



# Your choices. Your well-being.

# Your 2024 Benefits Guide

Schneider Electric Benefit Program for U.S. Employees

Life Is On Sch





# Your choices. Your well-being.

At Schneider Electric, we offer a variety of benefits, resources and well-being programs so you can make the right choices for you and your family.

Our goal is for our benefits to provide what you and your colleagues value, while keeping benefit costs affordable for you and the Company in the long term. Our benefits also offer you ways to balance your life and give you the flexibility you need.

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### Plan information available online

Your current Schneider Electric Summary Plan Descriptions (SPDs), Summaries of Materials Modification (SMMs), Summaries of Benefits and Coverage (SBCs) and legal notices are available on **Rewards@Schneider**.

An SPD summarizes the key features, terms and provisions of a benefit plan, as well as how to find tools that show estimated medical costs. You may request a paper copy of these documents at no charge by contacting PeopleLink by chat at **support@Schneider** or by phone at **877-248-2998**.





Go to **Rewards@Schneider** for personalized information, including:

- Your benefits & compensation
- Your recognition
- Your performance & development



# Your enrollment checklist

# **BEFORE YOU ENROLL**

Review this benefits guide for an overview of your benefit options for 2024, instructions to enroll, information on how to use the Company-provided Benefit Bucks and costs for coverage.



Could your health plan be saving you more money? Review your 2024 benefit options with ALEX, your personalized benefits counselor, who helps you evaluate the benefits that provide the best value and offers easy-to-understand explanations to your questions. ALEX can also help you with your 401(k) decisions and provide Medicare information. Or use the new ALEX Go — a text-based version of ALEX who will give you a plan recommendation in 5 minutes! You can even use ALEX Go to compare your family member's medical plan with your medical options. Access ALEX at start.myalex.com/se. Ya está disponible en español.

- Schedule an appointment with a My Secure Advantage (MSA) money coach to review the pros and cons and ins and outs of your benefit options to give you confidence in your ultimate decisions. Search "MSA" on Rewards@Schneider to learn more.
- Visit Rewards@Schneider at rewards-nam.se.com during enrollment or anytime during the year to find details on your benefits and other helpful resources.

### ENROLL

- Access BenefitsLink (the enrollment site) at se-benefitslink.com if you are a new hire or to apply Benefit Bucks to a benefit or fund your Life Planning Account | change your current coverage | add or remove a dependent | elect a new benefit for 2024 | enroll (or re-enroll) in an FSA, HSA, PTO Purchase Program and/or Recharge Break Program | change your responses to fee questions.
- Double check your dependents to make sure the right family members have the necessary coverage and are eligible dependents.
- **W** Review and update your life insurance beneficiary designations if needed.
- Complete your evidence of insurability (EOI) on receipt from Unum for life insurance or MetLife for LTD Buy-up if you added or increased these benefits.
- Review your benefit enrollment notifications from Alight at se-benefitslink.com. Add your mobile phone number for verification purposes and password resets. You can also select which email you prefer to receive your benefit enrollment notifications from Alight. Need to update your email address? Visit TalentLink to edit your email address.
- Confirm your elections. Save (or print) your final benefit summary. A confirmation statement will also be sent to your BenefitsLink mailbox.

# **AFTER YOU ENROLL**

- Submit documents to verify your dependent's eligibility. See page 10 for more information.
- Compare your deductions on your first paycheck to the deductions on your benefit summary. If the deductions do not match, contact PeopleLink immediately to report the difference.

### Ask PeopleLink +

Chat with PeopleLink live on **support@Schneider** or open an Enrollment inquiry ticket. If you are not connected to the Schneider Electric network, call PeopleLink at **877-248-2998**, Monday-Friday, 7 a.m. to 5 p.m. Central time). Assistance is available in English and Spanish.

### ANSWER THE PRE-ENROLLMENT QUESTIONS:

#### Tobacco status questions for medical and life insurance.

Answer these questions for yourself and any dependents you intend to cover. If you do not complete these questions, or if you use tobacco and/or smoke products, you will pay:

- Tobacco-user fee of \$50 per month for medical coverage, and
- Tobacco-user rates for Employee Supplemental Life and Spouse/Domestic Partner Life Insurance, if elected.

You can avoid the fee/higher costs if you use tobacco and/or smoke products but enroll in the free, Company-provided, Quit For Life<sup>®</sup> Program. Find information on how to enroll on page 32.

#### Spouse/domestic partner medical coverage questions.

If you choose to cover your spouse/domestic partner who has coverage available through their own employer, or you don't indicate whether your spouse/domestic partner is eligible for medical coverage through their own employer, you will pay a \$75 monthly fee in addition to the cost for your medical coverage level.

#### Schneider Electric family member questions.

If you have a family member who also works for Schneider Electric (spouse/domestic partner, parent or child), there may be plan rules that could impact your enrollment. Answer the pre-enrollment questions to understand any applicable plan rules for your family situation.

#### Health Savings Account (HSA) eligibility questions.

Whether you are eligible to participate in the HSA determines the medical options you may enroll in.

#### Connecting to BenefitsLink: se-benefitslink.com

- If you are new to the site click on First Time Users to create a user ID and password.
- If you are connected to the Schneider Electric network, click on the Single Sign On (SSO) link available on the Login page.
- If you are not connected to the network, enter your user ID and password.
- If you need to reset your password, you'll be asked to answer the security questions. If you can't answer the security questions, a temporary password will be sent to your email address or mobile phone number in your BenefitsLink profile, if you have one. Otherwise it will be mailed to your home, which may take up to 10 days.

**NOTE:** Internet Explorer 11 does not support se-benefitslink.com. Use a free, supported browser: Google Chrome, Firefox, Microsoft Edge or Safari.



# Company-provided BenefitBuck\$

One way Schneider Electric supports your flexibility is in the wide range of benefits we provide. We also give you flexibility in *how you pay* for some of those benefits. **Schneider Electric provides you \$600 in Benefit Bucks** to apply to some of your benefit costs when you enroll. That's money from the Company to use on benefits so you can free up some of your money for your other needs.

For

For 2024, you can use your Benefit Bucks toward the cost of:

- Vision insurance
- Supplemental Life Insurance
- Supplemental AD&D Insurance
- Health Care FSA contribution
- Dependent (Day) Care FSA contribution
- HSA contribution
- Short-term disability (STD) Buy-up

- Long-term disability (LTD) Buy-up
- Spouse Life Insurance
- Child Life Insurance
- Legal services plan
- PTO Purchase Program\*
- Life Planning Account contribution

\* If you do not use your purchased PTO (including PTO purchased from allocated Benefit Bucks) by the date communicated in December, you will be refunded for your purchased PTO by your final paycheck in December.

### Not sure how to use your Benefit Bucks?

Benefit Bucks gives you more ways to help cover your costs, but it's up to you to take advantage. Enhance your benefits by using the Company's money to:

- Enroll in benefits you might not have otherwise considered like the legal services plan.
- Pay for benefits you were already enrolled in, such as vision insurance.
- Put money into your Life Planning Account to reimburse yourself for things like auto, homeowners, renters and pet insurance, student loan repayments, and sustainability products.
- Put a little extra money in your HSA or FSA.

#### Using Benefit Bucks to pay for some of your benefits frees up your own money to spend how

**you want.** You might choose to use your extra money to put more in your 401(k), contribute toward a future Recharge Break, take advantage of offers through the Schneider Electric discount portal... so many possibilities! That's the thing about choice, it puts you in charge. In future years we hope to give you more choices on how you can use your Company-provided Benefit Bucks.

#### **IMPORTANT**

- You cannot use Benefit Bucks for medical, dental, Recharge Break or any other benefits not listed above.
- Benefit Bucks you use for the Life Planning Account, Supplemental Life, Supplemental AD&D, Spouse or Child Life Insurance, or the legal services plan will be taxed because you pay for these benefits with after-tax dollars.
- Benefit Bucks are used to pay for your selected benefits per pay period (if paid semi-monthly, you'll have \$25\* to use each pay period; if paid weekly, you'll have \$11.54\*).
- For the Life Planning Account, HSA or Dependent (Day) Care FSA, those dollars are only available for use as they are deposited into your account. Health Care FSA Benefit Bucks are available January 1.
- If you do not use all of your Benefit Bucks, any unused portion will be forfeited.
- For new hires, Benefit Bucks will be prorated based on how many pay periods remain in the year following your hire date.

\* This amount could be reduced based on the taxability of the elected benefit.

### See how Sam and Christina make the most of their BenefitBuck\$.



### Sam, married

I can put Benefit Bucks into my Life Planning Account? That's great — Rascal is a handful! I'm going to take advantage of the reimbursements for pet insurance.

# How Sam uses his 2024 Benefit Bucks during enrollment

- Sam and his wife Amanda enroll in Schneider Electric's vision benefits and pay for them with Benefit Bucks.
- Also courtesy of Benefit Bucks, Sam purchases LTD Buy-up through Schneider Electric so he receives 60% of his pay if he can't work due to a long-term disability.
- Sam elects to contribute the rest of his Benefit Bucks to his Life Planning Account (after taxes) so he can get reimbursed for Rascal's pet insurance premiums.

Sam is paid semi-monthly, so his \$600 in Benefit Bucks means he gets \$25\* per pay period to apply toward eligible benefits.

Sam uses his 2024 Benefit Bucks…	Per pay period amount paid by Benefit Bucks
Employee + Spouse vision coverage	\$6.62
LTD Buy-up	\$2.18
Life Planning Account	\$16.20
Total Benefit Bucks	\$25.00

\* The amount could be reduced based on the taxability of the elected benefit.



### Christina, single parent

I'm trying to balance my home and work life, and all the expenses are adding up. Getting \$600 in Benefit Bucks from the Company will help lighten my load.

# How Christina uses her 2024 Benefit Bucks during enrollment

- Christina enrolls in a CDHP medical option and vision coverage through the Company.
- She also contributes to the HSA so she can pay eligible medical expenses tax-free.

Christina is paid weekly, so her \$600 in Benefit Bucks means she gets \$11.54 per pay period to apply toward eligible benefits.

Christina uses her 2024 Benefit Bucks	Per pay period amount paid by Benefit Bucks
Family vision coverage	\$4.73
HSA	\$6.81
Total Benefit Bucks	\$11.54



# Life Planning Account: more choice, more flexibility

Schneider Electric wants to support you in everything you do — that means looking beyond traditional benefits and into more areas of your daily living. You can allocate Benefit Bucks or transfer earned Pulse Cash from Virgin Pulse into a Life Planning Account to reimburse yourself for expenses in the following categories:

- Auto/home/renters' insurance
- College coaching/prep (for example, ACT/SAT exam prep or tutoring)
- Pet insurance
- Student loan repayments



• Sustainability products, such as energy-efficient appliances with ENERGY STAR rating, solar panels and installation, hybrid and electric vehicles (EV), EV chargers and installation, and specific Schneider Electric sustainable products.

You can fund your Life Planning Account in two ways:

• During Annual Enrollment or when you are newly hired, you can **allocate up to \$600 in Benefit Bucks** to your Life Planning Account.

AND/OR

• You can **transfer your earned Pulse Cash from Virgin Pulse in \$20, \$30, \$50 and \$100 amounts** (with no limit) to your Life Planning Account at any time.

#### Important information

- You can request reimbursement for expenses up to the amount available in your Life Planning Account for the calendar year. You have until March 31 of the following year to request a reimbursement.
- Any unused amount in your Life Planning Account rolls over to the following year, helping you save year-over-year for larger expenses.
- You can purchase eligible products and services from the provider of your choice. **NOTE:** A specific list of sustainable Schneider Electric products that qualify for reimbursement is available on **Rewards@Schneider**.
- · Your funds are taxed before they're deposited in your account, so you don't pay taxes when you're reimbursed.



# Don builds his Life Planning Account.



# Don, mid-career single parent

My goal is to live a sustainable lifestyle, but I've struggled to find the money to make changes. The Life Planning Account will help allow me to finally install solar panels on my house!

### How Don funds the account

Don decides to put Pulse Cash and Benefit Bucks to work for him.

- He already gets his full \$100 in Pulse Cash each quarter, plus he had some saved up. He plans to transfer **\$600 from Virgin Pulse** to his Life Planning Account.
- The **\$600 in Benefit Bucks** he chooses to allocate to his Life Planning Account at Annual Enrollment gets him even closer to purchasing solar panels.
- That's not quite enough to get started with his purchase, but since the money in his Life Planning Account may be rolled over each year, he'll be able to save up additional funds for his solar panel purchase in a future year.

### **Other Schneider Electric perks**

On top of his Life Planning Account, Don learned on **Rewards@Schneider** that he may be eligible for rebates for going solar through the Schneider Electric Employee Sustainability Program. If he switches to solar through Energy Sage, he may be eligible to receive cash back:

- \$500 with a rooftop solar installation
- \$150 for enrolling in a community solar program

#### Don's dream looks attainable with help from Schneider Electric.



# See how Janet funds her Life Planning Account.



# Janet, single, recent college grad, new to the Company

I'm so impressed with the Company-provided extras, like the Life Planning Account! It will definitely help me pay off my college debt.

### How she funds her account

Janet has found the activities available through Virgin Pulse are helpful in achieving her goals like creating healthy habits and staying active. And participating in corporate challenges is helping her make friends on the job. Even better, she's receiving rewards along the way!

- Upon learning about the Life Planning Account, Janet knows she'll transfer her Pulse Cash into her Life Planning Account to reimburse herself for at least a portion of her college student loan repayments.
- She decides to stay active so she can transfer \$100 per quarter **\$400 per year from** Virgin Pulse to her account.

Janet is excited to use her Pulse Cash to help drive down her college debt.



# Important things to know about enrollment

### Your elections

The elections you make will remain in place for the full year, unless you have a qualifying life event and make a new election within 31 days (90 days to submit a birth or adoption life event). The last changes you make online to your elections as of the close of the enrollment period will be your 2024 elections — even if you don't click "Complete Enrollment." If you don't believe your benefits accurately reflect what you chose when you enrolled, submit a claim to PeopleLink (online through support@Schneider) or call 877-248-2998.

### Submitting documents for dependent coverage

- If you newly enroll a dependent or add a dependent who was previously removed from medical, dental or vision coverage because documentation was missing, you must submit the required documentation to verify they are eligible by the Annual Enrollment deadline found in BenefitsLink. For new hires or if you have a life event, you have 60 days from the initial date you add your dependent(s). *Missing a document?* If you are waiting to receive a governmentissued document, request an extension through PeopleLink before the 60-day deadline. Documents will not be accepted after the deadline if PeopleLink has not approved your extension.
- Upload to BenefitsLink (preferred): Log in to se-benefitslink.com > click on Verify My Dependents. Upload your documents.
- Submit a ticket to PeopleLink with your documents attached: support@Schneider > HR Tickets > Annual Enrollment Inquiry with inquiry reason: Annual Enrollment Dependent Eligibility Documentation.
- Allow up to 2 weeks for your dependent documents to be reviewed. If you don't submit acceptable documents by the specified deadline, your dependent(s) will be removed from coverage.

### Your 2024 coverage if you are a new hire and you don't enroll\*

- Medical: Core CDHP + HSA; employee only; tobacco-user fee applies
- Dental, Vision and Legal Services Plan: No coverage
- Basic Life and AD&D: 2 times your base pay; Company paid
- Supplemental Life and AD&D, Spouse Life and Child Life: No coverage
- **Short-term Disability:** 100% of base pay for first 4 weeks; 60% thereafter; Company paid
- **Long-term Disability:** Buy-up option (60% of base pay)
- Health Care FSA and Dependent (Day) Care FSA: No participation
- Health Savings Account: Company contribution only
- Benefit Bucks: Not allocated; funds will be forfeited
- Life Planning Account: Can't allocate Benefit Bucks; can transfer earned Pulse Cash from Virgin Pulse at any time

### Health Care ← FSA in 2023 and CDHP + HSA in 2024?

If you elected a Health Care FSA in 2023 and enroll in a CDHP + HSA option for 2024, the balance in your FSA must be zero by December 31, 2023 for HSA contributions to begin in January. Otherwise, neither you nor the Company can contribute to your HSA until April 2024 and the contributions will be prorated.



# If you and your spouse or domestic partner both work at Schneider Electric...

- Working spouse/domestic partner fee: If your spouse or domestic partner is also a Schneider Electric employee eligible for coverage under a Schneider Electric Medical Plan, you can enroll in one plan together and will not be subject to the working spouse/domestic partner fee.
- **Enrolling children:** If you both choose to enroll in medical, dental or vision coverage as employees, only one of you may cover your dependent child(ren).
- Life insurance coverage: You may not purchase life insurance for your spouse or domestic partner if he/she also works at Schneider Electric. Only one of you may purchase life insurance for your child(ren).

# If you and your child both work at Schneider Electric...

- If your child is under the age of 26, you may cover him or her under your medical, dental and vision coverage or they may enroll in coverage for themselves, but **the child cannot be enrolled as both an employee and child under the plans.**
- For life insurance, your child cannot be enrolled in both Basic Life as an employee and Child Life as a child; therefore, in this case you may not enroll your child in Child Life.

# Who's eligible?

# Employee eligibility\*

You are eligible for Schneider Electric benefits if you are a:

- Salaried or hourly full-time non-union employee;
- Regular part-time non-union employee, scheduled to work at least 17.5 hours per week; or
- Union employee covered by a collective bargaining agreement providing coverage by this program.

# Eligible dependents

At Schneider Electric, we recognize the importance of benefits coverage for your family. If you are eligible for benefits, you may cover your spouse or domestic partner and your children, as defined below. For information on the documents you need to submit to ensure your dependents can be covered, see below. Find additional information on **se-benefitslink.com**.

\* Temporary workers and contracted or leased employees are excluded from Schneider Electric benefits.

Eligibility criteria	Required documents
<b>Spouse:</b> A person to whom you are legally married, including same-sex spouses legally married in states where such marriages are recognized.	<ul> <li>Three Documents Are Required:</li> <li>1. Submit one: <ul> <li>Your most recent federal tax return that lists your spouse OR</li> <li>Photocopy of marriage certificate</li> </ul> </li> <li>Proof of Joint Ownership issued within 90 days</li> <li>Working Spouse Certification (Only if spouse is enrolled in medical)</li> </ul>

### Required documents for enrolling dependents

Eligibility criteria	Required documents
<b>Common Law Spouse:</b> A person to whom you are legally married as common law spouses in states where such marriages are recognized.	<ul> <li>Three Documents Are Required:</li> <li>1. Submit one: <ul> <li>Common Law Marriage Affidavit OR</li> <li>Government Issued Common Law Marriage or Civil Union License/Certificate</li> </ul> </li> <li>2. Submit one: <ul> <li>Most Recent Federal Tax Return that lists your spouse OR</li> <li>Proof of Joint Ownership issued within 90 days</li> </ul> </li> <li>3. Working Spouse Certification (Only if spouse is enrolled in medical)</li> </ul>
<ul> <li>Domestic Partner: Same or opposite-sex partner with whom you are registered with an authorized government agency or, if not registered, with whom you are involved in an ongoing and committed relationship and who meets all the following criteria:</li> <li>1. Shares a permanent residence with you</li> <li>2. Has resided jointly with you for no less than six months</li> <li>3. Not be less than 18 years of age</li> <li>4. Be financially interdependent with you (by proof listed in right column)</li> <li>5. Not be a blood relative any closer than would prohibit legal marriage</li> </ul>	<ul> <li>Five Documents Are Required:</li> <li>1. Submit one: <ul> <li>Domestic Partner Affidavit OR</li> <li>Government Issued Domestic Partner or Civil Union License/Certificate</li> </ul> </li> <li>2. Domestic Partner Tax Certification</li> <li>3. Proof of Joint Ownership issued within 90 days</li> <li>4. Proof of Joint Ownership issued more than 6 months</li> <li>5. Working Spouse Certification (Only if domestic partner is enrolled in medical)</li> </ul>
<ul> <li>Child: A dependent child [younger than age 26 regardless of student or marital status] and is, either:</li> <li>Your natural child</li> <li>Your stepchild or a child for whom you are the legal guardian</li> <li>Your domestic partner's child who lives with you</li> <li>Your legally adopted child <ul> <li>From the start of any waiting period prior to the finalization of the child's adoption.</li> <li>For example, a newborn infant who you adopt, is eligible from the moment you take physical custody of the child upon the child's release from the hospital, prior to the finalization of the child's adoption.</li> </ul> </li> <li>Covered under a Qualified Medical Child Support Order (QMCSO)</li> <li>IMPORTANT: If required document is not available <ul> <li>If you have enrolled your newborn or newly adopted child within the 90-day deadline and are nearing the 60-day dependent verification deadline but have yet to receive their birth/adoption certificate (or other government issued document), please contact PeopleLink before the 60-day deadline to request an extension.</li> </ul> </li> </ul>	<ul> <li>For Natural Child (1 Document Required): <ol> <li>Submit one: <ul> <li>Photocopy of birth certificate showing your name OR</li> <li>Copy of your most recent federal tax return showing the dependent listed</li> </ul> </li> <li>For Stepchild (1-2 Documents Required): <ul> <li>Photocopy of birth certificate showing your spouse/DP's name; AND</li> <li>A copy of marriage certificate showing yours and the parent's name OR</li> <li>Copy of your most recent federal tax return showing the dependent listed</li> </ul> </li> <li>For Domestic Partner's Child (1 Document Required): <ul> <li>Submit one: <ul> <li>Photocopy of birth certificate showing your domestic partner's name OR</li> <li>Copy of your odomestic partner's most recent federal tax return showing the dependent listed</li> </ul> </li> <li>For Domestic Partner's Child (1 Document Required): <ul> <li>Submit one: <ul> <li>Photocopy of birth certificate showing your domestic partner's name OR</li> <li>Copy of your or domestic partner's most recent federal tax return showing the dependent listed</li> </ul> </li> <li>Note: The Domestic Partner Affidavit and Tax Certification is also required if only your domestic partner's child (not your domestic partner) is being enrolled in coverage.</li> </ul> </li> <li>For Legal Guardian, Adoption or Foster Child: <ul> <li>Submit one: <ul> <li>Photocopy of Final Court Order with presiding judge's signature, Adoption Final Decree with presiding judge's signature, or a Qualified Medical Child Support Order OR</li> <li>Copy of your most recent federal tax return showing the dependent listed</li> </ul> </li> </ul></li></ul></li></ol></li></ul>
<ul> <li>Dependent Child with Disability: An unmarried child meeting the criteria of a child listed above, and who:</li> <li>Is at least age 26</li> <li>Is medically certified as physically or mentally incapable of self-support</li> <li>Is dependent upon the employee or other care providers for support and maintenance</li> <li>Was a covered dependent prior to attaining age 26</li> </ul>	<ul> <li>Two Documents Are Required:</li> <li>1. Documentation as noted above for applicable child type AND</li> <li>2. Copy of your most recent federal tax return showing the dependent listed</li> <li>Note: Schneider Electric is only verifying the child's eligibility as a dependent.</li> <li>Your health insurance carrier determines the disability status of the child.</li> </ul>

# Making changes during the year

The benefit coverage you elect remains in effect for the entire calendar year. You can only change your benefits during the year if you have a qualifying change in status (e.g., you get married, have a baby) or another qualifying event in which benefit changes are allowed (see General Information in the Summary Plan Description [SPD] available on **Rewards@Schneider**).\*

To make a change, go to **se-benefitslink.com** within 31 days of the event (90 days\* to submit a birth or adoption life event). The date the change in status occurs is considered the first day of the 31-day (or 90-day) period. You will also need to:

- **Update your personal information** on BenefitsLink (e.g., add your new dependent, remove an ineligible dependent),
- Make the applicable benefit plan changes (including enrolling any new dependents),\* and
- Upload proof of your dependent's eligibility to BenefitsLink (preferred) or submit a ticket to PeopleLink on support@Schneider by the required time frame. If you do not submit the required documents, your dependent will not have coverage.

For more information on making midyear benefit changes, please visit Rewards@Schneider.

\* NOTE: You do **not** need to wait to receive the child's birth certificate or Social Security number to add them to your coverage. In addition, please see the SPD for limited circumstances involving the loss or gain of Medicare, Medicaid or Children's Health Insurance Program eligibility that may result in a 60-day window to request a change.

# Medical plan programs and features

### Your fast pass to BCBSIL resources

When you need help, you can **connect directly to the appropriate Blue Cross & Blue Shield of Illinois (BCBSIL) resource.** To reach a Benefit Value Advisor (BCBSIL customer service), the 24/7 Nurseline, get a prior authorization, locate a provider or schedule a Teladoc Health virtual visit, call the phone number on your medical ID card.

#### **Teladoc Health virtual care**

Use Teladoc Health when you want easy, fast access to a primary care or when you already have a primary care doctor but need help right away. The types of visits and their costs are shown below. For details on using Teladoc Health, visit **Rewards@Schneider**.

Turne of visit	Dilled vete	CDHP + HSA plan options	PPO plan option
Type of visit	Billed rate	You pay	You pay
Primary care physician (PCP) initial		Preventive: 100% covered	Preventive: 100% covered
and annual visit (generally covered as preventive care)	\$165	Non-preventive: 20%, subject to deductible	Non-preventive: \$30 copayment
Primary care follow-up	\$99	20% subject to deductible	\$30 copayment
Non-urgent/acute care (such as flu, sore throat, rash, pink eye, allergies)	\$55	20% subject to deductible	\$30 copayment
<b>Dermatology</b> (such as eczema, psoriasis, acne, rosacea, skin infections)	\$85	20% subject to deductible	\$50 copayment

### GET PAID FOR SMART SHOPPING: MEMBER REWARDS

You may be able to save on out-of-pocket health care costs and earn a cash reward — called **Member Rewards**<sup>1</sup> — when you shop for health care services and procedures and choose a more cost-effective provider and/or location for your care. The potential cash reward depends on the procedure and provider you use. After your doctor recommends a procedure or test, search Provider Finder on **bcbsil.com** to find out if those services are eligible for Member Rewards. You can also call a BCBSIL Benefit Value Advisor to **help you compare costs and find high-quality, low-cost facilities** for medical tests and procedures.

#### Medical plan programs and features continued

#### My Medical Ally (powered by Alight)

Whether you need help finding a specialist, getting a second opinion or understanding your diagnosis and treatment options, My Medical Ally (formerly called ConsumerMedical) can help make sure you get the best care — all at no extra cost to you. Go to **mymedicalally.alight.com** company code: Schneider or call **888-361-3944**.

#### **Digital physical therapy**

You don't have to live in pain. Hinge Health provides the tools you need to conquer back and joint pain, recover from injuries, prepare for surgery, and stay healthy and pain free. Plus you can complete your customized care plan anywhere, any time. You'll get exercise therapy tailored to your condition, which may include a personal care team of experts to support you. **Available at no cost to you and your eligible dependents,** apply for Hinge Health at **hinge.health/schneider**.

#### AccessHope for cancer support

AccessHope services can bring peace of mind to those diagnosed with cancer by providing access to experienced nurses with oncology expertise. AccessHope helps individuals understand their type of cancer and available treatments, prepare for appointments, and get answers to questions. Find out more by calling the number on your BCBSIL medical ID card.

#### Women's and family health

Schneider Electric understands the importance of family, and provides support and guidance in your family planning decisions.

- Get support for high-risk pregnancies through high-risk maternity management.
- Receive personalized guidance for fertility, pregnancy and parenting through Ovia Health.
- Connect with WINFertility Nurse Care Managers for infertility treatment, fertility support, adoption and/or surrogacy assistance.<sup>2</sup>
- Get help for nursing mothers through breast milk transportation services.<sup>2</sup>

#### Learn more.

Get details on all of these programs and more on Rewards@Schneider.

1. This is taxable income.

2. Does not require medical plan enrollment.

### **BONUS!**

If your doctor recommends elective lower back surgery, weight loss surgery, hip or knee replacement, or hysterectomy, you may qualify for a \$400 prepaid card<sup>1</sup> just for learning about your treatment options using My Medical Ally. Call for terms and conditions.



### Your 2024 Benefits Guide

# Medical

Medical coverage helps you and your family with the costs of maintaining good health and treating illness or injury. We offer you three options to choose from, or you can decline medical coverage:

- Core Consumer-Directed Health Plan (CDHP) + HSA<sup>1</sup>
- Buy-up Consumer-Directed Health Plan (CDHP) + HSA<sup>1</sup>
- Core Preferred Provider Organization (PPO)

### Learn about your plan options.<sup>2</sup>

All options cover the **same** features, including:

- Free, in-network preventive care such as annual physicals, wellness exams, cancer screenings and immunizations;
- The same BCBSIL network of providers; and
- Prescription drug coverage through Express Scripts.

Below are some key differences for you to consider.

#### CDHP + HSA Options: a good value at any age

Young and healthy? Nearing retirement? Or somewhere in between? No matter where you are in your health journey, the CDHP + HSA options can save you money on health care. Though they have higher deductibles, you get:

- Health Savings Account (HSA),<sup>1</sup> which lets you pay for eligible health care expenses with tax-free money. Schneider Electric contributes to your HSA, which can be used to help offset the deductible — *that's free money for you*.
- Lower costs from your paycheck. Consider contributing to your HSA the difference in your cost for medical coverage between the Core PPO and a CDHP option to use toward the higher deductible or to save and invest in your HSA.
- Choice. The HSA empowers you to decide when to use your money: now or save it for later.

#### **PPO Option**

The Core PPO option has *higher employee contributions* per pay period but a *lower annual deductible* than the CDHP + HSA options. And since this option doesn't include an HSA, you will not be able to contribute to an HSA or receive a Company HSA contribution.



### Get more information.

Find more plan details in the Summary of Benefits and Coverage (SBC) for each medical option, along with a Glossary of Health Coverage and Medical terms, at Rewards@Schneider.

<sup>1.</sup> You must meet certain eligibility requirements to make or receive contributions to an HSA, including the Company contribution. If you are not eligible for an HSA, you can enroll in the Buy-up CDHP option with NO HSA. See page 17 in this guide and the SPD for more details.

<sup>2.</sup> If you live in Puerto Rico, your medical and prescription drug coverage is administered by Triple S (Blue Cross and Blue Shield of Puerto Rico). If you live in Hawaii, your medical and prescription drug coverage is administered by UHA Health Insurance. You will receive a separate insert regarding coverage details and cost. If you are a U.S. employee on an expat assignment outside of the United States, your medical, prescription drug and dental coverage is administered by GeoBlue. See the 2024 Benefits Guide for U.S. employees working abroad for coverage details and costs.

#### In the Core CDHP + HSA and Core PPO...

- Once one person's claims reach the **single deductible** amount, that person can then begin receiving benefits and just pay the coinsurance amount.
- Once one person reaches the **single out-of-pocket maximum**, the plan will pay 100% for that person for the remainder of that calendar year.

### In the Buy-up CDHP + HSA...

- All of the family's eligible expenses added together must reach the **family deductible** amount before paying coinsurance for any family member.
- All of the family's eligible expenses added together must reach the **family out-of-pocket maximum** before the plan will pay 100% for any family member for that calendar year.
- The family deductible and/or family out-of-pocket maximum can be met by one family member or a combination of family members.

**To see if your provider is in the BCBSIL network**, or to find a new provider, go to **bcbsil.com** and click on the Find a Doctor or Hospital link. Search as a guest > enter the location where you would like to search for care and then select the Participating Provider Organization (PPO) network. *If you use a provider outside of your network*, your claim will be processed as out-of-network and subject to a separate out-of-network deductible and out-of-pocket maximum.

### > NOTE: In certain areas, you must select the applicable network: Florida,

Georgia, Kansas City area, New Hampshire, New Jersey, St. Louis area, Tennessee, the Washington D.C./Maryland/Virginia area and Wisconsin. Find your network in the SPD or through **Rewards@Schneider**.

**To find an in-network pharmacy,** sign in at **Express-Scripts.com** > Locate a Pharmacy. First-time visitor to **Express-Scripts.com**? Register using your member ID number.

Lower your prescription costs with Rx Savings Solutions (RxSS): RxSS partners with Express Scripts so they can review your medications to find lower-cost options, compare prices and help you make a switch. Activate your account to learn more at myrxss.com, through the app or search "RxSS" on Rewards@Schneider, or call 800-268-4476.

**Filling your long-term/maintenance medications:** You can fill your first two prescriptions for a maintenance medication at a retail pharmacy for up to a 30-day supply. All additional long-term prescriptions (90-day supply) for maintenance medications must be filled through either a Walgreens or CVS pharmacy or the Express Scripts home delivery pharmacy to be covered by the plan. Learn more at Express-Scripts.com.

**Brand-name drug cost when generic is available:** If you or your doctor requests a brandname medication and indicates "dispense as written" when a generic equivalent is available, you will pay the generic copay plus the cost difference between the brand and the generic. You or your doctor may request a coverage review to waive the cost difference between the brand and generic medication by contacting Express Scripts.

**Under the Core PPO, certain specialty drugs may be at no cost** through SaveonSP, who helps coordinate manufacturer-sponsored assistance. Learn more at **Express-Scripts.com**.



### Medical ← ID cards

To view or print your medical ID card, log in to **bcbsil.com** or the BCBSIL mobile app.

# Comparing medical plan options

	Core CDI	HP + HSA	Buy-up C[	Buy-up CDHP + HSA		Core PPO	
Plan provision	You pay in-network	You pay out-of-network	You pay in-network	You pay out-of-network	You pay in-network	You pay out-of-network	
Deductible	Deductible						
Single	\$3,200	\$6,400	\$1,600	\$3,200	\$700	\$1,400	
Family	\$6,400	\$12,800	\$3,200	\$6,400	\$1,400	\$2,800	
Health Savings Account							
Single		Company cor	ntributes \$700		NA		
Family		Company cont	tributes \$1,400			NA	
Out-of-pocket maximum <sup>1</sup>							
Single	\$5,600	\$11,200	\$4,450	\$8,900	\$3,700	\$7,400	
Family	\$11,200	\$22,400	\$7,150	\$17,800	\$7,400	\$14,800	
Coinsurance <sup>2</sup>							
	20%	40%	20%	40%	20%	40%	
Office visit							
Preventive care	Free	Not covered	Free	Not covered	Free	Not covered	
Primary care physician						Subject to deductible and coinsurance	
Specialist					Subject to deductible and coinsurance		
Telehealth through Teladoc Health	In-network: Cost varies based on the type of visit and medical plan option (see page 12). Out-of-network: No coverage						
Urgent care	Subject to deductible and coinsurance \$50 copayment			opayment			
Emergency room		Subject to in-network deductible and coinsurance					
Hospital admission			Subject to deduct	ible and coinsurance			
Prescription drugs <sup>3</sup>							
Retail (up to 30-day supply)							
Generic	20% (after you	40% (after you	20% (after you	40% (after you	\$10 copayment		
Preferred brand	meet the annual	meet the annual	meet the annual	meet the annual	20% coinsurance (\$30 min / \$60 max)		
Brand	deductible)	deductible)	deductible)	deductible)	40% coinsurance	(\$60 min / \$120 max)	
Preventive <sup>4</sup>	\$10 copayment for generic drugs (no deductible) NA 20% for preferred brand and brand name drugs (no deductible)				NA		
Mail order, CVS or Walgreen	- ns (90-day supply)⁵						
Generic	20% (after you		e 20% (after you meet the annual No coverage deductible)		\$25 cd	opayment	
Preferred brand	meet the annual	No coverage		No coverage	20% coinsurance (\$75 min / \$150 max)		
Brand	deductible)	-			40% coinsurance (\$150 min / \$300 max)		
Preventive <sup>4</sup>	\$25 copayment for generic drugs (no deductible) NA 20% for preferred brand and brand name drugs (no deductible)				NA		

1. The out-of-pocket maximum includes expenses paid toward your deductible, as well as medical and prescription drug copayments and coinsurance amounts.

 The coinsurance is calculated based on the allowed amount under the medical plan. For out-of-network care, you may be responsible for any amount billed in excess of the allowed amount. The coinsurance for bariatric surgery and certain organ transplants, as well as cardiac, knee, hip, maternity and spine services is 10% if treatment is received at a BCBSIL Blue Distinction Centers+ facility.

3. For specialty drugs under the Core PPO: Certain specialty drugs may be at no cost through SaveonSP, who helps coordinate manufacturer-sponsored assistance.

4. Go to express-scripts.com/schneiderelectric to check how medications are classified. Any drugs considered preventive for ACA purposes do not have a copay.

5. After 2 fills, long-term prescriptions for maintenance medications must be filled through a Walgreens or CVS pharmacy or the Mail Service Program to be covered by the plan.

# Health Savings Account (HSA)

If you are eligible for an HSA, Schneider Electric opens an HSA for you and contributes to your account in late January each year you participate in a Schneider Electric CDHP medical option. You can also make contributions to the HSA, up to IRS limits, as shown below.

# 2024 HSA contribution limits

Who is covered	Schneider Electric contribution <sup>1</sup>	+	Your maximum contribution <sup>2,3</sup>	=	2024 IRS limit
Employee only	\$700	+	\$3,450	=	\$4,150
Family	\$1,400	+	\$6,900	=	\$8,300

1. Contributions for new hires will be prorated and deposited based on your effective date for medical coverage.

2. If you turn age 55 by December 31, 2024, you can contribute an additional \$1,000.

3. Benefit Bucks applied toward your HSA will count toward your maximum contribution limit and are applied to your HSA per pay period.

# Getting started

If you enroll in a CDHP option, you will be prompted to review and accept the terms and conditions associated with the HSA. Inspira Financial, the HSA administrator, will reach out to you if they need additional information to set up your account.

# Key features of an HSA

- Get triple-tax savings:
  - 1. Contributions are tax-free: both Schneider Electric's and yours.
  - 2. Money grows tax-free with interest/earnings.
  - 3. Withdrawals are tax-free for eligible expenses.
- Decide if you want to contribute: You can start, change or stop your contributions anytime during the year at **se-benefitslink.com**.
- Use now or save: When you incur eligible expenses, you decide...
  - If you want to use HSA dollars to pay the expense (funds are available when they're posted to your account), or
  - Pay out of your own pocket and save your HSA dollars for future expenses.
- **Money is always yours:** Because any unused money in your HSA rolls over from year to year, you can save the money in your HSA to use in the future, even if you leave the Company or retire.
- **Invest your money:** If you have at least \$1,000 in your account, you can invest in a variety of mutual fund options. To access your account and for more information, visit **inspirafinancial.com**.

# Looking ahead

We all share in the cost of health care, and an HSA is a great way to pay for your expenses. In 2025, to receive any Schneider Electric HSA contribution, you'll need to contribute to your HSA, too: \$100 for employee only coverage and \$200 for family coverage.

### Are you eligible? •

#### To be eligible for an HSA:

- You must be enrolled in a CDHP medical option; and
- You must be a U.S. citizen, Green Card holder, or H1-B visa holder with a U.S. residential address.

#### You cannot be:

- Covered by any medical plan that is not a consumer-directed health plan, including your spouse's or domestic partner's plan;
- Covered under a general FSA through your spouse's or domestic partner's plan (however, you may participate in a Limited-use Health Care FSA specifically for dental and vision expenses);
- Claimed as a dependent on someone else's taxes;
- Enrolled in Medicare (including retroactive Medicare coverage);
- Covered by TriCare, TriCare for Life, or Medicaid; or
- The recipient of VA benefits within the last 3 months unless you have a disability rating from the VA.

# Dental

Dental coverage provides benefits for preventive care like exams and cleanings. It also covers basic and major restorative care.

The Company offers you two dental options administered by Delta Dental of Illinois\*, or you can decline coverage:

- Core
- Buy-up

Both options cover the same services, but the Buy-up option has a higher calendar year maximum — that is, the amount the plan will pay in one year — and covers orthodontia services. The following chart provides a summary of your dental coverage.

Plan provision	Core	Buy-up
Calendar year maximum (excludes orthodontia)	\$1,500 per person	\$2,000 per person
Orthodontia lifetime maximum	No benefit	\$2,000 per person
Annual deductible you pay		
Individual	\$50 per person	\$50 per person
Family	\$150 per family	\$150 per family
Coinsurance you pay		
Preventive and diagnostic care (exams, cleanings, x-rays, etc.)	\$0 (100% covered)	\$0 (100% covered)
Basic restorative care (fillings, endodontics, periodontics, oral surgery, etc.)	20%	20%
Major restorative care (crown, bridge, denture, implant, etc.)	50%	50%
Orthodontia care — for adults and children	No benefit	50% (PPO provider) 50% of Maximum Plan Allowance (Premier provider or out-of-network)



# Delta Dental Networks

While you can visit any general or specialty dentist, **you pay less for care when you use a provider in one of the Delta Dental networks** — Delta Dental PPO and Delta Dental Premier — with deeper discounts when you use a Delta Dental PPO network dentist. Average discounts range from 15% to 35% for the Delta Dental PPO network and 5% to 10% for the Delta Dental Premier network.

\* If you live in Puerto Rico, your dental coverage is administered by Triple S (Blue Cross and Blue Shield of Puerto Rico). You will receive a separate insert regarding coverage details and cost. If you are a U.S. employee on an expat assignment outside of the United States, your dental coverage is administered by GeoBlue. See the 2024 Benefits Guide for U.S. employees working abroad for coverage details and costs.

# Is your dentist in ← the network?

Visit **deltadental.com** to see if your dentist is in the Delta Dental network, or ask the dentist's office when you make your appointment.



# Vision

Schneider Electric offers you a vision plan, administered by EyeMed, that provides coverage for a vision exam, corrective lenses and frames each year. If you choose to enroll in the vision plan, you pay 100% of the cost of coverage. The vision plan features a network of nationwide participating providers. You can go out-of-network and then get reimbursed for up to the allowance amount. Visit **eyemed.com** or download the EyeMed mobile app. See the chart below for a summary of the vision plan coverage.

Plan provision*	In-network	Out-of-network	
Frequency of coverage	Exam, lenses and frames once every calendar year (resetting in January of every year)		
You pay o	copayments/Plan pays up to the allowance	below, you pay the rest	
Exams	\$10 copayment	Up to \$60 allowance	
Lenses (standard plastic)	\$15 copayment unless progressive lenses, then \$70 to \$190 copayment	\$50 to \$90 allowance depending on lens type	
Frames	20% off balance over \$200 frame allowance	Up to \$140 allowance	
Contacts (materials only; in lieu of lenses)	Conventional: 15% off balance over \$200 allowance Disposable: up to \$200 allowance	Up to \$200 allowance	
	Medically necessary: \$0 (paid in full)	Up to \$210 allowance	
Contact lens fitting	Standard: Up to \$40 copayment Premium: 10% off retail price	Not covered	

\* Coverage allows for one pair of eyeglasses or contacts each year, but not both.

### Vision care discounts

EyeMed: Additional benefits include:

- 40% off second pair of glasses through an in-network provider
- For Lasik surgery, special everyday pricing or 5% off promotional prices through network providers
- \$50 off \$200 or \$20 off any non-prescription sunglasses from Sunglass Hut
- Temporary eyewear and support outside of the U.S. through International Travel Solutions

**BCBSIL:** If you enroll in the medical plan, you have access to vision care discounts through BCBSIL. To review the vision discounts provided under Blue365 — including LasikPlus, log in to **bcbsil.com** > Member Discounts Program.

# Flexible spending accounts (FSAs)

A flexible spending account (FSA) is an account you set up with money you contribute from your paycheck before taxes are taken out. Then, when you have an eligible expense, you can pay for it out of your account. So you save on taxes when you contribute to an FSA.

You can choose from two types of FSAs, or decide not to contribute to an FSA:

- **Health Care FSA:\*** Contribute up to \$3,050.
- **Dependent (Day) Care FSA:\*** Contribute up to \$5,000 (or \$3,750 if you are considered a Highly Compensated Employee).

**IMPORTANT: Estimate your expenses carefully** because you lose any money in your account you haven't spent on eligible expenses by December 31, 2024. However, you have until March 31, 2025 to **submit your 2024 claims** for reimbursement, but you will not be able to **incur 2024 expenses** after December 31, 2024.

### Health Care FSA

Use your pre-tax health care FSA for eligible expenses — such as health-related expenses not covered by your medical, dental or vision plan — for you and your eligible dependents. You cannot use funds in your Health Care FSA to reimburse yourself for dependent day care expenses, or vice versa.

While you contribute to the health care FSA each pay period, your full annual health care FSA contribution is available to you at the start of the year.

#### Limited Use FSA and the HSA

If you are enrolled in a Schneider Electric CHDP + HSA option, your health care FSA is considered a "Limited Use" Health Care FSA, and you can only use it on certain expenses, such as dental and vision care. You can only use it on eligible medical expenses after you meet your annual medical deductible.

#### **Getting reimbursed**

There are two ways to access the money in your Health Care FSA:

- You may use a debit card issued by either PayFlex or Inspira Financial (formerly PayFlex) to pay for your eligible health care expenses from your account at the time you have the expense.
- You can also pay for the expense out of your pocket and then file a claim for reimbursement from your account through **inspirafinancial.com** or the Inspira Mobile app.

#### What expenses are eligible?

Visit **inspirafinancial.com** or view the following documents on **irs.gov** for more details about eligible expenses and whose expenses are eligible:

- Publication 502 for eligible health care expenses
- Publication 503 for eligible dependent day care expenses

\* Benefit Bucks applied toward your Health Care FSA (including Limited Use Health Care FSA) and/or Dependent (Day) Care FSA will apply toward your maximum contribution limit.



### Dependent (Day) Care FSA

You can use your Dependent (Day) Care FSA to pay using pre-tax dollars for the cost of child care (for children under the age of 13) or elder care that allow you and/or your spouse, if applicable, to work full time. You can also use this FSA if your spouse is a full-time student or incapable of self-care. You cannot use the account to pay for dependent health care expenses or expenses incurred solely for your personal enjoyment, convenience or ease.

**IMPORTANT:** When you file your federal income tax return, you will be required to provide the name, address and Social Security or tax identification number of the individual or organization providing dependent (day) care. If you cannot supply this information, you should not use the Dependent (Day) Care FSA to pay for these services.

#### **Getting reimbursed**

You pay your expenses as needed throughout the year, and then file claims for reimbursement through Inspira Financial (formerly PayFlex). Your contributions to the Dependent (Day) Care FSA are available for use as they are deposited from your paycheck throughout the year.

# Comparing the HSA and FSAs<sup>1</sup>

	Health Savings Account	Health Care FSA <sup>4, 5</sup>	Limited Use Health Care FSA	Dependent (Day) Care FSA
Eligible expenses	Health care expenses, including copayments, prescriptions, dental and vision expenses	Health care expenses, including copayments, prescriptions, dental and vision expenses	"Limited" health care expenses, such as dental and vision expenses; medical expenses only after you meet the deductible	Day care services for your children and adult dependents
Company contribution	<ul> <li>\$700 employee only</li> <li>\$1,400 family coverage tiers</li> </ul>	No	No	No
Deadline for using the money	None, balance carries over each year	<ul><li>You must incur expense</li><li>You must submit claims</li></ul>		
Maximum employee contribution amount <sup>2</sup>	<ul> <li>\$3,450 employee only <sup>3</sup></li> <li>\$6,900 family coverage tiers<sup>3</sup></li> </ul>	\$3,050	\$3,050	\$5,000 <sup>6</sup>
Applicable medical plans	• Core CDHP + HSA • Buy-up CDHP + HSA	Core PPO     No Coverage	• Core CDHP + HSA • Buy-up CDHP + HSA	NA

1. You must enroll or re-enroll in an HSA and/or FSA each year in order to participate.

2. Any Benefit Bucks applied will apply toward this maximum.

3. If you turn age 55 by December 31, 2024, you can contribute an additional \$1,000.

4. You do not need to be enrolled in a Schneider Electric medical, dental or vision plan to be enrolled in the Health Care FSA.

5. If you are in the Buy-up CDHP with no HSA, you can participate in the Health Care FSA.

6. If you are married and file a separate income tax return, you may only contribute up to \$2,500 a year. If you are married and file jointly, and your spouse's employer offers a Dependent (Day) Care FSA, you can contribute a combined total of \$5,000. Highly Compensated Employees (HCEs), as determined annually by the IRS, may be subject to a reduced Dependent (Day) Care FSA annual election amount.

# Life and accidental death & dismemberment (AD&D) insurance

Life and AD&D insurance provides you with financial protection in the event of a death or accident. The Company provides Basic coverage up to \$3 million. You can purchase additional coverage for yourself, up to a separate \$3 million. You can also purchase coverage for your spouse/domestic partner and children. Here's an overview of your coverage options:

Coverage options	Coverage level
Basic Life and AD&D (Company-paid)	2 times your base pay up to \$3 million (rounded up to the next \$1,000)
Supplemental Life Insurance <sup>1</sup>	Up to 8 times your base pay <sup>3</sup>
Supplemental AD&D Insurance	Up to 8 times your base pay <sup>3</sup>
Spouse Life Insurance <sup>1</sup>	\$5,000 to \$500,000 coverage (in \$5,000 increments), up to the combined amount of your Basic Life plus your Supplemental Life coverage
Child Life Insurance <sup>2</sup>	\$5,000 or \$10,000 for each covered dependent child

- 1. Evidence of Insurability (EOI) may be required. If you are a new hire, you may elect Supplemental Life Insurance up to 3 times your base pay up to \$500,000 or Spouse Life Insurance up to \$50,000 without being required to complete EOI. If you are a current employee, any new Supplemental Life Insurance coverage amounts up to \$3 million will require EOI.
- 2. Your child must be under the age of 19, or up to age 25 if a full-time student.
- 3. If your base pay changes during the year, your Supplemental Life and/or AD&D cost and coverage amount will change accordingly.

### Cost of coverage

Your cost of coverage is based on the following:

- Age as of January 1, 2024
- Your coverage amount
- Your base pay (for Supplemental Life and AD&D coverages)
- Your or your spouse/domestic partner's tobacco use

Find rates for coverage on page 34, and your costs on **se-benefitslink.com**.

### Evidence of insurability (EOI)

You (and/or your spouse) may be required to show evidence of insurability — or proof of good health — if you enroll in or increase your Supplemental Life Insurance for yourself and/or your spouse.

### Providing evidence of insurability (EOI)

Unum, the insurance carrier, will send an email to your Schneider email address with a link for you to complete your EOI form online. If you do not have a Schneider Electric email address, Unum will mail an EOI form to your home address before January 1.<sup>4</sup> Your new or increased coverage level will not become effective until after Unum approves your increased coverage. Your new payroll deductions will begin shortly after your EOI is approved.

4. Call Unum if you don't receive the form (timing differs if you are newly hired).

### Enter your ← life insurance beneficiary online.

Enter your life insurance beneficiary information at **se-benefitslink.com** to ensure your life insurance benefit will be distributed as you intended in the event of your death.

# Disability

Your Schneider Electric disability benefits protect you financially if you are unable to work because of a covered illness or injury.

# Short-term disability (STD)

STD provides income protection if you become disabled and are unable to work due to a non-work-related illness or injury for up to 26 weeks.

- If you are approved, you receive Company-paid STD coverage of:
  - 100% of your base pay for 4 weeks
  - 60% of your base pay thereafter
- You may buy additional coverage\* of 10%, for total STD coverage of 70% of your base pay, following the first 4 weeks.

Your cost for STD coverage (per \$100 of monthly base pay) is listed on page 35. For the Buy-up option's actual pre-tax costs, go to **se-benefitslink.com**.

There is no maximum weekly STD benefit.

#### State disability plans

If you work in a state that offers a state disability plan, the Schneider Electric disability benefit will be reduced by the amount you receive from the state disability plan. Consider whether the state disability plan meets your needs or if the cost of electing the Buy-up option is worth the additional benefit you may receive.

\* Due to state law, employees who work in New Jersey will automatically receive the STD Buy-up coverage level Company paid. If you work in New Jersey, your option will be reflected on **se-benefitslink.com**.



Base pay is your current annual salary before it is reduced for your 401(k) or nonqualified deferred compensation plan contributions or pre-tax dollars you use to buy benefits. Base pay does not include overtime pay, gain sharing, production bonuses, short-term or long-term incentives, or executive or stock based awards.

Base pay determines coverage for Basic Life and AD&D, Supplemental Life, Supplemental AD&D, short-term disability and long-term disability benefits. If your base pay changes during the year, the cost for these benefits and coverage amounts will change accordingly.

### Evidence of insurability for STD and LTD +

- If you are currently enrolled in Company-paid STD or LTD and you elect the corresponding buy-up coverage during Annual Enrollment, you will be required to provide evidence of insurability (EOI) or proof of good health. Your increased coverage level will not become effective until after MetLife approves your increased coverage.
- If you were recently hired, you will not have to provide EOI if you elect the Buy-up STD and/or LTD coverage within 31 days of becoming eligible for coverage.
- If EOI is required, MetLife will mail a form to your home address after you complete your enrollment. Be sure to complete and return this form once you receive it as there is a limited time frame to complete your request.

# Long-term disability (LTD)

LTD coverage ensures a source of continuing income for disability claims lasting longer than 26 weeks:

- You receive Company-paid LTD coverage of 50% of your base pay, up to a \$12,500 maximum monthly benefit.
- You may buy additional LTD Buy-up coverage of 10%, for a total LTD coverage of 60% of your base pay, up to an \$18,000 maximum monthly benefit.

### As a new employee, you'll be enrolled automatically in the Buy-up option for LTD

(60% of your base pay). You can elect the Company-paid option (50% of your base pay) instead of Buy-up, but you will be required to provide proof of good health if you later decide to elect the Buy-up option.

Payment of LTD benefits is subject to approval by MetLife. Your cost for LTD coverage — per \$100 of monthly base pay — is listed in the chart on page 35. Your pre-tax cost per pay period is available on **se-benefitslink.com**.

# Commuter benefits

Commuter benefits make it easy to help pay for certain work-related transportation and parking expenses on a pre-tax basis. Basically, it's a simple solution designed to get you to work while saving you money.

You can start or stop participating at any time during the year on **inspirafinancial.com**. The commuter benefit is only for employees' eligible transit and parking expenses for getting to and from work for things like passes, fare cards for travel by bus, train, subway or ferry; vanpool costs; and parking expenses.



**IMPORTANT:** Expenses for your spouse or dependents are not eligible. Search "commuter" at **Rewards@Schneider**.

# Care@Work



Through Care@Work, Schneider Electric offers 5 days per year of **Company-subsidized emergency back-up child care, adult/elder care or pet care** for when full-time care is not available (e.g., when school/daycare is closed, your nanny or pet sitter is on vacation, etc.). Plus, you also receive a free **care.com** premium membership.

When you need **back-up care**, you pay only \$5 per hour copayment for in-home care (either a **care.com** sitter or your own network) or \$10 per day copayment per child for care in a Care@Work center. Pet care is a \$10 per day copayment.

- Access centers or in-home providers that are either **care.com** employees or from fully vetted partner agencies.
- Use your own personal network (such as a neighbor, family member, friend).

A care.com membership allows you to:

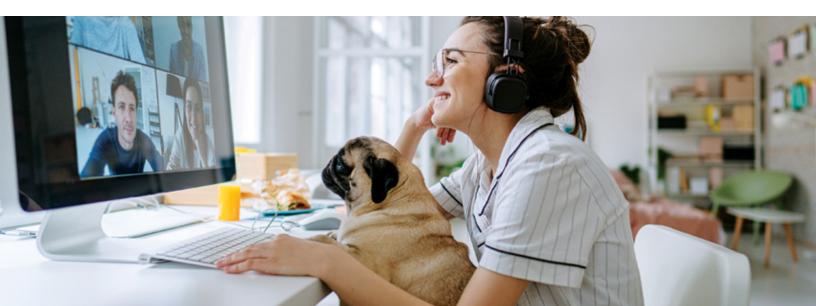
- Browse the large network of local caregivers or providers.
- Post a job describing your needs for housekeeping, pet sitting or child care.
- Set up interviews, access background check options and pay through care.com.
- Access tools, articles, blogs, calculators to help make more informed hiring decisions.

Visit Rewards@Schneider for more details.

# Home office enhancements

Schneider Electric offers support for your home office needs:

- A home office furniture package if you work from home at least 3 days a week, with your manager's approval. This one-time package includes an ergonomically correct desk, chair and monitor arm, as well as ergonomic training and assessment for correct home office setup.
- Home office equipment for items like a keyboard, mouse, monitor or docking station. You can request the remote office kit package or individual items through **support@Schneider**.



# **PTO Purchase Program**

Schneider Electric supports you at every stage of your life. Sometimes you need additional time off to focus on an important life event or take a long awaited, extended vacation. Whatever the reason, the PTO Purchase Program provides you with the added flexibility to take a few extra days off.

Each year during Annual Enrollment, you can elect to purchase additional paid time off (PTO) to use over the next calendar year:

- If you're normally eligible for 5 or 6 weeks of PTO, you can purchase 3 or 5 days.\*
- If you're normally eligible for 3 or 4 weeks of PTO, you can purchase 3, 5 or 10 days.\*

### How it works

- You pay for purchased PTO through pre-tax payroll deduction or allocated Benefit Bucks over the next calendar year at your current rate of pay. If your rate of pay increases (or decreases) during the year, your payroll deductions will be adjusted accordingly.
  - All regular, accrued PTO (Company-paid PTO), including any carryover, must be used before using purchased PTO.
  - Purchased PTO cannot be carried over to the next year.
  - You must submit your request for purchased PTO by December 1. If you do not submit your purchased PTO request by December 1 and/or use your purchased PTO by December 31 (including PTO purchased from allocated Benefit Bucks), you will be refunded for your purchased PTO on your final paycheck in December.
  - If your employment ends, any unused, purchased PTO will be paid out on your final paycheck.

NOTE: Purchased PTO cannot be elected when a life event occurs or as a new hire.

Visit Rewards@Schneider for more details.



**IMPORTANT:** Because of the order in which PTO days must be taken, the PTO Purchase Program may not be a good option for employees who regularly carry over PTO balances into the next calendar year.



<sup>\*</sup> These will be noted as hours when purchasing in BenefitsLink. One day of purchased PTO equals 8 hours, regardless of the number of hours you are normally scheduled to work in a day.

# Recharge Break Program

The **Recharge Break Program** gives you *flexibility* to support your unique work and life. With Recharge Break, you can take from 6 to 12 weeks of paid time away from work to use when and how it works best for you.

Think of it as a way to save for a future paid leave of absence:

- You can elect to pay for 1 or 2 Recharge Break Weeks during Annual Enrollment each fall.
- When you have enough time banked and have held your bank for at least 3 years, you can take time away from work to help you balance your life when it works best for you.

# Company-provided Recharge Days

When you take your Recharge Break, **Schneider Electric covers the cost of some of those Recharge Days** depending on how long you've worked for the Company:

	If you have less tha	n 5 years of service	If you have 5 or more years of service		
If you elect…	1 week	2 weeks	1 week	2 weeks	
Company-provided Recharge Days	1 day	2 days	2 days	4 days	
Recharge Days you pay for	4 days	8 days	3 days	6 days	

# Using your Recharge Break.

### Here's what you need to know:

- You need to request a planned break at least 90 days ahead of your break whenever possible (but not less than 45 days) through a ticket at **support@Schneider**. Make sure you discuss your request with your manager before submitting your request.
- The number of Company-provided Recharge Days you receive will be determined by your years of service on your anniversary date in the next calendar year following Annual Enrollment.
- You'll receive the Company-provided Recharge Days when you actually take your Recharge Break.
- Each elected Recharge Day is equivalent to 8 hours and is withheld from your wages on a pre-tax basis. If your rate of pay increases (or decreases) during the year, your payroll deductions will be adjusted accordingly.
- If you don't have 6 weeks banked, you can combine up to 2 weeks of PTO with Recharge Days to get to the 6 weeks.
- If after 6 years you've accumulated 12 weeks, you can add up to 2 weeks of PTO for a 14-week maximum.
- If you use only a portion of the time you've banked for your Recharge Break, you can apply your unused time to a future Recharge Break.
- You need to wait 3 calendar years between Recharge Breaks.

### If you don't take your Recharge Break:

- You'll forfeit any unused Company-provided Recharge Days.
- After 7 years, you'll receive a refund of *only* your first-year contribution.
- After 8 years, you'll receive a refund of your second-year contribution, and so on...
- If you leave the Company, you will be refunded only the money you contributed.

**NOTE:** If you experience a financial hardship, you may request to stop participating and receive a refund of the Recharge Days you purchased (subject to Recharge Break Program rules).

Search "Recharge Break" on Rewards@Schneider to learn more and to find out how Recharge Break affects your benefits.

# Legal services plan

Schneider Electric offers you the opportunity to enroll in a legal services plan during Annual Enrollment each year. With MetLife Legal Plans, you get access to a nationwide network of more than 15,000 attorneys who will provide fully covered legal services and consultations for most personal legal matters\* for you, your spouse/domestic partner and dependent children. Some covered legal matters include:

- General telephone advice
   Living wills
- Office consultations
- Living trust
- - Boundary and title dispute
- Traffic defense
- Immigration assistance
- Protection from domestic violence

Zoning applications

Estate planning

- Document review and preparation
- Real estate matters
- Power of attorney

You can get 20 hours of assistance for reproductive legal issues involved in expanding your family (surrogacy, egg/sperm donation, etc.). An attorney can help to review, prepare and file documents and provide representation at hearings.

If you use a non-network attorney, you submit a claim for reimbursement and pay the difference, if any, between the plan's payment and the non-network attorney's charges.

Search "legal plan" on Rewards@Schneider for more information.

\*Employment and business-related matters are excluded from coverage.



# Sustainable YOU well-being program

### Living your best life

Sustainable YOU empowers you to live your best life by prioritizing your well-being every day. Get started by registering on the Virgin Pulse well-being platform to:

- Get daily well-being tips.
- Track healthy habits and physical activity.
- Create and join challenges for friendly competition.
- Complete your annual health evaluation.
- Access coaching, programs and resources to support your well-being goals.
- Enjoy virtual fitness classes, healthy meal planning, mindfulness practices and more!

### Build up your Life ← Planning Account with Pulse Cash

Transfer your earned Pulse Cash from Virgin Pulse to your Life Planning Account to reimburse yourself for things like pet insurance, student loan repayments, sustainability products and more.

**NOTE:** Your spouse or domestic partner is eligible, too. They need to create their own, separate Virgin Pulse account to begin participating.

Earn rewards (Pulse Cash) for healthy activities through Virgin Pulse:

- Employees can earn up to \$100 in Pulse Cash per quarter.
- Spouses and domestic partners covered by a Schneider Electric medical plan can earn up to \$50 in rewards per quarter.

Register at **join.virginpulse.com/SE**. Search "Virgin Pulse" on **Rewards@Schneider** for more information.

### Health evaluation non-participation fee

- If you and your covered spouse/domestic partner complete the biometric screening and online health assessment within Virgin Pulse by the communicated deadline, you will avoid paying the health evaluation non-participation fee of \$50 per month per person (up to \$1,200 annually) for the following year.
- If you were hired and/or you newly added a spouse/domestic partner on or after July 1, 2024, you and your covered spouse/domestic partner *will not be* subject to the health evaluation non-participation fee in 2025. You and your covered spouse/domestic partner *will need* to complete the health evaluation (online health assessment **and** the biometric screening) in 2025 or the health evaluation non-participation fee will apply in 2026.

Find additional information on the health evaluation and other well-being initiatives by searching terms like "health evaluation," "meal planning" and more on **Rewards@Schneider**.



# Spring Health: support for a balanced life and healthy mind



It's like having a life coach, therapist and personal assistant all in one! Schneider Electric US employees and household family members have access to a comprehensive support system to help you live a healthier, happier life. From coaching and therapy to digital mental wellness exercises, work-life support and medication management, Spring Health provides the support you need to navigate life's challenges.

# Spring Health for life's challenges

Access Spring Health through your Virgin Pulse account OR directly by visiting **schneider**. **springhealth.com** or calling **855-629-0554**. Based on your unique needs, you'll be guided to a personalized care plan, and your Care Navigator may also direct you to other Schneider Electric benefits and resources to support your well-being.

With Spring Health you'll find:

- **Direction to the right care:** Complete a quick, online assessment to get a tailored care path and a dedicated Care Navigator to support you along your journey.
- **Spring Health Moments:** These digital exercises help you build skills at your own pace or provide in-the-moment support, or your provider may recommend these activities to supplement other treatments.
- **Fast access:** Get coaching and therapy appointments (typically in less than 2 days) with top providers.
- A diverse selection of providers: Choose from a diverse network that supports your preferences such as providers' race, gender, language spoken, area of expertise and more.
- **Free sessions and more:** You and your household family members each get 8 free therapy sessions per year, even if not enrolled in a Company medical plan.
  - If you are enrolled in a Company medical plan administered by BCBSIL, however, you can continue care with the same provider and your claim will be processed as in-network.
  - If you have medical coverage under another plan, check with your medical vendor for coverage to continue care.
- **Medication management:** *Two of your 8 free sessions* can be with a physician who is part of your treatment team and who can prescribe and manage your medications (except for some controlled substances).
- **Support in building skills and community:** Spring Health experts lead group and community sessions and workshops on culturally relevant topics and current events.

### **RESOURCES FOR EVERYDAY LIFE**

Get help managing the day-to-day, including household services, travel resources, education support, legal services and more. To access these work-life services, visit **schneider.springhealth.com** and scroll down to enter access code: schneider or call **844-773-1425**.

Hear how Schneider Electric employees and families use Spring Health...



# To feel more in control

<sup>66</sup> I recently moved away from my family for the first time and it caused me a lot of anxiety and has been a difficult last few months.

During this difficult time I'm really glad I was able to find a reliable therapist who can help me through the emotions I'm feeling and share some perspective on how I'm handling the changes.

I now feel more comfortable in my situation and more in control of how I'm feeling. **\*\*** 



# For convenient virtual visits

As a stay-at-home mother of three kids combined with moving to a different country — I really needed to talk to someone who, apart from listening to me, could really help me.

Having that through Spring Health has been a blessing!

Plus having the convenience of talking virtually from home, amazing! **JJ** 



# To get on track with Spring Health coaching

I am a single man working for Schneider Electric for more than two years. I live on my own and am trying to improve my career and my life. That is why I want to address some situations to have good mental health.

I just had my first Spring Health session and it was great. **JJ** 



# Tobacco cessation program: Quit For Life®

The Quit For Life Program is a **free**, **voluntary tobacco cessation program** available to all employees and their dependents (age 18 and older) through the American Cancer Society and Quit For Life. This program creates a plan based on your lifestyle, preferences and tobacco-use history to help you stop using tobacco products (including vape and e-cigarettes). Services offered under the Quit For Life Program include:

- Milestone-driven experience provides you a clear path to quitting and remaining nicotine free
- Abundant Quit Team support along the way via phone, video, chat or text
- · Real-time digital access to program incentives and trackers
- Free nicotine replacement therapies
- A personalized quit plan



#### Enroll now!

Visit **quitnow.net** or call 866-QUIT-4-LIFE **(866-784-8454)** to enroll or for more details. You may also receive an outreach call based on your answers to the tobacco-use status questions.

# My Secure Advantage (MSA): money coaching and more!

This valuable resource can help you be money smart at every stage of life. It's confidential, personalized and no cost to you.

- Advice on medical plan: Talk with an MSA advisor about your health care needs, all of your available options, and get help evaluating what makes the most sense for you.
- **Unlimited money coaching:** Let a professional MSA coach give you unbiased advice so you can make better decisions about spending, saving and investing. You pay nothing to use this service.
- Financial assessment: Use this online tool to figure out where you stand financially.
- **Identity monitoring:** Enroll in this free service to help protect your personal information.
- Credit score and report: Learn how to improve your credit score, so you'll
  have more options and better deals on everything from cell phone plans
  to mortgages.
- **Personalized, secure website:** Get online tools, support, videos, articles and more.

Your spouse/domestic partner and dependents (age 18 and older) can also access MSA coaching and the private website for free.



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Search "MSA" on **Rewards@Schneider** for more information.

# Rates and fees

Monthly medical, dental and vision costs<sup>1</sup>

	Employee only	Employee + child(ren)/ domestic partner child(ren)	Employee + spouse/ domestic partner	Employee + family
Medical				
Core CDHP + HSA	\$18.26	\$75.07	\$87.44	\$128.18
Buy-up CDHP + HSA	\$63.89	\$161.73	\$183.23	\$271.85
Core PPO	\$145.93	\$317.55	\$355.48	\$530.36
Dental				
Core	\$8.36	\$20.66	\$22.83	\$34.25
Buy-up	\$14.96	\$32.35	\$36.58	\$54.05
Vision				
	\$6.97	\$13.94	\$13.24	\$20.49

### Fees

Schneider Electric self-insures its medical plan options. This means after you pay your share of the cost for coverage and services, the Company pays the remaining cost of medical claims for you and your family. As a participant in our plans, you have a direct impact on the overall cost of medical expenses. In an effort to help contain these costs, the following fees may apply depending on your responses (or lack of response) during your benefit enrollment:<sup>2</sup>

- Health evaluation non-participation monthly fee: \$50 per person (see page 29)
- Tobacco-user monthly fee: \$50 (see page 3)
- Working spouse/domestic partner monthly fee: \$75 (see page 3)
- If you live in Puerto Rico, your medical, prescription drug and dental coverage is administered by Triple S (Blue Cross and Blue Shield of Puerto Rico).
   If you live in Hawaii, your medical and prescription drug coverage is administered by UHA Health Insurance. You will receive a separate insert regarding coverage details and cost. If you're a U.S. employee working abroad, your medical, prescription drug and dental coverage is administered by GeoBlue. See the 2024 Benefits Guide for U.S. employees working abroad.
- 2. If you're a current employee and you don't change your response during Annual Enrollment, your responses will automatically carry forward to the next calendar year.



### Life and AD&D monthly costs

### **Basic Life Insurance — imputed income**

If your Basic Life Insurance coverage is more than \$50,000, you will owe taxes on the value of your coverage over \$50,000. This value is called imputed income. IRS regulations require the Company to report employee federal wages and deduct Social Security taxes (FICA) on imputed income from your paycheck and report it on your W-2 each year.

Under IRS regulations, imputed income is based on your age and the monthly cost per \$1,000 of life insurance over \$50,000. To determine your monthly amount of imputed income, multiply the rate in the following IRS table by the amount of your insurance coverage over \$50,000 divided by \$1,000.

#### Imputed income example

**EXAMPLE:** Assume you are age 40 and earn \$75,000 per year, here's how you would determine imputed income:

\$150,000 -	\$50,000	=	\$100,000	÷	\$1,000	=	100	X	\$0.10	=	\$10
Your Basic Life Insurance amount (2 times base pay)		ir	Amount of your surance coverag over \$50,000	е	Monthly cost in I is per	RS table \$1,000	· · ·		Rate in the table based on your age (40)	Y	our imputed income

#### Supplemental AD&D Insurance

The monthly rate for Supplemental AD&D Insurance is \$0.019 for every \$1,000 of coverage you elect.

### Supplemental Life and Spouse Life Insurance

Monthly rate per \$1,000 of coverage:

Employee/spouse	Employe	ee rates	Spous	e rates
age	Non tobacco-user rate	Tobacco-user rate	Non tobacco-user rate	Tobacco-user rate
Under 25	\$0.026	\$0.039	\$0.023	\$0.035
25 – 29	\$0.031	\$0.047	\$0.031	\$0.046
30 – 34	\$0.042	\$0.062	\$0.039	\$0.058
35 – 39	\$0.046	\$0.074	\$0.045	\$0.073
40 – 44	\$0.049	\$0.087	\$0.058	\$0.100
45 – 49	\$0.081	\$0.132	\$0.095	\$0.150
50 – 54	\$0.123	\$0.203	\$0.141	\$0.230
55 – 59	\$0.217	\$0.360	\$0.224	\$0.400
60 - 64	\$0.360	\$0.561	\$0.383	\$0.650
65 – 69	\$0.662	\$0.985	\$0.659	\$1.050
70 and over	\$1.206	\$1.815	\$1.566	\$2.060

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Employee's age	IRS rate
Under 25	\$0.05
25 – 29	\$0.06
30 – 34	\$0.08
35 – 39	\$0.09
40 - 44	\$0.10
45 – 49	\$0.15
50 – 54	\$0.23
55 – 59	\$0.43
60 - 64	\$0.66
65 – 69	\$1.27
70 and over	\$2.06

### Your 2024 Benefits Guide



### **Child Life Insurance**

Coverage level	Weekly cost	Semi-monthly cost
\$5,000	\$0.10	\$0.20
\$10,000	\$0.21	\$0.40

# Disability monthly costs

### Short-term disability

Your options	STD coverage levels	Cost per \$100 of monthly base pay
Company-paid	100% of your base pay for 4 weeks, 60% of your base pay thereafter	\$0.00
Buy-up <sup>1,2</sup>	100% of your base pay for 4 weeks, 70% of your base pay thereafter	\$0.030

### Long-term disability

Your options	LTD coverage levels	Cost per \$100 of monthly base pay
Company-paid	50% of your base pay	\$0.00
Buy-up <sup>2</sup>	60% of your base pay	\$0.111

# Legal services plan

The cost for coverage is \$16.50 per month.

1. Due to state law, employees who work in New Jersey will automatically receive the STD Buy-up coverage level Company-paid. If you work in New Jersey, your option will be reflected on **se-benefitslink.com**.

2. Due to state law, employees who work in New York for less than 17.5 hours per week will receive Company-paid disability coverage.

# Contact information

Benefit	Third party administrator or insurance carrier	Web address	Phone		
Medical	Blue Cross and Blue Shield of Illinois (BCBSIL)	bcbsil.com	877-557-3417		
	Teladoc Health	teladoc.com	800-835-2362		
	24/7 Nurseline	NA	800-299-0274		
	My Medical Ally	mymedicalally.alight.com (company code: Schneider)	888-361-3944		
	Hinge Health	hinge.health/schneider	855-902-2777		
	WINFertility	managed.winfertility.com/ schneider-electric	877-859-9511		
	Triple S (Puerto Rico medical, dental and prescription drug)	ssspr.com	800-981-3241		
	UHA Health Insurance (Hawaii medical and prescription drug)	uhahealth.com	808-532-4000		
Prescription drug	Express Scripts	express-scripts.com	888-772-5181		
	Rx Savings Solutions (RxSS)	myrxss.com	800-268-4476		
	Accredo (specialty pharmacy)	Check medication classifications and estimated costs: express-scripts.com/ schneiderelectric	866-848-9870		
	Freedom Fertility Pharmacy (specialty fertility pharmacy)	Must coordinate with WINFertility	800-660-4283		
Dental	Delta Dental of Illinois	deltadentalil.com	800-323-1743		
Vision	EyeMed	eyemed.com	844-409-3401		
Short-term and long-term disability	MetLife	NA	800-638-6420; prompt 1 (for evidence of insurability) Disability Claims: 888-651-9137		
Life insurance	Unum	NA	866-809-5248 (for evidence of insurability)		
Flexible spending accounts (FSAs)	Inspira Financial	inspirafinancial.com	844-729-3539		
Health Savings Account (HSA)	Inspira Financial	inspirafinancial.com	844-729-3539		
Commuter	Inspira Financial	inspirafinancial.com	844-729-3539		
Tobacco Cessation Program	Quit For Life	quitnow.net	866-QUIT-4-LIFE (866-784-8454)		

Benefit	Third party administrator or insurance carrier	Web address	Phone
Legal services plan	MetLife	members.legalplans.com (to find a plan attorney enter access code 6090816)	800-821-6400
Mental health and well-being	Spring Health	schneider.springhealth.com (for work-life services use access code: schneider)	855-629-0554 Work-life services: 844-773-1425
Sustainable YOU well-being program	Virgin Pulse	join.virginpulse.com/SE	833-643-0459 support@virginpulse.com
Back-up child/elder/ pet care	Care@Work	schneiderelectric.care.com	855-781-1303 careteam@care.com
Money coaching & more	My Secure Advantage (MSA)	se.mysecureadvantage.com	888-724-2326
Life Planning Account	Smart Choice Accounts	se-benefitslink.com	866-576-2120
401(k) Plan	Empower	myseretirement.com	833-738-7473



### **GO PAPERLESS**

Want to receive **paperless communications** from our vendor partners? Search "paperless" on **Rewards@Schneider** to learn how.

This supports our commitment to sustainability.

**NOTE:** This guide has been prepared to help you understand what benefits you may be entitled to under benefit plans sponsored by Schneider Electric and provides only a summary of certain aspects of such plans. Please keep this brochure with your other plan materials, including your Summary Plan Description (SPD), to be sure you have all of your benefit information at hand. The official plan documents will control in the case of any differences between them and the information provided here. Schneider Electric reserves the right to terminate, suspend, withdraw, amend, or modify all or any part of these plans at any time without notice. Any such change or termination of the plans will be based solely on the decision of the plan sponsor and/ or the plan administrator and may apply to any or all groups of employees, including active or disabled employees and current or future retirees and their dependent(s) as determined under the plans. No supervisor, manager, or any other representative of Schneider Electric has any authority to enter into any written or oral agreement contrary to the foregoing or contrary to the terms of any SPD or applicable plan document.



# Your year-round resources

### **Rewards@Schneider**

Visit **rewards-nam.se.com**: your one-stop shop for personalized information on benefits, compensation and much more. Find more information on all of the benefits noted in this guide using the search bar or drop down menu.

# **BenefitsLink**

Enroll in or make changes to your benefits through BenefitsLink at **se-benefitslink.com**.

### PeopleLink

Get answers to your general HR and enrollment questions. Chat with PeopleLink on **support@Schneider** or call **877-248-2998**.

Schneider Electric 1111 Pasquinelli Drive Westmont, IL 60559

se.com/us



January 2024