Albemarle

ALL THE ELEMENTS FOR A BETTER WORLD

Benefits *Guide*

Helping you move, power, and connect



2027

A message from our *Chief People and Workforce Transformation Officer*

At Albemarle, we know that when people feel supported, they are better able to thrive and do their best work. As we continue building a stronger Albemarle for the future, we're committed to creating an environment where employees have access to benefits that support their health, financial goals and provide peace of mind.

We regularly evaluate our benefits offerings to ensure they remain competitive, relevant and responsive to the evolving needs of you and your family. From student debt support to Medicare guidance, our benefits are designed to help you navigate life's milestones. This year, that means several meaningful updates:

- **The return of the Total Care Option (TCO)**, with expanded support for eligible employees and their families. The maximum annual reimbursement has increased to $26,400, providing participating families even greater financial support and flexibility. Additionally, employees whose spouse is enrolled in a qualified HDHP can now remain HSA-eligible.
- **A new surgical care program through Lantern** that connects employees with top-quality surgeons and specialists with personalized support from a dedicated Care Advocate.
- **A new wellness portal through UHC Rewards** offering a more integrated experience and new ways to earn towards your annual wellness incentive, including rewards for tracking steps, sleep, and fitness goals through a connected device.
- **A new no-cost wellness program by Wellhub** that grants access to more than 80,000 gyms, 1,300 on-demand options, and 90 premium wellness and fitness apps worldwide.

This guide will help you choose the benefits that best fit your life. I encourage you to take a few moments to review it and make the most of what's offered.

If you have questions or need help, the HR Service Center is just a call away at 888.407.4772.

Wishing you continued health,



AUTUMN GAGARINAS

Chief People and Workforce Transformation 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 ASK? to obtain the most recent version.

Contacts and Resources

Medical Plan: UnitedHealthcare	
Member Services	833.593.4149
Website	myuhc.com

Pharmacy: OptumRx®	
Member Services	833.593.4149
Website	optumrx.com

Wellbeing: UHC Rewards	
Member Services	833.593.4149
Website	myuhc.com

Emotional and Behavioral Health: Modern Health	
Member Services	866.535.6463
Website	my.modernhealth.com

Dental Plan: MetLife	
Member Services	800.942.0854
Website	metlife.com

STD, LTD and Life Insurance: Unum	
Member Services	866.679.3054
Website	unum.com



Support Line

ASK?
888.407.4772

ASK? Self Service
Visit Albert's **quick links**

Vision Plan: MetLife Superior Vision	
Member Services	833.EYE.LIFE (833.393.5433)
Website	metlife.com

Spousal HRA: Healia Health	
Member Services	support@healiahealth.com
Website	healiahealth.com

Health Savings Account: Bank of America	
Member Services	866.791.0250
Website	myhealth.bankofamerica.com

Flexible Spending Accounts: UnitedHealthcare	
Member Services	866.755.2648
Website	myuhc.com

Retirement Savings: Merrill	
Member Services	(833.SAVE.ALB) 833.728.3252
Website	benefits.ml.com

Legal Plan: MetLaw	
Member Services	800.821.6400
Website	members.legalplans.com

Surgical Program: Lantern	
Member Services	855.210.3687 (general & surgery) 855.204.3923 (cancer care)
Website	lanterncare.com/for-members

Wellhub	
Member Services	Wellhub virtual agent
Website	wellhub.com

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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 ASK? Service Center at **888.407.4772**.

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

Albemarle's benefit plans continue to provide a wide range of health, wellness and financial options designed to support what matters most to you. As we all navigate the challenges of rising healthcare costs and inflation, our commitment remains the same: offering high-quality, affordable benefits. We recognize that benefit changes can affect your budget, and we remain focused on supporting your wellbeing while keeping your needs at the center of every decision.

Actions you must take by **Nov 13**:

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

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

Digital ID Cards

Access your medical, dental, and vision ID cards through each provider's mobile app.

*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 2027.
- Your Spending Account elections will default to $0.
- Your 401(k) election will continue.

Opt-Out Incentives

If you choose to waive medical coverage (including the HRA Total Care Option) and have other creditable coverage, you'll be eligible to receive a $50 incentive per paycheck — adding up to $1,300 over the course of the year.

SPOUSAL HRA:

Total Care Option

Savings Opportunity!

Looking for a smarter way to lower your family's healthcare costs? If your spouse has medical coverage through their employer, you may be eligible for Albemarle's Total Care Option (TCO). With this option, you enroll in your spouse's employer-sponsored medical plan and Albemarle's TCO, which can reimburse you for eligible healthcare expenses and plan premiums. TCO provides up to $24,000 annually for eligible out-of-pocket medical expenses and up to $2,400 annually toward your spouse's medical plan premiums, for a total potential reimbursement of up to $26,400 per year! Explore whether the Total Care Option is the right choice for you and your family in 2027.

See page 10 for more information.

Benefit Program Highlights *for 2027*

Deductibles and Out-of-Pocket Maximum Changes

Our medical plans will see updates to Deductibles and Out-of-Pocket maximums to align with industry trends and manage rising healthcare costs. These changes may affect how much you pay before your plan fully covers all expenses.

See page 12 for more information.

New for 2027!

Rally is Transitioning to UHC Rewards

Rally is Transitioning to UHC Rewards! Beginning in 2027, your wellness incentives will be managed through UHC Rewards, accessible directly through the myUHC app and **myUHC.com** for a more seamless, integrated experience. While the program will remain largely the same, you'll have new opportunities to earn rewards! For example, in 2027, you can earn more than $500 by syncing a compatible device, such as an Apple Watch or other fitness tracker, and completing everyday healthy activities like meeting step goals, participating in fitness challenges, and tracking your sleep!

See page 15 for more information.

Candidly Student Debt Resources

Available through Merrill, Candidly provides personalized tools and resources to help you tackle student debt and make informed repayment decisions. Access Candidly through the Merrill Benefits OnLine® portal or mobile app.

See page 27 for more information.

Lantern

Lantern helps connect you with top-quality surgeons and specialists, offering personalized support throughout your care journey and likely no out-of-pocket costs for covered surgeries.

See page 17 for more information.

401(k) Pay

401(k) Pay is a new feature available through Merrill's Personal Retirement Strategy tool. It allows employees to structure their 401(k) withdrawals in retirement as recurring payments, creating an income stream that functions much like a regular paycheck.

See page 25 for more information.

Total Care Option (TCO) Returns for 2027!

Real people. Real experiences. Real savings. Hear how **HR Transformation Manager Olivia Kompa** used Healia. to navigate her healthcare journey while keeping more money in her pocket!

"I highly recommend the Total Care option through Healia. My family has found it to be a simple, convenient, and a cost-saving healthcare solution. The experience has been easy to navigate, and we've appreciated having access to quality care while keeping our healthcare costs manageable. I also like that Healia offers a tool to help determine whether the plan will be financially beneficial for your individual circumstances, making it easy to assess the value before making a decision."

See page 10 for more information.



Coming Soon!

After Tax & Automatic In-Plan Roth Conversion

We anticipate offering an automatic in-plan Roth conversion feature that will enable you to elect to have after-tax contributions automatically converted to Roth contributions through Merrill. More information about this new retirement savings enhancement will be provided closer to launch.

Eligibility

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.

Eligible Dependents



You may cover your spouse / domestic partner.[1]
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 up to the age of 26 regardless of marital, employment or student status.[2]



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 any of 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 **ASK?**.

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

2. A dependent is defined as a: Spouse, but not a common law spouse; Same or opposite sex domestic partner; Children of the Employee or Employee's Domestic Partner, including biological children, step-children, children the Employee is legally obligated to support, a child placed for adoption or a child for whom the Employee or Employee's Spouse is the legal guardian. The limiting age for children is 26, except there is no limiting age for mentally or physically disabled children who are dependent on the Employee for support.

Enrollment

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

We encourage everyone to log in and make your elections for 2027 by **November 13**. If you do not log in and make any changes:

- All plan elections, except spending accounts, will roll over from 2026
- Any spending account elections will default to a $0 contribution

Questions?

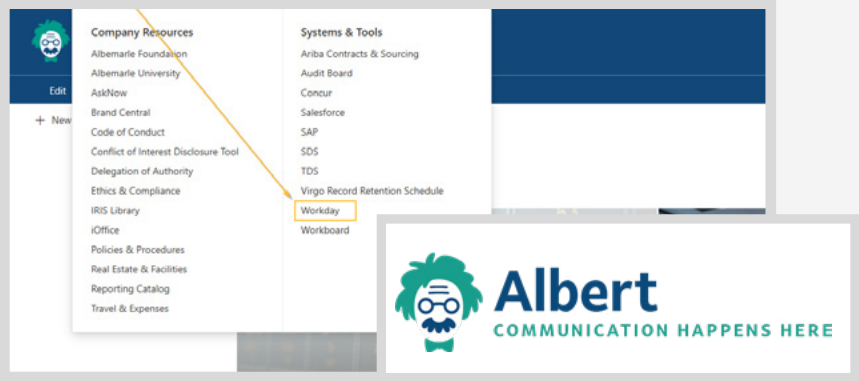
ASK?
888.407.4772

ASK? Self Service
Visit Albert's **quick links**

Step 1

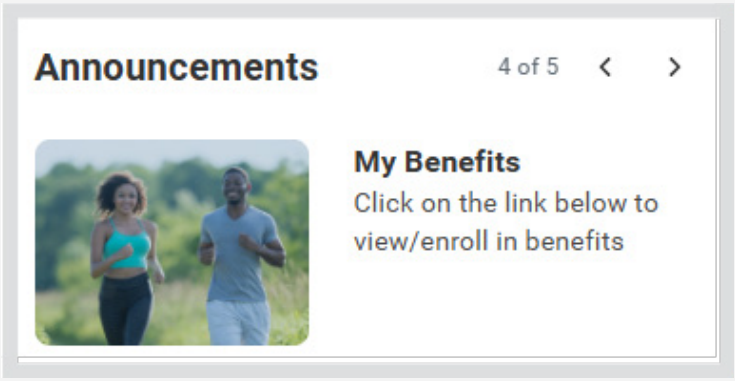
Start by navigating to the Albert homepage and hover over the Quick Links tab.

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



Step 2

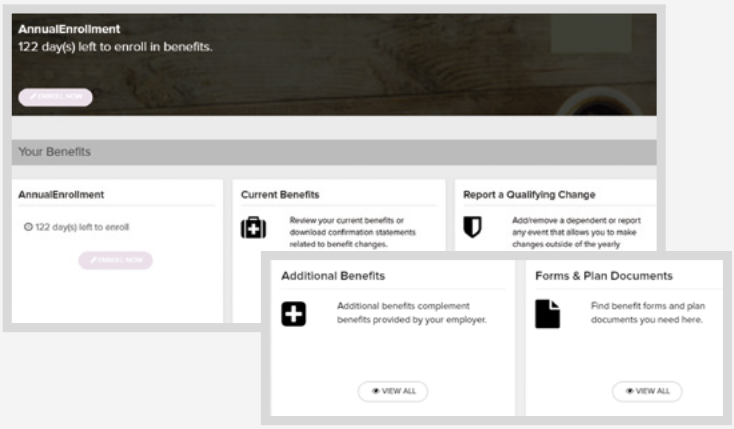
Once on your Workday home page, select **My Benefits** under **Announcements**.



Step 3

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

You will have access to links for user-specific enrollment and/or event declaration.



Total Care Option (TCO)

Returning for 2027!

Covered Through Your Spouse's Health Plan? *Don't miss the opportunity to save up to $26,400 on your family's healthcare costs!*

healia Total Care Option (TCO)

If you enroll in your spouse's employer-sponsored health plan, the Total Care Option (TCO) may help you get more value from your healthcare coverage. For 2027, we're enhancing the Total Care Option by increasing reimbursements up to **$2,400 toward medical premiums** and up to **$24,000 for eligible out-of-pocket medical expenses**. Plus, employees whose spouse is enrolled in a qualified HDHP can now remain HSA-eligible. **That's up to $26,400 annually to help reduce your family's overall healthcare costs!**

What's Covered?

The TCO covers a portion of your premium AND out-of-pocket medical expenses for your whole family, such as:

- Doctor visits
- Hospital care
- Prescriptions
- Copays, co-insurance, and deductibles

How to Enroll in the TCO

1. Enroll in your spouse's employer plan.
2. Elect TCO during enrollment.
3. Add all applicable dependents.
4. Start saving — Albemarle will reimburse up to $26,400 of your eligible medical costs!

Is There a Cost to Join?

Nope! The TCO is **completely free** for you and your eligible family members. There's no payroll deduction, and you can still enroll in other Albemarle benefits.*

How to Use the TCO

Using the benefit is easy:

1. Show your spouse's insurance card at your provider or pharmacy.
2. Upload your Explanation of Benefits (EOB), bill or receipt to Healia's portal or app.
3. Healia will review and reimburse you directly.

New for 2027!

TCO + HSA savings may now be possible!

If your spouse is enrolled in a qualified High-Deductible Health Plan, you may be able to:

- Participate in TCO
- Continue contributing to an HSA
- Receive TCO medical reimbursements after the applicable federal minimum deductible is met

Compare Our Plans to Your Spouse's Coverage!

Check out the Healia savings tool! Just upload your spouse's benefit guide and Healia will show you how much you could save by choosing the TCO.

Reach out to Healia at **support@healiahealth.com**



*Important to Note

To participate, you must elect the TCO as your Medical Plan option and enroll in your spouse's plan through their employer.

Medical Plan Comparison

United Healthcare

UnitedHealthcare
833.593.4149
myuhc.com

Albemarle offers two medical plan options through UnitedHealthcare for 2027.

Option 1 **HDHP**	*Option 2* **PPO**
The plan pays 100% of preventative care.	
Employee pays 100% of other covered in-network services up to annual deductible.	
Lower monthly premiums and Co-insurance	Higher monthly premiums and Co-insurance
Higher deductibles	Lower deductibles
Accompanied by a Health Savings Account (HSA) • Earn wellness incentive rewards of an additional $1,000 for employee / $2,000 for employee plus spouse / partner • For 2027, Albemarle will make a one-time contribution of $750 for employee only coverage ($1,500 for employee plus dependent coverage)	**Accompanied by a Health Reimbursement Account (HRA)** • 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

2027 U.S. Bi-Weekly Medical Rates

	Option 1 **HDHP**		*Option 2* **PPO**	
	Employee Contribution	**ALB Contribution**	**Employee Contribution**	**ALB Contribution**
Employee Only	$47.30	$328.28	$56.38	$329.24
Employee + Spouse	$120.76	$743.07	$140.80	$746.12
Employee + Child	$101.29	$423.75	$118.96	$420.12
Employee + Children	$154.33	$569.65	$180.60	$562.73
Family	$183.34	$1,029.77	$214.63	$1,030.91

Important Note: For 2027, there will be 27 pay periods.

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

Medical Coverage

2027 Medical Plan Designs

	Option 1 **HDHP**		*Option 2* **PPO**	
Employer Contributions				
Employee / Family	$750	$1,500	$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	$2,500	$5,000	$1,750	$3,500
Employee + Dependent Coverage[1]	$5,000*	$10,000	$3,500	$7,000
Out of Pocket Max (Combined Medical / Rx)				
Employee Only Coverage	$5,000	$10,000	$5,000	$10,000
Employee + Dependent Coverage[1]	$10,000	$20,000	$10,000	$20,000
Medical Services (Plan Pays)				
Preventive Services	100%	100%	100%	100%
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%	90%	80%	80%
Urgent Care	90%	80%	80%[2]	60%
Pharmacy				
Generic / Formulary / Non-Formulary	90% after ded.	80%	80%[3]	60%

***Important to Note**

On the HDHP Plan, the family deductible is **embedded**. This means that while the family deductible is $5,000, individual members only need to meet a $3,500 deductible before the insurance begins to cover 90% of their medical expenses. Once the family has paid $5,000 total toward the deductible, the family deductible is met, and the plan begins covering eligible expenses for everyone covered under the plan.

1. Employee + Dependent Coverage includes Employee + Spouse, Employee + Child(ren), and Employee + Family.
2. Deductible does not apply to in-network urgent care visits.
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 you are 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 2027:

1. One-time employer contribution in January 2027[1]
- $750 for employee-only coverage
- $1,500 for employee plus dependent coverage

2. Wellness incentives earned through UHC Rewards program
- $1,000 for employee-only coverage
- $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 or 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

Once your HSA balance reaches $1,000, you can begin investing, with earnings growing tax-free. You can also save receipts and reimburse yourself tax-free later for eligible expenses.



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. After age 65, you can withdraw funds penalty-free for non-healthcare related expenses.

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 UHC Rewards	$1,000	$1,000	$2,000
One-time 2027 Contribution	$750	$1,500	$1,500
Your Max Contribution Limit[2]	$2,750	$6,500	$5,500
2027 IRS Maximum[3]	$4,500	$9,000	$9,000

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

2. Albemarle's one-time company contribution and any Wellness Incentives you earn throughout the year count toward this limit. Your personal contributions are deducted from payroll throughout the year, and Wellness Incentives are applied as they are earned. If you contribute the full IRS maximum and then earn additional Wellness Incentives, your payroll contributions will not be refunded, so it's important to plan accordingly.

3. You can contribute an additional $1,000 if you are age 55 or older in 2027.

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			healia
	HSA *Option 1*	**HRA** *Option 2*	**Dependent Care FSA**	**FSA and Limited Purpose FSA**	***Spousal HRA:* Total Care Option**
What is it?	Money set aside on a pre-tax basis in a Savings Account for medical/ dental/vision • Contributions are tax-free • Grows tax-free • Withdrawals are tax-free	An account embedded in your medical plan funded by Albemarle for certain qualified health care 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 funded by Albemarle for out-of-pocket medical costs when you enroll on your spouse's health insurance plan.
Who is eligible?	Employees enrolled in Option 1, the High-Deductible Health Plan (HDHP)	Employees enrolled in Option 2: PPO 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 who opt out of Albemarle's health insurance and enroll on a spouse's employer sponsored health insurance plan.
What are qualified expenses?	See IRS Publication 502 available at **irs.gov** for a list of eligible expenses.	Medical and prescription drug claims filed with UnitedHealthcare for in-network providers.	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 on your spouse's health insurance plan and premiums paid towards plan.
Contribution Limits	Employee only[1]: $4,500. Employee + others: $9,000. Age 55 or older: up to an additional $1,000.	Albemarle contributes: Employee: up to $750. Employee plus spouse / domestic partner: up to $1,500.	Maximum contribution of $7,500 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 $3,750 per year.	**FSA & LPFSA**: Maximum contribution of $3,400 in a calendar year. The IRS will publish the 2027 limits near the end of the year.	Albemarle contributes: Medical premiums: up to $2,400 Out-of-pocket expenses: up to $24,000
When can I start or change my contributions?	Anytime during the year.	Solely funded by Albemarle upon completion of Wellness Activities. Proration does not apply.	During annual enrollment or after a qualifying life event.	**FSA & LPFSA**: During annual enrollment or after a qualifying life event.	Solely funded by Albemarle.
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.	The full amount you are eligible for is available as soon as feasible after you complete certain wellness activities.	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 is available on January 1 or when you become eligible for your spouse's medical plan, whichever comes later. Funded as claims are filed with Healia.
Can unused funds be carried over to the next year?	Yes. Any unused funds rollover and can be used for future health care expenses.	Yes. Any unused funds rollover and can be used for future health care expenses as long as you remain enrolled in Option 2: PPO Plan.	You will forfeit any amounts that you do not use for eligible expenses by December 31 of 2027. You must file claims by March 31, 2028.	**FSA & LPFSA**: You are allowed to carryover $680 in 2026. The IRS will publish new carryover amounts for 2027 near the end of the year.	No. Any unused funds do not roll over.

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

Wellness Incentives

United Healthcare

UnitedHealthcare
833.593.4149

Healthy Living Has Its Rewards

Beginning in 2027, the Wellness Incentive program will move to UHC Rewards! This change will provide a more seamless experience by integrating the program directly into the myUHC website and mobile app.

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[1]	$750
Employee + Spouse / Partner	$2,000[1]	$1,500

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

Activity			
Complete Biometric Screening	$150	Complete Preventive Screening	$300
Attest to non-tobacco use or complete Tobacco Coaching	$100	Current Vaccine Attestation (COVID / Flu / Shingles)	$100
BMI Target / Wellness Coaching	$100	Complete any UHC Rewards Challenge	$100
Blood Pressure Target / Wellness Coaching	$100	Participate in UHC Condition Management (Asthma / Diabetes / Coronary Artery Disease / Heart Failure / Chronic Obstructive Pulmonary Disease)	$100
Total Cholesterol / Wellness Coaching	$100	Participate in Maven, Real Appeal or Teladoc	$250
Blood Glucose Target / Wellness Coaching	$100	Virtual Visit	$100
Complete Health Survey	$100		

New for 2027!

By syncing a compatible device and completing everyday healthy activities, you can earn more than $500 toward your incentive goal.

New Activities for 2027			
Connect a compatible tracker	$25	Track sleep for 14 days	$5
Meet daily activity goals	Up to $0.75/day	Complete a sleep challenge	$2.50/week
Complete a fitness challenge	$2.50/week		

Earn Your Wellness Incentives in 2027

Incentives earned in 2027 will be paid in 2027. You will have opportunities throughout the 2027 plan year to earn incentive dollars to be placed in your HSA or HRA, depending on your medical plan election. **Incentive payments can take up to three months to be credited in your UHC Rewards Account.**

1. Your personal contributions are deducted from payroll throughout the year, and Wellness Incentives are applied as they are earned. If you elect to contribute the full IRS maximum and later earn additional Wellness Incentives, your payroll contributions will not be refunded. Please plan accordingly to avoid exceeding the allowable limit.

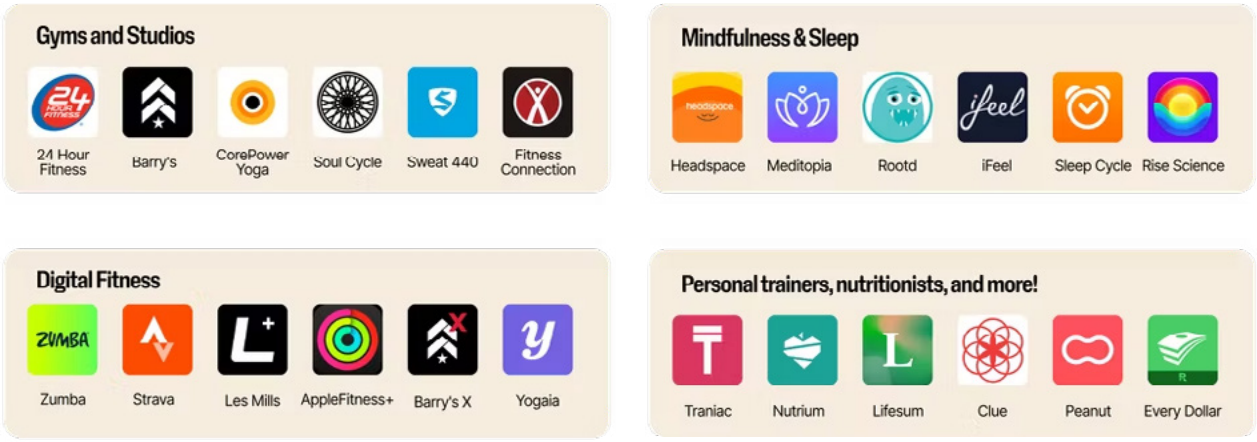
Health and Wellbeing

Wellhub: Your New Wellness & Fitness Benefit!

New for 2027!

Albemarle is introducing Wellhub, a wellness and fitness platform designed to make it easier to support your health and wellbeing.

Through Wellhub, employees will have access to a broad network of fitness facilities, premium versions of wellness apps, and wellbeing resources through one convenient platform. Albemarle will be providing access to the **Basic** membership tier for employees at **no cost**! Employees who would like access to additional gyms, studios, and premium wellness offerings will have the option to upgrade to a higher membership tier at their own cost. To join after January 1, 2027, you must register using your Albemarle email address.



Real Appeal powered by RALLY/COACH

Join today at success.realappeal.com.

Real Appeal® is an online weight loss program available via Wellos 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 your weight-loss journey, including a weight scale, food scale, Balance Portion Plate, and access to a fitness app with hundreds of premium workout and fitness options.



Surgical Program

A call that could change everything — and cost you little to nothing.

LANTERN
The Specialty Care Platform

New for 2027!

We are excited to introduce Lantern! Lantern is a healthcare navigation benefit that helps eligible members find high-quality providers for planned surgeries and specialty care. The program connects members with a carefully selected network of providers and offers personalized support throughout the care journey, making it easier to access quality care and make informed healthcare decisions.

How it Works?

1. **Connect with Lantern**
   Contact Lantern when you are considering an eligible planned procedure.
2. **Get personalized support**
   A dedicated Care Advocate explains your options and coordinates each step.
3. **Access quality surgical care**
   Choose from Lantern's vetted network of high-performing surgeons and facilities.

Why Call Lantern?

- Little to no out-of-pocket cost to members on surgery*
- Access to board-certified surgeons near you
- Personalized support from a Care Advocate every step of the way
- Pre-paid debit card to cover travel, lodging and meals for you and a loved one*
- An exclusive benefit provided by your employer

Coverage Highlights

Lantern can help with:

- Joint replacements
- Colonoscopies
- Cardiac procedures
- Gynecology care

Lantern covers thousands of procedures; however, some procedures may be excluded based on your plan.

How to Get Started

- Call Lantern:
  855.210.3687 (general & surgery) or
  855.204.3923 (cancer care)
- Visit: **lanterncare.com/for-members**

*Savings and travel benefits vary based on your coverage, your medical plan, and the procedure you need. Call Lantern to learn about your specific plan

Eligible procedures are available at no cost to you!

If you are enrolled in the HDHP and have not met the IRS minimum deductible by year-end, a reconciliation process may apply.

In the event of a medical emergency, call 911 or visit your nearest emergency room.

MODERN HEALTH

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. Employees and their household members are eligible for up to **eight no-cost coaching or therapy sessions** each year.

Modern Health
866.535.6463
my.modernhealth.com

Emotional
Anxiety
Depression
Trauma
Mindfulness

Professional
Burnout
Managing Career Development

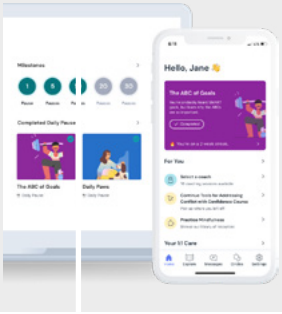
Relationships
Relationships
Parenting
Communication
Inclusion & Belonging

Physical
Diet
Physical Activity
Sleep
Substance Abuse

Financial
Budgeting
Saving
Debt
Investing

How 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.



MAVEN

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

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

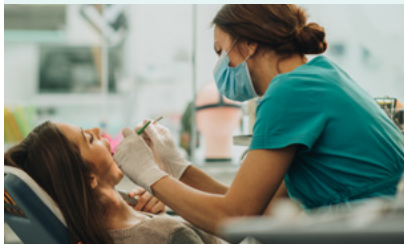
- **Dedicated Care Advocates** who stay with you throughout the program and personally advocate for you
- **24/7 unlimited, on-demand access** to women's and family health virtual support providers via video and chat message
- **A supportive community** of other parents and mental health, wellness coaches, career coaches as well as educational content you can trust
- **$10,000 lifetime maximum** for eligible adoption and surrogacy expenses.

Personalized support for every step of your journey:

- ✓ **Fertility & Family Building**
- ✓ **Maternity & Newborn Support**
- ✓ **Parenting & Pediatrics**
- ✓ **Menopause & Ongoing Care**

MetLife Dental

MetLife
800.942.0854
metlife.com



MetLife

Albemarle's fully insured dental plan provides coverage for basic and major dental procedures, including orthodontia. For additional information, please visit **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.

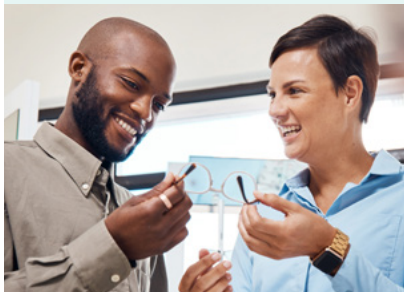
2027 U.S. Bi-Weekly Dental Rates

	Buy-Up Plan		Base Plan	
	Employee Contributions	ALB Contributions	Employee Contributions	ALB Contributions
Employee Only	$6.62	$12.19	$3.19	$11.54
Employee + Spouse	$14.15	$28.16	$6.43	$26.71
Employee + Child	$11.97	$23.76	$5.78	$22.21
Employee + Children	$19.65	$29.24	$9.39	$28.90
Employee + Family	$22.55	$43.26	$10.53	$41.01

Important Note: For 2027, there will be 27 pay periods.

MetLife Vision

MetLife
833.EYE.LIFE
(833.393.5433)
metlife.com



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**.

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 participating locations excluding Costco, Walmart and Sam's Club. Verify that your provider participates in discounts in advance.

2027 U.S. Bi-Weekly Vision Rates

Employee Contributions	Bi-Weekly Rate
Employee Only	$2.27
Employee + Spouse	$4.61
Employee + Child	$4.15
Employee + Children	$5.42
Employee + Family	$7.48

Important Note: For 2027, there will be 27 pay periods.

Paid Time Off and Disability

Paid Time Off

Plan Costs
Albemarle pays the costs of this plan.

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, 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 U.S. Paid Time Off and Parental Leave Policies. Represented members should consult their applicable collective bargaining agreement.

Short-Term Disability Income

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

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 weeks[1]. 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 earnings[2] reduced by other income benefits such as Social Security, and in no event more than $15,000 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.

Life Insurance

UNUM
866.679.3054
unum.com

Basic Life Insurance

Albemarle pays the cost of 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 while you are actively employed.

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.

Optional Life Insurance

Employee pays for Optional Life Insurance

Full-time employees have the opportunity to elect Optional Life Insurance coverage for themselves and can also choose coverage for their spouse and dependent children. Coverage may be subject to evidence of insurability requirements.

Spouse Coverage: You can elect up to 50% of your total coverage amount (basic plus optional life insurance).

Child Coverage: Optional child life insurance is also available.

Payroll Deductions

Premiums are deducted on an after-tax basis. 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



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 CONTRIBUTION[1]

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 and/or Roth basis each year, up to the annual IRS limit.[2]

Defined Contribution Pension Benefit (DCPB)[3]

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.**

MERRILL
A BANK OF AMERICA COMPANY

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.

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 2027 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.

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 Personal Retirement Strategy



Your 401(k) plan offers a variety of options to make it easy to invest your way through **Personal Retirement Strategy**, which provides free personalized recommendations and guidance that can help you work toward your specific retirement income goal

With Personal Retirement Strategy, you can get:

Flexible tools
So you can see how today's decisions could affect your income in retirement

A personalized strategy
A goals-based asset allocation recommendation based on your personal financial situation

Actionable insights
Steps you can take now that could help you prepare for a more financially secure retirement

Merrill Managed
An optional service that recommends a specific mix of funds from your 401(k) plan's investment menu — and provides, for a fee, ongoing account management

See it in action
Visit **Benefits OnLine®** today to see how easy it can be to set up Personal Retirement Strategy.

benefits.ml.com

2 Do-It-Yourself Investing

Do you want to choose a single fund based on the year you plan to retire? Consider BlackRock LifePath Index target date fund, which is the Plan's new default investment. Target date funds may be a convenient way to have a diversified investment mix with a single investment choice.

If you'd like to create your own portfolio, 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.

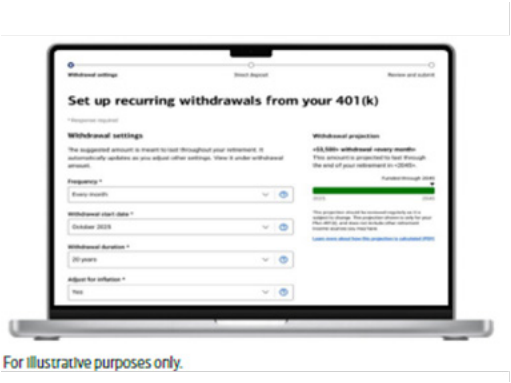
401(k) Payment Plan

New for 2027! 401(k) Pay!

MERRILL
A BANK OF AMERICA COMPANY

As part of Merrill's Personal Retirement Strategy (RPS) digital advisory program, Merrill is introducing **401(k) Pay**, a new feature designed to help employees turn their retirement savings into a personalized stream of income during retirement.

401(k) Pay provides a recommended withdrawal amount and estimates how long those withdrawals may last based on an employee's retirement savings and goals. Employees can also choose their own withdrawal amount and view projections based on their preferred payout strategy. Recurring withdrawals can be deposited directly into a personal bank account, creating a paycheck-like experience in retirement. The tool can also factor in estimated federal and state taxes and, if elected, annual cost-of-living increases.



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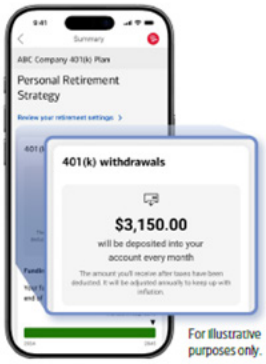


For illustrative purposes only.

401(k) Pay helps retirees manage withdrawals with greater confidence by transforming 401(k) balances into a personalized retirement income plan!

Access via Merrill at benefits.ml.com

Participants can benefit from:

- Educational support to help make income-planning adjustments as they approach their transition to retirement
- The option to start or continue using Merrill Managed, the managed-account option, for a fee
- Projected (but not guaranteed) 401(k) withdrawal amounts to receive throughout retirement
- Display of estimated federal and state taxes and, if chosen, cost-of-living increases
- Direct deposit of 401(k) Pay withdrawals into an account of their choosing
- Proactive messaging to monitor the status of their recurring 401(k) Pay withdrawals

Personal Retirement Strategy with 401(k) Pay can help employees answer the critical questions:

"How much retirement income could my 401(k) generate?"

"And how long could that potentially last?"

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

Take the wellness assessment and get your financial score today. benefits.ml.com > Financial Wellness tab

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

Events Center - Education all in one place. Join live broadcasts and explore the on-demand library. go.ml.com/events

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.

Visit **go.ml.com/ScheduleAConsultation**.

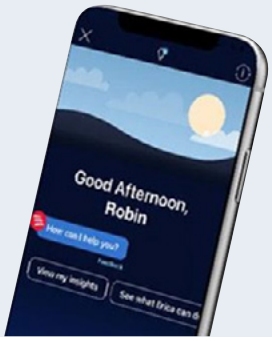
Stay connected on **Benefits OnLine**.

benefits.ml.com

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.



Financial Guidance

candidly

MERRILL
A BANK OF AMERICA COMPANY

Move beyond student debt.

Candidly® and Merrill have teamed up to provide you access to tools in your 401(k) plan that can help you tackle your student loan debt with confidence — at no additional cost.

COACHING

Speak with a coach who can provide guidance and education tailored to your student debt repayment goals.

EXTRA PAYMENTS

Understand impact of paying more towards your student loans and set up automatic "extra" payments.

FEDERAL REPAYMENT PLAN OPTIMIZER

Compare options to potentially lower monthly federal loan payments and enroll online.

LEARNING CENTER

Stay current on student debt with exclusive articles and how-to guides.

MY LOANS

View all of your student loans in one place.

Ready to get Started?

Go to **go.ml.com/studentdebt** and log in with your Benefits OnLine® User ID and password.

Scan to log in

Questions? Contact the Candidly Support team at **helpdesk@getcandidly.com**

Candidly offers personalized guidance through its student loan coaching service. Candidly does not provide financial advice. If you are looking for financial advice, consult with a licensed financial professional.

Merrill, the Merrill Logo and Benefits Online are registered trademarks of Bank of America Corporation. Candidly is not an affiliate of Bank of America Corporation, Merrill or their affiliates.

Student Debt Resources access is determined by Plan Sponsor 401(k) eligibility, and the employee must have an active Benefits OnLine ID. If the eligible employee does not have a Benefits OnLine ID, the employee can select create your user ID now and follow the steps to get started.

Voluntary Benefits

UNUM
866.679.3054
unum.com

The benefits featured on these two pages are voluntary options available to you as an employee. They are fully employee-paid and not company-sponsored. If you choose to enroll, your contributions will be automatically deducted from your paycheck on an after-tax basis.

Voluntary Accidental Death and Dismemberment (AD&D)

Accidental Death and Dismemberment (AD&D) insurance provides a cash benefit if you experience a covered loss as the result of an accident. Covered losses may include accidental death, dismemberment, loss of sight, or the loss of use of both hands or feet, among others. Please refer to the policy document for a complete list of covered losses and benefit provisions. You may elect coverage in increments of $10,000, with a minimum coverage amount of $10,000 and a maximum of the lesser of 7x your annual salary, rounded up to the next $10,000 OR $500,000.

Voluntary AD&D - Monthly Coverage	
Employee Only	$0.021 for each / $1,000
Employee + Spouse	$0.034 for each / $1,000

Accident Plan

The Accident Plan pays cash benefits directly to you to help with expenses related to a covered accident. Benefits may be paid when you receive covered medical care, such as hospital stays, emergency room treatment, outpatient surgery, occupational or physical therapy, ICU care, and rehabilitation services, as described in the group certificate.

The plan also includes a $100 Be Well Benefit for you and any covered dependents. You can receive this benefit by completing an eligible wellness screening. See the policy document for details and a full list of covered screenings.

Critical Illness

Critical Illness insurance is an optional benefit that provides financial support when you are diagnosed with a covered serious illness, such as cancer, heart attack, stroke, coronary artery disease, kidney failure, or Alzheimer's disease. The plan also pays partial benefits for certain other conditions, including paralysis, ALS, dementia, and loss of speech, hearing, or sight. A pre-existing condition exclusion applies to most covered conditions if treatment or diagnosis occurred within the three months before coverage begins; however, this exclusion does not apply to heart attack or stroke.

Hospital Indemnity

Hospital Indemnity insurance helps provide an added layer of financial security in the event of a hospital admission. The plan pays a lump-sum benefit directly to you based on your coverage election, giving you flexibility to use the funds for out-of-pocket medical expenses, living costs, or other unexpected financial needs.



Voluntary Benefits

MetLife
800.821.6400
members.legalplans.com

METLAW Legal Plans

METLAW offers personal legal services to eligible employees, their spouses, and dependent children up to age 26. Services are provided through a network of experienced law firms and can be accessed through one-on-one consultations or telephone advice.

The plan covers a wide range of legal needs, including court representation, document review and preparation, financial and debt-related matters, estate planning, real estate transactions, and family law issues.

MetLife Legal Plans	
Standard Biweekly Rate	$8.00

Important Note: *For 2027, there will be 27 pay periods.*



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. 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 the Albemarle Foundation page on Albert. You can find the Albemarle Foundation page in two places: under Quick Links and under About Albemarle.

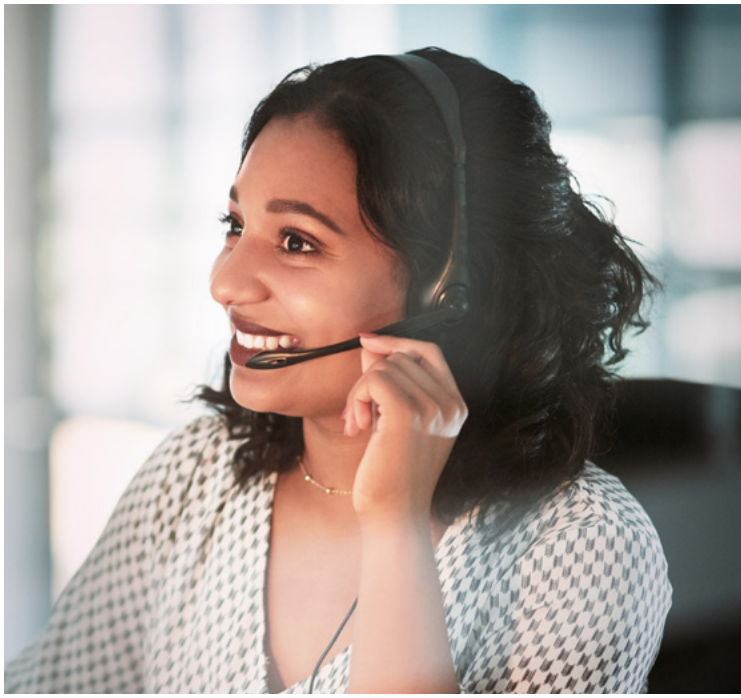
Albemarle® Foundation

Benefits for Your Development

Albemarle Tuition Reimbursement

Contact ASK? for more information.

ASK?
888.407.4772



Your Enrollment Calendar

OCT 12 – 25

Know It

Read this brochure to learn about your benefits and plan options for 2027.

OCT 26 – NOV 13

Apply It

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

JAN 1, 2027

Own It

Start using your 2027 benefits and participate in wellness incentives to earn rewards.

Re-verify

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

Oct 2026

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 2026

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 enrollment elections must be made by November 13!

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.

Albemarle

ALL THE ELEMENTS FOR A BETTER WORLD

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