



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

Access your medical ID card and work with your [Anthem](#) Family Advocate to navigate your care. Chat online or call **833-824-1434**.

Need help deciding whether to go to Urgent Care, the Emergency Room, or see your doctor? Contact [Anthem](#). 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 an HSA beneficiary with HealthEquity.

## SUPPORT WHEN YOU NEED IT

Anthem's [behavioral health resources](#) support your mental, emotional, and social well-being by providing prevention, diagnosis, and treatment services for a range of issues.

Worthington Steel offers various leave and disability programs to support your needs, including Parental Leave, Short-Term Disability and Family Medical Leave (FML). Learn more about [leave and disability](#) options and contact Lincoln Financial 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.

Get support when you need it with [FindHelp](#), offered through Anthem. It's free, anonymous, and can connect you to local resources that can help with financial assistance, food pantries, medical care, and other free or reduced-cost support.

Check out the [employee discounts page](#) on Engage for additional savings, like discounted Pet Insurance and 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.

Learn more about our Accelerate Wellness program and the health screening with blood draw [here](#).

Offered at no cost to you, the [SupportLine 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.

# 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](#).

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

Access your medical ID card and work with your [Anthem](#) Family Advocate to navigate your care. Chat online or call **833-824-1434**.

Get answers to your health care questions, help resolving claims issues, and more with [Anthem](#).

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 Medicare Solutions \(AMS\) Premier](#).

## SUPPORT FOR YOUR FAMILY

Anthem's [behavioral health resources](#) support your mental, emotional, and social well-being by providing prevention, diagnosis, and treatment services for a range of issues.

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). Learn more about [leave and disability](#) options and contact Lincoln Financial 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

Get support when you need it with [FindHelp](#), offered through Anthem. It's free, anonymous, and can connect you to local resources that can help with financial assistance, food pantries, medical care, and other free or reduced-cost support.

[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 Engage for additional savings, like discounted Pet Insurance and 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.

Learn more about our Accelerate Wellness program and the health screening with blood draw [here](#).

Through the [SupportLine 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

Work with your [Anthem](#) Family Advocate to navigate your care.

Get answers to your health care questions, help resolving claims issues, and more with [Anthem](#).

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 Medicare Solutions \(AMS\) Premier](#).

## 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 HSA beneficiary designation if you experience a [Major Life Event](#).

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

You can also access the “SupportLinc EAP Savings Center” page for hundreds of exclusive discounts nationwide for health, fitness, travel, entertainment, and more! View details on the [employee discounts](#) page on Engage.

## SUPPORT FOR YOUR FAMILY

Anthem’s [behavioral health resources](#) support your mental, emotional, and social well-being by providing prevention, diagnosis, and treatment services for a range of issues.

Get help with family planning and the next step for your family with Anthem’s Building Health Families program. Work with your [Anthem](#) Family Advocate to learn more.

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 Family Medical Leave Act (FMLA) leave or Company-paid [parental leave](#). Learn more about leave and disability options and contact Lincoln Financial 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.

Get support when you need it with [FindHelp](#), offered through Anthem. It’s free, anonymous, and can connect you to local resources that can help with financial assistance, food pantries, medical care, and other free or reduced-cost support.

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, adoption assistance and other [lifestyle benefits](#) through Lincoln Financial and ARAG.

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.

Learn more about our Accelerate Wellness program and the health screening with blood draw [here](#).

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](#) for helpful information about your options or visit [Medicare.gov](#).

Partner 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.

If you enroll in another medical plan like Medicare, IRS rules prevent you and the Company 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** or email [wpc@worthingtonsteel.com](mailto:wpc@worthingtonsteel.com) to learn more.

**Tip:** You can delay your Medicare enrollment until you retire to continue participating in a Worthington Steel HSA. If you contribute up to the annual IRS limit, you can 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). Learn more about [leave](#)

[and disability](#) options and contact Lincoln Financial 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.

Get support when you need it with [FindHelp](#), offered through Anthem. It's free, anonymous, and can connect you to local resources that can help with financial assistance, food pantries, medical care, and other free or reduced-cost support.

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

You can also access the "SupportLinc EAP Savings Center" page for hundreds of exclusive discounts nationwide for health, fitness, travel, entertainment, and more! View details on the [employee discounts](#) page on Engage.

## 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

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Learn more about our Accelerate Wellness program and the health screening with blood draw [here](#).

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.

Anthem's [behavioral health resources](#) support your mental, emotional, and social well-being by providing prevention, diagnosis, and treatment services for a range of issues.

[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 **800-810-2583** (or collect at **804-673-1177**).

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



## 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.

Get support when you need it with [FindHelp](#), offered through Anthem. It's free, anonymous, and can connect you to local resources that can help with financial assistance, food pantries, medical care, and other free or reduced-cost support.

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

You can also access the "SupportLinc EAP Savings Center" page for hundreds of exclusive discounts nationwide for health, fitness, travel, entertainment, and more! View details on the [employee discounts](#) page on Engauge.

## GET PRE-TRIP PLANNING SUPPORT

Use [TravelConnect](#), offered at no cost to you through Lincoln Financial if you are enrolled in Life or AD&D coverage, to help with trip planning, medical provider referrals and dedicated support if you experience an emergency while traveling at least 100 miles from home.



# RETIREMENT

## RETIREE MEDICAL OPTIONS TO CONSIDER

Get the details about your options in the [Retirement Booklet](#).

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.



You may continue your current Worthington Steel dental & vision coverage as a retiree. You will receive payment instructions in the mail from WEX.

## 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.

Get support when you need it with [FindHelp](#), offered through Anthem. It's free, anonymous, and can connect you to local resources that can help with financial assistance, food pantries, medical care, and other free or reduced-cost support.

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 Lincoln Financial within 30 days of your retirement date at **877-321-1015**.

## GET SUPPORT AS YOU MOVE INTO RETIREMENT

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

Anthem's [behavioral health resources](#) support your mental, emotional, and social well-being by providing prevention, diagnosis, and treatment services for a range of issues.



# EMOTIONAL HEALTH

## EMOTIONAL WELLBEING BENEFITS COVERED BY YOUR MEDICAL PLAN

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

View important medical plan documents on the [Helpful Documents](#) page for more information and contact your Anthem Family Advocate with any questions (either through [anthem.com](#) or the Sydney Health app).

## GET SUPPORT THROUGH THE EAP

It's okay not to feel okay. The [SupportLine Employee Assistance Program \(EAP\)](#) provides confidential support, resources, and up to eight counseling sessions per situation for a wide range of mental health needs for issues such as anxiety, depression, marriage or relationship challenges, grief and loss, substance misuse, work related stress, and more.

The EAP is available to employees and all members of their household at no cost and available 24/7.

You can choose from a variety of counseling options: in person, virtual, text therapy, self-guided therapy, support groups, wellbeing coaching, and others.

Additional tools and resources through SupportLinc include:

- **Mindstream:** A fitness studio for your mind with engaging sessions to help you improve your life skills and emotional health.

- **Mental Health Navigator:** Results of a short survey provide personalized guidance to access support and resources.
- **Resilience Toolkit:** Overcome challenges and setbacks by learning resilience strategies.
- **Interactive Toolkits:** Tip sheets and other resources to help you navigate specific topics.
- **Referrals:** Find recommended providers for dependent and elder care, pet care, auto repair, home improvement, and more.
- Financial, legal, and ID theft support.

Explore options at [supportlinc.com](#) (company code: steel).

## CONNECT TO THE RIGHT CARE

[Anthem](#) Family Advocates 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

[Lifestyle benefits](#) through Lincoln Financial can help with travel, identity theft protection, travel planning, caregiving and more.

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.

