

THE ESSENTIAL GUIDE TO

Your 2019 Benefits







At Lubrizol, improving lives is at the core of our mission. We are equally committed to improving the lives of our employees by offering competitive benefits that can support and enrich your overall well-being. When your health is at its best, you are able to do your best — at work, home and everywhere in between.

Achieving your best health requires personal accountability — making informed and thoughtful choices about your health and your health care, and using all the resources available to you. It's up to you to:

- Carefully review your options so you can choose the benefits that are right for you
 and your family.
- **Be smart** about how you use your benefits throughout the year. This means choosing quality, cost-effective UnitedHealthcare premium-designated providers; using health care consumer tools provided by Health Advocate; staying up to date with your preventive care; coordinating your care through a network primary care physician; and more.
- Take advantage of the tools and resources Lubrizol offers to help you better manage your health and health care dollars.

Please review this guide carefully as it provides information on the tools available to help you make informed decisions and take full advantage of your benefit options.

Good health starts with you. Thank you for taking an active role in choosing your benefits this year and for being a part of Lubrizol's success.

Thomas J. Tercek Director, Global Benefits

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Enrolling for Benefits

You have the opportunity to enroll for Lubrizol benefits when you first become eligible, during annual enrollment, and when you experience a qualified family status change or other qualifying event.



WHEN TO ENROLL

When You Are First Eligible

You have 30 days from your hire date to elect your Lubrizol benefits. Your elections are effective from your hire date through the end of the plan year, unless you have a qualified family status change or other qualifying event.

If you do not enroll for benefits within 30 days of your hire date, you will not have medical, dental or vision coverage during the current plan year; you will receive Long Term Disability coverage equal to 60% of eligible base pay; and you will receive basic life insurance coverage of two times your eligible pay.

Special enrollment rules apply under the Affordable Care Act for part-time employees who are expected to work fewer than 20 hours per week, but actually work an average of at least 30 hours per week over a measurement period. Refer to the Employee Benefits Resource Guide for more details.

During Annual Enrollment

Annual enrollment is your once-a-year opportunity to review and select your benefits for the coming year, add or cancel dependent coverage, and enroll in the Flexible Spending Accounts.

Annual enrollment for 2019 benefits is October 22 -November 9, 2018. Your elections are effective January 1 – December 31, 2019, unless you change your coverage due to a qualified family status change or other qualifying event.

If Your Family Status Changes

You can make changes to your benefit elections during the year if you have a qualified family status change. The IRS considers the following events qualified family status changes:

- Your marital or domestic partnership status changes.
- · You or your spouse/domestic partner gives birth to or legally adopts a child.
- You become the legal guardian of a child.
- Your spouse/domestic partner or child dies.
- Your spouse/domestic partner or child loses or gains coverage from another source (for example, your spouse/ domestic partner stops working and loses coverage under his/her employer-sponsored medical plan).
- Your child is no longer eligible for coverage (for example, your child turns age 26).
- You lose other coverage involuntarily.

Family status changes must be made within 30 days of the qualifying event. The birth or adoption of a child allows 60 days to make the family status change. Any change you make in coverage must be consistent with your status change. For example, if you and your spouse/domestic partner have a baby, you can add the newborn to the medical plan, but you cannot take your spouse/domestic partner off the plan. See a full list of qualified family status changes in the Employee Benefits Resource Guide.

Other Qualifying Event

You can make changes to your benefit elections during the year under other limited circumstances, including:

- You experience a significant premium cost change upon changing employment status from full-time to part-time or from part-time to full-time.
- You gain coverage under another group health plan.
- You transfer to another location where the coverage you previously elected is not offered.

You have 60 days after the loss or gain of Medicaid/CHIP to make changes to your benefit elections. Contact the Lubrizol Benefits Center at 1-844-747-1641 if you have questions or to make changes to your benefits.





BENEFIT COVERAGE ELIGIBILITY

Employees

You are eligible to enroll in benefit coverage if you are a:

- Regular, full-time U.S. salaried or non-union hourly employee
- Regular, part-time U.S. salaried or non-union hourly employee working at least 20 hours per week
- Regular, part-time U.S. salaried or non-union hourly employee working fewer than 20 hours per week, but who worked an average of 30 hours or more per week during the prior "measurement period"; Lubrizol will notify you if this applies to you
- U.S. union employee whose collective bargaining agreement provides for the ability to enroll in benefit coverage
- U.S. employee on Long Term Disability (LTD) leave or certain other employer-approved leaves of absence
- U.S. employee participating in a phased-in retirement program
- With respect to medical and prescription drug coverage, student intern (or employed in connection with a cooperative educational program with any college, university or other post-secondary school) who is reasonably anticipated to work an average of at least 20 hours per week over a biweekly period during active employment

Medical Surcharge for Working Spouses/Domestic Partners

If your spouse or eligible domestic partner is eligible for coverage through another employer but you choose to enroll him/her only in Lubrizol coverage, you will pay a medical surcharge of \$45 biweekly. This amount will be deducted from your pay on a pre-tax basis.

The medical surcharge does not apply if:

- Your spouse/domestic partner enrolls in both his/her other available coverage and Lubrizol coverage, or
- Your spouse/domestic partner doesn't have access to other employer coverage.

You might be required to show proof of your spouse's/domestic partner's other coverage or lack of access to coverage.

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HOW TO ENROLL

Enroll online at Lubrizol.BenefitsNow.com or call the Lubrizol Benefits Center at 1-844-747-1641.



Eligible Family Members

You may enroll your eligible family members, including:

- Your spouse
- Your domestic partner*
- Your children to age 26
- Your domestic partner's children to age 26
- Dependent children over the age of 26 who are incapable of earning a living because of a disability that was in existence at the time they would have no longer been eligible for coverage under the plan

Eligible children include:

- Natural children
- Adopted children
- Stepchildren
- Foster children
- Children for whom you are responsible for providing health care coverage by court order
- Children for whom you are legal guardian
- Domestic partner's children

*Domestic partner eligibility is subject to certification and must be completed within 30 days of domestic partner eligibility date in order for your eligible domestic partner and his/her eligible children to receive coverage. For more information about certification and eligibility requirements, visit **benefits.lubrizol.com**. Annual recertification may be required.

Good Idea

Call the Lubrizol Benefits
Center at 1-844-747-1641
to verify your dependents'
Social Security
numbers.





Visit the Benefits website at **benefits.lubrizol.com** for 2019 contribution amounts.

Paying for Your Benefits

For most benefit options, you and Lubrizol share in the cost of your coverage.

Like many large companies, Lubrizol is self-insured. That means, instead of an insurance company paying employees' medical, dental and vision claims, Lubrizol pays. When you elect health care coverage through Lubrizol, you and Lubrizol share the cost of that coverage, with Lubrizol paying the majority of the cost.

Your contributions toward the cost of your coverage are deducted each biweekly pay period. Most contributions are deducted from your pay on a pre-tax basis, which means you save on taxes because your federal, state and local income taxes (in most cases) and Social Security taxes are calculated after your contributions have been deducted from your pay.

Contributions for certain benefits (for example, Supplemental and Dependent Life Insurance) are made on a post-tax basis.



FEDERAL AND STATE TAX IMPLICATIONS

	Your contributions are generally deducted from your pay	Lubrizol's contribution to the cost of coverage is generally
COST OF COVERAGE FOR You and your legal dependents	Pre-tax for both state and federal taxes	Not taxed
Your domestic partner and your domestic partner's children	Post-tax for both state and federal taxes	Taxed as imputed income





Tobacco Surcharge

If you enroll in a Lubrizol medical plan and you or a covered family member (18 or older) uses tobacco, you will pay a \$35 tobacco surcharge every biweekly pay period. The surcharge is meant to help offset the significant health care costs associated with tobacco use and to encourage employees and their family members to be tobacco free. You can avoid the surcharge by completing a smoking cessation program. See <code>benefits.lubrizol.com</code> for more details. If your doctor says the Smokeless® program isn't right for you, contact Corporate Benefits at <code>440-347-5358</code> or <code>benefits@lubrizol.com</code>. We will work with you (and your doctor) to come up with an alternative for avoiding the tobacco surcharge that is right for your circumstances.



Your 2019 Benefit Choices

Lubrizol Benefit *Essentials* comprises several dimensions, including health, financial and balance. The chart below lists your benefit options for 2019. Certain employees (for example, those covered by a collective bargaining agreement) may have different options.



	Benefit Program	Benefit Options		
	Medical and Prescription Drug	 Core Standard Plus Lubrizol OOA Waive coverage All plans use the UnitedHealthcare Choice Plus Network		
неастн	Dental	ComprehensiveNetwork PPOWaive coverage		
 	Vision	ComprehensiveWaive coverage		
1	Dependent Care Account (DCA)	Contribute to the DCANo participation		
	Basic Life Insurance	Lubrizol provides coverage equal to \$50,000 or two times your eligible pay (whichever is greater), up to \$1 million		
FINANCIAL	Supplemental Life Insurance	 Group Universal Life Enroll through Mercer Voluntary Benefits Supplemental coverage for you from one to eight times your eligible pay, up to \$2 million Coverage for your spouse/domestic partner in \$10,000 increments, up to \$250,000 Coverage for your child(ren) of \$5,000 or \$10,000 per eligible child No coverage 		
 - - - -	Long Term Disability	 Lubrizol provides LTD coverage equal to 60% of your eligible base pay You can increase your coverage to 70% of your eligible base pay 		
BALANCE	Vacation Buy Program – Where Applicable	 Buy up to five days (1 day = 8 hours) No participation 		



Medical and Prescription Drug Coverage

You have a choice of three Consumer-Driven Health Plans (CDHPs), each using the UnitedHealthcare Choice Plus network. All three plans qualify you for a health savings account (HSA). If you live in an area where network coverage is limited, you also have an out-of-area option — the Lubrizol OOA. If you are eligible for this option, it will be displayed when you enroll online at **Lubrizol.BenefitsNow.com**.

PRESCRIPTION DRUG COVERAGE DETAILS

Prescription drug coverage is provided through CVS/caremark.

Filling Prescriptions

You have three ways to fill a prescription:

- Retail Pharmacy: Purchase a prescription for 30 days or less (with one refill) at any CVS/caremark retail network pharmacy.
- 2 Mail Order Program: Receive up to a 90-day supply for maintenance medications.
- 3 Maintenance Choice Program:
 Purchase a 90-day maintenance
 prescription at a CVS retail pharmacy
 at the Mail Order Program price.
 Call CVS/caremark to see if your

Keep in mind:

- You must use the Mail Order Program or the Maintenance Choice Program for maintenance medications after the first two fills at a retail network pharmacy.
- If you choose a brand name drug when a generic is available, you pay the generic coinsurance plus the difference between the cost of the brand name and generic drug.





Find a Network Provider

To locate a provider in the UnitedHealthcare Choice Plus network, contact Health Advocate at **healthadvocate.com/Lubrizol** or call **1-866-799-2731**.









COMPARISON OF 2019 MEDICAL AND PRESCRIPTION DRUG BENEFITS

	Core	Standard	Plus	Lubrizol OOA³
FEATURE	Individual • 2-person • Family	Individual • 2-person • Family	Individual • 2-person • Family	Individual • 2-person • Family
Annual Deductible ¹ Network Non-network	\$4,000 • \$6,000 • \$8,000 \$4,000 • \$6,000 • \$8,000	\$3,000 • \$4,500 • \$6,000 \$3,000 • \$4,500 • \$6,000	\$2,000 • \$3,000 • \$4,000 \$2,000 • \$3,000 • \$4,000	\$750 • \$1,500 • \$2,150 \$750 • \$1,500 • \$2,150
Lubrizol's Annual HSA Contribution	N/A	\$500 • \$750 • \$1,000	\$1,000 • \$1,500 • \$2,000	N/A
	You Pay	You Pay	You Pay	You Pay
Medical Coinsurance Network Non-network	20% 40%	20% 40%	20% 40%	20% 20%
Emergency Room Visits	20%	20%	20%	\$150 per visit; waived if admitted
Hearing	Hearing aid, hearing aid exams and diagnostic hearing care (not preventive) have \$500 limit, payable every two years	Hearing aid, hearing aid exams and diagnostic hearing care (not preventive) have \$500 limit, payable every two years	Hearing aid, hearing aid exams and diagnostic hearing care (not preventive) have \$500 limit, payable every two years	Hearing aid, hearing aid exams and diagnostic hearing care (not preventive) have \$500 limit, payable every two years
Prescription Drug — Retail and Mail Order	Preventive Maintenance: 0% Generic: 10% Brand Formulary: 20% Brand Non-formulary: 30% Biotech/Specialty (available only through Mail Order): 35%	Preventive Maintenance: 0% Generic: 10% Brand Formulary: 20% Brand Non-formulary: 30% Biotech/Specialty (available only through Mail Order): 35%	Preventive Maintenance: 0% Generic: 10% Brand Formulary: 20% Brand Non-formulary: 30% Biotech/Specialty (available only through Mail Order): 35%	Generic: 10% Brand Formulary: 20% Brand Non-formulary: 30% Biotech/Specialty (available only through Mail Order): 35%
Annual Out-of-Pocket Maximum² Network Non-network	\$5,500 • \$7,500 • \$9,500 \$5,500 • \$7,500 • \$9,500	\$4,500 • \$6,000 • \$7,500 \$4,500 • \$6,000 • \$7,500	\$3,500 • \$4,500 • \$5,500 \$3,500 • \$4,500 • \$5,500	\$2,250 • \$4,500 • \$6,750 \$2,250 • \$4,500 • \$6,750
Surcharges	Medical: \$45 Tobacco: \$35 See pages 5 and 6 for details.	Medical: \$45 Tobacco: \$35 See pages 5 and 6 for details.	Medical: \$45 Tobacco: \$35 See pages 5 and 6 for details.	Medical: \$45 Tobacco: \$35 See pages 5 and 6 for details.

¹ All covered expenses, including medical, prescription drug, behavioral health and substance abuse treatment expenses, will be applied to the annual deductible and annual out-of-pocket maximum.



² For the Core plan only, the annual out-of-pocket maximum for 2-person and family coverage has an individual cap of \$5,500. Once any one family member reaches the individual cap of \$5,500, Lubrizol starts paying 100% of that person's covered expenses for the rest of the plan year.

³ Members of the Lubrizol OOA will pay 20% for network or non-network providers. If a network provider is used, network discounts will apply.

How a Consumer-Driven Health Plan (CDHP) Works

Your CDHP options are designed to give you more flexibility in managing your health care and related costs. You also have the opportunity to contribute to a health savings account (HSA).

Look at All Your Options

If you have access to other medical coverage (through a spouse's plan, for example), you might want to compare your options to see which plan provides the coverage you need at the lowest cost.

HOW A CDHP WORKS

1



COMPREHENSIVE COVERAGE

A CDHP provides comprehensive health care coverage, including 100% coverage for preventive care and preventive maintenance medications, as well as coverage for behavioral health and substance abuse treatment.

Turn the page to learn more about the HSA and how it works with a CDHP.

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2



BIWEEKLY CONTRIBUTIONS

Depending on the coverage you elect, you pay a contribution toward the cost of your coverage each biweekly pay period. Generally, a CDHP has lower contributions than other types of health plans.



3



ANNUAL DEDUCTIBLE

Your in-network preventive care and preventive maintenance medications are 100% covered — even before you meet the deductible. For all other covered services, you must meet the deductible before Lubrizol begins to pay a share of the costs.

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COINSURANCE

Once you meet your deductible, you pay coinsurance (a percentage of the cost) for covered services and Lubrizol pays the rest.

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ANNUAL OUT-OF-POCKET MAXIMUM

The annual out-of-pocket maximum is the most you pay for covered services before Lubrizol begins paying 100% of your covered expenses for the rest of the plan year.

A CDHP has a higher out-ofpocket maximum than other types of health plans, but you can let the money in your HSA grow tax-free year after year to help cover potential expenses.





Advantages of a Health Savings Account (HSA)

An HSA is a tax-advantaged account that lets you save money to pay for eligible health care expenses now and in the future. You are generally eligible for an HSA if you enroll in a CDHP or other high-deductible health plan coverage, and you do not have disqualifying medical coverage such as Medicare. You can fund your HSA with pre-tax contributions and — depending on which CDHP you choose — with financial contributions from Lubrizol.

An HSA is one of the best opportunities Lubrizol offers to help you manage your health care dollars. OptumHealth Bank administers your account.



HOW AN HSA WORKS

1



ENROLL

If you elect the Core plan, you must choose to open your HSA during enrollment.

If you elect the Standard or Plus plan, your HSA will be automatically opened for you. You will be asked to confirm that you do not have disqualifying coverage such as Medicare.

2



CONTRIBUTE TAX FREE

You can elect to make tax-free contributions to your HSA, up to IRS limits. You may contribute via pre-tax payroll deductions and/or a post-tax lump sum contribution to OptumHealth Bank at any time. You can claim the post-tax amount as a tax deduction when you file your income taxes.

If you enroll in the Standard or Plus plan, Lubrizol will make a tax-free contribution to your HSA in January 2019. Keep in mind that Lubrizol's contribution is also included in the IRS limit.

Coverage	Lubrizol Contributes¹	You Can Contribute	IRS Annual Limits ²	Catch-Up Contribution
	Individual • 2-person • Family	Individual • 2-person • Family	Individual • 2-person • Family	
Core	\$0 • \$0 • \$0	\$3,500 • \$7,000 • \$7,000	\$3,500 • \$7,000 • \$7,000	Contribute an additional
Standard	\$500 • \$750 • \$1,000	\$3,000 • \$6,250 • \$6,000	\$3,500 • \$7,000 • \$7,000	\$1,000 if you are age 55
Plus	\$1,000 • \$1,500 • \$2,000	\$2,500 • \$5,500 • \$5,000	\$3,500 • \$7,000 • \$7,000	or older in 2019

¹ Lubrizol's contribution is pro-rated for mid-year hires.

² IRS limits include your contribution plus any contribution from Lubrizol.



HOW AN HSA WORKS

Continued from page 11

3



USE IT OR LET IT GROW

You can use your HSA to pay for eligible expenses tax-free now — or you can let it grow to use later. Eligible expenses include most medical services, prescriptions, vision care, non-cosmetic dental care and orthodontia, COBRA coverage, qualified long-term care expenses and more. For a complete list, refer to IRS Publication 502 at **irs.gov**.

4



INVEST IT

You earn tax-free interest on money in your HSA. And if you choose to let your HSA grow (instead of using it now to pay for eligible health care expenses), you can invest it in a variety of investment options once your balance reaches \$2,000. Any investment earnings are tax free.





Any money in your account at the end of the year carries over for future use. Your HSA is always yours, even if you change health plans, change jobs or retire.

HSA contributions and earnings are not subject to federal taxes and not subject to state taxes in most states. A few states, including Alabama, California, New Hampshire, New Jersey and Tennessee, do not allow pre-tax treatment of contributions or earnings. Consult your tax professional or state department of revenue for more information.

LEARN MORE ABOUT AN HSA

For more information about the advantages of an HSA and how it works with a CDHP, visit benefits.lubrizol.com or optumbank.com.







Dental Coverage

You can choose between two dental plan options administered by MetLife, or you may waive dental coverage. If you waive coverage, you may enroll during the next annual enrollment period or during the year if you have a qualified family status change or other qualifying event.

Both dental plan options — Comprehensive and Network PPO — cover preventive care at 100%. Fillings, crowns, dentures, braces and orthodontia are also covered. You may receive care from any provider you choose, but you can stretch your benefit and save money by choosing dental providers in MetLife's nationwide network.



COMPARISON OF 2019 DENTAL BENEFITS

	Lubrizol Comprehensive Dental Option	Lubrizol Network PPO Dental Option
FEATURE Annual Deductible	\$25 per person • \$75 per family	Network: \$50 per person • \$150 per family Non-Network: \$100 per person • \$300 per family
Annual Maximum Benefit	\$1,500	\$1,000
Orthodontia Lifetime Maximum Benefit	\$1,500 per child	\$1,000 per child
Preventive Care Oral exams (two per year) Cleanings X-rays	\$0 (annual deductible does not apply)	You Pay \$0 (annual deductible does not apply)
Basic Fillings Extractions	20% after annual deductible	Network: 20% after annual deductible Non-Network: 50% after annual deductible
Major Restorative Crowns Inlays Dentures	50% after annual deductible	50% after annual deductible
Orthodontia • Children under age 26	50%	50%

Vision Coverage

You have one vision plan option, administered by EyeMed. The plan helps you pay for vision expenses, including routine eye exams and eye care purchases.

You can use this benefit at thousands of private practices and retail providers across the country, but your benefits are better when you use network providers. Eye exams due to medical conditions are covered under your medical plan.

You may also waive vision coverage. If you waive coverage, you may enroll during the next annual enrollment period or during the year if you have a qualified family status change or other qualifying event.



OVERVIEW OF 2019 VISION BENEFITS

FEATURE	Network Member Cost (What You Pay)	Out-of-Network Benefit (What the Plan Will Reimburse You)
Exam with Dilation as Necessary Once every 12 months	\$0 copay	Up to \$35
Standard Contact Lens Fit and Follow-up	Up to \$55	\$0
Premium Contact Lens Fit and Follow-up	90% of retail price	\$0
Eyeglass Frames Once every 24 months	\$0 copay, 80% of charge over \$150	Up to \$75
Standard Plastic Lenses Once every 12 months instead of contact lenses Single vision Bifocal Trifocal Standard progressive Premium progressive	\$15 copay \$15 copay \$15 copay \$15 copay \$15 copay, 80% of charge over \$120	Up to \$25 Up to \$40 Up to \$55 Up to \$55 Up to \$55
Lens Options Paid by member and added to the base price of the lenses Tint (solid and gradient) UV coating Standard scratch resistance Standard polycarbonate Standard anti-reflective Polarized Other add-ons and services	\$15 \$0 \$0 \$0 \$0 \$45 80% of retail price 80% of retail price	\$0 Up to \$5 Up to \$5 Up to \$5 \$0 \$0 \$0
Contact Lenses (Materials Only) Once every 12 months instead of standard plastic lenses Conventional Disposable Medically necessary*	\$0 copay, 85% of charge over \$150 \$0 copay, 100% of charge over \$150 \$0 copay, paid in full	Up to \$120 Up to \$120 Up to \$200
Lasik and PRK Vision Procedures	85% of retail price or 95% of promotional pricing	\$0

^{*}Contact lenses are defined as medically necessary if the patient is diagnosed with specific medical conditions where the patient's vision cannot be corrected using standard spectacle lenses. Contact EyeMed at **1-866-723-0596** for additional information during annual enrollment or **1-866-9EyeMed** during the year.



Dependent Care Account (DCA)

You can use the DCA (administered by OptumHealth) to pay for eligible dependent care-related expenses, such as day care for your child, elderly parent or disabled spouse, with pre-tax dollars. The most you can contribute to the DCA in 2019 is \$5,000. If you and your spouse/domestic partner both elect a DCA, the maximum total annual contribution per couple is \$5,000 if you file a joint tax return or \$2,500 each if you are married and file separately.

YOUR CURRENT ELECTION

Your current election does not carry over to the next year. You must enroll each year to participate.



Eligible Dependents

Eligible dependents include:

- A dependent under federal tax law who is a child under the age of 13
- Your spouse or dependent under federal tax law who is physically or mentally incapable of caring for himself/herself and lives with you for more than one-half of the taxable year

Reimbursable Expenses

Go to **irs.gov** for information about expenses that may be reimbursed through the Dependent Care Account: IRS Publication 503, Child & Dependent Care Expenses.

Use It or Lose It

You must use your DCA contributions for eligible expenses during the calendar year for which the election is made. Because of tax laws, any amount remaining in your account at year-end is forfeited. You must submit all claims for reimbursement by March 31 of the next plan year. If you leave Lubrizol during the year, only eligible expenses incurred through the date of termination and submitted for reimbursement within 90 days of termination will be reimbursed.





Retirement Savings – Lubrizol's 401(k)

Lubrizol offers a 401(k) program (The Lubrizol Corporation Employees' Profit Sharing and Savings Plan) to help you prepare for a financially secure retirement.

LUBRIZOL'S PLAN:

- Lets you save up to 75% of your pay on a before-tax,
 Roth or after-tax basis, up to the annual IRS limit
- Provides a dollar-for-dollar matching contribution on the first 6% of your eligible compensation (that's an automatic 100% return on your savings)
- Grows tax-free through compounding investment earnings

Once you are enrolled in the plan, you can change your contribution rate or stop contributing at any time.

Investing Your Account

Contributions to your 401(k) are invested in the Target Retirement Fund appropriate for your date of birth unless you make a different investment election. You can change how contributions are invested at any time.

More Information

Learn more, enroll and access your retirement savings account:

- Online at Izs401k.voya.com
- By phone at 1-866-LZs-401k (1-866-597-4015),
 Monday through Friday, 8 a.m. to 8 p.m. ET.





Life Insurance

COMPANY-PROVIDED LIFE INSURANCE

Lubrizol pays the full cost of basic life insurance for you. Your coverage is the greater of \$50,000 or two times your eligible pay, up to \$1 million. Coverage is provided through Aetna Life Insurance Company.

If your eligible pay is more than \$25,000, the premiums Lubrizol pays for your coverage in excess of \$50,000 are treated as taxable income to you. During annual enrollment, you have the option to limit your coverage to \$50,000 to avoid this tax. If your eligible pay is \$25,000 or less, taxes do not apply to any portion of the Lubrizol-paid premiums.



SUPPLEMENTAL LIFE INSURANCE

You may purchase supplemental life insurance coverage (Group Universal Life) for yourself and your dependents through Mercer Voluntary Benefits. You pay the cost for this coverage through payroll deductions.

To enroll or change your coverage, contact Mercer Voluntary Benefits at **1-800-905-1768** or **personal-plans.com/lubrizol**. Please refer to information mailed to your home separately before annual enrollment or shortly after your hire date.

SUPPLEMENTAL LIFE INSURANCE

	Coverage Options	Cost of Coverage	Evidence of Insurability (EOI) Requirements
COVERAGE FOR You	1 to 8 times your eligible pay, up to \$2 million.	Depends on your age and the amount of coverage you choose.	Required for any increase once your coverage is at least 3 times your eligible pay. As a new hire, you may choose up to 3 times your eligible pay without EOI.
Your Spouse/Eligible Domestic Partner	\$10,000 increments, up to \$250,000.	Depends on your spouse's or domestic partner's age and the amount of coverage you choose.	Required for any amount over \$10,000.
Your/Your Domestic Partner's Eligible Child(ren)	\$5,000 or \$10,000 per child between the age of 14 days and 26 years.	Depends on the amount of coverage you choose.	Not required for child coverage.

Other Financial Benefits

Lubrizol provides income protection if you are unable to work due to illness or injury.

SALARY CONTINUATION OR SHORT TERM DISABILITY

You might be eligible to receive Salary Continuation or Short Term Disability benefits (based on your location's policies) if you are unable to work for a period of time because of illness or injury.

LONG TERM DISABILITY (LTD)

Lubrizol provides basic LTD coverage equal to 60% of eligible base pay at no cost to you. You can choose to increase your coverage to 70% of eligible base pay. You pay the cost of additional coverage through pre-tax payroll deductions. The estimated cost for additional coverage is available at **Lubrizol.BenefitsNow.com** or by calling the Lubrizol Benefits Center. The exact contribution is based on your age and base pay. For details, please refer to the Employee Benefits Resource Guide. Coverage is provided by The Hartford.





Vacation Buy Program

Lubrizol's Vacation Buy Program lets you add to your regular vacation benefits. If you want to participate in this program, you must enroll each year.

PROGRAM AVAILABILITY

Program availability is based on your location's policies and whether you are covered under a collective bargaining agreement.

New hires are not eligible for this program in the year they are hired unless they began employment on January 1.



How It Works

- You may buy up to five additional vacation days as long as your regular vacation allowance is less than the maximum allowed at your location. A vacation day is defined as eight hours.
- Pay for your additional vacation days through equal payroll deductions throughout the year.
 The amount deducted from your biweekly pay will change to reflect any pay change you receive throughout the year.
- Plan carefully: Generally, you lose any vacation time you do not use by year-end, even days you buy.



More Ways to Find Balance

Lubrizol is proud to be a great place to work and build a career, and we continually seek better benefits and policies that will enhance our positive workplace and make it easier to achieve high-quality results. Examples include:



PARENTAL LEAVE

If eligible, you may take four weeks of paid parental leave for the birth, adoption or state-sponsored foster care of your child.

FLEXIBLE WORK ARRANGEMENTS

Lubrizol's Integrated Flexible Environment (LIFE) program offers a variety of flexible work arrangements (FWA) — flextime, seasonal hours, job sharing, etc. — to help you find the work arrangement that works best for you. We encourage you to have an open discussion with your manager or supervisor about FWA possibilities based on your temporary or long-term work/life situation. Please note that FWAs will not work for every employee, every role or every department, as you and your department managers are still accountable to "get the work done."

DRESS FOR YOUR DAY

Our everyday dress code, called Lubrizol Casual, gives you more choice in what you wear so you can be comfortable and at ease in your workplace. As with all things, safety is our first priority. Please follow all local safety requirements when choosing your attire for the day.

For more information about these features, visit The Channel or contact your HR Partner.



Helpful Resources for Your Health and Well-Being

Take advantage of these programs and resources to help manage your health and well-being.



Health Advocate

Contact Health Advocate for all your benefit-related questions. A Personal Health Advocate can help you understand your benefits, access services, resolve insurancerelated issues, find network providers, and more. Available to benefit-eligible employees and their eligible family members. Visit healthadvocate.com/Lubrizol or call 1-866-799-2731, 8 a.m. to midnight ET.

UnitedHealthcare Virtual Visits

A virtual visit lets you see and talk to a doctor from your mobile device or computer anytime without an appointment. Doctors can diagnose and treat a wide range of non-emergency medical conditions. Available to employees and dependents enrolled in Lubrizol health coverage. Learn more and access virtual visits at myuhc.com.

Essentials Balance Program

The Essentials Balance Program offers resources to help you live well, be well and work well. Administered by OptumHealth, the program covers three counseling sessions per year per problem. Resources are free, confidential and available 24 hours a dav. seven davs a week. Visit liveandworkwell.com or call 1-866-248-4094 to learn more. Access code: Lubrizol.





Voya Financial Services

Use the Voya Participant website at Izs401k.voya.com to access and manage your Lubrizol 401(k) account, make transactions, get professional investment advice, and more. To talk with a Voya customer service associate, call the Voya Information Line at 1-866-LZs-401k (1-866-597-4015), Monday through Friday, 8 a.m. to 8 p.m. ET.

UnitedHealth Premium Program

Quality of care is important. To help you make informed choices about your health care, the UnitedHealth Premium program recognizes doctors who meet quality and cost efficiency guidelines. Find a doctor's Premium designation at myuhc.com.

24-Hour Nurse

Nurses backed by medical professionals are available 24/7 to help you understand your symptoms, decide if you should see a doctor or go to the ER, understand your medications, and more. Available to employees and dependents enrolled in Lubrizol's health coverage. Call 1-877-201-1641, 24 hours a day, seven days a week. Health Information PIN: 524.









Important Benefits Contact Information

LUBRIZOL BENEFITS CENTER

To enroll or ask benefits questions
1-844-747-1641
10 a.m. – 7 p.m. ET
Lubrizol.BenefitsNow.com



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Plan/Program	Phone	Online
HEALTH		
Health Advocate	1-866-799-2731	healthadvocate.com/Lubrizol

Health Advocate	1-866-799-2731	healthadvocate.com/Lubrizo
Medical UnitedHealthcare	1-877-706-1735	myuhc.com
Health Savings Account UnitedHealthcare/OptumHealth Bank	1-877-706-1735	myuhc.com
Prescription Drug CVS/caremark	1-844-742-5087	caremark.com
Dental MetLife	1-800-942-0854	metlife.com/dental
Vision EyeMed	1-866-723-0596 (during annual enrollment) 1-866-9EyeMed (during the year)	eyemedvisioncare.com
Lubrizol <i>Essentials</i> Program Smokeless [®]	1-800-345-2476	healthylife.com/ LubrizolEssentialsSmokeless
Essentials Balance Program UnitedHealthcare	1-866-248-4094	liveandworkwell.com

FINANCIAL

Dependent Care Account UnitedHealthcare/OptumHealth	1-877-706-1735	myuhc.com
Employees' Profit Sharing and Savings Plan (401(k) Plan) Voya Financial	1-866-LZs-401k (1-866-597-4015)	lzs401k.voya.com
Supplemental Life Insurance (Group Universal Life) Mercer Voluntary Benefits	1-800-905-1768	personal-plans.com/lubrizol





The Lubrizol Corporation 29400 Lakeland Boulevard Wickliffe, Ohio 44092



DISCLAIMER: This enrollment guide is not intended to be a comprehensive description of the terms of the applicable legal plans. If there are any conflicts between the information provided in this enrollment guide and legal plan documents, the legal plan documents will govern. This guide is not intended to be relied upon for tax advice; consult your tax professional. Participation in the benefits program and eligibility for the benefits described in this enrollment guide are determined under the legal plan documents, as they may be amended from time to time, and applicable law. Participation in the benefits program does not constitute a right to continued employment with Lubrizol. While it is Lubrizol's intent to continue these programs, we reserve the right to amend or terminate them at any time for any reason. If you have any questions about your benefits, please contact the Lubrizol Benefits Center at **1-844-747-1641**.