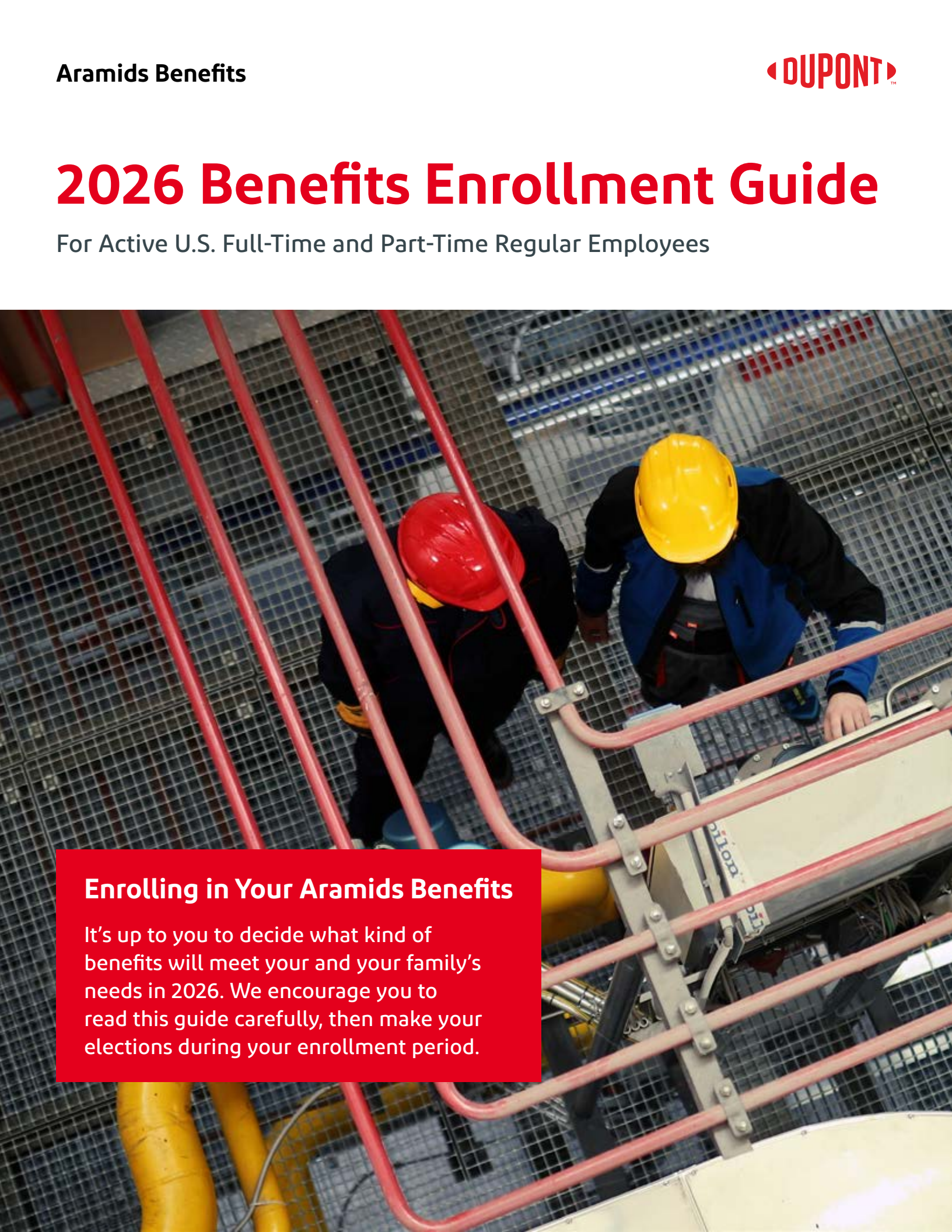


2026 Benefits Enrollment Guide

For Active U.S. Full-Time and Part-Time Regular Employees

A high-angle photograph of two industrial workers on a metal grating platform. The worker on the left wears a red hard hat and a dark jacket, while the worker on the right wears a yellow hard hat and a blue jacket. They are surrounded by red safety railings and industrial equipment, including a yellow pipe and a metal structure with the word 'pilon' visible. The background shows a complex network of pipes and structural elements.

Enrolling in Your Aramids Benefits

It's up to you to decide what kind of benefits will meet your and your family's needs in 2026. We encourage you to read this guide carefully, then make your elections during your enrollment period.

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Benefits Eligibility and Enrolling

The benefits you elect will be effective January 1 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

Aramids benefits are offered to all regular full-time and part-time employees working 20 hours or more per week. If you're a regular full-time or part-time employee working 20 hours or more per week at a participating Aramids subsidiary or joint venture, you're also eligible for Aramids benefits. Note that all dependents are subject to a verification process. You can learn more about this on the [Aramids benefits enrollment website](#).

How To Enroll

You have 30 days from your date of hire to enroll in your Aramids benefits. To get started visit the [Aramids benefits enrollment website](#) or call the Aramids Benefits Service Center at **1-877-537-6791** Monday through Friday, 8 a.m. – 11 p.m. EST.

After your start date, you will receive information with instructions for registering on the [Aramids benefits enrollment website](#) 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 act 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 1.5 times your annual base pay. These benefits are provided by Aramids at no cost to you.

Enrolling During the Annual Enrollment Period

If you're enrolling during the Annual Enrollment period, 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) elections and your ability to elect additional unpaid vacation days for 2026**. You must take action for these benefits each year during Annual Enrollment.

My Health

At Aramids, we provide a competitive package of health benefits—including of your 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 are designed differently, so there's a fit for everyone.

- **The Core option** is a high-deductible health plan. It has a lower deductible than the Premium Saver option but higher premiums. It comes with a Health Savings Account (HSA) to help you cover your expenses now and years down the road. You will get a Company-provided HSA contribution, too.
- **The Premium Saver option** is a high-deductible health plan. 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 comes with a low deductible and copays, and the premiums mirror the Core plan. It doesn't come with an HSA.

You're automatically enrolled in prescription drug coverage when you enroll in an Aramids Medical Plan. Fill prescriptions for most drugs at any Aetna network pharmacy. Get specialty medications—drugs that require sensitive care or are used to treat chronic conditions—at any Aetna specialty pharmacy.

Dedicated Health Concierge for Aramids Medical Plan Participants

If you and your family enroll in an Aramids Medical Plan, you have access to a free health concierge through Aetna. Your health concierge can help you locate in-network providers, identify virtual care options, track your spending, view your claims, and more.

Coverage at a Glance

	Core Option		Premium Saver Option		Traditional Copay PPO Option	
Feature	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
Telehealth (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	
Telehealth (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	
Telehealth (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 Aetna network pharmacies)*						
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**	You pay 45% after the deductible, no maximum					

*Applies to retail—up to two fills—and mail order.

**If filled more than two times at a retail pharmacy other than an Aetna network pharmacy.

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

Dental Coverage

Aramids offers two dental plans:

- **The Standard option** requires you to pay 50% coinsurance after you meet your deductible. The maximum annual benefit is \$1,250 per person. The Standard option does not come with orthodontia coverage.
- **The High option** requires you to pay 25% coinsurance after you meet your deductible. The maximum annual benefit is \$2,000 per person. The lifetime benefit for orthodontia is \$2,000 and covers both children and adults.

For pregnant women and employees with chronic conditions, such as stroke, heart disease, hypertension, etc., additional preventive care treatments are provided under both Aramids dental plans.



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 go to 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.

Coverage at a Glance

Feature	VBA Provider	Non-VBA Provider	If No VBA Provider Is Within a 35-Mile Radius
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 \$20 copay	Plan pays \$40 to \$100, depending on lens or frame type	Plan pays 100% after \$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		

Did you know? Many non-covered lens options may be available to you at a discount through VBA network providers. Discounts on the following apply only 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:

- Aetna (Medical): Visit [Aetna's website](#) or call **1-800-240-2386**.
- 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 help offset the cost of healthcare by providing cash payments to you 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
• Maternity stay and newborn routine care • Intensive care unit and inpatient hospital admissions • Substance abuse treatment • Rehabilitation facility stay	• Heart attack or stroke • Advanced Parkinson’s and Alzheimer’s disease • Cancer • Multiple sclerosis and muscular dystrophy • \$50 wellness reimbursement	• Emergency room and urgent care visit • Physician office visit • Therapy • Fractures, dislocations and lacerations • Air and ground ambulances • Intensive care unit and inpatient hospital admissions

Telemedicine

CVS Virtual Care 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, and
- Behavioral health concerns.

In many locations, CVS Virtual Care professionals can also call in prescriptions for you. CVS Virtual Care appointments are covered by your Aramids Medical Plan (deductible applies).

Second Opinion Services

Aramids 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 employees enrolled in an Aramids 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 an Aramids 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.



Mental Health

If you and your family are enrolled in an Aramids Medical Plan, the Aetna Behavioral Therapy Program gives you access to thousands of high-quality therapists as well as assistance finding the right type of care you need.

The Aetna Behavioral Therapy Program 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 Aetna Behavioral Therapy, they will assist with identifying a therapist based on ethnicity, gender, or LGBTQ+, who may better understand your needs and situation.

Healthy Habits

When you participate in the Healthy Living Program through Personify Health and complete 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 quarters of the year; or
 - Completing 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](#).

Employee Assistance Program (EAP)

Through the Aramids 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](#) (use access code "AramidsEAP ") or call **1-866-676-3524**.

Weight Management

Aramids 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 [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.

Aramids 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 Aramids in 2026, as well as the maximum contributions you can make, up to IRS limits:

Feature	Individual Coverage	Family Coverage
Aramids contribution	\$600	\$1,200
Your maximum contribution*	\$3,800	\$7,550
Your maximum contribution if you're age 55+	\$4,800	\$8,550
IRS contribution limit	\$4,400	\$8,750
IRS contribution limit for employees age 55+	\$5,400	\$9,750

* IRS guidelines require that the total contribution by employee and Aramids cannot exceed \$4,400 for individual coverage and \$8,750 for family coverage. The maximum contribution for new hires will vary based on the prorated contribution made by Aramids.

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 Aramids.
- Are you a new hire? Aramids' contributions are prorated based on the month your employment begins. Contributions will begin the first month after you make your medical elections and will post to your HSA shortly after they show in your pay statement.

Flexible Spending Accounts (FSAs)

Aramids has three FSA options, available through Bank of America. These accounts are another way to save on and pay for eligible healthcare and/or dependent daycare costs. Remember: FSA elections don't carry over from year to year.

- **Healthcare FSA:** Contribute \$3,300 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 \$3,300 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

Kick back and relax. Go fishing. Travel the world. Your Aramids Mercer Wise Pooled Employer Plan (PEP) will help you save for the retirement of your dreams, no matter what—or where—that is.

You're able to start and stop your Aramids PEP contribution at any time throughout the year. Aramids fully matches your contributions up to 6% of your eligible pay. You're immediately vested in your contributions and the Aramids 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 Aramids for three years.

Our Plan record keeper, Mercer/Empower, will send new hires an email with more information on how to enroll in the Aramids PEP. To learn more about the Plan, visit [Mercer's website](#).

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 that your benefits can be paid out according to your wishes. The benefits 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 Aramids PEP.

Life and Accidental Death Insurance

Aramids pays for Basic Employee Life and Accidental Death Insurance, administered by Securian Financial, equal to 1.5 times your annual base pay for 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 Aramids, 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 seven times your annual base pay.

Note: If you're enrolling in a higher level of Supplemental Employee Life Insurance, 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).

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, a nationwide network of attorneys 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. 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 that 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.

Through Carrot's pregnancy journey, employees enrolled in an Aramids Medical Plan who are currently pregnant, postpartum, or seeking to become pregnant have access to one-on-one coaching for everything ranging from birth plans to postpartum questions to well-being experts and more. 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 an Aramids 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, Aramids will reimburse 100% of eligible expenses, up to a combined \$30,000 family lifetime maximum.

Family Resilience

Aramids provides all 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.

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

Child and Elder Care Support

Things come up. When those things derail your child and elder care plans, contact Bright Horizons for support. Bright Horizons offers several programs to support your entire family, including:

- Sitters, nannies, and tutors
- Elder care resources
- Online tools and discounts

You can access Bright Horizons at any time throughout the year. To get started, visit Aramids' dedicated [Bright Horizons website](#).

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. Aramids 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 Aramids.

In addition to vacation time, Aramids also offers 12 paid holidays, which include Aramids designated holidays and personal holiday(s). Aramids designated holidays may vary, depending on work location. Refer to your local Site HR for your holiday schedule.

Vacation Buying Program

During your enrollment window, you can elect to take between 1 and 40 hours of unpaid vacation time. This time off must be scheduled in coordination with your manager and used during the 2026 calendar year. You are required to use all your available paid vacation before taking any unpaid time off.

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.

Disability Benefits

Aramids' 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, Aramids' Short-Term Disability benefit provides:

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

If you miss more than seven calendar days of time off, you must contact The Hartford, our Short-Term Disability administrator, to begin the Short-Term Disability process.

Long-Term Disability

If you've exhausted Aramids' Short-Term Disability benefits and are not cleared to return to work, Long-Term Disability through The Hartford will begin.

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.

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. Aramids offers various leaves of absence options—like family leave, new parent leave, and bereavement leave—to help you through it. For more details, visit the [Aramids benefits enrollment website](#).

For More Information

For Information on	Contact	How	
- Medical Coverage - Health Concierge - Prescription Drugs	Aetna	1-800-240-2386	aetna.com
Supplemental Healthcare Benefits	MetLife	1-800-438-6388	metlife.com/mybenefits
Vision Coverage	VBA	1-800-432-4966	vbaplans.com
Dental Coverage	MetLife	1-800-438-6388	metlife.com/mybenefits
Telehealth	CVS Virtual Care	1-866-211-5678	cvs.com/virtual-care
Virtual Physical Therapy	Hinge Health	1-855-902-2777	hinge.health/arrowspecialty
Employee Assistance Program	ComPsych	1-866-676-3524	guidanceresources.com (access code AramidsEAP)
Fertility/Family-Building - Adoption - Menopause/Low Testosterone	Carrot	1-888-817-9040	get-carrot.com
Healthy Living Program	Personify Health	1-888-671-9395	join.personifyhealth.com/Aramids
Weight Management	WeightWatchers (WW)	1-866-204-2885	join.personifyhealth.com/Aramids
Health Savings and Flexible Spending Accounts	Bank of America	1-800-718-6710	myhealth.bankofamerica.com
Identity Theft Protection	Allstate	1-800-789-2720	myAIP.com customercare@aip.com
Legal Insurance	MetLife	1-800-821-6400	members.legalplans.com
Life and Accident Insurance	Securian	General questions: 1-877-491-5265 Continuation: 1-833-365-0326 Direct pay: 1-866-365-2374	lifebenefits.com
Retirement Savings Plan	Mercer/Empower	1-833-637-2379	mercerwise.com
Backup Child and Elder Care	Bright Horizons	1-877-242-2737	clients.brighthorizons.com/Aramids
Family Resilience	RethinkCare	1-888-671-9395	join.personifyhealth.com/Aramids
Pet Insurance	Nationwide	1-877-738-7874	partnersolutions.nationwide.com/pet/aramids
Disability and Leaves of Absence	The Hartford	1-888-301-5615	thehartford.com/mybenefits

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. Aramids 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 Aramids, as applicable. It does not alter one's terms or conditions of employment with Aramids 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 the [Aramids benefits enrollment website](#).

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