

2023 BENEFITS GUIDE

BENEFITS FOR THE ROAD AHEAD

for Non-union Hourly Team Members

GET STARTED





2023 TENNECO BENEFITS



At Tenneco, we strive to provide competitive benefit options that offer comprehensive coverage and support your health and well-being — it's part of our commitment in making Tenneco a great place to work. Read on to learn about your options for coverage in 2023.

Looking for benefits details? See your Summary Plan Description.

This Guide highlights your 2023 benefits. For more details of your 2023 benefit plans, go to TennecoPlanDocs.com for the Summary Plan Description (use code TEN-H). For a hard copy of the 2023 Summary Plan Description, call the Tenneco U.S. Benefits Center at **877-436-3409**.

2023 BENEFITS AT A GLANCE



Medical, Prescription Drug and Telemedicine PAGE 8

Select from two medical plan options — the HSA Medical Plan and the PPO Medical Plan — coupled with a Prescription Drug Plan to cover your medications. **Leverage** telemedicine for access to board-certified doctors 24/7/365, by phone or video. You and Tenneco share the cost for these coverages.



Wellness Resources PAGE 11

Engage with Beacon Wellbeing for confidential counseling, resources and information for things like child or eldercare referrals, financial planning and legal assistance. **Check out** Tenneco's other wellness resources, including tobacco cessation support, retirement and financial savings tools and more. Tenneco pays the cost for these resources.



Savings and Spending Accounts PAGE 12

Use a Health Savings Account (HSA) to pay for eligible health care expenses if you enroll in the HSA Medical Plan. **Choose** a pre-tax Flexible Spending Account (FSA) — Health Care, Limited Purpose and Dependent Care — to save money on eligible expenses. If eligible for the HSA, Tenneco puts \$250 into your account plus matches your contributions dollar for dollar up to \$500 for the year. The maximum you may contribute to your HSA or FSA is set by the IRS.



Dental and Vision PAGE 14

Enroll in dental coverage for dental care up to \$1,500 per year and orthodontia services up to \$1,500 lifetime. **Choose** from two vision options covering exams, contact lenses, frames and more. You and Tenneco share the cost for dental coverage, while you pay for vision coverage.



Life and Accidental Death & Dismemberment (AD&D) PAGE 15

Protect your family in the event of an unexpected loss with Tenneco's insurance options, including AD&D insurance, and supplemental coverage for you and your dependents. Tenneco pays the cost for basic life and basic AD&D insurance equal to the greater of 1 times your basic annual earnings or \$25,000. You pay the cost for any supplemental insurance you elect.



Short-Term Disability (STD) and Long-Term Disability (LTD) PAGE 16

Replace part of your lost income with Short-Term Disability — 50% of your base weekly pay, with the seven-day waiting period waived if hospitalized — when you have a medical leave of absence lasting up to 26 weeks. If your disability lasts longer than your STD coverage, core Long-Term Disability benefits pay 40% of your monthly base pay, to a maximum of \$1,000 per month. You can buy-up to an additional 20% of coverage for a total of 60%, to a maximum of \$2,000 per month. Tenneco pays the cost of STD and core LTD coverage. You pay the full cost of the LTD buy-up if you choose to enroll.



Voluntary Benefits PAGE 16

Take advantage of discounted group rates for a variety of benefits: Accident Insurance, Critical Illness Insurance, Hospital Indemnity Insurance, Long-Term Care Insurance (**new!**), Auto & Home Insurance, Group Legal Services, Identity Theft Protection and a Pet Discount Plan. You pay the cost for any voluntary benefits you elect.



401(k) Plan PAGE 18

Reach your retirement goals — save for the future and get a company match of 100% on the first 3% of eligible earnings you contribute, and 50% on the next 2%. After one year of service, you receive a company retirement contribution based on your age.





YOUR BENEFITS CHECKLIST



Visit TennecoUSBenefits.com for information and resources to help you explore your benefits all year long — and to learn how to enroll in benefits during your enrollment period. You can access the site any time, from any device — even on a smartphone.



Learn about the benefit options Tenneco offers by reading this Guide and visiting TennecoUSBenefits.com.



Determine your coverage needs for 2023, including your annual Health Savings Account (HSA) and/or Flexible Spending Account (FSA) selections (**re-enrollment is required during Annual Enrollment**).



Enroll at TennecoUSBenefits.com — click *Enroll/Make Changes* and choose *2023 Tenneco Benefits*.



Take time to review your beneficiary information and make updates as needed.



Submit your elections (including enrolling eligible dependents) by the deadline, and print the confirmation statement for your records.



For dependents you wish to cover in 2023, learn about the upcoming dependent audit, and begin to gather and submit required verification documents — [see page 5](#).

[See page 5](#) for information on **Benefits Eligibility**, and [see page 6](#) for **How to Enroll**.
[See page 19](#) for benefits **Contacts and Resources**.

Important:

Refer to [page 7](#) for additional steps that need to be taken during Annual Enrollment and if newly hired or experience a Qualifying Life Event at the end of the year.





BENEFITS ELIGIBILITY



Who Can Be Covered

You: Regular, full-time team members, working at least 30 hours per week, are eligible to participate in benefits coverage as of your date of hire.

Your dependents:

YOUR SPOUSE/DOMESTIC PARTNER, EXCEPT:

- Spouses/domestic partners are **not** eligible if offered medical coverage through their employer, unless that coverage meets at least one of the following conditions:
 - An individual annual deductible greater than \$1,500
 - Employee contributions of \$175 or more per month for single (employee only) coverage
 - Coinsurance levels less than 80% in-network
 - No prescription drug coverage

YOUR CHILDREN, INCLUDING:

- Your biological or adopted children, stepchildren
- Your domestic partner's children
- Children for whom you are legal guardian or have legal custody, up to the end of the month in which they reach age 26 (for child life insurance, age 19, or age 25 if full-time student)
- Incapacitated/disabled children age 26 or older who meet the eligibility requirements (call Credence BCBS at **877-733-4375** for more information)

Note: Imputed income will apply for domestic partners and domestic partner children.

Who Cannot Be Covered

- Your grandchildren, nieces or nephews, unless you have legal guardianship
- Your child or your domestic partner's child age 26 or older (unless incapacitated or disabled prior to age 26)
- Your ex-spouse or ex-domestic partner
- An ex-domestic partner's children
- Your parents or in-laws

Qualifying Life Event

You can enroll for benefits outside of Annual Enrollment or your initial onboarding only if you experience a Qualifying Life Event such as:

- Marriage
- Divorce or legal separation
- Birth or adoption
- Gain or loss of coverage
- Death of a dependent
- A dependent is no longer eligible for coverage

You must report your Qualifying Life Event no later than 30 days after the event (60 days for birth or adoption). If you do not, you must wait until the next Annual Enrollment period to make changes. Any changes you make to your benefits must be consistent with the event. For example, if you have a baby, you can add the new child to your coverage, but you cannot drop your spouse/ domestic partner from coverage.

Dependent Eligibility Verification

Tenneco routinely verifies the eligibility for coverage of each dependent to ensure that only eligible dependents are enrolled. A full verification audit is scheduled for early 2023, but you may begin the process now, during Annual Enrollment, by submitting the required documentation for your covered dependents. Dependents who are verified now will not need to undergo additional review as part of the full dependent audit in 2023.

If you do nothing at this time, your dependents will remain active in the benefits in which they are enrolled; however, they will be subject to the full audit in 2023.

The verification process is done by the Tenneco U.S. Benefits Center. You can find a list of acceptable verification documents, and instructions on how to upload or send in the required documents, on myTennecoUSBenefits.com > [Main Menu](#) > [Resources > Documents and Resources](#). You will need to log in using your credentials, or register if you are a first-time user. Click the banner *You Have Dependents Requiring Verification* and follow the instructions to upload the required documents.



HOW TO ENROLL FOR BENEFITS



Online

1

GO TO

TennecoUSBenefits.com, click *Enroll/Make Changes* and choose *2023 Tenneco Benefits*.

FIRST-TIME USERS, such as Clean Air and Powertrain team members, must register at myTennecoUSBenefits.com or use the EmpyreanGo app.

2

3

ENTER

your credentials and click *Enroll Now*.

VIEW

your personal information, certify your tobacco use status, review/add dependents, view your benefit options and costs, make your elections and choose/update your beneficiaries.

4

5

BE SURE TO

save, accept and submit your elections.

6

PRINT AND REVIEW

your confirmation statement and keep it for your records.

By Phone

Contact the Tenneco U.S. Benefits Center to enroll or if you have questions: **877-436-3409**, Monday through Friday, 7 a.m.–7 p.m. CT.

After you enroll...

- A confirmation statement will be mailed to your home address each time you make new elections. Save it for your records, and if there are any errors, contact the Tenneco U.S. Benefits Center at **877-436-3409**.
- If you enrolled in medical coverage, you will receive new ID cards for 2023.
- Review the Contacts and Resources on [page 19](#) to find helpful information, including customer service numbers, how to find participating providers and more.



HOW TO ENROLL FOR BENEFITS (continued)



Enrollment Instructions for New Hires and Qualifying Life Events

If you are joining Tenneco or experience a Qualifying Life Event between October 26 – December 31, 2022, **you must complete two separate enrollments — one to be enrolled in coverage for 2022 and another for 2023:**

Clean Air and Powertrain

You have two different enrollment sites to log into. Go to TennecoUSBenefits.com, click *Enroll/Make Changes*, and select *2022 Clean Air Powertrain* to elect coverage for 2022. New hires, return to the benefits site and click *2023 Tenneco Benefits* to complete your enrollment elections for 2023. CAPT team members with a Qualifying Life Event should call the Tenneco U.S. Benefits Center at **877-436-3409** to make changes for 2023.

Motorparts and Performance Solutions

Go to TennecoUSBenefits.com, click *Enroll/Make Changes*, and choose *2023 Tenneco Benefits* to make benefit elections for both the remainder of 2022 and for 2023. Be sure you complete and submit two enrollments.

After completing your elections for each year, print the confirmation statement and save it for your records.



WHAT HAPPENS IF YOU DON'T ENROLL DURING ANNUAL ENROLLMENT?

Annual Enrollment is October 26 through November 15, 2022

Clean Air and Powertrain team members:

- Due to the new enrollment site for 2023, if you don't enroll you will **NOT HAVE COVERAGE** — only your employer-paid benefits and your elections for supplemental life insurance, as well as long-term disability buy-up, will carry over.
- Your HSA and/or FSA contributions will be reset to \$0.
- Your beneficiary information will not transfer.

Motorparts and Performance Solutions team members:

- If you don't enroll, your current benefit elections will continue in 2023, with the exception of your HSA and/or FSA contributions, which will be reset to \$0.



MEDICAL BENEFITS



Credence Blue Cross Blue Shield (BCBS) is our medical coverage administrator. You can choose from two medical plan options: the HSA Medical Plan, which comes with a Health Savings Account (HSA), and the PPO Medical Plan. From preventive care through illness or injury, the plans help with health care costs in three important ways:

- Medical care coverage through Credence BCBS
- Prescription drug benefits through CVS Caremark
- Telemedicine available 24/7 through Teladoc

HSA Medical Plan

PLAN FEATURE	IN-NETWORK	OUT-OF-NETWORK
Annual Deductible (aggregate)¹	Individual: \$1,500 Family: \$3,000	Individual: \$3,000 Family: \$6,000
Annual Out-of-Pocket Maximum (aggregate)¹	Individual: \$3,750 Family: \$7,500	Individual: \$7,500 Family: \$15,000
Preventive Care²	You pay nothing for plan-eligible preventive care; no deductible applies	You pay 40%, after deductible
Coinsurance	You pay 20%, after deductible	You pay 40%, after deductible
Hospital Emergency Room Care	You pay 20%, after deductible <i>If claim is submitted with a non-emergency diagnosis, an additional \$200 penalty will apply</i>	You pay 20%, after deductible <i>If claim is submitted with a non-emergency diagnosis, you pay 40% after deductible</i>

1. Aggregate means the deductible or out-of-pocket maximum must be met at the full family level for any coverage tier other than individual coverage.

2. For specific preventive services, a list of covered immunizations, visit limitations and/or pre-certification requirements, refer to the Summary Plan Descriptions at TennecoPlanDocs.com or visit credenceblue.com.



Did you know?

Credence BCBS was previously known as Blue Cross Blue Shield of Alabama. This is a change for Motorparts and Performance Solutions team members in terms of their medical coverage administrator; however, Credence BCBS will offer the same provider network previously available. Visit credenceblue.com or call **877-733-4375** for more information.



MEDICAL BENEFITS (continued)



PPO Medical Plan

PLAN FEATURE	IN-NETWORK	OUT-OF-NETWORK
Annual Deductible (embedded)¹	Individual: \$750 Family: \$1,500	Individual: \$1,500 Family: \$3,000
Annual Out-of-Pocket Maximum (embedded)¹	Individual: \$4,250 Family: \$8,500	Individual: \$8,500 Family: \$17,000
Preventive Care²	You pay nothing for plan-eligible preventive care; no deductible applies	You pay 40%, after deductible
Coinsurance (inpatient/outpatient care)	You pay 20%, after deductible	You pay 40%, after deductible
Office Visit Copay	Primary Care Physician: \$30 Specialist: \$60	You pay 40%, after deductible
Hospital Emergency Room Care	Plan pays 100% after you pay \$150 copay <i>If claim is submitted with a non-emergency diagnosis, an additional \$200 penalty will apply</i>	Plan pays 100% after you pay \$150 copay <i>If claim is submitted with a non-emergency diagnosis, you pay 40% after deductible</i>

1. Embedded means if any one individual reaches the individual threshold, that individual progresses to the coinsurance or 100% benefit level regardless of coverage tier.
2. For specific preventive services, a list of covered immunizations, visit limitations and/or pre-certification requirements, refer to the Summary Plan Descriptions at TennecoPlanDocs.com or visit credenceblue.com.

Be a Smart Health Care Consumer



To make your money go further without sacrificing quality, learn more about your options — just as you do with other important purchases. Ask questions so you can make decisions based on quality and cost. For example, if your doctor recommends a procedure, ask about the risks, benefits, costs and any alternatives to consider.

In-network providers have negotiated service rates and usually offer lower costs. Because of this, the out-of-network deductible is higher than the in-network deductible. Before receiving treatment, it's a good idea to check on in- versus out-of-network status with Credence BCBS or your doctor's office.

If your doctor recommends medication, ask about generics and lower-cost brand names. Discount drug programs, such as GoodRx, may offer lower prices, but these costs won't count toward your deductible or out-of-pocket maximum expenses.

Questions about what's covered? Call or log on to the vendor websites for coverage details and other resources (see Contacts and Resources, [page 19](#)). Review your Explanation of Benefits (EOB) and provider bills. For a Summary Plan Description for any Tenneco benefit, go to TennecoPlanDocs.com.



PRESCRIPTION DRUG COVERAGE



Both medical plans feature prescription drug coverage through CVS Caremark, but there are differences.

PLAN FEATURE	IN-NETWORK RETAIL (30-DAY SUPPLY)	MAIL ORDER (90-DAY SUPPLY)
Deductible	HSA Medical Plan, medical plan deductible applies* PPO Medical Plan, medical plan deductible does not apply	
Generic Drugs	You pay 20% (\$10 min/\$25 max)	You pay 20% (\$20 min/\$50 max)
Preferred Brand Name	You pay 30% (\$35 min/\$75 max)	You pay 30% (\$70 min/\$150 max)
Non-Preferred Brand Name	You pay 40% (\$55 min/\$120 max)	You pay 40% (\$110 min/\$240 max)
Specialty Drugs (only available as a 30-day prescription)	You pay: 20% generic (\$10 min/\$25 max) 30% preferred brand (\$35 min/\$75 max) 40% non-preferred brand (\$55 min/\$120 max)	

*Deductible does not apply for certain preventive drug medications.

If you are using a long-term maintenance medication, you must obtain a 90-day prescription and fill it either through CVS mail order or at a retail CVS pharmacy.

You can save money on prescriptions by using generic prescription medicines instead of name brands, in-network pharmacies and medicines on CVS Caremark's preferred drug list or formulary. In addition, certain preventive medications are covered at 100% (no deductible). Go to [caremark.com](https://www.caremark.com) to price your medication or view CVS Caremark's preventive drug list and formulary.



TELEMEDICINE



If you're enrolled in either Tenneco medical plan, you and your eligible dependents have 24/7 access to board-certified physicians from the comfort of your home, office or wherever you are through Teladoc. You can access Teladoc through a computer, mobile app or phone. Telemedicine providers can treat non-emergency conditions like allergies, sinus infections, colds, flu, ear infections, pink eye and more. They can even send a prescription to your local pharmacy. Teladoc can also provide services for behavioral health and dermatology. Learn more at [teladoc.com/credence](https://www.teladoc.com/credence) or **855-477-4549**.



WELLNESS RESOURCES



Beacon Wellbeing is Your EAP

Life has its moments, and sometimes we could all use extra support with everyday things. That's why Tenneco offers the Employee Assistance Program (EAP) — free and confidential counseling services and resources available to you and anyone living in your home. The EAP is staffed by experienced clinicians who are available for a variety of personal situations — including assistance with child or eldercare, financial planning, special needs care, legal referrals and more.

You do not have to be enrolled in Tenneco benefits to take advantage of the EAP. To get started, contact Beacon Wellbeing, 24/7 at **800-315-4649** or tenneco.mybeaconwellbeing.com.

Privacy is a Priority

The EAP upholds strict confidentiality standards. Your personal information is kept confidential and is never shared with Tenneco.

Tobacco Use Surcharge and Tobacco Cessation Resources

The use of tobacco increases health risks. If you or your spouse/domestic partner use(s) tobacco products, you will each pay an additional \$600 per year (\$50 per month) if you enroll in Tenneco's medical coverage.

To avoid the surcharge, complete *Kick It*, a tobacco cessation program available through Beacon Wellbeing. The program is designed to provide telephonic support and coaching sessions. Once you enroll, you are paired with a coach to set your goals and establish your quit plan. To enroll in *Kick It*, call **800-315-4649** or visit tenneco.mybeaconwellbeing.com.

If you or your spouse/domestic partner are paying the tobacco surcharge, successful completion of six coaching sessions through *Kick It* will eliminate the surcharge, and any surcharge already paid during the plan year will be refunded. As with all Beacon Wellbeing services, this program is confidential unless you grant permission to share your completion results, as in the case of securing removal of the medical plan tobacco surcharge.

Financial Wellness

If you're looking to improve your finances, Fidelity offers various resources to help. Log in to your Fidelity account at 401k.com to check out what's offered. Start by completing the Financial Wellness Checkup (found on the home page), where you'll receive a financial wellness score and a personalized plan for improvement. Regardless of your current financial goals — whether you're looking to buy a home, save for something special or build an emergency fund — there are several options to explore. Click *Opportunities for Improvement* on your Fidelity dashboard to find the program that's right for you.





SAVINGS AND SPENDING ACCOUNTS

HealthEquity®



Health Savings Account (HSA)

A Health Savings Account (HSA) is opened for you with HealthEquity when you enroll in the HSA Medical Plan. You contribute pre-tax money that you can use for eligible health care expenses now and even into retirement. With an HSA, you get tax-free contributions (up to IRS limits), interest and withdrawals. You are able to change your contributions to your HSA at any time.

Use your HSA to pay for eligible health care expenses, such as your annual deductible, prescription drugs and coinsurance. What's unique is that the account is yours to keep — even if you leave Tenneco. And there are no “use it or lose it” rules for an HSA.

You do not qualify for an HSA if you're enrolled in Medicare or another plan that is not a high deductible health plan. HSA participants cannot also have a Health Care FSA.

Tenneco provides an annual contribution to your HSA in two separate ways:

- **Base HSA Company Contribution:** If you are currently enrolled in the HSA Medical Plan and enroll in the HSA Medical Plan for 2023, you will receive a Base HSA Company Contribution of \$250 if actively employed and still covered under the plan on the date of payment.
- **HSA Company Match:** Tenneco will match your HSA contributions dollar for dollar, up to \$500.

Flexible Spending Accounts (FSAs)

Flexible Spending Accounts, also administered by HealthEquity, let you use pre-tax dollars to pay eligible health care and/or dependent day care expenses. There are three types of FSAs: a regular Health Care FSA or Limited Purpose FSA for health care expenses, and a Dependent Care FSA for dependent care expenses. If you participate in Tenneco's HSA Medical Plan, you can have a Limited Purpose FSA, which you can use to pay for eligible dental and vision expenses.

See the following table for a comparison of HSAs and FSAs.



SAVINGS AND SPENDING ACCOUNTS (continued)



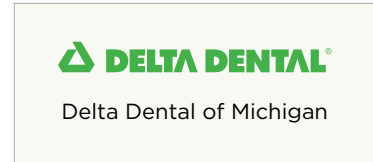
HEALTH SAVINGS ACCOUNT

FLEXIBLE SPENDING ACCOUNTS

Health Savings Account (HSA)	Health Care FSA (HCFSA)	Limited Purpose FSA (LPFSA)	Dependent Care FSA (DCFSA)
Can I participate if I'm enrolled in the HSA Medical Plan?			
Yes	No	Yes	Yes
How much can I contribute in 2023?			
Up to \$3,850* for employee only coverage Up to \$7,750* for family coverage Age 55+ by December 31, 2023 can contribute an additional \$1,000 <i>*IRS limits above reflect combined contributions from you and Tenneco</i>	\$2,850 (subject to change by the IRS)	\$2,850 (subject to change by the IRS)	Up to \$5,000* if you are married and file a joint tax return or if you are single Up to \$2,500* if you are married and file separate tax returns <i>*Highly compensated team members may not be eligible to contribute the full amount allowed</i>
What expenses can I use it for?			
Eligible medical, dental and vision care expenses not covered by any other benefit plan This includes copays, coinsurance and amounts paid toward your annual deductible	Eligible medical, dental and vision care expenses not covered by any other benefit plan This includes copays, coinsurance and amounts paid toward your annual deductible	Eligible dental and vision expenses not covered by any other benefit plan until you meet your medical plan deductible After that, you can also use it for eligible medical expenses	Eligible day care expenses for your child under age 13, your handicapped child of any age, a spouse/domestic partner or parent incapable of self-care that allow you and/or your spouse/domestic partner to work, or your spouse/domestic partner to attend school full time
When are the funds available for use?			
Funds must be deposited in your account to use them Funds are deposited into your account as soon as administratively possible	The full amount you elect to contribute for the year is immediately available beginning January 1, 2023		Funds must be deposited in your account to use them Funds are deposited into your account as soon as administratively possible
What happens to unused funds at the end of the year?			
HSA funds roll over from year-to-year and you keep them even if you leave Tenneco	Up to \$570 can be carried over to the next plan year; there is no associated deadline to utilize these funds By law, any remaining balance over \$570 must be forfeited from your account		Unused DCFSA funds at the end of the plan year may be forfeited You have until March 31 of the following year to submit claims for expenses incurred by December 31 of the current plan year
Can I change my contributions during the year?			
You can start, stop or change your contributions at any time	You can stop or change your contribution during the year only if you have a Qualifying Life Event		



DENTAL BENEFITS

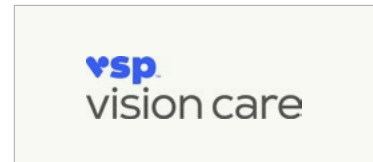


Dental benefits are provided through Delta Dental of Michigan.

PLAN FEATURE	YOUR BENEFIT
Annual Deductible	\$50 individual/\$150 family
Annual Plan Maximum	\$1,500 per individual
Preventive Care	You pay nothing for two routine visits (up to four cleanings per year if you have an eligible health condition)
Basic Dental Services	You pay 20% after deductible
Major Restorative Care	You pay 50% after deductible
Orthodontia	You pay 50% after deductible. The plan pays up to \$1,500 per individual lifetime



VISION BENEFITS



Vision benefits are provided through VSP. You have a choice of two plans: Base Plan or Deluxe Plan.

PLAN FEATURE		BASE PLAN	DELUXE PLAN
Well-Vision Exam	<ul style="list-style-type: none"> Copay Contact fitting/evaluation Frequency 	\$10 Shared with contact allowance Once every calendar year	\$10 Up to \$60 Once every calendar year
Lenses	<ul style="list-style-type: none"> Copay for all lenses Frequency 	\$20 Once every calendar year	\$10 Once every calendar year
Frames	<ul style="list-style-type: none"> Retail frame allowance Featured frame allowance Frequency 	\$150 \$170 Once every other calendar year	\$250 \$270 Once every calendar year
Contacts (instead of glasses)	<ul style="list-style-type: none"> Elective contact allowance Non-elective contact copay Frequency 	\$150 \$20 Once every calendar year	\$200 \$10 Once every calendar year



LIFE INSURANCE AND ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) BENEFITS



Tenneco offers insurance options through MetLife to help protect you and your family if an unexpected loss occurs.

FOR YOU



Life Insurance

- Tenneco provides Basic Life Insurance equal to the greater of 1 times your basic annual earnings or \$25,000 — at no cost to you
- You can purchase Supplemental Life Insurance equal to 1 to 6 times your basic annual earnings

Accidental Death and Dismemberment (AD&D)

- Tenneco provides Basic AD&D Insurance equal to the greater of 1 times your basic annual earnings or \$25,000 — at no cost to you
- You can purchase Supplemental AD&D Insurance equal to 1 to 6 times your basic annual earnings

FOR YOUR DEPENDENTS



Life Insurance

- Tenneco offers Dependent Life Insurance through MetLife
- You can purchase insurance for your spouse/domestic partner with coverage levels of \$5,000 to \$150,000
- You can purchase child life insurance of \$5,000 or \$10,000
 - Children eligible for coverage include those age 19 and under who are unmarried, or age 19–25 who are unmarried full-time students
 - See the Summary Plan Description for complete eligibility guidelines

Accidental Death and Dismemberment (AD&D)

- You can elect up to 6 times your basic annual earnings to a maximum of \$1 million
- You can select to have any of your eligible dependents covered under your Supplemental AD&D election
- The Supplemental AD&D coverage for your dependents is a percentage of your election, as follows:
 - Spouse/Domestic Partner only: 60%
 - Child(ren) only: 20% for each child
 - Family:
 - 50% for spouse/domestic partner and
 - 15% for each child
- Maximum benefit:
 - Spouse/Domestic Partner: \$600,000
 - Child: \$200,000

Guaranteed issue for new hires or Qualifying Life Event change due to marriage:

- For you — the lesser of 3 times your base salary or \$1 million
- For your spouse/domestic partner — up to \$50,000

Changes to Life, Dependent Life and AD&D Benefits

You can make changes to these benefits any time during the year. You do not need a Qualifying Life Event. Enrollment in these benefits may be subject to proof of good health (also known as Evidence of Insurability, or EOI) if requested outside your initial eligibility enrollment period, or if you increase your or your spouse/domestic partner's coverage. EOI is not required for children or AD&D coverage.



SHORT-TERM AND LONG-TERM DISABILITY BENEFITS



Tenneco offers income protection benefits through MetLife if you are unable to work due to an approved medical leave of absence.

Short-Term Disability (STD) Benefits

Tenneco provides STD benefits at no cost to you, offering replacement income for up to 26 weeks when you are unable to work due to an approved medical leave of absence lasting more than seven days. The first seven days of an STD leave of absence are considered an unpaid elimination period. You may use any unused paid time off during the first seven days before STD benefits begin. The seven-day waiting period is waived if you are hospitalized.

The STD benefit replaces 50% of your base weekly pay (your base hourly rate times 40 hours).

Long-Term Disability (LTD) Benefits

Tenneco provides LTD benefits at no cost to you should you be unable to work due to a prolonged disability. Benefits begin after continuous disability for 182 days and STD benefits have been exhausted.

- Core LTD replaces 40% of your monthly base pay to a maximum of \$1,000 a month. Tenneco provides this coverage at no cost to you.
- You can buy-up an additional 20% of coverage to increase your total disability coverage to 60% of your monthly base pay, to a maximum of \$2,000 a month.
 - If you elect the LTD Buy-Up plan during your initial 30 days of employment, you will not be required to provide Evidence of Insurability.



VOLUNTARY BENEFITS

Tenneco offers a suite of voluntary benefits designed to provide additional protections for you and what's important to you. These offerings are for many services you buy on your own, but purchasing them through Tenneco's program can often save you money with the convenience of payroll deduction for most coverages. Voluntary benefits include the following:

Accident Insurance — MetLife offers a choice of a Low or High Plan that pays a benefit if you or a covered dependent are injured and need treatment.

Critical Illness Insurance — MetLife offers a choice of two plans that pay a benefit upon diagnosis of a covered condition such as heart attack, stroke or cancer. The plan may also pay a reduced amount for a recurrence of the condition.

Hospital Indemnity Insurance — MetLife offers a choice of two plans that pay a benefit when you or a covered dependent are admitted to the hospital.

NEW



NEW FOR 2023! Long-Term Care Insurance — Trustmark's Long-Term Care + Life Insurance is a new voluntary benefit you can elect starting this Annual Enrollment. This option provides support when you are unable to care for yourself due to a debilitating condition and is available in various coverage levels. Contact the Long-Term Care enrollment team at **855-219-6564**, Monday through Friday, 8:00 a.m. to 5:00 p.m. Central time, or visit getltci.com/tenneco to learn more, get a quote or enroll.



VOLUNTARY BENEFITS (continued)



Auto & Home Insurance — Farmers GroupSelect offers competitive rates on protection for your auto, home or other property. Many options are available so you can customize your coverage. Plus, you pay your premiums through convenient payroll deductions. Contact Farmers GroupSelect to enroll and make changes.

Group Legal Services — MetLife Legal Plans offers affordable and convenient legal counseling. Once enrolled, you have access to a plan attorney through a nationwide network. You may contact an attorney by phone for a wide range of services from family and juvenile court issues to wills, estate planning and debt settlement.

Pet Discount Plan — A Pet Discount Plan is available from Pet Benefit Solutions through convenient payroll deductions. Coverage includes discounts on pet products, prescriptions and network veterinary services, and costs vary by the number of pets you cover.

Identity Theft Protection — An Identity Theft Protection program provides peace of mind over your digital life. Two coverage options are available for purchase from Norton LifeLock, providing a menu of security services.

Making Changes to Voluntary Benefits

VOLUNTARY BENEFIT	WHEN YOU CAN MAKE CHANGES
<p>For Accident Insurance, Critical Illness Insurance and Hospital Indemnity Insurance</p>	<ul style="list-style-type: none"> • You can start and/or increase coverage during Annual Enrollment, your first 30 days of employment or if you have a Qualifying Life Event • You can stop them at any time
<p>For Auto & Home Insurance and ID Theft Protection</p>	<ul style="list-style-type: none"> • You can start or stop them any time
<p>For Pet Discount Plan</p>	<ul style="list-style-type: none"> • You can change coverage if you lose or add a pet
<p>For Group Legal Services</p>	<ul style="list-style-type: none"> • You can elect during Annual Enrollment, your first 30 days of employment or if you have a Qualifying Life Event
<p>For Long-Term Care Insurance</p>	<ul style="list-style-type: none"> • You can elect coverage any time, but if outside of an enrollment window, such as during this year's Annual Enrollment or within your first 30 days of employment, you may be required to provide proof of good health • Additional enrollment windows may be offered from time to time, with one anticipated in the spring of 2023 • As you are direct-billed for this coverage, you can drop it at any time by ceasing to pay your premium



RETIREMENT SAVINGS



Tenneco's 401(k) Investment Plan through Fidelity supports your financial future in a number of ways.

You Contribute

- Elect to contribute from 1% to 75% of your eligible pay, up to the IRS allowable limit (the 2023 pre-tax employee contribution limit is anticipated to be \$22,500).
- Contribute on a pre-tax and/or Roth basis — you can change your contributions at any time.
- Maximize Tenneco's contribution by contributing at least 5% of your eligible pay.
- If you are age 50 or older, you can make an additional contribution of at least \$7,000 (anticipated for 2023) pre-tax or as a Roth contribution.
- **You are always 100% vested in your own contributions.**

Tenneco Matches Your Contributions

Tenneco matches your contribution after you contribute to the plan on a pre-tax and/or Roth basis, up to IRS limits (anticipated to be \$13,200), as follows:

- 100% of the first 3% of eligible pay you contribute
- 50% of the next 2% of eligible pay you contribute

You are always 100% vested in Tenneco match.

Tenneco Provides a Company Retirement Contribution (CRC)

After you have completed one year of service, Tenneco provides a Company Retirement Contribution (CRC), regardless of whether or not you contribute to the plan based on your age.

YOUR ATTAINED AGE AS OF THE END OF THE PAY PERIOD

CRC AS A PERCENTAGE OF ELIGIBLE PAY

YOUR ATTAINED AGE AS OF THE END OF THE PAY PERIOD	CRC AS A PERCENTAGE OF ELIGIBLE PAY
Under 40	2.50%
40-44	2.75%
45-49	3.00%
50-54	3.25%
55-59	3.50%
60 or older	4.00%

You become vested in the CRC three years from your date of hire.

Definitions:

Eligible pay: Includes base salary, overtime, vacation and holiday pay. Excludes any bonus, awards and severance.

Pre-tax contributions: These contributions are made pre-tax, so they are not subject to federal income tax (and most state income taxes), resulting in lower taxes for the year. Taxes are applied when a distribution is taken from the plan.

Roth contributions: Roth contributions are made after-tax. Earnings related to Roth contributions are distributed tax-free, provided you withdraw them after you have been making Roth contributions to the plan for five years and you are at least age 59½.

Vesting means you "own" the company contributions in your account. For team member and company match contributions, you are immediately 100% vested, and these contributions are immediately owned by you. But for CRC contributions, if you terminate from Tenneco before you are vested, you'll lose the value of the contributions. For example, if you were hired on November 1, 2020, and leave Tenneco before November 1, 2023, you will lose the value of any CRC contributions made on your behalf.





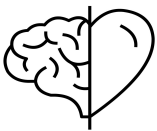
CONTACTS AND RESOURCES

WANT MORE PLAN DETAILS? For specific benefit levels, limits and exclusions, refer to the Summary Plan Description at [TennecoPlanDocs.com](https://www.tenneco.com/teneco-plan-docs) (use code TEN-H). If you need a hard copy of the 2023 Summary Plan Description, call the Tenneco U.S. Benefits Center at **877-436-3409**.



BENEFIT/PLAN	PROVIDER	PHONE	WEBSITE
BENEFITS PORTALS:			
Benefits Information and Access Portal	Tenneco	N/A	TennecoUSBenefits.com
Enrollment and Dependent Verification Portal	Tenneco U.S. Benefits Center (Empyrean)	877-436-3409	myTennecoUSbenefits.com
HEALTH BENEFITS:			
Medical Benefits	Credence Blue Cross Blue Shield (BCBS)	877-733-4375	credenceblue.com
Tobacco Cessation	Beacon Wellbeing	800-315-4649	tenneco.mybeaconwellbeing.com
Prescription Drug Benefits	CVS Caremark	855-310-4418	caremark.com
Telemedicine	Teladoc	855-477-4549	teladoc.com/credence
Employee Assistance Program	Beacon Wellbeing	800-315-4649	tenneco.mybeaconwellbeing.com
Dental Benefits	Delta Dental of Michigan	800-524-0149	memberportal.com/mp/delta
Vision Benefits	VSP	800-877-7195	vsp.com
SAVINGS AND SPENDING ACCOUNTS:			
Health Savings Account (HSA)	HealthEquity	844-341-6998	thehealthequity.com
Flexible Spending Accounts (FSAs)			
LIFE AND DISABILITY INSURANCE:			
Life Insurance	MetLife	855-517-8261	mybenefits.metlife.com
Disability Insurance			
VOLUNTARY BENEFITS:			
Accident, Critical Illness and Hospital Indemnity Insurance	MetLife	855-517-8261	mybenefits.metlife.com
Group Legal Services	MetLife Legal Plans	800-821-6400	legalplans.com
NEW New for 2023! Long-Term Care Insurance	Trustmark	855-219-6564	getltci.com/tenneco
Auto & Home Insurance	Farmers GroupSelect	800-438-6381	myautohome.farmers.com
ID Theft Protection	Norton LifeLock	800-607-9174	lifelockbusinesssolutions.com/EmployeeBenefits/Benefitplans/
Pet Discount Plan	Pet Benefit Solutions	800-891-2565	petbenefits.com/login
RETIREMENT SAVINGS:			
401(k) Plan	Fidelity	866-612-4588	401k.com

CORE VALUES



RADICAL CANDOR

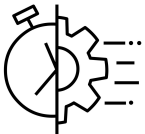
We must engage in productive debate and create constructive tension. Be open and brutally honest, with positive intent.

Truth is harmony.



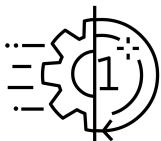
SIMPLIFY

We must reject bureaucracy, minimize layers, and eliminate silos. Be clear, break down barriers, put together a plan, and focus on execution.



ORGANIZATIONAL VELOCITY

We must build a global team and an organizational structure that facilitates fast decision making, speed of execution matters.



TENACIOUS EXECUTION

We must drive an accountability and ownership mindset that is the bedrock of our culture, and the foundation for all we do.



WIN

We must win the trust and confidence of our employees and customers.

This Guide provides highlights of the Company benefits program for active U.S. Non-union Hourly team members of Tenneco. Every effort has been made to ensure the information provided is complete and accurate. However, this Guide is neither an official benefit plan document or employment agreement. If there are ever any conflicts between the information provided in this Guide and the official plan documents, the official plan documents will govern. The Company reserves the right to change or terminate any or all the benefit plans at its discretion.