

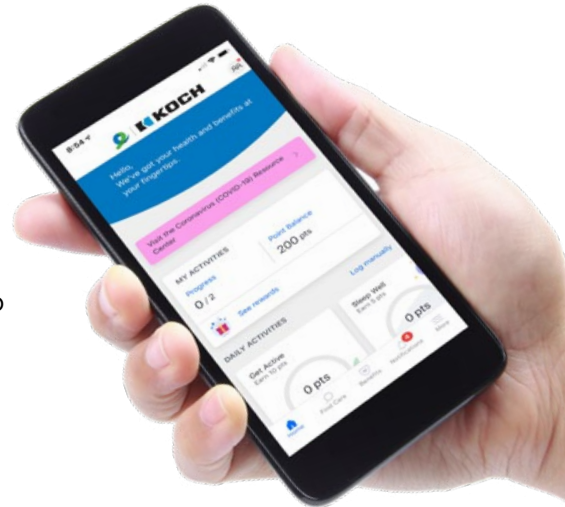
The recently approved Coronavirus Aid, Relief, and Economic Security (CARES) Act has many provisions that affect Koch company health, welfare and retirement plans. Please review the following information.

## Health and Welfare Plan Changes\*

### Testing and treatment for COVID-19

Until further notice, Koch company medical plans will cover all costs related to testing and treatment of COVID-19.

Engage (the smart phone app and [engage-wellbeing.com](https://engage-wellbeing.com)) is the most up-to-date resource for information on testing and treatment centers. Click the pink box at the top of the home page. From there, you will find a link at the top to the same information in this message and we will keep it updated.



### Telemedicine: healthcare from your home

We have updated our medical plan to cover **telemedicine visits with your personal healthcare provider**, including both video and audio visits, when an in-person physical exam is not required. This change is effective until further notice and covers visits with a doctor as well as mental health, physical, occupational and speech therapists. These visits will be subject to deductible and coinsurance like a regular office visit.

Until further notice, telemedicine resources through **LiveHealth Online** are available at no cost to medical plan members. LiveHealth Online includes licensed providers for physical, mental and emotional health concerns. Visit [livehealthonline.com](https://livehealthonline.com).

You continue to have access to the **Anthem NurseLine**. This free service is available to medical plan members 24 hours a day by calling **800-700-9184**.

### Pharmacy benefit changes

CVS will now deliver prescriptions from your local pharmacy to your home at no additional cost. In addition, we have worked with CVS to relax refill restrictions for 30-day prescriptions. Keep in mind that CVS mail order is always available, and it is a less expensive option. For maintenance medications, ask your provider to submit new prescriptions (or switch existing ones) to mail order with a 90-day supply. If you have any questions, call CVS using the number on the back of your medical plan ID card or on your pharmacy ID card. You can also access CVS through Engage.

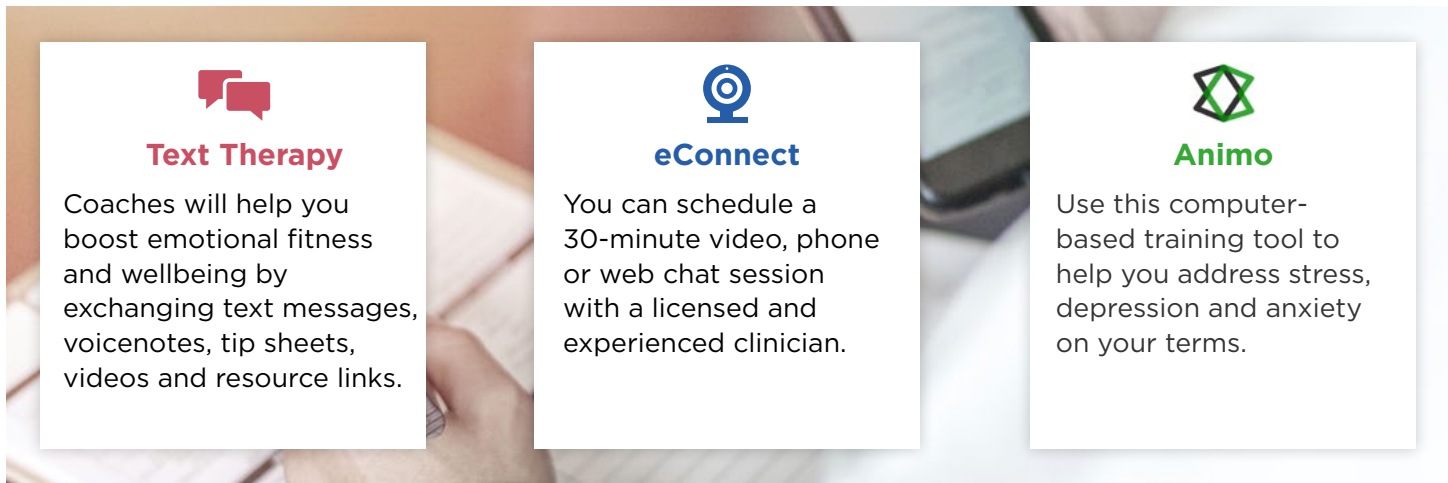


\*EGP Union employees have access to SupportLinc resources but not Anthem or LiveHealth Online. See material distributed at your worksite for telehealth and other changes to your BCBS of IL medical plan.

## Mental and emotional health support

We encourage you not to ignore the stress and anxiety caused by the pandemic, including the effects it may have on your relationships or your ability to serve our customers.

SupportLinc counselors are available 24 hours a day. You and all members of your family have access, free of charge, regardless of medical plan enrollment. Call **888-901-1327** or visit the SupportLinc coronavirus resource page at [eaptoolkit.com/coronavirus](http://eaptoolkit.com/coronavirus). In addition, SupportLinc.com (enter Koch, GP, Guardian or Molex at prompt) has additional ways to access confidential care from home. Click the icons on the SupportLinc.com home page that correspond to the ones below.



### Text Therapy

Coaches will help you boost emotional fitness and wellbeing by exchanging text messages, voicenotes, tip sheets, videos and resource links.

### eConnect

You can schedule a 30-minute video, phone or web chat session with a licensed and experienced clinician.

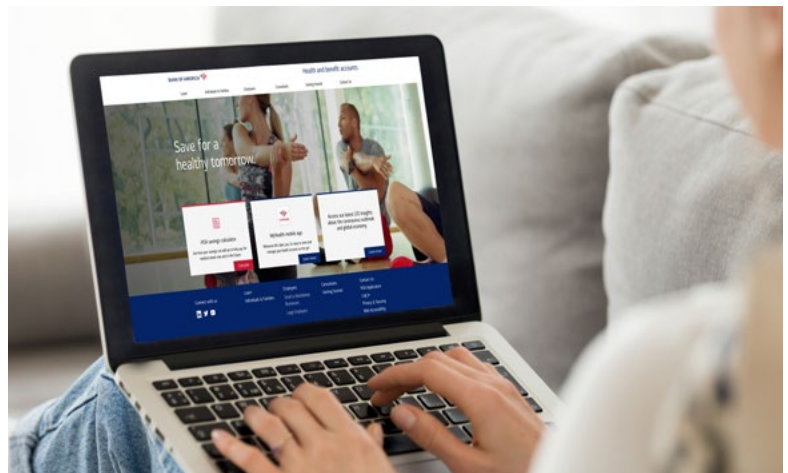
### Animo

Use this computer-based training tool to help you address stress, depression and anxiety on your terms.

Psychologists and psychiatrists are also available at no cost to medical plan members through June 14 at [livehealthonline.com](http://livehealthonline.com).

## Updates to spending accounts

The definition of eligible expenses for Health Savings Accounts (HSA) and Healthcare Flexible Spending Accounts (HC FSA) now includes over-the-counter menstrual supplies and medical supplies. Visit [surency.com/flex/eligible-expenses](http://surency.com/flex/eligible-expenses). This list also applies to HSA.



If you're enrolled in either of these accounts, remember:

- You can change your HSA contribution at any time by visiting [myLifeChoices.com](http://myLifeChoices.com).
- You can change your HC FSA contribution only during Open Enrollment or if you have a qualifying event.
- HC FSA funds are 'use it or lose it.' You will forfeit unused funds if you do not spend them on eligible expenses incurred before December 31 each year.
- Bank of America administers HSA accounts. Surency administers HC FSA accounts.

# Retirement Plan Changes

For additional flexibility to help you manage any financial burdens caused by the pandemic, we are implementing two voluntary provisions under the CARES Act for Koch company retirement savings plans. You will be able to access these temporary features of your savings plans on **May 12** by visiting [myLifeChoices.com](https://myLifeChoices.com). You will be required to self-certify that you meet one of the following requirements for delayed loan repayments or a coronavirus-related withdrawal:

- You were diagnosed with SARS Co-V2 or COVID-19 by a CDC approved test;
- Your spouse or dependent was diagnosed; or
- You experienced adverse financial consequences as a result of being quarantined, being furloughed or laid off or having reduced work hours or were unable to work because of childcare or other factors.

✔ **Note:** Click the “Has COVID-19 Impacted You Financially” tile on the home page. Complete the certification process before either of the following two options.

1. You can request a new **coronavirus-related withdrawal of up to \$100,000** from your vested eligible balance, across all plans, that is exempt from the 10% IRS early withdrawal penalty. Note: certain balances like fixed, annual and service-based contributions may be excluded from this withdrawal option. Click *Withdrawals* and *Rollovers* from the drop-down menu of the *Savings* tab of [myLifeChoices.com](https://myLifeChoices.com) to view your available balance. This change applies to any COVID-19 related distributions taken at any point in 2020. You can opt to repay all or a portion within three years and avoid paying income tax on the distribution.

✔ **Note:** This temporary feature does not exempt you from paying applicable income tax on your withdrawal. The exemption is only for the 10% IRS early withdrawal penalty. If you choose not to repay this withdrawal, you can spread the income tax liability over the next three years.

2. You can **delay loan repayments** for new or existing loans for one year. You have until December 31, 2020, to take advantage of this change. You can delay payments that are due after the date you complete the certification process. You can borrow up to 50% of your balance or \$50,000 less your highest outstanding loan balance in the prior 12 months, whichever is less. We will continue to delay loan repayments for employees who are on an approved leave of absence for up to 12 months.

✔ **Note:** Delayed payments, including interest, will become part of your outstanding balance due. Payments after the deferral period will then be recalculated over the remaining life of your loan.



Before taking a withdrawal or loan from your savings plan, consider the impact these options could have on your retirement. There is self-guided educational information included on the pages of [myLifeChoices.com](https://myLifeChoices.com) when you start either process. If you need help processing either of these temporary provisions, call the Koch Benefits Solution Center at 877-344-5772. If you have questions about the impacts of your decision, you can also speak with an Investment Advisor from Alight Financial Advisors by calling the Koch Benefits Solution Center.

Please review your personal contact information now on [myLifeChoices.com](https://myLifeChoices.com) and make any updates, including to your banking information. For security reasons, there is a 10-day waiting period before you can receive funds from your account when you change any address or financial information. Also, add your mobile phone number and sign up for text messaging — it is the fastest way to verify your identity if you need a password reset and one of the best ways to monitor your account for fraud.

# GET CONNECTED FOR MORE SUPPORT

Contact	When You Need Support For...	Phone Number	Website Address
<b>Koch Benefits Solution Center</b>	<b>401(k) Tips and Education</b> <b>Support for Financial Decisions</b> (Alight Financial Advisors) <b>401(k) Loans or Withdrawals</b> <b>Change HSA Contributions and Manage Other Benefits (non Guardian)</b>	<b>877-344-5772</b> 7 a.m.-7 p.m. Central Time Monday-Friday	<a href="http://myLifeChoices.com">myLifeChoices.com</a>
<b>Guardian Benefit Service Center</b>	<b>Change HSA Contributions and Manage Other Benefits</b>	<b>877-533-8756</b> 7 a.m. - 5 p.m. Central Time Monday-Friday	
<b>Anthem Blue Cross Blue Shield</b>	<b>Medical Plan</b> Claims and Coverage Help with Health Conditions  <b>24/7 NurseLine Health Coaching</b>	<b>866-485-1805</b> (Koch, FHR, INVISTA) <b>833-224-6935</b> (GP) <b>833-224-6936</b> (Molex) <b>833-626-4313</b> (Guardian)  <b>800-700-9184</b> <b>833-227-2091</b>	<a href="http://anthem.com">anthem.com</a>  <a href="http://engage-wellbeing.com">engage-wellbeing.com</a> (also the Engage mobile app)
<b>CVS/Caremark</b>	<b>Prescription Drug Mail Order</b>	<b>800-521-3203</b> (Koch, FHR, INVISTA) <b>800-826-6941</b> (GP) <b>866-217-4120</b> (Molex) <b>866-243-5083</b> (Guardian)	<a href="http://caremark.com">caremark.com</a>
<b>LiveHealth Online</b>	<b>Telemedicine</b> Physical, Mental, Emotional Health	<b>888-548-3432</b>	<a href="http://livehealthonline.com">livehealthonline.com</a>
<b>SupportLinc</b>	<b>Mental, Emotional Health Support</b> <b>Legal Advice</b> <b>Financial Advice</b> No Cost to Employee or Any Member of Household	<b>888-901-1327</b>	<a href="http://supportlinc.com">supportlinc.com</a> (enter <b>Koch</b> , <b>GP</b> , <b>Molex</b> or <b>Guardian</b> at the prompt) <a href="http://eaptoolkit.com/coronavirus">eaptoolkit.com/coronavirus</a> (special coronavirus resource page)

Alight Financial Advisors provides investment advisory services to Plan participants. AFA has hired Financial Engines Advisors LLC (FEA) to provide sub-advisory services. AFA is a federally registered investment advisor and wholly owned subsidiary of Alight Solutions. FEA is a federally registered investment advisor and wholly owned subsidiary of Edelman Financial Engines, LLC. Neither AFA nor FEA guarantees future results. Investment Advisors are affiliated with Alight Financial Advisors, LLC, a registered investment advisor, and may be also registered with Alight Financial Solutions, LLC (AFS), a broker dealer, member FINRA/SIPC.