

2025 Benefits *Guide*

Helping you move, power, and connect



A message from our *Executive Vice President and Chief People Officer*

Your personal health and wellbeing matter. When you feel supported and empowered, you can excel both personally and professionally. That's why we are proud to offer a comprehensive and competitive benefits package to support your health, wellness, financial stability, and work-life balance.

Our enhanced healthcare programs provide access to behavioral and emotional health for you and your family, an expansion of adoption and surrogacy support, and new diabetes management solutions. Our plans also include retirement savings, physical wellness, and resources to help prepare for life's many changes, such as marriage, the birth or adoption of a child, support of an aging or ailing parent, and retirement planning — to name a few.

This guide serves as a roadmap to help you navigate the various benefits available to you. Please take time to review the options provided to ensure you make the best benefit choices for you and your family.

If you have any questions or need further assistance, please call the HR Service Center at 888.407.4772.

Thank you and be well,



MELISSA ANDERSON

EVP and Chief People Officer

Most of the benefit programs described in this Guide are explained in more detail in the separate Summary Plan Description ("SPD") that applies to each Plan. It is important that you review these SPDs to be certain that you understand all of the relevant terms of each Plan that applies to you. If you cannot locate a copy of one or more of these SPDs, you should contact AskHR to obtain the most recent version.

Contacts and Resources

Medical Plan: UnitedHealthcare

Member Services	833.593.4149
Website	myuhc.com

Vision Plan: MetLife

Member Services	833.EYE.LIFE (833.393.5433)
Website	metlife.com

Pharmacy: OptumRx®

Member Services	833.593.4149
Website	optumrx.com

Health Savings Account: Bank of America

Member Services	866.791.0250
Website	myhealth.bankofamerica.com

Wellbeing: Rally / UHC

Member Services	833.593.4149
Website	myuhc.com

Flexible Spending Accounts: UnitedHealthcare

Member Services	866.755.2648
Website	myuhc.com

Emotional and Behavioral Health: Modern Health

Member Services	866.535.6463
Website	modernhealth.com

Retirement Savings: Merrill

Member Services	(833.SAVE.ALB) 833.728.3252
Website	benefits.ml.com

Dental Plan: MetLife

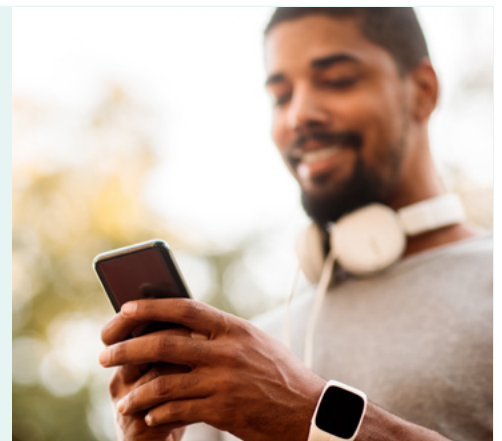
Member Services	800.942.0854
Website	metlife.com



Support Line

AskHR
888.407.4772

AskHR Self Service
albemarle.service-now.com/hrportal



Here's where to find...

MAXIMIZE YOUR BENEFITS 6

Benefit Program Highlights 7

Eligibility 8

Enrollment 9

HEALTHCARE

Medical Plan Comparison 10

Medical Coverage 12

HSA 13

Spending Account Overview 14

Wellness Incentives - Rally 15

Dental 16

Vision 17

Health & Wellbeing - 18
includes Rally, Burnalong, Real Appeal

Additional Support 19

- Modern Health
- Fertility/Maven

FINANCIAL

Paid Time Off and Disability 21

Your Retirement Savings Plan, 401(k) 22

Managing Your 401(k) 23

Your Financial Wellness 24

Life Insurance 25

VOLUNTARY BENEFITS & DISCOUNTS

Voluntary Benefits 26

Supplemental Benefits 28

Benefits for the Community and You 29

Benefits for Your Development 29

Total Package Overview 31



Want help with health and insurance enrollment?

For all employee related inquiries, such as, but not limited to, medical, pharmacy, life, disability, payroll and pension, you should contact the AskHR Service Center at **888.407.4772**.



Maximize Your Benefits: What You Need to Know Before You Enroll

Albemarle's comprehensive benefit plans continue to offer many of the health, wellness, and financial options you have previously enjoyed. As we navigate rising healthcare costs and inflation, we are providing the same low-cost plans with no significant change in benefits. There are minimal premium increases for medical and dental plans for 2025.

Actions you must take by Nov 15:

- Make your Spending Account Elections.
 - To contribute to the Dependent Care FSA, FSA, or Limited Purpose FSA, you must make your election during Open Enrollment, or after a Qualifying Life Event.*
 - Health Saving Account elections will default to \$0 unless an election is made during Open Enrollment. You can start or change elections anytime during the year.

See page 13 for more information.
- Change, add, or drop medical, dental, vision coverage for you and/or your dependents. Changes after Open Enrollment are only allowed within 30 days of a Qualifying Life Event.
- Review your beneficiaries on file and update, as needed.

Digital Cards

Find your medical, dental and vision cards on the respective apps.

*Changes to elections after a Qualifying Life Event must be made within 30 days of the event.

If you do nothing:

- Your current medical, dental, vision, and supplemental coverages will remain the same for 2025.
- Your Spending Account elections will default to \$0.
- Your 401(k) election will continue.

Opt-Out Incentives

Employees who waive medical coverage will receive a \$50 incentive per paycheck (\$1,300 per year).



Benefit Program Highlights for 2025

Benefits for Your Wallet

Health Savings Account (HSA)

For employees enrolling in the High Deductible Health Plan (HDHP) Option 1, Albemarle will continue to make a one-time employer contribution at the start of the year of \$1,000 for employee-only coverage or \$2,000 for employee plus dependent coverage.

New Hires will receive a prorated amount based on hire date.

The Advantages of an HSA¹

Albemarle wants you to be aware of all the benefits that an HSA provides:

- **Triple Tax Advantage:** Contributions to your HSA are tax free, investments grow tax free, and distributions are tax free.²
- **Personal Account:** Use it to save, invest, or pay, the HSA is a personal bank account that you own. You can keep the money even if you change employers or retire.
- **Retirement Savings:** The tax advantages of an HSA make it an excellent retirement savings vehicle, and once you turn 65, the money can be used for any expenses without penalty.³

[See page 13 for more information](#)

Benefits for Your Wellness

Wellness Incentives

You will continue to be able to earn up to \$1,000 (\$2,000 for employee plus spouse / partner) in additional employer contributions to your HSA (HRA will remain at \$750 / \$1,500).

[See page 15 for more information](#)

Modern Health

Faster and easier access to the support you and your family need.

- **NEW** onboarding process that allows you to access group care and self-serve resources without completing their well-being assessment
- **NEW** family care dashboard, so your dependents can more easily benefit from the tools, resources and support Modern Health has to offer

Modern Health is available to you and your dependents at **no cost** to you! Dependents over 18 have access to the full benefit, including 8 coaching and 8 therapy sessions each year. Dependents 0-17 have access to 8 therapy sessions annually.

[See page 19 for more information](#)

Adoption and Surrogacy Reimbursement through Maven Wallet

We are thrilled to offer Maven Wallet for reimbursement of eligible adoption/surrogacy expenses up to a \$10,000 lifetime maximum.

As an employee of Albemarle, you and your covered spouse/domestic partner have free access to all of Maven's family building and reproductive health programs.

As part of your membership, you will receive extended family building support from Fertility Solutions Plus, for those navigating fertility treatments.

[See page 20 for more information](#)

Diabetes Management Solution

The Diabetes Management program from UHC partners with Livongo to provide personalized tools and support for those diagnosed with type 1 or type 2 diabetes. The program gives you a connected meter, unlimited strips and lancets. For more information, call **800.835.2362**.

1. Applicable to those who elect Option 1: HDHP.

2. HSA withdrawals are tax-free when used for eligible healthcare expenses.

3. HSA withdrawals on or after age 65 are taxed the same as pre-tax 401(k) distributions if used for non healthcare-related expenses.

Eligibility

Albemarle offers two medical plan options for 2025. Regardless of the plan you choose, you will enjoy the same great access to a broad network of medical providers and the same prescription drug program.

Eligible Employees

You are eligible for medical insurance coverage if you are a **regular, full-time U.S. employee** or a **regular part-time U.S. employee working at least 20 hours per week**.

You become eligible for group medical coverage on the first day of employment. For example, if you join the company June 1, you become eligible on June 1. If you join the company June 15, you become eligible on June 15.

Eligible Dependents



You may cover your spouse / domestic partner¹.

Additionally, if your spouse is eligible for Medicare, they may be covered if you:

- Continue to be an active employee of Albemarle, and
- Elect to continue medical coverage for the spouse under Albemarle's medical plan



You may cover a dependent to the age of 26 regardless of marital, employment or student status.



You may cover your disabled or handicapped child of any age, if the disability began before age 19 and prevents the child from being self-supporting.

At the time of enrollment, you may be required to provide applicable documentation verifying your dependents' eligibility for coverage.



If you have a Qualifying Life Event (QLE) that has an impact on your insurance coverage, you have **30 days from the date of your QLE to enter the changes in the Benefits Portal**. For questions, open a case with AskHR.

¹. You may cover your same or opposite sex domestic partner and their eligible dependent children living in your home.

Enrollment

To complete benefit enrollment, you will need to go to the **Albert** homepage.

We encourage everyone to log in and make your elections for 2025. If you do not log in and make any changes:

- All plan elections, except spending accounts, will roll-over from 2024
- Any spending account elections will default to a \$0 contribution

Questions?

AskHR
888.407.4772

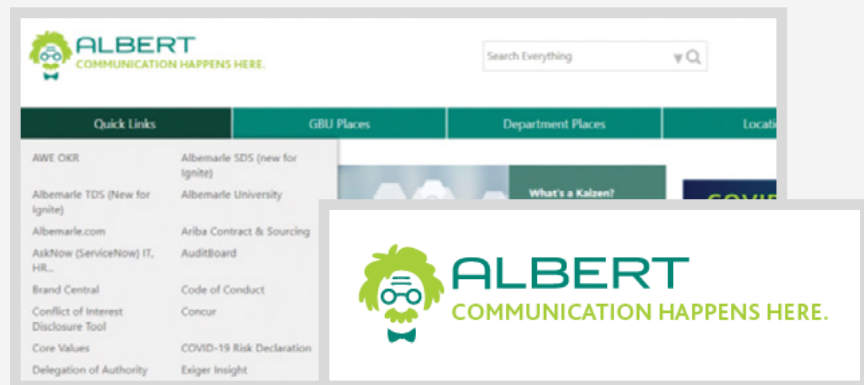
AskHR Self Service
albemarle.service-now.com/hrportal



Step 1

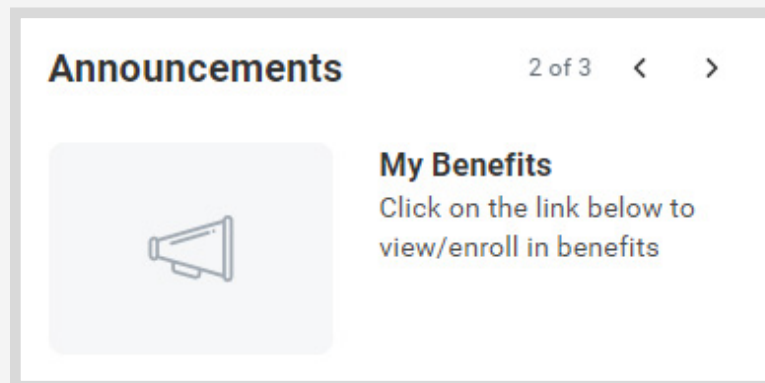
Start by navigating to the Albert homepage and hover over the Quick Links tab.

The **Quick Links** tab will render several options and you will need to select **Workday**.



Step 2

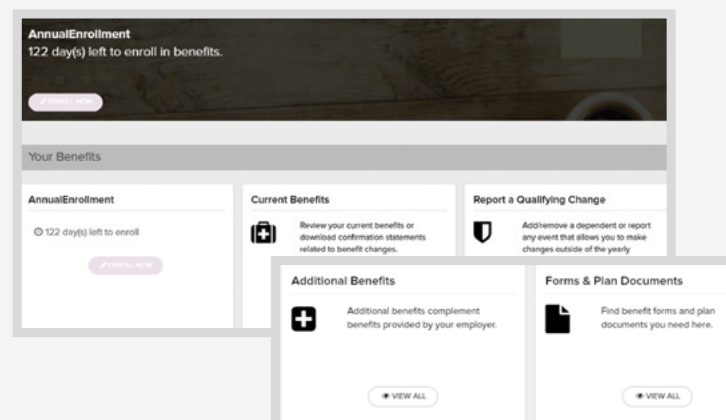
Once on your Workday home page, select **My Benefits** under **Announcements**.



Step 3

You will be brought to the **Employee** landing page. This page provides information and access to start your benefits enrollment.

On the left navigation bar, you will have access to links for user-specific enrollment and/or event declaration.





Medical Plan Comparison



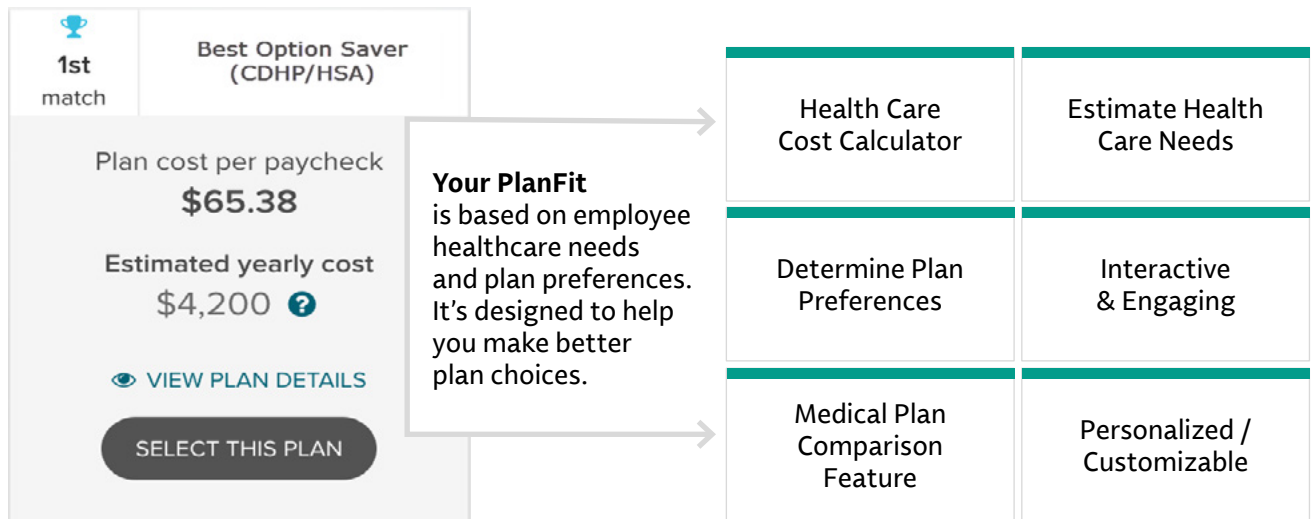
	HDHP High Deductible Health Plan	VS	PPO Preferred Provider Organization
1	Lower monthly premiums Co-insurance: 10% In-network / 20% Out-of-Network		Higher monthly premiums Co-insurance: 20% In-network / 40% Out-of-Network
2	Higher deductibles		Lower deductibles
3	Offers eligibility to contribute to a Health Savings Account (HSA)		Offers eligibility to participate in a Health Reimbursement Account (HRA)
4	In-network out-of-pocket limits: \$4,000 / individual and \$8,000 / family		In-network out-of-pocket limits: \$4,000 / individual and \$8,000 / family

Decision Tool

Engage • Educate • Elect The Right Plan

Albemarle has a Decision Support Tool that can help you make better plan choices. Access the tool in the enrollment portal.

Your Plan **FIT**





Medical Plan Comparison



UnitedHealthcare

833.593.4149

myuhc.com

Albemarle offers two medical plan options through UnitedHealthcare for 2025.

Option 1 HDHP		Option 2 PPO	
The plan pays 100% of in-network preventative care.			
Employee pays 100% of other covered in-network services up to annual deductible.			
The employee pays 10% of other covered in-network services after annual deductible up to the Out-of-Pocket Maximum.		The employee pays 20% of other covered in-network services after annual deductible up to the Out-of-Pocket Maximum.	
Accompanied by a Health Savings Account (HSA) <ul style="list-style-type: none">• Earn wellness incentive rewards of an additional \$1,000 for employee / \$2,000 for employee plus spouse / partner• For 2025, Albemarle will make a one-time contribution of \$1,000 for employee only coverage (\$2,000 for employee plus dependent coverage)		Accompanied by a Health Reimbursement Account (HRA) <ul style="list-style-type: none">• Earn wellness incentive rewards of an additional \$750 for employee / \$1,500 for employee plus spouse / partner• The PPO will automatically pay your in-network medical claims from your HRA until all funds are exhausted	

2025 U.S. Bi-Weekly Medical Rates

	Option 1 HDHP		Option 2 PPO	
	Employee Contribution	ALB Contribution	Employee Contribution	ALB Contribution
Employee Only	\$42.46	\$297.28	\$50.77	\$295.77
Employee + Spouse	\$101.54	\$679.86	\$118.15	\$678.89
Employee + Child	\$90.92	\$384.02	\$107.08	\$377.38
Employee + Children	\$138.46	\$516.43	\$162.46	\$505.54
Family	\$154.15	\$943.20	\$180.46	\$938.86

For more detailed information, your ID card and pharmacy options, visit myuhc.com.



Medical Coverage

2025 Medical Plan Designs

	Option 1 HDHP		Option 2 PPO	
Employer Contributions				
Employee / Family	\$1,000	\$2,000	\$0	\$0
Wellness Incentives Employee / Employee + Spouse or Partner	\$1,000	\$2,000	\$750	\$1,500
Annual Deductible (Combined Medical / Rx)	In-Network	Out-of- Network	In-Network	Out-of-Network
Employee Only Coverage	\$2,000	\$4,000	\$1,500	\$3,000
Employee + Dependent Coverage ¹	\$4,000 ²	\$8,000	\$3,000	\$6,000
Out of Pocket Max (Combined Medical / Rx)				
Employee Only Coverage	\$4,000	\$8,000	\$4,000	\$10,000
Employee + Dependent Coverage ¹	\$8,000	\$16,000	\$8,000	\$20,000
Medical Services (Plan Pays)				
Preventive Services	100%	80%	100%	60%
Primary Care (PCP) / Specialist	90%	80%	80%	60%
Basic Lab / X-ray	90%	80%	80%	60%
Outpatient Surgery	90%	80%	80%	60%
Emergency Room	90%	80%	80%	60%
Urgent Care	90%	80%	80%	60%
Pharmacy				
Generic / Formulary / Non-Formulary	90% after ded.	80%	80% ³	60%

1. Employee + Dependent Coverage includes Employee + Spouse, Employee + Child(ren), and Employee + Family.

2. Embedded Family Deductible: Per individual in the family is \$3,300. This means that while the family deductible is \$4,000, individual members only need to meet a \$3,300 deductible before the insurance plan begins to cover 90% of their medical expenses. It's important to note that once two family members have individually met or exceeded the \$3,300 deductible, the overall \$4,000 family deductible is considered met, allowing the insurance to kick in for the entire family.

3. In the PPO / HRA Plan, you will be able to choose from two levels of coverage in the network:

Level 1 allows you to fill your prescriptions at a number of popular pharmacies. The deductible will be waived, and you will pay 20% of the drug costs you normally pay as part of your prescription drug plan.

Level 2 allows you to fill your prescriptions at even more pharmacies. The deductible will apply. Once you meet your deductible, you will pay 20% of the drug costs you normally pay as part of your prescription drug plan.

Whether you choose Level 1 or Level 2, you will have many pharmacy options to fill your prescriptions and save on out-of-pocket costs.



Health Savings Account (HSA)



If enrolled in HDHP Option 1, to help you get the most value from your tax-free savings, Albemarle will make two types of contributions to your HSA for 2025:

1. One-time employer contribution in January 2025¹

- \$1,000 for employee-only coverage
- \$2,000 for employee plus dependent coverage

2. Up to \$1,000 in wellness incentives through the Rally program

- (\$2,000 for employee plus spouse / partner)

See page 15 for more information.

Bank of America
866.791.0250
myhealth.bankofamerica.com

Triple Tax Advantage



**YOU CONTRIBUTE
TAX-FREE**

You don't pay taxes on any money you and Albemarle put into your HSA — not even FICA tax. The IRS sets the maximum contribution levels for HSAs each year.



**YOUR MONEY GROWS
TAX-FREE**

You can choose to invest your account balance, and any earnings are not taxed. You can pay for routine medical expenses out of pocket now and save the receipts for future HSA disbursements.



**YOUR WITHDRAWALS ARE
TAX-FREE**

When you use the money to pay for eligible health care expenses, the withdrawals are tax-free. Money left in your account carries over from year to year and is yours to keep even if you leave the company or retire.

Your HSA is a personal bank account and may require Identity Verification with Bank of America

Maximize your HSA Contributions

	Employee Only	Employee + Child(ren)	Employee + Spouse / Partner
Albemarle contributes up to:			
Wellness Incentive through Rally	\$1,000	\$1,000	\$2,000
One-time 2025 Contribution	\$1,000	\$2,000	\$2,000
Your Max Contribution Limit	\$2,300	\$5,550	\$4,550
2025 IRS Maximum ²	\$4,300	\$8,550	\$8,550

1. If you're hired during the year, your amounts will be prorated based on your date of hire.

2. You can contribute an additional \$1,000 if you are age 55 or older in 2025.



Spending Account Overview

HSA • Bank of America



866.791.0250

myhealth.bankofamerica.com

DCSA / FSA / LPFSA / HRA • UHC

866.755.2648

myuhc.com

BANK OF AMERICA 		United Healthcare 		
	HSA	Dependent Care FSA	FSA and Limited Purpose FSA	HRA
What is it?	Savings account that lets you set aside money on a pre-tax basis to pay for qualified medical expenses.	An account allowing you to set aside pre-tax dollars to pay for qualified dependent care expenses.	FSA: Pre-tax contributions to pay for qualified medical expenses. LPFSA: Pre-tax contributions for qualified dental and vision.	An account embedded in your medical plan funded by Albemarle for certain qualified health care expenses.
Who is eligible?	Employees enrolled in Option 1: HDHP Plan.	All employees may enroll and cover a child(ren) up to age 13 or for a dependent of any age who is not capable of self-care that you count as a dependent for federal income tax purposes.	FSA: All employees not enrolled in the HDHP. You do not have to be enrolled in the Albemarle medical plan. LPFSA: Full-time employees enrolled in Option 1: HDHP.	Employees enrolled in Option 2: PPO Plan.
What are qualified expenses?	See IRS Publication 502 available at irs.gov for a list of eligible expenses.	See IRS Publication 503 (Dependent Care Expenses) available at irs.gov/forms-instructions for a list of eligible dependent care expenses.	FSA: See IRS Publication 502 available at irs.gov for a list of eligible medical, prescription drug, dental and vision expenses. LPFSA: See IRS Publication 502 available at irs.gov for a list of eligible Dental and Vision expenses.	Medical and prescription drug claims filed with UnitedHealthcare for in-network providers.
Contributions	Employee only ¹ : \$4,300. Employee + others: \$8,550. Age 55 or older: up to an additional \$1,000.	Maximum contribution of \$5,000 per year if you are single or married and file a joint income tax return. If you are married and filing separately, you may contribute up to \$2,500 per year.	FSA & LPFSA: Maximum contribution of \$3,200 in a calendar year. The IRS will publish the 2025 limits near the end of the year.	Albemarle Contribution for: Employee: up to \$750. Employee plus spouse / domestic partner: up to \$1,500.
When can I start or change my contributions?	Anytime during the year.	During annual enrollment or after a qualifying life event.	FSA & LPFSA: During annual enrollment or after a qualifying life event.	Solely funded by Albemarle upon completion of Wellness Activities. Proration does not apply.
When are funds available?	The Employer contribution will be deposited after the first pay period of the year. Contributions from your paycheck are deposited after each pay period. You can only spend up to the available balance.	Funded each pay period and you can only spend the available balance.	FSA & LPFSA: The full amount you elect to contribute for the year is available January 1.	The full amount you are eligible for is available as soon as feasible after you complete certain wellness activities.
Can unused funds be carried over to the next year?	Yes. Any unused funds rollover and can be used for future health care expenses.	You will forfeit any amounts that you do not use for eligible expenses by December 31 of 2025. You must file claims by March 31, 2026.	FSA & LPFSA: You are allowed to carryover \$640 in 2024. The IRS will publish new carryover amounts for 2025 near the end of the year. You must spend all current year contributions before carryover amounts can be used.	Yes. Any unused funds rollover and can be used for future health care expenses and have to be used during the next year after using the full election for the current year as long as you remain enrolled in Option 2: PPO Plan.

1. Because Albemarle is making a one-time contribution to your HSA, your limit to contribute will be lower.

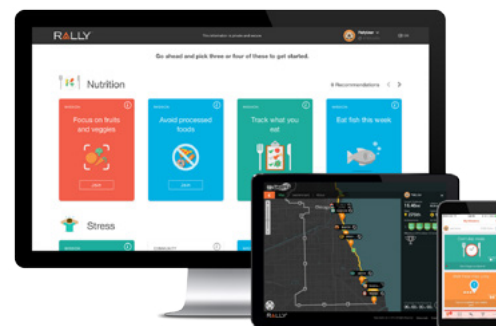
Wellness Incentives



UnitedHealthcare

833.593.4149

myuhc.com



Healthy Living Has Its Rewards

Albemarle partners with UnitedHealthcare to use their Rally program to manage Wellness Incentives.

U.S. employees and their spouse / partner (if applicable), enrolled with UnitedHealthcare, can earn money each year for participating in our Annual Wellness Incentive program. The maximum benefit for the program is shown in the chart below:

	HSA	HRA
Albemarle contributes up to:		
Employee	\$1,000	\$750
Employee + Spouse / Partner	\$2,000	\$1,500

Earn at your convenience, for your health, by taking an at-home biometric screening or participating in a condition management program.*

The amount earned is credited to either a Health Savings Account or Health Reimbursement Account.

Activity			
Complete Biometric Screening	\$150	Complete Health Survey	\$100
Attest to non-tobacco use or complete Tobacco Coaching	\$100	Virtual Visit	\$100
BMI Target / Wellness Coaching	\$75	Current Vaccine Attestation (COVID / Flu / Shingles)	\$150
Blood Pressure Target / Wellness Coaching	\$75	Complete any Rally, Burnalong Team Battle or Challenge	\$200
Total Cholesterol / Wellness Coaching	\$75	Participate in a Condition Management Program (Maven, Real Appeal, Teladoc)	\$200
Blood Glucose Target / Wellness Coaching	\$75	Complete Preventive Screening	\$200

Earn Your Wellness Incentives in 2025

Incentives earned in 2025 will be paid in 2025. You will have opportunities throughout the 2025 plan year to earn incentive dollars to be placed in your HSA or HRA depending on your medical plan election. Incentive payments are typically made in the first pay period of the month following when they are credited in your Rally Account.

Enjoy the Rewards

Rally is getting a refresh — with a new app and website that will allow you to log on faster. You'll be able to earn points that you can use to reward yourself for all your good work. Be sure to redeem any rewards before they expire at the end of your earning period.



*Programs include prenatal support, weight-loss and nutrition or diabetes management.



MetLife Dental



MetLife

Albemarle's fully insured dental plan provides coverage for basic and major dental procedures, including orthodontia. For additional information, please visit [metlife.com](https://www.metlife.com).

MetLife

800.942.0854

[metlife.com](https://www.metlife.com)



Employer Sponsored Dental

Covered Services	Buy-up Plan		Base Plan	
	In-Network	Out-of-Network ¹	In-Network	Out-of-Network ¹
Type A – Preventive	100%	100%	100%	100%
Type B – Basic	80%	80%	80%	80%
Type C – Major	60%	60%	50%	50%
Calendar Year Deductible applies to: Individual Family	Types B & C \$50 \$150 Aggregate	Types B & C \$50 \$150 Aggregate	Types B & C \$50 \$150 Aggregate	Types B & C \$50 \$150 Aggregate
Calendar Year Maximum (applies to A,B,C)	\$2,250	\$2,250	\$1,250	\$1,250
Orthodontia ²	50%	50%	Not Covered	Not Covered
Orthodontia Lifetime Maximum	\$1,500	\$1,500	Not Covered	Not Covered

1. Out-of-Network benefits are payable for services rendered by a dentist who is not a participating provider. The Reasonable and Customary charge is based on the lowest of (1) the dentist's actual charge (the 'Actual Charge'), (2) the dentist's usual charge for the same or similar services (the 'Usual Charge') or (3) the charge of most dentists in the same geographic area for the same or similar services as determined by MetLife (the 'Customary Charge'). Services must be necessary in terms of generally accepted dental standards.

2. Orthodontia excluded for adults. Available for dependent children up to age 26.

2025 U.S. Bi-Weekly Dental Rates

	Buy-up Plan		Base Plan	
	Employee Contributions	ALB Contributions	Employee Contributions	ALB Contributions
Employee Only	\$6.10	\$11.96	\$2.77	\$11.37
Employee + Spouse	\$12.98	\$27.66	\$5.49	\$26.34
Employee + Child	\$10.98	\$23.34	\$4.99	\$21.89
Employee + Children	\$18.31	\$28.65	\$8.31	\$28.46
Employee + Family	\$20.73	\$42.49	\$9.08	\$40.42



MetLife Vision



MetLife

MetLife's Superior Vision plan provides access to a national network of providers which allows you and your family members to enjoy affordable comprehensive vision exams and to purchase affordable eyewear. For additional information, please visit [metlife.com](https://www.metlife.com).

MetLife
833.EYE.LIFE
(833.393.5433)
[metlife.com](https://www.metlife.com)



Plan Overview & Costs

Covered Services	In-Network	Out-of-Network
Eye Examination (1 per 12 months)		
Comprehensive Eye Exam	\$10 copay	\$45 allowance after \$0 copay
Retinal Imaging Exam	Up to \$39 copay	Applied to exam allowance
Materials / Eyewear		
Single Vision	\$10 copay	\$30 allowance after \$0 copay
Lined Bifocal	\$10 copay	\$50 Allowance after \$0 copay
Lined Trifocal	\$10 copay	\$65 allowance after \$0 copay
Lenticular	\$10 copay	\$100 allowance after \$0 copay
Frames ¹	\$120 allowance	\$55 allowance
Contact Lenses		
Elective	\$120 allowance	\$105 allowance
Necessary	Covered in full	\$210 allowance
Contact Fitting & Evaluation	Standard: Covered in full after \$10 copay Specialty: \$50 allowance after \$10 copay	Applied to all contact lens allowance

NOTE: Frequency for vision coverage is 1 time per 12 months for either glasses or contact lenses.

1. You will receive an additional 20% off any amount that you pay over your allowance. This offer is available from all participating locations except Costco, Walmart and Sam's Club.

2025 U.S. Bi-Weekly Vision Rates

Employee Contributions	Bi-Weekly Rate
Employee Only	\$2.36
Employee + Spouse	\$4.79
Employee + Child	\$4.31
Employee + Children	\$5.63
Employee + Family	\$7.76



Health and Wellbeing

UHC One Pass Select™

One Pass Select is a digital and in-person gym membership program, designed to help make it easier for employees to prioritize their health and wellness through a low-cost, extensive nationwide gym network, digital fitness and grocery delivery service. Best of all, employees have the freedom to choose the option that fits their needs and lifestyle. One Pass Select is available to all U.S. employees, regardless of enrollment in UHC medical coverage.

One Pass Select offers employees various membership tiers to choose from based on their unique fitness goals—along with additional benefits, including:

- No long-term contracts or annual gym registration fees
- Flexible fitness options with the ability to change tiers monthly
- Multi-location access with no waiting period
- The ability to add up to 4 family members (ages 18+) at a 10% monthly discount
- A convenient grocery delivery subscription



Learn more about
One Pass Select at
OnePassSelect.com

Real Appeal Join today at success.realappeal.com.

Real Appeal® is an online weight loss program on Rally Coach™ that delivers real results, available to you at **no additional cost through UnitedHealthcare®**.

- Personal transformation coach with tailored guidance
- Support 24/7 convenience and a mobile app
- Success kit — kick-start weight loss with a weight and food scale, exercise DVDs, helpful guides, and more

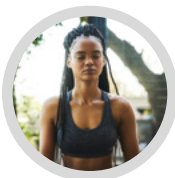


burnalong®

Join today at join.burnalong.com/albemarle.

Burnalong is a 100% virtual and online health, wellness and fitness platform providing direct access to classes and coaching for physical, emotional, mental and even financial wellness. The platform offers live and on-demand classes taught by instructors.

If you need any help, contact
customercare@burnalong.com



MINDFULNESS



NUTRITION



YOGA



FIT OVER 50



FINANCIAL
WELLBEING



DIABETES

In addition to 1:1 care, group care and self-serve resources, Modern Health also offers more traditional EAP support including a 24/7 phone line that offers immediate access to a counselor, as well as work life services.

Modern Health
866.535.6463
my.modernhealth.com

5 Pillars of Well-being



Emotional

Anxiety
 Depression
 Trauma
 Mindfulness



Professional

Burnout
 Managing Career
 Development



Relationships

Relationships
 Parenting
 Communication
 Inclusion &
 Belonging



Physical

Diet
 Physical Activity
 Sleep
 Substance Abuse



Financial

Budgeting
 Saving
 Debt
 Investing

How Can Modern Health Help Me?

- **Get care** that is personalized to you
- **Find support, fast:** Modern Health helps you connect with care professionals available to meet with you in a matter of hours or days, not weeks or months. You can also access other resources like programs, meditations, and courses on-demand.
- **Modern Health offers support** with social, financial, professional, physical and emotional well-being.
- **Work with a financial coach** on budgeting or savings goals
- **Partner with a professional coach** to help you navigate performance reviews
- **See a therapist** for couples counseling
- **Develop new tools and habits** to help you stick with a healthier diet and exercise routine
- **Every interaction** you have with Modern Health is entirely confidential! Individual data is never shared back with Albemarle!

Care Options



ONE-ON-ONE



IN A GROUP



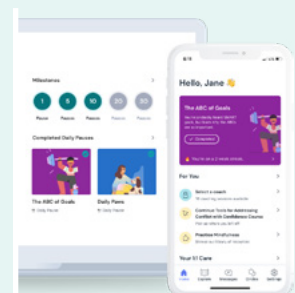
ON MY OWN



EXTENDED CARE

How Do I Get Started?

1. Download the Modern Health mobile app on your mobile device or visit my.modernhealth.com.
2. Sign up with your work email.
3. Get your personalized care plan, which includes a combination of one-on-one, group, and self-serve digital resources that can help you in your focus areas.





Fertility and Family Support

To get started, download the Maven app or go to mavenclinic.com/join/uhc-fs

MAVEN

Fertility Solutions Plus

Maven and Fertility Solutions Plus offer 24/7 virtual support for family building, pregnancy, maternity, parenting, pediatrics, and menopause, as well as on-demand classes, drop-in groups, articles and clinical care from experienced fertility nurses.

Maven provides end-to-end support for reproductive and family health

- **Dedicated Care Advocates** who stay with you throughout the program and personally advocate for you
- **24/7 unlimited, on-demand access** to women's and family health virtual support providers via video and chat message
- **A supportive community** of other parents and mental health, wellness coaches, career coaches as well as educational content you can trust

\$10,000 lifetime maximum for eligible Adoption and Surrogacy expenses.

Albemarle eligible employees and spouses/partners have access to the following benefits as a household through Maven Wallet: \$10,000 lifetime maximum for eligible Adoption and Surrogacy expenses.

To be eligible for Maven Wallet expense benefits you must be:

- A benefits eligible employee
- A spouse/partner of an eligible employee

Note: Expenses are eligible if incurred after employee date of hire or after September 1, 2024; whichever is later.

Personalized support for every step of your journey:

✓ Fertility & Family Building	✓ Maternity & Newborn Support	✓ Parenting & Pediatrics	✓ Menopause & Ongoing Care
<ul style="list-style-type: none">• Preconception• Fertility preservation• Reproductive endocrinologists• IUI & IVF support• Adoption & Surrogacy• Male fertility• Mental health	<ul style="list-style-type: none">• Pregnancy• Birth planning• Doula support• Infant sleep• Location consultants• Return-to-work coaching• Miscarriage & loss• Mental health	<ul style="list-style-type: none">• Pediatric specialists• Parent coaching• Family medicine• Special needs support• Childcare navigation• Behavioral support• Mental health	<ul style="list-style-type: none">• Perimenopause• Menopause• Postmenopause• Early intervention• Symptom management• Mental health• Wellness coaches• Career coaching



Paid Time Off and Disability

Plan Costs

Albemarle pays the costs of this plan.

Paid Time Off

Paid time off is provided to give employees opportunities for rest and renewal and include the following:

- **5 wellness days + 12 holidays = 17 days off per year + paid vacation based on years of service**
- Paid bereavement and jury duty
- Paid parental leave, for either parent, up to 12 weeks for birth or adoption of child

Vacation Roll-over Policy:

- Salary = up-to one week rollover
- Hourly = up-to one week rollover + one week payout

Note: Please refer to the US Paid Time Off and Parental Leave Policies. Represented members should consult their applicable collective bargaining agreement.

Short-Term Disability Income

Eligibility

This plan covers full-time active employees who are paid salaried or per hour. You become eligible for STD on the date of hire.

Amount of Coverage

Up to 26 weeks of full and partial pay* based on your years of service. Please see the chart below.

Benefits are payable after a 3-day elimination period.

Years of Service Credit	Weeks of Full Pay	Weeks of 50% Partial Pay
0 < 7	First 13 weeks	For the following 13 weeks
7 < 9	First 18 weeks	For the following 8 weeks
9 < 11	First 22 weeks	For the following 4 weeks
11+	First 26 weeks	N/A

*This includes a weekly pay cap of \$5,000.

Long-Term Disability Income

Eligibility

This plan covers full-time active employees who are paid salaried or per hour. You become eligible for LTD on the first day of the month after completion of three months of service.

Amount of Coverage

If you have a qualifying disability, benefit payments generally begin after you have been disabled for 26 consecutive weeks¹. Benefits are paid if you remain disabled up to age 65 or 12 months, whichever is later.

The benefit payable for approved long-term disability is equal to 60% of your monthly earnings² reduced by other income benefits such as Social Security, and in no event more than \$5,000 per month.

1. Any disability occurring within twelve (12) months of your date of hire will not be covered if the disability was caused by, related to or the result of a condition that existed during the three (3) months before the date you were first employed.

2. As of the last day you worked before becoming disabled.



Retirement Savings Plan, 401(k)

Albemarle can help you achieve your retirement goals through the Albemarle Corporation Retirement Savings Plan, 401(k). Employees are immediately eligible to participate in the plan. If you do not make an election within 30 days of your hire date, the company will automatically enroll you at a 5% pre-tax contribution rate.

Contributions to Your Retirement Savings

COMPANY MATCH CONTRIBUTION¹

Maximize your 6% Company Match!



9%

YOU

+



6%

ALBEMARLE

=



15%

CONTRIBUTED TO
YOUR ACCOUNT

The Company matches 100% on the first 3% of your contributions and 50% on the next 6%. In order to maximize your benefits, if you contribute 9% of eligible pay to your account, the company will make matching contributions of 6%.

You can elect to contribute between 1% and 50% of your eligible pay on a pre-tax or Roth basis each year, up to the annual IRS limit.²

Defined Contribution Pension Benefit³

Albemarle provides an additional 5% contribution to your 401(k) account, regardless of what you contribute. This is an automatic employer contribution and is referred to as the 'Defined Contribution Pension Benefit (DCPB)'. **With your contributions, the company match, and the DCPB, you can save 20% or more towards your retirement! Log into your 401(k) account to view details of employer contributions.**

1. Houston Represented Members should consult their applicable collective bargaining agreement for eligibility and applicable employer retirement contributions.

2. The annual IRS contribution limits for 2025 have not yet been published, current limits are available at go.ml.com/401klimits.

3. Members are not eligible to receive DCPB contributions if they are covered by a collective bargaining agreement (unless the collective bargaining agreement provides otherwise), receiving benefits under the Company's long-term disability plan, short-term disability plan, or on unpaid leave of absence.



**Increase your
contribution
today!**

Visit Benefits OnLine®
benefits.ml.com

Log in using the same
password and User ID
you've previously used to
access your account.

Questions?

Call the Retirement &
Benefits Center

833.SAVE.ALB

Representatives are
available Monday through
Friday, from 8am to 9pm
Eastern, on all days the
New York Stock Exchange
is open.



Managing Your 401(k)

Choose How to Invest Your Money

The plan offers a variety of investment options and services based on your risk tolerance, diversification preference, and preferred level of involvement.

Do I Own My 401(k)?

You are always 100% vested in the money you contribute as well as the Company's Match and DCPB contributions!

DON'T WAIT! GET YOUR SAVINGS STARTED!

1

Professional Recommendations and Guidance

Your 401(k) plan offers a variety of options to make it easy to invest your way through **Advice Access**, which provides free professional recommendations and guidance to help you develop a strategy that's right for you.

Advice Access provides three choices for managing your account depending on how involved you want to be with your investment decisions:

- Full-service ongoing account management with a Personal Manager
- Periodic portfolio re-balancing
- One-time implementation



Get started today!

You can enroll in **Advice Access** through the Benefits OnLine website or app. If you have questions about Advice Access or the enrollment process, you can call the Retirement & Benefits Center at **833.SAVE.ALB (833.728.3252)**.

2

Do-It-Yourself Investing

If you want to manage your 401(k) on your own, the plan offers a diverse selection of investment funds for you to choose from. Fees and operating costs are generally less than what you would pay to maintain a personal retail mutual fund.

Your Albemarle 401(k) also offers a self-directed brokerage account, which provides even greater investment flexibility by giving you access to investments not available within the Plan's core investment menu including retail stocks, bonds, mutual funds, fixed income investments, and more.¹

1. Annual \$80 fee applies. Visit benefits.ml.com for more information about Self-Directed Brokerage and associated costs.



Financial Wellness

Take Control of Your Financial Health with Merrill



ASSESSMENT

- Review the Financial Wellness checklist and take the 10 minute financial wellness assessment
- Receive wellness score and suggested action plan
- As your life evolves, check back in for plan updates and track progress



EDUCATION

- Make smart, informed financial decisions with the help of articles, videos, and planning tools
- Opt-in for personalized financial education
- Join live broadcasts and explore the on-demand library

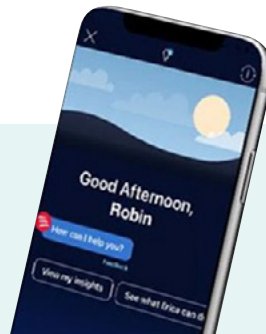


GUIDANCE

- Meet one-on-one with a qualified financial specialist virtually
- Outline your financial goals and receive personalized guidance and action plans
- Be on the lookout for opportunities for local onsite meetings and in-person sessions with local advisors

Meet *Erika*

Award-winning, AI-driven financial assistant at your fingertips



Use Erika on the Benefits OnLine app for personalized assistance on any financial-related tasks such as monitoring your subscriptions like food services and gym memberships, understand your spending habits, and staying on top of upcoming bills.

Visit go.ml.com/ScheduleAConsultation.



Stay connected on **Benefits Online.**

benefits.ml.com



Life Insurance

Basic Life Insurance

Eligibility

This plan covers full-time active employees before the age of 65. The basic coverage stops at retirement.

Albemarle pays the cost for Basic Life Insurance

Amount of Coverage

An amount equal to one times your basic annual pay, rounded to the next higher \$1,000 (if not an exact multiple). Maximum benefit payable = \$400,000.

NOTE: Regular, full-time active employees aged 65 or older are eligible for a reduced benefit beginning the first day of the month in which their 65th birthday occurs. See the SPD for details.

Enrollment

You are required to complete your beneficiary designation in the HR portal as soon as feasible following hire. You may change the beneficiary at any time.

Optional Life Insurance

Eligibility

This plan is available to full-time active employees upon date of hire. Dependent optional life coverage is also available. Evidence of insurability is required for employee and spouse optional life.

Employee pays for Optional and Whole Life Insurance

Payroll Deductions

Premiums are deducted on an after-tax basis starting with your first payroll check. Costs will display during enrollment.

Types and Amounts of Coverage

OPTION 1	OPTION 2	OPTION 3	OPTION 4
1 x basic annual pay Maximum = \$200,000	2 x basic annual pay Maximum = \$400,000	3 x basic annual pay Maximum = \$600,000	4 x basic annual pay Maximum = \$800,000

Whole Life Insurance (UNUM)

You may enroll directly by calling Unum's customer service department at **800.227.9985**.

The policy offers:

- Guaranteed face value
- Guaranteed Death Benefit with no age reduction
- No policy fees
- No surrender charges



Voluntary Benefits

MetLife

800.638.5433

[metlife.com](https://www.metlife.com)

The additional Voluntary MetLife benefit opportunities described on this page are all fully employee-paid and are not sponsored by the company. Your contributions will be deducted automatically from your paycheck on an after-tax basis.

METLAW Legal Plans

METLAW provides personal legal services to all eligible employees, their spouses and dependent children to age 26. The services are provided through a panel of experienced law firms and are available through person-to-person consultation or through telephonic advice.

The plan provides assistance with court appearance, document review and preparation, money matters, estate planning, real estate and family matters.

MetLife Legal Plans

Standard Monthly Rate	\$18.00
-----------------------	---------

Personal Accident Insurance

You may select from \$10,000 to \$1,000,000 in multiples of \$10,000. However, selection may not exceed 10 times your basic annual salary up to a maximum benefit of \$1,000,000. You may enroll in this plan or change elections at any time during your full-time employment.

Employee Only

Monthly Coverage	\$0.21 for each / \$10,000
------------------	----------------------------

Employee + Family

Monthly Coverage	\$0.34 for each / \$10,000
------------------	----------------------------





Voluntary Benefits

Unum

800.635.5597

unum.com

The additional voluntary UNUM benefit opportunities described on this page are all fully employee-paid and are not sponsored by the Company. Your contributions will be deducted automatically from your paycheck on an after-tax basis.

Additional information can be accessed online during the enrollment process.

Accident with Hospital Coverage

This accident with hospital coverage policy provides benefits paid directly to you as compensation for qualifying expenses related to covered accidents. It pays if you undergo testing, receive medical service, treatment, or care for any of the covered events defined in the group certificate, including hospitalization, emergency room treatment, outpatient surgery facility, occupational therapy and physical therapy. Coverage is also provided for Intensive Care Unit stays and rehabilitation.

Critical Illness

Critical Illness insurance is provided as a voluntary option to pay for expenses resulting from specific illnesses such as cancer, heart attack, stroke, coronary artery disease, kidney failure and Alzheimer's disease.

Partial benefits are paid for other defined conditions such as paralysis, ALS, dementia, and loss of speech, hearing or sight. There is a pre-existing condition (prior three months) exclusion for all conditions other than heart attack and stroke.

Hospital Indemnity

Hospital Indemnity insurance is designed to help provide financial protection if you are admitted to the hospital. Indemnity lump sum benefits are paid directly to you based on the amount of coverage. This benefit helps you pay for out-of-pocket expenses and extra bills that may occur.

Supplemental Individual Disability Insurance

Supplemental Individual Disability Insurance is additional coverage for employees with income greater than \$8,333 per month. This coverage helps replace your income, up to 75%, if you have a covered disabling illness or injury and supplements the Albemarle-paid LTD coverage described on [page 21](#). The coverage belongs to the employee and is portable even if you change employment. You may enroll directly by contacting **866.297.9512** for details.





Supplemental Benefits

Bank of America Discount

go.bofa.com/Albemarle

Phone Discount

AT&T

att.com/wireless/Albemarle

FAN # 2398848

Verizon

verizonwireless.com/getdiscount

Register with Albemarle email address.

Rocket Mortgage

Visit VIP.RocketMortgage.com/Albemarle

or call **800.966.4511** to get started.

Auto & Home's Group Insurance Program

For more information about this plan, contact a representative at **800.438.6388**.

Dell Discounts

Member Purchase Program Discounts

Dell USA Member ID, 82464166.

Car Rentals

Avis, National and Enterprise can also be utilized for personal rentals for the rates but the insurance coverage is only included for business travel rentals.

Global Discount Numbers for Personal Rental Rates

- Avis #: A104690
- Enterprise and National #: XZ14172





Benefits for the Community and You

Albemarle Foundation

The Albemarle Foundation partners with site Impact Teams, Connect groups, and non-profits across the globe to build a more resilient world aligning with our strategic focus. Our partnerships with non-profits are instrumental in the Foundation's efforts to invest in and give back to communities around the world. We offer Matching Gifts and Volunteer Rewards to further our employees' impact.

- Donate directly to Albemarle Foundation via payroll deduction
- Earn a floating holiday for meeting an annual threshold of donations to Albemarle Foundation (give \$1,000 or 1% of your salary per year to qualify for a floating holiday)
- Set up one-time or recurring matching donations to eligible causes via debit, credit or PayPal
- Track volunteer hours out in your local community
- Double your impact with our Matching Gift Program (we offer a blended match up to \$4,000 for financial gifts and/or volunteer hours at \$25/hr)
- Access receipts for charitable donation tax deductions
- Earn rewards to donate to a charity of your choice through our Volunteer Rewards Program
- Create fundraising and volunteering opportunities for your colleagues and network
- Connect and learn about ways to give back to your community

The Benevity Employee Engagement Portal (BEEP) can be found by visiting Albert and clicking on Quick Links tab, Benevity Employee Engagement Portal (BEEP) for all active (U.S.) employees.



Benefits for Your Development

Albemarle Tuition Reimbursement



Contact AskHR for more information.

AskHR
888.407.4772





Total Package Overview



OCT 15 – 27

Know It

Read this brochure to learn about your benefits and plan options for 2024.



OCT 28 – NOV 15

Apply It

During Annual Enrollment, block time to enroll and review your confirmation of coverage.

JAN 1, 2025

Own It

Start using your 2025 benefits and participate in wellness incentives to earn rewards.

Re-verify

Participate in the dependent re-verification audit, if applicable.

Oct 2024						
Su	M	T	W	Th	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

Nov 2024						
Su	M	T	W	Th	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30



All changes must be made by
November 15!

The descriptions of the benefits are not guarantees of current or future employment or benefits. If there is any conflict between this guide and the official plan documents, the official documents will govern.