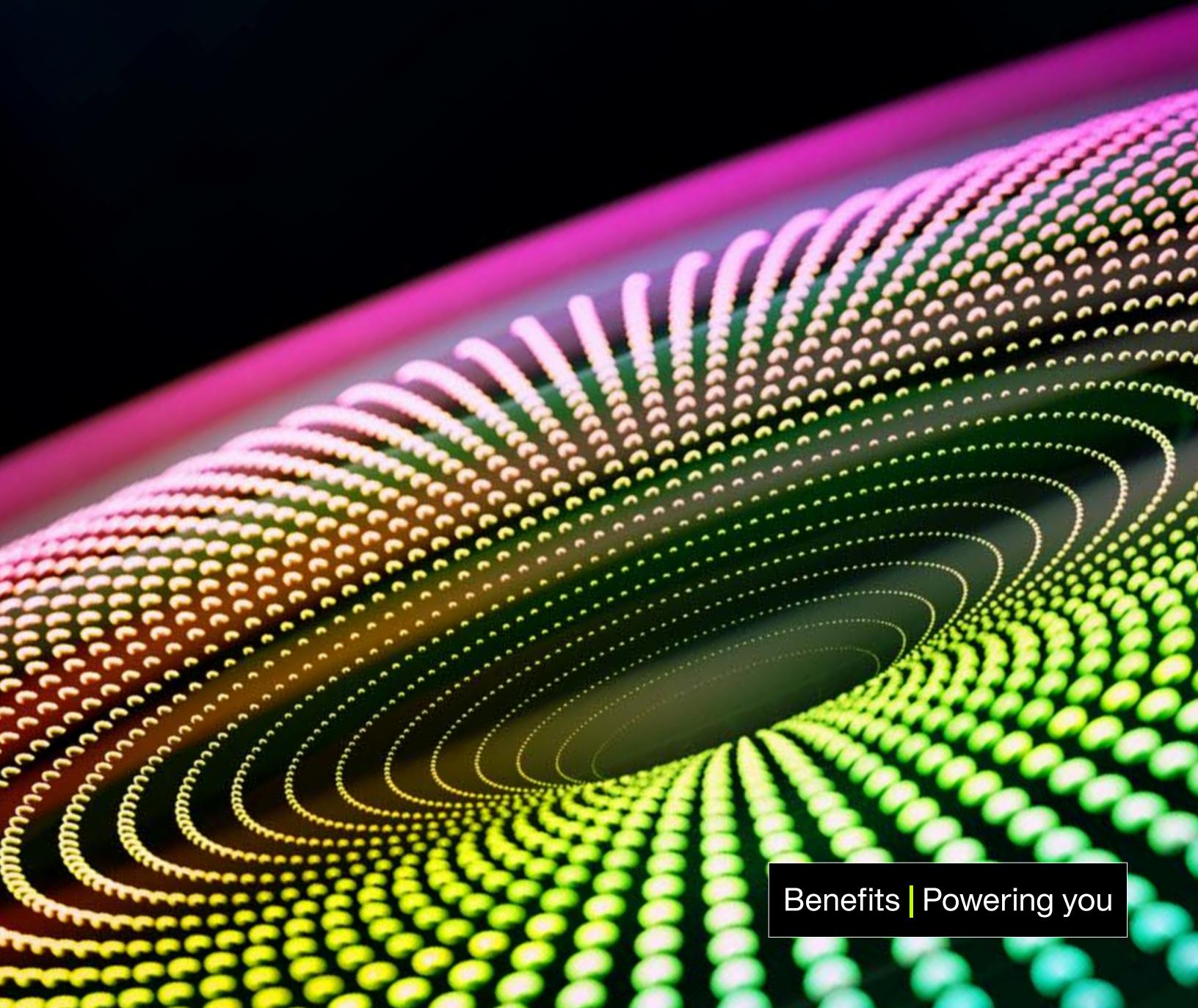




# 2026 Benefits Enrollment Guide

A vibrant, abstract background consisting of a grid of colored dots in shades of pink, green, yellow, and white, arranged in a wave-like pattern that slopes upwards from left to right.

Benefits | Powering you

# Table of Contents

Benefits Eligibility and Enrolling	1
My Health	2
My Well-being	8
My Money	9
My Family	12
My Time Away	14
2026 Contributions	15
Contact Information	16

## Enrolling in Your Qnity Benefits

We encourage you to read this guide to learn about the benefits available to you, then make your elections during your enrollment window.



# Benefits Eligibility and Enrolling

The benefits you elect will be effective through December 31, 2026. Unless you experience a qualifying life event, you can't change your benefits in the middle of the year. Your next opportunity will be during the fall 2026 Annual Enrollment period for coverage effective January 1, 2027.



## Benefits Eligibility

Qnity benefits are offered to all regular, full-time and part-time employees working 20 hours or more per week. Note that all dependents are subject to a verification process. You can learn more about the dependent verification process on [Qnity Benefits Hub](#).

## How to Enroll

You have 30 days from your date of hire to enroll in your Qnity benefits. To enroll, visit [Qnity Benefits Hub](#), or call 1-844-764-8900, Monday through Friday, between 8:00 a.m. and 5:00 p.m. CT.

After your start date, you will receive information with instructions for registering on Qnity Benefits Hub and beginning the enrollment process.

## Midyear Changes

You can change your benefit elections in the middle of the year only if you experience a qualifying life event. These events are occasions like birth, adoption, or getting married that change your and/or your dependents' eligibility for benefits.

## If You Don't Enroll

It's important that you review your benefits every year and select the best options for you and your family. If you don't take action during your new hire enrollment period, you'll automatically be enrolled in:

- The Core option for employee-only medical coverage and you will not be eligible for the Company contribution to the HSA until you certify eligibility. Once you certify eligibility, your Company contribution will be prorated based on your hire date.
- The Standard option for employee-only dental coverage.
- Basic Employee Life and Accidental Death Insurance, each equal to 1.5x your annual base pay, and Short-Term and Long-Term Disability insurance. These benefits are provided by Qnity at no cost to you.



### Enrolling for Benefits During Annual Enrollment

If you're enrolling during the Annual Enrollment period in November, you must take action by the deadline. If you do not take action, your current benefits will roll over to next year, except for your Flexible Spending Accounts (FSAs) and Health Savings Account (HSA) elections and your ability to purchase additional vacation days for 2026. You must take action for these benefits each year during Annual Enrollment. Although HSA elections do not roll over, you can make elections at any time during the year.

# My Health

At Qnity, we provide a competitive package of health benefits — including medical and prescription drug coverage, dental and vision coverage, and support benefits — so you and your family can feel your best every day.



## Medical and Prescription Drug Coverage

You can choose from three medical plan options, all administered by Aetna. These plans cover the same services but are designed differently, so you can choose the plan that best fits your needs.



The **Core option** is a high-deductible health plan (HDHP). It has a lower deductible than the Premium Saver option, but higher premiums. It comes with a Health Savings Account (HSA) to help you pay for your expenses now and in the future. Plus, it includes a Company-provided HSA contribution, too.



The **Premium Saver option** is an HDHP. Like the Core option, it comes with an HSA, including a Company-provided HSA contribution. As its name suggests, the Premium Saver option has the lowest premiums of the three plans. However, it has a higher deductible.



The **Traditional Copay PPO option** is a preferred provider organization (PPO) plan. It has a low deductible and copays. It doesn't include access to an HSA.

You're automatically enrolled in prescription drug coverage when you enroll in a Qnity Medical Plan. You can fill prescriptions for most drugs at any CVS Caremark network pharmacy as well as get specialty medications — drugs that require sensitive care or are used to treat chronic conditions — through PrudentRx.



### Dedicated Health Advocates through Aetna One Advisor (A1A)

If you and your family enroll in a Qnity Medical Plan, you have access to free health advisors and a robust collection of personalized tools through A1A. A1A can help you locate in-network providers, identify virtual care options, track your spending, view your claims and more.

## Coverage At-a-Glance

Feature	Core Option		Premium Saver Option		Traditional Copay PPO Option	
	In-Network	Out-of- Network	In-Network	Out-of- Network	In-Network	Out-of- Network
Annual Deductible	Individual: \$1,800  Family: \$3,600	Individual: \$2,600  Family: \$4,200	Individual: \$3,100  Family: \$6,200	Individual: \$3,900  Family: \$6,800	Individual: \$1,000  Family: \$2,000	Individual: \$1,800  Family: \$2,600
Annual Out-of- Pocket Maximum	Individual: \$5,000  Family: \$10,000	No limit	Individual: \$6,000  Family: \$12,000	No limit	Individual: \$6,000  Family: \$12,000	No limit
Preventive Care	Plan covers 100%, no deductible					
Office Visits	You pay 20%, after deductible	You pay 40%, after deductible	You pay 20%, after deductible	You pay 40%, after deductible	You pay a \$30– \$250 copay, depending on the type of visit	You pay 40%, after deductible
Teladoc Health (General Medical Services)	You pay \$49 if the deductible has not been met, and \$9.80 if the deductible has been met				You pay a \$30 copay	
Teladoc Health (Behavioral Health Services)	You pay an \$85 to \$190 fee, depending on the type of visit, if the deductible has not been met; you pay 20% of these fees if the deductible has been met				You pay a \$30 copay	
Teladoc Health (Dermatology Services)	You pay a \$75 consult fee, if the deductible has not been met; you pay 20% of the consult fee, if the deductible has been met				You pay a \$45 copay	
Labs and X-Rays	You pay 20%, after deductible	You pay 40%, after deductible	You pay 20%, after deductible	You pay 40%, after deductible	You pay 20%, after deductible	You pay 40%, after deductible
Hospitalization	You pay 20%, after deductible	You pay 40%, after deductible	You pay 20%, after deductible	You pay 40%, after deductible	You pay 20%, after deductible	You pay 40%, after deductible
Prescription Drugs (through CVS Caremark)*						
Generic	\$10 per prescription fill at retail and \$30 for mail order, after the deductible					
Brand Formulary	You pay 25% after the deductible, up to a \$125 maximum					
Brand Non- Formulary	You pay 45% after deductible, up to a \$250 maximum					
Maintenance Medications (after second fill at a retail pharmacy other than CVS)	You pay 45% after the deductible, no maximum					

\*Applies to retail – up to two fills – and mail order.

Note: This chart is designed to show high-level plan details. To see the coverage specifics, view your Summary of Benefits Coverage on [Qnity Benefits Hub](#).



## Dental Coverage

Qnity offers two dental plans, both administered by MetLife.



The **Standard option** covers preventive care at 100% and requires you to pay 50% coinsurance for other services after you meet the deductible. The maximum annual benefit is \$1,250 per person. The Standard option does not come with orthodontia coverage.



The **High option** covers preventive care at 100% and requires you to pay 25% coinsurance for other services after you meet the deductible. The maximum annual benefit is \$2,000 per person. The lifetime benefit for orthodontia is \$2,000 and covers both children and adults.

## Coverage At-a-Glance

Feature	Standard Option	High Option
Annual Deductible	\$50 per person, up to a \$150 per family maximum	
Diagnostic and Preventive Care (e.g., routine cleanings and X-rays)	Plan pays 100%	
Restorative Care (e.g., bridges, crowns, and fillings)	You pay 50%, after the deductible	You pay 25%, after the deductible
Maximum Annual Benefit	\$1,250 per covered person	\$2,000 per covered person
Lifetime Orthodontic Limit	Not applicable	\$2,000 per covered person, regardless of age



## Vision Coverage

As long as you use a VBA network provider, the vision plan covers the full cost of your eye exams, lenses, and frames after a \$20 copay. You also get a \$175 allowance for contact lenses and a \$250 allowance for LASIK surgery. Below are the highlights of the plan.

### Coverage At-a-Glance

Feature	VBA Provider	Non-VBA Provider	Non-VBA Provider*
Eye Exam	Plan pays 100%	Plan pays up to \$40	Plan pays 100%
Eyeglass Lenses and/or Frames (one time per year)	Plan pays 100%, after a \$20 copay	Plan pays \$40 to \$100, depending on lens or frame type	Plan pays 100%, after a \$20 copay
Cosmetic Contact Lenses (in lieu of glasses)	Plan pays up to \$175 allowance toward the total cost		
LASIK Eye Surgery	Up to \$250 allowance toward the total cost on both eyes, once every eight years		

*\*If no VBA provider is within a 35-mile radius.*



### Did You Know?

Many non-covered lens options may be available to you at a 15%–20% discount through VBA network providers. Discounts on the following only apply when purchased with covered lenses and/or frames: lenses and frames that cost more than the plan allowance, photochromatic lenses, rimless frames, and lens laminating.

In addition to discounts, you also have hearing benefits available under the VBA plan.



## Find In-Network Medical, Dental, and Vision Providers

Use the contact information below to find in-network medical, dental, and vision providers:



**A1A (Medical)**

Visit [Aetna's website](#) or  
call 1-833-728-2545.



**MetLife (Dental)**

Visit [MetLife's website](#) or  
call 1-800-438-6388.



**VBA (Vision)**

Visit [VBA's website](#) or call  
1-800-432-4966.

## Supplemental Healthcare Benefits

You can enroll in Hospital Indemnity, Critical Illness, and Accident Insurance through MetLife. These supplemental healthcare benefits can help offset the cost of healthcare by providing you with cash payments in the event of a hospital stay, critical illness, or major accident. Here are examples of the types of covered conditions under each supplemental healthcare benefit.

Hospital Indemnity Insurance	Critical Illness Insurance	Accident Insurance
<ul style="list-style-type: none"><li>✓ Maternity stay and newborn routine care</li><li>✓ Intensive care unit and inpatient hospital admissions</li><li>✓ Substance abuse treatment</li><li>✓ Rehabilitation facility stay</li></ul>	<ul style="list-style-type: none"><li>✓ Heart attack or stroke</li><li>✓ Advanced Parkinson's and Alzheimer's disease</li><li>✓ Cancer</li><li>✓ Multiple sclerosis and muscular dystrophy</li><li>✓ \$50 wellness reimbursement</li></ul>	<ul style="list-style-type: none"><li>✓ Emergency room and urgent care visit</li><li>✓ Physician office visit</li><li>✓ Therapy</li><li>✓ Fractures, dislocations, and lacerations</li><li>✓ Air and ground ambulances</li><li>✓ Intensive care unit and inpatient hospital admissions</li></ul>

## Telemedicine

Teladoc Health professionals are board-certified doctors equipped to handle non-emergency situations. You can meet with them virtually — by phone or computer. They can help diagnose and recommend a treatment plan for things like:

- ✓ Ear and sinus infections
- ✓ The flu
- ✓ Dermatology
- ✓ Behavioral health concerns

In many locations, Teladoc Health professionals can also call in prescriptions for you. Teladoc Health appointments are covered by your Qnity Medical Plan (deductible applies).

## Second Opinion Services

Qnity offers you 2nd.MD, a second opinion service that connects you with leading national specialists by phone or video. In these sessions, specialists will review your diagnosis and treatment plans and have a detailed conversation with you, so you can gain confidence about your next steps.

This service is available at no cost to all employees enrolled in a Qnity Medical Plan and their dependents.

## Virtual Physical Therapy

Don't choose surgery before trying Hinge Health. If you have back, knee, hip, neck, or shoulder pain, Hinge Health's virtual physical therapy program can reduce your pain and help you avoid more invasive treatment options. This program is available at no cost to employees enrolled in a Qnity Medical Plan.

# My Well-being

Being your best starts with feeling your best. We provide you a range of well-being services, including mental and emotional health support and a lifestyle management program.

## Employee Assistance Program (EAP)

Through the Qnity EAP, you and your family members receive 12 free counseling sessions per issue, per year. The EAP can help you through just about anything: depression, anxiety, legal concerns, financial issues, and more. All sessions are confidential and available 24/7.

Visit the [GuidanceResources](#) website and use access code “QnityEAP” or call 1-866-519-8354.

## Mental Health

If you and your family are enrolled in a Qnity Medical Plan, Lyra Health gives you access to thousands of high-quality therapists as well as assistance finding the right type of care you need.

Lyra Health is designed to help you navigate challenges of any size, like stress and anxiety, depression, substance use disorders, and relationship issues. When you connect with Lyra Health, they will assist with identifying a therapist based on ethnicity, gender, or LGBTQ+, who may better understand your needs and situation.

## Weight Management

Qnity has partnered with WeightWatchers to help you reach your wellness goals. You and your spouse/domestic partner can use the WeightWatchers app for free. Here, you can access nutrition plans tailored for you, science-backed tools, and a community of support to help you reach your health goals. Get started on the [WeightWatchers](#) website.

## Healthy Habits

When you participate in the Healthy Living Program through Personify Health and complete a fast pass option or earn 6,000 activity points each quarter, you'll receive a Healthy Incentive Credit for the following plan year, which will reduce your medical plan premiums by \$480 annually.

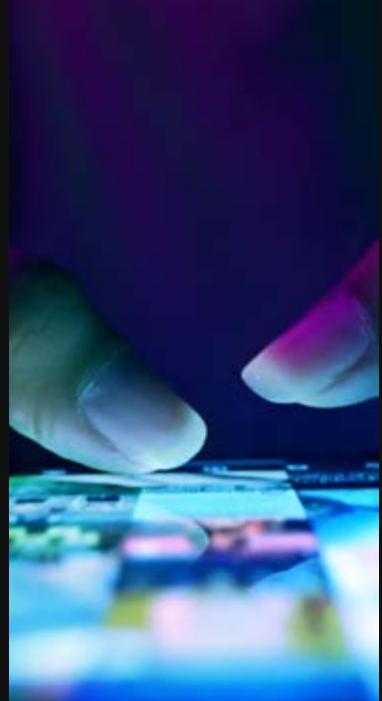
Here are a few highlights of the program:

- It's available to all employees.
- New hires will automatically receive the Healthy Incentive Credit for the remainder of the current plan year, as well as a credit applied to the following plan year. This credit is prorated based on start date.
- Program activities range from a health check survey to an annual wellness exam and biometric screening, tracking healthy habits, completing a health coach appointment, and more. Each activity is worth a certain number of points.
- Unless you are a new hire, you must earn the Healthy Incentive Credit by:
  - Earning 6,000 points per quarter in each of the first three quarter of the year; or
  - Completing a fast pass option. Fast pass options include getting your biometric screening, annual wellness exam, or annual well-woman exam.

The deadline for point completion is September 30. For more details, and to enroll for 2027 credit, visit the [Personify Health](#) website.

# My Money

We offer benefits that offer financial protection and allow you to be prepared for whatever life throws your way.



## Health Savings Account (HSA)

If you enroll in the Core or Premium Saver options, you have access to a Health Savings Account (HSA) through Bank of America.

Qnity contributes to your HSA to help you pay and save for healthcare expenses, including your deductible, now and in the future. You can also set aside money from your paycheck to contribute to your HSA, up to a limit set by the IRS. HSAs offer three tax-free benefits: You don't pay taxes on the money going into your HSA. You aren't taxed when you reimburse yourself for your eligible health expenses. And you aren't taxed on the investment gains in your account.

Here are the contributions you'll get from Qnity in 2026, as well as the maximum contributions you can make, up to IRS limits:

Coverage Tier	Qnity Contribution	Your Maximum Contribution*	Total Maximum Contribution
Employee Only	\$600	\$3,800	\$4,400
Family	\$1,200	\$7,550	\$8,750

If you will be age 55 or older in 2026, you can make an additional \$1,000 in catch-up contributions.



### Important Notes about Your HSA Contributions

- When electing your medical coverage, you must attest to being eligible for the HSA. If you don't attest to being HSA-eligible, you'll lose out on the HSA contribution from Qnity.
- Are you a new hire? Qnity's contributions are prorated based on the month your employment begins. The maximum contribution for new hires will vary based on the prorated contribution made by Qnity. Contributions will begin the first of the month after your new hire 30 day enrollment period closes and will post to your HSA shortly after they show in your pay statement.



## Flexible Spending Accounts (FSAs)

During Annual Enrollment for 2026, you will have the opportunity to enroll in a Flexible Spending Account (FSA). Qnity will have three FSA options, available through Bank of America. These accounts are another way to save, and pay for, eligible healthcare and/or dependent daycare costs.

- **Healthcare FSA:** Contribute \$3,400 on a pre-tax basis to use for eligible medical, dental, and vision expenses. The Healthcare FSA is available only if you enroll in the Traditional Copay PPO option.
- **Limited Purpose FSA:** Contribute \$3,400 on a pre-tax basis to use for eligible dental and vision expenses. The Limited Purpose FSA is available only if you enroll in the Core or Premium Saver options.
- **Dependent Daycare FSA:** Contribute up to \$5,000 on a pre-tax basis to use for eligible child and elder care expenses. Highly compensated employees (salary of \$160,000 or more) may contribute only up to \$2,000.



### Plan Carefully!

Unlike the HSA, the FSAs are “use-it-or-lose-it” accounts. This means that if you don’t have enough eligible expenses to use your FSA funds by December 31, you’ll lose what’s left in your account. This deadline is different from the deadline to submit claims for reimbursement, which is April 15 of the following year.

## Retirement Savings Plan

Kick back and relax. Go fishing. Travel the world. Your industry-leading Qnity Retirement Savings Plan (Qnity RSP) will help you save for the retirement of your dreams, no matter what — or where — that is.

You’re able to start, stop or change your Qnity RSP contribution at any time throughout the year. Qnity matches your contributions up to 6% of your eligible pay. You’re immediately vested in your contributions and the Qnity match. In addition, each pay period, you automatically receive a Company-provided Retirement Savings Contribution of 3% of your eligible pay. You’re vested in the Retirement Savings Contribution once you’ve been with Qnity for three years.

Our Plan record keeper, Merrill, will send new hires an email with more information on how to enroll in the Qnity RSP. To learn more about the Plan, visit [Merrill’s website](#).



## Life and Accidental Death Insurance

Qnity pays for Basic Employee Life and Accidental Death Insurance, administered by Securian Financial, equal to **1.5x your annual base pay for each**, up to a \$1M maximum, to provide added financial protection for you and your family in case something serious happens. In addition to the Basic Employee Life and Accidental Death Insurance provided

to you by Qnity, you have the option to:

- **Reduce your Company-paid Basic Employee Life Insurance to \$50,000**, as a tax-free alternative.
- **Enroll in Supplemental Employee Life Insurance** for yourself, up to 7x your annual base pay with an overall plan maximum of \$1.5 million.

Note: If you're enrolling in Supplemental Employee Life Insurance and you elect an amount greater than 2x your annual earnings or \$500,000 (whichever is less), you'll be required to provide Securian with evidence of insurability (EOI).

- **Buy additional life and accidental death insurance** for your spouse/domestic partner and child(ren).



### Keep Your Beneficiaries Up to Date

In the event of a serious injury or death, it's important that your beneficiaries are up to date so your benefits can be paid out according to your wishes. Your enrollment period is the perfect time to make sure your beneficiaries are designated for your Employee Life Insurance and Accidental Death Insurance, as well as the Qnity Retirement Savings Plan.

## Disability Benefits

Qnity's Short-Term Disability Program and the Long-Term Disability Plan provide financial protection in the event you cannot work due to an injury or illness.

### Short-Term Disability

If your claim is approved, Qnity's Short-Term Disability benefit provides:

- 100% of your base salary for up to 8 weeks.
- 70% of your base salary for up to 26 weeks.

If you miss more than 48 consecutive hours of time off, you must contact Sedgwick, our Short-Term Disability administrator, to begin the Short-Term Disability process.

### Long-Term Disability

If you've exhausted Qnity's Short-Term Disability benefits and are not cleared to return to work, Sedgwick will refer you to The Hartford to begin the Long-Term Disability process.

If your claim is approved for Long-Term Disability benefits, you'll receive 60% of your base salary, up to a maximum of \$15,000 per month.

## Legal Insurance

Buying a house? Planning your estate? Trying to work out a traffic ticket? Going through the adoption or surrogacy process? No matter your legal issue, Legal Insurance through MetLife offers you access to a nationwide network of attorneys who can guide you — all without expensive legal fees. You can choose from two coverage levels: coverage for yourself, or coverage for you and your family.

## Identity Theft Protection

Identity theft can take years to sort out. If it happens to you, Allstate Identity Protection will walk you through the recovery process and reimburse you for up to \$1,000,000 in expenses. Like the Legal Plan, you can choose from two types of coverage: coverage for yourself, or coverage for you and your family.

# My Family

We're continuously investing in family benefits so you and your loved ones can feel empowered to have support, when and how you need it.



## Maternity Care

The months before your child's birth are exciting, but it's natural to feel intimidated. Before and after your baby arrives, you can lean on support from Carrot's pregnancy journey.

If you're enrolled in a Qnity Medical Plan and are currently pregnant, postpartum, or seeking to become pregnant, you have access to one-on-one coaching for everything ranging from birth plans to postpartum questions, to well-being experts, and more through Carrot's pregnancy journey. You also have access to on-demand educational content, expert-led group sessions with a medical professional, and, if you meet certain eligibility requirements, added coverage for costs associated with doulas and breast-milk shipping.

## Fertility, Adoption, Surrogacy, Gender-Affirming Care, Low T, and Menopause

Every family-building journey is unique. No matter the road ahead, having a map to help you navigate the process can make a huge difference financially and emotionally.

We offer Carrot to employees enrolled in a Qnity Medical Plan, to assist with fertility, adoption, surrogacy, gender-affirming care, low T, and menopause.

With Carrot, you'll receive personalized guidance, created with your unique needs in mind to support you through your family-forming journey. This includes:

- Access to trusted providers with Carrot's network of 950+ clinics and 3,350+ attorneys and agencies across the country.
- Unlimited, free virtual visits with fertility health and family-forming experts to navigate your options, costs, and questions.
- Educational resources, including articles and how-to videos.
- At-home support through Carrot's telehealth platform, including fertility health and wellness tests, an ovulation tracking bracelet, and more.

When you use Carrot's services, Qnity will reimburse 100% of eligible expenses, up to a combined \$30,000 family lifetime maximum.

## Raising a Family

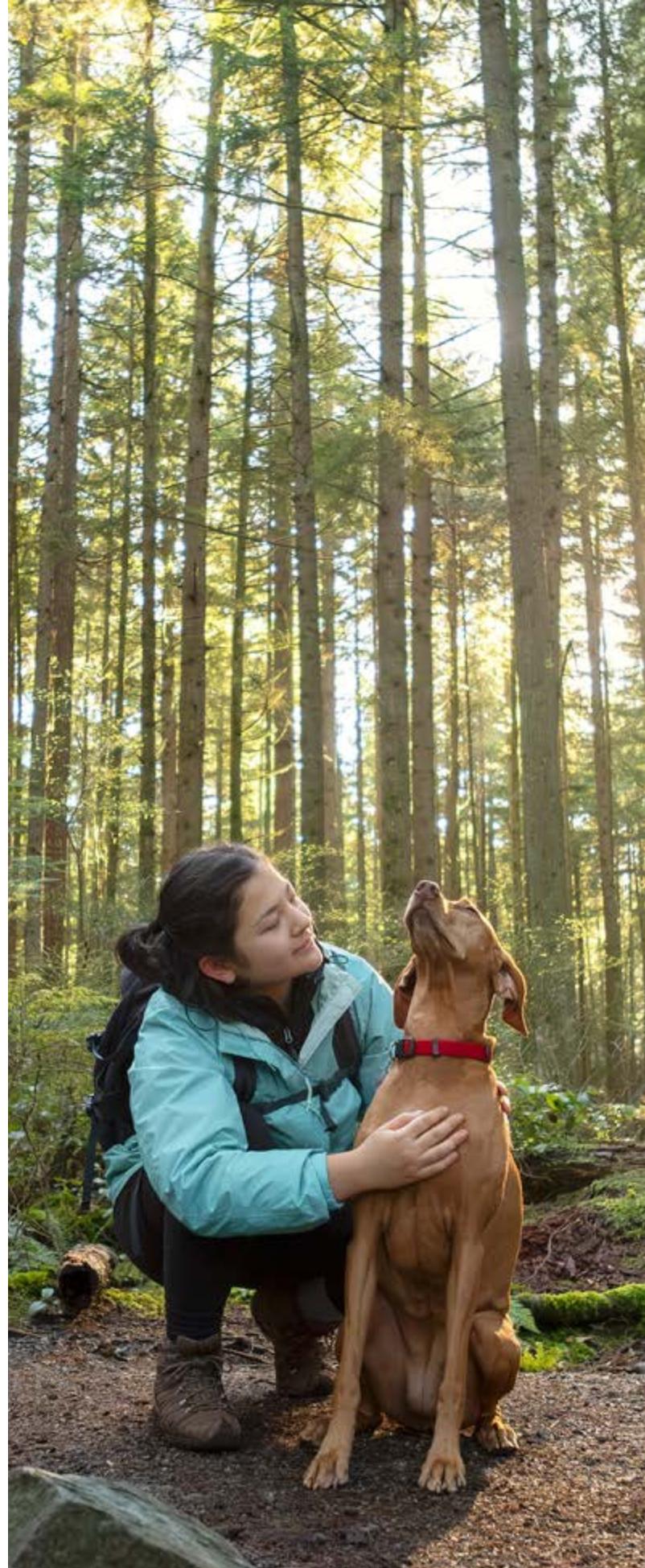
Qnity provides all Qnity employees and their eligible dependents access to RethinkCare.

RethinkCare's board-certified behavior analysts conduct remote consultations with your child — and, separately, with you — to help your family work through behavioral issues. RethinkCare is geared toward families with children and young adults who manage autism spectrum disorder, ADHD, learning disabilities, or other developmental challenges.

Qnity covers 100% of the cost for up to 12 hours of remote consultations with a children's behavioral expert through RethinkCare.

## Pet Insurance

Protect your whole family. Cover your pets' veterinary needs with Pet Insurance through Nationwide. You can view the premium rates and enroll in Pet Insurance at any time on the [Nationwide Pet Insurance](#) website. After you enroll, Nationwide will bill you directly for your Pet Insurance coverage.



## My Time Away

We do important work, but it's essential that you take time away to relax, recharge, and enjoy the finer things in life. Qnity offers you several options to spend time away with those you love.



### Vacation and Holiday Time

You receive 15 to 25 vacation days per year, depending on how long you've worked at Qnity.

In addition to vacation time, Qnity also offers 13 paid holidays, which include Qnity designated holidays and personal holiday(s). Qnity designated holidays may vary, depending on work location.

Refer to your local Site HR for your holiday schedule.

### Vacation Buying Program

The Vacation Buying Program allows you to purchase 40 additional hours of vacation time during Annual Enrollment each year. Here are a few important things to note about the Vacation Buying Program.

- You can only buy 40 hours of vacation time per year.
- You can purchase vacation only during the Annual Enrollment period (held in the fall of each year).
- You'll pay for extra vacation time with pre-tax dollars deducted from each pay period.
- Purchased vacation will be used last. This means that you must use all types of vacation (e.g., accrued vacation, carried forward vacation from the prior year) before using your purchased vacation.

Check out the Vacation Buying Program Guide for more details. If you have additional questions, contact [Qnity Benefits Hub](#) at **1-844-764-8900**, Monday through Friday, between 8:00 a.m. and 5:00 p.m. CT.

### Sick Time

All employees have 48 hours of paid sick time available to them each year. This time can be used for medical appointments, for unexpected illnesses or injuries for yourself and for your family members, and for the Short-Term Disability seven-calendar-day waiting period.

### Leaves of Absence

When something comes up in your life that requires your undivided attention, it's OK to take some time away from work. Qnity offers various leaves of absence options — like family leave, new parent leave, and bereavement leave — to help you through it.

# 2026 Contributions

The tables below show your monthly cost for medical, dental, and vision coverage.



## Medical\*

	Core Option	Premium Saver Option	Traditional Copay PPO Option
Employee Only	\$142	\$94	\$144
Employee + Spouse/ Domestic Partner	\$346	\$235	\$351
Employee + Child(ren)	\$252	\$173	\$255
Employee + Family	\$439	\$298	\$446

\* You can save \$40 a month when you earn the Healthy Incentive credit.

## Dental and Vision

	Standard Dental Plan	High Dental Plan	Vision Plan
Employee Only	\$11	\$20	\$7.95
Employee + Spouse/ Domestic Partner	\$22	\$36	\$13.81
Employee + Child(ren)	\$26	\$38	\$13.81
Employee + Family	\$39	\$60	\$20.47

# Contact Information

For More Information On	Contact	How
General questions about your Qnity benefits, including: <ul style="list-style-type: none"><li>• Enrolling</li><li>• Eligibility</li><li>• Qualifying life events</li></ul>	Qnity Benefits Hub	Visit <a href="http://worklife.alight.com/qnity">worklife.alight.com/qnity</a> or call <b>1-844-764-8900</b> .
Health Advisors (for questions related to your medical coverage)	Aetna One Advisor (A1A)	Visit <a href="http://aetna.com">aetna.com</a> or call <b>1-833-728-2545</b> .
Non-Specialty Prescription Drugs	CVS Caremark	Visit <a href="http://caremark.com">caremark.com</a> or call <b>1-866-727-0650</b> .
Specialty Prescription Drugs	PrudentRx	Call <b>1-800-237-2767</b> .
Dental Coverage	MetLife	Visit <a href="http://metlife.com/mybenefits">metlife.com/mybenefits</a> or call <b>1-800-438-6388</b> .
Vision Coverage	VBA	Visit <a href="http://vbaplans.com">vbaplans.com</a> or call <b>1-800-432-4966</b> and select option 5. For LASIK eye surgery information call <b>1-877-437-6105</b> .
Virtual Physical Therapy	Hinge Health	Visit <a href="http://hingehealth.com/qnity">hingehealth.com/qnity</a> .
Second Opinion Services	2nd.MD	Visit <a href="http://2nd.md/aetna">2nd.md/aetna</a> or call <b>1-866-410-8649</b> .
Telemedicine	Teladoc	Visit <a href="http://teladoc.com/aetna">teladoc.com/aetna</a> or call <b>1-855-835-2362</b> .
Mental Health Support	Lyra Health	Visit <a href="http://qnity.lyrahealth.com">qnity.lyrahealth.com</a> or call <b>1-844-704-0802</b> .
Employee Assistance Program (EAP)	ComPsych	Visit <a href="http://guidanceresources.com">guidanceresources.com</a> (use access code "QnityEAP") or call <b>1-866-519-8354</b> .
Healthy Living Program	Personify Health	Visit <a href="http://myhealth.qnity.com">myhealth.qnity.com</a> or call <b>1-888-671-9395</b> .
• Health Savings Account (HSA) • Healthcare, Limited Purpose, and Dependent Daycare Flexible Spending Accounts (FSAs)	Bank of America	Visit <a href="http://myhealth.bankofamerica.com">myhealth.bankofamerica.com</a> or call <b>1-888-496-1802</b> .

# Contact Information

For More Information On	Contact	How
Retirement Savings Plan	Merrill	Visit <a href="http://benefits.ml.com">benefits.ml.com</a> or call <b>1-888-496-1802</b> .
Employee Life and Accidental Death Insurance	Securian Financial	Visit <a href="http://lifebenefits.com">lifebenefits.com</a> or call <b>1-866-293-6047</b> .
Legal Insurance	MetLife	Members can visit <a href="http://members.legalplans.com">members.legalplans.com</a> or call <b>1-800-821-6400</b> . If you're considering enrolling visit <a href="http://legalplans.com">legalplans.com</a> .
Identity Theft Protection	Allstate	Visit <a href="http://myAIP.com">myAIP.com</a> or call <b>1-800-789-2720</b> .
Adoption, Fertility, Surrogacy, Gender-Affirming Care, Low T and Menopause	Carrot	Visit <a href="http://get-carrot.com/signup">get-carrot.com/signup</a> or call <b>1-888-817-9040</b> .
Raising a Family	RethinkCare	Visit <a href="http://myhealth.qnity.com">myhealth.qnity.com</a> or call <b>1-800-714-9285</b> .
Pet Insurance	Nationwide	Visit <a href="http://partnersolutions.nationwide.com/pet/qnityelectronics">partnersolutions.nationwide.com/pet/qnityelectronics</a> or call <b>1-877-319-8115</b> .
Short-Term Disability	Sedgwick	Visit <a href="http://timeoff.sedgwick.com">timeoff.sedgwick.com</a> or call <b>1-888-436-9530</b> .
Long-Term Disability	The Hartford	Visit <a href="http://abilityadvantage.theHartford.com">abilityadvantage.theHartford.com</a> or call <b>1-888-301-5615</b> .
Weight Management	WeightWatchers (WW)	Visit <a href="http://ww.com/wellness">ww.com/wellness</a> or call <b>1-866-204-2885</b> .

Any descriptions of benefit plans contained in this document provide only general information. Employees should refer to the plan document and summary plan description of the applicable plans for a more complete description of the plans' terms. If there is any conflict between (a) the information provided in this document, and/or any other oral or written representations made by anyone regarding a plan, and (b) the legal documents of a plan (including the plan document or summary plan description for the applicable plan), the plan legal documents will govern. Qnity reserves the right to amend, modify, or terminate any compensation or benefit program at any time. This document does not create any third-party beneficiary rights or alter one's status as an "at will" employee of Qnity, as applicable. It does not alter one's terms or conditions of employment with Qnity in any way. This document is subject to applicable laws and applicable collective bargaining agreements and collective bargaining obligations.

Legal notices, plan documents, and summaries (including notices describing required coverage for mastectomy-related services, Summaries of Benefits and Coverage, and the plan's Notice of HIPAA Privacy Practices) are available on [Qnity Benefits Hub](#).

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