



**Live Well.
Work Well.**

Wellness resources for your life

Welcome to 2025 Benefits Annual Enrollment

Annual Enrollment is
October 28 – November 11, 2024

Para una versión en español, por favor
visite benefits.mosaicco.com



Mosaic is proud to continue providing a comprehensive benefits package with great programs to support your needs, so you and your family can focus on your overall wellbeing.

What's Ahead for 2025

Premiums:

- You will see an increase in your medical plan premiums of \$5 to \$23 per month depending on the plan you are enrolled in.
- Your cost for dental, vision, and all other premiums will not increase. In fact, you may see a slight decrease in some premiums depending on the plan you are enrolled in.

Plan Updates:

- Medical, dental, and vision plans will remain the same with one exception:
 - For 2025, the IRS requires the individual deductible within the family coverage for the Consumer Plan to increase from \$3,200 to \$3,300 (up \$100). If you have family coverage, the individual deductible helps you meet your deductible faster, so an individual doesn't have to meet the full \$5,600 family deductible before the plan coinsurance begins.
 - Note, the single and family coverage Consumer Plan deductibles are not changing (\$2,800 / \$5,600).
 - For more information and examples on how the deductible works, go to benefits.mosaicco.com.
- Effective January 1, we are transitioning from Prudential to New York Life as our life, disability, and leave of absence supplier. All of your benefits coverage will continue to be the same with New York Life unless you make changes during Annual Enrollment. You will have a special enrollment opportunity for supplemental life and supplemental long-term disability without having to provide proof of good health! Please read page 3 to learn more.
- The company contribution to the Health Savings Account (HSA) will remain at \$750 for individual and \$1,500 for family coverage.
 - For 2025, the IRS is increasing HSA contribution limits to \$4,300 for single coverage (up \$150) and \$8,550 for family coverage (up \$250).

- Annual Enrollment is your opportunity to change benefit elections and update coverage effective January 1, 2025.
- The benefits you choose during this time will be effective for all of 2025, unless you have a qualifying life event during the year, such as a marriage or the birth or adoption of a child.
- If you do nothing, your current elections will roll over into 2025, with the exception of your Flexible Spending Account (FSA) and Health Savings Account (HSA).
- Effective December 2: If you are planning to take a leave of absence starting in 2025, you may contact New York Life at 1-888-842-4462 to initiate the leave process.

Ways to Manage Healthcare Costs

Mosaic's medical and pharmacy costs are expected to rise 5.9% for 2025. However, employee premiums will only increase about half that (\$5 to \$23 per month) as Mosaic continues to absorb the majority of the healthcare costs to support you and your family. It is important to remember healthcare cost increases are driven by how we use the plan (i.e., dependent on the health of everyone covered) and general market increases for medical services.

You can keep your healthcare costs low by:

- Maintaining a healthy diet and regular exercise
- Prioritizing preventive care to identify potential health problems before they become serious
- Managing any chronic conditions and using the resources Mosaic provides

Earn Your Wellness Incentive

Don't forget, you and your covered spouse/domestic partner can earn up to \$500 each – plus up to \$300 each in additional Pulse Cash – by completing wellness activities. Activities include tracking your steps, completing a preventive visit, and more. Get started today! To register, go to join.virginpulse.com/mosaicwellness OR download the Virgin Pulse mobile app and enter "The Mosaic Company".

Starting next year, Virgin Pulse will be changing their name to Personify Health. You will still be able to access the same wellness resource you enjoy with Virgin Pulse but on a refreshed platform. Be on the lookout for more information about this update in the coming year.

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3 WAYS TO COMPLETE YOUR PERSONAL HEALTH SCREENING

- 1 Complete your annual health screening at your doctor's office or at a walk-in clinic. If needed, download the Personal Health Screening form from Virgin Pulse before you go.
- 2 Visit a Quest lab. Visit My.QuestForHealth.com to schedule an appointment and enter registration key "MosaicCompany24" when prompted.
- 3 Use a home kit. Visit My.QuestForHealth.com for more information, request your kit, and enter registration key "MosaicCompany24" when prompted.

Screenings must be completed and submitted by **December 16, 2024** to count towards the 2024 wellness incentive. For more information, visit benefits.mosaicco.com and click Physical, then Wellness Incentive Program.



Benefits for Your Peace of Mind: Special Enrollment Opportunity

During Annual Enrollment, New York Life is offering a one-time, special enrollment opportunity for the 2025 plan year. You can elect supplemental long-term disability (LTD) coverage and supplemental life coverage for you and your spouse up to the guaranteed issue amounts, without having to provide Evidence of Insurability (EOI) – proof of good health!

We encourage you to take advantage of this special enrollment opportunity as you will be required to provide proof of good health if you choose to increase your coverage in the future.

Why is supplemental LTD important?

LTD insurance provides income replacement if you become disabled and are unable to work for an extended period of time. Supplemental LTD is in addition to the basic LTD benefit Mosaic provides and offers another source of income if you are unable to earn a paycheck. You should consider supplemental LTD coverage to ensure you have enough income to meet your needs.

Why is supplemental life insurance important?

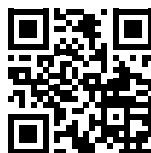
Life insurance provides a benefit to your designated beneficiaries in the event of your death. Mosaic provides a company-paid basic life benefit, but you can also elect additional supplemental life coverage, which includes a higher amount of coverage. To ensure financial security and support for your loved ones when you are gone, consider electing supplemental life insurance that will meet their needs. The death benefit can be used to cover funeral expenses, pay off debts, replace lost income, and provide for your family's future financial needs.

Health Management Programs for You and Your Family

Livongo by Teladoc Health offers several programs at no cost to eligible medical plan members. Participants have access to personal coaching, health monitoring tools, and real-time insights for:

- Weight management
- Diabetes management
- High blood pressure management

Scan to the QR code or visit my.livongo.com/login get started!



Take note! Livongo is now part of Teladoc Health. In 2025, Livongo will be rebranding. You may receive Livongo-branded and Teladoc Health-branded communications during this transition.

Access Tools and Resources at the Virtual Benefits Fair

Visit Mosaic's Virtual Benefits Fair by going to benefits.mosaicco.com. Stop by the fair and check out:

- How to complete your personal health screening so that you can earn a wellness incentive
- Access helpful resources and ask questions
- Live chat with Cigna

Visit five booths for the chance to win one of many \$100 Amazon gift cards!

Scan this code to visit Mosaic's Virtual Benefits Fair!



Next Steps

- Learn more about the benefit options available to you by visiting benefits.mosaicco.com.
- Consider your Flexible Spending Account (FSA) and Health Savings Account (HSA) contributions. **You must elect these accounts if you want to contribute in 2025, even if you currently participate.**
 - For 2025 FSA contribution limits, please refer to benefits.mosaicco.com for updates once the IRS makes this information available.
- Make sure to review and update your dependent information.
- Review your current elections, and if needed, make changes to your benefits in Workday by Monday, **November 11, 2024**.

QUESTIONS?

For enrollment, payroll, or other general HR questions, contact HR through My HR Portal or at 1-855-660-6947, 7am – 5pm ET, M-F. We can also provide assistance with reviewing the information in this benefits guide, or you can visit benefits.mosaicco.com for a digital version for easier viewing.

Annual Enrollment is also a good time to ensure your beneficiaries are up to date!

Beneficiaries should be updated in Workday for your life insurance, with Fidelity for your 401(k) retirement savings plan, and with Cigna HSA Bank for your Health Savings Account. By designating beneficiaries, you can specify who will receive the benefits and in what proportion. This helps avoid any confusion or disputes regarding the distribution of the benefits.

ABOUT THIS GUIDE

This is only intended to provide an overview of The Mosaic Company benefit plans offered to U.S. eligible employees and does not constitute a guarantee of benefits or continued employment. Complete details about the plans will be included in the summary plan descriptions and plan documents. If there are any inconsistencies between the supplement and the plan documents, the plan documents will govern. Certificates of coverage are available at benefits.mosaicco.com. Mosaic reserves the right to change or end the benefit plans at any time. The Mosaic Company Comprehensive Welfare Benefit Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex.