




# YOUR 2022 LUBRIZOL BENEFITS: CHOOSE WELL

Monday, October 18 – Friday, November 5, 2021

## WHAT TO KNOW

Your benefits are an essential part of the total rewards you receive from Lubrizol. During Annual Enrollment, you choose your benefits for the coming year.


### 2022 Benefit Highlights

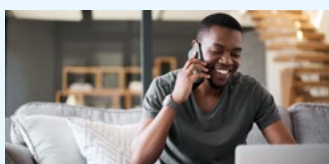
	<p><b>Vision plan benefits will improve</b> to cover frames every 12 months (instead of every 24 months).</p>
	<p><b>Health Savings Account (HSA) contribution limits will increase</b>, which means you can save more money to pay for eligible health care costs tax-free.</p>
	<p><b>Contributions for your medical/prescription drug and vision plans will remain unchanged.</b> Dental contributions will increase slightly.</p>

Please refer to *The Essential Guide to Your 2022 Benefits* at [benefits.lubrizol.com/ae](https://benefits.lubrizol.com/ae) for details.



## WHAT TO DO

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<p><b>Review Your Benefits</b> Go to <a href="https://benefits.lubrizol.com/ae">benefits.lubrizol.com/ae</a> or scan this code with your smartphone camera to access your enrollment guide, see your contributions, view medical plan scenarios, estimate health care expenses and more.</p> 	<p><b>Enroll or Make Changes October 18 – November 5</b> Visit <a href="https://go.lubrizol.com/BenefitsEnrollment">go.lubrizol.com/BenefitsEnrollment</a> (or access from outside the Lubrizol network via <a href="https://Lubrizol.BenefitsNow.com">Lubrizol.BenefitsNow.com</a>) or call the Lubrizol Benefits Center at <b>1-844-747-1641</b> by Friday, November 5. If you do not take action during Annual Enrollment, your current elections will carry over with the exception of HSA contributions, and Dependent Care Account and Vacation Buy Program elections.</p>	<p><b>Check Your Beneficiaries</b> Make sure your beneficiaries are up to date for your HSA, 401(k), Age-Weighted Defined Contribution (AWDC) Plan and life insurance.</p>	<p><b>Verify Your Covered Dependents' Social Security Numbers (SSNs)</b> – Call the Lubrizol Benefits Center at <b>1-844-747-1641</b> to verify your covered dependents' SSNs are correct. This information will be included on IRS Form 1095-C, which Lubrizol will send to you and the IRS to show whether you and your dependents had qualifying health coverage in 2021.</p>	<p><b>Confirm Your Elections</b> Review your confirmation statement to make sure your elections are correct. Contact the Lubrizol Benefits Center to fix any errors.</p>



### QUESTIONS?

Please call the Lubrizol Benefits Center at **1-844-747-1641**.

Any 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.