



# Benefits Guide 2023

## Cabot's 2023 Benefits Guide

At Cabot, our core values of integrity, respect, excellence and responsibility drive everything we do – both for our customers and for our employees. That's why we are committed to offering an innovative and competitive Benefits Program that can help in all areas of your life.

Because our program offers flexibility and choice, you have the opportunity to customize your benefits so they're exactly right for you each year. We offer choices in a broad range of benefits areas, including health care, life insurance, disability insurance, retirement savings and much more. It's a good idea to take the time during the enrollment period to consider what will be best for your personal situation during the year ahead.

Review this Guide to learn about your benefit options, and how to best use the online tools and resources. Refer to this guide throughout the year to make the best use of your benefits and if you have a Life Status Event.

- Information Before You Begin**
- Cabot 401(k) Plan**
- Medical and Prescription Drug**
- Health Savings Accounts**
- Dental & Vision**
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- Disability**
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- Well-Being 2023**
- Reimbursement Account**
- Benefits Summary and Contacts**

Go to the  
Benefits site  
here:



You'll find that Cabot's comprehensive plans offer day-to-day support while helping you plan for a secure future. We also offer a wealth of valuable tools and resources that can help you make the most of your benefits choices.

As you prepare to make important health care and financial decisions, we hope you'll take full advantage of everything Cabot offers to you and your family.

# KNOWLEDGE IS POWER // Information Before You Begin



## ELIGIBILITY FOR CABOT BENEFITS

As a full-time employee working 30 hours or more per week, you and your dependents are eligible for Cabot benefits. Your eligible dependents include:

- ◆ Your legal spouse or domestic partner (an affidavit will need to be completed to confirm domestic partner status)
- ◆ Children under age 26
- ◆ Children of any age who are disabled and rely on you for support

If you are enrolling a dependent, be sure to have their birth date and Social Security number on hand. Once enrolled, you will be asked to provide required paperwork to show proof of the dependent’s eligibility.

## DEPENDENT DOCUMENTATION IS REQUIRED

Before your dependents’ benefits coverage can become effective, you must provide the required documentation. Search for the Dependent Eligibility Verification document in the Library on the Benefits site.

Note: The Benefits department may ask for periodic proof of a dependent’s disability status.

## NEW BENEFITS BEGIN ON YOUR DATE OF EMPLOYMENT

You will have 31 days from your date of hire to complete your benefit enrollment. However coverage is back-dated to your date of hire. You won’t be able to change your coverage until the next enrollment period – unless you have a qualifying Life Status event.



## HOW DO I ENROLL?

3 EASY STEPS		
<b>1. Log on to review your options and make your elections</b>	<b>From the Hub:</b> <a href="http://thehub.cabotcorp.com/functions/HR/benefits">thehub.cabotcorp.com/functions/HR/benefits</a>	<b>From Home:</b> <a href="http://cabotbenefits.bswift.com">http://cabotbenefits.bswift.com</a> Use Cabot Network ID then enter your password. If logging in for the first time, use your initial password (instructions on the login page). You’ll then be asked to change your password.
<b>2. Choose by clicking on the “Annual Enrollment” event</b>	Select <b>“Change My Elections”</b> and follow the prompts on each page.	
<b>3. Save your elections</b>	Select <b>“Save My Enrollment”</b> when you’re done. Confirmation statements will be mailed to all employees’ homes in late November and you can also choose to have one emailed to you.	

**Note:** You can update your elections as many times as you’d like before the end of the 31 day enrollment period.

## MEDICARE COVERAGE

If you are enrolled in Medicare, are of Medicare age, or becoming Medicare eligible in 2023, you are not able to enroll in the OAP HSA Plan. You may enroll in the other medical plans.

## ADD BENEFICIARIES

Be sure to complete your beneficiaries for life insurance, 401(k) and HSA. This will make sure any assets are left to those you care about the most. Update your beneficiaries on the **Benefits site** and on [vanguard.com](http://vanguard.com) for your 401(k) account.

## HELP IN MAKING BENEFIT DECISIONS

Use Ask Emma to help compare your medical plan options during enrollment. You can find her on the **Benefits Site** when you click on "Your Enrollment" event.



# Enrollment

## CURRENT EMPLOYEES

You have the opportunity once a year to enroll in your benefits. Held in the fall, Annual Enrollment is the only time to review your benefits elections and make changes unless you experience a qualified Life Status Event.

## NEWLY-HIRED & REHIRED EMPLOYEES

Coverage is effective on your first day of active employment. You will be automatically enrolled in:

- LifeWorks Employee Assistance Program (EAP)
- Basic life insurance
- Short-term disability (STD)
- Core long-term disability (LTD)
- Medical travel assistance
- Business travel accident insurance

New employees may enroll in:

- Medical, dental, vision, flexible spending accounts and other voluntary insurance benefits within 31 days of your employment or eligibility date
- The 401(k) Plan within 60 days of your employment or eligibility date

## LIFE STATUS EVENTS

The choices you make during your new hire elections or Annual Enrollment will be effective through December 31, 2023, unless you experience a qualified Life Status Event. Per IRS regulations, you can make benefit election changes during the year (**within 31 days** of the event) that are consistent with the status change.

If you do not make your changes **within 31 days** of the event (on the **Benefits site** or by calling US Benefits), you must wait until the next Annual Enrollment period to make your changes.

**Note:** If the Life Status Event results in a dependent losing coverage (e.g., change in dependent status), Cabot Benefits must be notified of the event **within 60 days** for COBRA eligibility.

Go to the **Library** on the **Benefits site** and search for the *Life Status Events* document for more information on what qualifies as a Life Status Event.

Even if you do not enroll in medical, dental or vision coverage, don't forget to explore the 401(k), life, disability and voluntary plans.



### Newly-hired employees

If you don't make any plan elections, you will not be enrolled in any coverage and will need to wait until annual enrollment.

If you are hired in November or December 2023 and you are enrolling for the first time, you will need to enroll in benefits under the current Plan Year first. Then, you will be prompted to make your elections for 2024.



## SAVE FOR THE FUTURE // Cabot 401(k)

Cabot offers a three-tiered approach to saving for retirement which includes a Company retirement contribution - something that not all employers offer.

- ◆ Employee Contributions: Pre-tax, ROTH or After-tax
- ◆ Company Match: Get the full Cabot match by contributing 6% of your pay
- ◆ Company retirement contributions: Even if you are not contributing to the 401(k) Plan, Cabot contributes 4% of your pay toward your retirement.

### Auto Enrollment

If you do NOT make an election for the 401(k) Plan within 60 days of your eligibility or hire date, **you will be automatically enrolled at a 6% contribution rate and the default fund.**

You do not have to wait for the auto enrollment, you can set up your account and election at any time.

Enroll in your retirement plan benefits by visiting the Vanguard website at [www.vanguard.com/retirementplans](http://www.vanguard.com/retirementplans). Allow up to two business days after receipt of this email to enroll.

- ◆ Select "Register for account access"
- ◆ Provide your personal information
- ◆ Provide Cabot's Plan Number: **090340**
- ◆ Make your deferral election and modify the date to contribute sooner

For enrollment assistance, call Vanguard Customer Service at (800)523-1188. Representatives are available Monday-Friday 8:30am to 9:00pm ET.

CONTRIBUTIONS	BENEFIT	VESTING	TIMING OF CONTRIBUTION
<b>Employee Contributions</b>	1%-50% of your eligible pay*	Immediate	Each pay period
<b>Company Match</b>	Dollar-for-dollar match, up to 6% of eligible pay*	Immediate	Each pay period
<b>Retirement Contribution</b>	4% of your eligible pay*	2 years from date of hire	Each pay period

POTENTIAL TOTAL VALUE OF COMPANY CONTRIBUTION IS 10%

### Don't miss out on free money!

Even if you are not enrolling in other Cabot benefits, don't forget about your future. Start saving now!

### Know the IRS Limits

- ◆ Pre-Tax/ROTH limit: \$22,500
- ◆ Annual Eligible Compensation Limit: \$330,000
- ◆ Over all Contribution Limit (including pre-tax, ROTH, after-tax & Company): \$66,000

### Catch-up Contributions

If you're over 50, you can make a catch-up contribution of \$6,500

### Prior Employer's 401(k)

Contributions into a previous employer's 401(k) Plan count towards the annual IRS limits. Keep this in mind when enrolling and contributing to the Cabot Plan for the remainder of this Plan Year.

### Auto Increase

Unless you opt out of the Auto Increase Feature, your contribution rate will **increase by 1% annually** until you reach a maximum contribution rate of 15%.



## Retirement, continued

### Read All About It!

Cabot's comprehensive *Retirement Planning Guide*, posted in the **Featured** section of the **Library** on the **Benefits site**, is a great way to learn about preparing for retirement...and where you can get help. Your future financial security is important so check it out today!

Contact Vanguard for answers to your questions or for help setting up or meeting your long-term savings goals.



## Which Plans are Right for You?

Cabot gives you the flexibility to enroll in the plans you need. Choosing the right plans depends on your personal situation which can change from year to year.

When you're enrolling for benefits, it's a great time to assess where you are – to review and consider how all your benefits impact your **physical health and financial fitness**. The decisions you make today can mean a brighter, healthier and more secure future tomorrow:

- Evaluate the medical plan options with different upfront bi-weekly premiums vs. the costs at time of service.
- Set retirement savings goals which might include the opportunity for retirement savings with a Health Savings Account (HSA).
- Consider maximizing your dollars through a pre-tax Flexible Spending Account (FSA).
- Review your life insurance to ensure you have the right coverage.
- Assess income protection benefits for coverage in the event of an illness.
- Enroll in and take advantage of benefits available at no cost or at discounted group rates.

Use the tools listed below to ensure you are enrolling in plans that best meet your needs and maximizing your income.

### PHYSICAL HEALTH CHECK-UP

**Ask Emma** is your confidential personal benefits expert, ready to help you compare your plan options. She cuts through the benefits jargon, making it easier to decide what's best for you. Look for Ask Emma on the **Benefits site** when you click on your enrollment event.



### FINANCIAL FITNESS TOOLS

Take advantage of financial resources for help making decisions to maximize your financial fitness. Learn how to come up with a game plan to get the most out of your income by:

- Taking the [LifeWorks](#) online Financial Health Assessment (Username: **cabot**; Password: **cabot**)\*.
- Using **Vanguard's** retirement evaluations, tools and calculators.

\* A reminder that the LifeWorks website can be accessed directly from your **Home Page** on the **Benefits site** (scroll down below the *Marque*) without needing a username and password.



## IN GOOD HEALTH // Medical and Prescription Drug

You can choose from three Cabot medical plans administered by Cigna – the Open Access Plus (OAP) HSA Plan, OAP Plan and OAP In-Network (IN) Plan. All three plans include prescription drug coverage through CVS Caremark.

CIGNA PLAN	OAP HSA PLAN	OAP PLAN	OAP IN PLAN
<b>Bi-Weekly Pre-Tax Premiums*</b>			
Employee Only	\$59.02	\$80.07	\$127.56
Employee + Child(ren)	\$112.14	\$152.12	\$242.35
Employee + Spouse	\$132.80	\$192.16	\$287.72
Family	\$199.20	\$288.23	\$431.58
<b>MEDICAL</b>			
<b>In-Network</b>			
Calendar Year Deductible Individual/Family	\$1,500/\$3,000**	\$750/\$1,500***	\$250/\$500***
Out-of-Pocket Maximum Individual/Family	\$3,000/\$6,000	\$3,000/\$6,000	\$3,300/\$6,600
Coinsurance	10% after deductible	10% after deductible	N/A
Preventive Care (In-Network)	No cost	No cost	No cost
Telehealth/Doctor/Specialist Office Visit	10% after deductible	\$25/\$25/\$35 copay	\$20/\$20/\$30 copay
Emergency Room (waived if admitted)	10% after deductible	\$150 copay	\$150 copay
Urgent Care Facility	10% after deductible	\$35 copay	\$30 copay
<b>Out-of-Network</b>	Services are available with a higher cost share.		Services are not available.
<b>PRESCRIPTION DRUG</b>			
<b>In-Network</b>	The deductible must be satisfied first before the medical plan will pay any coinsurance or copays.		
Deductible Individual/Family	Combined with medical	\$100/\$200	\$100/\$200
Retail – (Tier 1/2/3) Mail Order – (Tier 1/2/3)	10% coinsurance	\$100/\$200 deductible, then \$15/\$30/\$60 \$30/\$60/\$120	\$100/\$200 deductible, then \$15/\$30/\$60 \$30/\$60/\$120
Out-of-Pocket Maximum Individual/Family	Combined with medical	\$3,300/\$6,600	\$3,300/\$6,600
<b>PrudentRx</b>	Provides financial support for select specialty medications with a \$0 copay. This applies to any medications on Cabot's exclusive Specialty Drug List when you get your medications through CVS Specialty®.		
<b>Out-of-Network</b>	Out-of-network coverage is not available – visit a pharmacy that is in the CVS Caremark network for your medications to be covered.		

\* Premiums shown do not include premium discounts earned through the Well-Being program.

\*\* Family deductible must be satisfied before cost-sharing begins for any member.

\*\*\* No one individual in the family has to satisfy more than the individual deductible.

## Medical and Prescription Drug, *continued*

### PrudentRx COPAY PROGRAM

Prescription drug costs have been skyrocketing— especially when it comes to specialty drugs. As part of the prescription drug coverage, the PrudentRx program works directly with drug manufacturers to provide financial support and get select specialty medications with a **\$0 copay**. This applies to any medications on Cabot's exclusive Specialty Drug List when you get your medications through CVS Specialty®.

Through PrudentRx you are enrolled in each drug manufacturer's copay assistance program. In some instances, PrudentRx may need to contact you to get the information needed to enroll you in their program. If a drug company does not have their own copay program, you will still only pay \$0 through PrudentRx.

**Currently taking a specialty drug?** You will receive a welcome letter and phone call from PrudentRx.

**Not taking a specialty drug right now?** If you start a new specialty medication, PrudentRx will reach out to you or you may contact them directly.

**What if you don't want to enroll in this program?** All eligible members will be automatically enrolled in this program, but you can opt out by calling **800-578-4403**. You will also need to pay the copay/coinsurance that is associated with your Cabot medical plan when you opt out.

**Note:** There is no dollar credit toward deductibles and coinsurance with this program when receiving a \$0 copay, as you are not paying anything for the prescription.



### CIGNA CAN HELP

Once you are a Cigna member, take advantage of all the information and tools on the [myCigna](#) website. Make sure you register so you can:

#### Review your medical benefits and coverage

- Check your deductibles and out-of-pocket limits.
- Elect to receive electronic Explanation of Benefits (EOB) outlining the services received.
- Look up doctors, hospitals and get driving directions.
- Access your HSA information:
  - Pay bills directly from the site.
  - Track your account balances and portion of the deductible you've already met.
- See your medical claims whenever you want.
- Print a temporary ID card or request a replacement.

#### Use cost estimator and comparison tools

- **Treatment Cost Estimator** – search for cost estimates of specific treatments. You can even compare costs between providers.
- **Hospital Comparison** – find the nearest hospital or facility that provides quality service at the lowest price.

#### Did you know...

You don't have to wait 365 days between physicals? If you get a physical in October you can get another one before September 30 of the following year – and Cabot's medical plans will still cover it.

# TAKE CHARGE OF YOUR HEALTH AND MONEY // Health Savings Accounts

When you enroll in the OAP HSA Plan, you have access to a health savings account. This account is opened on your behalf through HSA Bank. Cabot funds this account annually and you can make pre-tax contributions through payroll deduction.

## BENEFITS OF THE HSA

**Easy to use:** You will receive an HSA debit card to pay for qualified expenses directly from your account.

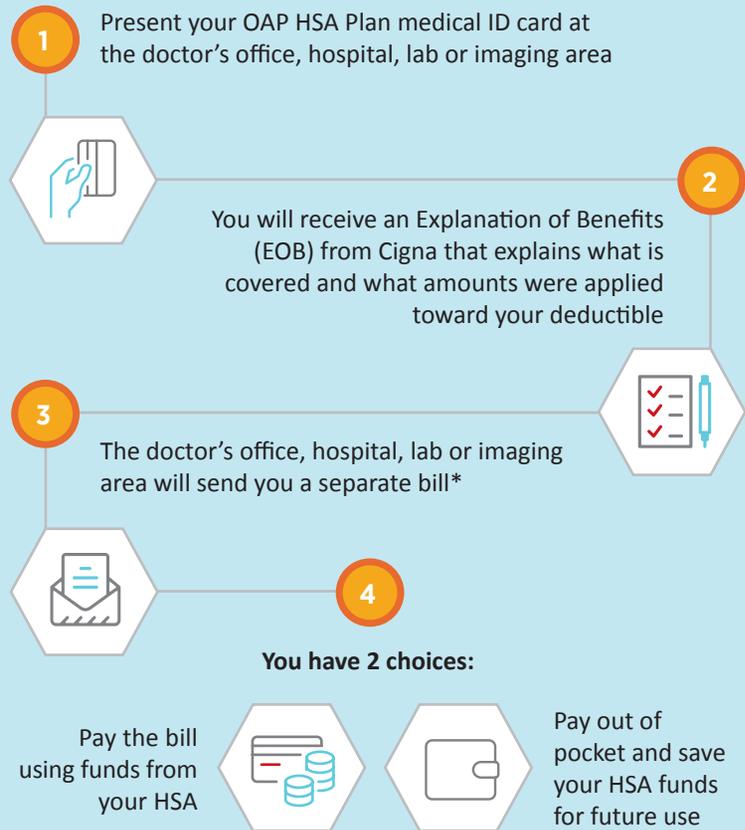
**Choice:** You may use your funds now or choose to save them for the future.

**Convenient:** The money rolls over at the end of each year and stays in the account that you own. The account balance is yours should you leave Cabot. You can also move previous HSA account balances to this account.

## HSAs HAVE THREE TAX ADVANTAGES

1. The money you put in is tax-free.
2. Once the money is in the account, the interest and investment earnings that build up are tax-free.
3. When you take out the money and use it for qualified health care expenses, they are tax-free, even when you retire.

## HOW THE HSA PLAN WORKS



\* Payments under the OAP HSA Plan differ from the OAP Plan and the OAP IN Plan.

# TAKE CHARGE OF YOUR HEALTH AND MONEY // Health Savings Accounts *continued*

## HSA RULES

There are special rules for the HSA based on IRS regulations:

- ◆ You cannot be covered by a non-qualified medical plan, including Medicare or TRICARE.
- ◆ If you have an HSA, you may enroll in the HSA-Compatible Health Care FSA. You may not enroll in the Health Care FSA. For more information, go to page 6.
- ◆ You cannot be claimed as a dependent on someone else's tax return.

## HOW MUCH CAN I CONTRIBUTE INTO THE HSA?

This depends on your enrollment level as outlined below. Cabot also contributes to your account, which is deposited by the end of January.

COVERAGE TIER	2023 IRS ANNUAL LIMIT	CABOT'S CONTRIBUTION*	YOUR MAXIMUM CONTRIBUTION**
Employee Only	\$3,850	\$500	\$3,350
Two or More	\$7,750	\$1,000	\$6,750

\* Employees who are hired or enroll in the OAP HSA Plan on or after July 1 will receive 50% of the Cabot contribution into their HSA for that Plan Year.

\*\* If you are age 55 or older during 2023, you can contribute an additional \$1,000 to your HSA during the year through payroll deductions.

**As a new hire**, please keep in mind how much you've contributed to your prior employers HSA Plan. The limits above include all plan year contributions.

## ADDED CONVENIENCE

- ◆ You can use the funds for any reason. You'll pay income taxes if you use the funds for something other than qualified health care expenses, though.
- ◆ Withdrawals are permitted to pay for health care expenses, even if you are:
  - » No longer eligible to contribute to the HSA
  - » Enrolled in Medicare
  - » No longer enrolled in an HSA-eligible high deductible health plan (either Cabot's OAP HSA Plan or another plan)

Find a list of all the qualified expenses at [myCigna.com](https://myCigna.com).



## SOMETHING TO SMILE ABOUT // Dental

Choose from two Cabot dental plans administered through Delta Dental: the PPO Basic Plan and the Premium Plan.

BENEFITS	BASIC PPO	PREMIUM PPO
<b>In-Network</b>		
<b>Deductible</b>		
Individual	\$50	\$50
Family	\$150	\$150
<b>Calendar Year Maximum</b>	\$1,500 per person	\$2,000 per person
<b>Diagnostic &amp; Preventive</b> <i>(cleanings, exams, X-rays)</i>	No cost	No cost
<b>Basic Restorative</b> <i>(fillings, root canals)</i>	20% after deductible	20% after deductible
<b>Major Restorative/ Prosthetics</b> <i>(crowns, dentures)</i>	50% after deductible	50% after deductible
<b>Orthodontia</b>	50% (to age 19)	50%
<b>Orthodontia Lifetime Maximum</b>	\$1,500	\$2,000
<b>BI-WEEKLY PRE-TAX PREMIUMS</b>		
<b>Employee Only</b>	\$3.95	\$7.99
<b>Employee + Child(ren)</b>	\$7.50	\$15.18
<b>Employee + Spouse</b>	\$7.89	\$15.98
<b>Employee + Family</b>	\$12.05	\$24.41

### Dental Plan Highlights

- ♦ **Annual cleanings** – do NOT count toward your annual maximum.
- ♦ **Rollover feature** – if you do not use up the entire maximum benefit of your plan, you can roll over a portion of that money.



#### IF YOU...

Receive at least one cleaning or one oral exam in the Plan Year



#### ...AND

Your total yearly claims don't exceed:

Basic **\$700**  
Premium **\$800**



#### ...THEN

You can roll over money to use next year and beyond:

Basic **\$500**  
Premium **\$600**



#### RESULTS

Your accumulated rollover total is capped at:

Basic **\$1,250**  
Premium **\$1,500**

**Dental cleanings and eye exams both count toward earning your medical premium reduction with Well-Being 2023!**

## SEEING BRIGHTER // Vision

See clearly with Cabot's vision plan through EyeMed.

BENEFITS	IN-NETWORK	OUT-OF-NETWORK
<b>Exam</b>	\$0 copay, once every 12 months	Up to \$50
<b>Retinal Imaging</b>	\$0 copay	Covered up to \$32
<b>Single Vision</b>	\$20 copay	Covered up to \$42
<b>Bifocal</b>	\$20 copay	Covered up to \$78
<b>Standard Progressive Lens</b>	\$20 copay	Covered up to \$140
<b>LENS AND FRAME OPTIONS - ONCE EVERY 12 MONTHS</b>		
<b>UV treatment/tint/scratch coating</b>	\$15	N/A
<b>Standard polycarbonate</b>	\$40	N/A
<b>Frames</b>	\$150 allowance 20% off balance over \$150	Covered up to \$104
<b>CONTACT LENSES - ONCE EVERY 12 MONTHS</b>		
<b>Conventional/disposable (elective)</b>	\$0 copay \$150 allowance 15% off balance over \$150	Covered up to \$150
<b>Medically necessary</b>	\$0 copay	Covered up to \$210
<b>BI-WEEKLY PRE-TAX PREMIUMS</b>		
<b>Employee Only</b>	\$3.44	
<b>Employee + Child(ren)</b>	\$6.88	
<b>Employee + Spouse</b>	\$6.18	
<b>Employee + Family</b>	\$10.32	

## STRETCH YOUR DOLLARS // Flexible Spending Accounts

Cabot has three Flexible Spending Accounts (FSAs), administered by BRI – the Health Care FSA, HSA-Compatible Health Care FSA and Dependent Care FSA. These are spending accounts that you put money into that is pre-tax. The money in these accounts pay for qualified health care and dependent care expenses during the year. You can use these accounts for your own expenses and eligible dependents' expenses, too.

### QUALIFIED EXPENSES

HEALTH CARE FSA	HSA-COMPATIBLE HEALTH CARE FSA	DEPENDENT CARE FSA
Medical, prescription, dental and vision expenses, including: <ul style="list-style-type: none"><li>◆ Orthodontic treatments</li><li>◆ Eyeglasses</li><li>◆ Counseling</li><li>◆ Insulin</li><li>◆ Crutches</li><li>◆ And much more!</li></ul>	<ul style="list-style-type: none"><li>◆ Dental expenses</li><li>◆ Vision expenses</li><li>◆ Medical expenses, once you reach your HSA deductible</li></ul>	<ul style="list-style-type: none"><li>◆ Summer camp</li><li>◆ School programs</li><li>◆ Daycare expenses</li><li>◆ Eldercare expenses</li></ul>

### DOLLAR LIMITS FOR THE ACCOUNTS

- ◆ Health Care FSA – between \$100 and \$3,050
- ◆ HSA-Compatible Health Care FSA – between \$100 and \$3,050
- ◆ Dependent Care FSA – between \$100 and \$5,000 (or up to \$3,600 for highly-compensated employees)

**Note:** You will need to independently monitor any contributions made in 2023 with a prior employer to ensure you do not surpass the limits.

### USE THE MONEY OR LOSE IT

Whatever money you elect to put into your FSA(s), make sure it's a good estimate because you must spend it all by December 31, 2023. If you are enrolled in the Health Care or HSA-Compatible Health Care FSA, you can roll over up to \$610 into 2024. Dependent Care expenses do not roll forward into 2024 and must be submitted for reimbursement by March 31, 2024.

### DEADLINE TO SUBMIT CLAIMS

You have until March 31, 2024 to submit reimbursement requests to BRI for 2023 expenses for all three FSA accounts.

### CAN I ENROLL IN MORE THAN ONE FSA?

Yes, you can enroll in the Dependent Care FSA and one of the Health Care FSAs, depending on the type of medical plan you are enrolled in.

### THE DIFFERENCE BETWEEN THE TWO HEALTH CARE FSAS

The difference between the Health Care FSA and HSA-Compatible Health Care FSA depends on what type of medical plan you are enrolled in.

- ◆ If you are enrolled in the OAP HSA Plan, you can enroll in the HSA-Compatible Health Care FSA.
- ◆ If you are enrolled in the OAP Plan or OAP IN Plan, you can enroll in the Health Care FSA.

### MORE INFORMATION ON THE HSA-COMPATIBLE HEALTH CARE FSA

If you are enrolled in the OAP HSA Plan and there are dental and vision expenses that you know will take place in 2023 – such as caps, crowns, orthodontia, glasses or contacts – you can use the money in this FSA to cover what your Delta Dental or EyeMed benefits may not fully cover. Using the FSA for these planned dental or vision expenses saves your HSA account balance for medical expenses.



# Disability



## SHORT-TERM DISABILITY (STD) – SALARY CONTINUANCE

If you become disabled and are unable to perform your job, the Cabot STD program replaces a portion of your income. Cabot offers this disability benefit to eligible employees at **no cost** through Lincoln Financial Group.

If you are out of work for more than five consecutive work days, you may be eligible to receive a percentage of your weekly base salary. If approved, you will receive STD Salary Continuance pay for the length of your disability up to a maximum of 26 weeks.

For more information on the STD program, search **Policies** in the **Content** section of the **Library**.

## LONG-TERM DISABILITY (LTD)

If your disability continues beyond 26 weeks, you may be eligible to receive benefits through the core LTD plan provided by Cabot at **no cost**. LTD through Lincoln Financial Group provides 60% of your monthly base salary up to \$15,000 for the duration of your disability, up to age 65.

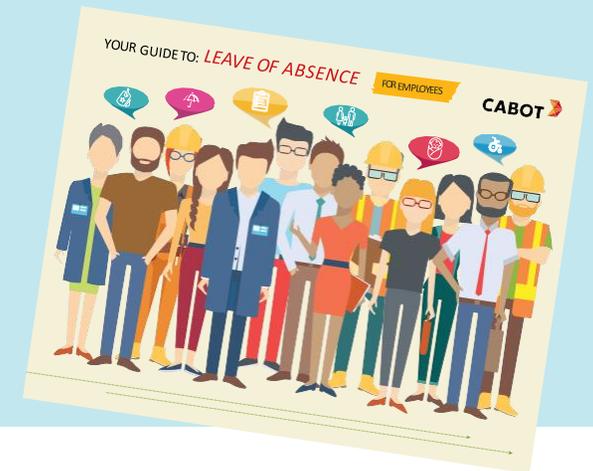
The value of this core benefit appears as taxable income on your annual W-2 form. As a result, LTD benefits paid at the time of disability will not be taxable to you.

Cabot's core LTD plan is offset by any additional compensation you might receive, such as Social Security, Workers' Compensation, retirement plans, etc.

### More About Disability and Leave Benefits

Review *Your Guide to: Leave of Absence* in the **Content** section of the **Library** to help you prepare for:

- STD
- LTD
- Family and Medical Leave Act (FMLA) Leave
- Enhanced Maternity Leave
- Paid Parental Leave
- Personal Leave
- Military Leave
- Service Member Family Leave



## FAMILY AND EDUCATION RESOURCES // Bright Horizons

Reach out to Bright Horizons to see how they can support you through all your life stages.

**Family Concierge** – Take the stress and confusion out of finding the right care for your loved ones with this one-on-one support system. This service creates customized plans after talking to you about your needs and then conducting in-depth research for you. You don't need to take the time to do it yourself. The concierge will also check in periodically to see if you need additional support. You can connect with your personal concierge expert through phone, chat, text or email.

**Pet Care** – Register for this benefit and receive a \$150 credit voucher to use for pet care services through providers in a national network. Use the voucher for dog walking, dog sitting, pet boarding, drop-in visits and house sitting.

**Enhanced College Coach** – Tools for success in studying and test-taking for kindergartners through high-schoolers, virtual tutoring, help with navigating the college admission process and ways to save and pay for college are all at your fingertips.

**Back-Up Care** – Use back-up care services when your normal care arrangements fall through. Subsidized by Cabot, you have 15 days annually for child and eldercare – in-center and in-home.

**Elder Care** – A Care Coach can make life easier by facilitating family conversations, sharing resources and offering support through phone consultations. This benefit also gives you access to in-home assessments, legal and financial assistance, in-home back-up eldercare and much more.

**Additional Family Support** – Access to nannies and sitters for evening and weekend care, discounted tutoring, tuition discounts and housekeeping are all just a phone call or click away.

Visit Bright Horizons at [my.bright Horizons.com](https://my.bright Horizons.com) (username: **Cabot**; password: **cabotcares**) for more information about these resources.



## BUILDING FINANCIAL SECURITY // Vanguard Managed Accounts

Boost your 401(k) financial wellness with Vanguard's enhanced Advisory Services. Beginning October 1, there are now three options available for account management and advice.

- 1 DIGITAL ADVISOR WITH ONLINE RECOMMENDATION TOOL**  
For those who like an interactive all-digital experience, use this no-cost option. Take it one step further and for a small fee of \$5, expand to a platform with personalized ongoing digital support managed by a team of advisors.
- 2 SITUATIONAL ADVISOR FOR ONE-TIME SUPPORT**  
Connect with an advisor for a consultation for a specific situation. There is a flat fee of \$250 for this option.
- 3 PERSONAL ADVISOR FOR ONGOING SUPPORT**  
If the asset threshold in the account has been met, personal ongoing support, advice and coaching is available from a team of advisors for a fee.

For easy access  
to Bright Horizons,  
scan here:



# YOU MATTER // Well-Being 2023

Earn your medical premium discount in 2023 for 2024. For those enrolled in the Cabot medical plan, complete two of the below healthy activities between October 1, 2022 and September 30, 2023. There are choices for everyone!

When you complete any of the following activities, they are tracked and logged by Cigna:

1. Annual physical exam with your PCP or OB/GYN
2. Mammogram
3. Colonoscopy
4. Cervical cancer screening
5. Prostate cancer screening
6. Healthy Pregnancy, Healthy Babies program
7. Cigna coach sessions

Report these activities on **myCigna.com** once they are completed:

8. Complete COVID-19 vaccine doses and/or recommended booster(s)
9. Flu vaccine
10. Annual dental cleaning
11. Delta Dental Oral Health Assessment
12. Annual vision exam

How to report your healthy activity on **myCigna.com**:

- ◆ Log in to **myCigna.com**
- ◆ Click on the Wellness tab
- ◆ Scroll down and click on "View All Incentives"
- ◆ Add your healthy activity under "Self-Reported Activities"
- ◆ Report your activities anytime in 2023 and no later than September 30, 2023.



## PERSONAL COACHING SESSIONS

As a member of Cigna, many wellness coaching programs are available to you to help manage your health. Health advocates may reach out to you to answer any questions you may have and offer health programs based on your discussion, review of your health assessment or claim information.

Every call is PRIVATE and CONFIDENTIAL. No one at Cabot knows if and when Cigna calls you.

The below programs are available:

- ◆ Stress management
- ◆ Weight management
- ◆ Tobacco cessation
- ◆ Treatment decision support
- ◆ Chronic condition support
- ◆ Closing gaps in care
- ◆ Case management

If you don't receive a call about a program you are interested in, feel free to contact Cigna at the number on your ID card.

You and your spouse are each able to earn a \$250 medical premium discount for 2024.

For emotional well-being support, be sure to visit the **Global Well-Being page on the Hub at Functions > HR > Global Well-Being Resources.**



## You Matter Program, *continued*

### TELEHEALTH AND VIRTUAL CARE

#### MDLIVE

Talk to a doctor from the comfort and safety of your own home. Available 24/7 for the same cost as a doctor's office visit, with **MDLIVE** you can virtually see a doctor for non-emergency conditions, such as a sore throat, fever, sinus infection, rashes and more.

[Register today](#) with the number on the back of your Cigna ID card – by doing it now you'll avoid having to do it later when you need the virtual care services.

#### Cigna Health Information Line

Another resource for advice if you have non-emergency health concerns – like a fever, bad cough or allergic reaction – is **Cigna's Health Information Line**<sup>SM</sup>. You can talk with a clinician at **no extra cost**, 24 hours a day, 365 days a year. When you call **800-564-8982** or the number on the back of your ID card, the Cigna clinician can help you decide how to best take care for yourself and where to go for additional care, if necessary.

### WELL-BEING PROGRAMS

As a Cabot medical plan member, you have access to these great programs and services available through Cigna. Go to [myCigna](#) for more information on:

- My Health Assistant Online Coaching
- Tobacco Cessation Program
- Weight Management Program
- Stress Management
- Healthy Pregnancies, Healthy Babies Program
- Fitness Benefit
- Chronic Conditions Program
- Transplant Resource Services
- Cancer Support Program
- iPrevail Mindfulness Program
- Happify Emotional Wellness App

### DIABETES AND BLOOD PRESSURE MANAGEMENT

Living with diabetes and high blood pressure is more manageable with no-cost programs through Livongo. If you have medical coverage through Cabot, you and your family members are eligible for expert coaching support, personalized tips and access to their mental health program through:

- **Livongo for Diabetes** – enrollees receive unlimited test strips, a connected blood glucose meter and coaching support.
- **Livongo for Hypertension** – enrollees receive a blood pressure cuff/monitor and coaching support.

Eligible employees will be contacted by Livongo, but if you think you may qualify and are interested in more information, please call **800-945-4355** or log on to the **Livongo** website (Registration Code: **CABOT**).

Livongo offers a smartphone app to monitor your blood pressure remotely. Participants who have used it have seen a significant decline in blood pressure within six weeks.



# Well-Being

YOU MATTER

## You Matter Program



You matter, and your good health is important – to you, your coworkers and your family – today and in the future. Any step you take toward better health is a step in the right direction – and you don't have to go down the path alone.

Cabot provides you with benefits and programs to help you live a healthy lifestyle. They're here to help you make smart choices and live well. More information can be found on the next four pages and be sure to review *Your Well-Being Guide to A Healthier You* – to support you on your path to:

- **Emotional Wellness** – Stamp out the Stigma
- **Physical Health** – Adopt Health Habits
- **Financial Fitness** – Help Your Wallet
- **Social Outreach** – Build Community Together



## LIFEWORKS EAP

This is a confidential resource available at **no cost**, offering valuable advice anytime 24/7. You and your family members can talk to specialists for help addressing life's daily challenges, finding a solution and restoring peace of mind. In addition, there are free virtual counseling sessions available at no cost.

- **Health concerns** – stress, anxiety, addictions, sleep and mindful living
- **Work/life needs** – child and eldercare referrals, relationship challenges, work-related issues, time management, parenting and much more
- **Financial specialists** – support, coaching and help related to:

- Bankruptcy
- Budgeting
- Estate planning
- College financial aid
- Investing
- Retirement
- Managing debt
- Saving

Complete the [Financial Health Assessment](#) (Login: cabot | Password: cabot) on the LifeWorks website. Assess your financial well-being and sign up for **one** free, confidential, financial review session.



## EXTRA PROTECTION FOR YOU AND YOUR FAMILY // Voluntary Benefits

Dealing with a death, the inability to work or unexpected medical expenses can be financially draining. Cabot offers you ways to bridge the gap between what other plans cover and the out-of-pocket expenses you incur. You can enroll yourself and dependents in any of these benefits.

### SUPPLEMENTAL LIFE

Cabot provides basic life insurance at no cost. You may also purchase supplemental life insurance through The Hartford for you, your spouse/domestic partner or child(ren) to increase your coverage to take care of your family's financial future.

### SUPPLEMENTAL LONG-TERM DISABILITY (LTD)

Disability coverage provides valuable financial protection to you and your family in the event you are unable to work due to an illness or injury. Cabot provides all full-time employees with STD (Short-Term Disability) and core LTD insurance equal to a monthly benefit of 60% of salary, up to \$15,000. You also have the option to purchase supplemental LTD insurance equal to 66% of salary, up to \$20,000 a month with Lincoln Financial.

### SUPPLEMENTAL HEALTH PROTECTION

To go along with, but not take the place of medical coverage, consider adding one of Aflac's plans to help with out-of-pocket expenses.

#### Critical Illness

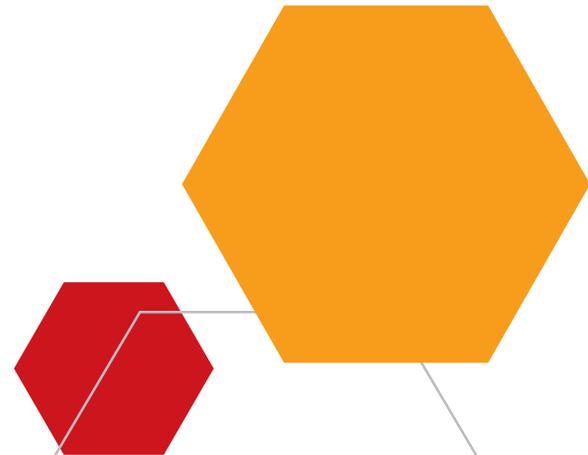
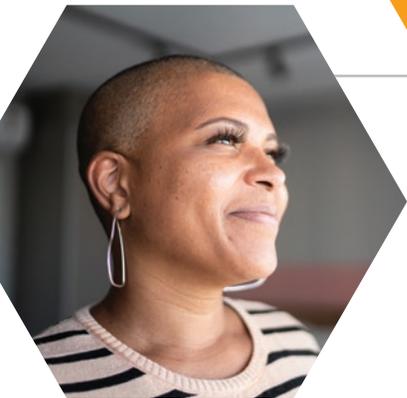
Even with medical insurance, you may still have deductibles, coinsurance, out-of-network care, childcare and travel expenses for treatment. If diagnosed with specific illnesses, this Aflac plan will pay a \$5,000 or \$10,000 lump sum, based on your election amount. Use the funds any way you want.

#### Hospital Indemnity

Hospital indemnity insurance provides benefits to cover the unexpected out-of-pocket expenses associated with a hospital stay. This Aflac plan provides a cash benefit to help pay for daily living expenses or out-of-pocket medical expenses such as deductibles, copays, coinsurance and non-covered services.

#### Accident Insurance

Accidents happen when you least expect it. Accident insurance pays a benefit if you suffer a covered injury that requires medical services or treatment. The amount Aflac pays depends on the injury and the treatment received. Everyone covered on the plan can also be reimbursed for having annual preventive visits.



## Additional Benefits



### Group Legal Plan

The MetLife Legal Plan offers an affordable solution to help with your personal legal needs. You and your eligible dependents have access to more than 15,000 attorneys across the US. They can handle matters such as estate planning, real estate, family law, consumer protection, juvenile matters, financial matters, traffic offenses, immigration assistance, document preparation, document review and defense of civil lawsuits. Covered services through the MetLife Legal Plan include assistance with:

Sign up on the **Benefits site** during your enrollment window. It is included in the list of benefits you can enroll in (or waive). **You can only sign up for during your initial enrollment period or annual enrollment.**

### VOLUNTARY GROUP INSURANCE

Farmers & MetLife offer special group rates and savings for employees of Cabot. Your premiums can be deducted from your paycheck for a wide range of insurances, including:

- Home
- Renters
- Condo
- Auto
- Motorcycle
- Pet
- Umbrella liability insurance



### EMPLOYEE STOCK PURCHASE PLAN

Employees based in the US have the opportunity to buy shares of Cabot common stock. As little as \$5 per paycheck can be contributed on an after-tax basis, and there are no brokerage fees or commissions.

### Identity Protection

Identity theft can be devastating. With credit and identity monitoring services, as well as restoration services, Allstate has you covered. To help shield you from this potential threat. Cabot pays for this protection and you just need to register yourself and your household members. Register today and start protecting yourself and your family from cyber threats.



# GET HEALTHIER AND GET REWARDED // Well-Being Reimbursement Account

Improve your health and get reimbursed up to \$500 on eligible well-being expenses, including gym memberships, home fitness equipment, weight loss programs and more. See below for expenses eligible for reimbursement in 2023.

You do NOT need to be enrolled in a Cabot medical plan to participate. All benefits-eligible employees can use this account.

CATEGORY	ELIGIBLE EXPENSES	EXPENSES THAT ARE NOT ELIGIBLE
<b>Daily Activities</b>	<ul style="list-style-type: none"> <li>◆ Safety equipment for outdoor activities (e.g., helmets, knee pads, safety pads)</li> </ul>	<ul style="list-style-type: none"> <li>◆ Activity participation equipment (e.g., headphones, clothing, shoes, swimsuits, accessories)</li> </ul>
<b>Healthy Food Options</b>	<ul style="list-style-type: none"> <li>◆ Healthy grocery delivery (Imperfect Foods, Misfit Markets, Hungry Harvest, Farmer Jones Farm, Farmbox Direct, the Fruit Guys)</li> <li>◆ Healthy meal prep kits (Hello Fresh, Sun Basket, Purple Carrot, Blue Apron, Green Chef, Martha Stewart &amp; Marley Spoon, Dinnerly, Home Chef, Gobble, Every Plate)</li> <li>◆ Local community supported agriculture (CSA) boxes</li> </ul>	<ul style="list-style-type: none"> <li>◆ Prepared meals or food purchased directly from local restaurants for takeout</li> <li>◆ Grocery store gift cards</li> <li>◆ Grocery store purchases</li> <li>◆ Grocery delivery services and meal boxes from those not on the eligible expenses list</li> </ul>
<b>Mindfulness, Meditation and Sleep Programs</b>	<ul style="list-style-type: none"> <li>◆ Subscriptions to meditation and sleep apps including Headspace, Calm and Dayzz</li> <li>◆ Hatch restore device</li> </ul>	<ul style="list-style-type: none"> <li>◆ Subscriptions to apps not listed under eligible expenses</li> <li>◆ Beds, furniture, curtains, pillows, mattress pad and bedding</li> <li>◆ Supplements, essential oils, meditation classes or certifications</li> </ul>
<b>Ergonomics in Home Office</b>	<ul style="list-style-type: none"> <li>◆ Standing desks or desk toppers, sit to stand desks, ergonomic desk chairs</li> <li>◆ Lumbar pillows, laptop stands, ergonomic keyboards</li> </ul>	<ul style="list-style-type: none"> <li>◆ Massages, massage chairs, physical therapy, back braces, heating pads, computer monitors and gaming keyboards</li> <li>◆ Other furniture not conducive to an office setup</li> </ul>
<b>Subscriptions &amp; Memberships</b>	<ul style="list-style-type: none"> <li>◆ Membership fees for in-person full-service health clubs</li> <li>◆ Fitness studios with instructor-led group classes</li> <li>◆ Personal training sessions</li> <li>◆ Online fitness programs or classes, such as Aaptiv, ClassPass, Yoga and Peloton</li> <li>◆ Fees for joining a sports team or league</li> <li>◆ Pool membership fees</li> </ul>	One-time initiation or termination fees
<b>Wearable Fitness Devices</b>	Fitness trackers and smartwatches to track steps and other health behaviors	Fashion watches that do not include fitness tracking or other health measures
<b>Indoor Fitness/Exercise Equipment</b>	Small and large fitness equipment, such as yoga mats, free weights, foam rollers, treadmills and workout benches	Headphones, clothing, shoes and accessories
<b>Children's Sports Fees</b>	Registration fees for your child(ren)'s: <ul style="list-style-type: none"> <li>◆ Team and individual sports leagues, such as baseball, softball, soccer, swimming, tennis, hockey and more</li> <li>◆ Dance and gymnastics lessons</li> <li>◆ Karate and taekwondo classes</li> </ul>	<ul style="list-style-type: none"> <li>◆ Electronic equipment such as tablets, cell phones, computers, televisions and headphones</li> <li>◆ Private coaching sessions</li> <li>◆ Private lessons</li> <li>◆ Equipment required to participate in the sport, including clothing and footwear</li> </ul>
<b>Weight Loss/Management Programs</b>	Registration and monthly fees associated with weight loss programs both online and in person, such as WW, Jenny Craig, Nutrisystem and Noom	<ul style="list-style-type: none"> <li>◆ Copay associated with registered dietitian visits/sessions</li> <li>◆ Food and/or dietary supplements</li> <li>◆ Health coach sessions offered through a gym or fitness center</li> </ul>

## GET HEALTHIER AND GET REWARDED // Well-Being Reimbursement Account *continued*

If you haven't already done so, now is the time to set up your account so you can get reimbursed. Show me the money!

### SET UP YOUR BRI ACCOUNT

If you don't currently use BRI for your FSA(s), you will need to go to [benefitresource.com](https://benefitresource.com) to set up a BRI account using the information below.

- ◆ Company Code – **cabotcorp**
- ◆ Member ID Number – this is your Cabot Employee Number with leading zeros so that it total 9 digits, **for example 000012345**; your Cabot Employee Number is found on your paystub

If this is your first time logging in, you will need to create a password.

### STEPS TO FILE FOR REIMBURSEMENT

- 1 LOG ON TO YOUR BRI ACCOUNT:**
  - ◆ From the Hub at [thehub.cabotcorp.com/functions/HR/benefits](https://thehub.cabotcorp.com/functions/HR/benefits) – access this website directly from your Home page on the **Benefits site** (scroll down below the marquee) without needing a username and password
  - ◆ From home at <http://cabotbenefits.bswift.com> – use the Cabot Network ID and your password; if logging in for the first time, use your initial password (instructions on the login page) and then change it when prompted
  - ◆ Through BRI's mobile app – download it at the App Store or Google Play
  - ◆ Directly at [benefitresource.com](https://benefitresource.com)
- 2 DECIDE ON PAYMENT METHOD:** Once you're logged into BRI, you can set up direct deposit so your reimbursements will go right into your preferred bank account. (You can also choose to receive a check by mail, but it will take longer to receive your reimbursement check.)
- 3 TAKE PICTURES OF YOUR RECEIPTS:** Save them to the device you are working off of in order to upload to your account when needed.
- 4 FILE A CLAIM:** To file for reimbursement online, complete the drop-down choices for your expense(s) and select save. Upload the photos of your receipt(s), **select save** and then **select submit**.

You have until December 2023 to use your current Well-Being Reimbursement Account funds of \$500 for 2023. Any funds you don't claim by this deadline will be forfeited and cannot roll forward to 2024. Funds that you do claim are considered taxable income.

Visit the BRI website here:



Spend the \$500 in 2023 however you want, THE CHOICE IS YOURS!



## How to Enroll

Enrolling is as easy as 1, 2, 3! To make your elections:

1. Click on your enrollment event.
2. Follow the prompt on each page.
3. When done, select **“Save My Enrollment”** – choose whether to print a confirmation statement or have one emailed to you.

**Note:** Elections can be updated as many times as necessary during the enrollment window.

### HAVE QUESTIONS ABOUT ENROLLING?

Contact Cabot Benefits Customer Service Representatives at **888-742-5197**, Monday through Friday, 8:00am to 8:00pm ET.



### Checklist

Refer to this checklist to take action.

- Learn more about your 2023 benefits options.
- Use Ask Emma and the LifeWorks and Vanguard resources for help to choose the right plans and maximize your income.
- Elect your 2023 HSA contribution if you participate in the OAP HSA Plan.
- Decide and elect how much to contribute to your FSA(s) if you plan to participate.
- Review your supplemental life, accident and disability insurance needs.
- Designate your life and accident insurance, & your 401(k) beneficiaries.
- Assess your need for the legal services or Aflac Plans.
- Enroll in your plans.

### Reminder:

Register on the [MDLIVE for Cigna website](#) –it’s required before you can call to access virtual care services. We encourage you to do it now for any future needs.



## Benefits Made Easy

On the **Benefits site** you can:

- Report a qualified Life Status Event (documentation is required) and make changes using the “**Change My Benefits**” link
- Elect and make changes to your current benefits – such as your contribution to the HSA or if you have a qualifying Life Status Event – using the “**Change My Benefits**” link
- View **short videos** on plan features from the **Library**
- Find **information and forms** easily in the **Library**
- Learn about **terms you need to know** in the **Glossary** in the **Library**
- Review your **Pay & Benefits Statement** – updated annually
- Manage your personal benefits information under **My Profile**:
  - Add your cell phone number and opt-in to receive text messages on important changes/issues
  - Access or upload important documents in your employee file
  - Provide your personal email address and phone number
  - Generate a confirmation statement of your benefits
  - Designate your beneficiaries and add your dependents’ information

### Account access

Did you know you can get to many websites directly from your **Home page** on the **Benefits site** without needing all those passwords? Scroll down below the Marquee and you’ll have direct access to:

- BRI
- Delta Dental
- CVS Caremark
- LifeWorks

### MORE ABOUT THE BENEFITS SITE

- Learn to navigate the **Benefits site** with an interactive **Guided Tour** available to view the first time you log in
- Look for new information on the **Marque** scrolling banner

## FOR MORE INFORMATION // Benefits Summary and Contacts

Go to the Library on the **Benefits site** for information on these benefits...as well as details on educational financial assistance, discounted voluntary benefits, long-term care and more.

Contact US Benefits at  
**US.Benefits@cabotcorp.com**  
 or the providers directly  
 with questions.

BENEFIT - PROVIDER	SUMMARY	WEB ADDRESS	PHONE NUMBER	APP AVAILABLE?
<b>401(k) Plan</b> – Vanguard	Receive a 4% fixed Company retirement contribution, 6% “dollar-for-dollar” Company matching contribution and contribute between 1 – 50% on a pre-tax, after-tax or Roth basis.	<a href="http://vanguard.com/retirementplans">vanguard.com/retirementplans</a> Plan Number: <b>090340</b>	800-523-1188	
<b>Basic and Supplemental Life</b> – The Hartford	Cabot provides coverage at no cost equal to 1x your annual base salary up to \$1,500,000. You may also purchase additional coverage for yourself, your spouse and child(ren).	<a href="http://thehartford.com/employeebenefits">thehartford.com/employeebenefits</a>	888-755-1503	N/A
<b>Business Travel Accident</b> – Chubb	Cabot pays up to 4x your annual base salary to a maximum benefit of \$1,500,000 in the event of an accidental death or dismemberment while traveling on Company business.	<a href="http://chubb.com">chubb.com</a>	800-252-4670	
<b>Core and Supplemental Long-Term Disability</b> – Lincoln Financial	After the STD period ends, you may receive 60% of your monthly base salary, to age 65 or no longer disabled. You may purchase additional coverage of 6 ⅔% of your monthly base salary to replace a total of 66 ⅔% of eligible pay.	<a href="http://MyLincolnPortal.com">MyLincolnPortal.com</a> Company Code: <b>Cabot</b>	888-408-7300	
<b>Critical Illness, Accident and Hospital Insurance</b> – Aflac	Purchase coverage to receive a cash benefit if you develop certain critical illnesses, have an accident or hospital stay.	<a href="http://aflac.com">aflac.com</a>	800-433-3036	
<b>Dental</b> – Delta Dental	Dental coverage for preventive, restorative and orthodontia services.	<a href="http://deltadentalma.com">deltadentalma.com</a>	800-872-0500	
<b>Diabetes and Blood Pressure Management</b> – Livongo	Cabot medical plan members receive personalized tips and support from coaches – blood glucose meter, unlimited test strips and/or blood pressure cuff/monitor at no cost to you.	<a href="http://livongo.com">livongo.com</a> Registration Code: <b>CABOT</b>	800-945-4355	
<b>EAP</b> – LifeWorks	Provides confidential advice and resources to you and your dependents for financial and emotional support.	<a href="http://login.lifeworks.com">login.lifeworks.com</a> Username: <b>cabot</b> ; Password: <b>cabot</b>	888-267-8126	
<b>Employee Stock Purchase Plan</b> – Computershare	Purchase Cabot common stock through payroll deductions.	<a href="http://computershare.com">computershare.com</a>	866-442-2924	
<b>Family and Educational Resources</b> – Bright Horizons	Access to learning from home activities, subsidized back-up care, nannies/sitters for evening/weekend care, eldercare resources and pet care, discounted tutoring and learn to establish good study habits, as well as navigate through the college process.	<a href="http://clients.brighthorizons.com/cabot">clients.brighthorizons.com/cabot</a> Username: <b>Cabot</b> Password: <b>cabotcares</b>	877-242-2737	
<b>Funeral Planning Services</b> – The Hartford/Everest	Provides funeral planning services and is an advocate on behalf of you and your family to make the most informed decisions about all funeral-related issues.	<a href="http://everestfuneral.com/hartford">everestfuneral.com/hartford</a> Code: <b>HFEVLC</b>	866-854-5429	N/A

BENEFIT – PROVIDER	SUMMARY	WEB ADDRESS	PHONE NUMBER	APP AVAILABLE?
<b>Health Care, HSA-Compatible and Dependent Care FSAs – BRI</b>	Set aside money on a pre-tax basis to pay for eligible out-of-pocket health care, and if eligible, child and eldercare expenses.	<a href="http://benefitresource.com">benefitresource.com</a>	866-996-5200	
<b>Health Savings Account – HSA Bank</b>	Manage your Cabot HSA via single sign on from your <a href="http://myCigna.com">myCigna.com</a> account. Review balances, pay providers and direct your investments.	<a href="http://myCigna.com">myCigna.com</a>	800-244-6224	
<b>Identity Protection – Allstate</b>	A Cabot-paid program that protects against fraud and identity theft, and coverage in the event your identity or personal information has been compromised.	<a href="http://allstateidentityprotection.com">allstateidentityprotection.com</a>	800-789-2720	
<b>Legal Services – MetLife</b>	Provides services for a wide range of legal matters – real estate, trusts, family law, powers of attorney, wills, debt collection, traffic issues and more.	<a href="http://info.legalplans.com">info.legalplans.com</a>	800-821-6400	
<b>Medical – Cigna</b>	Choice of medical plans administered by Cigna and self-funded by Cabot.	<a href="http://myCigna.com">myCigna.com</a>	800-244-6224	
<b>Prescription Drug – CVS Caremark</b>	Prescription drug coverage is included as part of medical plan coverage with pharmacy, mail order and specialty drug coverages.	<a href="http://caremark.com">caremark.com</a>	866-760-4282	
<b>Short-Term Disability Salary Continuance – Lincoln Financial</b>	Cabot pays a percentage of salary based upon your years of completed service for the length of a disability up to a maximum of 26 weeks.	<a href="http://MyLincolnPortal.com">MyLincolnPortal.com</a> Company Code: <b>Cabot</b>	888-408-7300	
<b>Telehealth – MDLIVE</b>	Available 24/7, connect with a physician or counselor through your smartphone, tablet, laptop or desktop.	<a href="http://MDLIVEforCigna.com">MDLIVEforCigna.com</a>	888-726-3171	
<b>Vision – EyeMed</b>	Coverage includes annual eye exams at no cost, retinal image coverage and coverage for frames, lenses and contacts.	<a href="http://eyemed.com">eyemed.com</a>	866-939-3633	
<b>Voluntary Group Accident – Chubb</b>	Purchase \$10,000 increments up to a maximum of \$500,000; elect employee or family coverage.	<a href="http://chubb.com">chubb.com</a>	800-252-4670	
<b>Voluntary Group Insurance for Home/Auto – Farmer's Group Select</b>	Access to special group rates and savings for home, renters, condo, auto, motorcycle and umbrella liability insurance.	<a href="http://myautohome.farmers.com">myautohome.farmers.com</a>	800-438-6381	
<b>Voluntary Group Insurance for Pet Insurance – MetLife</b>	Access to special group rates and savings for pet insurance.	<a href="http://metlifepetinsurance.com">metlifepetinsurance.com</a>	855-412-2562	

*This Benefits Guide describes some of the key features of the benefits program provided by Cabot Corporation. If there is any conflict between this material and the Plan Document, the Plan Document will govern. Cabot Corporation has the right to amend or terminate the programs and plans. In addition, this Guide is not an employment contract or any type of employment guarantee. Your employment is not guaranteed by your participation in any of the plans.*