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2026 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 with HSA Bank)
- 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)

2026 Open Enrollment Highlights

- ***No changes*** to rates or coverages for Dental Plan
- ***No changes*** to rates or coverages for Vision Care Plan
- Spousal premium ($200/month) remains in effect for the PPO Plan only
- ***No changes*** to rates for Critical Accident and Critical Illness insurance from MetLife
- 2026 Wellness focus on Preventive Care visits and Health Coaching sessions
- ***Increases*** to the PPO Plan Deductibles and Out-of-Pocket Maximums
- ***Increase*** to the Consumer Plan rates
- ***Increases*** in the Consumer Plan Deductibles and Out-of-Pocket Maximums due to IRS limit increases. Deductibles increase to $3,400 Single/$6,800 Family. Out-of-Pocket Maximums increase to $6,800 for Single coverage

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2026 PPO and Consumer Plans Comparison

	PPO Plan		Consumer Plan	
	In- Network	**Out- of- Network**	**In- Network**	**Out- of- Network**
Annual Deductible (Single/Family)	$1,500 / $4,500	$2,500 / $7,500	$3,400 / $6,800	$6,8000 / $12,000
Maximum Out- of Pocket (Includes Deductible)	$5,000 / $10,000	$6,000 / $12,000	$6,800 / $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
2026 GrafTech HSA Contribution (Single/ Family)	Ineligible for a contribution		$500 / $1,000 automatically *Plus, you can earn up to $700 in additional contributions from GrafTech by completing your incentives	

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2026 Medical Plan Rates

Coverage Level	PPO Plan Monthly Employee Rate	Consumer Plan Monthly Employee Rate
Employee	$188	$99
Employee + 1	$437	$223
Employee + 2 or more	$619	$313

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PPO Medical Plan Spousal Premium

- A $200/month “Spousal Premium” will be implemented for the Anthem PPO Plan ONLY
- A spousal premium will apply if your spouse has access to medical coverage through their own employer but elects to be covered under this plan instead
- This surcharge is waived if:
  - You certify that they do not have other coverage available through their employer if enrolling in the PPO

    or
  - if you enroll in the Consumer Plan w/ HSA

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2026 Consumer Plan Potential Savings

	Opportunity #1	Opportunity #2	Opportunity #3
Coverage Level	**Yearly Automatic Employer HSA Contribution**	**Preventive Care Visit Incentive**	**Complete all Quarterly Health Coaching Incentives**
Employee	+ $500	+ $400	+$300
Employee + 1	+ $1,000	+ $400	+$300
Employee + 2 or more	+ $1,000	+ $400	+$300

*Preventive care incentive will be paid out in 2027

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What is a Health Savings Account (HSA)?

Key Characteristics:

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

What is a Health Savings Account (HSA)?

Plan Design Limits for 2026:

- Maximum Individual Contribution: $4,400
- Maximum Family Contribution: $8,750
- Maximum age 55 catch-up contribution: $1,000

- GrafTech 2026 Individual Contribution: $500
- GrafTech 2026 Family Contribution: $1,000
- GrafTech 2026 Incentive Contribution up to $700

GrafTech Employer Contributions will be made quarterly in 2026

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

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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-qualified 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.

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

Flexible Spending Account (FSA)

- HealthEquity/WageWorks is the Flexible Spending Account Administrator
  - FSA elections must be elected during open enrollment for the 2026 plan year
  - Claims must be submitted to HealthEquity for reimbursement (paper, online, email)
  - Debit Card for easier access to FSA funds for eligible medical expenses
  - 2026 Annual limits are $3,400 for Healthcare FSA and $7,500 for Dependent Care FSA

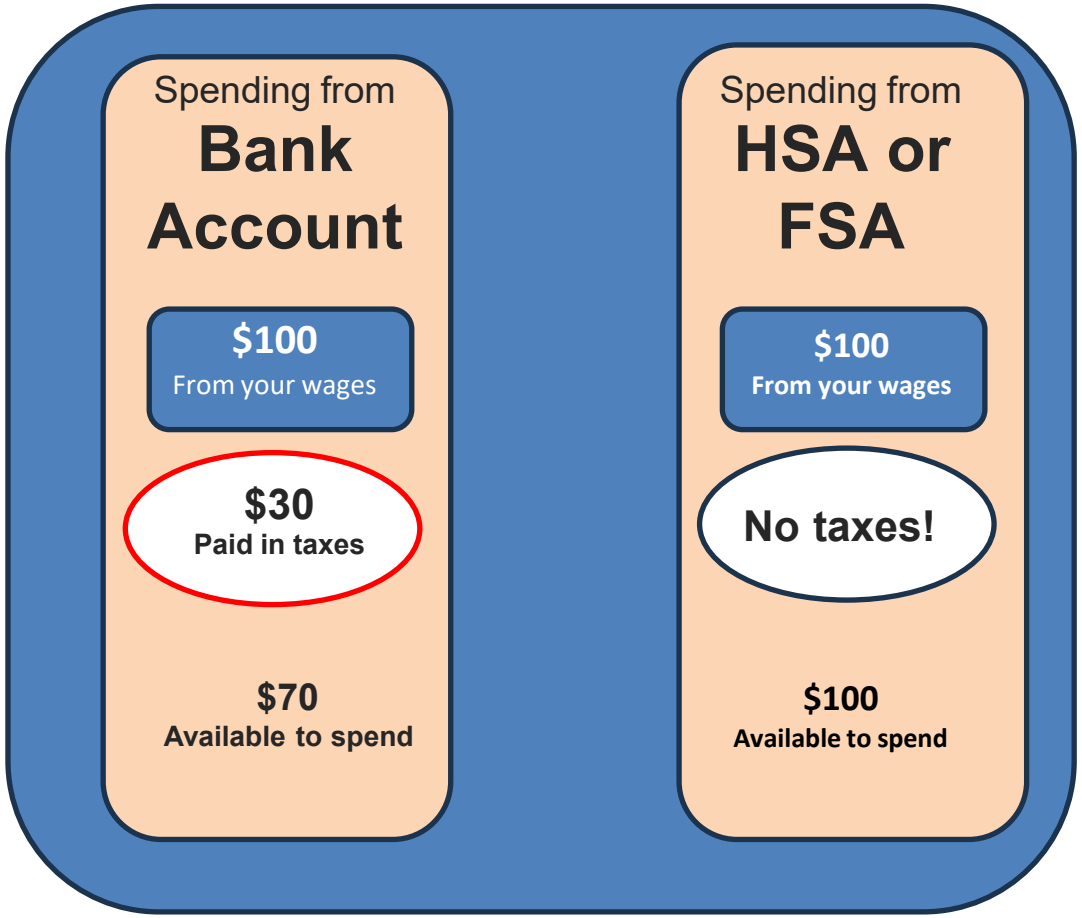
HSA | FSA FYI

When you spend from an HSA or FSA, you're using pretax dollars instead of money that's already been taxed.

That means the average HSA/FSA account holder saves ~30% on eligible purchases, depending on individual tax rate.

Here's what that looks like:

- ✓ If you earn $100, you'd typically lose about $30 to taxes before spending the remaining $70.
- ✓ With HSA or FSA funds, you can spend the full $100 on qualifying health products and services, stretching your budget significantly further.



Enhancements through Anthem Coverage continue in 2026

- Anthem will move to digital cards in 2026.
- Physicals / Preventive Care visits can occur anytime during the calendar year no matter when it was performed the previous year.
- Increase to deductible due to IRS limit increases – Embedded HSAs: Deductible increased to $3,400 Single/$6,800 Family.
- Cognitive Rehab Therapy: Anthem is now separating the cognitive rehab therapy from Speech Therapy. For 2026, the benefit will pay the same as the speech therapy benefit; subject to place of service but will not apply limits.
- Air Ambulance: Non-emergency, non-network ambulance services are limited to an Anthem maximum payment of $50,000 per trip on ground or water ambulance. The $50,000 limit no longer applies to air ambulance services.

Access your plan information online and on your phone

Register on the **Sydney Health**[SM] mobile app and at **anthem.com**.

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

Update your email address to receive important plan information.

Check the price of a medicine or refill a prescription.

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

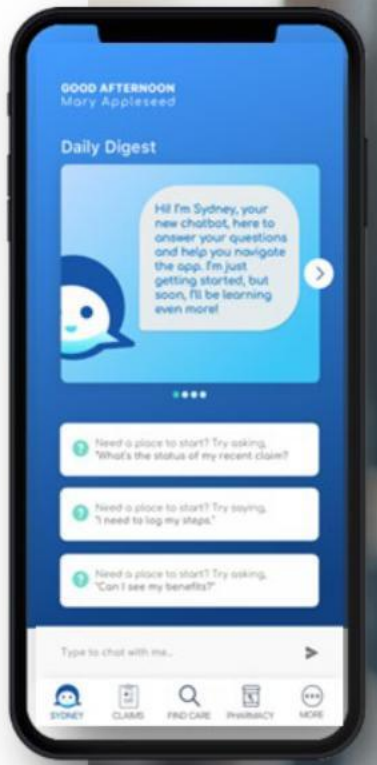
View your health account balance, claims, and benefits. You can pay your bills and reimburse yourself if you paid out of your own pocket for any healthcare.

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.



2026 Dental PPO Insurance Plan

- 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

Coming Soon in 2026! Wellness Initiatives through *Personify*!

- We will continue wellness tracking with PeopleOne Health through the end of the year and begin the transition to Personify's platform in 2026
- With Personify, you will still have the ability to access and track:
  - Health Coaching
  - Age-appropriate Preventive Care
    - Annual preventive care physical from 1/1 – 12/1 to earn a $400 incentive paid in 2027. 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
- Look out for more information regarding the transition in the year new!

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

Monthly
gym membership

Based on average costs at national retail chains

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

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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.

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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

Voluntary Screening - Galleri Test

Galleri is a multi-cancer early detection test that screens for cancers before they become symptomatic, including cancers with no recommended screening tests, via a blood test

- ✓ Available by prescription only – follow the Discussion Guide when speaking with your healthcare provider in person OR request the test online to see if you're a candidate
  - Recommended for use in adults with an elevated risk for cancer, such as those age 50 or older, those with a family history of cancer, current or former smokers, etc.
- ✓ If prescribed, you will schedule a blood test and receive your results in approximately 2 weeks
- ✓ *Galleri does not diagnosis cancer* but detects if cancer signals are present
  - If cancer signals are detected, your healthcare provider will discuss the diagnostic tests needed to *confirm cancer*
- ✓ Galleri tests ordered prior to January 1st qualify for the discounted self-pay price of $799
  - ✓ Self-pay tests ordered after January 1st will be charged the full cost of $949

Request the Discussion Guide for an in-person appointment or request the test online:
www.galleri.com/get-started/patients

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Employee Assistance Plan (EAP) - Health Advocate

Health Advocate

Your 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

HealthAdvocate™
Always at your side

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Core Advocacy - Health Advocate

Features of the Health Advocacy services:

- **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

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HealthAdvocate™
Always at your side

Personalized, Responsive Service That's Convenient



Customer Service

- 1-888-832-2583
- Monday through Sunday – 24/7
- Language line

www.anthem.com

- View claims, benefits summaries, explanation of benefits, print temporary ID card, and more!

What if I Need Enrollment Assistance?

- The Open Enrollment period is **November 10th – November 24th**
- Copies of Benefits Summaries and other plan documents are available on the GrafTech Benefits website at:
  - https://mygraftechbenefits.com/
- Contact a member of your local HR team or HR Shared Services
  - Phone: 1-800-233-8227

  OR
  - Email: kristen.alexa-kneisel@graftech.com

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2026 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 2026 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 2026 plan year. You will only need to make new elections in ADP if you're adding or changing coverages or want to contribute to an FSA or HSA in 2026.

QUESTIONS?

Contacts

Plan	Carrier/Provider	Website	Phone Number
Employee Advocacy & EAP	Health Advocate – EAP + Work/Life	www.healthadvocate.com	1-866-695-8622
Medical and Rx	Anthem Blue Cross Blue Shield	www.anthem.com	1-844-995-1752
Dental	Anthem Blue Cross Blue Shield	www.anthem.com	1-844-729-1565
Vision	EyeMed	www.eyemedvisioncare.com	1-866-723-0513
Long-Term Disability & Short-Term Disability	MetLife	www.metlife.com	1-800-523-2894
Life Insurance	MetLife	www.metlife.com	1-800-523-2894
Critical Illness & Accident	MetLife	www.metlife.com	1-800-523-2894
Group Universal Life	MetLife	www.metlife.com	1-800-523-2894
Wealth Management & Retirement	CAPTRUST Financial Advisors	www.captrustadvisors.com	1-800-216-0645
FSA Health and Dependent Care Accounts	HealthEquity	www.participant.wageworks.com	1-877-924-3967
Health Savings Account	HSA Bank	www.account.hsabank.com	1-800-357-6246
Savings Plan	Vanguard	www.vanguard.com	1-800-523-1188