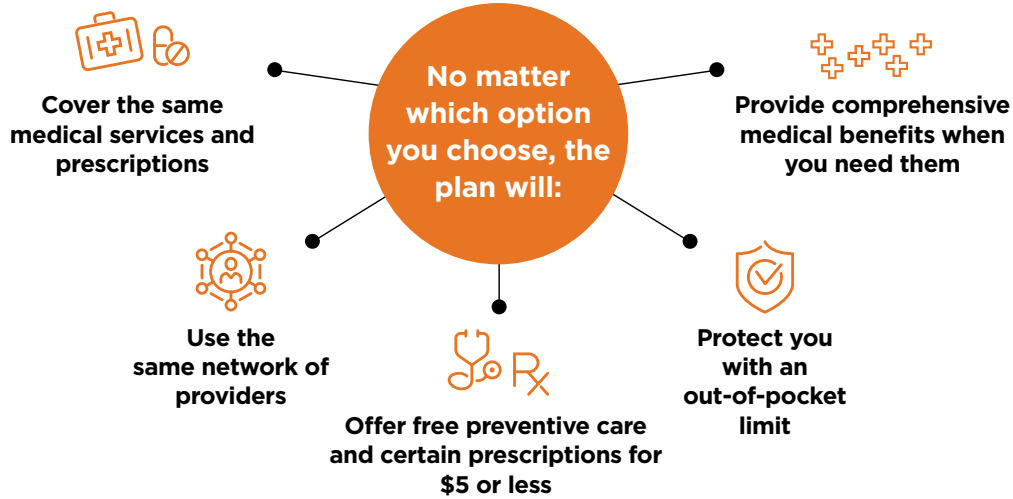


# One Medical & Pharmacy Plan, Four Options

## Giving you greater control over healthcare spending



	Platinum	Gold	Silver	Bronze
<b>Paycheck cost</b> Premiums you pay whether or not you use the medical plan				
<b>Out-of-pocket cost</b> Copays, deductibles and coinsurance you pay to the provider when you use the medical plan				
<b>Financial risk</b> Your annual out-of-pocket maximum if you have a catastrophic medical event, serious illness, or significant use of medical benefits				
<b>Health Savings Account</b> Save, spend, and invest tax-free dollars for healthcare expenses now or in the future	 HSA not available	 Up to a \$500 company match	 Up to a \$500 company match	 HSA available but without match

**Need support?**

Access your health advocate through the **Sharecare app** or by calling **855-452-0478**. You may also call CVS about prescription drug coverage at **800-826-6941**.

For your premium and more detailed information, log in to the Koch Benefits Enrollment site to see your *Benefits Guide* and the *Summary Plan Description* under *Plan Documents*. Infor employees can find these documents on the U.S. HR SharePoint site.



# Medical Plan At-A-Glance



Claims / Network Administrator: Anthem and CVS Caremark	Platinum		Gold		Silver		Bronze	
	Employee Only	Family	Employee Only	Family	Employee Only	Family	Employee Only	Family
<b>Deductible</b>	\$500	\$1,000	\$1,600	\$3,200	\$2,600	\$5,200	\$6,500	\$13,000
<b>Out-of-Pocket Maximum</b>	\$3,200	\$6,400	\$3,400	\$6,800	\$4,400	\$8,800	\$6,500	\$13,000*
<b>Deductible and OOP Max Type</b>	Each person's deductible on a family plan is limited by the individual deductible (and out-of-pocket maximum)		Each person's costs are pooled with covered dependents until the deductible (and out-of-pocket maximum) are fully satisfied					
<b>Medical Services Coinsurance</b>	You pay a \$25 urgent care and primary care copay, a \$50 specialist copay and a \$150 ER copay You pay 20% after deductible for services without a copay		You pay 10% after deductible		You pay 20% after deductible		You pay nothing after deductible	
<b>Preventive Care<sup>1</sup></b>	The plan pays 100% without you having to meet your deductible							
<b>Enhanced, No-Cost Health Programs</b>	Transcarent Surgery Support, 2nd.MD, Hinge Health (virtual physical therapy), and Pomelo Care (maternity and fertility support) are available							
<b>Covered Services</b>	All four plan options cover the same medical services							
<b>Provider Network</b>	All four plan options use the same Anthem Blue Cross Blue Shield network							
<b>Generic Prescriptions</b>	You pay \$5 copay <sup>7</sup>		You pay 20% after deductible		You pay nothing after deductible			
<b>Brand on the PDL<sup>2, 3</sup></b>	You pay 30% <sup>5, 7</sup> (no deductible)		You pay 25% after deductible					
<b>Brand not on the PDL<sup>2, 3</sup></b>	You pay 30% <sup>6, 7</sup> (no deductible)		You pay 50% after deductible					
<b>Specialty Medications<sup>8</sup></b>	Covered at no cost to you if enrolled in PrudentRx through CVS		Covered at no cost to you after deductible if enrolled in PrudentRx through CVS					
<b>Preventive Medications<sup>4</sup> (90-day Supply)</b>	Covered as above		You pay nothing after copay. For list, visit 'view your benefits' on Sharecare.					
• Generic			You pay \$5 copay (CVS retail location or mail order)					
• Brand with no generic available			You pay \$40 copay (CVS retail location or mail order)					
• Brand with generic available <sup>3</sup>			You pay \$60 copay or \$5 copay + cost difference between the brand drug and generic drug alternative <sup>3</sup> (CVS retail location or mail order)					

**Note:** All coverage amounts above show in-network providers; see Summary Plan Description for out-of-network benefits. Family deductibles and out-of-pocket maximums apply to family coverage or to an employee plus a covered dependent.

\*The in-network out-of-pocket maximum amount for any individual enrolled in a plan with family coverage is capped at \$9,100 for 2023.

<sup>1</sup> Subject to certain limits based on legal requirements.

<sup>2</sup> PDL = Performance Drug List, which is available under 'view your benefits' on Sharecare.

<sup>3</sup> The "pay the difference" provision applies, meaning if you choose to fill a brand name drug that has a generic equivalent, you will pay the cost of the generic drug as covered by the plan, plus the difference in cost between the two. In order for the "pay the difference" provision to not apply, you must obtain pre-approval of your physician's request for an exception with CVS/Caremark.

<sup>4</sup> The copay only applies if you purchase a 90-day supply of a preventive medication via mail order or at a CVS retail pharmacy (including Target). If not, you must purchase up to a 30-day supply and it will be subject to deductible and coinsurance after your third refill. See SPD or Enrollment Guide.

<sup>5</sup> Retail max. \$125. Mail Order max. \$250.

<sup>6</sup> Retail max. \$150. Mail Order max. \$300.

<sup>7</sup> After your first three 30-day retail fills, you must fill a 90-day supply through CVS mail or a CVS retail location.

<sup>8</sup> You pay 30% if you choose not to enroll in PrudentRx. You must enroll in PrudentRx for costs to apply to out-of-pocket maximum.

This information applies to eligible U.S. employees of Koch Industries, Inc. and affiliated companies. It does not apply to employees who work less than 30 hours per week or those classified as temporary, intern, temporary Field Service, OPD Field Service, Engineering Field Boilermaker, employed by Encadria Staffing Solutions, LLC OR employees who are included in a unit of employees covered by a bona fide collective bargaining agreement in which the benefits described were the subject of good faith bargaining and the benefits were agreed to not be available to those employees.

Any conflict between this summary and the benefit plan documents shall be controlled by the plan documents. If there is any conflict between this summary and your company's policies, the company policy shall control. Koch Industries, Inc. reserves the right to make changes in the benefits, costs and other provisions relative to employee benefits or to terminate any benefit plan or program offered to employees at any time.

myLifeChoices





HEALTH



## Dental Plan At-A-Glance

The company offers two dental plan options — Base and Enhanced.

- **Base Plan** — Offers dental coverage at a low premium
- **Enhanced Dental Plan** — Pay more to get more covered dental services. The Enhanced Plan option offers more coverage than the Base Plan option for a higher monthly premium.
  - More annual maximum coverage
  - More orthodontia lifetime maximum coverage
  - More coverage for major care, such as crowns, bridges, and more

Claims / Network Administrator: Delta Dental Dental Option	Base	Enhanced
<b>Annual Deductible (Per Person/Per Family)</b>	\$50/\$150	
<b>Annual Maximum</b>	\$1,500	\$2,500
<b>Lifetime Orthodontic Maximum</b>	\$1,500	\$2,000
<b>Preventive</b>	100%	
<b>Basic</b>	80% after deductible	
<b>Major</b>	50% after deductible	75% after deductible
<b>Orthodontic</b>	50% after deductible	

### Dental Expenses Overview

- ▶ **Preventive Expenses** generally include oral examinations, cleanings, and X-rays.
- ▶ **Basic Expenses** generally include most fillings, tooth extractions, root canal therapy, scaling and root planing, and space maintainers.
- ▶ **Major Expenses** generally include crowns, dentures, fixed bridges, and services requiring the use of gold.
- ▶ **Orthodontic Expenses** generally include care and treatment for the purpose of alignment of teeth, for example, braces. If you have already started treatment prior to your effective date, your services will not be covered.

### Get Your Dental Checkup Every Six Months

It's important to remember that **regular dental checkups can help you avoid more serious dental care and its cost.**

**Both Dental Plan options provide 100% coverage without a deductible for preventive care at in-network dentists. Your preventive visits, twice per year, do not count toward the annual maximum.**



**Need support?**

Access your health advocate through the **Sharecare app** or by calling **855-452-0478**. You may also contact Delta Dental of Kansas at **deltadentalks.com** or by calling **800-234-3375**.

For your premium and more detailed information, log in to the Koch Benefits Enrollment site to see your *Benefits Guide* and the *Summary Plan Description* under *Plan Documents*. Infor employees can find these documents on the U.S. HR SharePoint site.

This information applies to eligible U.S. employees of Koch Industries, Inc. and affiliated companies. It does not apply to employees who work less than 30 hours per week or those classified as temporary, intern, temporary Field Service, OPD Field Service, Engineering Field Boilermaker, employed by Encadria Staffing Solutions, LLC OR employees who are included in a unit of employees covered by a bona fide collective bargaining agreement in which the benefits described were the subject of good faith bargaining and the benefits were agreed to not be available to those employees.

Any conflict between this summary and the benefit plan documents shall be controlled by the plan documents. If there is any conflict between this summary and your company's policies, the company policy shall control. Koch Industries, Inc. reserves the right to make changes in the benefits, costs and other provisions relative to employee benefits or to terminate any benefit plan or program offered to employees at any time.







HEALTH

**vsp** VISION.



## Vision Plan At-A-Glance

The Vision Plan offers you and your family members access to a nationwide network of physicians, optometrists, and opticians, both in private practices and at retail stores, such as Walmart, Sam's Club, Costco, and more. When you go to a VSP provider, you receive maximum benefits and pay preferred prices.

**Note:** There is no vision plan ID card.

Claims / Network Administrator: VSP Vision	In-Network
<b>Exams (every calendar year)</b>	You pay \$0
<b>Frames (every other calendar year)</b>	Plan pays up to a \$150 allowance; then you receive 20% savings over the allowance
<b>Lenses (every calendar year)</b> Includes single vision, lined bifocal, and lined trifocal lenses	You pay \$0
<b>Lens Enhancements (every calendar year)</b>	You pay:
• Standard Progressive	\$0
• Premium Progressive	\$95-\$105
• Custom Progressive	\$150-\$175
• UV Protection	\$16
• Standard Scratch-Resistant Coating	\$17
• Standard Antireflective Coating	\$41
• Polycarbonate lenses for adults	\$31-\$35
• Photochromics	\$70-\$82
<b>Contacts (instead of glasses, every calendar year)</b>	Exam (fitting and evaluation): You pay up to \$55 Lenses: Plan pays up to \$130 allowance

### Preferred Providers vs. Out-of-Network Coverage

The Vision Plan offers out-of-network coverage, but you pay more when you use out-of-network providers. Contact your Sharecare health advocate via phone, text, or chat to find a preferred provider in your area.



**Need support?**

Access your health advocate through the **Sharecare app** or by calling **855-452-0478**. You may also contact VSP at **vsp.com** or by calling **800-877-7195**.

For your premium and more detailed information, log in to the Koch Benefits Enrollment site to see your *Benefits Guide* and the *Summary Plan Description* under *Plan Documents*. Infor employees can find these documents on the U.S. HR SharePoint site.

This information applies to eligible U.S. employees of Koch Industries, Inc. and affiliated companies. It does not apply to employees of Pine Bend union or those who work less than 30 hours per week or those classified as temporary, intern, temporary Field Service, OPD Field Service, Engineering Field Boilermaker, or those employed by Encadria Staffing Solutions, LLC.

Any conflict between this summary and the benefit plan documents shall be controlled by the plan documents. If there is any conflict between this summary and your company's policies, the company policy shall control. Koch Industries, Inc. reserves the right to make changes in the benefits, costs and other provisions relative to employee benefits or to terminate any benefit plan or program offered to employees at any time.

myLifeChoices





HEALTH

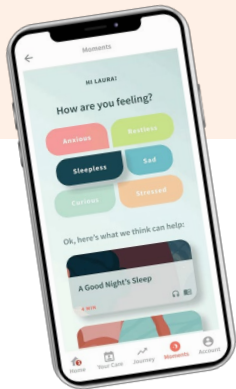


# Mental Health Support At-A-Glance

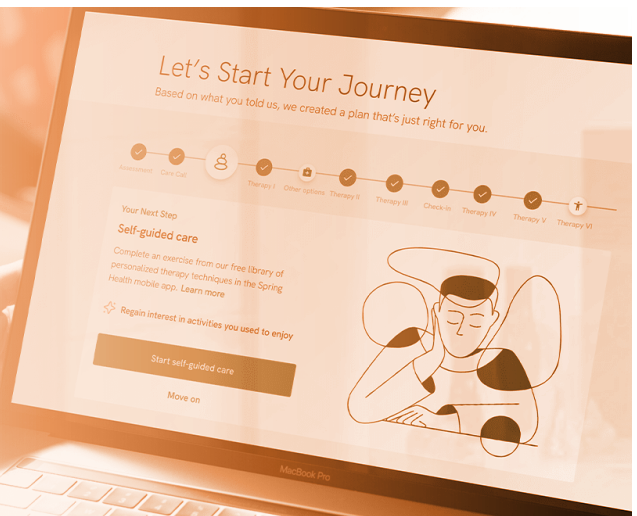
Whether we're a little anxious every now and then or have more complex needs, we could all use support to help meet everyday challenges. Spring Health offers 100% confidential, no-cost counseling for you and all members of your household age 6+. There is no enrollment required.

Spring Health can assist you across a spectrum of needs, from daily challenges to clinical support for anxiety and depression. Complete a short mental health assessment, and Spring Health will recommend a care plan specific to your needs.

- ▶ **Confidential Therapy** - Meet with a trusted therapist in as soon as two days.
- ▶ **Wellness Exercises** - Mental fitness on-the-go with *Moments*.
- ▶ **Personalized Care** - Mental wellness specific to you.
- ▶ **Medication Management** - In-network providers when appropriate.
- ▶ **Care Navigators** - Dedicated support from licensed professionals.



Included with Spring Health are eight no-cost therapy sessions for you and all members of your household, plus unlimited access to care navigators for guidance, check-ins, mental health support, and more. (The eight therapy session limit resets each year.) Web and app-based tools like on-demand *Moments* exercises also have unlimited access.



**The Koch Medical Plan also covers outpatient and inpatient mental health counseling and substance abuse recovery programs, subject to deductibles, copays, and coinsurance. Please see the Summary Plan Description for complete information.**



Access Spring Health at [springhealth.com/koch](https://springhealth.com/koch) or by calling **855-629-0554**.

For more detailed information, log in to the Koch Benefits Enrollment site to see your *Benefits Guide* and the *Summary Plan Description* under *Plan Documents*. Infor employees can find these documents on the U.S. HR SharePoint site.

This information applies to eligible U.S. employees of Koch Industries, Inc. and affiliated companies. It does not apply employees who are classified as temporary, temporary Field Service, OPD Field Service, Engineering Field Boilermaker, or employed by Encadria Staffing Solutions, LLC.

Any conflict between this summary and the benefit plan documents shall be controlled by the plan documents. If there is any conflict between this summary and your company's policies, the company policy shall control. Koch Industries, Inc. reserves the right to make changes in the benefits, costs and other provisions relative to employee benefits or to terminate any benefit plan or program offered to employees at any time.





HEALTH

**C** carrumhealth



# Surgery and Cancer Support At-A-Glance

Whether you need cancer care or a range of surgical procedures, Carrum Health works with the top cancer specialists and surgeons in the country—those who have better outcomes and outstanding bedside manner. And the excellent care you'll receive is often at little to no cost to you.

## Carrum Health Program Summary

<b>Care Coordination</b>	Your Carrum Care Specialist manages the entire surgery process so you don't have to.
<b>Coverage</b>	<p>Carrum Health is available to employees and dependents (18+) who are enrolled in a Koch medical plan. Surgery costs are covered at 100% after you meet your deductible. There is no coinsurance when you choose a Carrum provider. Carrum coordinates with your health plan to verify your remaining deductible amount prior to surgery.</p> <p>Note: An expert medical opinion by Carrum Health is required for the payment of benefits for bariatric surgery. If surgery is the right treatment path, you may continue through Carrum Health or get your procedure done through another provider.</p>
<b>Surgery Expenses</b>	<p>Surgery costs paid through Carrum include:</p> <ul style="list-style-type: none"> <li>• Preoperative surgeon appointment</li> <li>• Surgery (all facility, anesthesia, surgical staff, and surgeon charges)</li> <li>• In-patient services, if a hospital stay is required</li> <li>• Postoperative surgeon appointment</li> </ul> <p>Medical expenses that occur before the preoperative surgeon appointment and after your postoperative appointment are typically covered by your health plan and subject to plan guidelines, deductible, and coinsurance.</p>
<b>Travel Expenses</b>	Expenses incurred for transportation, lodging, meals, and incidentals are covered for the participant and one adult companion as long as travel arrangements are scheduled and reserved through Carrum Health. A daily allowance will be paid to the participant prior to travel to the Carrum provider, to be used at the discretion of the participant and companion.
<b>Surgical Procedures</b>	<ul style="list-style-type: none"> <li>• Musculoskeletal</li> <li>• Spine</li> <li>• Weight Loss/Bariatric</li> <li>• Heart</li> <li>• Cancer</li> </ul>
<b>Cancer Care</b>	<ul style="list-style-type: none"> <li>• Second opinions, personalized care plans, and compassionate guidance from top cancer specialists, for any form of cancer.</li> <li>• Treatment from leading cancer centers for breast, thyroid, and other cancers.</li> <li>• Virtual cancer support from trained nurses who can answer questions, discuss appointment details, and provide ongoing assistance for up to 2 years.</li> </ul>



**Need support?**

**Access your health advocate through the [Sharecare app](#) or by calling **855-452-0478**. You may also contact Carrum at [Carrum.Me/Koch](#) or by calling **888-855-7806**.**

For more detailed information, log in to the Koch Benefits Enrollment site to see your *Benefits Guide* and the *Summary Plan Description* under *Plan Documents*. Infor employees can find these documents on the U.S. HR SharePoint site.

This information applies to U.S. employees who are enrolled in a Koch-company medical plan.

Any conflict between this summary and the benefit plan documents shall be controlled by the plan documents. If there is any conflict between this summary and your company's policies, the company policy shall control. Koch Industries, Inc. reserves the right to make changes in the benefits, costs and other provisions relative to employee benefits or to terminate any benefit plan or program offered to employees at any time.

myLifeChoices







HEALTH

 2nd.MD



# Expert Medical Opinions At-A-Glance

## High-Value, Enhanced Care Through 2nd.MD

When facing a major medical decision, reach out to 2nd.MD for a second opinion from an expert doctor specializing in your condition. 2nd.MD services are part of your health benefits and are NO COST to you and eligible family members. See your benefit documents for complete coverage details.

You deserve to know all of your care options. Second opinions are very common in healthcare, and most doctors embrace the practice. If you want, you can even include your doctor in the consult with the 2nd.MD specialist.

### Why are second opinions important?

- ▶ Ensure you have the correct diagnosis
- ▶ Explore treatment and medication options
- ▶ Consider alternatives to surgery
- ▶ Feel confident about your path to better health

### The Benefits of 2nd.MD

2nd.MD gives you access to a top specialist for your condition. You'll receive an expert medical opinion about your diagnosis and recommended treatment plan in three to five days. Meet from the comfort of your home by phone or video conference.



**Need support?**

Access your health advocate through the **Sharecare app** or by calling **855-452-0478**. You may also contact 2nd.MD at **2nd.md/koch** or by calling **833-505-1314**.

For more detailed information, log in to the Koch Benefits Enrollment site to see your *Benefits Guide* and the *Summary Plan Description* under *Plan Documents*. Infor employees can find these documents on the U.S. HR SharePoint site.

This information applies to U.S. employees who are enrolled in a Koch-company medical plan.

Any conflict between this summary and the benefit plan documents shall be controlled by the plan documents. If there is any conflict between this summary and your company's policies, the company policy shall control. Koch Industries, Inc. reserves the right to make changes in the benefits, costs and other provisions relative to employee benefits or to terminate any benefit plan or program offered to employees at any time.

myLifeChoices





HEALTH



# Virtual Physical Therapy At-A-Glance

## High-Value, Enhanced Care Through Hinge Health

Save time and money while overcoming pain anytime, anywhere through virtual physical therapy. Hinge Health is available at no cost.

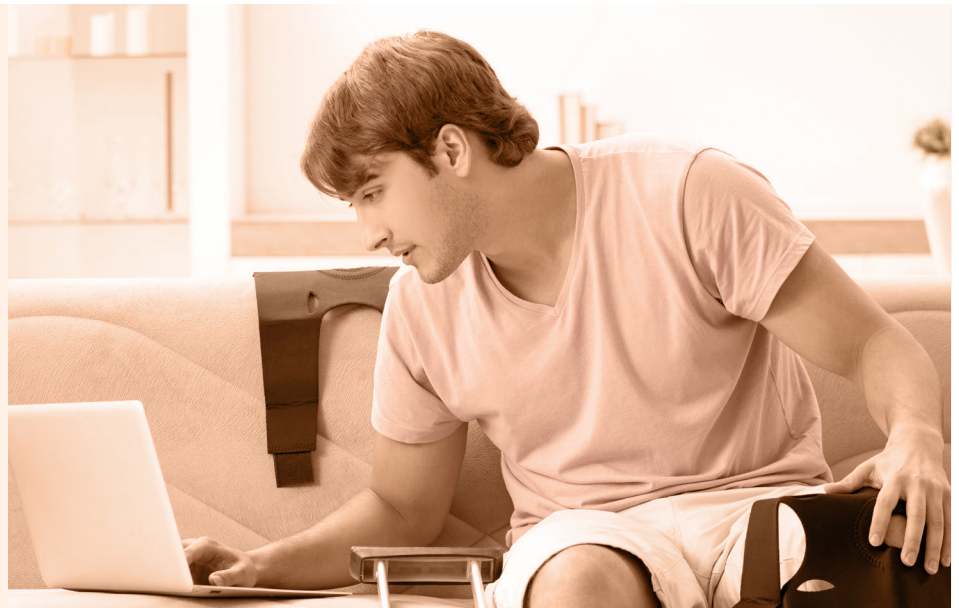
We provide all the tools you need to get moving again from the comfort of your home. You'll get exercise therapy tailored to your needs, technology for instant feedback in the app, a personal coach and physical therapist. All the care you need is in your Hinge Health toolkit.

- ▶ **A free tablet and wearable sensors**
- ▶ **Personalized exercise therapy**
- ▶ **Unlimited virtual 1-on-1 health coaching**

### Conquer back and joint pain without drugs or surgery

Sign up today for help with any of the following:

- Conquer pain or limited movement
- Recover from a past injury
- Reduce stiffness in achy joints



**Need support?**

Access your health advocate through the **Sharecare app** or by calling **855-452-0478**. You may also contact Hinge Health at **hingehealth.com/koch** or by calling **855-902-2777**.

For more detailed information, log in to the Koch Benefits Enrollment site to see your *Benefits Guide* and the *Summary Plan Description* under *Plan Documents*. Infor employees can find these documents on the U.S. HR SharePoint site.

This information applies to U.S. employees.

Any conflict between this summary and the benefit plan documents shall be controlled by the plan documents. If there is any conflict between this summary and your company's policies, the company policy shall control. Koch Industries, Inc. reserves the right to make changes in the benefits, costs and other provisions relative to employee benefits or to terminate any benefit plan or program offered to employees at any time.

myLifeChoices







HEALTH



# Weight Management & Diabetes Support At-A-Glance

High-Value, Enhanced Care Through Omada

## Diabetes Support

Omada Diabetes Support offers expert advice and tools for employees who have diabetes, whether insulin dependent or not. The program includes a free, connected glucometer and test strips, if needed, and 24/7 access to a certified diabetes educator.

## Weight Management

Omada Weight Management brings the support you need to achieve your wellbeing goals. The program includes a free, connected scale, a powerful app, and a personal coach with helpful advice and incremental, easy-to-implement life changes.



**Need support?**

Access your health advocate through the **Sharecare app** or by calling **855-452-0478**. You may also contact Omada at **omadahealth.com/koch** or by calling **888-409-8687**.

For more detailed information, log in to the Koch Benefits Enrollment site to see your *Benefits Guide* and the *Summary Plan Description* under *Plan Documents*. Infor employees can find these documents on the U.S. HR SharePoint site.

This information applies to U.S. employees who are enrolled in a Koch-company medical plan.

Any conflict between this summary and the benefit plan documents shall be controlled by the plan documents. If there is any conflict between this summary and your company's policies, the company policy shall control. Koch Industries, Inc. reserves the right to make changes in the benefits, costs and other provisions relative to employee benefits or to terminate any benefit plan or program offered to employees at any time.





HEALTH



## Get Expert Care 24/7/365

Get the expert care you need from home or at work, 24 hours a day, 7 days a week. Whether it's for physical health or mental health concerns, you can get the support you need through the following benefits:

<p><b>Discuss Physical Health Concerns</b></p> <ul style="list-style-type: none"> <li>• Available at no cost for anyone enrolled in the medical plan</li> <li>• Cannot prescribe medication</li> </ul>	<p><b>Anthem NurseLine</b> 800-700-9184</p>
<p><b>Address Physical or Mental Health Concerns</b></p> <ul style="list-style-type: none"> <li>• Available at no cost for anyone enrolled in the medical plan</li> <li>• Can prescribe medication</li> </ul>	<p><b>LiveHealth Online</b> 702-703-1026 <a href="https://www.LiveHealthOnline.com">LiveHealthOnline.com</a> Single sign-on from Sharecare app</p>
<p><b>Get Mental Health Support</b></p> <ul style="list-style-type: none"> <li>• Available at no cost for employees and all members of the household (no enrollment)</li> </ul>	<p><b>Spring Health</b> 855-629-0554 <a href="https://springhealth.com/koch">springhealth.com/koch</a> Single sign-on from Sharecare app</p>



This information applies to U.S. employees who are enrolled in a Koch-company medical plan. With the exception of those considered transient or temporary, temporary Field Service, OPD Field Service, Engineering Field Boilermaker or those employed by Encadria Staffing Solutions, LLC, all U.S. employees have access to Spring Health.

Any conflict between this summary and the benefit plan documents shall be controlled by the plan documents. If there is any conflict between this summary and your company's policies, the company policy shall control. Koch Industries, Inc. reserves the right to make changes in the benefits, costs and other provisions relative to employee benefits or to terminate any benefit plan or program offered to employees at any time.

myLifeChoices







FINANCIAL



# 401(k) Retirement Savings Plan with Company Contribution

Even if retirement seems a long way off, it's never too early to start planning ahead. So here's the good news — as part of your Koch company's benefits package, you can enroll in a 401(k) Savings Plan that's designed to help you save for your future.

## Why Enroll in a 401(k) Plan?

Start saving as soon as you can. Here's why:

▶ **You can earn additional money as the company contributes to your account.**

To learn more about the company contributions for your Koch Company, please log in to [NetBenefits.com](http://NetBenefits.com) for online tools and to review the Summary Plan Description. You may also log in to [Koch Benefits Enrollment](#) and review your Enrollment Guide.

▶ **You can defer taxes until after you start withdrawing at retirement with the pre-tax option.**

▶ **You can reduce future taxes on investment gains with the Roth 401(k) option.**

### Snapshot of Common Plan Features

- **Plan recordkeeper:** Fidelity Investments
- **Employee Contribution Types:** Pre-tax, catch-up, Roth 401(k) and after-tax\*
- **In-Plan Roth Conversions?** Yes\*
- **Investment Options:** A wide array of fund types to meet your tolerance for risk, target date retirement funds, self-directed brokerage
- **Rollovers:** Pre-tax, Roth 401(k), and after-tax contributions from other qualified retirement accounts

\*The Georgia-Pacific LLC Hourly 401(k) Plan does not allow after-tax contributions or in-plan Roth conversions.

## Resources to Support You

Fidelity NetBenefits® offers tools and resources to help you get a handle on your financial situation and save more. Visit [NetBenefits.com](http://NetBenefits.com) to:

- Assess the impact of contributing from your paycheck using the **Take-home Pay Calculator**
- Use the Savings and Spending Checkup to see how your budget stacks up and how much you can afford to save
- Take the **Financial Wellness Checkup** for an action plan to improve your overall financial health
- See how contributing even just 1% more can add up over time using the **Contribution Calculator**
- Check out Fidelity's **Planning Summary** to see if you're on track to meet your savings goals – or help you stay on track

**Licensed Fidelity representatives can answer questions about your options at no cost. If you prefer to let the professionals do it, Fidelity Personalized Planning and Advice is available for an additional fee paid from your account.**



Access Fidelity at [NetBenefits.com](http://NetBenefits.com) or by calling **800-835-5095**.

For more detailed information, see the *Summary Plan Description* under *Plan Documents* at [NetBenefits.com](http://NetBenefits.com).

This information applies to eligible U.S. employees of Koch Industries, Inc. and affiliated companies. It does not apply to employees of Pine Bend Union, Central Rubber Union or those classified as temporary, intern, temporary Field Service, OPD Field Service, Engineering Field Boilermaker, or those employed by Encadria Staffing Solutions, LLC.

Any conflict between this summary and the benefit plan documents shall be controlled by the plan documents. If there is any conflict between this summary and your company's policies, the company policy shall control. Koch Industries, Inc. reserves the right to make changes in the benefits, costs and other provisions relative to employee benefits or to terminate any benefit plan or program offered to employees at any time.

myLifeChoices







FINANCIAL



# Health Savings Account At-A-Glance

## Get the Most from Your Health Savings Account (HSA)

If you enroll in the Gold, Silver, or Bronze medical plan option, an HSA helps cover your out-of-pocket costs and helps you save for medical expenses in the future with before-tax contributions.<sup>1</sup> The money in an HSA belongs to you. Your remaining year-end balance rolls over to the next year. You can also use it for eligible expenses during retirement.

### Use the HSA to Save for Retirement

You can tap into the power of tax-free, compound interest by investing a portion of your HSA via Bank of America. Growing your HSA “nest egg” will prepare you for rising healthcare expenses as you get older. If you don’t have healthcare expenses, you can withdraw HSA funds without penalty as taxable income when you turn 65. Bank of America has a calculator that allows you to roughly estimate your potential healthcare costs in retirement, and how much you will have at retirement given your HSA saving habits.

### Your Koch Company Contributes to your HSA

If you contribute to an HSA, and enroll in the Gold or Silver option, your Koch company will contribute \$1 for \$1, up to \$250 for individual coverage and up to \$500 for family coverage each year.

### TRIPLE TAX ADVANTAGE Health Savings Account (HSA)



<sup>1</sup> Certain states do not exclude HSA contributions from state income tax.  
<sup>2</sup> Please consult your tax advisor regarding your individual tax situation.



Access Bank of America at [myhealth.bankofamerica.com](http://myhealth.bankofamerica.com) or by calling **800-718-6709**.

For more detailed information, log in to the Koch Benefits Enrollment site to see your *Benefits Guide* and the *Summary Plan Description* under *Plan Documents*. Infor employees can find these documents on the U.S. HR SharePoint site.

This information applies to eligible U.S. employees of Koch Industries, Inc. and affiliated companies. It does not apply to employees who work less than 30 hours per week or those classified as temporary, intern, temporary Field Service, OPD Field Service, Engineering Field Boilermaker, employed by Encadria Staffing Solutions, LLC OR employees who are included in a unit of employees covered by a bona fide collective bargaining agreement in which the benefits described were the subject of good faith bargaining and the benefits were agreed to not be available to those employees.

Any conflict between this summary and the benefit plan documents shall be controlled by the plan documents. If there is any conflict between this summary and your company's policies, the company policy shall control. Koch Industries, Inc. reserves the right to make changes in the benefits, costs and other provisions relative to employee benefits or to terminate any benefit plan or program offered to employees at any time.





FINANCIAL



# Short and Long-Term Disability At-A-Glance

If you're unable to work because of a non work-related illness or accident, disability benefits can replace some lost income.

## Short-Term Disability

Short-Term Disability provides you income during an approved disability. You do not need to elect coverage. At Georgia-Pacific, this benefit is known as Accident & Sickness for hourly employees and Salary Continuation for salaried employees.

## Long-Term Disability

Long-Term Disability (LTD) provides a certain percentage coverage of your monthly pre-disability earnings<sup>1</sup> each month, in case an illness or injury leaves you out of work for an extended amount of time.

<sup>1</sup> Coverage is subject to a maximum benefit, offsets from other income sources, and evidence of insurability requirements.

### Did you know?

**By the time you reach age 30, you are more likely to be disabled than to die by age 60. LTD offers you a financial safety net as a type of insurance on your income.**



**Need support?**

To initiate a leave of absence, visit [koch.link/myleave](https://koch.link/myleave). Infor employees email [kgs.leaveofabsence@infor.com](mailto:kgs.leaveofabsence@infor.com).

For more detailed information, log in to the Koch Benefits Enrollment site to see your *Benefits Guide* and the *Summary Plan Description* under *Plan Documents*. Infor employees can find these documents on the U.S. HR SharePoint site.

This information applies to eligible U.S. employees of Koch Industries, Inc. and affiliated companies. It does not apply to employees who work less than 30 hours per week or those classified as temporary, intern, temporary Field Service, OPD Field Service, Engineering Field Boilermaker, employed by Encadria Staffing Solutions, LLC OR employees who are included in a unit of employees covered by a bona fide collective bargaining agreement in which the benefits described were the subject of good faith bargaining and the benefits were agreed to not be available to those employees.

Any conflict between this summary and the benefit plan documents shall be controlled by the plan documents. If there is any conflict between this summary and your company's policies, the company policy shall control. Koch Industries, Inc. reserves the right to make changes in the benefits, costs and other provisions relative to employee benefits or to terminate any benefit plan or program offered to employees at any time.

myLifeChoices







FINANCIAL



# Health and Dependent Care Flexible Spending Accounts (FSAs) At-A-Glance

## Healthcare FSA

The Healthcare FSA is designed to help cover many out-of-pocket medical expenses with tax-free dollars. You must enroll in a Healthcare FSA each year.

Medical plan determines eligibility	Platinum	Gold, Silver, Bronze	No medical coverage	Company Match	Remaining year-end balance
<b>Healthcare FSA</b>	✓	✓	✓	✗	Use it or lose it
<b>Dependent Care FSA</b>	✓	✓	✓	✗	Use it or lose it

A complete list of eligible expenses and IRS rules for Flexible Spending Accounts is available at [irs.gov](https://www.irs.gov) or by phone at **800-TAX-FORM**.



## Dependent Care FSA

The Dependent Care FSA is designed to help you save tax dollars on employment-related child care services for children under 13 years of age, elder care, or care for a disabled spouse or dependent that you usually pay with after-tax dollars. You must enroll to contribute to the Dependent Care FSA each year.



**Need support?**

Access Surency at [surency.com/koch](https://surency.com/koch) or by calling **866-818-8805**.

For more detailed information, log in to the Koch Benefits Enrollment site to see your *Benefits Guide* and the *Summary Plan Description* under *Plan Documents*. Infor employees can find these documents on the U.S. HR SharePoint site.

This information applies to eligible U.S. employees of Koch Industries, Inc. and affiliated companies. Production hourly employees of Georgia-Pacific are not eligible for the dependent care FSA. These benefits do not apply to employees who work less than 30 hours per week or those classified as temporary, intern, temporary Field Service, OPD Field Service, Engineering Field Boilermaker, employed by Encadria Staffing Solutions, LLC OR employees who are included in a unit of employees covered by a bona fide collective bargaining agreement in which the benefits described were the subject of good faith bargaining and the benefits were agreed to not be available to those employees.

Any conflict between this summary and the benefit plan documents shall be controlled by the plan documents. If there is any conflict between this summary and your company's policies, the company policy shall control. Koch Industries, Inc. reserves the right to make changes in the benefits, costs and other provisions relative to employee benefits or to terminate any benefit plan or program offered to employees at any time.

myLifeChoices







FINANCIAL



# Legal Referrals and Financial Advice

As a Spring Health member, you have access to experts and resources to help you navigate life's challenges.

## Legal Services

Members can obtain support for any legal matter, with the exception of those involving disputes or actions between an employee/dependent and their employer or for business issues. Legal services include: consumer rights, matrimonial law, traffic issues, civil litigation, tenancy, wills, and probate.

## Financial Services

Work-life financial services provide members with a program of comprehensive financial support services. Financial services include: bankruptcy counseling, budgeting, buying a home for the first time, major life event planning, college fund planning, credit card debt, retirement planning, foreclosure prevention, and identity theft prevention.



Need support?

Access Spring Health at [springhealth.com/koch](http://springhealth.com/koch). Click *Work-Life Resources* and enter *koch* as the code. You may also call **844-773-1425**.

## Financial Advice

Need help with financial decisions? Budgeting basics. Rent vs. buy. Managing credit. Professional coaches from Spring Health can help you through your financial challenges.

For more detailed information, see the *Summary Plan Description* under *Plan Documents* after logging into Koch Benefits Enrollment.

This information applies to U.S. employees who are enrolled in a Koch-company medical plan. With the exception of those considered temporary, temporary Field Service, OPD Field Service, Engineering Field Boilermaker or those employed by Encadria Staffing Solutions, LLC, all U.S. employees have access to Spring Health.

Any conflict between this summary and the benefit plan documents shall be controlled by the plan documents. If there is any conflict between this summary and your company's policies, the company policy shall control. Koch Industries, Inc. reserves the right to make changes in the benefits, costs and other provisions relative to employee benefits or to terminate any benefit plan or program offered to employees at any time.

myLifeChoices





LIFE



# Life Insurance At-A-Glance

Voluntary and Supplemental AD&D coverage options for you, your spouse, and child(ren).

## Life Insurance

Life insurance provides financial protection for your family, giving you peace of mind. The company offers Voluntary Life and Supplemental AD&D coverage options for you, your spouse, and child(ren).

Plan	Description of Coverage
<b>Voluntary Life Insurance*</b>	Multiples of \$10,000 up to 10 times your pay or \$2.5 million (whichever is less)
<b>Spouse Life*</b>	Multiples of \$25,000, up to \$250,000
<b>Child Life</b>	\$5,000, \$10,000, or \$20,000

\*You may be required to complete the Evidence of Insurability process.

## Accidental Death and Dismemberment (AD&D) Insurance Plan

The AD&D Insurance plan provides benefits in the event of your death or the death of any covered dependents as the result of an accident or if you or any covered dependents suffer a covered loss due to an accident.

Supplemental AD&D
Maximum principle sum elected in multiples of \$10,000 up to 10 times your annual base pay or \$2.5 million (whichever is less)

Dependent coverage amounts are a percentage of the Principal Sum elected up to the Maximum Benefit Amount specified below.

### Maximum Dependent Benefit Amount

- Spouse — \$250,000
- Children — \$40,000

Coverage	Spouse	Child
<b>Employee and Family</b>	50%	15%
<b>Employee and Spouse Only</b>	55%	N/A
<b>Employee and Child Only</b>	N/A	20%



**Need support?**

**For questions call the Koch Benefits Solution Center at 877-344-5772. Infor employees email [kgs.benefits@infor.com](mailto:kgs.benefits@infor.com).**

For more detailed information, log in to the Koch Benefits Enrollment site to see your *Benefits Guide* and the *Summary Plan Description* under *Plan Documents*. Infor employees can find these documents on the U.S. HR SharePoint site.

This information applies to eligible U.S. employees of Koch Industries, Inc. and affiliated companies. It does not apply to employees who work less than 30 hours per week or those classified as temporary, intern, temporary Field Service, OPD Field Service, Engineering Field Boilermaker, employed by Encadria Staffing Solutions, LLC OR employees who are included in a unit of employees covered by a bona fide collective bargaining agreement in which the benefits described were the subject of good faith bargaining and the benefits were agreed to not be available to those employees.

Any conflict between this summary and the benefit plan documents shall be controlled by the plan documents. If there is any conflict between this summary and your company's policies, the company policy shall control. Koch Industries, Inc. reserves the right to make changes in the benefits, costs and other provisions relative to employee benefits or to terminate any benefit plan or program offered to employees at any time.

myLifeChoices







LIFE



# Leave of Absence At-A-Glance

## Support for Your Recovery and Return to Work

Whether it's an illness or injury, the birth of a child or a different reason you need to be away from work for an extended time, Koch Global Services' Leave Management team is there. They will work with the third-party administrator to ensure you get the support you need, help you understand the benefits programs available to you, and ensure you comply with company policies.

Koch, Georgia-Pacific, INVISTA, Flint Hills Resources, Guardian, and Molex employees, visit [koch.link/myleave](https://koch.link/myleave) to get started.

Infor employees, email [kgs.leaveofabsence@infor.com](mailto:kgs.leaveofabsence@infor.com).



Need support?

Learn more at [koch.link/myleave](https://koch.link/myleave).

Infor employees email [kgs.leaveofabsence@infor.com](mailto:kgs.leaveofabsence@infor.com).

For more detailed information, log in to the Koch Benefits Enrollment site to see your *Benefits Guide* and the *Summary Plan Description* under *Plan Documents*. Infor employees can find these documents on the U.S. HR SharePoint site.

myLifeChoices







LIFE



# Parental Leave At-A-Glance

Investing in You, Your Family, and Your Career

The Company provides paid parental leave of 100% of your pay for six weeks for the birth of a child, an adoption, or foster care placement. The policy enables parents to take paid time away from work to care for and bond with children new to their family. For a birthing parent, this is a separate benefit from the short-term disability benefit for a maternity event.



Need support?

Learn more at [koch.link/myleave](https://koch.link/myleave).

Infor employees email  
[kgs.leaveofabsence@infor.com](mailto:kgs.leaveofabsence@infor.com).

## Natural Child Birth Time Line

WEEK 1	WEEK 2	WEEK 3	WEEK 4	WEEK 5	WEEK 6	WEEK 7	WEEK 8	WEEK 9	WEEK 10	WEEK 11	WEEK 12
Family & Medical Leave Act (FMLA) [ 🛡 ] (12 weeks)											
Sick Time + Short-Term Disability (STD) [ \$ ] (combined, 6 weeks for childbirth)						Paid Parental Leave (PPL) [ \$ ] (6 weeks)					

\$ – Paid Leave    🛡 – Job Protection

## Birth by Caesarean Section Time Line

WEEK 1	WEEK 2	WEEK 3	WEEK 4	WEEK 5	WEEK 6	WEEK 7	WEEK 8	WEEK 9	WEEK 10	WEEK 11	WEEK 12	WEEK 13	WEEK 14
Family & Medical Leave Act (FMLA) [ 🛡 ] (12 weeks)													
Sick Time + Short-Term Disability (STD) [ \$ ] (combined, 6 weeks + 2 additional weeks for Caesarean recovery)						Paid Parental Leave (PPL) [ \$ ] (6 weeks)							

\$ – Paid Leave    🛡 – Job Protection

This information applies to eligible U.S. employees of Koch Industries, Inc. and affiliated companies. It does not apply to GP Production Hourly employees. It does not apply to work less than 30 hours per week or classified as temporary, intern, temporary Field Service, OPD Field Service, Engineering Field Boilermaker, employed by Encadria Staffing Solutions, LLC OR employees who are included in a unit of employees covered by a bona fide collective bargaining agreement in which the benefits described were the subject of good faith bargaining and the benefits were agreed to not be available to those employees. .

Any conflict between this summary and the benefit plan documents shall be controlled by the plan documents. If there is any conflict between this summary and your company's policies, the company policy shall control. Koch Industries, Inc. reserves the right to make changes in the benefits, costs and other provisions relative to employee benefits or to terminate any benefit plan or program offered to employees at any time.

myLifeChoices





LIFE

 pomelo care



# Maternity and Infertility Support At-A-Glance

**Pomelo Care - available at no extra cost for medical plan members**

Medical plan members have access to Pomelo Care that provides 24/7 telehealth for pregnancy and infant care before, during, and after pregnancy. If you are an expectant birth mom, a recent birth mom, or a spouse, Pomelo will offer access to a team of doctors, midwives, nurses, therapists, nutrition experts, and more.

**Pomelo will also be your guide to the infertility benefits available through the Koch medical plan, which includes a \$20,000 lifetime max for treatment.**

Fertility Care	Pregnancy and Infant Care
<ul style="list-style-type: none"> <li>• Receive support and care from dedicated doctors, nurses, dietitians, and therapists</li> <li>• Get answers to common questions including how to track cycles and how to optimize prenatal health</li> </ul>	<ul style="list-style-type: none"> <li>• Receive support and care from dedicated doctors, nurses, dietitians, lactation consultants, and more</li> <li>• Get answers to common questions including pregnancy symptoms and how to manage diabetes during pregnancy</li> <li>• Lactation support for new moms, including free breast milk shipping for those who travel for work</li> </ul>
<p><b>Virtual Care Anytime and Anywhere</b></p> <p>Available 24/7 over the phone for support, including</p> <ul style="list-style-type: none"> <li>• Personalized fertility and family planning support, including understanding and treating any fertility-related conditions</li> <li>• Free pregnancy tests and ovulation kits</li> <li>• Help with cycle tracking and optimizing prenatal health</li> <li>• Clinician-led group fertility sessions</li> <li>• Care for prenatal stress, anxiety, and depression</li> </ul>	<p><b>Virtual Care Anytime and Anywhere</b></p> <p>Available 24/7 over the phone for support, including</p> <ul style="list-style-type: none"> <li>• Help with nausea, fatigue, pain, and any other symptoms</li> <li>• Doula and labor support to empower families through birth and beyond</li> <li>• One-on-one nutrition coaching and meal planning</li> <li>• Care for prenatal and postpartum stress, anxiety, and depression</li> </ul>



**Need support?**

**Access your health advocate through the [Sharecare app](#) or by calling **855-452-0478**. You may also contact Pomelo Care at [pomelocare.com/for/koch](https://pomelocare.com/for/koch) or by calling **316-226-8997**.**

This information applies to U.S. employees who are enrolled in a Koch-company medical plan.

Any conflict between this summary and the benefit plan documents shall be controlled by the plan documents. If there is any conflict between this summary and your company's policies, the company policy shall control. Koch Industries, Inc. reserves the right to make changes in the benefits, costs and other provisions relative to employee benefits or to terminate any benefit plan or program offered to employees at any time.

myLifeChoices







LIFE



# Adoption and Surrogacy Assistance At-A-Glance

## Investing in You, Your Family, and Your Career

The Company provides financial assistance for employees building a family through adoption or surrogacy. The Company will provide a \$10,000 benefit per eligible child with a lifetime maximum benefit per family of \$20,000.



**Need support?**

Learn more by logging in to **Compass** and searching **Adoption**.

Infor employees email [kgs.benefits@infor.com](mailto:kgs.benefits@infor.com).

This information applies to eligible U.S. employees of Koch Industries, Inc. and affiliated companies. It does not apply to employees classified as temporary, intern, temporary Field Service, OPD Field Service, Engineering Field Boilermaker, employed by Encadria Staffing Solutions, LLC OR employees who are included in a unit of employees covered by a bona fide collective bargaining agreement in which the benefits described were the subject of good faith bargaining and the benefits were agreed to not be available to those employees.

Any conflict between this summary and the benefit plan documents shall be controlled by the plan documents. If there is any conflict between this summary and your company's policies, the company policy shall control. Koch Industries, Inc. reserves the right to make changes in the benefits, costs and other provisions relative to employee benefits or to terminate any benefit plan or program offered to employees at any time.

myLifeChoices







LIFE



# Educational Assistance At-A-Glance

Investing in You, Your Family, and Your Career

The Company encourages employees to continue to develop their skills and abilities to add greater value to the Company and consequently to their own intrinsic and financial rewards. You will be reimbursed, up to \$5,250, for costs associated with an educational course **that is approved by your supervisor in advance for reimbursement.**



 **Need support?**

Learn more by logging in to **Koch Benefits Enrollment > Life > Educational Assistance.**

Infor employees email [kgs.benefits@infor.com](mailto:kgs.benefits@infor.com).

This information applies to eligible U.S. employees of Koch Industries, Inc. and affiliated companies.

Any conflict between this summary and the benefit plan documents shall be controlled by the plan documents. If there is any conflict between this summary and your company's policies, the company policy shall control. Koch Industries, Inc. reserves the right to make changes in the benefits, costs and other provisions relative to employee benefits or to terminate any benefit plan or program offered to employees at any time.

myLifeChoices





LIFE



# Unlimited 1:1 Coaching At-A-Glance

As a Spring Health member, you have access to experts and resources to help you navigate life's challenges.

## Self-Actualize at Home and Work with Help from a Professional Coach

With Spring Health, you (and all members of your household) have access to unlimited professional coaching sessions each year to help you achieve your goals whether it's fitness, financial, career, or something else. There is no enrollment required or cost to you.



Access Spring Health at [springhealth.com/koch](https://springhealth.com/koch) or by calling 855-629-0554.

For more detailed information, see the *Summary Plan Description* under *Plan Documents* at [NetBenefits.com](https://netbenefits.com).



This information applies to eligible U.S. employees of Koch Industries, Inc. and affiliated companies. It does not apply to employees classified as temporary, intern, temporary Field Service, OPD Field Service, Engineering Field Boilermaker, employed by Encadria Staffing Solutions, LLC.

Any conflict between this summary and the benefit plan documents shall be controlled by the plan documents. If there is any conflict between this summary and your company's policies, the company policy shall control. Koch Industries, Inc. reserves the right to make changes in the benefits, costs and other provisions relative to employee benefits or to terminate any benefit plan or program offered to employees at any time.

myLifeChoices







LIFE



# Support for Work/Life Balance

As a Spring Health member, you have access to experts and resources to help you navigate life's everyday challenges.

## Parents of Children

Spring Health can help you find verified and vetted referrals for child care centers, early education, family child care homes, out-of-school clubs, and school-based programs.

## Adults with Aging Parents

Spring Health can help you find verified and vetted referrals for providers of adult day care, Alzheimer's care, assisted living, home healthcare, and independent living facilities.

## Homeowners

Spring Health has resources, online seminars, and legal forms for home maintenance, home repairs, living a greener life, and saving energy in your home.



Find thousands of articles and resources for parenting, aging, work life, home life, and more.

### Get Referrals to Help Manage the To-Do List



Child Care



Elder Care



Pet Care



Home Repair



Vacation Planning



**Need support?**

Access Spring Health at [springhealth.com/koch](https://springhealth.com/koch). Click **Work-Life Resources** and enter **koch** as the code. You may also call **844-773-1425**.

For more detailed information, log in to the Koch Benefits Enrollment site to see your *Benefits Guide* and the *Summary Plan Description* under *Plan Documents*. Infor employees can find these documents on the U.S. HR SharePoint site.

This information applies to eligible U.S. employees of Koch Industries, Inc. and affiliated companies. It does not apply to employees classified as temporary, intern, temporary Field Service, OPD Field Service, Engineering Field Boilermaker, employed by Encadria Staffing Solutions, LLC.

Any conflict between this summary and the benefit plan documents shall be controlled by the plan documents. If there is any conflict between this summary and your company's policies, the company policy shall control. Koch Industries, Inc. reserves the right to make changes in the benefits, costs and other provisions relative to employee benefits or to terminate any benefit plan or program offered to employees at any time.

myLifeChoices

