



Benefits Designed for You

Effective March 1, 2024

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Your Steelcase Benefits at a Glance

When it comes to your Steelcase benefits, only you know what you need. That's why Steelcase gives you several benefit options and easy-to-use tools to help you decide what's right for you and your family.

Start Here

This document provides you with an overview of your health care, income protection, and voluntary benefits, giving you a big picture view of your benefit options.

Go Online for More Information

Visit the Enrollment page on the Steelcase Benefits Center website at **benefitscenter.steelcase.com** to access your benefits resources.

The Enrollment page includes:

- Detailed plan design information;
- Instructions on how to confirm your doctors are in-network, and your prescriptions are covered;
- A document library;
- Frequently asked questions;
- A glossary; and
- Where to reach out for help.

You can enroll, drop coverage, or make changes to your current elections by clicking **Enroll Now**.

Call the Steelcase Benefits Center at 1-833-885-5660

If you need assistance with enrolling online, representatives are available:

- 8:00 a.m. to 5:00 p.m. ET, Monday through Friday
- 8:00 a.m. to 8:00 p.m. ET, Monday through Friday, during Annual Enrollment

The Steelcase Benefits Center representatives can also answer questions you may have about your benefits or help with simple changes to your elections, like electing a savings or spending account.



Steelcase and Auto Coverage

Your Steelcase medical insurance is primary coverage in the event of claims related to an auto accident. Contact your medical carrier to obtain an official letter confirming your Steelcase medical coverage as primary insurance related to auto accident claims.

Your Health Care Benefits

The tables over the next few pages highlight your medical, dental, and vision plan coverage levels. Each coverage level is available from various insurance carriers at varying costs. Your coverage level determines how much you pay out of your paycheck. It also determines how much you pay when you receive care (e.g., deductibles, coinsurance, copayments). Make sure to take your **total** costs into consideration when choosing a coverage level.



The Steelcase Benefits Center website at benefitscenter.steelcase.com provides a more detailed look at these and additional coverages. To see summaries when you enroll online, check the boxes next to the options you want to review and click **Compare**.

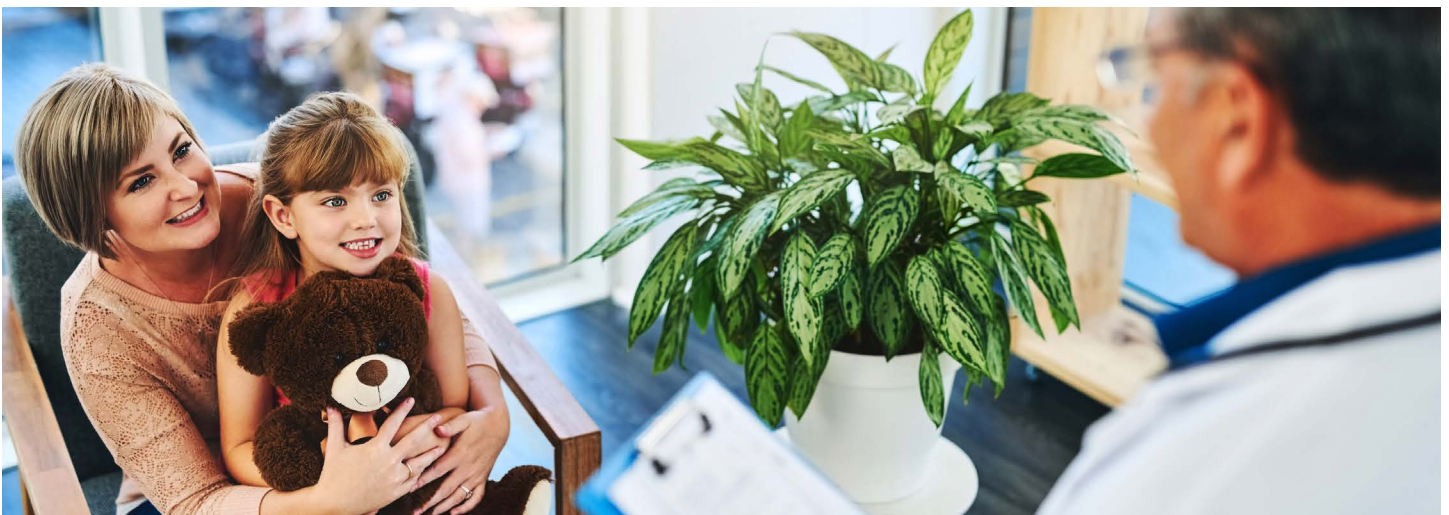
Find the Medical Plan That Fits

There's a lot to consider when you choose a medical plan. That's why the **"Help Me Choose"** tool was created. The tool will ask you to enter some basic information about yourself and your family—including your doctors and medications. It will then develop a score for each plan based on your age, gender, family status, and cost of each plan to help you decide which options may be best for you.

The **"Help Me Choose"** score is not based on the current medications you take or your health specifically, but rather estimated expenses for someone your age

and gender. When making your decision, it is best to consider this score as well as other items not captured by the tool, like your ability to cover an unexpected large medical expense, or upcoming planned medical expenses (such as a surgery or the birth of a child).

If you used the tool the last time you enrolled, the doctors and/or medications you added then will be pre-populated; you only need to make adjustments based on what may have changed since then. An enrollment checklist is available on the benefitscenter.steelcase.com website to assist you with collecting the type of information you might need.



Eligibility

Eligible Dependents

Eligible dependents are:

- Your legally married spouse or domestic partner*. **However, if your spouse/domestic partner has coverage through another employer, he or she is not eligible to be part of the Steelcase medical and dental plans—not even for secondary coverage.**
- Your dependent children through the end of the month in which they turn 26.

Reminder: Benefits provided to domestic partners are taxable unless the domestic partner qualifies under IRS tax rules as a tax dependent. To change tax status of your domestic partner and/or their children, contact the Steelcase Benefits Center.

* Domestic partners of the same or opposite sex are defined as those who can demonstrate common residence for at least six months and financial interdependence, or who meet the criteria established by those states that formally recognize these relationships. Tax treatment may differ, and the medical expenses of a domestic partner cannot be reimbursed from an FSA.

Reminder: Dependent Verification Required

If you add or change dependents covered under Steelcase's health care plans, you will be required to provide documentation that proves their eligibility. You will receive a letter at home explaining what documents are needed, how to submit them, and when they are due.

Qualified Status Changes

The decisions you make at Annual Enrollment will take effect March 1, 2024. Or, if you are a new employee, benefits take effect as of your hire date and last the entire plan year, as long as you meet the eligibility requirements. Recognizing that things may change during the year, the Internal Revenue Service (IRS) allows you to update your benefits coverage if you have a qualified life event change, such as marriage, divorce, birth, adoption, change in your spouse's or dependent child's employment status, etc.

If you have a qualified life event change, you have 30 calendar days to make changes to your coverage; however, any changes you make must be consistent with the nature of the qualified life event change. To make your change(s), log on to the Steelcase Benefits Center website at **benefitscenter.steelcase.com** and select the Life Events tab at the top of your homepage, or call the Steelcase Benefits Center at **1-833-885-5660** from 8:00 a.m. to 5:00 p.m. ET, Monday through Friday (8:00 a.m. to 8:00 p.m. ET, Monday through Friday, during Annual Enrollment).

Evidence of Insurability (EOI) for Life Insurance

In order to buy certain levels of supplemental or dependent life insurance, you'll need to prove you are in good physical health. This proof is called evidence of insurability (EOI) and can include things such as medical records, results from a recent physical exam, or possibly a medical exam.

During Annual Enrollment, EOI is only required if you increase your current level of supplemental life insurance or dependent life insurance.

If EOI is required, you will receive instructions on how to access the form as you complete your enrollment online. Please fill out the form and submit it within 60 days of the date you enroll. Full coverage won't take effect until the carrier approves your coverage.

If you don't submit the EOI form or it isn't approved, you'll receive the highest level of coverage that doesn't require EOI, if any.



Questions?

Contact the Steelcase Benefits Center at **1-833-885-5660**.

Customer service representatives are available 8:00 a.m. to 5:00 p.m. ET, Monday through Friday (8:00 a.m. to 8:00 p.m. ET, Monday through Friday, during Annual Enrollment).

Website: **benefitscenter.steelcase.com**

Medical Highlights

	BRONZE	BRONZE PLUS	SILVER	GOLD	GOLD II
Aetna	In- and out-of-network	In- and out-of-network	In- and out-of-network	In- and out-of-network	N/A
Cigna	In- and out-of-network	In- and out-of-network	In- and out-of-network	In- and out-of-network	In-network only
Health Net	In- and out-of-network	In- and out-of-network	In- and out-of-network	N/A	In-network only
Kaiser Permanente	In-network only	In-network only	In-network only	N/A	In-network only
United Healthcare	In- and out-of-network	In- and out-of-network	In- and out-of-network	In- and out-of-network	N/A
	BRONZE	BRONZE PLUS ³	SILVER	GOLD	GOLD II
Type of Plan	High deductible plan with HSA that covers both in- and out-of-network care	High deductible plan with HSA that covers both in- and out-of-network care	PPO that covers both in- and out-of-network care	PPO that covers both in- and out-of-network care	HMO that only covers in-network care
Your Share of the Cost ¹ (Per paycheck)	\$	\$	\$\$	\$\$\$	\$\$\$
Preventive Care and Drugs ²	Covered at 100%, no deductible	Covered at 100%, no deductible	Covered at 100%, no deductible	Covered at 100%, no deductible	Covered at 100%, no deductible
Annual Deductible (Individual/Family)					
• In-Network	\$3,300 / \$6,600	\$2,450 / \$4,900 ⁴	\$1,000 / \$2,000	\$800 / \$1,600	N/A
• Out-of-Network	\$3,300 / \$6,600	\$2,450 / \$4,900 ⁴	\$2,000 / \$4,000	\$1,600 / \$3,200	
Annual Out-of-Pocket Maximum (Individual/Family)					
• In-Network	\$6,400 / \$12,800	\$3,900 / \$7,800 ⁵	\$5,300 / \$10,600	\$3,600 / \$7,200	\$5,400 / \$10,800
• Out-of-Network	\$12,800 / \$25,600	\$11,500 / \$23,000 ⁵	\$10,600 / \$21,200	\$7,200 / \$14,400	N/A

¹ During enrollment, you'll see your prices on the Steelcase Benefits Center website.

² Preventive drugs are determined by the insurance carrier. You must have a doctor's prescription for the medication—even for products sold over the counter (OTC)—and you must use an in-network retail pharmacy or mail-order service.

³ The Bronze Plus Option has a “true family” deductible and out-of-pocket maximum. This means the entire family deductible must be met before your insurance will pay benefits for any covered family members. There is no “individual deductible” in this plan when you have family coverage. So even if one person in your family has significant expenses, you'll have to pay for it until the full family deductible is met. Similarly, the family out-of-pocket maximum must be met before your insurance will pay the full cost of covered charges for any covered family member.

⁴ Under Health Net and Kaiser Permanente, if you cover dependents, no covered member pays more than \$2,800 toward the family deductible. Also, these options feature a traditional annual deductible.

⁵ Under Health Net and Kaiser Permanente, these options feature a traditional annual out-of-pocket maximum.

Medical Highlights, continued

	BRONZE	BRONZE PLUS ¹	SILVER	GOLD	GOLD II
Doctor's Office Visit (includes Telemedicine visits)					
In-Network	You pay 25% after deductible	You pay 25% after deductible	You pay 30% after deductible	You pay \$25 for PCP visit and \$40 for specialist visit, no deductible	You pay \$25 for PCP visit and \$40 for specialist visit
Out-of-Network	You pay 45% after deductible	You pay 45% after deductible	You pay 50% after deductible	You pay 45% after deductible	N/A
Emergency Room, Urgent Care, and Inpatient Care					
In-Network	You pay 25% after deductible	You pay 25% after deductible	You pay 30% after deductible	ER: You pay \$150, then 25% after deductible Urgent Care: You pay \$40 Inpatient: You pay 25% after deductible	ER: You pay \$150, then 30% after deductible Urgent Care: You pay \$40 Inpatient: You pay 30% after deductible
Out-of-Network	ER: You pay 25% after deductible Urgent Care and Inpatient: You pay 45% after deductible	ER: You pay 25% after deductible Urgent Care and Inpatient: You pay 45% after deductible	ER: You pay 30% after deductible Urgent Care and Inpatient: You pay 50% after deductible	ER: You pay \$150, then 25% after deductible Urgent Care and Inpatient: You pay 45% after deductible	ER: You pay \$150, then 30% after deductible Urgent Care and Inpatient: N/A
Outpatient					
In-Network	You pay 25% after deductible	You pay 25% after deductible	You pay 30% after deductible	If not an office visit, you pay 25% after deductible	If not an office visit, you pay 30%
Out-of-Network	You pay 45% after deductible	You pay 45% after deductible	You pay 50% after deductible	You pay 45% after deductible	N/A

Prescription Drug Coverage*

	BRONZE	BRONZE PLUS ¹	SILVER	GOLD	GOLD II
In-Network Retail (Up to a 30-Day Supply) vs. Mail-Order (Up to a 90-Day Supply) Prescription Drugs Based on How Carriers Classify Medications					
Tier 1 (Generally lowest cost—includes most generics)	You pay 100% until you reach the deductible, then you pay 25%	You pay 100% until you reach the deductible, then you pay 25%	Retail: You pay \$12 Mail Order: You pay \$30	Retail: You pay \$10 Mail Order: You pay \$25	Retail: You pay \$10 Mail Order: You pay \$25
Tier 2			Retail: You pay \$50 Mail Order: You pay \$125	Retail: You pay \$40 Mail Order: You pay \$100	Retail: You pay \$40 Mail Order: You pay \$100
Tier 3			Retail: You pay \$70 Mail Order: You pay \$175	Retail: You pay \$60 Mail Order: You pay \$150	Retail: You pay \$60 Mail Order: You pay \$150

¹ The Bronze Plus Option has a “true family” deductible and out-of-pocket maximum. This means the entire family deductible must be met before your insurance will pay benefits for any covered family members. There is no “individual deductible” in this plan when you have family coverage. So even if one person in your family has significant expenses, you’ll have to pay for it until the full family deductible is met. Similarly, the family out-of-pocket maximum must be met before your insurance will pay the full cost of covered charges for any covered family member.

* Dispense as Written Penalty: When you choose to have a brand name drug filled when a generic is available, you will pay more, even if your provider writes a prescription indicating brand only. This penalty is equal to the difference between the price of the generic and the brand name drug. You can discuss the availability of generic drugs with your doctor.

Dental Highlights

PPOs that Cover Both In- and Out-of-Network Care	BRONZE	SILVER	GOLD
Your Share of the Cost ¹ (Per paycheck)	\$	\$	\$\$
Annual Deductible (Individual/Family)	\$100 / \$300	\$100 / \$300	\$50 / \$150
Annual Maximum Benefits (Excludes orthodontia)	\$1,000 per person	\$1,500 per person	\$2,500 per person
Lifetime Orthodontia Maximum	Not covered	\$1,500 per child	\$2,000 per person
Preventive Care (No deductible)	100% covered	100% covered	100% covered
Minor Restorative (After deductible)	You pay 20%	You pay 20%	You pay 20%
Major Restorative (After deductible)	Not covered	You pay 40%	You pay 20%
Orthodontia (No deductible)	Not covered	You pay 50%, no deductible; children up to age 19 only	You pay 50%, no deductible; for children and adults

¹ During enrollment, you'll see your prices on the Steelcase Benefits Center website.

Vision Highlights

	BRONZE	SILVER	GOLD
Type of Plan	Exam-only option	PPO that covers both in- and out-of-network care	PPO that covers both in- and out-of-network care
Your Share of the Cost ¹ (Per paycheck)	\$	\$	\$\$
In-Network Routine Exam	Covered at 100%	You pay \$20	You pay \$10
In-Network Frames	Discounts may apply	\$130 allowance ²	\$200 allowance ²
In-Network Lenses	Discounts may apply	You pay \$20	You pay \$10
In-Network Medically Necessary Contact Lenses	Discounts may apply	You pay \$20	You pay \$10
In-Network Elective Contact Lenses	Not covered	\$130 allowance ²	\$200 allowance ²

¹ During enrollment, you'll see your prices on the Steelcase Benefits Center website.

² Allowance can be used for frames or elective contact lenses, but not both.

Choose an Account That Fits

Save on taxes and have funds to help you pay for eligible medical, dental, vision, prescription drug, and dependent care expenses. Consider which options are right for you.

	HSA	Health FSA	Limited-Use Health FSA	Dependent Day Care FSA
Eligibility	Enrolled in Bronze or Bronze Plus medical plan	Enrolled in Silver or Gold medical plan	Enrolled in Bronze or Bronze Plus medical plan	You have qualified dependent(s) in child or adult care
Eligible Expenses ¹	Medical, dental, vision, prescription drugs, and durable medical equipment	Medical, dental, vision, prescription drugs, and durable medical equipment	Dental, vision, and medical (once your deductible has been met)	Child care, adult care, preschool tuition, travel expenses, and home care
Contributions	Pre-tax	Pre-tax	Pre-tax	Pre-tax
• Minimum	None	\$100	\$100	\$100
• Maximum	Individual: \$4,150 Family: \$8,300 Age 55 or over: additional \$1,000	\$3,200 (If your spouse is a Steelcase employee, the limit is \$3,200 each)	\$3,200 (If your spouse is a Steelcase employee, the limit is \$3,200 each)	\$5,000 (or \$2,500 if you are married and filing taxes separately)
Can I change my contributions mid-year?	Yes Updates can be made on Steelcase Benefits Center	No unless qualifying event occurs	No unless qualifying event occurs	No unless qualifying event occurs
When can I access the funds??	Contributions accumulate after each paycheck. You can pay out-of-pocket and reimburse yourself once funds accumulate	Full annual election is available on day one of the new plan year	Full annual election is available on day one of the new plan year	Contributions accumulate after each paycheck. You can pay out-of-pocket and reimburse yourself once funds accumulate
Can I carry over unused funds?	Yes Any unused funds	Yes Up to \$640	Yes Up to \$640	No
Greatest benefit?	Long-term, tax-free savings that can be invested	Short-term savings on predictable expenses each year	Great for accumulating savings in your HSA when you have known qualified health expenses during the year	Set aside tax-free money to pay for childcare expenses
If I leave Steelcase, do I lose it?	No The money is yours to keep, even if you retire or leave Steelcase	Yes (Unless you elect COBRA)	Yes (Unless you elect COBRA)	Yes
Investing Options	Yes Once your account balance has reached \$1,000, you have the option to begin investing a portion of your account	No	No	No

¹ For more details about eligible expenses for savings and spending accounts go to the Steelcase Benefits Center website at benefitscenter.steelcase.com and click on the Document Library to review a full list of eligible expenses.

Accounts That Help You Save

Health Savings Account (HSA)

The HSA is an easy-to-use, special bank account owned entirely by you. That means it is yours to keep—even if you leave the company, retire, or change medical plans.

The HSA is only available with Bronze and Bronze Plus coverage levels because these types of medical plans are “high deductible health plans”. Under these plans, you generally must satisfy a higher deductible before your coverage kicks in, but your paycheck contributions are lower.

If you are enrolling for the first time, you will be issued an Alight Smart-Choice Accounts debit card to pay with tax-free dollars. Alight Smart-Choice Accounts may contact you to request some personal information to verify your identity and open your account. **If you do not respond with the requested information by the due date given, your account will not be opened and any payroll deductions will be refunded back to you.**

Health Care Flexible Spending Account (FSA)

With the Health Care FSA, you decide how much money to set aside for the coming year through pre-tax payroll deductions and the funds will be available, in full, on day one of the plan year. You can use your Alight Smart-Choice Accounts debit card to pay with tax-free dollars when you visit the doctor, fill a prescription, or get dental and vision services.

Note: If you enroll in Bronze or Bronze Plus medical coverage, you may only enroll in the Health Care FSA for limited uses. You may contribute up to the plan’s maximum, but it can only be used for eligible dental and vision care expenses until you satisfy your medical deductible.

Medicare and the HSA

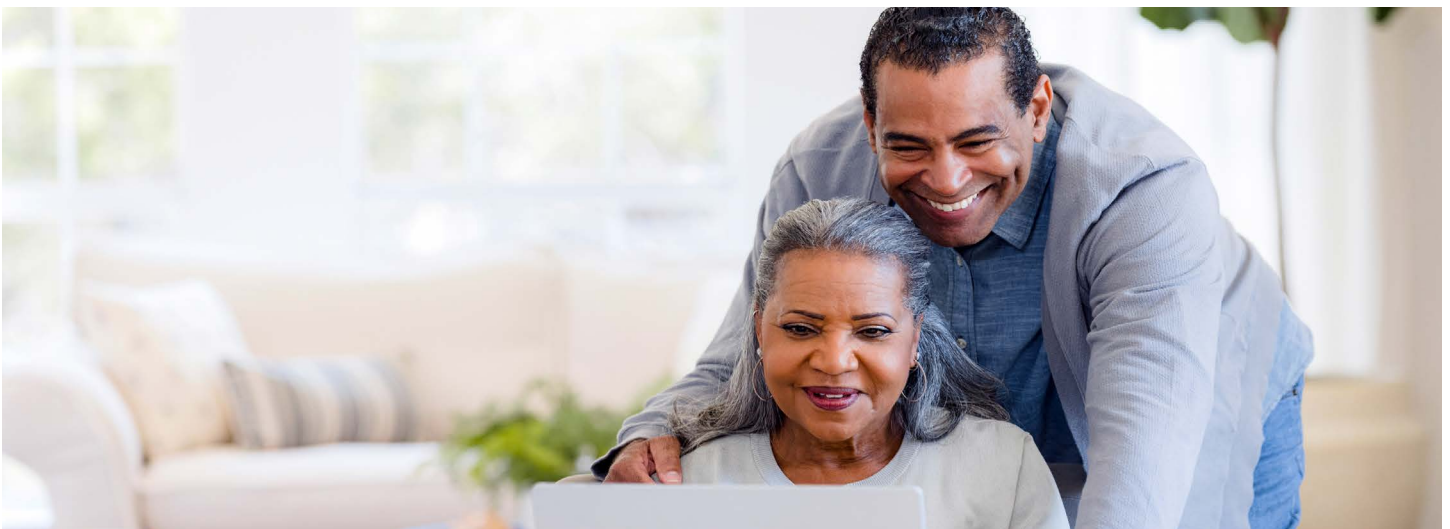
If you are enrolled in Medicare Part A or B, you cannot contribute to an HSA as of the month in which your Medicare coverage begins. However, you can continue to withdraw money from your HSA once you enroll in Medicare if you use your account funds for eligible health care expenses such as deductibles, copayments, coinsurances, and Medicare premiums.

Dependent Day Care FSA

This FSA works much like your Health Care FSA but is for dependent day care expenses. Steelcase will match 50% of your contribution to your dependent day care account, up to a maximum annual company contribution of \$500. The amount you elect at enrollment will include the Steelcase match, so be sure to take that into consideration when making your election.

Your dependent must be:


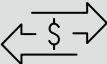





- Under the age of 13 and claimed as an exemption on your tax return; or
- Any dependent or spouse who is physically or mentally incapable of caring for themselves.



Steelcase Inc. Retirement Plan Savings

Saving for retirement is an important part of your overall financial wellbeing, which is why Steelcase offers a 401(k) plan to help you reach your retirement goals. For specific details about plan benefits, you may access a copy of the Summary Plan Description on Spark, by visiting www.empower-retirement.com/participant, or requesting a copy be mailed to your home address by calling a Retirement Plan Services representative at **1-877-457-4015**. Representatives are available weekdays from 8 a.m. to 10 p.m. ET and can also provide information to assist with any questions or changes you would like to make on your account.

Your Employee Contributions

	Automatic payroll deduction directly from your paycheck.
	You can make pre-tax and Roth (post-tax) 401(k) contributions. Your total contribution cannot exceed 50% of your compensation or the annual Internal Revenue Service (IRS) contribution limit, whichever is lower. The annual limit for 2024 is \$23,000.
	If you are age 50 or older, you may be able to make “catch-up” contributions to your account. The 2024 annual “catch-up” contribution limit is \$7,500.
	New hires are automatically enrolled at 6% of pay. If you would like to opt-out of the auto enrollment, elect a different pre-tax rate, contribute on an after-tax Roth rate, or make separate elections to have 401(k) deducted from bonus pay, you can call Empower at 1-877-457-4015 or visit www.empower-retirement.com/participant .
	Your pre-tax or Roth (if you are only contributing on a Roth basis) contribution level will automatically increase in June of each year by 2 percentage points until your total contribution rate reaches 15%. You will be notified when the annual increase will occur, and you will have the option to opt out.
	You can make additional post-tax contributions up to \$15,000 per plan year. Post-tax contributions are not eligible for the match and are not included in auto increases. To learn more or to make an election you can call Empower at 1-877-457-4015 or visit www.empower-retirement.com/participant .
	You are 100% vested in your contributions. This means the value of your contributions and earnings are yours when you leave the company, regardless of your years of service.

Employer Contributions



Steelcase matches your pre-tax and/or Roth 401(k) contributions at \$0.66 for every \$1.00 you contribute up to 6% of your eligible compensation, for a maximum match of 4%.



Steelcase may make an annual profit-sharing contribution to the plan, subject to IRS regulations, based on eligible compensation. You will be notified after the end of the plan year if Steelcase chooses to make the contribution depending on company performance.



You are 100% vested in Steelcase's contributions after two years of service.



You also become 100% vested in Steelcase's contributions immediately if you reach age 65 during employment, or if your employment terminates because of death, disability, or due to job elimination or reduction in force as determined by the company.

Additional Benefits of the Steelcase Inc. Retirement Plan

- Low investment and administrative fees
- Planning tools and support from registered advisors to make the most of your retirement funds
- Flexibility to increase or decrease contributions at any time, as needed
- Flexibility in retirement to make withdrawals as you need them

The Retirement Plan information above applies to employees in the Steelcase Inc. Retirement Plan, excluding DesignTex employees covered under collective bargaining unit agreements. For information about those plans, please refer to your specific Summary Plan Description for more information.



Other Benefits

Health Supplement Insurance

Even with medical insurance, a serious health condition, a hospital stay, or an accident could cost you. Health supplement insurance can provide you with additional money in the event that you or a covered family member is diagnosed with a critical illness (e.g., cancer, end-stage kidney disease), is hospitalized for an accident or sickness, or is injured in an accident. This coverage can lower your out-of-pocket medical costs so you can save your HSA or FSA for when you really need it. Health supplement insurance features include:

- Benefits that are paid directly to you; and
- The choice between two coverage levels. Both provide a benefit for the same circumstances—the “high option” simply pays a higher benefit for certain health situations.

Legal Services

The legal plan offers a network of attorneys who can help with creating or updating a will, real estate matters, tax audits, document preparation, and more. The legal plan is a voluntary benefit administered by MetLife Legal, and the plan covers employees and eligible family members. MetLife’s national attorney network has more than 13,000 attorneys across all 50 states and U.S. territories. The MetLife website includes the ability to create a will, living wills, and power of attorney online in as little as 15 minutes.

Pet Insurance

Steelcase knows that keeping your family healthy includes protecting your pets from illness and injury. With MetLife pet insurance you will receive financial protection from essential services related to accidents and illness as well as additional features like telehealth, mortality benefits, and special discounts on pet supplies or services. The MetLife pet insurance policies also include the option to cover preventive care services so you can keep all members of your family happy and healthy. You can elect pet insurance at any time throughout the year right on the Steelcase Benefits Center website at **benefitscenter.steelcase.com**. To sign up, simply click on the Pet Insurance tile on the homepage and enter your credit or debit card information to begin automatic deductions for coverage.



Health Travel Reimbursement

Steelcase is committed to providing equitable health service access for all employees through the Health Travel Reimbursement. The reimbursement, offered through HealthEquity | WageWorks, provides up to \$3,000 per plan year for expenses related to travel and lodging for medical care that is not available within 100 miles of your home location. This includes travel for mental health, reproductive health, and treatments for disease or injury offered only in specialized health centers. This reimbursement is available to any employee or covered dependent who is enrolled in Steelcase medical coverage. To submit claims or learn more about eligible expenses, log onto the HealthEquity | WageWorks website at **member.my.healthequity.com**.

Income Protection

Steelcase offers you several benefits that help to provide a level of income protection for life’s unexpected issues, such as serious illness, injury, or even death. There are several plan options to consider—some paid by the company and some you can choose to buy depending on what you want for you and your family.



Type of Income Protection Coverage (and Carrier)	Coverage Highlights
Life Insurance (MetLife)	<p>Life insurance protects your family financially in the event of a death. Steelcase automatically provides basic life insurance for you, free of charge, equal to your annual base salary (maximum of \$1,000,000). However, any amount over \$50,000 is taxable. You can opt out if you do not want coverage above \$50,000.</p> <p>If you decide your family needs more protection, you can elect to purchase supplemental and/or dependent life coverage:</p> <ul style="list-style-type: none">• Supplemental life: up to 7 times your base pay (maximum \$1,250,000)• Spouse: \$10,000, \$15,000, \$25,000, \$50,000, or \$100,000• Child(ren): \$5,000, \$10,000, \$15,000, or \$20,000• Coverage for family members is paid with after-tax dollars
Accidental Death and Dismemberment (AD&D) Insurance (MetLife)	<p>Accidental death and dismemberment insurance provides coverage in the event of death or serious injury by accident and is usually less costly than other forms of life insurance. Steelcase automatically provides AD&D coverage for you free of charge equal to your annual base salary (maximum of \$1,000,000).</p> <p>If you decide you or your family need additional protection, you can purchase supplemental AD&D coverage up to 7 times your base salary (maximum \$500,000).</p> <p>You can also elect AD&D coverage for your spouse and children. Benefit amounts available are as follows:</p> <ul style="list-style-type: none">• Spouse: \$10,000, \$15,000, \$25,000, or \$50,000• Child(ren): \$5,000, \$10,000, \$15,000, or \$20,000

Type of Income Protection Coverage (and Carrier)	Coverage Highlights
Short-Term Disability Coverage (The Hartford)	<p>Short-term disability benefits replace a portion of your income if you're unable to work due to pregnancy or a non-work-related injury or illness.</p> <p>Steelcase provides a weekly disability benefit equal to 70% of weekly wages to hourly and non-exempt salaried employees who are off work for non-occupational reasons. The benefit for non-exempt employees is paid after any banked sick time is exhausted. Benefits can continue for up to 26 weeks. Exempt salaried employees are eligible for salary continuation for up to 26 weeks.</p> <p>Hourly and non-exempt employees are subject to a three-day waiting period.</p>
Long-Term Disability (LTD) Coverage (The Hartford)	<p>Long-term disability insurance is designed to replace a portion of your income if you are disabled beyond six months. The amount you receive will be reduced by income from other sources, including Social Security, workers' compensation, no-fault auto insurance, and other group or government benefits.</p> <p>You have the option to purchase LTD coverage, at either 50% income replacement (maximum \$5,000 monthly) or 60% income replacement (maximum \$25,000 monthly). If you elect LTD coverage, the cost will be deducted from your paycheck using after-tax dollars. LTD monthly benefits are payable based on the greater of your monthly rate of pay in effect on October 1, 2023 (or hire date if hired after October 1, 2023) or your monthly average Medicare-taxable earnings for the prior three calendar years.</p> <p>Because most Steelcase employees were impacted by wage or hour reductions in 2020 due to COVID-19, full earnings for the 2020 tax year will be based on your regular monthly rate of pay in effect on October 1, 2020, plus any additional compensation you received in 2020 (as reported by Steelcase).</p>



LTD Coverage • 50% level

The maximum duration of benefits is 60 months. The benefit continues until you are no longer disabled, or the maximum duration is reached, whichever is sooner. The maximum duration is as follows:

Age When Disabled	Benefits Payable ¹
Before Age 61	60 months
Age 61	54 months
Age 62	48 months
Age 63	42 months
Age 64	36 months
Age 65	30 months
Age 66	27 months
Age 67	24 months
Age 68	21 months
Age 69 and over	18 months

LTD Coverage • 60% level

The benefit continues until you are no longer disabled, or you reach Social Security Normal Retirement Age, whichever is sooner. If nearing Social Security Normal Retirement Age, or if you have already reached Social Security Normal Retirement Age, you will receive a monthly benefit for the following duration:

Age When Disabled	Benefits Payable ¹
Before Age 63	To Normal Retirement Age or 42 months, if greater
Age 63	To Normal Retirement Age or 36 months, if greater
Age 64	30 months
Age 65	24 months
Age 66	21 months
Age 67	18 months
Age 68	15 months
Age 69 and over	12 months

Both plans have an elimination period of 26 weeks, an own occupation period of 24 months, and pre-existing condition exclusions. The 26-week elimination period needs to be approved under Short-Term Disability before Long-Term Disability claims are approved.

¹ Please note: Mental Illness and Substance Abuse Disability Benefits will be limited if not confined to a total of 24 months.



Health Care and Insurance Carrier Resources

Your specific medical carrier options are based on where you live (so it's important to make sure your address on record is correct before you enroll). You'll be able to see the options available to you when you enroll.

National Insurance Carriers

Note: Except where noted below, these insurance carriers are offered nationally.

Aetna	<p>Areas we serve: Offered in all states except AK, ID, MT, WY, MO and SD. Availability in some states may be limited.</p> <p>Before you're a member (preview site): https://www.aetna.com/aon/fi</p> <p>Once you're a member (website): https://www.aetna.com</p> <p>Customer Service Hours: Monday – Friday: 8:00 a.m. – 6:00 p.m. local time</p> <p>Phone Number: 1-855-496-6289</p>
Cigna	<p>Areas we serve: Generally offered in all states except MN and ND. Availability in some states may be limited.</p> <p>Before you're a member (preview site): https://connections.cigna.com/aonactivehealth-2024/</p> <p>Once you're a member (website): https://my.cigna.com</p> <p>Customer Service Hours: Cigna One Guides are available Monday – Friday: 8:00 a.m. – 9:00 p.m. (all U.S. continental time zones)</p> <p>Outside of the standard hours, customer service advocates are available 24 hours a day, 7 days a week.</p> <p>Phone Number: 1-855-694-9638</p>
UnitedHealthcare	<p>Areas we serve: Generally offered in all states, but availability in some states may be limited.</p> <p>Before you're a member (preview site): https://www.whyuhc.com/aon9</p> <p>Once you're a member (website): http://myuhc.com</p> <p>Customer Service Hours: Monday – Friday: 7:00 a.m. – 7:00 p.m. ET</p> <p>Transaction Center: Monday – Friday: 8:00 a.m. – 5:00 p.m. PT</p> <p>Phone Number: 1-888-297-0878</p>

Regional Insurance Carriers

Note: As noted below, these insurance carriers are offered in select regions. These insurance carriers may offer in-network coverage outside of their regional service area through partnerships with other carriers. Please contact the insurance carrier for additional details.

Health Net	Areas we serve: Select markets in California	
	Before you're a member (preview site): https://www.healthnet.com/myaon	
Kaiser Permanente	Once you're a member (website): https://www.healthnet.com/myaon	
	Customer Service Hours: Monday – Friday: 8:00 a.m. – 6:00 p.m. PT	
	Phone Number: 1-888-926-1692	
	Areas we serve: Generally available in CA, CO, DC, GA, MD, VA, OR, and southwest WA	
	Before you're a member (preview site): https://kp.org/aon	
	Once you're a member (website): https://www.kp.org	
	Customer Service Hours:	Phone Numbers:
	CA: 24/7 except holidays	Pre-enrollment: 1-877-580-6125 CA Post-enrollment: 1-800-464-4000



Dental Insurance Carriers

Aetna	<p>Areas we serve: Generally offered in all states, but availability in some states may be limited.</p> <p>Before you're a member (preview site): https://www.aetna.com/aon/fi</p> <p>Once you're a member (website): https://www.aetna.com</p> <p>Customer Service Hours: Monday – Friday: 8:00 a.m. – 6:00 p.m. local time</p> <p>Phone Number: 1-855-496-6289</p>
Cigna	<p>Areas we serve: Generally offered in all states except MN and ND. Availability in some states may be limited.</p> <p>Before you're a member (preview site): https://connections.cigna.com/aonactivehealth-2024/</p> <p>Once you're a member (website): https://my.cigna.com</p> <p>Customer Service Hours: Cigna One Guides are available Monday – Friday: 8:00 a.m. – 9:00 p.m. (all U.S. continental time zones). Outside of the standard hours, customer service advocates are available 24 hours a day, 7 days a week.</p> <p>Phone Number: 1-855-694-9638</p>
Delta Dental	<p>Areas we serve: Generally offered in all states, but availability in some states may be limited.</p> <p>Before you're a member (preview site): http://ddmi.deltadentalexchange.com</p> <p>Once you're a member (website): http://www.deltadentalmi.com</p> <p>Customer Service Hours: Monday – Friday: 8:30 a.m. – 8:00 p.m. ET To supplement that service, our DASI (Delta Dental Automated Service Inquiry) system can provide callers with answers to many routine inquiries via the same number 24 hours a day, seven days a week.</p> <p>Phone Number: 1-877-380-2051</p>
MetLife	<p>Areas we serve: Generally offered in all states, but availability in some states may be limited.</p> <p>Before you're a member (preview site): https://www.metlife.com/aon-exchange</p> <p>Once you're a member (website): https://www.metlife.com/mybenefits</p> <p>Customer Service Hours: Monday – Friday: 8:00 a.m. – 11:00 p.m. ET</p> <p>Phone Number: 1-888-309-5526</p>
UnitedHealthcare	<p>Areas we serve: Generally offered in all states, but availability in some states may be limited.</p> <p>Before you're a member (preview site): https://www.whyuhc.com/aon9</p> <p>Once you're a member (website): https://www.myuhc.com</p> <p>Customer Service Hours: Monday – Friday: 7:00 a.m. – 10:00 p.m. CT</p> <p>Phone Number: 1-888-571-5218</p>

Vision Insurance Carriers

EyeMed	<p>Areas we serve: Available nationally</p> <p>Before you're a member (preview site): https://www.eyemedexchange.com/aon</p> <p>Once you're a member (website): https://member.eyemedvisioncare.com/member/en</p> <p>Customer Service Hours: Monday – Saturday: 7:30 a.m. – 11:00 p.m. ET; Sundays: 11:00 a.m. – 8:00 p.m. ET</p> <p>Closed: Easter, Thanksgiving and Christmas</p> <p>Phone Number: 1-844-739-9837</p>
MetLife	<p>Areas we serve: Generally offered in all states, but availability in some states may be limited.</p> <p>Before you're a member (preview site): https://www.metlife.com/aon-exchange</p> <p>Once you're a member (website): https://www.metlife.com/mybenefits</p> <p>Customer Service Hours: Monday – Friday: 8:00 a.m. – 11:00 p.m. ET; Saturday: 10:00 a.m. – 11:00 p.m., ET; Sunday: 10:00 a.m. – 10:00 p.m. ET</p> <p>Phone Number: 1-888-309-5526</p>
UnitedHealthcare	<p>Areas we serve: Generally offered in all states, but availability in some states may be limited.</p> <p>Before you're a member (preview site): https://www.whyuhc.com/aon9</p> <p>Once you're a member (website): https://www.myuhcvision.com</p> <p>Customer Service Hours: Monday – Friday: 7:00 a.m. – 10:00 p.m. CT; Saturday: 8:00 a.m. – 5:30 p.m. CT IVR and website is available 24 hours a day, seven days a week.</p> <p>Phone Number: 1-888-571-5218</p>
VSP	<p>Areas we serve: Generally offered in all states, but availability in some states may be limited.</p> <p>Before you're a member (preview site): http://aon.vspexchange.com</p> <p>Once you're a member (website): https://www.vsp.com/signon.html</p> <p>Customer Service Hours: Monday – Friday: 5:00 a.m. – 8:00 p.m. PT; Saturday: 7:00 a.m. – 8:00 p.m. PT; Sunday: 7:00 a.m. – 7:00 p.m. PT</p> <p>Phone Number: 1-877-478-7559</p>

Life Insurance Carrier

MetLife	<p>Areas we serve: Available nationally</p> <p>For questions regarding coverage, to report a death, or to complete EOI for a new policy contact the Steelcase Benefits Center at 1-833-885-5660.</p> <p>For questions regarding the status of an EOI that has already been initiated you can contact MetLife at 1-800-638-6420 (prompt 1).</p> <p>MetLife Statement of Health Unit Customer Service Hours: Monday – Thursday: 8:00 a.m. – 6:00 p.m. ET; Friday: 8:00 a.m. – 5:00 p.m. ET</p> <p>To check on the status of a life claim that has already been initiated you can contact MetLife directly at 1-800-638-6420 (prompt 2).</p> <p>MetLife Group Life Claims Customer Service Hours: Monday–Thursday: 8:00 a.m. – 8:00 p.m. ET; Friday: 8:00 a.m. – 5:00 p.m.</p>
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Disability Insurance Carrier

The Hartford	<p>Areas we serve: Available nationally</p> <p>Once you’re a member (website): https://abilityadvantage.thehartford.com</p> <p>Customer Service Hours: Monday – Friday: 8:00 a.m. – 6:00 p.m. ET</p> <p>Closed: Easter, Thanksgiving, and Christmas</p> <p>Phone Number: 1-888-301-5615</p>
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Summary of Benefits and Coverage Availability

Choosing health care coverage is an important decision.

To help you make an informed choice, your plan makes available a Summary of Benefits and Coverage (SBC). During Annual Enrollment, you can view the SBC as follows:

- Log on to the Steelcase Benefits Center website and click the Enroll banner.
- On the Enrollment page, click the **Document Library** tile.
- Under **Summary of Benefits and Coverage**, click the **SBC** link for the plan you want to see.

A paper copy is also available, free of charge, by calling the Steelcase Benefits Center at **1-833-885-5660**.

California Patient Protection Disclosure

If you chose an HMO plan on the Aon Active Exchange, your carrier will require the designation of a primary care provider. You have the right to designate any primary care provider who participates in your health plan network and who is available to accept you or your family members. Until you make this designation, your carrier may designate one for you. For information on how to select a primary care provider, and for a list of the participating primary care providers, contact the Steelcase Benefits Center at **1-833-885-5660**. For children, you may designate a pediatrician as the primary care provider.

You do not need prior authorization from your carrier or from any other person (including a primary care provider) in order to obtain access to obstetrical or gynecological care from a health care professional in your health plan network who specializes in obstetrics or gynecology. The health care professional, however, may be required to comply with certain procedures, including obtaining prior authorization for certain services, following a pre-approved treatment plan, or procedures for making referrals.

For a list of participating health care professionals who specialize in obstetrics or gynecology, contact the Steelcase Benefits Center at **1-833-885-5660**.

This overview is intended to provide information about some of the benefits you may be eligible for through Steelcase. If there is a discrepancy between the information displayed in this guide and the official plan documents, the official plan documents will govern. Steelcase reserves the right to amend, suspend, or terminate the plan(s) or program(s) at any time. Please also note that the information provided in this document is intended to be a summary of the most common plan designs offered across insurance carriers. It does not take into account how each insurance carrier covers any state-mandated benefits, its plan administration capabilities, or the approval from the state Department of Insurance of the benefits offered by the insurance carrier. If you have questions about a topic that isn't covered, please contact the Steelcase Benefits Center for additional information.