



**WORTHINGTON
STEEL**



What's New for 2027

At Worthington Steel, we are committed to providing a competitive benefits package that helps protect your health, finances and peace of mind. For 2027, we're introducing several enhancements designed to give you more choices, help protect your finances, simplify how you access support and provide new opportunities for everyday savings.

Read on to learn what's changing, then review your 2027 Benefits Guide and visit [worthingtonsteelbenefits.com](https://www.worthingtonsteelbenefits.com) to explore your options before enrolling.

for wherever
LIFE TAKES YOU

Open Enrollment:
Oct. 26 – Nov. 6, 2026

Coverage begins:
Jan. 1, 2027

Voluntary Benefits from Lincoln Financial

Extra financial protection when you need it most

Medical insurance helps you pay your healthcare providers. Voluntary benefits pay funds directly to you, so you can use it however you need—whether that is paying deductibles, covering household bills, replacing lost income, paying for childcare or managing other unexpected expenses. These optional plans complement your medical coverage and will be available to elect during Open Enrollment. If you enroll, premiums are conveniently deducted from your paycheck throughout the plan year.

Accident Insurance

Provides a cash benefit if you or a covered family member suffers an accidental injury. Funds may be available for emergency treatment, fractures, surgeries, hospital stays, physical therapy and more.

Example: Your child breaks her wrist during a soccer game. Your medical plan helps pay the cost of her care, while Accident Insurance can provide a payment directly to you to help cover her deductible, and any other unexpected costs that arise due to her injury.

Hospital Indemnity Insurance

Provides a cash benefit when you or a covered family member are admitted to the hospital or ICU for a covered illness, injury or childbirth. Funds are paid directly to you and can help offset expenses during a hospital stay.

Example: Your spouse spends several days in the hospital with pneumonia. Hospital Indemnity Insurance can help with your deductible, meals, travel or time away from work.

Critical Illness Insurance

Provides a lump-sum cash benefit if you are diagnosed with a covered critical illness such as heart attack, stroke, cancer or other covered conditions.

Example: You are diagnosed with cancer and need ongoing treatment. The Critical Illness Insurance plan can help you pay for travel, childcare, household bills or other expenses while you focus on recovery.

Have questions before you enroll?

Visit worthingtonsteel.benefitsinfo.com or call 806-590-4953 to:

- Compare your coverage options
- Explore plan details, rates and FAQs
- Get instant answers from the AI Chat or automated phone assistant
- Connect with a Live Benefit Counselor beginning Oct. 26 for personalized enrollment guidance



GET REWARDED FOR PREVENTIVE CARE

If you enroll in one of these voluntary benefit plans, you may receive a payment for completing covered preventive care services, such as an annual physical, dental cleaning or vision exam. Simply submit proof of your covered visit to receive your payment directly from Lincoln.



Anthem Employee Assistance Program (EAP)

One place for support,
whenever life happens

Beginning Jan. 1, 2027, Anthem EAP will replace SupportLinc EAP, bringing your emotional well-being resources and healthcare support together in one place.

Whether you need emotional support, help finding a provider or assistance with everyday life, Anthem EAP provides confidential support at no cost to you.

Anthem EAP includes:

- Up to eight free confidential counseling visits per issue, per person, each year
- Support for emotional well-being, legal and financial concerns, dependent care resources and more
- Available 24/7 to all Worthington Steel employees and household members, even if you are not enrolled in a Worthington Steel medical plan

Beginning Jan. 1, 2027, you can access EAP services by calling 855-873-4932, visiting anthemeap.com/worthingtonsteel or using the Sydney Health app. Your Anthem Family Advocate can also connect you with EAP services and help coordinate support with your medical plan when needed.

New Pharmacy Partner

Optum Rx Pharmacy Benefits

Beginning Jan. 1, 2027, we are partnering with Optum Rx to administer your prescription drug benefits.

For most employees, this change will happen behind the scenes and no action is required. You can continue using your Anthem Family Advocate if you have questions about your prescriptions or pharmacy benefits.

A few things to know:

- You will begin seeing the Optum Rx name on pharmacy-related communications.
- You can continue using the Worthington Industries Pharmacy to fill your prescriptions.
- If one of your prescriptions is affected by this change, Optum Rx will contact you before Jan. 1, 2027, with information about your options and any next steps with your healthcare provider.

Want to learn more? Visit welcome.optumrx.com/worthingtonsteel or scan the QR code to explore the Optum Rx website, search the prescription drug formulary and learn how your medical plan choice may affect what you pay for covered prescriptions.



You can also contact Optum Rx Member Services at 877-313-5070, Monday through Friday, 7 a.m. to 7 p.m. ET.

New Medical ID Card

If you enroll in a Worthington Steel medical plan, you will receive a new medical ID card before Jan. 1, 2027.

Keep an eye on your mailbox, or access your digital ID card through the Sydney Health app.

PerkSpot Employee Discounts

Save more on the things you already buy.

Beginning in 2027, you will access employee discounts through PerkSpot, our new employee discount marketplace.

Go to: worthingtonsteel.perkspot.com and enter access code: **wsperks** to create your personalized account and start taking advantage of a wide variety of discounts including:

- Travel and hotels
- Restaurants and entertainment
- Pet Insurance and fitness discounts
- Electronics, apparel and more



Need Help Finding the Right Fit?

Find help deciding between medical plans and other benefit offerings by taking our quick, confidential online comparison quiz to get coverage recommendations.



Connect with the Worthington Steel People Center

If you have questions about your benefits or need help, contact the Worthington Steel People Center by calling **614-840-3002**, Monday through Friday, 8 a.m. to 5 p.m. ET, or emailing wpc@worthingtonsteel.com.



The information in this document applies to benefits effective Jan. 1, 2027, through Dec. 31, 2027, and is intended to provide a summary of your benefits and is not an official Summary Plan Description (SPD) or plan document. If there is any difference between this and the official plan documents, the official plan documents will govern.