



# WHICH MEDICAL PLAN IS RIGHT FOR YOU?

For 2024, you have a choice of three Consumer-Driven Health Plans (CDHPs). Choosing the plan that's right for you is an important decision. To help you decide, here are some differences to be aware of, followed by examples of how plan costs compare.



HOW A CDHP WORKS			
	Core	Standard	Plus
<b>Preventive Care</b> 100% coverage for in-network preventive care and preventive medications even before you meet the deductible.	\$0		
<b>Annual Deductible</b> For all other covered services, you must meet the deductible before Lubrizon begins to pay a share of the costs.	Individual – \$4,250 2-person – \$6,375 Family – \$8,500	Individual – \$3,250 2-person – \$4,875 Family – \$6,500	Individual – \$2,250 2-person – \$3,375 Family – \$4,500
<b>Annual Out-of-Pocket Maximum</b> This is the most you pay for covered services before Lubrizon begins paying 100% of your covered expenses for the rest of the plan year.	Individual – \$5,750 2-person – \$7,875 <sup>1</sup> Family – \$10,000 <sup>1</sup>	Individual – \$4,750 2-person – \$6,375 Family – \$8,000	Individual – \$3,750 2-person – \$4,875 Family – \$6,000
<b>Biweekly Contribution<sup>2,3</sup></b> You pay a contribution toward the cost of your coverage each biweekly pay period.	Individual – \$0 2-person – \$17 Family – \$25	Individual – \$31 2-person – \$86 Family – \$122	Individual – \$74.12 2-person – \$176.34 Family – \$253.28
<b>Lubrizon HSA Contribution</b> An HSA is one of the best opportunities Lubrizon offers to help you manage your health care dollars. You can let the money in your HSA grow tax-free year after year to help cover potential expenses.	\$0	Individual – \$500 2-person – \$750 Family – \$1,000	Individual – \$1,000 2-person – \$1,500 Family – \$2,000
<b>Coinsurance</b> Once you meet your deductible, you pay coinsurance (a percentage of the cost) for covered services and Lubrizon pays the rest.	Medical: 20% network/40% non-network Prescription Drug (Retail and Mail Order): Generic: 10% Brand Formulary: 20% Brand Non-formulary: 30% Biotech/Specialty (available only through Mail Order): 35%		

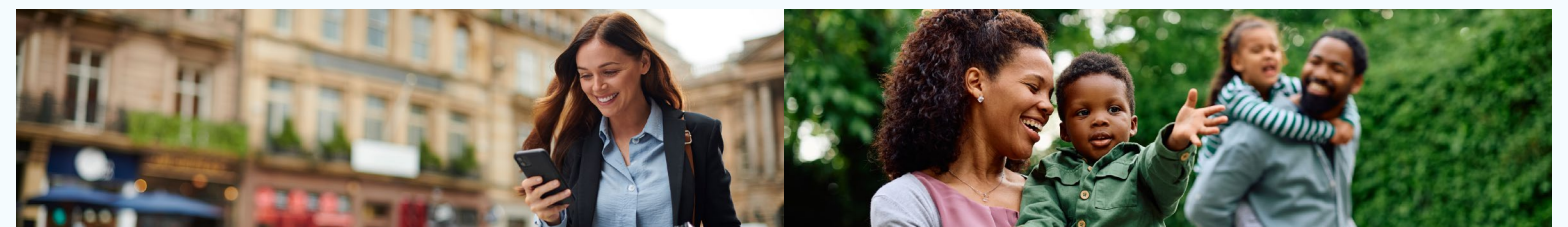
<sup>1</sup> For the Core plan, the annual out-of-pocket maximum for 2-person and family coverage has an individual cap of \$5,750. Once any family member reaches the individual cap of \$5,750, Lubrizon pays 100% of that person's covered expenses for the rest of the plan year.

<sup>2</sup> Actual amounts may vary slightly due to system rounding. For more details on your contributions for coverage, review the 2024 Lubrizon Biweekly Contributions at [go.lubrizon.com/ae](https://go.lubrizon.com/ae).

<sup>3</sup> Does not include tobacco surcharge or medical surcharge.

## HOW THE PLANS WORK IN REAL LIFE

The examples on the other side show what costs could look like under each plan under two different scenarios. If you want to compare costs tailored to your situation, use the plan comparison tool at [benefits.lubrizon.com/Enrollment/Plan-Comparison-Tool](https://benefits.lubrizon.com/Enrollment/Plan-Comparison-Tool) under the healthcare tab.



## MEET JOHN

**Snapshot:** John and Jane are newly married. He is healthy, but Jane needs surgery for an old back injury from bicycling in the Rockies.

**Coverage Level:** 2-person

### John and Jane's covered, in-network health care expenses include:

- \$0 for preventive care (two preventive care visits (one each) and one preventive prescription)
- \$13,250 for Jane's surgery
- \$300 for a doctor's visit for John

**Total expenses:** \$13,550 (\$13,250 is Jane's health care costs)



## MEET MEGHAN

**Snapshot:** Meghan is a senior engineer at one of our plants. She lives an active single life and loves to ride her horse, Cocoa. Meghan did have a little scare when she had to go for some tests for heart palpitations.

**Coverage Level:** Individual

### Meghan's covered, in-network health care expenses include:

- \$0 for preventive care (two preventive care visits (annual physical and mammogram) and one preventive prescription)
- \$3,400 for diagnostic exams for heart palpitations

**Total expenses:** \$3,400



	CORE PLAN	John's Expenses	STANDARD PLAN	John's Expenses	PLUS PLAN	John's Expenses
<b>Annual Contribution</b>	This plan has the lowest premiums (\$0 for individual coverage), but a higher deductible and out-of-pocket maximum.  John's annual contribution for 2-person coverage is ...	\$442	Premiums are higher than the Core plan but lower than the Plus plan. The deductible and out-of-pocket maximum are lower than the Core plan.  John's annual contribution for 2-person coverage is ...	\$2,236	This plan has the highest premiums, and the lowest deductible and out-of-pocket maximum.  John's annual contribution for 2-person coverage is ...	\$4,584.84
<b>Preventive Care</b>	For the <b>Core</b> , <b>Standard</b> and <b>Plus</b> plans, preventive care and preventive medications are covered at 100% in network with no deductible.  John and Jane pay ...	\$0	John and Jane pay ...	\$0	John and Jane pay ...	\$0
<b>Annual Deductible and Out-of-Pocket Maximum</b>	The annual out-of-pocket maximum for 2-person and family coverage has an individual cap of \$5,750. This means once any family member reaches the individual cap of \$5,750, Lubrizol pays 100% of that person's covered expenses for the rest of the plan year.  Jane pays up to the individual out-of-pocket maximum of \$5,750 and John has \$300 of expenses for the year. Both amounts apply toward the deductible ...	\$6,050	Expenses for all family members count toward the annual out-of-pocket maximum. First the deductible is paid, then coinsurance up to the out-of-pocket maximum. Then, Lubrizol pays 100% of the family's covered expenses for the rest of the plan year.  For Jane's expenses, they pay the annual deductible of \$4,875, then \$1,500 in coinsurance, up to the out-of-pocket maximum of \$6,375. Because the out-of-pocket maximum has been met, John's \$300 expense is paid by Lubrizol ...	\$6,375	Expenses for all family members count toward the annual out-of-pocket maximum. First the deductible is paid, then coinsurance up to the out-of-pocket maximum. Then, Lubrizol pays 100% of the family's covered expenses for the rest of the plan year.  For Jane's expenses, they pay the annual deductible of \$3,375, then \$1,500 in coinsurance, up to the out-of-pocket maximum of \$4,875. Because the out-of-pocket maximum has been met, John's \$300 expense is paid by Lubrizol ...	\$4,875
<b>Lubrizol's HSA Contribution</b>				<b>Less \$750</b>		<b>Less \$1,500</b>
<b>John's Total Cost</b>		<b>\$6,492</b>				<b>\$7,959.84*</b>

**A WAY TO SAVE:** Lubrizol does not make HSA contributions to the Core plan, but John and Meghan could reduce their cost even more by contributing tax-free dollars to their HSA, up to IRS limits.

\*Reflects use of Lubrizol HSA contribution. John and Meghan could reduce their cost even more by contributing tax-free dollars to their HSA, up to IRS limits.

	CORE PLAN	Meghan's Expenses	STANDARD PLAN	Meghan's Expenses	PLUS PLAN	Meghan's Expenses
<b>Annual Contribution</b>	This plan has the lowest premiums (\$0 for individual coverage), but a higher deductible and out-of-pocket maximum.  Meghan's annual contribution for individual coverage is ...	\$0	This plan's premiums are higher than the Core plan, but lower than the Plus plan. The deductible and out-of-pocket maximum are lower than the Core plan.  Meghan's annual contribution for individual coverage is ...	\$806	Out of the three options, this plan has the highest premiums, and the lowest deductible and out-of-pocket maximum.  Meghan's annual contribution for individual coverage is ...	\$1,927.12
<b>Preventive Care</b>	For the <b>Core</b> , <b>Standard</b> and <b>Plus</b> plans, preventive care and preventive medications are covered at 100% in network with no deductible.  Meghan pays ...	\$0	Meghan pays ...	\$0	Meghan pays ...	\$0
<b>Annual Deductible and Out-of-Pocket Maximum</b>	Meghan pays \$3,400 for the diagnostic exams, which counts toward her deductible of \$4,250. She knows she'll never pay more than the individual out-of-pocket maximum of \$5,750.	\$3,400	Meghan pays the annual deductible of \$3,250. Then coinsurance kicks in and she pays 20% of the remaining \$150 (\$30). She knows she'll never pay more than the individual annual out-of-pocket maximum of \$4,750.	\$3,280	Meghan pays the annual deductible of \$2,250. Then coinsurance kicks in and she pays 20% of the remaining \$1,150 (\$230). She knows she'll never pay more than the individual annual out-of-pocket maximum of \$3,750.	\$2,480
<b>Lubrizol's HSA Contribution</b>				<b>Less \$500</b>		<b>Less \$1,000</b>
<b>Meghan's Total Cost</b>		<b>\$3,400</b>				<b>\$3,407.12*</b>

**GET HELP FROM THE EXPERTS AT INCLUDED HEALTH.** They can help you during annual enrollment (and beyond) by answering your questions about benefit options, explaining insurance terms, finding in-network providers, and more. Support is available 24/7 at **1-855-431-5532**.

**ENROLLMENT QUESTIONS?** Call the Lubrizol Benefits Center at **1-844-747-1641** or send a benefits request in MyHR.

Benefits described in this summary are subject to the terms of the plan under which they are provided. In the event of any conflict between this summary and the terms of the plan, the plan terms will govern.