

UNDERSTANDING YOUR TRANSITION TO ECOLAB BENEFITS



OPEN ENROLLMENT
FOR PUROLITE ASSOCIATES

APRIL 12 - 25, 2023

The value of Ecolab benefits as part of your total rewards package

Ecolab is committed to providing comprehensive benefits for you and your family. Benefits can make up a significant part of your total rewards package depending on your benefits choices and participation levels.

Every year, Ecolab benchmarks our overall benefits program against other Fortune 500 companies with diverse business portfolios like Ecolab. Our philosophy is to provide a consistent benefits package across all of our U.S. associates.

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Get ready to enroll

On June 1, 2023, Purolite associates will transition to Ecolab's benefits, providing two medical plan options, improved retirement benefits and more. This newsletter provides details and offers resources to help you understand what these changes mean for you.

With the transition to Ecolab benefits, **you will need to actively elect** your benefits during the April 12 – 25 Open Enrollment period to ensure you have coverage after May 31, 2023, when Purolite benefits will end.

If you do not enroll, you will default to no coverage beginning June 1, 2023. Your next opportunity to enroll for Ecolab coverage will be during the 2024 Open Enrollment period in the fall of 2023, unless you experience a qualified life event such as a new marriage or birth.



Attend an educational session

We're here to support you and are committed to making this transition as seamless as possible. Join an upcoming in-person or virtual educational session hosted by the Ecolab benefits team to gain a better understanding of the new benefits available and answer any questions you may have.

In-person sessions

Session 1

Monday, March 27 at 6:00 a.m.

Session 2

Monday, March 27 at 9:00 a.m.

Session 3

Monday, April 3 at 6:00 a.m.

Location: 3620 G. Street, Philadelphia PA 19134

Room: Downstairs Break Room

Virtual sessions via Teams

Session 1

Wednesday, March 29 at 10:00 a.m.

 [Click here to join the meeting](#)

Session 2

Thursday, March 30 at 2:00 p.m.

 [Click here to join the meeting](#)

Session 3

Wednesday, April 5 at 11:00 a.m.

 [Click here to join the meeting](#)

(All sessions are in Eastern time)



Visit [My Benefits](https://mybenefits.us.ecolab.com) at mybenefits.us.ecolab.com >
"Learn About My Benefits" to access your **2023 Ecolab Benefits Guide**

Medical and prescription drug coverage

Ecolab offers two Cigna medical plan options with CVS Caremark prescription drug coverage — the Health Savings Account Plan and the Traditional Plan.

Both plans include:

- Coverage for the same health care services
- In-network preventive care services covered at 100% with no deductible
- Non-preventive medical care services are applied to the deductible and coinsurance
 - Copayments do not apply under either plan
- Certain preventive drugs covered at 100% with no deductible
- Access to a national network of high-quality providers through Cigna
- Freedom to see the health care provider of your choice with no referral

Plan differences include:

Health Savings Account Plan	Traditional Plan
<ul style="list-style-type: none">• Pay lower premiums from your paycheck with a higher deductible and out-of-pocket costs• Prescription drug costs apply to the medical deductible. You pay 100% of the cost until you meet the deductible, then you and the plan share the cost.• Access to a tax-advantaged Health Savings Account (HSA) to help you pay for current and future out-of-pocket health care expenses• Option to make pre-tax payroll contributions to your HSA• Ecolab may also make contributions to your HSA based on your coverage tier and annual pay, if you are eligible• Option to have a Limited Purpose Health Care Flexible Spending Account (FSA) to pay for qualifying dental and vision expenses pre-tax	<ul style="list-style-type: none">• Pay higher premiums from your paycheck, which lowers your deductible and out-of-pocket costs• Prescription drug costs do not apply to the medical plan deductible. You and the plan share the cost.• Access to a pre-tax Health Care Flexible Spending Account (FSA) to help you pay for out-of-pocket medical, prescription, dental and vision expenses in the current calendar year• FSA account funded through pre-tax payroll contributions

Which plan is right for you?

Watch a **short video** to learn more about the differences between the Health Savings Account Plan and the Traditional Plan.

Get the most out of your Rx

Watch a **short video** on how to get the most from your prescription drug coverage.



How Ecolab is supporting you

Due to the mid-year benefits transition, **Ecolab is waiving the 2023 medical plan annual deductible**, which is the amount you would normally pay out of pocket before the health plan starts to cover your non-preventive care medical expenses at 80%.

Note: Your annual deductible will reset and apply for the 2024 calendar year.





MEDICAL PLAN DETAILS

Plan features	Health Savings Account Plan		Traditional Plan	
	In-network	Out-of-network ¹	In-network	Out-of-network ¹
Preventive care	Plan pays 100%	No coverage	Plan pays 100%	No coverage
Deductible (waived for 2023)	\$1,500 associate only/ \$3,000 all other coverage tiers	\$3,000 associate only/ \$6,000 all other coverage tiers	\$750 per covered member, up to \$2,250 family maximum	\$1,500 per covered member, up to \$4,500 family maximum
Coinsurance for non-preventive medical care (i.e., primary care and specialist office visits, urgent care, hospital services, etc.)	Plan pays 80% / associate pays 20% (after deductible)	Plan pays 60% / associate pays 40% (after deductible)	Plan pays 80% / associate pays 20% (after deductible)	Plan pays 60% / associate pays 40% (after deductible)
Out-of-pocket maximum (includes deductible)	\$4,000 per covered member, up to \$8,000 family maximum	\$8,000 per covered member, up to \$16,000 family maximum	\$2,250 per covered member, up to \$6,750 family maximum	\$4,500 per covered member, up to \$13,500 family maximum
Deductible reimbursement program	Not available		Not available	
Contributions to an HSA	Available		Not available	
Contributions to an FSA	Limited Purpose		Health Care FSA	

¹ If you receive services from an out-of-network provider, the plans will only cover 150% of a fee schedule developed by Cigna that is based on a methodology similar to one used by Medicare to determine the allowable fee for the same or similar service in a geographic area. You will be responsible for any fees in excess of what is considered 150% of the fee schedule. Charges in excess of the fee schedule do not apply toward your deductible or out-of-pocket maximum.



MEDICAL PREMIUMS

Ecolab uses a pay-based premium structure, meaning the pre-tax amount you pay for your coverage is based on your total base pay on January 1, 2023,* the medical plan option you choose and who you cover. The premiums shown are per bi-weekly paycheck.

Medical	Health Savings Account Plan	Traditional Plan
Group 1: Your annual pay is less than \$65,000		
Associate only	\$78.00	\$110.31
Associate + spouse/domestic partner	\$144.46	\$204.00
Associate + child(ren)	\$124.15	\$187.85
Family	\$202.15	\$290.77
Group 2: Your annual pay is \$65,000 – \$120,000		
Associate only	\$82.62	\$116.77
Associate + spouse/domestic partner	\$153.23	\$216.46
Associate + child(ren)	\$131.54	\$198.92
Family	\$214.15	\$308.31
Group 3: Your annual pay is more than \$120,000		
Associate only	\$84.00	\$119.08
Associate + spouse/domestic partner	\$156.00	\$220.15
Associate + child(ren)	\$133.85	\$202.62
Family	\$218.31	\$313.85

* If you were hired after January 1, 2023, your total base pay on your Hire Date in Workday was used to determine your Ecolab medical premiums.

To learn more about your medical and prescription drug benefits through Ecolab, go to the **2023 Benefits Guide** on the **My Benefits** portal at mybenefits.us.ecolab.com > “Learn about my benefits.”

New plan ID cards

You will receive new medical and prescription plan ID cards on or around June 1, 2023. Be sure to inform your health care provider or pharmacy that you have changed insurance plans and present your new ID cards when you receive care.



How Ecolab is supporting you

Depending on the medical plan option you elect and the coverage tier you choose, many of you will pay lower premiums for the Ecolab medical plan.

Purolite associates currently enrolled in the Keystone HMO plan earning less than or equal to \$55,000 will see an increase in premiums when enrolling in the Ecolab medical plan options. To assist with the premium increase, Ecolab will provide a one-time payment based on the medical plan coverage tier you choose. Ecolab will pay the taxes by grossing up the payment, so you will receive the full amount on your second paycheck in June 2023.

Coverage tier	One-time payment
Associate only	\$350
Associate + spouse/ domestic partner	\$500
Associate + child(ren)	\$400
Family	\$1,300



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Understanding the Health Savings Account (HSA)

You may be surprised to find out that Ecolab's Health Savings Account Plan, despite its higher deductible, can be an affordable option that could even lead to savings. Remember, Ecolab is waiving the medical plan deductibles for the remainder of the 2023 year, so while the deductible is not something you'll need to consider this year, it's important to understand the concept for future years when the deductible will apply.

When you select the Health Savings Account Plan option, you'll have access to a tax-advantaged bank account, a Health Savings Account (HSA), to help you pay for current and future health care expenses. With the Health Savings Account Plan, you'll have lower monthly premiums and contributing the difference in cost to your HSA tax-free is an easy way to begin saving. Think of your HSA like your personal savings account but for your health care expenses. Like your personal account, you decide when and how to use the funds (for eligible out-of-pocket health care expenses), whether that be now or in the future — it's a great way to save for retiree health care costs, too.

Plus, in addition to the pre-tax money you contribute through payroll deduction, Ecolab may also contribute based on your annual pay* and the coverage tier you choose.

Ecolab contributes...
Group 1: If your annual pay is less than \$65,000
<ul style="list-style-type: none">▪ \$1,000 for associate only medical coverage▪ \$2,000 for all other medical coverage tiers
Group 2: If your annual pay is \$65,000 – \$120,000
<ul style="list-style-type: none">▪ \$350 for associate only medical coverage▪ \$700 for all other medical coverage tiers
Group 3: If your annual pay is more than \$120,000
<ul style="list-style-type: none">▪ There is no Ecolab HSA contribution

* Annual pay is based on your total base pay on January 1, 2023. If you were hired after January 1, 2023, your total base pay on your Hire Date in Workday will be used to determine your Ecolab HSA contribution.

The 2023 maximum contribution amount to your HSA is \$3,850 if you are enrolled in associate only coverage and \$7,750 if you are enrolled in associate + spouse/domestic partner, associate + child(ren) or family coverage, plus an additional \$1,000 if you are age 55 or older anytime in 2023.



HIGHLIGHTS OF THE HEALTH SAVINGS ACCOUNT (HSA):



- **It's yours to keep:** HSA contributions, both yours and Ecolab's, are yours to keep. If you leave Ecolab, your HSA will always remain with you.
- **Ecolab may contribute money to your account:** For eligible associates, Ecolab contributes to your HSA annually, helping you pay for out-of-pocket medical expenses, or helping your savings grow
- **Flexibility to use now or save for the future:** You can use your HSA to pay for any medical out-of-pocket expenses, such as deductibles, coinsurance and prescription drug copays, either now or in the future
- **Triple the tax savings:** Both your and Ecolab's contributions are tax-free, withdrawals you make to pay for qualified medical expenses are tax-free and if you invest part of your balance, the interest/earnings is tax-free
- **Invest and grow your savings:** Any unused funds roll over from year to year and grow with interest, so you can save up for future medical expenses

You can learn more about how an HSA works in the 2023 Ecolab Benefits Guide on [My Benefits](#) at mybenefits.us.ecolab.com > "Learn about my benefits" and by attending an upcoming in-person or virtual educational session hosted by the Ecolab benefits team. Information on how to attend can be found on [page 2](#) of this newsletter.



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Flexible Spending Accounts (FSAs)

-  A **Health Care FSA** provides the opportunity to make pre-tax deductions to help you pay for out-of-pocket medical, prescription, dental, vision and/or dependent care expenses
-  A **Limited Purpose FSA** is available for associates enrolled in the Health Savings Account Plan to assist with paying for qualified dental and vision expenses only through pre-tax deductions from your paychecks

Your FSA elections were elected at the end of 2022 and will remain in effect for the remainder of the 2023 calendar year. Your next opportunity to elect to contribute to an FSA will be in the fall of 2023 for January 1, 2024, or if you have a qualified life event such as a new marriage or birth during 2023. You will not have the option to enroll in or change your current FSA election during the 2023 enrollment period.

New FSA and commuter benefits administrator effective June 1

If you are currently enrolled in a Health Care FSA, Dependent Care FSA or commuter benefits, your accounts will be moved to Ecolab's administrator — **ThrivePass** — effective June 1, 2023. You will receive communications in the coming weeks with details about the transition.

Important information for associates contributing to the Purolite Health Care FSA

If you choose to enroll in the Ecolab Health Savings Account Plan, you'll no longer be eligible for a Health Care FSA. Instead, your Health Care FSA will automatically be converted to a **Limited Purpose FSA** that can be used to pay for **qualifying dental and vision expenses only.**

Dental and vision coverage

Dental	Vision																
<ul style="list-style-type: none"> Ecolab provides one comprehensive dental plan option insured by MetLife Purolite associates will pay a lower premium with the Ecolab plan providing a higher level of coverage 	<ul style="list-style-type: none"> Ecolab provides one comprehensive vision plan insured by Vision Services Plan (VSP) Purolite associates will pay a small premium with the Ecolab plan providing a higher level of coverage 																
<p>Dental premiums The premiums shown are per bi-weekly paycheck.</p> <table border="1"> <tr> <td>Associate only</td> <td>\$9.23</td> </tr> <tr> <td>Associate + spouse/domestic partner</td> <td>\$19.38</td> </tr> <tr> <td>Associate + child(ren)</td> <td>\$21.23</td> </tr> <tr> <td>Family</td> <td>\$31.85</td> </tr> </table>	Associate only	\$9.23	Associate + spouse/domestic partner	\$19.38	Associate + child(ren)	\$21.23	Family	\$31.85	<p>Vision premiums The premiums shown are per bi-weekly paycheck.</p> <table border="1"> <tr> <td>Associate only</td> <td>\$5.77</td> </tr> <tr> <td>Associate + spouse/domestic partner</td> <td>\$8.26</td> </tr> <tr> <td>Associate + child(ren)</td> <td>\$8.71</td> </tr> <tr> <td>Family</td> <td>\$13.98</td> </tr> </table>	Associate only	\$5.77	Associate + spouse/domestic partner	\$8.26	Associate + child(ren)	\$8.71	Family	\$13.98
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Coverage details are available in the 2023 Ecolab Benefits Guide available on the **My Benefits** portal at mybenefits.us.ecolab.com under "Learn about my benefits."



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Life insurance and Accidental Death & Dismemberment (AD&D)

Ecolab provides you basic life insurance equal to one times your annual base pay (up to \$2 million maximum) at no cost. Optional life insurance and AD&D coverage is also available to purchase through payroll deduction, including:

- Optional employee life insurance
- Optional employee AD&D*
- Optional spouse/domestic partner life insurance
- Optional child life insurance

With this initial enrollment in Ecolab benefits, you can elect an optional employee life insurance amount up to four times your annual base pay or \$500,000 without providing Evidence of Insurability (EOI) to Prudential, Ecolab's insurance company. You can also elect spouse/domestic partner life insurance coverage up to \$50,000 without providing EOI. If you elect coverage over these amounts, EOI approval will be required for the coverage to become effective.

* Optional spouse/domestic partner and child AD&D coverage is not available.



How Ecolab is supporting you

If you currently have **associate-paid optional life and/or AD&D coverage with Purolite, you will be automatically enrolled for the same coverage** in the Ecolab plan with the exception of spouse/domestic partner and child AD&D. Ecolab doesn't offer this coverage. Your coverage is guaranteed by Prudential, Ecolab's insurance company.

Disability benefits

Ecolab provides **company-paid** short-term and long-term disability benefits at no cost to you.

SHORT-TERM DISABILITY (STD)

Eligible associates receive up to 25 weeks of disability pay at 100% after a seven-day waiting period. Refer to the **short-term disability policy** on Ecolab's intranet, insideECOLAB, for more information.

LONG-TERM DISABILITY (LTD)

Eligible associates receive 60% of pay after 180 days of continuous disability (after short-term disability ends).

- **Optional coverage:** Associates have the option to purchase an additional 10% of pay, for a total benefit of 70% pay replacement

Note: If you are currently purchasing SunLife STD and/or LTD coverage, your coverage and payroll deductions will end on May 31, 2023.



Visit **My Benefits** at mybenefits.us.ecolab.com >
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Enhanced retirement benefits

Ecolab offers benefits to support you in preparing for a financially secure retirement. In addition to Ecolab's 401(k) savings plan, Purolite associates will be eligible for a company-paid Pension benefit.

401(K) PLAN HIGHLIGHTS:

- The Ecolab 401(k) plan, administered by Fidelity, allows you to save for your retirement with pre-tax and/or Roth after-tax contributions
- Ecolab matches 100% of the first 4% of pay you contribute and 50% of the next 4%, for a total match of up to 6% of pay (IRS limits may apply)
- Enroll in the plan anytime after June 9
- **Your Purolite 401(k) account, managed by John Hancock, will automatically transfer to Fidelity in June 2023.** You will receive additional details from Fidelity in the coming weeks.

PENSION PLAN HIGHLIGHTS:

- You will be automatically enrolled in a Retirement Account with Annual Contribution Credits of 3% of eligible earnings plus annual Interest Credits on June 1, 2023
- Pension benefits are fully paid for by Ecolab; there is no employee cost
- Vested after three or more years of continuous service, including your Purolite years of service
- Your first contribution credit will be available to view via the "Your Pension Resources" link on the **My Benefits** portal on or around February 1, 2024



Other benefits, policies and programs

Ecolab offers a wide range of benefits in addition to the ones listed above including:

- Employee Assistance Program
- Paid Parental Leave
- Be Well program
- Adoption Assistance
- Employee Stock Purchase Plan
- Caregiver Services
- Group legal services

Refer to the **2023 Benefits Guide** on the **My Benefits** portal at mybenefits.us.ecolab.com > "Learn about my benefits" for additional information.






What's next?

Get to know your Ecolab benefits

- **Join an upcoming in-person or virtual educational session** hosted by the Ecolab benefits team to gain a better understanding of the benefit options available and answer any questions you may have. Information on how to attend can be found on [page 2](#) of this newsletter.
- **Review the 2023 Ecolab Benefits Guide** on the [My Benefits](#) portal at mybenefits.us.ecolab.com > "Learn about my benefits"
 - Remember, the deductible displayed in the guide will not apply to Purolite associates for the remainder of the 2023 calendar year

 **Enroll!** Remember, you **must take action** during the **April 12 - 25 enrollment period** to ensure you have benefits coverage after May 31, 2023, when Purolite benefits will end. **If you do not enroll**, you will default to no coverage beginning June 1, 2023. Your next opportunity to enroll for Ecolab benefits coverage will be during the 2024 Open Enrollment period in the fall of 2023 unless you experience a qualified life event such as a new marriage or birth.

How to enroll

Beginning **April 12**, you can enroll online through [My Benefits](#) at mybenefits.us.ecolab.com > or by calling the Ecolab Benefits Center.

Online

Go to [My Benefits](#) at mybenefits.us.ecolab.com
Available 24/7 during enrollment

By phone

Call **1.800.964.0265**
Monday – Friday, 8 a.m. – 8 p.m.
Eastern time

Ways you can prepare now

Confirm your medical provider(s) are in-network:

• Online:

Visit cigna.com and search for Open Access Plus (OAP) Plans, then scroll down to "Find in-network doctors"

• By phone:

Call **1.800.900.3791** and say "medical" or press 1 when prompted to enter what plan you're calling about; then say "enrollment" or press 3 when prompted "to get started, tell me if you're a customer, a provider or calling about enrollment"

Update your personal information in Workday before April 7:

Take a minute to make sure your mailing address, email and mobile phone number are up to date in Workday.



Visit [My Benefits](#) at mybenefits.us.ecolab.com > "Learn About My Benefits" to access your **2023 Ecolab Benefits Guide**