**, such as marriage, divorce, birth or adoption, or changes in dependent eligibility. For most life events, changes must be made within 30 days.

GET THE MOST OUT OF YOUR MEDICAL COVERAGE

Consider your family's needs and budget, then compare **both medical plans**.

Maximize your **Health Savings Account (HSA)** savings by contributing up to the annual IRS limit. Grow your savings even more through investment earnings. **Remember:** You can adjust your HSA contributions at any time during the year, up to IRS limits.

HELP NAVIGATING HEALTH CARE

Use the **Care Finder tool** to compare costs and find network providers.

Get answers to your health care questions, help resolving claims issues, and more with **Quantum Health Care Coordinators**. Care Coordinators can even help you find providers that offer the preventive care and screenings you need to stay healthy.

Explore medical coverage options outside of Worthington Steel, including for dependents who turn 26 and age out of Worthington Steel medical plans, with help from **Alliant**.

SUPPORT FOR YOUR FAMILY

Cover eligible daycare expenses tax free with a **Dependent Care Flexible Spending Account (DCFSA)**.

Worthington Steel offers various leave and disability programs to support your needs, including Parental Leave, Short-Term Disability and Family Medical Leave (FML). Contact **Broadspire** if you need to take time away from work.

There's more to ARAG than legal coverage. Explore identity theft protection and caregiver support. Look for details in your Benefits Guide.

MANAGE YOUR MONEY LIKE A PRO

Morgan Stanley at Work offers expert financial, saving, and investment advice — available at no cost to you — so you can make smart money moves at every career stage.

Maximize your savings in Worthington Steel's **401(k) Plan**:

- Allow your contributions to increase over time through auto-increases
- Review your investments and adjust your asset allocations periodically
- Maximize the Company match
- Make sure your beneficiary designation is up to date with Fidelity and reflects your wishes

Life insurance offers peace of mind when the unexpected happens. **Reminder:** Review your beneficiary designation through the enrollment site to make sure it's up to date.

Check out the **employee discounts page** on Engauge for additional savings, like Fitness Center discounts with Active&Fit Direct.

TAKE CARE OF THE WHOLE YOU

Learn your health numbers and avoid the \$40 monthly No-to-Wellness Surcharge when you complete the health screening with a blood draw between Oct. 1, 2024, and Dec. 1, 2025.

Through the **SupportLinc Employee Assistance Program (EAP)**, you can get mental health support at no cost to you. Complete a confidential assessment to get started, reach out to a Mental Health Navigator, or try Textcoach® or video counseling for more convenient therapy options.

Hinge Health helps you manage joint health with virtual, digital exercise therapy.



FAMILY CHANGES

MAKING BENEFIT CHANGES

You can only make changes to your benefit elections during the year if you experience a [Major Life Event](#), such as marriage, divorce, birth or adoption, or changes in dependent eligibility. For most life events, changes must be made within 30 days.

HELP NAVIGATING HEALTH CARE

Use the [Care Finder tool](#) to compare costs and find network providers.

Get answers to your health care questions, help resolving claims and more with [Quantum Health Care Coordinators](#).

Explore medical coverage options outside of Worthington Steel, including for dependents who turn 26 and age out of Worthington Steel medical plans, with help from [Alliant](#).

MORE WAYS TO SAVE

Use the [Worthington Industries Pharmacy](#) and get free standard shipping when you sign up for the mail-order program.

If you contribute to a [Health Savings Account \(HSA\)](#), you can adjust your HSA contribution amount at any time (up to IRS limits). **Tip:** Review and update your beneficiary designation if you experience a [Major Life Event](#).

Check out the [employee discounts page](#) on Engage for additional savings, like Fitness Center discounts with Active & Fit Direct.

SUPPORT FOR YOUR FAMILY

Worthington Steel's [adoption reimbursement benefit](#) helps you cover eligible adoption-related expenses.

Having a baby? Cover eligible daycare expenses tax free with a [Dependent Care Flexible Spending Account \(DCFSA\)](#).

Take time away to care for family with Company-paid [parental leave](#). Contact [Broadspire](#) to initiate parental leave.

There's more to ARAG than legal coverage. Explore identity theft protection and caregiver support. Look for details in your Benefits Guide.

FINANCIAL WELLNESS

Get expert financial advice through [Morgan Stanley at Work](#) on everything from saving for college with a 529 Plan to saving for retirement.

Review and update your beneficiary designation in the [401\(k\) Plan](#) with Fidelity.

Review and update your [life insurance](#) beneficiary designation.



CARING FOR THE WHOLE YOU

Get legal, financial, estate planning, grief, and beneficiary counseling support with [Securian Lifestyle Benefits](#).

Avoid the \$40 monthly No-to-Wellness Surcharge when you complete the health screening with a blood draw between Oct. 1, 2024, and Dec. 1, 2025.

The [SupportLinc Employee Assistance Program \(EAP\)](#) offers referrals for child and elder care services, as well as confidential support to help you cope with family issues, stress, work-life balance, and more.



[Hinge Health](#) helps you manage joint and pelvic health with virtual, digital exercise therapy you can do from the comfort of home.



LATE CAREER

MORE MEDICAL OPTIONS TO CONSIDER

As you approach age 65, it's time to start thinking about whether you'll want to enroll in Medicare or a [Worthington Steel medical plan](#). Review our [Retirement Booklet: A Guide for Employees](#) for helpful information about your options or visit [Medicare.gov](#).

Work with Alliant Medicare Solutions (AMS) Premier so you can understand your Medicare options and be prepared. Work with a counselor one-on-one and plan to attend a Medicare 101 webinar, available throughout 2025, to learn more.

GET THE MOST OUT OF YOUR MEDICAL COVERAGE

Stay healthy with your annual check-up and routine health screenings. Preventive care is covered at 100% in both Worthington Steel medical plans and Medicare Part B.

If you enroll in another medical plan like Medicare, IRS rules prevent you from contributing to a Health Savings Account (HSA). Instead, you can consider a Health Reimbursement Account (HRA). Call the Worthington Steel People Center at [614-840-3002](tel:614-840-3002) or email wpc@worthingtonsteel.com to learn more.

Tip: You can delay your Medicare enrollment until you retire to continue participating in a Worthington Steel HSA. Consider contributing up to the annual IRS limit, then grow your savings more through investment earnings.

EVERYONE NEEDS TIME AWAY

Worthington Steel offers various leave and disability programs to support your needs, including Short-Term Disability and Family Medical Leave (FML). Contact [Broadspire](#) if you need time away from work.

MANAGE YOUR MONEY LIKE A PRO

Get help planning for retirement, managing your investments, and more. [Morgan Stanley at Work](#) offers expert financial advice, available at no cost to you.

Check out the [employee discounts page](#) on Engauge for additional savings, like Fitness Center discounts with Active&Fit Direct.

MAXIMIZE YOUR SAVINGS IN WORTHINGTON STEEL'S 401(K) PLAN:

Maximize your savings in Worthington Steel's [401\(k\) Plan](#):

- You can make catch-up contributions when you reach age 50.
- You can begin taking distributions from your account without early withdrawal penalties if you turn age 55 during the calendar year you leave the Company.
- Starting at age 59½, the IRS allows penalty-free withdrawals.

Need help figuring out how to fit your 401(k) savings into your financial plan? Schedule a free consultation with [Morgan Stanley at Work](#).

Morgan Stanley at Work can also help you decide how much life insurance you may need. **Reminder:** Review your life insurance beneficiary designation through the enrollment site to make sure it's up to date.

TAKE CARE OF THE WHOLE YOU

Learn your health numbers and avoid the \$40 monthly No-to-Wellness Surcharge when you complete the health screening with a blood draw between Oct. 1, 2024, and Dec. 1, 2025.

Through the [SupportLinc Employee Assistance Program \(EAP\)](#), you can get confidential mental health support. Complete a confidential assessment to get started, reach out to a Mental Health Navigator, or try Textcoach® or video counseling for more convenient therapy options.

[Hinge Health](#) helps you manage joint health with virtual, digital exercise therapy.

There's more to ARAG than legal coverage. Explore identity theft protection and caregiver support. Look for details in your Benefits Guide.



TRAVEL

YOUR WORTHINGTON STEEL MEDICAL COVERAGE GOES WHERE YOU DO

Through BlueCross BlueShield Global Core® Program, you can coordinate care when traveling outside the U.S. Call the BlueCross BlueShield Global Core Service Center 24 hours a day toll-free at **1-800-810-2583** (or collect at **1-804-673-1177**).

If you need inpatient hospital care while you're on the road or help resolving claims, contact [Quantum Health Care Coordinators](#).



MANAGE YOUR MONEY LIKE A PRO, ON THE GO

Travel experiences create memories to last a lifetime. [Morgan Stanley at Work](#) can help you plan, budget, and save for every adventure.

Check out the [employee discounts page](#) on Engage for additional savings, like Fitness Center discounts available nationwide with Active&Fit Direct.

GET PRE-TRIP PLANNING SUPPORT

Use [Securian travel assistance](#) for pre-trip planning support and emergency assistance so you can hit the road with peace of mind.



Questions about your benefits? Call the Worthington Steel People Center at **614-840-3002** or email wpc@worthingtonsteel.com.

RETIREMENT

RETIREE MEDICAL OPTIONS TO CONSIDER

Contact Alliant Medicare Solutions (AMS) Premier for one-on-one guidance on the best medical plan options for you and your family, whether that's COBRA continuation coverage or an external health plan, like Medicare.

Plan to attend a Medicare 101 webinar, available throughout 2025, to learn more.

When you retire, you can keep your HealthEquity Health Savings Account (HSA), but it will no longer be affiliated with a Worthington Steel medical plan. Based on IRS rules, you may not be eligible to contribute additional funds to your HSA.

Get the details about your options in the [Retirement Booklet: A Guide for Employees](#).



You can also work with Alliant Medicare Solutions (AMS) Premier one-on-one to understand your Medicare options. Plan to attend a Medicare 101 webinar, available throughout 2025, to learn more and to explore the additional resources AMS Premier offers.

MAKE SURE YOUR FINANCES ARE RETIREMENT READY

[Morgan Stanley at Work](#) offers expert financial advice, available at no cost to you, to help you plan for retirement, transition into retirement when you're ready, and keep your investments growing for years to come.

The [401\(k\) Plan](#) allows penalty-free withdrawals starting at age 59½. If you have a loan through the plan, make sure any outstanding plan loans are paid in full within 90 days from your retirement date to avoid tax penalties.

Contact Fidelity [online](#) or call [800.835.5091](#) to make loan repayment arrangements and discuss your distribution options.

Your Worthington Steel [life insurance](#) coverage will terminate at midnight of your retirement date. You can convert your coverage by contacting Securian within 30 days of your retirement date at [866-293-6047](#).



GET SUPPORT AS YOU MOVE INTO RETIREMENT

Retirement is a big life change. Take advantage of the [SupportLinc Employee Assistance Program \(EAP\)](#) for 30 days after your retirement date. It offers confidential mental health resources and support at no cost to you.



EMOTIONAL HEALTH

EMOTIONAL WELLBEING BENEFITS COVERED BY YOUR MEDICAL PLAN

Both Worthington Steel [medical plans](#) offer coverage for a range of mental health conditions.

GET SUPPORT THROUGH THE EAP

It's okay not to feel okay. The [SupportLinc Employee Assistance Program \(EAP\)](#) provides confidential support, resources, and up to eight counseling sessions per situation for a wide range of mental health needs.

CONNECT TO THE RIGHT CARE

[Quantum Health Care Coordinators](#) can help you find in-network behavioral health providers, resolve claims issues, and more, so you can stress less and focus on getting the care you need.

If you or a loved one needs emergency emotional support, contact the Suicide and Crisis Lifeline at **988**, available 24 hours a day.

STRESS-FREE FINANCIAL PLANNING

Managing your personal finances, paying off debt, saving enough for the future — money matters can cause real stress, and have even been linked to more serious mental health issues like depression and anxiety. Let [Morgan Stanley at Work](#) experts help you with financial guidance, resources, and support. Schedule a free consultation today.

SUPPORT FOR LIFE'S CHALLENGES

[Securian Lifestyle Benefits](#), offered at no cost to you, can help with a range of lifestyle needs, including:

- Legal, financial, and grief resources
- Legacy and estate planning
- Beneficiary financial counseling

There's more to ARAG than legal coverage. Explore identity theft protection and caregiver support. Look for details in your Benefits Guide.

LIVE PAIN FREE

If you are living with joint and muscle pain, you know it's tough to feel your best. [Hinge Health](#) helps you manage joint health, relieve pain, and even decrease your chances of needing surgery with virtual, digital exercise therapy — so you can start to live pain free without leaving home.

