

WHAT'S NEW FOR 2025

At Worthington Steel, we offer a competitive, comprehensive benefits package that creates real value and peace of mind for you and your family. This year, we're making several changes to ensure you have access to high-quality coverage, while balancing costs as health care expenses continue to rise.

Read on to learn what's changing and get tips to prepare for Open Enrollment. Then review the enclosed benefits guide and visit worthingtonsteelbenefits.com to explore all your options before you enroll **Oct. 21, 2024 - Nov. 1, 2024**, for coverage that begins Jan. 1, 2025.

CHANGES TO NOTE

MEDICAL PLAN UPDATES

With health care costs on the rise, Worthington Steel continues to pay the majority of the cost of care. When compared to similar employers in our industry, Worthington Steel's rates are below the industry standard. Below are the monthly employee contributions for 2025. Annual deductibles for both plans will increase slightly to comply with IRS regulations, as noted in the table:

	HSA BLUE PLAN	HSA GREEN PLAN
COMPANY HSA CONTRIBUTION	\$1,000 employee only \$2,000 all other coverage levels	\$750 employee only \$1,500 all other coverage levels
DEDUCTIBLE	\$1,650 employee only \$3,300 all other coverage levels	\$2,650 employee only \$5,300 all other coverage levels
COINSURANCE (in-network)	80% Company/20% employee	70% Company/30% employee
OUT-OF-POCKET MAXIMUM (in-network)	\$3,500 employee only \$7,000 all other coverage levels	\$4,500 employee only \$9,000 all other coverage levels
2025 MONTHLY EMPLOYEE CONTRIBUTIONS		
EMPLOYEE ONLY	\$96.00	\$35.00
EMPLOYEE + CHILD(REN)	\$171.00	\$62.00
EMPLOYEE + SPOUSE	\$210.00	\$77.00
EMPLOYEE + FAMILY	\$288.00	\$104.00

COMPANY HSA CONTRIBUTION TIMING

In response to employee feedback, Company HSA contributions will be made on a semi-annual basis instead of monthly, deposited into your HealthEquity account on the first pay dates in January and July. This means you will have access to these HSA funds earlier in the year. Note that the total annual amount of the Company HSA contributions is not changing.

	HSA BLUE PLAN		HSA GREEN PLAN	
	Employee only	All other coverage levels	Employee only	All other coverage levels
DEPOSIT 1: JANUARY	\$500	\$1,000	\$375	\$750
DEPOSIT 2: JULY	\$500	\$1,000	\$375	\$750
TOTAL	\$1,000	\$2,000	\$750	\$1,500

INTRODUCING ANTHEM TOTAL HEALTH CONNECTIONS

Anthem Total Health Connections is replacing Quantum Health to provide a single, comprehensive health care navigation and support resource. New tools and offerings include:

- **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 more. To meet 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.
- **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** or the Sydney Health App by selecting the LabCorp tile.*

Be on the lookout for additional information soon, including how to access these resources starting Jan. 1, 2025.

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.

IMPORTANT WELLNESS UPDATES

We’re changing the wellness year to start and end with the calendar year, making it easier to remember. From now on, the annual blood draw deadline will be Dec. 1. To avoid the No-to-Wellness Surcharge in 2026, you and your covered spouse can complete your health screening with a blood draw between Oct. 1, 2024, and Dec. 1, 2025.

NEW LIFE INSURANCE ADMINISTRATOR: LINCOLN FINANCIAL

Lincoln Financial will administer our Basic Life, Supplemental Life and Accidental Death and Dismemberment (AD&D) insurance. During this year’s Open Enrollment, 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).

DISCOUNT FOR PET INSURANCE

Explore discounted pet insurance options through Worthington Steel’s exclusive employee discounts, available on our intranet, Engauge, beginning Jan. 1, 2025.

IMPROVED VACATION ACCRUAL SCHEDULE

To remain competitive with the market, we are adjusting our vacation schedule. Employees will earn vacation time more quickly based on years of service, as noted in this table:

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

*If your health screening is completed by the Worthington Industries Medical Center, your results will not be visible on **anthem.com** or in the Sydney Health app. They will be emailed or mailed to you based on your preference. Note that the Worthington Industries Medical Center continues to operate under this name post legal separation.

HEALTHY CHOICES HELP YOU SAVE

Worthington Steel is self-insured, which means the Company pays for the cost of medical care, not an insurance company. These tips can help you and the Company save money.

GET PREVENTIVE CARE

In-network preventive care is covered at 100% under both the HSA Blue Plan and HSA Green Plan. Because serious and costly health conditions can be avoided, or better managed, with early detection, it's important to get regular preventive care. **Pro tip:** Once you complete your health screening with a blood draw, share your results with your primary care physician so you can work together to lower risks and improve your health.

USE NETWORK PROVIDERS

You pay less when you use in-network providers. Be sure to confirm your provider or facility is in the Anthem network before you seek care. If you need help finding a network provider, contact your Anthem Family Advocate or use the Find Care feature on [anthem.com](https://www.anthem.com) or through the Sydney Health app.

GET THE RIGHT CARE AT THE RIGHT TIME

Knowing where to go when you need medical attention can help you get the best care, while saving time and money. If you're not sure where to go, contact your Anthem Family Advocate at **833-824-1434** starting Jan. 1, 2025.

VIRTUAL CARE	PRIMARY CARE PHYSICIAN	RETAIL HEALTH CLINIC	URGENT CARE	EMERGENCY ROOM
24/7 access to doctors and Anthem's online Symptom Checker tool through the Sydney Health app – no appointment needed	Usually available during normal business hours and may also provide medical advice by phone or video and after hours	Walk-in care clinics located in certain drugstores and major retailers	For serious but non-life-threatening issues; many are open seven days a week with extended hours and usually offer X-ray and lab services	Open 24/7 – life-threatening emergencies only
\$ Average wait time: 10 minutes	\$\$ Average wait time: Less than 30 minutes	\$\$ Average wait time: Less than 30 minutes	\$\$\$ Average wait time: Less than 30 minutes	\$\$\$\$ Average wait time: 90 minutes
Preventive care, wellness visits and screenings, chronic condition management, diagnosis and care recommendations based on Symptom Checker results, prescription refills	Allergies, cold and flu-like symptoms, sinus issues, ear and eye infections, headaches or migraines, sore or strep throat, preventive care and vaccinations, ongoing care support	Sore throat, earaches, bumps, minor cuts and scrapes	Sprains, strains, minor bone-related injuries, nausea, diarrhea, ear or sinus pain, minor allergic reactions, cough, sore throat, minor headache	Signs of a heart attack or stroke, severe broken bones, burns or bleeding, or other life-threatening symptoms



QUIT TOBACCO FOR GOOD

Anthem’s LiveHealth Online tobacco cessation program, Tobacco Free, provides 12 months of virtual access to a health coach to help you develop a personalized plan to quit tobacco. By completing the Tobacco Free program, you can avoid the \$40 monthly Tobacco Surcharge. To get started, contact your Anthem Family Advocate at **833-824-1434** or log onto the Sydney Health app beginning Jan. 1, 2025.

GO GENERIC

In many cases, brand-name prescription medications have an effective generic option that costs less. Next time you get a prescription, ask your doctor if a generic is available. To save more, contact the Worthington Industries Pharmacy* and enroll in mail-order delivery for maintenance medications you take regularly.



NEED HELP FINDING THE RIGHT FIT?

Find help deciding between medical plans and other benefit offerings by taking our quick, confidential online comparison quiz to get coverage recommendations.

GET READY TO ENROLL

1. Explore **worthingtonsteelbenefits.com**.
2. Review the enclosed benefits guide.
3. Gather the necessary documents for dependents you’d like to add to coverage, including dates of birth, Social Security numbers, and birth or marriage certificates.
4. Make your elections **Oct. 21 – Nov. 1** for benefits that begin Jan. 1, 2025. If you do not make active elections during Open Enrollment, your current elections (except for any FSA elections) will automatically roll over to 2025, including your HSA contributions.

Enroll online or by phone by Nov. 1, 2024. Go to **worthingtonsteelbenefits.com** and select “Enroll Now.”

- Enter your username: 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.

Or call the Worthington Steel People Center at **614-840-3002** to enroll by phone.

Questions? Call **614-840-3002** Monday - Friday from 8 a.m. – 5 p.m. ET or email **wpc@worthingtonsteel.com**.

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

The information in this guide applies to Jan. 1, 2025 – Dec. 31, 2025. This guide is not an official Summary Plan Description (SPD) or official plan document. If there’s a difference between what you read in this guide and what you read in an official plan document, the official plan document will rule.