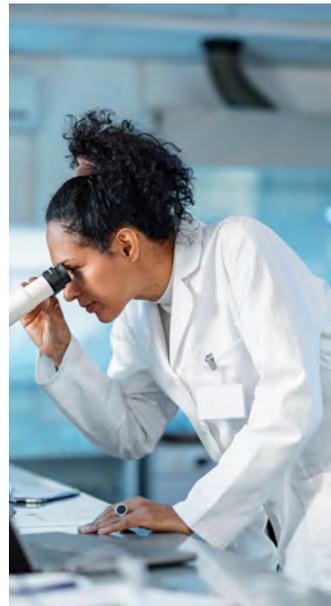




THE ESSENTIAL GUIDE TO



Your 2025 Benefits

Benefits that Work for You

FOR STUDENT INTERNS AND CO-OP EMPLOYEES



Benefits that Work for You

At Lubrizol, we recognize the work you put in every day. That's why we offer benefits that work for you. Your Lubrizol benefits support you in all aspects of your life, whether you're managing your health, planning for the future, or navigating life's unexpected challenges.

The Essential Guide to Your 2025 Benefits provides an overview of the benefits available to you. Take time to review it carefully so you can choose the benefits that will work for you and your family.

Need Help with Your Health Care Benefits? Start with Included Health.

Health care can be confusing. Whenever you have questions or need help with your Lubrizol benefits, Included Health can assist with:

- **Enrollment support services**
Get help to understand your choices and make confident enrollment decisions.
- **Top-rated doctors**
Get matched to providers in your network.
- **24/7 virtual care**
See a doctor in minutes on your phone from anywhere.
- **Coverage specialists**
Find out what's covered by your plan.
- **Expert medical opinions**
Obtain an expert second opinion from one of the country's top specialists for your condition.
- **Billing experts**
Have your bills checked for errors before you pay.

Learn more about the services and support Included Health offers on [page 7](#).

Included Health is available 24/7:



1-855-431-5532



includedhealth.com/Lubrizol



Download the mobile app for health care support on the go. It's free on the App Store and Google Play.

To better direct you to resources, Included Health will ask you questions related to your preferences. You can opt out of these questions. Included Health does not share your preferences with Lubrizol.



What's Inside



Enrolling for Benefits	4
Paying for Your Benefits	6
Resources that Work for You	7
Right Care, Right Place, Right Time	9

HEALTH

Medical and Prescription Drug Coverage	10
How a Consumer-Driven Health Plan (CDHP) Works	11
Save with a Health Savings Account (HSA)	12
Which Medical Plan Option is Right for You?	14
Prescription Drug Coverage Details	15

RESOURCES

Important Benefits Contact Information	16
--	----



Enrolling for Benefits

When to Enroll

When Your Internship or Co-op Begins

You have 30 days from your hire date to elect your Lubrizol benefits. Your elections are effective from your hire date through the end of the plan year, unless you have a qualified family status change, other qualifying event or your internship/co-op ends.

If you do not enroll for benefits within 30 days of your hire date, you will not have medical coverage during the current plan year.

Special enrollment rules apply under the Affordable Care Act for part-time employees who are expected to work fewer than 20 hours per week, but actually work an average of at least 30 hours per week over a measurement period. Refer to the *Employee Benefits Resource Guide* for more details.

If you decline coverage, you may enroll during the next annual enrollment period or during the year if you have a qualified family status change or other qualifying event.

If Your Family Status Changes¹

You can make changes to your benefit elections during the year if you have a qualified family status change. The IRS considers the following events qualified family status changes:

- Your marital or domestic partnership status changes.
- You or your spouse/domestic partner gives birth to or legally adopts a child.
- You become the legal guardian of a child.
- Your spouse/domestic partner or child dies.
- Your spouse/domestic partner or child loses or gains coverage from another source (for example, your spouse/domestic partner stops working and loses coverage under their employer-sponsored medical plan).
- Your child is no longer eligible for coverage (for example, your child turns age 26).
- You lose other coverage involuntarily.



Family status changes must be made within 30 days of the qualifying event. The birth or adoption of a child allows 60 days to make the family status change. Any change you make in coverage must be consistent with your status change. For example, if you and your spouse/domestic partner have a baby, you can add the newborn to the medical plan, but you cannot take your spouse/domestic partner off the plan. See a full list of qualified family status changes in the *Employee Benefits Resource Guide*.

Other Qualifying Events¹

You can make changes to your benefit elections during the year under other limited circumstances, including:

- You experience a significant premium cost change upon changing employment status from full-time to part-time or from part-time to full-time.
- You gain coverage under another group health plan.
- You transfer to another location where the coverage you previously elected is not offered.

You have 60 days after the loss or gain of Medicaid/CHIP to make changes to your benefit elections. Contact the Lubrizol Benefits Center at **1-844-747-1641** if you have questions or to make changes to your benefits.

¹ Your change in election is always subject to the terms of the plan and applicable law.



Benefit Coverage Eligibility

Co-ops and Interns

Eligibility is generally limited to co-ops and interns who, on their date of hire or rehire, are expected to be working an average of at least 20 hours per week.

Eligible Family Members

You may enroll your eligible family members, including:

- Your spouse
- Your domestic partner¹
- Your children to age 26
- Your domestic partner's children to age 26
- Dependent children over the age of 26 who are incapable of earning a living because of a disability that was in existence at the time they would have no longer been eligible for coverage under the plan

Eligible children include:

- Natural children
- Adopted children
- Stepchildren
- Foster children
- Children for whom you are responsible for providing health care coverage by court order
- Children for whom you are legal guardian
- Domestic partner's children

¹ Domestic partner eligibility is subject to certification and must be completed within 60 days of domestic partner eligibility date in order for your eligible domestic partner and their eligible children to receive coverage. For more information about certification and eligibility requirements, visit benefits.lubrizol.com. Annual recertification may be required.

When Your Internship or Co-op Ends

Your coverage ends on the last day of the month you cease to be employed by Lubrizol. COBRA continuation coverage information will be sent to your home following your termination. You do not need to "turn off" your benefits in the system; the system will automatically terminate your benefits when your internship or co-op assignment ends.

Co-ops on Recurring Assignments

If you are a co-op on a rotating/recurring assignment, you will be subject to the process outlined in this guide each time you are hired by Lubrizol and terminated by Lubrizol. If you are rehired as a co-op within 30 days, you will return to the same coverage you had at the time of your most recent termination in accordance with our plan rules.



How to Enroll

Enroll online at go.lubrizol.com/BenefitsEnrollment (or Lubrizol.BenefitsNow.com from outside the Lubrizol network) or call the Lubrizol Benefits Center at **1-844-747-1641**.



Enrolling a Spouse or Other Dependents for Medical Coverage?

If verification is required, instructions and a unique ID will be mailed to your home by Alight, our benefits administration vendor.



Paying for Your Benefits

You and Lubrizol share in the cost of your coverage for most benefit options.

Lubrizol is self-insured, which means Lubrizol — not an insurance company — pays for you and your covered family members' medical claims. When you elect health care coverage through Lubrizol, you and Lubrizol share the cost of that coverage, with Lubrizol paying the majority of the cost.

Your contributions toward the cost of your coverage are deducted each biweekly pay period. Most contributions are deducted from your pay on a pre-tax basis, which means you save on taxes because your federal, state, and local income taxes (in most cases), and Social Security taxes are calculated after your contributions have been deducted from your pay.

Visit the Benefits website at benefits.lubrizol.com for contribution amounts or **page 10** in this guide.



Federal and State Tax Implications

COST OF COVERAGE FOR ...	Your contributions are generally deducted from your pay ...	Lubrizol's contribution to the cost of coverage is generally ...
You and your legal dependents	Pre-tax for both state and federal taxes	Not taxed
Your domestic partner and your domestic partner's children	Post-tax for federal taxes; state taxes vary by state	Taxed as imputed income; please consult with a financial advisor about the impact of imputed income



Medical Surcharge for Working Spouses/Domestic Partners

If your spouse or eligible domestic partner has access to coverage through another employer but you choose to enroll them only in Lubrizol coverage, you will pay a medical surcharge of \$45 biweekly. This amount will be deducted from your pay on a pre-tax basis.

The medical surcharge does not apply if:

- Your spouse/domestic partner enrolls in both their other available coverage and Lubrizol coverage, or
- Your spouse/domestic partner doesn't have access to other employer coverage.

You might be required to show proof of your spouse's/domestic partner's other coverage or lack of access to coverage.

Tobacco/Nicotine Use Surcharge

If you enroll in a Lubrizol medical plan and you or a covered family member (18 or older) uses tobacco/nicotine, you will pay a \$35 tobacco/nicotine surcharge every biweekly pay period. The surcharge is meant to help offset the significant health care costs associated with tobacco/nicotine use and to encourage employees and their family members to be tobacco/nicotine free.

You can avoid the surcharge by completing a smoking cessation program. See benefits.lubrizol.com for more details. If your doctor says HealthyLife® QuitWell™ isn't right for you, send a benefits request in MyHR. We will work with you (and your doctor) to come up with an alternative for avoiding the tobacco/nicotine surcharge that is right for your circumstances.



Resources that Work for You



Included Health

Included Health is your resource for benefits- and health care-related needs. Lubrizol provides this service to you and your eligible dependents so you have access to the best care possible. Use Included Health to:

<p>NAVIGATE YOUR BENEFITS & HEALTH CARE</p>	<ul style="list-style-type: none">• Navigate complex health conditions. Included Health provides personalized care for complex and chronic health conditions. Join the Connected Care Program and partner with a dedicated clinician, nurse care manager, and care coordinator for personalized support and guidance.• Obtain prescription drug support such as finding lower-cost alternative drugs.• Get quick answers to general medical questions. An Included Health clinician can provide over-the-phone guidance and support.• Understand the details of your health plan.• Get answers to your billing questions. A billing support specialist can check your health care bills for errors before you pay.• Determine which of your benefits you should use. Included Health will help you explore the different health benefits available to you and when to use them.• Find a primary care physician or specialist for an in-person visit. Included Health will help you find trusted and experienced doctors within your insurance network.• Access your plan information and ID card such as claims history and other important information.
<p>ACCESS VIRTUAL MEDICAL CARE</p>	<p>Connect face-to-face with a top-rated doctor in as little as five minutes. Common medical conditions include:</p> <ul style="list-style-type: none">• Allergies• Asthma• Cold or flu symptoms• Sore throat <p>Connect with a board-certified provider at any time, day or night.</p>
<p>FIND VIRTUAL SUPPORT FOR MENTAL WELL-BEING</p>	<p>Included Health makes it easy to find the right mental health care, right away:</p> <ul style="list-style-type: none">• Connect face-to-face with your therapist or psychiatrist from your phone, tablet, or computer.• Find the right therapist or psychiatrist for you from a diverse network of providers and specialists.• Stop waiting days or weeks for an appointment and connect with an Included Health provider that is available every day of the year. <p>It's easy to get started. Just download the Included Health app and click "Get Care."</p>

Activate your account at includedhealth.com/lubrizol or call **1-855-431-5532** for 24/7 support from Included Health's top medical professionals, insurance experts, and care coordinators.



Watch a short video to learn more about the services and support you can get from Included Health.



Resources that Work for You *continued*



More Resources

<p>GET SUPPORT FOR LIFE'S CHALLENGES</p>	<p>Emotional Wellbeing Solutions (EWS), Your Employee Assistance Program Emotional Wellbeing Solutions (EWS) is your employee assistance program administered by Optum. It offers resources to help you live well, be well, and work well. Services are available to you at no cost, including 24/7 confidential access over the phone and online. You and your family members can each get up to six in-network counseling visits per event, per calendar year.</p> <p>You can call to speak with master's-level employee assistance specialists who provide consultation, risk screening, advocacy, legal counseling, adult care and eldercare support, child and family support, and convenience services. Or you can use Optum's web services, which are available in English and Spanish.</p> <p>Visit liveandworkwell.com or call 1-866-248-4094 to learn more. Access code: Lubrizol.</p> <hr/> <p>Talkspace Reach out to a licensed, in-network employee assistance provider 24/7 (no appointment necessary) or choose real-time video visits by appointment. Call 1-866-248-4094 for an authorization code before registering, and then download the Talkspace app.</p> <hr/> <p>Self Care Access a variety of tools to help reduce symptoms of stress and depression. Download the app at liveandworkwell.com. Access code: Lubrizol.</p> <hr/> <p>Calm Download the Calm app to help you relax and focus. It's available at no cost to you through EWS.</p>
<p>QUIT TOBACCO & NICOTINE</p>	<p>HealthyLife® QuitWell™ You and your family members can quit tobacco and nicotine for good with support from the HealthyLife® coaching program. Enroll at corehealthylife.com/healthcoaching.</p>
<p>LIVE HEALTHIER & LOSE WEIGHT</p>	<p>Real Appeal Real Appeal is a weight-loss program available at no cost to you and your dependents enrolled in a Lubrizol medical plan. You get a coach for support and guidance; online tools to help you track your food, activity, and progress; and a success kit that includes additional weight-loss tools. Learn more and join at lubrizol.realappeal.com.</p>



Right Care, Right Place, Right Time

You have choices when you need medical care. Knowing where to go for the care you need when you need it can save you time and money. Not sure where to go? Contact Included Health at **1-855-431-5532** for 24/7 support.

Where to Go for Care

TYPE OF PROVIDER	Reasons to Go	How to Contact
Primary Care Physician (PCP)	Routine care, preventive care, and help managing chronic conditions.	Contact Included Health at 1-855-431-5532 or includedhealth.com/lubrizon to find a PCP in your plan's network.
Included Health Virtual Visits	Diagnosis and treatment of non-emergency conditions 24/7.	See a doctor using your mobile device by downloading the Included Health app and clicking "Get Care."
Convenient Care Clinic	Treatment for minor illnesses, as well as preventive or routine care such as health screenings, immunizations, and physical exams.	Walk-in clinics are located in retail stores, supermarkets, and pharmacies. Examples include CVS Pharmacy®, Walgreens®, and Target®. Contact Included Health at 1-855-431-5532 or includedhealth.com/lubrizon to find a network location near you.
Urgent Care	Care for an illness, injury, or condition serious enough to seek care right away but not so severe it requires ER care.	Walk-in appointments are available during business hours. Contact Included Health at 1-855-431-5532 or includedhealth.com/lubrizon to find a network location near you.
Emergency Room (ER)	True medical emergencies that are life threatening. No appointment required, but wait times may vary depending on the severity of your emergency.	Dial 911 from any phone in an emergency.



Preventive Care is Essential Care

Preventive care is vital to maintaining good health, managing risk factors, and detecting health issues early. Your medical benefits include in-network preventive care that's 100% covered without a deductible. Some preventive medications are covered at 100%. For more information, refer to prescription drug coverage details on [page 15](#).



Medical and Prescription Drug Coverage

Choose from three Consumer-Driven Health Plans (CDHPs) designed to give you flexibility in managing your health care and your costs.

CDHPs use the UHC Choice Plus network. UMR, a subsidiary of UnitedHealthcare, is the claims administrator. To locate a provider, contact Included Health at includedhealth.com/lubrizol or **1-855-431-5532**.

If you live in an area where network coverage is limited, you also have an out-of-area option — the Lubrizol OOA. If you are eligible for this option, it will be displayed when you enroll online at go.lubrizol.com/BenefitsEnrollment.

Compare your Medical and Prescription Drug Benefits

TYPE OF PROVIDER	Core ¹	Standard	Plus
	<i>Individual • 2-person • Family</i>	<i>Individual • 2-person • Family</i>	<i>Individual • 2-person • Family</i>
Lubrizol's Annual HSA Contribution	N/A	\$500 • \$750 • \$1,000	\$1,000 • \$1,500 • \$2,000
	You Pay	You Pay	You Pay
Preventive Care	\$0		
Annual Deductible²	\$4,250 • \$6,375 • \$8,500	\$3,250 • \$4,875 • \$6,500	\$2,250 • \$3,375 • \$4,500
Annual Out-of-Pocket Maximum	\$5,750 • \$7,875 • \$10,000	\$4,750 • \$6,375 • \$8,000	\$3,750 • \$4,875 • \$6,000
Biweekly Contribution³	\$2.40 • \$23.58 • \$33.69	\$31 • \$86 • \$122	\$78.42 • \$186.99 • \$267.80
Surcharges	Medical: \$45 Tobacco/Nicotine: \$35		
Medical Coinsurance			
Network	20%		
Non-network	40%		
Emergency Room Visits	20%		
Hearing	Hearing aid, hearing aid exams, and diagnostic hearing care (not preventive) have \$500 limit, payable every two years		
Prescription Drug — Retail and Mail Order⁴	Preventive: 0% Generic: 10% Brand Formulary: 20% Brand Non-formulary: 30% Biotech/Specialty (available only through mail order): 35%		

1 For the Core plan, the annual out-of-pocket maximum for 2-person and family coverage has an individual cap of \$5,750. Once any one family member reaches the individual cap of \$5,750, Lubrizol starts paying 100% of that person's covered expenses for the rest of the plan year.

2 All covered expenses, including medical, prescription drug, behavioral health, and substance abuse treatment expenses, apply to the annual deductible. The amount you pay for your annual deductible also counts toward your out-of-pocket maximum.

3 Actual amounts may vary slightly due to system rounding. For more details on your contributions for coverage, refer to Lubrizol Biweekly Contributions at go.lubrizol.com/ae.

4 Please refer to the benefits website for the most current drug lists.

How a Consumer-Driven Health Plan (CDHP) Works

A CDHP provides complete health care coverage and important protection against significant health care expenses. You also get a health savings account (HSA) that lets you save and pay for eligible health care expenses tax-free.

Look At All Your Options

If you have access to other medical coverage (through a spouse's plan, for example), you might want to compare your options to see which plan provides the coverage you need at the lowest cost.



How a CDHP Works

1



COMPREHENSIVE COVERAGE

A CDHP provides comprehensive health care coverage, including 100% coverage for preventive care and specified preventive medications, as well as coverage for behavioral health and substance abuse treatment.

2



BIWEEKLY CONTRIBUTIONS

Depending on the coverage you elect, you pay a contribution toward the cost of your coverage each biweekly pay period.

3



ANNUAL DEDUCTIBLE

Your in-network preventive care and specified preventive medications are 100% covered — even before you meet the deductible. For all other covered services, you must meet the deductible before Lubrizol begins to pay a share of the costs. What you pay toward your annual deductible counts toward your annual out-of-pocket maximum.

4



COINSURANCE

Once you meet your deductible, you pay coinsurance (a percentage of the cost) for covered services and Lubrizol pays the rest.

5



ANNUAL OUT-OF-POCKET MAXIMUM

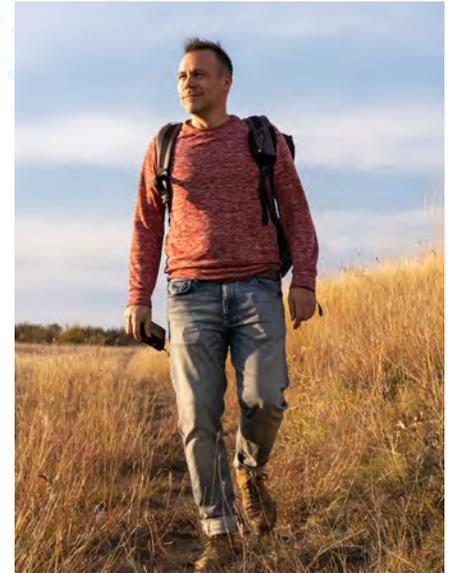
The annual out-of-pocket maximum is the most you pay for covered services before Lubrizol begins paying 100% of your covered expenses for the rest of the plan year.



Save with a Health Savings Account (HSA)

An HSA is a smart way to save and pay for your health care.

You are generally eligible for an HSA if you enroll in a CDHP or other high-deductible health plan, and you do not have disqualifying medical coverage such as Medicare. You can fund your HSA with pre-tax contributions and – depending on which CDHP you choose – with financial contributions from Lubrizol. Optum Bank administers your account.



How an HSA Works

1



ENROLL

If you elect the Core plan, you must choose to open your HSA during enrollment.

If you elect the Standard or Plus plan, your HSA will be automatically opened for you. You will be asked to confirm that you do not have disqualifying coverage such as Medicare.

2



CONTRIBUTE TAX-FREE

You can elect to make tax-free contributions to your HSA, up to IRS limits, and you can change your contribution at any time. You may contribute via pre-tax biweekly payroll deductions and/or a post-tax lump sum contribution to Optum Bank at any time. You can claim the post-tax amount as a tax deduction when you file your income taxes.

If you enroll in the Standard or Plus plan, Lubrizol will make a tax-free contribution to your HSA. Keep in mind that Lubrizol's contribution counts toward the IRS limit.

HSA Contribution Amounts

	Lubrizol Contributes ¹	You Can Contribute	IRS Annual Limits ²	Catch-Up Contribution
COVERAGE	<i>Individual • 2-person • Family</i>	<i>Individual • 2-person • Family</i>	<i>Individual • 2-person • Family</i>	
Core	\$0 • \$0 • \$0	\$4,300 • \$8,550 • \$8,550	\$4,300 • \$8,550 • \$8,550	Contribute an additional \$1,000 if you are age 55 or older in 2025
Standard/OOA	\$500 • \$750 • \$1,000	\$3,800 • \$7,800 • \$7,550	\$4,300 • \$8,550 • \$8,550	
Plus	\$1,000 • \$1,500 • \$2,000	\$3,300 • \$7,050 • \$6,550	\$4,300 • \$8,550 • \$8,550	

1 Lubrizol's contribution is prorated for mid-year hires.

2 IRS limits include your contribution plus any contribution from Lubrizol.



How an HSA Works

3



USE IT OR LET IT GROW

Use your HSA to help manage your deductible and to pay for eligible expenses tax-free now — or let it grow to use later. Eligible expenses include most medical services, prescriptions, vision care, non-cosmetic dental care and orthodontia, COBRA coverage, and qualified long-term care expenses. For a complete list, refer to IRS Publication 502 at [irs.gov](https://www.irs.gov).

4



INVEST IT

You earn tax-free interest on money in your HSA. If you choose to let your HSA grow (instead of using it now to pay for eligible health care expenses), you can invest it in a variety of investment options once your balance reaches \$2,000. Any investment earnings are tax-free.

5



ROLL IT OVER

Money in your account at the end of the year carries over for future use. Your HSA is always yours, even if you change health plans, change jobs, or retire.

HSA contributions and earnings are not subject to federal taxes and not subject to state taxes in most states. Consult your tax professional or state department of revenue for more information.

Learn More about an HSA

For more information about the advantages of an HSA and how it works with a CDHP, visit benefits.lubrizol.com or optumbank.com, or call Optum Bank at **1-866-234-8913**.





Which Medical Plan Option is Right for You?

Choosing the plan that is right for you is an important decision. To help you decide, here are three scenarios that show Lubrizol's medical plans in action.

Jordan feels healthy and relies on medical coverage for the unexpected.



"I chose the Core plan because I don't use my medical coverage much — I'm a healthy 26-year-old, and I work out regularly. But I'm glad to have coverage for the what-ifs in life."

- Jordan likes that he pays just \$2.40 in biweekly contributions for individual coverage in the Core plan. He puts the money he saves on contributions into an HSA, giving him a nice cushion for health care expenses down the road.
- He takes advantage of the preventive care the plan covers.
- Jordan appreciates that he has medical coverage when he needs it, like when he recently had an accident while riding his bicycle.

Terry and their spouse want to start a family soon.



"The Standard plan is right for me because it allows me to save pre-tax money in my HSA to use for a major medical expense, such as pregnancy and childbirth."

- Terry uses their HSA to save for pregnancy expenses.
- When comparing the Standard plan to the Plus plan, Terry likes the lower biweekly contributions of the Standard plan and doesn't mind paying a higher deductible when they or their spouse needs care.
- Terry intends to invest their HSA once their balance reaches \$2,000.
- They can also save their HSA for health care expenses down the line, even in retirement.

Maria wants financial peace of mind for frequent doctor visits.



"I chose the Plus plan for me and my family to take advantage of the lower deductible and Lubrizol's \$2,000 contribution to my HSA."

- Maria, her spouse, and her children visit the doctor frequently. The Plus plan's lower deductible means she pays less out of pocket for the care and services they need.
- She doesn't mind paying more in biweekly contributions because it's a predictable cost, and it's deducted from her pay on a pre-tax basis.
- With the \$2,000 tax-free Lubrizol contribution to her HSA and her own contributions, Maria can use her HSA to pay for medical expenses now or build her savings for future health care expenses.

Remember to consider your **total costs** when choosing the medical plan that's right for you:

Biweekly contributions	+	The money you spend when you need care	-	Any money Lubrizol provides to help pay for care	=	TOTAL COST OF CARE
Contributions are deducted from your paycheck biweekly.		This includes your deductible, coinsurance, and out-of-pocket maximum.		If you elect the Standard or Plus plan, Lubrizol will make a tax-free contribution to your HSA.		Consider all three components when choosing your medical plan.

Reach out to Included Health for help in choosing the plan that's right for you.



Prescription Drug Coverage Details

Your benefit plan provides you with prescription drug coverage administered by CVS Caremark.

Ask your doctor to consider prescribing, when medically appropriate, a preferred medicine from the most current Advanced Control Formulary List. Take this list the next time you or a covered family member sees a doctor. Access the most up-to-date Advanced Control Formulary List on the benefits website at benefits.lubrizol.com.

Prescription drug costs apply toward your annual deductible, and designated generic preventive drugs are included at no additional cost to you.

Brand Versus Generic Drugs

If a generic drug is available and you choose a brand name instead, you will pay the generic coinsurance, plus the difference between the cost of the brand and the generic. If you request a generic drug and no generic is available, you will pay the brand coinsurance.

How to Fill Your Prescriptions

You have three ways to fill your prescription:

1	Retail Pharmacy	FILL YOUR PRESCRIPTION at any pharmacy participating in CVS Caremark's retail network. This is your best option for short-term prescriptions that you need right away (for example, a 10-day supply of antibiotics for an ear infection). You may purchase prescriptions for 30 days or less (with one refill).
2	Mail Order Program	THE MAIL ORDER OPTION allows you to purchase up to a 90-day supply of your medication (with up to three refills per year).
3	Maintenance Choice Program (90-day Supply)	YOU CAN PURCHASE A 90-DAY MAINTENANCE PRESCRIPTION at a CVS retail pharmacy or a 90-day prescription through mail order. For maintenance drugs, the Mail Order Program or the Maintenance Choice Program is mandatory after your initial fill plus one refill at a retail pharmacy. Call CVS Caremark at 1-844-742-5087 to see if your prescription is on the maintenance list.

How to Save on Your Prescription Drugs

Generics

Generic medications are just as safe and effective as their brand-name counterparts. If you choose a brand-name drug when a generic is available, you pay the generic coinsurance plus the difference between the cost of the brand-name and generic drug.

Generics Only Preventive Therapy Drugs include generic preventive drugs, most of which are covered at 100%. Please refer to the Advanced Control Formulary List, which may supersede the Generics Only Preventive Therapy Drug List for brand-name drugs when no generic drug is available.

Maintenance Choice Program (90-day Supply)

Fill your 90-day maintenance prescription at a CVS retail pharmacy OR through mail order for the cost of a 60-day maintenance prescription. Not all prescriptions written for 90 days are classified as maintenance drugs. Call CVS Caremark at **1-844-742-5087** to see if your prescription is on the maintenance list.

Download and use the CVS Caremark app to check drug costs and search for lower-cost alternatives.





QUESTIONS?

To enroll, call **1-844-747-1641** 10 a.m. – 7 p.m. ET or visit go.lubrizol.com/BenefitsEnrollment (or Lubrizol.BenefitsNow.com from outside the Lubrizol network). For all other questions related to your benefits, contact Included Health at **1-855-431-5532**, or send a benefits request in MyHR.

Important Benefits Contact Information

Plan/Program	Phone	Online
HEALTH		
Included Health Your first call for all benefits- and health care-related questions	1-855-431-5532	includedhealth.com/lubrizol
Medical UMR, utilizing UnitedHealthcare Choice Plus network (Options network for Lubrizol OOA plan)	1-855-431-5532 Included Health will assist you.	includedhealth.com/lubrizol
Health Savings Account Optum Bank	1-866-234-8913	umr.com for single sign-on to Optum Bank or optumbank.com
Prescription Drug CVS Caremark	1-844-742-5087	caremark.com
Emotional Wellbeing Solutions (EWS)	1-866-248-4094	liveandworkwell.com
HealthyLife® QuitWell™ tobacco/nicotine cessation program	1-800-345-2476	corehealthylife.com/healthcoaching
Included Health Virtual Medical and Behavioral Health Care	Download the Included Health app and click "Get Care."	
Real Appeal Weight-loss program	1-844-924-7325	lubrizol.realappeal.com



DISCLAIMER: This enrollment guide is not intended to be a comprehensive description of the terms of the applicable legal plans. If there are any conflicts between the information provided in this enrollment guide and legal plan documents, the legal plan documents will govern. This guide is not intended to be relied upon for tax advice; consult your tax professional. Participation in the benefits program and eligibility for the benefits described in this enrollment guide are determined under the legal plan documents, as they may be amended from time to time, and applicable law. Participation in the benefits program does not constitute a right to continued employment with Lubrizol. While it is Lubrizol's intent to continue these programs, we reserve the right to amend or terminate them at any time for any reason. If you have any questions about enrolling in your benefits, please contact the Lubrizol Benefits Center at **1-844-747-1641**. For more information about your benefits, contact Included Health at **1-855-431-5532**. For all other benefits-related questions, send a benefits request in MyHR.