



# 2024 BENEFITS GUIDE

YOUR BENEFITS NAVIGATION TOOL

GET STARTED



# 2024 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 2024.



## Looking for benefits details? See your Summary Plan Description.

This Guide highlights your 2024 benefits. For more details of your 2024 benefit plans, go to [TennecoPlanDocs.com](https://TennecoPlanDocs.com) for the Summary Plan Description (use code TEN-H). For a hard copy of the 2024 Summary Plan Description, call the Tenneco U.S. Benefits Center at **877-436-3409** and select prompt 8.



## SPECIAL THINGS TO NOTE:

Use your benefits navigation tool and be sure to read about the following topics at the page numbers below:

- 8 Have You Visited Credence Well-being?
- 8 HSA Medical Plan Deductible Increase
- 9 Blue Select Networks Available January 1, 2024
- 10 CVS Caremark's Cost Saver and PrudentRx Programs
- 11 Visit Blue365 for Healthy Deals and Discounts
- 13 Increase to HSA and FSA 2024 Contribution Limits
- 14 Health Care and Limited Purpose FSA Rollover Limits Increase in 2024
- 15 Dental Plan Enhancement: Occlusal Guard Coverage
- 17 Enhancements to Voluntary Benefits

# 2024 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 the Employee Assistance Program (EAP) 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 the Credence Blue365 online discount program offering discounts on gym memberships and more.



## 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 15

**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 16

**Protect** your family in the event of an unexpected loss with Tenneco's insurance options, including life and AD&D insurance, plus 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 17

**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 17

**Take advantage** of discounted group rates for a variety of benefits: Accident Insurance, Critical Illness Insurance, Hospital Indemnity Insurance, Long-Term Care Insurance, 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 19

**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](https://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](https://TennecoUSBenefits.com).



Determine your coverage needs for 2024, 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](https://TennecoUSBenefits.com) — click *Enroll/Make Changes*. Choose *2024 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 **newly added dependents** you wish to cover in 2024, you **must** submit required verification documents — [see page 5](#). **Dependents newly added to coverage during Annual Enrollment will be removed from benefits coverage on February 1, 2024, if unverified.**

[See page 5](#) for information on **Benefits Eligibility** and **Dependent Eligibility Verification**, and [see page 6](#) for **How to Enroll**. [See page 20](#) for benefits **Contacts and Resources**.

## Important:

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





# 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. Documentation must also be submitted to verify the event within the 30-day deadline.

## Dependent Eligibility Verification

Tenneco routinely verifies the eligibility for coverage of each dependent to ensure that only eligible dependents are enrolled. Documentation to verify dependent(s) must be submitted by the same deadline of your new hire event, Qualifying Life Event or Annual Enrollment deadline if adding new dependents.

The verification process for dependents and for Qualifying Life Events 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](https://myTennecoUSBenefits.com) > [Menu](#) > [Items to Explore](#) > [Resources](#). Be sure to include your name, employee ID and daytime phone number on any correspondence sent. If you are sending multiple pages, please include this information on each page. Any financial information in the documents should be redacted prior to submission, along with all but the last four digits of Social Security numbers.

For assistance, contact the Tenneco U.S. Benefits Center at **877-436-3409**, Monday through Friday, 8 a.m. to 8 p.m. ET, excluding holidays. [Select prompt 1 during Annual Enrollment. New hires and ongoing team members, select prompt 8.](#)



# HOW TO ENROLL FOR BENEFITS



## Online

**ENTER**  
your credentials and click *Enroll Now*.



**GO TO**  
[TennecoUSBenefits.com](https://TennecoUSBenefits.com), click *Enroll/Make Changes* or use the *EmpyreanGo* app. First-time users must register.



**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.



**BE SURE TO**  
save, accept and submit your elections.



**PRINT AND REVIEW**  
your confirmation statement and keep it for your records.



**SUBMIT VERIFICATION DOCUMENTS**  
within the same deadline of your enrollment event for newly added dependents. Refer to [page 5](#) for details. **Dependents newly added to coverage during Annual Enrollment will be removed from benefits coverage on February 1, 2024, if unverified.**

## By Phone



Contact the Tenneco U.S. Benefits Center to enroll or if you have questions. Scan the QR code to access the website from your smartphone, click *Enroll/Make Changes*, or call **877-436-3409**, Monday through Friday, 8 a.m. to 8 p.m. ET. *Select prompt 1 during Annual Enrollment. New hires and ongoing team members, select prompt 8.*





# HOW TO ENROLL FOR BENEFITS (continued)



## What Happens If You Don't Enroll During Annual Enrollment?

**Annual Enrollment is October 25 through November 8, 2023**

If you don't enroll, your current benefit elections will continue in 2024, with the exception of your HSA and/or FSA contributions, which will be reset to \$0.



## Enrollment Instructions for New Hires and Qualifying Life Events

**Between October 25 and December 31, 2023**

**You must complete two separate enrollments — one to be enrolled in coverage for 2023 and another for 2024.**

- Go to [TennecoUSBenefits.com](https://TennecoUSBenefits.com), click *Enroll/Make Changes*
- Be sure you complete and submit two enrollment events for each year
- Print and save the confirmation statements for both 2023 and 2024 elections
- Submit documents to verify covered dependents
- Reminder, deadline is **30 days** from the date of hire or the effective date of the qualifying life event



## Enrollment Instructions for New Hires in 2024

**If hired as of January 1, 2024**

- Go to [TennecoUSBenefits.com](https://TennecoUSBenefits.com), click *Enroll/Make Changes*
- Be sure you complete and submit your elections
- Print and save the confirmation statement
- Submit documents to verify covered dependents
- Deadline to complete the enrollment and verify dependents is **30 days** from the date of hire

### 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**.
- *Select prompt 1 during Annual Enrollment. New Hires and ongoing team members, select prompt 8.*
- Review the Contacts and Resources on [page 20](#) to find helpful information, including customer service numbers, how to find participating providers and more.





# 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



For 2024, the Annual Deductible for the HSA Medical Plan will be increasing to \$1,600 Individual and \$3,200 Family for in-network care, per IRS requirements.

## HSA Medical Plan

PLAN FEATURE	IN-NETWORK	OUT-OF-NETWORK
<b>Annual Deductible (aggregate)<sup>1</sup></b>	Individual: \$1,600 Family: \$3,200	Individual: \$3,000 Family: \$6,000
<b>Annual Out-of-Pocket Maximum (aggregate)<sup>1</sup></b>	Individual: \$3,750 Family: \$7,500	Individual: \$7,500 Family: \$15,000
<b>Preventive Care<sup>2</sup></b>	You pay nothing for plan-eligible preventive care; no deductible applies	You pay 40%, after deductible
<b>Coinsurance</b>	You pay 20%, after deductible	You pay 40%, after deductible
<b>Hospital Emergency Room Care</b>	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](http://TennecoPlanDocs.com) or visit [credenceblue.com](http://credenceblue.com).



### IMPORTANT TO NOTE:

## Have You Visited Credence Well-being?

By visiting [credenceblue.com](http://credenceblue.com) you have access to Credence Well-being where you can find in-network providers, get cost estimates and discover how your health plan works by using the Find Care tool. For additional help navigating your healthcare needs, click Get Help and speak directly to a Care Guide. Care Guides provide personalized support to help you make the most of your benefits.





# MEDICAL BENEFITS (continued)



## PPO Medical Plan

PLAN FEATURE	IN-NETWORK	OUT-OF-NETWORK
<b>Annual Deductible (embedded)<sup>1</sup></b>	Individual: \$750 Family: \$1,500	Individual: \$1,500 Family: \$3,000
<b>Annual Out-of-Pocket Maximum (embedded)<sup>1</sup></b>	Individual: \$4,250 Family: \$8,500	Individual: \$8,500 Family: \$17,000
<b>Preventive Care<sup>2</sup></b>	You pay nothing for plan-eligible preventive care; no deductible applies	You pay 40%, after deductible
<b>Coinsurance (inpatient/outpatient care)</b>	You pay 20%, after deductible	You pay 40%, after deductible
<b>Office Visit Copay</b>	Primary Care Physician: \$30 Specialist: \$60	You pay 40%, after deductible
<b>Hospital Emergency Room Care</b>	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](http://TennecoPlanDocs.com) or visit [credenceblue.com](http://credenceblue.com).

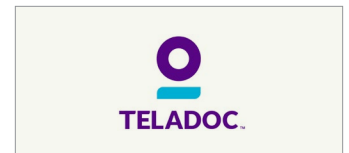
### IMPORTANT TO NOTE:

## Blue Select Networks Available January 1, 2024

Beginning in 2024, the HSA Medical Plan and PPO Medical Plan will offer (in certain geographical areas) high-performance provider Blue Select Networks with high-quality, cost-efficient care. You will receive a new medical ID card if your location is part of the Blue Select Network. While most current providers participate in the Blue Select Network, provider affiliations vary and are subject to change. It is always recommended to check if your provider is in network, which can easily be done via [credenceblue.com](http://credenceblue.com) or **877-733-4375**.



## 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](http://teladoc.com/credence) or **855-477-4549**.



# 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)
<b>Deductible</b>	HSA Medical Plan, medical plan deductible applies* PPO Medical Plan, medical plan deductible does not apply	
<b>Generic Drugs</b>	You pay 20% (\$10 min/\$25 max)	You pay 20% (\$20 min/\$50 max)
<b>Preferred Brand Name</b>	You pay 30% (\$35 min/\$75 max)	You pay 30% (\$70 min/\$150 max)
<b>Non-Preferred Brand Name</b>	You pay 40% (\$55 min/\$120 max)	You pay 40% (\$110 min/\$240 max)
<b>Specialty Drugs (only available as a 30-day prescription); excludes PrudentRx specialty drugs. See below.</b>	You pay: 20% generic (\$10 min/\$25 max) 30% preferred brand (\$35 min/\$75 max) 40% non-preferred brand (\$55 min/\$120 max)	
<b>PPO Medical Plan only: PrudentRx Specialty Drugs (visit <a href="http://prudentrx.com/prudentes">prudentrx.com/prudentes</a> for the full list)</b>	\$0 copay if enrolled in PrudentRx (see details below) 30% coinsurance, no minimum/no maximum, if NOT enrolled in PrudentRx	

\*Deductible does not apply for certain preventive drug medications.

## Long-term Maintenance 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. Non-maintenance medications or any 30-day prescription can be obtained through any network retail 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](http://caremark.com) to price your medication or view CVS Caremark's preventive drug list and formulary.

While you need to fill your prescription through the CVS Caremark pharmacy network, this does not mean you need to use a CVS pharmacy (with the exception of long-term maintenance medications). The CVS Caremark network includes other pharmacies like Walgreens, Rite Aid, Kroger, Meijer and many others. Visit [caremark.com](http://caremark.com) or call **855-310-4418**.

### IMPORTANT TO NOTE:

## CVS Caremark's Cost Saver and PrudentRx Programs

Cost Saver allows members to access GoodRx's market prices for eligible non-specialty generic medications, automatically securing the lowest cost available. No enrollment or additional action is required beyond presenting your pharmacy benefit ID card. This program applies to both the HSA Medical Plan and the PPO Medical Plan. To learn more about Cost Saver, call CVS Caremark at **855-310-4418**.

For those on the PPO Medical Plan, the PrudentRx Copay Program is also available, offering manufacturer copay assistance for certain specialty drugs. If you or your dependents use one of these medications, you will be contacted by PrudentRx to enroll. Enrollment will reduce your cost and out-of-pocket expenses for these specific drugs. If you do not wish to enroll, you will be subject to a 30% coinsurance when you fill these prescriptions. To learn more about PrudentRx, call CVS Caremark at **800-578-4403**.



# WELLNESS RESOURCES



## Employee Assistance Program (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, call **800-315-4649** or visit [tenneco.mybeaconwellbeing.com](https://tenneco.mybeaconwellbeing.com). Beginning January 1, 2024, visit the new website, [carelonwellbeing.com/tenneco](https://carelonwellbeing.com/tenneco), for all of your EAP resources.

**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 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 a tobacco cessation program available through the EAP. 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, call **800-315-4649**.

If you or your spouse/domestic partner are paying the tobacco surcharge, successful completion of six coaching sessions through the tobacco cessation program will eliminate the surcharge, and any surcharge already paid during the plan year will be refunded. As with all EAP 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

Improve your finances by completing the Financial Wellness Checkup through Fidelity. Log in to your account at [401k.com](https://401k.com) to find the Checkup on your home page, or click Opportunities for Improvement on your Fidelity dashboard. For direct access to the Checkup, visit [NetBenefits.com/financialwellness](https://NetBenefits.com/financialwellness) or scan this QR code with your smartphone. Regardless of your current financial goals — whether you're looking to buy a home, save for something special or build an emergency fund — the Financial Wellness Checkup is a great resource that gives you several options to explore.



**Scan to complete your Financial Wellness Checkup!**

### IMPORTANT TO NOTE:



**BlueCross BlueShield | Blue365**

Visit [CredenceBlue.com/Blue365](https://CredenceBlue.com/Blue365), or scan this QR code on your phone, to take advantage of Blue365. It's an online destination featuring



healthy deals and discounts exclusively for employees and their dependents covered under a Tenneco medical plan. Log in, or register using your Credence medical ID card. You can choose from a variety of categories like Apparel and Footwear, Fitness, Hearing and Vision, Home and Family, Nutrition, Personal Care and Travel!



# 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 2024, 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.

## GROW YOUR HEALTH SAVINGS ACCOUNT

Visit [healthequity.com](https://healthequity.com) to learn how you can start investing.

1

Click the HSA Investments tile on the home page once your account reaches \$1,000.



2

Choose how you'd like to manage your investments and view the mutual fund line-up.



3

For help, chat with Member Services using the Support Center, or call 844-341-6998.



## 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 table on [pages 13 – 14](#) for a comparison of HSAs and FSAs.



# SAVINGS AND SPENDING ACCOUNTS (continued)




## Are you maximizing your HSA?

Consider all the features of the HSA when deciding how much to contribute:

- **Triple-tax advantages.** Contributions, paying eligible expenses and earnings are all tax-free.
- **Tenneco matches your HSA contribution,** dollar for dollar up to \$500, PLUS you may receive a Tenneco Base HSA Company Contribution of \$250.
- **Your HSA always belongs to you,** including any Tenneco contributions, even if you leave the company.
- **You decide when to use your HSA.** Use it for eligible expenses now or save it for the future, even after you leave Tenneco or retire.
- **Contribute to your HSA first before the LPFSA,** because funds left in your HSA rollover year after year — it's always yours, but you could forfeit unused amounts left in an LPFSA.
- **Invest your savings.** Once your account reaches \$1,000, you can invest your savings in the available funds. Visit [healthequity.com](https://healthequity.com) for more information.
- **Use it in retirement,** to pay Medicare premiums and other eligible health care expenses.

### HEALTH SAVINGS ACCOUNT

### FLEXIBLE SPENDING ACCOUNTS

HEALTH SAVINGS ACCOUNT (HSA)	HEALTH CARE FSA (HCFA)	LIMITED PURPOSE FSA (LPFSA)	DEPENDENT CARE FSA (DCFSA)
<b>Can I participate if I'm enrolled in the HSA Medical Plan?</b>			
Yes	No	Yes	Yes
<b>How much can I contribute in 2024?</b>			
<ul style="list-style-type: none"> <li>• Up to \$4,150* for employee only coverage</li> <li>• Up to \$8,300* for family coverage</li> <li>• Age 55+ by December 31, 2024 can contribute an additional \$1,000</li> </ul> <p><i>*IRS limits above reflect combined contributions from you and Tenneco</i></p>	 <p>\$3,050 (subject to change by the IRS)</p>	<ul style="list-style-type: none"> <li>• Up to \$5,000* if you are married and file a joint tax return or if you are single</li> <li>• Up to \$2,500* if you are married and file separate tax returns</li> </ul> <p><i>*Highly compensated team members may not be eligible to contribute the full amount allowed</i></p>	
<b>What expenses can I use it for?</b>			
<p>The HSA covers the same expenses as the HCFA</p> <p>Eligible medical, dental and vision care expenses not covered by any other benefit plan</p> <p>This includes copays, coinsurance and amounts paid toward your annual deductible</p>	<p>Eligible dental and vision expenses not covered by any other benefit plan until you meet your medical plan deductible</p> <p>After that, you can also use it for eligible medical expenses</p>	<p>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</p>	



# SAVINGS AND SPENDING ACCOUNTS (continued)



## HEALTH SAVINGS ACCOUNT

## FLEXIBLE SPENDING ACCOUNTS

HEALTH SAVINGS ACCOUNT (HSA)	HEALTH CARE FSA (HCFA)	LIMITED PURPOSE FSA (LPFSA)	DEPENDENT CARE FSA (DCFSA)
<b>When are the funds available for use?</b>			
<p>Funds must be deposited in your account to use them</p> <p>Funds are deposited into your account as soon as administratively possible</p>	<p>The full amount you elect to contribute for the year is immediately available beginning January 1, 2024</p>	<p>Funds must be deposited in your account to use them</p> <p>Funds are deposited into your account as soon as administratively possible</p>	
<b>What happens to unused funds at the end of the year?</b>			
<p>HSA funds roll over from year-to-year and you keep them even if you leave Tenneco</p>	<p>Up to \$610 can be carried over to the next plan year; there is no associated deadline to utilize these funds</p> <p>By law, any remaining balance over \$610 must be forfeited from your account</p>	<p>Unused DCFSA funds at the end of the plan year may be forfeited</p> <p>You have until March 31 of the following year to submit claims for expenses incurred by December 31 of the current plan year</p>	
<b>Can I change my contributions during the year?</b>			
<p>Yes</p>	<p>Only if you have a Qualifying Life Event</p>		





# DENTAL BENEFITS



Delta Dental of Michigan



Dental benefits are provided through Delta Dental of Michigan.

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



The Dental Plan will cover occlusal guards once every five years. Contact Delta Dental at **800-524-0149** to learn more.

## Delta Dental of Michigan Provider Networks

While you can visit any dentist, using an in-network dentist may reduce your costs. To find an in-network dentist, contact Delta Dental at **800-524-0149** or visit [memberportal.com/mp/delta/](http://memberportal.com/mp/delta/).



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

## VSP Provider Networks

VSP has an extensive network of providers designed to maximize your benefits. To locate a VSP provider, call VSP at **800-877-7195** or visit [vsp.com](http://vsp.com).



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



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) Insurance

- 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) Insurance

- You can elect up to 6 times your basic annual earnings to a maximum of \$1 million
- You can select to have 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 Insurance

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. This includes emergency room, urgent care and follow-up visits, physical therapy and more.

**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, cancer (including newly added coverage for skin cancer), certain childhood conditions and more. 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. This includes increased hospital admission and hospital confinement benefits, added coverage for routine pregnancy and more.



## Enhancements to Voluntary Benefits

Great news! You now have even more to enjoy from your Voluntary Benefits options. From new features within the Group Legal Services plan to assist you with caregiving, reproductive services or divorce, to increased benefits and added coverage within the Accident, Critical Illness and Hospital Indemnity Insurance options, check out all the offerings from our Voluntary Benefits.



# 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.

**Long-Term Care Insurance** — Trustmark’s Long-Term Care + Life Insurance 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 to enroll and make changes.

## Making Changes to Voluntary Benefits

VOLUNTARY BENEFIT	WHEN YOU CAN MAKE CHANGES
For Accident Insurance, Critical Illness Insurance and Hospital Indemnity Insurance	<ul style="list-style-type: none"> <li>You can start and/or increase coverage during Annual Enrollment, your first 30 days of employment or if you have a Qualifying Life Event</li> <li>You can stop them at any time</li> </ul>
For Auto & Home Insurance and ID Theft Protection	<ul style="list-style-type: none"> <li>You can start or stop them any time</li> </ul>
For Pet Discount Plan	<ul style="list-style-type: none"> <li>You can change coverage if you lose or add a pet</li> </ul>
For Group Legal Services	<ul style="list-style-type: none"> <li>You can elect during Annual Enrollment, your first 30 days of employment or if you have a Qualifying Life Event</li> </ul>
For Long-Term Care Insurance	<ul style="list-style-type: none"> <li>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</li> <li>As you are direct-billed for this coverage, you can drop it at any time by ceasing to pay your premium</li> </ul>



# 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 2024 pre-tax employee contribution limit is anticipated to be \$23,000).
- 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 \$7,500 (anticipated for 2024) as 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 (\$13,600 anticipated for 2024), 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
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, 2021, and leave Tenneco before November 1, 2024, you will lose the value of any CRC contributions made on your behalf.



*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.*



# 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/tennecoplan/docs) (use code TEN-H). If you need a hard copy of the Summary Plan Description, call the Tenneco U.S. Benefits Center at **877-436-3409** and select prompt 8.

BENEFIT/PLAN	PROVIDER	PHONE	WEBSITE
<b>BENEFITS PORTALS:</b>			
Benefits Information and Access Portal	Tenneco	N/A	<a href="https://www.tenneco.com/tenneco-us-benefits">TennecoUSBenefits.com</a>
Enrollment and Dependent Verification Portal	Tenneco U.S. Benefits Center (Empyrean)	<b>877-436-3409, prompt 8</b>	<a href="https://mytenneco.usbenefits.com">myTennecoUSbenefits.com</a>
<b>HEALTH BENEFITS:</b>			
Medical Benefits	Credence Blue Cross Blue Shield (BCBS)	<b>877-733-4375</b>	<a href="https://credenceblue.com">credenceblue.com</a>
Prescription Drug Benefits	CVS Caremark	<b>855-310-4418</b>	<a href="https://caremark.com">caremark.com</a>
Dental Benefits	Delta Dental of Michigan	<b>800-524-0149</b>	<a href="https://memberportal.com/mp/delta">memberportal.com/mp/delta</a>
Vision Benefits	VSP	<b>800-877-7195</b>	<a href="https://vsp.com">vsp.com</a>
Telemedicine	Teladoc	<b>855-477-4549</b>	<a href="https://teladoc.com/credence">teladoc.com/credence</a>
Employee Assistance Program (EAP)	Carelon Behavioral Health	<b>800-315-4649</b>	<b>2023:</b> <a href="https://tenneco.mybeaconwellbeing.com">tenneco.mybeaconwellbeing.com</a> <b>2024:</b> <a href="https://carelonwellbeing.com/tenneco">carelonwellbeing.com/tenneco</a>
Tobacco Cessation	Kick It	<b>800-315-4649</b>	N/A
<b>SAVINGS AND SPENDING ACCOUNTS:</b>			
Health Savings Account (HSA)	HealthEquity	<b>844-341-6998</b>	<a href="https://healthequity.com">healthequity.com</a>
Flexible Spending Accounts (FSAs)			
<b>LIFE AND DISABILITY INSURANCE:</b>			
Life Insurance	MetLife	<b>855-517-8261</b>	<a href="https://mybenefits.metlife.com">mybenefits.metlife.com</a>
Disability Insurance			
<b>VOLUNTARY BENEFITS:</b>			
Accident, Critical Illness and Hospital Indemnity Insurance	MetLife	<b>855-517-8261</b>	<a href="https://mybenefits.metlife.com">mybenefits.metlife.com</a>
Group Legal Services	MetLife Legal Plans	<b>800-821-6400</b>	<a href="https://legalplans.com">legalplans.com</a>
Long-Term Care Insurance	Trustmark	<b>855-219-6564</b>	<a href="https://getitci.com/tenneco">getitci.com/tenneco</a>
Auto & Home Insurance	Farmers GroupSelect	<b>800-438-6381</b>	<a href="https://myautohome.farmers.com">myautohome.farmers.com</a>
ID Theft Protection	Norton LifeLock	<b>800-607-9174</b>	<a href="https://lifelockbusinesssolutions.com/EmployeeBenefits/Benefitplans/">lifelockbusinesssolutions.com/EmployeeBenefits/Benefitplans/</a>
Pet Discount Plan	Pet Benefit Solutions	<b>800-891-2565</b>	<a href="https://petbenefits.com/login">petbenefits.com/login</a>
<b>RETIREMENT SAVINGS:</b>			
401(k) Plan	Fidelity	<b>866-612-4588</b>	<a href="https://401k.com">401k.com</a>