

**The Lubrizol Corporation**  
**Retiree Health Reimbursement Arrangement**

**Summary of Material Modifications**

Please Note: You may or may not be a participant in all plans referenced in this document. Receipt of the attached Summary of Material Modifications does not guarantee coverage in the plan referenced in the attached materials. In the event of a conflict between any information presented in the attached materials and the terms of the plan, the plan terms will control. Lubrizol reserves the right to modify the terms of the plan in its sole discretion. Lubrizol also reserves the right to discontinue the plan, although it does not have a present intent to do so.

## **The Lubrizol Corporation Retiree Health Reimbursement Arrangement (HRA) Summary of Material Modifications**

This Summary of Material Modifications (“SMM”) describes changes that are being made to The Lubrizol Corporation Health Reimbursement Arrangement (“plan”). The changes described in this SMM modify the Summary Plan Description for the plan. You should read this SMM carefully and keep it with your Summary Plan Description for the plan.

The terms of the plan are set forth in a written document. In the event of a conflict between this SMM and the plan document, the plan document will control.

### **December Retirement Eligibility Date**

Effective for the 2023 Plan Year, if a Pre-Medicare Retiree has a retirement date in December, the Pre-Medicare Retiree and the Pre-Medicare Retiree’s eligible Dependent will not be eligible for the HRA allocation (benefit credit) for the year of retirement. Benefits will commence the immediately following year.

### **Medicare HRA Allocation in Year of Medicare Eligibility**

Pre-Medicare Participants who are eligible for the Medicare HRA allocation do not receive both the Pre-Medicare and Medicare HRA allocation in the same year. If the Participant received a Pre-Medicare HRA allocation for the year in which the Participant became Medicare eligible, the Medicare HRA allocation will begin the next year.