



Explore
your benefits.



Your 2025 Benefits Guide

Schneider Electric Benefit Program for U.S. non-union,
Greensboro union and Pleasanton (CWA) union employees

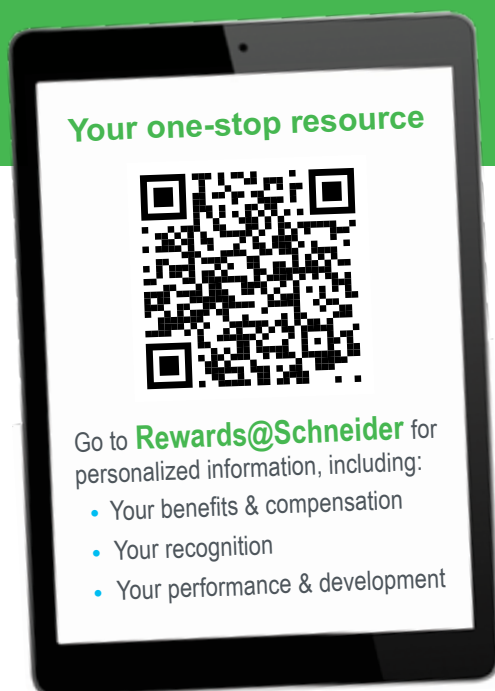
Life Is On

Schneider
Electric

Explore your benefits

Explore the benefits that offer you ways to balance your life and give you the flexibility you need.

At Schneider Electric, 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.



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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**.

Your enrollment checklist

BEFORE YOU ENROLL

- ✓ **Review this benefits guide** for an overview of your benefit options for 2025, instructions to enroll, information on how to use the Company-provided Benefit Bucks and costs for coverage.
- ✓ **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 2025 | enroll (or re-enroll) in an FSA, HSA, PTO Purchase Program and/or Recharge Break Program | change your responses to fee questions.
- ✓ **Compare your medical plan options** when enrolling using the medical cost estimator in BenefitsLink starting October 21. You’ll see this as part of an upgraded enrollment experience with several new features!
- ✓ **Double check your dependents** to make sure the right family members have the necessary coverage and are eligible dependents.
- ✓ **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 or STD Buy-up if you added or increased these benefits.
- ✓ **Review your contact information in se-benefitslink.com.** Select which email you prefer to receive your benefit enrollment notifications from Alight. Your mobile phone number can be used for verification purposes and password resets if you opt in to receive text messages on BenefitsLink. *Need to update your email address or mobile phone number?* Visit TalentLink to make changes to your contact information.
- ✓ **Confirm your elections.** Save (or print) your final benefit summary. A confirmation statement will also be sent to your BenefitsLink mailbox after your enrollment window closes.

Don't miss your Company HSA contribution.

You need to contribute a minimum amount to your HSA each year to receive the Schneider Electric HSA contribution.

AFTER YOU ENROLL

- ✓ **Submit documents to verify your dependent's eligibility.** See page 9 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[®] Program. Find information on how to enroll on page 29.

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.

You will need to answer questions to determine if you are eligible to contribute to the HSA.

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 have not accessed BenefitsLink in over 90 days**, enter your user ID and password to re-enable your SSO.
- **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.



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 \$750 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.

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.
- Contribute to your HSA — when you contribute the minimum annual amount (\$100 employee only/\$200 family coverage), you'll also receive the Company HSA contribution.
- 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.

Using ← Benefit Bucks frees up your own money.

When you pay for some of your benefits with Benefit Bucks, 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 and more!

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 \$31.25* to use each pay period; if paid weekly, you'll have \$14.43*).
- 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 Kelly and Christina make the most of their **BenefitBuck\$**.



Kelly, married

“The registration fees for all of my charities are adding up! I’ll put Benefit Bucks into my Life Planning Account to help pay for those.”

How Kelly uses 2025 Benefit Bucks during enrollment

- Kelly and their husband Corey enroll in Schneider Electric’s vision benefits and pay with Benefit Bucks.
- Also courtesy of Benefit Bucks, Kelly purchases LTD Buy-up through Schneider Electric to receive 60% of pay if they can’t work due to a long-term disability.
- Kelly elects to contribute the rest of their Benefit Bucks to their Life Planning Account* (after taxes) to get reimbursed for their charity race registrations.

Kelly is paid semi-monthly, so \$750 in Benefit Bucks means they get \$31.25* per pay period to apply toward eligible benefits.

Kelly uses 2025 Benefit Bucks...	Per pay period amount paid by Benefit Bucks
Employee + Spouse vision coverage	\$7.71
LTD Buy-up	\$2.18
Life Planning Account	\$21.36
Total Benefit Bucks	\$31.25

* 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 \$750 in Benefit Bucks from the Company will help lighten my load.”

How Christina uses 2025 Benefit Bucks during enrollment

- Christina enrolls in a CDHP medical option and vision coverage through the Company.
- She knows because she has family coverage if she contributes at least \$200 to her HSA (\$3.85 per pay period), she’ll also get the Company HSA contribution.

Christina is paid weekly, so \$750 in Benefit Bucks means she gets \$14.43 per pay period to apply toward eligible benefits.

Christina uses 2025 Benefit Bucks...	Per pay period amount paid by Benefit Bucks
Family vision coverage	\$5.50
HSA	\$8.93
Total Benefit Bucks	\$14.43



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 Virgin Pulse¹ Rewards Cash (formerly Pulse Cash) 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 vehicles and electric vehicles (EV), EV chargers and installation, specific Schneider Electric sustainable products as well as reimbursement for charging your EV through EV Connect ([evconnect.com](https://www.evconnect.com)), smart thermostats, rechargeable batteries and rain barrels
- **Health & fitness-related technology, fitness equipment and gym memberships**, like fitness trackers, bike GPS, heart monitors and pedometers. Some examples of approved products include Apple watch, Fitbit, Oura Ring, treadmill, yoga mat, Planet Fitness membership and Orangetheory Fitness membership²
- **Well-being and expenses**, such as registration fees for run/walk/bike/swim for a cause, and any apps/subscriptions that support well-being, such as training, nutrition, fitness, mental health and mindfulness apps. Some examples of approved apps include Headspace, Calm, Weight Watchers, Noom, BeachBody and Peloton monthly online subscription



You can fund your Life Planning Account in two ways:

- During Annual Enrollment or when you are newly hired, you can **allocate up to \$750 in Benefit Bucks** to your Life Planning Account.

AND/OR

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

1. Renamed Personify Health starting January 1, 2025.

2. Gaming systems, virtual reality glasses, apps/subscriptions with an entertainment focus (Audible, Netflix, etc.), apparel, recreational or leisure equipment (mountain bikes, kayaks etc.), and league fees are not eligible

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 his account

Don decides to put his built up Pulse Cash (renaming to Rewards Cash) *and* Benefit Bucks to work for him.

- He plans to transfer **\$600 in Pulse Cash** from Virgin Pulse (name changing to Personify Health) to his Life Planning Account along with his **\$750 in Benefit Bucks** during Annual Enrollment.
- Don will let the money in his Life Planning Account roll over each year, until he has enough to make his purchase.

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, married with a high school-aged child

“I’m so impressed with the Company-provided extras, like the Life Planning Account! And with my son almost ready for college, it’ll give me the opportunity to help him prepare.”

How Janet funds her account

Janet’s son is starting to think about college. She wants to get him ready for the application process — starting with SAT prep classes and tutoring.

- Janet stays active through Virgin Pulse (name changing to Personify Health), so she funds her Life Planning Account with Pulse Cash (renaming to Rewards Cash): \$100 each quarter.
- She can add even more during Annual Enrollment with her Company-provided Benefit Bucks if her son also wants college coaching to get support with college applications.

Janet is excited that Schneider Electric’s benefits support her whole family!

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 2025 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 government-issued 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 2025 coverage if you are a new hire and you don't enroll*

- **Medical, Dental, Vision and Legal Services Plan:** No coverage
- **Health Savings Account:** If you enroll in a CDHP medical option, you won't be required to make the minimum contribution to your HSA to receive the Company HSA contribution in the year you are hired; however, if you don't make the minimum contribution during subsequent Annual Enrollment periods, you will not receive the Company contribution.
- **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
- **Benefit Bucks:** Not allocated; funds will be forfeited
- **Life Planning Account:** Can't allocate Benefit Bucks; can transfer earned Personify Health Rewards Cash at any time

Health Care ← FSA in 2024 and CDHP and HSA in 2025?

If you elected a Health Care FSA in 2024 and enroll in a CDHP option and an HSA for 2025, the balance in your FSA must be zero by December 31, 2024 for HSA contributions to begin in January. Otherwise, neither you nor the Company can contribute to your HSA until April 2025 and the contributions will be prorated.

*Unless otherwise stated, payroll deductions will be taken from your pay for these default coverages.

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.

Required documents for enrolling dependents

Eligibility criteria

Spouse: A person to whom you are legally married, including same-sex spouses legally married in states where such marriages are recognized.

Required documents

Three Documents Are Required:

1. Submit one:
 - Your most recent federal tax return that lists your spouse *OR*
 - Photocopy of marriage certificate
2. Proof of Joint Ownership issued within 90 days
3. Working Spouse Certification (Only if spouse is enrolled in medical)

Eligibility criteria	Required documents
<p>Common Law Spouse: A person to whom you are legally married as common law spouses in states where such marriages are recognized.</p>	<p>Three Documents Are Required:</p> <ol style="list-style-type: none"> 1. Submit one: <ul style="list-style-type: none"> • Common Law Marriage Affidavit <i>OR</i> • Government Issued Common Law Marriage or Civil Union License/Certificate 2. Submit one: <ul style="list-style-type: none"> • Most Recent Federal Tax Return that lists your spouse <i>OR</i> • Proof of Joint Ownership issued within 90 days 3. Working Spouse Certification (Only if spouse is enrolled in medical)
<p>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:</p> <ol style="list-style-type: none"> 1. Shares a permanent residence with you 2. Has resided jointly with you for no less than six months 3. Not be less than 18 years of age 4. Be financially interdependent with you (by proof listed in right column) 5. Not be a blood relative any closer than would prohibit legal marriage 	<p>Five Documents Are Required:</p> <ol style="list-style-type: none"> 1. Submit one: <ul style="list-style-type: none"> • Domestic Partner Affidavit <i>OR</i> • Government Issued Domestic Partner or Civil Union License/Certificate 2. Domestic Partner Tax Certification 3. Proof of Joint Ownership issued within 90 days 4. Proof of Joint Ownership issued more than 6 months 5. Working Spouse Certification (Only if domestic partner is enrolled in medical)
<p>Child: A dependent child [younger than age 26 regardless of student or marital status] and is, either:</p> <ul style="list-style-type: none"> • Your natural child • Your stepchild or a child for whom you are the legal guardian • Your domestic partner's child who lives with you • Your legally adopted child <ul style="list-style-type: none"> – From the start of any waiting period prior to the finalization of the child's adoption. – 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. • Covered under a Qualified Medical Child Support Order (QMCSO) <p>IMPORTANT: If required document is not available 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.</p>	<p>For Natural Child (1 Document Required):</p> <ol style="list-style-type: none"> 1. Submit one: <ul style="list-style-type: none"> • Photocopy of birth certificate showing your name <i>OR</i> • Copy of your most recent federal tax return showing the dependent listed <p>For Stepchild (1-2 Documents Required):</p> <ol style="list-style-type: none"> 1. Photocopy of birth certificate showing your spouse/DP's name; <i>AND</i> 2. A copy of marriage certificate showing yours and the parent's name <i>OR</i> 3. Copy of your most recent federal tax return showing the dependent listed <p>For Domestic Partner's Child (1 Document Required):</p> <ol style="list-style-type: none"> 1. Submit one: <ul style="list-style-type: none"> • Photocopy of birth certificate showing your domestic partner's name <i>OR</i> • Copy of your or domestic partner's most recent federal tax return showing the dependent listed <p><i>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.</i></p> <p>For Legal Guardian, Adoption or Foster Child:</p> <ol style="list-style-type: none"> 1. Submit one: <ul style="list-style-type: none"> • 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 <i>OR</i> • Copy of your most recent federal tax return showing the dependent listed
<p>Dependent Child with Disability: An unmarried child meeting the criteria of a child listed above, and who:</p> <ul style="list-style-type: none"> • Is at least age 26 • Is medically certified as physically or mentally incapable of self-support • Is dependent upon the employee or other care providers for support and maintenance • Was a covered dependent prior to attaining age 26 	<p>Two Documents Are Required:</p> <ol style="list-style-type: none"> 1. Documentation as noted above for applicable child type <i>AND</i> 2. Copy of your most recent federal tax return showing the dependent listed <p><i>Note: Schneider Electric is only verifying the child's eligibility as a dependent. Your health insurance carrier determines the disability status of the child.</i></p>

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 mid-year 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 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.

Type of visit	Billed rate	CDHP plan options	PPO plan option
		You pay	You pay
Primary care physician (PCP) initial and annual visit (generally covered as preventive care)	\$165	Preventive: 100% covered Non-preventive: 20%, subject to deductible	Preventive: 100% covered 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
Dermatology (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**¹ — 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.



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 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, anytime. 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.

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**¹ just for learning about your treatment options using My Medical Ally. Call for terms and conditions.

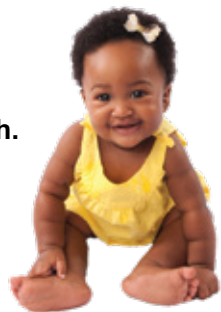
AccessHope for cancer support

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.²
- Get help for nursing mothers through **breast milk transportation services**.²



1. This is taxable income.

2. Does not require medical plan enrollment.

Learn more. ←

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

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)¹
- Buy-up Consumer-Directed Health Plan (CDHP)¹
- Core Preferred Provider Organization (PPO)



Learn about your plan options.²

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 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 options can save you money on health care. Though they have higher deductibles, you get:

- **The opportunity to open and contribute to a Health Savings Account (HSA),¹** which lets you pay for eligible health care expenses with tax-free money. If you make a minimum contribution to your HSA each year, Schneider Electric also contributes to your HSA — **that's free money for you** that can be used to offset the deductible or for eligible medical, dental and vision expenses.
- **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 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.

1. You must meet certain eligibility requirements to make or receive contributions to an HSA, including the Company contribution.
2. **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 via email 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 2025 Benefits Guide for U.S. employees working abroad for coverage details and costs.

Meeting the deductible and out-of-pocket maximum

In the Core CDHP 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..

- 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.

Medical ID cards

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

➔ **NOTE: In certain areas, you must select the applicable network:** Florida, Georgia, Kansas City area, New Hampshire, St. Louis area, and the Washington D.C./Maryland/Virginia area. 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 brand-name 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.

Comparing medical plan options

Plan provision	Core CDHP		Buy-up CDHP		Core PPO	
	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						
Single	\$3,300	\$6,600	\$1,650	\$3,300	\$700	\$1,400
Family	\$6,600	\$13,200	\$3,300	\$6,600	\$1,400	\$2,800
Health Savings Account						
Single	Company contributes \$700 if you make the minimum contribution				NA	
Family	Company contributes \$1,400 if you make the minimum contribution				NA	
Out-of-pocket maximum¹						
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
Coinsurance²						
	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				\$30 copayment	Subject to deductible and coinsurance
Specialist	Subject to deductible and coinsurance				\$50 copayment	Subject to deductible and coinsurance
Telehealth through Teladoc Health	<i>In-network:</i> Cost varies based on the type of visit and medical plan option (see page 10). <i>Out-of-network:</i> No coverage					
Urgent care	Subject to deductible and coinsurance				\$50 copayment	Subject to deductible and coinsurance
Emergency room	Subject to in-network deductible and coinsurance					
Hospital admission	Subject to deductible and coinsurance					
Prescription drugs³						
Retail (up to 30-day supply)						
Generic	20% (after you meet the annual deductible)	40% (after you meet the annual deductible)	20% (after you meet the annual deductible)	40% (after you meet the annual deductible)	\$10 copayment	
Preferred brand					20% coinsurance (\$30 min / \$60 max)	
Brand					40% coinsurance (\$60 min / \$120 max)	
Preventive ⁴	\$10 copayment for generic drugs (no deductible) 20% for preferred brand and brand name drugs (no deductible)				NA	
Mail order, CVS or Walgreens (90-day supply)⁵						
Generic	20% (after you meet the annual deductible)	No coverage	20% (after you meet the annual deductible)	No coverage	\$25 copayment	
Preferred brand					20% coinsurance (\$75 min / \$150 max)	
Brand					40% coinsurance (\$150 min / \$300 max)	
Preventive ⁴	\$25 copayment for generic drugs (no deductible) 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.

2. 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](https://www.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 participate in a Schneider Electric CDHP medical option, are eligible for an HSA **and contribute at least \$100 annually for employee only coverage or at least \$200 annually for family coverage**, Schneider Electric contributes to your account in late January.¹ Schneider Electric's and your combined contributions cannot exceed IRS limits as shown below.

2025 HSA contribution limits

Who is covered	Schneider Electric contribution ²	+	Your maximum contribution ^{3,4}	=	2025 IRS limit
Employee only	\$700	+	\$3,600 (\$100 minimum to get Company contribution) ¹	=	\$4,300
Family	\$1,400	+	\$7,150 (\$200 minimum to get Company contribution) ¹	=	\$8,550

1. For *employee only* coverage, this is approximately \$4.17 per paycheck if paid semi-monthly or \$1.93 per paycheck if paid weekly. For *family* coverage, this is approximately \$8.34 per paycheck if paid semi-monthly or \$3.85 per paycheck if paid weekly. If you're a new hire or newly eligible for benefits and enroll in a CDHP medical option, you won't be required to make the minimum contribution to your HSA in the year you're hired or become newly eligible to receive the Company HSA contribution; however, if you don't make the minimum contribution during subsequent Annual Enrollment periods, you will not receive the Company contribution.

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

3. If you turn age 55 by December 31, 2025, you can contribute an additional \$1,000.

4. 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 eligibility rules associated with the HSA. You will need to actively select the HSA and a contribution amount.

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:** In general, you can start, change or stop your contributions anytime during the year at se-benefitslink.com.⁵
- **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 yourself and save your HSA 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 made available by Inspira Financial, the HSA custodian. To access your account and for more information, visit inspirafinancial.com.

5. If you would like to receive the Company HSA contribution, you must contribute the minimum amount **before** stopping your contributions.

6. The IRS regulates HSA eligibility; if this information conflicts with IRS guidance, IRS regulations govern.

Are you eligible?⁶ ←

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 — Core and Buy-up — administered by Delta Dental of Illinois*, or you can decline coverage.

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.

Is your dentist in the network? ←

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

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)

Additional cleanings

If you are pregnant, have periodontal disease, are undergoing cancer-related chemotherapy and/or radiation treatments, or have certain medical conditions like diabetes, additional cleanings are available. Complete a brief health history statement on deltadentalil.com to be eligible for the additional cleanings.

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 of Illinois 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 via email 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 2025 Benefits Guide for U.S. employees working abroad for coverage details and costs.





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.

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 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	Up to \$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:**¹ Contribute up to \$3,200.
- **Dependent (Day) Care FSA:**^{1,2} Contribute up to \$5,000 per household (or \$3,000 if you are considered a Highly Compensated Employee).

Estimate your expenses carefully. ←

You lose any money in your account you haven't spent on eligible expenses by December 31, 2025. However, you have until March 31, 2026 to **submit your 2025 claims** for reimbursement.

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 CHDP

If you are enrolled in a Schneider Electric CHDP 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](https://www.inspirafinancial.com) or the Inspira Mobile app.

What expenses are eligible? ←

Visit [inspirafinancial.com](https://www.inspirafinancial.com) or view the following documents on [irs.gov](https://www.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

1. 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.
2. 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.



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 FSAs¹

	Health Savings Account	Health Care FSA ⁴	Limited Use Health Care FSA ⁴	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 style="list-style-type: none"> • \$700 employee only (if you contribute at least \$100) • \$1,400 family coverage tiers (if you contribute at least \$200) 	No	No	No
Deadline for using the money	None, balance carries over each year	<ul style="list-style-type: none"> • You must incur expenses by December 31, 2025. • You must submit claims by March 31, 2026. 		
Maximum employee contribution amount ²	<ul style="list-style-type: none"> • \$3,600 employee only³ • \$7,150 family coverage tiers³ 	\$3,200	\$3,200	\$5,000 ⁵
Applicable medical plans	<ul style="list-style-type: none"> • Core CDHP • Buy-up CDHP 	<ul style="list-style-type: none"> • Core PPO • No Coverage 	<ul style="list-style-type: none"> • Core CDHP • Buy-up CDHP 	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, 2025, 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 or Limited Use Health Care FSA.
5. 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 Insurance¹	Up to 8 times your base pay ³
Supplemental AD&D Insurance	Up to 8 times your base pay ³
Spouse Life Insurance¹	\$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 Insurance²	\$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, 2025
- 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 1.⁴ 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.

What is base pay? ←

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.

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



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 back-up child care, adult/elder care or pet care** for when full-time care is not available during your work day (e.g., when school/daycare is closed, your nanny or pet sitter is on vacation, etc.). You can also use your back-up care days for kid's summer or vacation camps.

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).

You also receive a free care.com premium membership. 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.

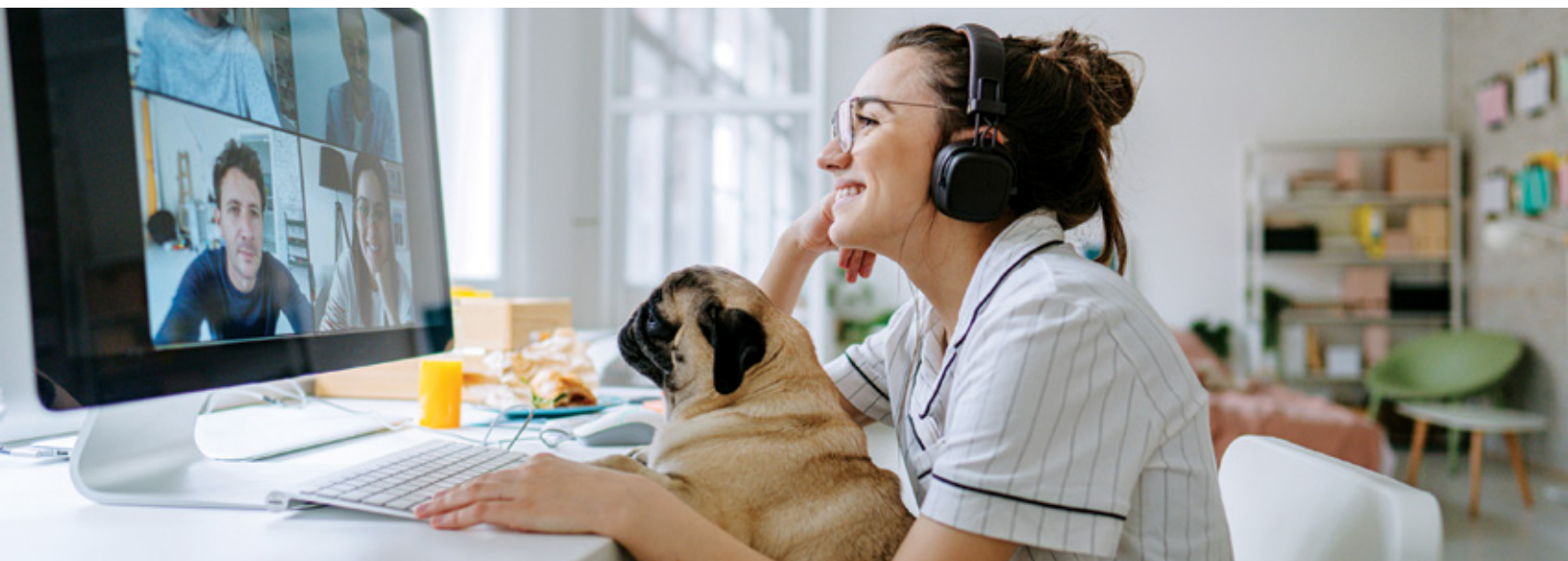
Submit ←
your receipts
within 30 days.

Your claim, including receipts, must be submitted within 30 days of the care taking place.

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 the communicated deadline. If you do not submit your purchased PTO request by the communicated deadline 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.



* 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 than 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
- Office consultations
- Estate planning
- Zoning applications
- Real estate matters
- Living wills
- Living trust
- Boundary and title dispute
- Document review and preparation
- Power of attorney
- Traffic defense
- Immigration assistance
- Protection from domestic violence

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 **Personify Health (formerly 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 programs and resources to support your well-being goals.

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

Earn Rewards Cash (formerly Pulse Cash) for healthy activities through Personify Health:

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

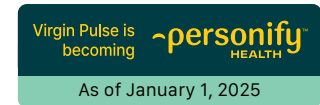
Register at join.virginpulse.com/SE. Visit Rewards@Schneider for more information.

Health evaluation non-participation fee

- If you and your covered spouse/domestic partner complete the biometric screening* and online health assessment within Personify Health 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 are hired and/or you newly add a spouse/domestic partner on or after July 1, 2025, you and your covered spouse/domestic partner *will not be* subject to the health evaluation non-participation fee in 2026. You and your covered spouse/domestic partner *will need* to complete the health evaluation (online health assessment **and** the biometric screening) in 2026 or the health evaluation non-participation fee will apply in 2027.

Find additional information on the health evaluation and other well-being initiatives by visiting Rewards@Schneider.

* Employees and spouses/domestic partners must complete the HIPAA consent with Labcorp for their biometric screening results to be shared with Personify Health. If not, the completion status will not be shared and the health evaluation will not be considered completed.



Build up your Life Planning Account with Rewards Cash.

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



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 by visiting schneider.springhealth.com or calling **855-629-0554**. Based on your unique needs, you can schedule coaching and/or therapy appointments or you can request a personalized care plan with a Care Navigator to help guide you. 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.
- **Free coaching sessions:** You and your household family members (ages 13+) get 8 free coaching sessions per calendar year. Sign up directly through Spring Health.
- **Free therapy sessions and more:** You and your household family members (ages 6+) 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 therapy sessions* can be used to manage your medications (except for some controlled substances).
- **Substance-use Disorder Program:** Get an individualized care plan and a network of highly vetted centers of excellence.
- **Fast access:** Get coaching and therapy appointments typically in less than 2 days.
- **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.
- **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 — visit schneider.springhealth.com > access code: schneider or call **844-773-1425**.

What's the difference, coaching vs therapy?

Spring Health has certified coaches and licensed therapists to help you through a wide range of circumstances, and all sessions are confidential. But if you're not sure which direction to go, the chart below can help you decide what's right for you.

Coaching

- Personal development such as life transitions and self-esteem
- Lifestyle change for nutrition, physical activity, well-being and sleep
- Parenting coaching (pre- and postnatal support, parental leave, and child-rearing issues such as sleep challenges, talking to teens)
- Men's and women's wellness and hormone health
- LGBTQ+ well-being
- Career growth such as executive functioning, professional development, and productivity and performance
- Stress management
- Emotional and mental well-being
- Recovery and sobriety support

Therapy

- Life changes such as retirement, empty nester, marriage/divorce
- Crisis support
- Anxiety
- Stress
- Sadness or depression
- Workplace conflicts
- Relationship or family issues

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 experiences that provide 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.

Comprehensive support for your financial well-being*

Schneider Electric recognizes that everyone has different needs — especially when it comes to your money and your future. So, we provide different ways to help you plan for your financial well-being.

Company-paid Comprehensive Financial Planning

Whether you are nearing retirement or just starting your career, a comprehensive personal financial plan can help you manage your financial objectives with confidence — now and in the future. That's why Schneider Electric offers you a **Company-paid Comprehensive Financial Planning service** at no cost to you.

Your Certified Financial Planner (CFP) from Empower will work with you to create a long-term plan to help achieve your financial goals. You'll meet with your Empower CFP to share your financial details and discuss your goals. Then, your CFP will help you build an in-depth plan with action items to help meet your future needs. This service is not sales or commission based.

Learn more by searching "CFP" on Rewards@Schneider or call **833-738-7473**.

Money coaching and more through My Secure Advantage (MSA)

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.
- **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.

Search "MSA" on Rewards@Schneider for more information. Sign up for MSA money coaching at se.mysecureadvantage.com or call **888-724-2326**.

* Available to all non-union, Greensboro union and Pleasanton (CWA) union employees as well as Puerto Rico employees.



Certified Financial Planning or MSA?

Why Comprehensive Financial Planning? Your CFP can provide fiduciary advice.* This means they can look at your financial plan holistically and recommend which option is best for you — for example, increase your 401(k) contribution by 3%.

MSA advisors and coaches are financial advisors only. MSA will give you all the facts and help you weigh the pros and cons when looking into different options — for example, a 529 college savings plan vs another savings account. However, they will not be able to make a recommendation.

Not sure which to use? The chart below can help you select which is best for *your needs*. But first, know that both services are strictly here to help you on your financial journey. You pay nothing for either service, and neither Empower nor MSA earns a commission for their services.

You have **access to unlimited appointments and these services are confidential** (meaning they won't share your information with Schneider Electric).

Empower Comprehensive Financial Planning

- Acts as a fiduciary when providing financial planning services*
- Incorporates all of your accounts, assets and liabilities into one financial view
- Reviews retirement savings, income strategies and projections
- Helps with budget and debt management
- Evaluates insurance needs (such as life, long-term care, disability)
- Assesses current tax decisions to help prepare for retirement
- Determines best education savings options for you

My Secure Advantage (MSA)

- Gives you the facts and helps you weigh the pros/cons of various financial scenarios
- Looks at your day-to-day finances
- Helps you build financial skills
- Helps you establish and/or improve your credit score
- Offers a tax coach for tax preparation and questions
- Provides guidance for specific life events and goals, such as buying a house
- Helps monitor cash flow and create a budget using budgeting software

* This can include, but is not limited to, contribution types (traditional vs. Roth), recommended investment amounts or percentages and other strategies. Portfolio investment guidance is not permitted outside of the Schneider Electric 401(k) Plan, though general asset allocation education is provided as part of the holistic financial review.



Schneider Electric 401(k) Plan

Your Schneider Electric 401(k) Plan helps you save for your retirement.

Your 401(k) is always yours.

You are 100% vested on your date of hire. This means you have complete ownership of both your contributions and Schneider Electric's contributions.

Contributing to the plan

You can make any combination of pre-tax, Roth after-tax, and, if eligible, catch-up contributions to your regular 401(k) and to your separate STIP/SIP election.¹

- **When you are newly hired:** You are automatically enrolled with a 3% contribution (approximately 30 days after your hire date for your regular earnings election and your STIP/SIP election). You can make changes to your account at any time. If you contributed to a prior employer's 401(k) plan this year, you may need to adjust your contribution to avoid exceeding the IRS limit.
- **Auto-increase of your contributions:** Your contribution will automatically increase by 1% each year until you reach a 6% contribution rate (for your regular earnings election and your STIP/SIP election). You can opt out of this program.
- **Changing your contributions:** You can increase, decrease or stop contributions at any time.
- **The most you can contribute:** In 2024, you can contribute up to \$23,000 (combined pre-tax and Roth). If you are age 50 or older in a plan year, you can contribute an additional \$7,500 (your catch-up contribution).²
- **Investment fund options:** You can invest in Retirement Solution Funds (known as target date funds) and Core Funds. You can change how your account is invested at any time.

1. The separate STIP/SIP election can be different or the same as your regular 401(k) contribution.

2. These contribution amounts are adjusted by the IRS and may increase for 2025. Visit Rewards@Schneider for current limits.

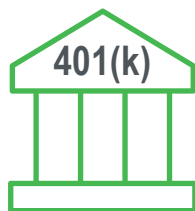
Maximize the Company match. ←

Contribute 6% to the plan **each paycheck** to get the full Schneider Electric \$1 for \$1 match.

Take advantage of the Company match.

When you contribute, Schneider Electric matches \$1 for \$1 of the first 6% you contribute to the plan each paycheck. The Company match is based on your total contribution (pre-tax, Roth and catch-up contributions) and is considered a pre-tax match contribution that is taxable when withdrawn.

You contribute every paycheck.



Schneider Electric matches what you contribute each paycheck (up to 6%).



Good to know ←

As you're choosing your contribution amount, keep in mind that if you reach the IRS contribution limit before the end of the year, your contributions will end. This means you also won't get Company matching contributions for the rest of the year.

Learn more.

Learn more about the plan by searching "401(k)" on Rewards@Schneider. Find interactive tools, calculators, videos and articles to help you decide how much to contribute and prepare for your financial future at myseretirement.com, through the Empower app or by calling **833-738-7473**.

Rates and fees

Monthly medical, dental and vision costs¹

	Employee only	Employee + child(ren)/ domestic partner child(ren)	Employee + spouse/ domestic partner	Employee + family
Medical				
Core CDHP	\$19.17	\$78.82	\$91.81	\$134.59
Buy-up CDHP	\$67.08	\$169.82	\$192.39	\$285.44
Core PPO	\$153.23	\$333.43	\$373.25	\$556.88
Dental				
Core	\$8.78	\$21.69	\$23.97	\$35.96
Buy-up	\$15.71	\$33.97	\$38.41	\$56.75
Vision				
	\$8.11	\$16.23	\$15.41	\$23.85

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:²

- **Health evaluation non-participation monthly fee:** \$50 per person (see page 27)
- **Tobacco-user monthly fee:** \$50 (see page 2)
- **Working spouse/domestic partner monthly fee:** \$75 (see page 2)

1. 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 via email 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 2025 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.

IRS Table — Monthly cost of \$1,000 of insurance

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

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	×	\$0.10	=	\$10
Your Basic Life Insurance amount (2 times base pay)				Amount of your insurance coverage over \$50,000		Monthly cost in IRS table (above) is per \$1,000				Rate in the table based on your age (40)		Your 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 age	Employee rates		Spouse rates	
	Non tobacco-user	Tobacco-user	Non tobacco-user	Tobacco-user
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



Child Life Insurance

Coverage level	Weekly cost	Semi-monthly cost
\$5,000	\$0.09	\$0.20
\$10,000	\$0.18	\$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 ^{1,2}	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 ²	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	800-803-2523
	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 (Personify Health starting January 1, 2025)	join.virginpulse.com/SE	833-643-0459 support@personifyhealth.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 powered by Alight	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 or vendor 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.



rewards-nam.se.com

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

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se.com/us



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100% recyclable

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