

# Annual Enrollment 2025

Make Your Selections!



# Cabot's 2025 Annual Enrollment: November 6–20, 2024

At Cabot, **WE CARE** about our employees' well-being. Our benefits are built to support your evolving health and well-being needs with meaningful programs and resources for you and your loved ones.

Read on to learn more about what to expect from your benefits in 2025, so you can make the best decisions for your needs, your family, and your budget.

**VISIT OUR  
BENEFITS  
SITE HERE!**



[cabotbenefits.bswift.com](https://cabotbenefits.bswift.com)

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## WHAT TO EXPECT IN 2025

- ◆ **Medical premium updates:** After several years of being able to hold medical rates flat, costs will increase for both employees and Cabot for 2025. However, these increases are less than current market trends, thanks in part to our employees focusing on their preventive care and actively engaging with Cabot's benefits programs and resources.  
  
Cabot will continue to fund the majority of medical premiums to ensure affordable care for all employees and their dependents.
- ◆ **OAP HSA Plan changes:** You'll notice a few increases in the OAP HSA plan design:
  - **HSA contribution limits:** \$4,300 (employee only coverage) and \$8,550 (coverage for two or more), to align with updated IRS requirements.
  - **In-network deductibles:** \$1,800 (employee only coverage) and \$3,600 (coverage for two or more).
  - **In-network out-of-pocket maximums:** \$3,500 (employee only coverage) and \$7,000 (coverage for two or more).
- ◆ **OAP and OAP IN plan changes:**
  - For the OAP Plan, in-network deductibles are increasing to \$1,000 (employee only coverage) and \$2,000 (coverage for two or more). For the OAP IN Plan, in-network deductibles are increasing to \$350 (employee only coverage) and \$700 (coverage for two or more).
  - In-network out-of-pocket maximums for both plans are increasing to \$3,500 (employee only coverage) and \$7,000 (coverage for two or more).
- ◆ **Well-Being Reimbursement Program enhancements:** We've added new items, including fishing equipment and licenses, entry fees for road races, seeds and plants for home gardens, and community garden fees.
- ◆ **NEW Oncology Consult Service:** If you're enrolled in our medical plan and receive a cancer diagnosis, you will be automatically set up with Cigna's Oncology Consult Service, which includes a dedicated care management team to help you through your journey, from finding the right providers, to understanding your drug coverage, to ensuring you have the whole-person health support you need.



# ENROLLMENT & ELIGIBILITY: Before You Begin

## WHAT TO DO DURING ANNUAL ENROLLMENT

Annual Enrollment is your **once-a-year opportunity** to make changes to your benefits coverage, unless you experience a qualifying life status event during the year (such as getting married or divorced, having a baby, or gaining or losing coverage elsewhere).

This year is a passive enrollment, which means if you do not take action between November 6–20, **your 2024 benefits will carry over to 2025 except for Health Savings Account (HSA) or Flexible Spending Account (FSA) contributions**—you must re-elect these each year.

While it may be tempting to let your coverage roll over each year, that may not be the best approach for your needs. Consider what changes may be coming your way for 2025. Are you and/or your covered spouse:

- ◆ Expecting an addition to your family?
- ◆ Planning a major surgery?
- ◆ Covering a child turning 26?
- ◆ Turning 65?

Whatever the next year may look like for you, make sure you carefully consider your options and elect the programs that best fit your personal situation.

Any benefit changes made during Annual Enrollment will be effective January 1–December 31, 2025.

### LEARN MORE AT OUR VIRTUAL BENEFITS FAIR

There, you can find materials to help you understand the benefits available to you and your family. Visit our [Benefits site](#) to access the Fair.

## 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 enrolled in Medicare, are of Medicare age, or are becoming Medicare eligible in 2025, you are not able to enroll in the OAP HSA Plan. However, you may enroll in the other medical plans.

If you are enrolling a new dependent, be sure to have their birthdate and Social Security number on hand, as this information is required to add them. Once enrolled, you will be asked to provide required paperwork to show proof of the dependent's eligibility. Dependents are not covered until the required documentation is submitted, reviewed, and approved.

## NEED HELP?

Use "Ask Emma" to help compare your medical plan options. You can find "Ask Emma" on the [Benefits site](#) when you click on the *Your Enrollment* event.

## MAKE SURE YOUR BENEFICIARIES ARE UP TO DATE

While you're reviewing your benefits, it's a great time to confirm your beneficiaries for your 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](#) for life insurance, on [vanguard.com](#) for your 401(k) account, and on [hsabank.com](#) for your HSA.

## ENROLL IN 3 EASY STEPS

1

### LOG ON TO REVIEW YOUR OPTIONS AND MAKE YOUR ELECTIONS

From the Hub:

<https://cabotcorp.sharepoint.com/sites/thehub/functions/hr/Benefits>

OR

From Your Home:

[cabotbenefits.bswift.com](https://cabotbenefits.bswift.com)

Use your 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.

2

### CLICK ON THE "ANNUAL ENROLLMENT" EVENT

Select "**Change My Elections**" and follow the prompts on each page.

3

### SAVE YOUR ELECTIONS

Select "**Save My Enrollment**" 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 enrollment period.*

## MEDICAL & PRESCRIPTION DRUG COVERAGE: Keep Your Health in Focus

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 Express Scripts. And remember, use "Ask Emma" to help you determine which plan is best for you.

	OAP HSA PLAN	OAP PLAN	OAP IN PLAN
<b>Bi-Weekly Pre-Tax Premiums*</b>			
<b>Employee Only</b>	\$62.74	\$85.11	\$135.60
<b>Employee + Child(ren)</b>	\$119.20	\$161.71	\$257.62
<b>Employee + Spouse</b>	\$141.17	\$204.26	\$305.85
<b>Family</b>	\$211.74	\$306.39	\$458.76
<b>MEDICAL</b>			
<b>In-Network</b>			
<b>Calendar Year Deductible</b> Individual/Family	\$1,800/\$3,600**	\$1,000/\$2,000***	\$350/\$700***
<b>Out-of-Pocket Maximum</b> Individual/Family	\$3,500/\$7,000**	\$3,500/\$7,000***	\$3,500/\$7,000***
<b>Coinsurance</b>	10% after deductible	10% after deductible	N/A
<b>Preventive Care</b>	No cost	No cost	No cost
<b>Doctor/Specialist Visit (Office or Telehealth)</b>	10% after deductible	\$25/\$35 copay	\$20/\$30 copay
<b>REMINDER: Behavioral Health Office Visits</b>	No cost after deductible	No cost	No cost
<b>Emergency Room</b>	10% after deductible	\$150 copay (waived if admitted)	\$150 copay (waived if admitted)
<b>Urgent Care Facility</b>	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.		
<b>Deductible</b> Individual/Family	Combined with medical	\$100/\$200	\$100/\$200
<b>Retail - (Tier 1/2/3)</b> <b>Mail Order - (Tier 1/2/3)</b>	10% coinsurance	\$15/\$30/\$60 \$30/\$60/\$120	\$15/\$30/\$60 \$30/\$60/\$120
<b>Out-of-Pocket Maximum</b> Individual/Family	Combined with medical	\$3,300/\$6,600	\$3,300/\$6,600
<b>SaveOn SP</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 Express Scripts.		
<b>Out-of-Network</b>	Out-of-network coverage is not available – visit a pharmacy that is in the Express Scripts network for your medications to be covered.		

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

\*\* Family deductible and out-of-pocket maximum must be satisfied before cost-sharing begins for any member.

\*\*\* No one individual in the family has to satisfy more than the individual deductible or out-of-pocket maximum.

# DENTAL COVERAGE: Smile Brighter

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

	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/ Prosthodontics</b> <i>(crowns, dentures)</i>	50% after deductible	50% after deductible
<b>Orthodontia</b>	50% (to age 19)	50% (no age limit)
<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>Family</b>	\$12.05	\$24.41

## Do You Know About *Right Start 4 Kids*SM?

The Right Start 4 Kids program is here to make it easier and more affordable to care for children's oral health. Cabot employees who elect Employee + Child(ren) or Family coverage on either Delta Dental plan have access to **Right Start 4 Kids**, which provides **comprehensive coverage for kids ages 12 and under**, including:

- ◆ No deductible
- ◆ 100% coverage for covered preventive, basic restorative, and major restorative services

Annual benefit maximums, exclusions, and limitations apply (for example, this program does not apply to orthodontics). For more information, scan the QR code or visit [deltadentalma.com/preventistry/right-start-4-kids](https://deltadentalma.com/preventistry/right-start-4-kids).



## Dental Plan Highlights

- **Annual cleanings** do not count toward your annual maximum, and since they're preventive care, they're available at **no cost to you!**
- Your annual cleaning **counts toward your well-being premium discount** for 2026. Log this activity at [mycigna.com](https://mycigna.com)!

The rollover feature allows you to roll over a portion of your benefit if you do not use up the entire maximum in a year as shown here.



### 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**

## VISION COVERAGE: See Clearer

See clearly with Cabot's vision plan through EyeMed.

BENEFITS	IN-NETWORK	OUT-OF-NETWORK
<b>Exam</b>	\$0 copay, once every 12 months	Covered up to \$57
<b>Retinal Imaging</b>	\$0 copay	Covered up to \$10
<b>Single Vision</b>	\$20 copay	Covered up to \$47
<b>Bifocal</b>	\$20 copay	Covered up to \$79
<b>Standard Progressive Lens</b>	\$85 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>Family</b>		\$10.32

\* Employees covered under the vision plan are entitled to either lenses and frames **OR** contact lenses and frames every 12 months.

Eye exams count toward your well-being premium discount for 2026. Sign in to your [myCigna.com](https://myCigna.com) account to log this activity.





## 2025 WELL-BEING INCENTIVES: Prioritize Your Physical Health

Even if you "feel" healthy, prioritizing your preventive care today can help ensure you're doing everything you can to stay healthy for tomorrow. Getting your routine exams and screenings may turn up nothing, bringing you peace of mind. Or, they may uncover an issue that requires your attention—potentially saving your life.

Under Cabot's medical plans, **preventive care services won't cost you a thing**. And, even better, you can earn a **\$250 medical premium discount** in 2025 for 2026 by completing two of the below healthy activities between October 1, 2024, and September 30, 2025. Your enrolled spouse/domestic partner is also eligible for the **\$250** discount—for a total of up to **\$500**.

Most of the preventive care activities eligible for the well-being incentive are claims-based, which means once you've completed them, they are **automatically tracked and logged** by Cigna. These include annual **physical exams, colonoscopies, cancer screenings**, and **Cigna coaching sessions**.

For any activities you complete outside of your medical coverage, like vaccines at a local pharmacy, dental cleanings, or vision exams, be sure to report them on [myCigna.com](https://myCigna.com) to receive credit.

### REPORT YOUR HEALTH ACTIVITIES ON MYCIGNA.COM

1. Log in to [myCigna.com](https://myCigna.com) or scan the QR code to the right.
2. Click on the Wellness tab.
3. Scroll down and click on **View All Incentives**.
4. Add your healthy activity under **Self-Reported Activities**.



### DIABETES AND BLOOD PRESSURE SUPPORT WITH LIVONGO

Through Livongo, Cabot medical plan members who need help managing their diabetes or blood pressure receive personalized tips and support from coaches, blood glucose meters, unlimited test strips, and/or blood pressure cuffs/monitors at no cost.

For more information, scan the QR code or visit [livongo.com](https://livongo.com) registration code: CABOT.



### No-Cost Personal Coaching Sessions

If you're enrolled in a Cabot medical plan through Cigna, you may speak with a health advocate, who can answer questions you have and offer health programs based on your needs. You may also hear from Cigna's One Guide service if your recent medical claims indicate you may benefit from coaching.

Every call is **private, confidential**, and available at no cost to you. No one at Cabot knows if and when you speak with Cigna.

Available programs include:

- ◆ Stress management
- ◆ Weight management
- ◆ Tobacco cessation
- ◆ Treatment decision support
- ◆ Chronic condition support
- ◆ Finding the right care
- ◆ Case management

Contact Cigna at [myCigna.com](https://myCigna.com) to learn more.

## HEALTH SAVINGS ACCOUNT (HSA): Save for Healthcare Expenses

When you enroll in the OAP HSA Medical Plan, you have access to a Health Savings Account (HSA), which is opened on your behalf through HSA Bank. Cabot contributes to this account annually, and you can also make pre-tax contributions through payroll deductions.

### HSA RULES

To contribute to an HSA, you may not:

- ◆ Be covered by a non-qualified medical plan, including Medicare or TRICARE
- ◆ Be eligible for Medicare (even if you are still enrolled in another plan and working after you turn 65)
- ◆ Also enroll in a Health Care FSA—however, you can enroll in a Dependent Care FSA or HSA-Compatible Health Care FSA (see page 7 for more information)
- ◆ Be claimed as a dependent on someone else's tax return

### HSA CONTRIBUTION LIMITS

How much you may contribute to the HSA depends on how many people you cover on the OAP HSA Plan. Cabot also makes a contribution to your account, which is deposited by the end of January.

COVERAGE TIER	2025 IRS ANNUAL LIMIT	CABOT'S CONTRIBUTION*	YOUR MAXIMUM CONTRIBUTION
Employee Only	\$4,300	\$500	\$3,800
Two or More	\$8,550	\$1,000	\$7,550
Age 55+ catchup contribution	\$1,000	N/A	\$1,000

\* 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.

### INVESTING YOUR HSA FUNDS

If you're planning to save your HSA money for the future, you may invest your account balance once it reaches \$1,000. HSA Bank offers a variety of funds you can invest in to potentially grow your balance — much like you would invest your retirement funds in your 401(k). For more information about the HSA investment options available through HSA Bank, scan the QR code or visit [hsabank.com/hsabank/members/hsa-investment-options](https://hsabank.com/hsabank/members/hsa-investment-options).

### Benefits of the HSA



#### TRIPLE-TAX SAVINGS

1. The money you contribute is taken from your paycheck pre-tax.
2. Interest and investment earnings build tax-free over time.
3. Use your HSA funds tax-free on qualified healthcare expenses.



#### PORTABILITY

You own your HSA and all of the money in it. You can roll it over year after year and take it with you even if you leave Cabot.



#### FLEXIBILITY

Choose whether you want to use the funds in your HSA now or set them aside for future healthcare expenses — even into retirement!



#### CONVENIENCE

You'll receive an HSA debit card to conveniently pay for qualified expenses.

### WHAT ARE QUALIFIED HEALTH CARE EXPENSES?

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





# FLEXIBLE SPENDING ACCOUNTS (FSAs): Plan for This Year

Cabot has three Flexible Spending Accounts (FSAs)—the Health Care FSA, HSA-Compatible Health Care FSA, and Dependent Care FSA. Like an HSA, you set aside pre-tax money into an FSA to use on qualified expenses during the year. Unlike an HSA, however, FSA dollars are "use it or lose it," so you must develop a plan to spend the money during the year.

## QUALIFIED FSA EXPENSES

HEALTH CARE FSA	HSA-COMPATIBLE HEALTH CARE FSA	DEPENDENT CARE FSA
Medical, prescription, dental, and vision expenses	<ul style="list-style-type: none"> <li>Dental and vision expenses</li> <li>Medical expenses, once you reach your HSA deductible and provide proof to BRI</li> </ul>	Child- and elder-care expenses

## CONTRIBUTION LIMITS

ACCOUNT TYPE	MINIMUM CONTRIBUTION	MAXIMUM CONTRIBUTION
Health Care FSA	\$100	\$3,200*
HSA-Compatible Health Care FSA	\$100	\$3,200*
Dependent Care FSA	\$100	\$5,000 (or \$3,600 for highly-compensated employees)

## USE THE MONEY OR LOSE IT

Think carefully about how much you should contribute to your FSA(s) because you must spend it all by December 31, 2025 (and submit a request for reimbursement to BRI by March 31, 2026), or else you will lose it. If you are enrolled in the Health Care FSA or HSA-Compatible Health Care FSA, you can roll over \$640\*\* into the next year. Dependent Care FSA balances do not roll over from one year to the next.

## STILL HAVEN'T SUBMITTED YOUR 2024 EXPENSES?

Be sure to incur expenses by December 31, 2024, and submit them for reimbursement by March 31, 2025. Otherwise, you'll forfeit the money in your FSA, except for up to \$640 for the Health Care FSA or HSA-Compatible Health Care FSA.

## WHICH FSAs AM I ELIGIBLE FOR?

YOU'RE ELIGIBLE FOR THE...	IF YOU'RE ENROLLED IN...
Health Care FSA	<ul style="list-style-type: none"> <li>OAP Plan</li> <li>OAP IN Plan</li> <li>Medical coverage outside of Cabot that is not a high-deductible health plan</li> </ul>
HSA-Compatible Health Care FSA	OAP HSA Plan
Dependent Care FSA	N/A: All benefit-eligible employees can enroll, regardless of their medical plan choice.

## What Is the Difference Between a Health Care FSA and an HSA-Compatible Health Care FSA?

### Health Care FSA

The **Health Care FSA** is available to employees enrolled in the **OAP Plan** or **OAP IN Plan**. Because the IRS limits the amount of pre-tax money you can set aside for healthcare expenses, the Health Care FSA is not available to members enrolled in the OAP HSA Plan because you cannot contribute to accounts at the same time.

VS

### HSA-Compatible Health Care FSA

Employees enrolled in the **OAP HSA can** contribute to the **HSA-Compatible Health Care FSA**, which can be used toward dental or vision expenses. By setting aside and using the money in this account to pay for dental or vision expenses, you can save your HSA account balance for medical expenses, either now or in the future.

You can also use funds to pay for medical expenses once you've reached your deductible. You'll need to show proof of meeting your deductible by submitting a reimbursement request to BRI with your Explanation of Benefits.

\* As of the date of printing this guide, 2025 IRS FSA limits have not been released; these amounts may change for 2025.

\*\* \$640 is the amount you can roll over in your Health Care FSA or HSA-Compatible Health Care FSA from 2024 into 2025. As of the printing of this guide, the 2026 IRS rollover amount has not yet been set.

## SPRING HEALTH: For Total Mental and Work-Life Support

We know sometimes just a little bit of support can change everything. Cabot has partnered with Spring Health to provide **all** employees and household family members with an enhanced mental health and work-life support program. With Spring Health, you have access to easy-to-use services and tools that support all aspects of mental health and work-life well-being, including:

- ◆ **Personalized care with a dedicated clinician:** Care Navigators are real people—licensed clinicians who take away the guesswork during care. They'll help you **find the right coach or therapist** who can support your goals (whether it's overcoming stress, improving focus, handling relationships, or something else), **give advice**, and **offer emotional support**.
- ◆ **Confidential therapy:** Meet with a therapist to discuss challenges you may be facing—not just in times of crisis, but in everyday life. **You and your household family members each have eight (8) therapy and eight (8) coaching sessions per person, per year covered by Cabot at no cost to you.**
- ◆ **Wellness exercises:** Use Moments, an on-demand library of **self-guided mindfulness and meditation exercises** to improve mental well-being, with programs for anxiety, burnout, better sleep, and more.
- ◆ **Work-life services:** Care Navigators help you find **support for your whole life**, including financial services, child and elder care, legal assistance, and much more. You can also review Spring Health's online library for **thousands of articles** on everything from family dynamics to personal and professional relationships.

### WHAT ARE YOU WAITING FOR?

Spring Health is here for you for everyday moments, in times of crisis, and everything in between. Join the more than nearly 20% of Cabot employees and family members who are already using Spring Health!

### REMEMBER YOUR FREE, CONFIDENTIAL SESSIONS

Therapy sessions renew each year, which means in 2025, you and your household family members once again have access to **8 therapy and 8 coaching sessions per person** covered by Cabot. They're yours to use, no matter how many sessions you took advantage of in 2024!



## VOLUNTARY BENEFITS: Protection & Peace of Mind

Dealing with the inability to work, unexpected medical expenses, or a death 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 INSURANCE

Cabot provides basic life insurance for employees 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)

Cabot provides all full-time employees with Short-Term Disability (STD) and core LTD insurance equal to 60% of salary, up to \$15,000 per month. You also have the option to purchase Supplemental LTD insurance through Lincoln Financial, equal to 66% of salary, up to \$20,000 a month.

### NO-COST IDENTITY PROTECTION: REGISTER ANYTIME!

Cabot covers Allstate identity theft protection—including credit and identity monitoring and restoration services—for all employees and their household family members. And, unlike other voluntary benefits, you can register for identity protection at any time. Simply visit [allstateidentityprotection.com](https://allstateidentityprotection.com) or scan the QR code.



### SUPPLEMENTAL HEALTH PROTECTION

To help pay expenses your health insurance may not cover—from out-of-pocket medical costs to child care, food, travel expenses, and more—consider adding one of Aflac's Supplemental Health Protection plans. Each plan provides a lump-sum cash payout to use any way you wish.

- ◆ **Critical Illness:** Receive a payout if you are diagnosed with a covered critical illness. The amount Aflac pays depends on your diagnosis.
- ◆ **Hospital Indemnity:** Receive a payout when you undergo a hospital stay.
- ◆ **Accident Insurance:** Receive a payout if you suffer a covered injury that requires medical services or treatment. The amount Aflac pays depends on the injury you suffer and treatment you receive. You can also receive a cash reward when you go for a preventive care visit, such as a physical, vaccination, or screening test like a mammogram or vision exam. Once you've had your visit, file a reimbursement request through Aflac.

### PERSONAL LEGAL SUPPORT

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, who can handle matters such as estate planning (including will preparation or updates to existing wills), real estate, family law, consumer protection, juvenile matters, financial matters, traffic offenses, immigration assistance, document preparation, document review, and defense of civil lawsuits.



# WELL-BEING REIMBURSEMENT ACCOUNT: Reward Your Healthy Habits

Improve your health and get reimbursed up to \$500 on eligible well-being expenses! Remember—**you do not need to be enrolled in a Cabot medical plan to participate in the Well-Being Reimbursement Account! It's available to all benefits-eligible employees.**



## ELIGIBLE EXPENSES FOR THE WELL-BEING REIMBURSEMENT ACCOUNT

There are so many options when it comes to using your Well-Being Reimbursement Account. The list of eligible categories and expenses is the same as in past years, plus some exciting new additions. For a complete list of eligible expenses, as well as those that aren't considered eligible, scan the QR code or visit [cabotbenefits.bswift.com](https://cabotbenefits.bswift.com).

- ◆ **NEW FOR 2025:** Seeds and plants for home gardens, and community garden fees
- ◆ **NEW FOR 2025:** Fishing equipment and licenses
- ◆ **NEW FOR 2025:** Entry fees for road races
- ◆ Outdoor sporting equipment/passes/memberships
- ◆ Financial management app subscriptions
- ◆ Healthy food and nutrition options
- ◆ Fitness, exercise, and safety equipment
- ◆ Children's sports fees
- ◆ Fitness subscriptions, memberships, and wearable devices
- ◆ Mindfulness, meditation, and sleep programs
- ◆ Ergonomics in your home office
- ◆ Weight loss and weight management programs

## Setting Up Your Account and Getting Reimbursed

If you haven't already done so, take these steps to set up an account, submit your well-being expenses, and get reimbursed!

### Set Up Your BRI Account

If you don't currently use BRI for your FSA(s), scan the QR code at the bottom of this page or go to [benefitresource.com](https://benefitresource.com) to set up a BRI account using this information:

- ◆ Company Code: **cabotcorp**
- ◆ Member ID Number: Your **Cabot Employee Number with leading zeros so it totals 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.

### DON'T FORGET!

You have until **March 31, 2025**, to submit for reimbursement for expenses incurred on or before **December 31, 2024**. Any funds you don't claim by this deadline will be forfeited and cannot roll over into 2025. Funds that you do claim are considered taxable income.

### 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 [cabotbenefits.bswift.com](https://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), then change it when prompted.
- Through **BRI's mobile app**: Download it on 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.)

#### 3. Take pictures of your receipts:

Save them to the device you are using to upload them to your account when needed.

#### 4. File a claim:

To file for reimbursement online, download and complete the SRA (Well-Being) Reimbursement Form on the BRI website. Upload the form and select submit.

Visit the BRI website at [benefitresource.com](https://benefitresource.com) or scan the QR code.



## BRIGHT HORIZONS: Care for Your Family

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

### BACK-UP CARE

Use back-up care services when your normal care arrangements fall through. Subsidized by Cabot, you have 35 days annually for child, elder, or pet care—in a center or at home.

### COLLEGE COACH

Use virtual tutoring to help your child find tools for success with studying and test-taking—whether they're in kindergarten, high school, or college. This program can also help your child navigate the college admission process with support like essay writing, application assistance, and finding ways to save and pay for college.

As a Cabot employee, you have access to 35 days total across back-up care and pet care benefits.

### PET CARE

Register for this benefit and get access to services like dog walking, dog sitting, pet boarding, drop-in visits, and house sitting.

### ADDITIONAL FAMILY SUPPORT

Access nannies and sitters for evening and weekend care, discounted tutoring, tuition discounts, and housekeeping—all just a phone call or click away. You can even chat with a family concierge, who can help you find the right care for your loved ones.

### FOR MORE INFORMATION ABOUT BRIGHT HORIZONS

Visit [my.brighthouse.com](https://my.brighthouse.com) or scan the QR code (username: Cabot; password: cabotcares).

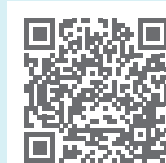


## VANGUARD MANAGED ACCOUNTS: Build Financial Security












Boost your 401(k) financial wellness with Vanguard's enhanced Advisory Services:

- Digital advisor with online recommendation tool:** For *no cost*, use Vanguard's interactive recommendation tool to find financial wellness suggestions. For a fee of \$5, upgrade your account to receive personalized ongoing support from a team of advisors.
- Situational advisor for one-time support:** For *\$250*, consult with an advisor about a specific situation you need help with.
- Personal advisor for ongoing support:** If the asset threshold in your account has been met, receive personalized support, advice, and coaching for an *additional fee*.

For more information, scan the QR code or visit [vanguard.com/retirementplans](https://vanguard.com/retirementplans) (plan number: 090340).












## PROVIDER CONTACTS: Find More Information

BENEFIT – PROVIDER	SUMMARY	WEB ADDRESS	PHONE NUMBER	APP AVAILABLE?
<b>401(k) Plan – Vanguard</b>	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: 090340	800-523-1188	
<b>Medical, Telehealth, Health Savings Account – Cigna</b>	Choice of medical plans administered by Cigna and self-funded by Cabot.	<a href="http://myCigna.com">myCigna.com</a> MD Live Telehealth: <a href="http://MDLIVEforCigna.com">MDLIVEforCigna.com</a>	800-244-6224	
<b>Diabetes and Blood Pressure Management – Livongo</b>	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: CABOT	800-945-4355	
<b>Prescription Drug – Express Scripts</b>	Prescription drug coverage is included as part of medical plan coverage with pharmacy, mail order, and specialty drug coverages.	<a href="http://www.express-scripts.com">www.express-scripts.com</a>	866-503-8472	
<b>Dental – Delta Dental</b>	Dental coverage for preventive, restorative, and orthodontia services.	<a href="http://deltadentalma.com">deltadentalma.com</a>	800-872-0500	
<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>EAP – Spring Health</b>	Provides confidential advice and resources to you and your dependents for financial and emotional support.	<a href="http://cabot.springhealth.com">cabot.springhealth.com</a> Code: cabot	855-629-0554	
<b>Basic and Supplemental Life – The Hartford</b>	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>	Customer Service: 800-523-2233 Claims: 888-563-1124	
<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: Cabot	888-408-7300	
<b>Core and Supplemental Long-Term Disability – Lincoln Financial</b>	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: Cabot	888-408-7300	
<b>Critical Illness, Accident, and Hospital Insurance – Aflac</b>	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	



## PROVIDER CONTACTS: Find More Information (cont.)

BENEFIT – PROVIDER	SUMMARY	WEB ADDRESS	PHONE NUMBER	APP AVAILABLE?
<b>Business Travel Accident – Chubb</b>	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>Employee Stock Purchase Plan – EquatePlus</b>	Purchase Cabot common stock through payroll deductions.	<a href="http://equateplus.com">equateplus.com</a>	866-442-2924	
<b>Family and Educational Resources – Bright Horizons</b>	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.brighthouse.com/cabot">clients.brighthouse.com/cabot</a> Username: Cabot Password: cabotcares	877-242-2737	
<b>Funeral Planning Services – The Hartford/Empathy</b>	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://join.empathy.com/hartfordcare">join.empathy.com/hartfordcare</a>	Insureds: 229-544-2332 Beneficiaries: 270-681-1364	N/A
<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>	800-473-9595	
<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://myaip.com/cabot">myaip.com/cabot</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://members.legalplans.com">members.legalplans.com</a>	800-821-6400	
<b>Voluntary Group Accident – The Hartford</b>	Purchase \$10,000 increments up to a maximum of \$500,000; elect employee or family coverage.	<a href="http://thehartford.com/employeebenefits">thehartford.com/employeebenefits</a>	Customer Service: 800-523-2233 Claims: 888-563-1124	
<b>Voluntary Group Insurance for Home/Auto – Farmer's Group Select (via MetLife)</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>	800-438-6388	
<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 Annual Enrollment Guide serves as your Summary of Material Modifications (SMM) and describes changes to the Cabot Corporation Employee Benefit Plan and supplements the Summary Plan Description (SPD). The effective date of these changes is January 1, 2025. The SPD will be updated to reflect these changes and will be available electronically.

This Annual Enrollment 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.

Cabot Corporation  
157 Concord Road  
Billerica, MA 01821-7001

## Get Ready!

- ◆ Visit the [Benefits site](#) starting **November 6** to:
  - Review your current coverage
  - Use "Ask Emma" to compare medical coverage
  - Attend our Virtual Benefits Fair to learn more about your benefits
- ◆ Review and update the beneficiaries for your life insurance, HSA, and 401(k) plan
- ◆ Enroll or make updates by **November 20!**
- ◆ After Annual Enrollment ends, you will receive a confirmation statement in the mail

