



2025 OPEN ENROLLMENT

Employee Meetings



GrafTech Health & Welfare Benefits Philosophy



- GrafTech's commitment is to:
 - Improve the health of team members and their families
 - Provide resources to help team members prevent and manage chronic conditions
 - Provide a benefits package that is comparable to other organizations of our size and industry
 - Continually benchmark our benefit plans to assure that we are providing a competitive plan that is fair to all team members

Links to GrafTech Core Competencies



- Health, Safety & Environment
 - Good health leads to fewer injuries
- Peer Relationships
 - Shared plan, we're all in this together
- Ethics & Values
 - Commitment to employee privacy
- Customer Focus
 - Top-rated health care partners for our plans
- Drive for Results
 - Good health doesn't just happen

Our Benefit Program Partners



- **Anthem Blue Cross Blue Shield**
 - Medical (PPO and Consumer Plan w/Health Savings Account Options)
 - Rx
 - Dental
 - Mental Health & Substance Abuse
- **MetLife**
 - Basic Life, AD&D, Short-Term Disability, Long Term Disability, FMLA, Group Universal Life, Critical Accident and Critical Illness Insurance
- **Health Advocate**
 - Core Health Advocacy
 - Employee Assistance Plan+Work/Life
- **EyeMed**
 - Vision Plan
- **HealthEquity WageWorks**
 - COBRA & Flexible Spending Accounts (with Debit Card)

2025 Open Enrollment Highlights



- **3% increase** to the current PPO Plan and Consumer Plan with HSA account rates.
- **1% increase** to the current Dental Plan rates.
- **No increase** in the PPO Plan Deductibles or Out-of-Pocket Maximums.
- **Increases** in the Consumer Plan Deductibles and Out-of-Pocket Maximums as a result of IRS limit increases. Deductibles increase to \$3,300 Single/\$6,600 Family. Out-of-Pocket Maximums increase to \$6,600 Single/\$12,000 Family.
- **No changes** to rates or coverages for Vision Care Plans.
- Spousal premium (\$200/mo.) remains in effect for the PPO Plan only.
- **No changes** to rates for Critical Accident and Critical Illness insurance from MetLife.
- 2025 Wellness focus on Preventive Care visits and Health Coaching sessions. Incentive increase from \$300 to \$400 for Preventive Care visits (paid out in 2025)
- Enhanced updates to the Anthem Coverage

PPO Medical Plan Rate Comparison to Benchmark



Coverage Level	2025 GrafTech Monthly Contribution Rate	Mercer National Health Care Survey Benchmark Data
Employee Only	\$186	\$188
Employee + 1	\$443	\$666
Employee + 2 or more	\$613	\$666

Consumer Medical Plan Rate Comparison to Benchmark

Coverage Level	2025 GrafTech Monthly Contribution Rate	Mercer National Health Care Survey Benchmark Data
Employee Only	\$80	\$124
Employee + 1	\$184	\$433
Employee + 2 or more	\$258	\$433

2025 PPO and Consumer Plans Comparison



	PPO Plan		Consumer Plan	
	In-Network	Out-of -Network	In-Network	Out-of-Network
Annual Deductible (Single/Family)	\$750/\$2,250	\$1,500/\$4,500	\$3,300/\$6,600	\$6,600/\$12,000
Maximum Out-of Pocket (Includes Deductible)	\$3,000/\$6,000	\$6,000/\$12,000	\$6,600/\$12,000	\$12,000/\$24,000
Preventive Care Benefits	100%	Not Covered	100%	Not Covered
Co-Insurance (after deductible)	20%	40%	20%	40%
Prescription Drugs	Generic 20% Formulary 35% Brand 50%	Not Covered	Generic 20% Formulary 35% Brand 50% After Deductible, except for Preventive medications	Not Covered
Rx Out-of-Pocket Maximum (Single/Family)	\$3,000/\$5,000 Separate OOP Max from Medical Plan	Not Covered	\$6,600/\$12,000 Combined OOP Max with Medical Plan	Not Covered
2025 GrafTech HSA Contribution (Single/Family)	\$0		\$500/\$1000 *Can earn up to an additional \$700 with incentives!	

PPO Medical Plan Spousal Premium



- A \$200/month “Spousal Premium” will be implemented for the Anthem PPO Plan ONLY
- If you enroll your spouse in the PPO Plan you will have to certify that they do not have other coverage available through their employer
- This surcharge is waived if you enroll in the Consumer Plan w/HSA

2025 Consumer Plan Potential Savings



Coverage Level	2025 Consumer Plan Monthly Employee Rate	Yearly Company HSA Contribution	Preventive Care Visit	Complete all Quarterly Health Coaching Incentives	Employer Contribution + Incentives
Employee	\$80	\$500	\$400	\$300	\$1,200
Employee + 1	\$184	\$1,000	\$400	\$300	\$1,700
Employee + 2 or more	\$258	\$1,000	\$400	\$300	\$1,700

Includes the Company contributions to the Health Savings Account of \$500/Individual and \$1,000/Family for 2025

What is a Health Savings Account (HSA)?



■ Key Characteristics:

- Health Savings Accounts can be funded by both Employee and Employer pre-tax contributions ①
- Balance carries forward each year (no use it or lose it rule)
- Employee owned – Personal Checking/Savings Account
- Amounts in the HSA build up on a tax-free basis ②
- Distributions for qualified medical expenses are not taxed ever ③
- **Triple Tax Advantage** as long as used for eligible medical expenses

What is a Health Savings Account (HSA)?



- Plan Design Limits for 2025:
 - Maximum Individual Contribution: \$4,300
 - Maximum Family Contribution: \$8,550
 - Maximum age 55 catch-up contribution: \$1,000

 - GrafTech 2025 Individual Contribution: \$500
 - GrafTech 2025 Family Contribution: \$1,000
 - GrafTech 2025 Incentive Contribution up to \$700

GrafTech Employer Contributions made quarterly in 2025

Please note: If you are enrolled in Medicare, Tricare, your spouse's medical plan or your spouse's Flexible Spending Account (FSA), you are not eligible to make or receive HSA contributions

Investing your Health Savings Account (HSA)



- Benefits of contributing to your HSA, the more you contribute, the more you save!

Contribution Amount	\$50	\$100	\$200	\$300	\$400	\$500
Your estimated savings*	\$13	\$25	\$50	\$75	\$100	\$125

- Health Savings Accounts (HSAs) are often thought of for healthcare savings. But they can also be a powerful addition to your investment portfolio. Investing your HSA funds can help you grow your account to save for future healthcare expenses or your retirement nest egg.

1	The only way to get three tax perks: You don't pay federal taxes on contributions, distributions, for qualified medical expenses, or investment earnings.	2	Build long-term retirement savings: Investments cover future healthcare costs and build your retirement savings.
3	The money is yours – for life: HSA funds carry over every year, even if you change jobs or retire.	4	Access funds as needed: You can liquidate investment funds at any time to pay for IRS-qualifies healthcare expenses from your HSA cash balance.

- The HSA Invest Program
 - HSA Invest offers you a seamless experience to manage your savings, spending, and investing on one website and one app. Three investment options – Choice, Select, and Managed – give you thoughtfully chosen securities that are aligned to your HSA and relevant to your financial objectives. And you are able to enroll in more than one option.

REMINDER: Please remember to designate a beneficiary for your HSA account.

Enhancements through Anthem Coverage

- Physicals / Preventive Care visits can occur anytime during the calendar year no matter when it was performed the previous year.
- Increase to deductible as a result of IRS limit increases – Embedded HSAs: Deductible increased to \$3,300 Single/\$6,600 Family.
- Anthem Home Delivery Pharmacy – CarelonRx Pharmacy will become the exclusive home delivery provider for all members in 2025.
- Gene Therapy and Car-T Cellular Therapy will be included under Human Organ & Tissue Transplant (HOTT). Members must use Blue Distinction (BDC) and Centers of Medical Excellence (CME).
- Human Organ & Tissue Transplant (HOTT) Transportation & Lodging – now is \$10,000 per Benefit Period.



Access your plan information online and on your phone

Register on the **Sydney HealthSM** mobile app and at **anthem.com**.



Find Care: Find doctors and hospitals in your plan, read details and reviews, and estimate your costs.



<Take a health assessment for tips on how to live a healthy life.>



Update your email address to receive important plan information.



View your health account balance, claims, and benefits. You can pay your bills and reimburse yourself if you paid out of your own pocket for any healthcare.



Check the price of a medicine or refill a prescription.

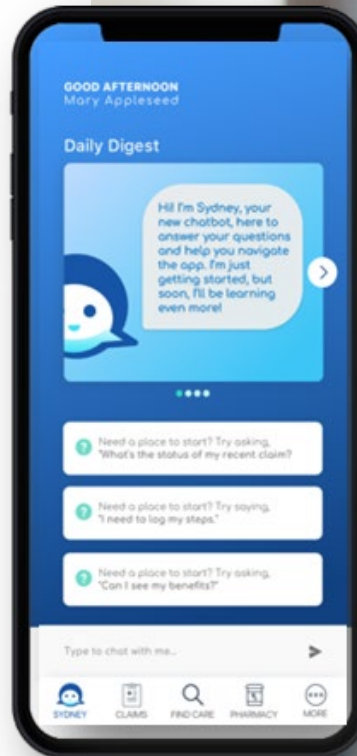


Sydney Health mobile app

Download Sydney Health and register on the app to take full advantage of your Anthem plan.

You can see your:

- Medical benefits and spending accounts.
- Integrated pharmacy benefits.
- Integrated dental, vision, life and disability benefits.
- Integrated clinical programs along with well-being tools and resources.
- Care providers in one location through the My Care Team feature.





How to find a doctor

Use the Find Care tool on the Sydney Health Engage mobile app or on **anthem.com** to look up:



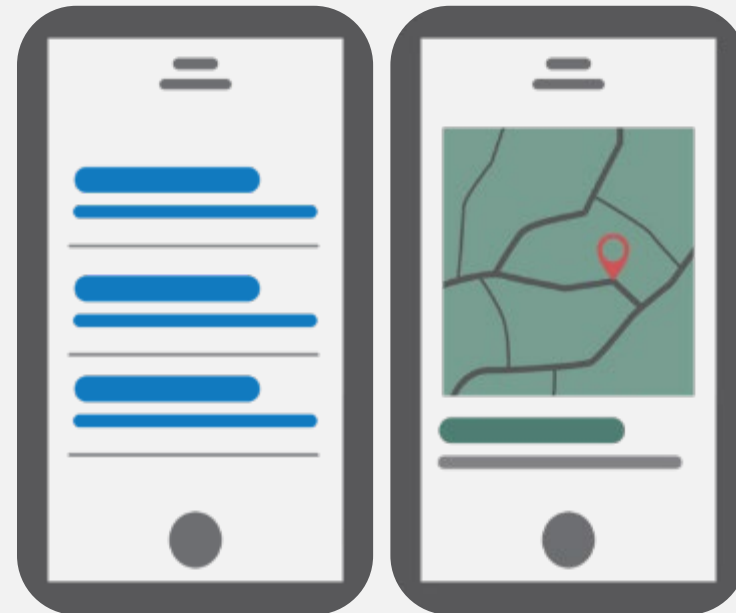
Doctors, hospitals, labs, and other healthcare providers in your area.



Details about doctors, including educational background, languages spoken, and patient reviews.



Cost comparisons for treatments and services.



2025 Dental PPO Insurance Plan



- 1% increase to the current Dental Plan rates.
- Anthem's PPO network of dentists is one of the largest in the country.
- Team members maximize their benefits by using a network dentist.
- Annual deductibles of \$50 per member.
- Annual maximum benefit of \$1,500 per covered person.
- Reminder: Implants are covered under the Anthem Dental Plan.

Dental Insurance - Highlights



	In-Network	Out-of-Network
Preventive	100%	100%
Basic	80%	80%
Major	50%	50%
Orthodontia	50%	50%

- Preventive services are not subject to the \$50 annual deductible per person
- Adult Dependent Children covered up to age 26
- Orthodontia lifetime maximum benefit of \$1,500 per child (Children covered up to age 19 for Orthodontia)

Monthly Rates	Individual	Employee + 1	Employee + 2 or more
Anthem Dental	\$8.25	\$23.75	\$39.25

EyeMed Vision Plan (Enhancements)



- Summary of enhanced benefits from in-network doctors
 - Routine eye exam through Blue View Vision embedded on all plans. Members pay \$0 copay regardless of plan type in network.
 - 100% paid lenses every 12 months (if needed) \$20 Co-pay
 - Pays \$130 towards frames every 12 months; 20% off balance over \$130 allowance
 - Contacts - \$0 Co-pay
 - Exam every 12 months; Fitting up to \$55
 - Conventional lens – \$160 allowance; 15% off balance
 - Disposable lens – \$160 allowance
 - Laser Vision Correction – 15% off retail price or 5% off promotional price In-Network only

Flexible Spending Accounts



- HealthEquity WageWorks is the Flexible Spending Account Administrator
 - FSA elections must be elected during open enrollment for the 2025 plan year
 - Claims must be submitted to HealthEquity WageWorks for reimbursement (paper, online, email)
 - Debit Card is available for easier access of FSA funds for eligible medical expenses
 - 2025 Annual limits are \$3,300 for Health Care and \$5,000 for Dependent Care Accounts

2025 **GRAFIT** Wellness Initiatives



■ Health Coaching

- Complete two quarterly activities per quarter which can be Health Coaching sessions, Lunch-N-Learn webinar and/or earn 1200 active minutes **each** quarter to earn a cash incentive that will be paid at year end. Then incentive is earned on a quarterly basis with a potential maximum of \$300.

■ Age-appropriate Preventive Care

- Annual preventive care physical from 1/1 – 12/1 to earn a \$400 incentive paid in 2025. The incentive is paid as a rate reduction for the PPO Plan and as a quarterly HSA contribution for the Consumer Plan.

■ Quarterly Wellness Challenges

- Participate in the challenges to earn tokens for a variety of prizes.

■ PeopleOne Health Portal

- <https://portal.peopleonehealth.com> - used to track the program and provide a myriad of wellness tools and resources.

GRAFIT Focus on Employees' overall well-being



Embracing a holistic view of health is a guiding principle of the culture of health we are building with GraFit. We understand that total well-being involves not only physical health but behavioral, financial and even social health as well.



Physical health



Behavioral/mental health



Social health

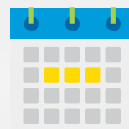


Financial health

MetLife Critical Accident Insurance



With competitive employee rates, you can get Accident coverage for less than the cost of...



Lunch out,
3x per week,
salad and bottled water



Every day
coffee fix
medium cup

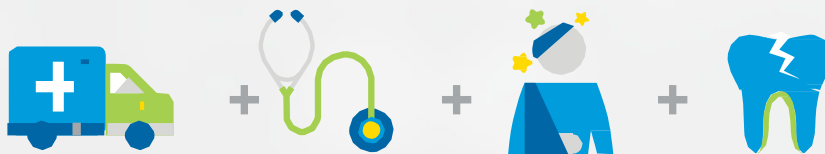
Based on average costs at national retail chains



Monthly
gym membership

How it works

Kathy's daughter, Molly, plays soccer. During a recent game, Molly collided with an opposing player, was knocked unconscious and taken to the local emergency room by ambulance for treatment. The ER doctor diagnosed a concussion and a broken tooth. He also ordered a CT scan. After thorough evaluation, Molly was released to her primary care physician for follow-up treatment, and her dentist repaired her broken tooth with a crown.



Covered Event ²	Benefit Amount ³
Ambulance (ground)	\$300
Emergency Care	\$100
Physician Follow-Up (\$75 x 2)	\$150
Medical Testing	\$200
Concussion	\$400
Broken Tooth (repaired by crown)	\$200

Luckily Kathy has accident insurance! She would get a lump-sum payment totaling

\$1,350

**Benefits Paid by
MetLife Accident
Insurance**

MetLife Critical Accident Insurance



- What you need to know about MetLife's Accident Coverage
 - Over 150 covered events and services, such as fractures, dislocations and medical treatments or tests
 - You and your eligible family members are guaranteed coverage
 - Lump-sum payment helps cover unexpected costs that result from an accident
 - Premiums will be automatically deducted from your paycheck for your convenience

Type	Monthly
Employee Only	\$22.32
Employee + Spouse	\$39.74
Employee + Children	\$45.78
Employee + Spouse/Children	\$57.32

MetLife Critical Illness Insurance



How it works

This illustration is based on a \$10,000 Initial Benefit Amount plan.²

Illness — Covered Condition	Payment	Total Benefit Remaining
Heart Attack — 1st diagnosis	Initial Benefit payment of \$10,000 or 100%	200% (\$20,000)
Heart Attack — 2nd diagnosis (2 years later)	Recurrence Benefit payment of \$10,000 or 100%	100% (\$10,000)
Kidney Failure — 1st diagnosis (3 years later)	Initial Benefit payment of \$10,000 or 100%	0% (\$0)



**MetLife Critical
Illness Insurance:**
\$10,000
Initial Benefit Amount

In this example, the covered person would get several lump-sum payments totaling

\$30,000

What you need to know about MetLife's Critical Illness coverage:

- Over 20 covered critical illnesses, such as Cancer,³ Heart Attack, Stroke,⁴ and Kidney Failure.
- You and your eligible family members are guaranteed coverage.⁵ No medical exam and no hassle.
- Lump-sum payment can be used however you want, including to help cover unexpected costs that result from a covered critical illness.
- For your convenience, premiums will be automatically deducted from your paycheck.

MetLife Critical Illness Insurance



Premium Structure

Monthly Premium for \$1,000 of Coverage (Non-Tobacco)

Attained Age	Employee Only	Employee + Spouse	Employee + Children	Employee + Spouse / Children
<25	\$1.15	\$2.31	\$1.98	\$3.14
25–29	\$1.18	\$2.37	\$2.01	\$3.20
30–34	\$1.34	\$2.66	\$2.18	\$3.49
35–39	\$1.47	\$2.91	\$2.30	\$3.74
40–44	\$1.63	\$3.19	\$2.46	\$4.02
45–49	\$2.13	\$4.00	\$2.97	\$4.84
50–54	\$2.89	\$5.25	\$3.72	\$6.08
55–59	\$3.94	\$6.93	\$4.77	\$7.76
60–64	\$5.25	\$9.06	\$6.08	\$9.89
65–69	\$7.12	\$12.05	\$7.95	\$12.88
70+	\$9.95	\$16.87	\$10.79	\$17.70

Monthly Premium for \$1,000 of Coverage (Tobacco)

Attained Age	Employee Only	Employee + Spouse	Employee + Children	Employee + Spouse / Children
<25	\$1.41	\$2.86	\$2.24	\$3.69
25–29	\$1.46	\$2.97	\$2.29	\$3.80
30–34	\$1.73	\$3.46	\$2.56	\$4.29
35–39	\$1.94	\$3.90	\$2.77	\$4.73
40–44	\$2.21	\$4.39	\$3.04	\$5.22
45–49	\$3.10	\$5.84	\$3.94	\$6.68
50–54	\$4.52	\$8.15	\$5.35	\$8.98
55–59	\$6.49	\$11.28	\$7.32	\$12.12
60–64	\$8.70	\$14.94	\$9.54	\$15.77
65–69	\$12.02	\$20.19	\$12.85	\$21.02
70+	\$17.06	\$28.71	\$17.89	\$29.54

Employee Assistance Plan (EAP) - Health Advocate



Welcome to **Health Advocate**

- Your New Health Advocate Benefit provides:
 - The **Core Health Advocacy** and **EAP+Work/Life** programs
 - **Unlimited access** for you and your eligible family members
 - **Health Advocate is provided by your employer.** There is no additional cost for you as the employee or your eligible family members.
 - **A single number connects you 24/7**
 - 1.866.799.2728

Core Advocacy - Health Advocate



What are the features of the Core Health Advocacy service?

- **Find qualified doctors**, dentists, hospitals and other healthcare providers, nationwide
- **Expedite appointments**, including those with hard-to-reach specialists; arrange for specialized treatments and tests
- **Untangle claims**, negotiate billing and payment arrangements, uncover billing errors
- **Locate eldercare services**, such as finding adult day care, assisted living and other related issues facing parents, parents-in-law
- **Navigate insurance plan** to obtain appropriate approvals for needed services
- **Explain conditions**, answer questions about tests, treatments and medications to help you make informed decisions
- **Assist with the transfer of medical records**, X-rays and lab results
- **Secure second opinions** with a qualified healthcare provider for the right care

HealthAdvocate™
Always at your side

Personalized, Responsive Service That's Convenient



■ Customer Service

- 1-888-832-2583
- Monday through Sunday – 24 hours a day
- Language line



■ www.anthem.com

- View claims, benefits summaries, explanation of benefits, print temporary ID card, etc

What if I Need Enrollment Assistance?



- The Open Enrollment period is **November 15th – 30th**
- See page 19 in the Open Enrollment Guide for details on how to enroll online
- Copies of Benefits Summaries and other plan documents are available on the GrafTech Benefits website at:
 - <https://mygraftechbenefits.com/>
- Contact the HR Shared Services Center
 - 1-800-233-8227, or
- Contact HR Shared Services by email
 - kristen.alexakneisel@graftech.com

2025 Open Enrollment Reminder



- Check the information listed on your dependents and beneficiaries. If it is not current, be sure to update the information in the 2025 enrollment screens.
- This is a passive enrollment. **You will need to make new elections for Flexible Spending Accounts (FSA) and Health Savings Accounts (HSA)**. Current coverage in the PPO, Consumer Plan, Dental Plan, Vision Plan etc. will rollover for the 2025 plan year. You will only need to make new elections in the ADP self-service portal if you're adding or changing coverages, or want to contribute to a FSA or HSA in 2025.

QUESTIONS?