

Benefits that work for you



Annual enrollment for your 2025 benefits is Monday, October 14 – Friday, October 25. This is your opportunity to review and choose the benefits that work for you and your family.

As U.S. health care costs continue to rise, Lubrizol is committed to keeping your benefits competitive and as affordable as possible. When it comes to your benefits, the cost is typically shared between you and Lubrizol, with Lubrizol absorbing a greater percentage of the total expense. You can help manage your costs – and your health – when you use your benefits wisely.

What's changing for 2025?

Medical Plan Contributions

Lubrizol will continue to offer the Core, Standard, and Plus medical options in 2025. Contributions for the Core and Plus medical options will increase moderately in 2025. The amount will vary depending on the coverage level (i.e., individual, 2-person, or family) you elect.

Prescription Drug Change – Brand-name Drugs Only

Lubrizol is making a change to prescription drug coverage that might affect you if you are taking a brand-name medication. You might experience a noticeable change in the cost you pay for your brand-name medications – either higher or lower. If you are affected by the change, you will be notified by CVS Caremark. Please read the communication carefully, and visit the CVS Caremark website or call the number on the back of your CVS Caremark ID card for questions.

Dental Plan Contributions

Contributions for dental coverage will increase slightly.

Health Savings Account (HSA) Contribution Limits

You can save more in 2025 to pay for eligible health care expenses tax-free. HSA contribution limits will increase to \$4,300 for individual coverage and \$8,550 for 2-person and family coverage. If you will be 55 or older by the end of 2025, you can make an extra \$1,000 catch-up contribution.

Your enrollment checklist



Ask Included Health

For help to make informed decisions and use your benefits wisely, ask Included Health! Included Health can help you navigate your health care options, find in-network providers, schedule appointments, access virtual care and mental health support, get an expert second opinion for a medical issue, and check your medical bills for errors. Visit IncludedHealth.com/Lubrizol, or call 1-855-431-5532.



REVIEW the enrollment guide, view contributions, and estimate costs at go.lubrizol.com/ae.



ENROLL by Friday, October 25 at go.lubrizol.com/BenefitsEnrollment (or Lubrizol.BenefitsNow.com from outside the Lubrizol network), or call 1-844-747-1641. If you miss the deadline, your current elections will carry over to 2025 except your HSA, Dependent Care Account, and Vacation Buy Program elections.



CONFIRM your beneficiaries are up to date for your HSA with OptumBank, Savings Plan with Empower, and life insurance with Securian.



CHECK your confirmation statement, which will be posted to your secure mailbox on the enrollment portal and mailed to your home after annual enrollment. Call 1-844-747-1641 to correct any errors. Enrollment errors that are not corrected in a timely manner may result in you or your dependents not having the coverage you intended in 2025.



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