



< **The Essential Guide to**

# **YOUR LGBTQIA+ BENEFITS**



# BENEFITS FOR A BETTER YOU!

Part of our mission at Lubrizol is to help people live better. That includes helping you and your family live your best life.

Respecting and caring for our employees means offering benefits designed to help support your physical and mental health, financial wellbeing and life balance. *The Essential Guide to Your LGBTQIA+ Benefits* provides an overview of many of these benefits, as well as information about how to use them wisely.

We encourage you to review this guide carefully so you understand your benefit options and choose benefits that are right for you and your family – benefits for a better you.



## INCLUDED HEALTH

To help you and your family members navigate the health care system and get the most from your Lubrizol benefits, we provide access to Included Health.

Included Health's team of Care Coordinators are here to help with finding high-quality, in-network doctors; virtual care; scheduling appointments; getting a remote second opinion; understanding your health care benefits and medical bills; and more! Visit Included Health on the web and through the app or call for 24/7 help for all of your health care needs at (855) 431-5532.



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# LGBTQIA+ Benefits



Eligibility, treatment and coverage options are the same for all employees and eligible dependents. Employees on the plans pay equal contribution amounts for domestic partner benefit coverage as employees pay for spousal benefit coverage. However, the tax treatment can be different. Lubrizol has a form for employees to use to certify that their domestic partners qualify as tax dependents for federal income and employer payroll tax purposes in a given tax year. **Verify a domestic partner and consider tax implications.**

Domestic partners are not treated the same as spouses for purposes of leave under the federal Family and Medical Leave Act (FMLA). FMLA is a federal law that provides eligible employees the right to unpaid leave for specified medical and family reasons. The law allows a spouse FMLA leave to care for their spouse, but does not entitle a domestic partner to take FMLA leave to care for their partner to whom they are not legally married. Lubrizol administers FMLA in accordance with the law and related federal regulations.

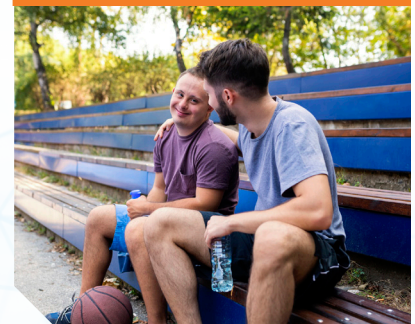
\*All references to the Lubrizol Medical/Rx Plan refer to the Lubrizol Group Health Plan administered by UMR.

## AT LUBRIZOL

Domestic partners and spouses are treated equitably whether they are same-sex or different-sex. Domestic partners and spouses are included in the definition of “family members” and “immediate family” for purposes of Lubrizol’s Paid Sick and Family Leave (PSFL), Bereavement leave, relocation, and similar corporate policies.



Domestic partners and spouses are included in the definition of “dependent” for the Lubrizol Medical/Rx Plan\*, Dental Plan, Vision Plan, and Life Insurance.





## WHEN TO ENROLL

When you are first eligible, 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 or other qualifying event. If you do not enroll for benefits within 30 days of your hire date, you will not have medical/Rx, dental or vision coverage during the current plan year; you will receive Long Term Disability coverage equal to 60% of eligible base pay; and you will receive basic life insurance coverage of two times your eligible pay. 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 [Enrollment Guide](#) for more details.

You may make a mid-year change to your medical/Rx, dental or vision benefit election if you have a qualified family status change. These include the following:

- 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 his/her 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](#).

To enroll or make changes go to the Benefits Enrollment portal by [clicking here](#).

## HOW TO ENROLL



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



### Adding a spouse or other dependents to your medical, dental or vision coverage?

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





# Transgender-Inclusive Benefits

The Lubrizol medical/Rx plan provides certain coverages for gender-affirming care. For more information, refer to the plan's Summary Plan Description. Examples of available coverage:

- Mental health benefits
- Pharmaceutical coverage
- Coverage for medical visits and laboratory services
- Coverage for reconstructive surgical procedures related to gender reassignment
- Short-term medical leave

## Transgender-Inclusive Healthcare Contact:

Included Health can help with finding high-quality, in-network doctors, understanding your health care benefits and medical bills; and more. Visit [Included Health](#) or call 1-855-431-5532 anytime for help with all your health care needs.

## HIV Services and Treatment

The Lubrizol medical/Rx plan provides HIV Treatment and testing. For more information, refer to the plan's Summary Plan Description. Examples of available coverage:

- HIV testing
- Pre-exposure prophylaxis (PrEP) treatment
- Post-exposure prophylaxis (PEP)
- Antireviral therapy (ART)



Visit the Benefits website at [benefits.lubrizol.com](https://benefits.lubrizol.com) for contribution amounts.



## ADDITIONAL BENEFITS

For additional benefits and procedures that may be covered under the plan please consult the [Medical/Rx SPD for all Plan](#) details.



# Other Links to Helpful Information:

## Family Formation

### Fertility Benefits:

If you are enrolled in the Medical/Rx plan your coverage includes fertility treatment services, as well as fertility preservation (Cryopreservation). You must enroll in Optum's Fertility Solutions Program Centers of Excellence Program for treatment to be covered. Call 1-866-774-4626 to enroll.

### Adoption Assistance:

Lubrizon's adoption benefit reimburses you up to \$3,000 for expenses (e.g., agency and attorney fees) related to the adoption of a non-relative child under the age of 18 or who is physically or mentally incapable of caring for themselves. Please submit a request through MyHR. To learn more [Click here](#).

### Family Formation Concierge Contact

Maximize your Lubrizon benefits and get help navigating the logistics of growing your family with BenefitBump, a confidential service provided by Lubrizon. With BenefitBump, you get:

- A dedicated Care Navigator to support you on your life-changing journey to parenthood
- Help to understand your Lubrizon benefits and connect with the valuable programs Lubrizon offers for your health and financial well-being
- Important educational reminders, tips and support before, during and after pregnancy or adoption
- Advocacy and support when planning your leave and return to work
- Emotional support and stress management for the whole family during this exciting (but stressful) transition

### Register at [mybenefitbump.com](https://mybenefitbump.com)

(invitation code: Lubrizon), download the BenefitBump mobile app or call 1-888-286-7314.



## Links to Helpful Information:

[Click here](#) for the New Parent Guide.

[Medical/Rx SPD](#) which includes information around Pre-Authorization Process and Claim Denial/ Appeals Process and healthcare services and treatment options.

### Other Benefits Section:

The *Essentials* Balance Program administered by Optum offers resources to help you live well, be well and work well. Resources are free, confidential and available 24 hours a day, seven days a week. Visit [liveandworkwell.com](https://liveandworkwell.com) or call 1-866-248-4094 to learn more. Access code: Lubrizon.

Included Health virtual Mental Health Visits. Find a therapist or concierge referral through Included Health at 1-855-431-5532 or through the app. Included Health can help surface therapists that are LGBTQIA+ allies by indicating that as a need when communicating with Included Health.

Lubrizon offers Retirement Plans to its employees. The Retirement Plans recognize same and different sex spouses in the same manner for beneficiary purposes. However, in the event you want to make your domestic partner (same or different sex) your beneficiary please be sure to designate your beneficiary by [Clicking here](#).

Under Lubrizon's life insurance policy, same-sex spouses are recognized as default beneficiaries in the same order of precedence as different-sex spouses. If you die with no beneficiary designation, then, for purposes of determining the beneficiary of your life insurance benefit, a same-sex surviving spouse is treated in exactly the same manner as a different-sex spouse in the determination of the beneficiary of your life insurance benefit. However, if you want your domestic partner (same or different- sex) to be your life insurance beneficiary, you must designate your domestic partner as your beneficiary. Domestic partners will not receive a life insurance benefit if you do not name them as your beneficiary. You can designate your beneficiary by [Clicking here](#).



**Important:** The benefits descriptions above are intended only as summaries. Your eligibility for and entitlement to benefits under a benefit plan or program (as well as those of your spouse, domestic partner, and dependent(s)) are governed by the terms and conditions of the plan or program. In the event of a conflict or inconsistency between any of the information provided above (including any document for which a link is provided above) and the plan document, the terms of the plan document will take precedence.

You may be asked to certify the eligibility of the person(s) you are enrolling in Lubrizon benefits. You may also be asked to provide documentation to substantiate eligibility.

The availability of benefits is subject to applicable federal, state and local law, which may change from time to time. There is no entitlement to a benefit where providing the benefit is not legally permitted or would result in an adverse legal consequence.

Lubrizon reserves the right, in its sole discretion, to amend or discontinue a benefit plan or program. Nothing in this guide should be construed as a guarantee of a continuing benefit plan or program, or as an entitlement to or guarantee of employment or continued employment.



**DISCLAIMER:** This 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 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 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 Lubrizon. While it is Lubrizon'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 your benefits, please contact Included Health at **1-855-431-5532**.