



Tenneco offers a comprehensive and competitive benefits package designed to support the health and well-being of our team members and their families. It's one of the most important things we do as an organization, and part of our commitment to making Tenneco a great place to work.

Your benefits are a significant part of your overall compensation, providing a safety net for today, as well as a foundation upon which you can build security for tomorrow. Tenneco subsidizes a large share of the cost of most coverages. You'll find your required contributions listed on your enrollment website.

Three Things To Do

- Read this guide and the information on **TennecoUSBenefits.com** to learn more about our 2022 benefit programs
- Understand your benefits to make the right choices for you and your family
- Enroll for your benefits at **TennecoUSBenefits.com**, click "Enroll/Make Changes" and choose your division
- Don't know which division you're aligned to? Contact your local HR Team

Looking for Benefits Details? See your Summary Plan Description



This guide highlights your 2022 benefits. For all the details of your 2022 benefit plans, go to tennecoplاندocs.com for the Summary Plan Description.

For a hard copy of the 2022 Summary Plan Description:

- **Clean Air & Powertrain team members:** contact your Local HR
- **Motorparts & Performance Solutions team members:** call the Tenneco US Benefits Center at **877-436-3409**

Note: Throughout this guide, "Clean Air & Powertrain" includes Global Services team members aligned to the CA/PT division. "Motorparts & Performance Solutions" includes Global Services team members aligned to the MP/PS division. If you're not sure which division you're aligned to, contact your local HR team.



WHAT YOU NEED TO KNOW

Visit TennecoUSBenefits.com, our online home for all things benefits. This website has all the information in this Benefits Guide and much more. You'll find information and resources to help you explore your benefits all year long and to enroll in benefits during your enrollment period. You can access the site anytime, from any device — even on a smartphone.



Medical & Prescription Drug Benefits	<p>Tenneco offers two medical options:</p> <ul style="list-style-type: none"> • The HSA Medical Plan provides comprehensive medical coverage, prescription drug benefits and a Health Savings Account (HSA). Use the tax-advantaged money in your HSA to effectively lower the cost of eligible health care expenses. • The PPO Medical Plan covers the same services and prescription drugs as the HSA Medical Plan but with a lower annual deductible and a higher monthly cost. The PPO Medical Plan does not qualify for a Health Savings Account. <p>Learn more on pages 9–12.</p>
Flexible Spending Accounts for Health Care and Dependent Care Expenses	<p>Use Flexible Spending Accounts to pay eligible health care or dependent care costs with tax-advantaged dollars. Learn more on pages 15–16.</p>
Dental and Vision Benefits	<p>Coverage to encourage proper dental and vision health is available for you and your family. Learn more on page 17.</p>
Life and Disability Benefits	<p>Income protection is available for you and your family. Learn more on pages 18–19.</p>
Voluntary Benefits	<p>Purchase additional benefits, including Pet Insurance and Identity Theft Protection, for added support when the unexpected happens. Learn more on pages 20–22</p>
401(k) Plan	<p>Along with the Pre-tax Contributions you make to this program, Tenneco provides both Company Matching Contributions and age-based Company Retirement Contributions. Learn more on page 23.</p>
Employee Assistance Plan (EAP)	<p>Everyone needs a little help sometimes. That's why Tenneco offers the EAP at no cost to you. Get counseling, legal and financial referrals, and support for all things work/life. Learn more on page 25.</p>
Team Member Contributions	<p>To participate in most coverages, you must make required contributions. To see your plan costs, check out the cost sheets included with your guide or go to TennecoUSBenefits.com and click on Enroll/Make Changes.</p>

How to 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. Start by asking questions, so you can make decisions based on quality *and* cost.

- **If your doctor recommends a procedure**, ask about the risks, benefits, costs and any alternatives to consider.
- **If your doctor recommends medication**, ask about generics and lower-cost brand names. *Good to know:* 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.
- **Review your Explanation of Benefits (EOB) Statement and provider bills.** Understand how your health care claims are processed. Contact the appropriate vendor with any questions about your EOB or your covered benefits.



2022 BENEFITS AT-A-GLANCE



SEE PAGE 9

Medical

Choose from two options for medical coverage: HSA Medical Plan or PPO Medical Plan, both administered by BCBS

- Eligible routine preventive services are covered in-network at 100% (no deductible) under both plans
- For other types of care, your deductible, coinsurance/copays, and out-of-pocket maximum depend on the plan you select

WHO PAYS:

You and Tenneco share the cost



SEE PAGE 11

Prescription Drugs

Prescription drug coverage, managed by CVS Caremark, helps you pay for prescribed medicines

- The level of coverage for your prescription depends on several factors, including the type of drug, quantity prescribed, and whether or not it is a preventive medication
- Visit caremark.com for more information

WHO PAYS:

You and Tenneco share the cost



SEE PAGE 12

Telemedicine

Remote access to U.S. board-certified doctors 24/7/365. Get the care you need by connecting with a doctor by phone or video

Doctors can give advice and write prescriptions for non-emergency conditions like cold/flu, allergies, skin, ear and eye infections, etc.

WHO PAYS:

You and Tenneco share the cost



SEE PAGE 13

Health Savings Account (HSA)

Available to those enrolled in the HSA Medical Plan, a triple tax-advantaged account managed by HealthEquity

- Contribute pre-tax payroll deductions into your account
- Interest earned in your HSA grows tax-free
- Pay for eligible health care expenses with tax-advantaged dollars
- Keep your account if you leave Tenneco — and use it even into retirement

WHO PAYS:

You and Tenneco can contribute up to the annual IRS limit



SEE PAGE 15

Flexible Spending Accounts (FSAs)

Tax-advantaged accounts through HealthEquity let you reduce your costs by using pre-tax dollars to pay eligible expenses

- Health Care FSA
- Limited Purpose FSA for HSA Medical Plan participants to cover eligible health expenses
- Dependent Care FSA

WHO PAYS:

You can contribute up to the annual IRS limit



SEE PAGE 17

Dental

Coverage provided through Delta Dental of Michigan (you can use any dentist, but benefits are higher in-network)

- Preventive Care at 100%
- Basic Care at 80%
- Major Care at 50%
- Orthodontia at 50%, \$1,500 lifetime maximum

WHO PAYS:

You and Tenneco share the cost



SEE PAGE 17

Vision

Two plan options available through Vision Service Plan (VSP) (you can use any provider, but benefits are higher in-network)

- Well-Vision Exams
- Prescription Lenses
- Frame Allowance
- Contact Lenses

WHO PAYS:

You pay the full cost



SEE PAGE 18

Life Insurance

Life Insurance through MetLife to protect you and your family in the event of death

- Basic Life: 1.5x your annual base salary to a maximum of \$2.5 million
- Supplemental Life: 1x to 6x your annual base salary to a maximum of \$4 million

WHO PAYS:

Tenneco pays for Basic Life. **You** pay the full cost of Supplemental Life if you choose to enroll



ENROLL AT TennecoUSBenefits.com | Learn how to enroll on **page 6**
QUESTIONS? Contact your local Human Resources representative



SEE PAGE 18

Accidental Death & Dismemberment (AD&D)

AD&D Insurance through MetLife protects you and your family in the event of death or dismemberment due to an accident

- Basic AD&D: 1.5x your annual base salary to a maximum of \$2.5 million
- Supplemental AD&D/ Dependent AD&D: 1x to 6x your annual base salary

WHO PAYS:

Tenneco pays for Basic AD&D. **You** pay the full cost of Supplemental AD&D



SEE PAGE 18

Dependent Life Insurance

Life Insurance through MetLife offers protection in the event of the unexpected loss of a dependent

- Spouse/domestic partner: \$5,000 to \$150,000
- Child: \$5,000 or \$10,000

WHO PAYS:

You pay the full cost



SEE PAGE 19

Short-Term Disability (STD)

Coverage through MetLife provides income protection for up to 26 weeks for an approved medical leave of absence lasting more than 7 days

- Replaces 60% of base salary if you have less than 1 year of service, 100% of base salary if 1 or more years of service, for the first 10 weeks of disability; 60% thereafter
- 7-day waiting period waived if hospitalized

WHO PAYS:

Provided by **Tenneco** at no cost to you



SEE PAGE 19

Long-Term Disability (LTD)

Coverage through MetLife provides income protection if you continue to be disabled and have exhausted your eligibility for short-term disability

- Replaces 60% of your monthly base salary, to a maximum of \$20,000 a month

WHO PAYS:

Provided by **Tenneco** at no cost to you



SEE PAGE 20

Voluntary Benefits

These additional programs are offered to support you with coverage for other areas of your life

- Critical Illness
- Accident
- Hospital Indemnity
- Group Legal Services
- Auto and Home
- Identity Theft Protection
- Pet Insurance

WHO PAYS:

You pay the full cost if you choose to enroll



SEE PAGE 23

401(k) Plan

Retirement savings plan administered by T. Rowe Price (Clean Air & Powertrain team members) or Fidelity (Motorparts & Performance Solutions team members)

- Team Member Contributions
- Company Matching Contributions
- Company Retirement Contributions (CRC)

WHO PAYS:

You and Tenneco both contribute to your account



SEE PAGE 25

Employee Assistance Program (EAP)

Coverage provided through Beacon Health Options offering convenient and confidential services

- 24/7 EAP support (for concerns such as grief, divorce, stress management)
- 6 face-to-face sessions per event
- Referral services — legal, financial and work/life balance issues

WHO PAYS:

Provided by **Tenneco** at no cost to you



HOW TO ENROLL

NOTE FOR NEW HIRES: If you are joining Tenneco October 28 – December 31, 2021, you will need to make benefit elections for both the remainder of 2021 and for your 2022 benefits.

Enroll today

To make your elections, go to TennecoUSBenefits.com, click “Enroll/Make Changes,” choose your division and follow the instructions below:



Clean Air & Powertrain Team Members

- 1 Once you're on the ADP ESS Portal page, enter your User ID and password
- 2 Click on “Benefits” and choose “Health & Welfare”
- 3 Select the Benefits icon from the tool bar and click “Enroll Now”
- 4 Follow the prompts to view and update your personal information, review/update your dependents, view your benefit options and costs including your Tobacco User Affidavit, make your benefit elections and review/update your beneficiaries
- 5 Review and confirm your elections, click “I agree and confirm elections”
- 6 You can print your confirmation statement, review it for accuracy and keep it for your records

Contact your local Human Resources representative if you need assistance or have enrollment questions.

Motorparts & Performance Solutions Team Members

ONLINE

- 1 Once you're on the Empyrean home page, enter your Compass credentials. If you haven't yet registered on Compass, you can register at compass.empyreanbenefits.com/driv. Or use the EmpyreanGo app
- 2 Click on “Enroll Now”
- 3 Follow the prompts to 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 Make sure you Save, Accept and Submit your elections
- 5 Print your confirmation statement, review it for accuracy and keep it for your records

BY PHONE

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

Whether you enroll online or by phone, a confirmation of your elections will be mailed to your home address each time you make new elections. If there are any errors, contact the Tenneco US Benefits Center as soon as possible at **877-436-3409**.



How to Enroll continued



Tobacco Surcharge

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

You Can Kick the Tobacco Habit

You can kick the habit and avoid the tobacco surcharge by completing the *Quit for Life* Tobacco Cessation Program. Enroll online today:

- **CLEAN AIR & POWERTRAIN TEAM MEMBERS:** quitnow.net/alabama or call **888-768-7848**
- **MOTORPARTS & PERFORMANCE SOLUTIONS TEAM MEMBERS:** bcbsil.com or call **800-677-1973**



IMPORTANT:

What Happens If You Don't Enroll?

For Annual Enrollment, your current benefit elections will continue in 2022 if you do not make an election, with the exception of your HSA and/or FSA contributions, which will default to waive coverage.

New Hires

You are eligible for coverage on your hire date. You must enroll for coverage for you and your eligible family members within 30 days of your hire date. If you don't enroll, you will not have coverage in the benefits requiring an election.



WHO CAN BE COVERED

You can enroll yourself and your eligible dependents for benefits. For more details on who is eligible, refer to your Summary Plan Description at tennecoplاندocs.com.

Your Eligible Dependents Include:

- Your spouse/domestic partner
 - Spouses/domestic partners are eligible for Tenneco medical coverage provided they are not offered medical coverage through their own employer
 - However, your spouse/domestic partner may enroll in either medical plan provided their employer coverage meets at least one of the following conditions:
 - An individual annual deductible greater than \$1,500
 - Employee contributions of \$175 per month or more for single (employee only) coverage
 - Coinsurance levels of less than 80% in-network
 - No prescription drug coverage
- Your biological, adopted, step-children, your domestic partner's children and 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 25 if full-time student)
- Disabled children age 26 or older, who meet the eligibility requirements

You Cannot Cover:

- Your grandchildren, nieces or nephews, unless you have legal guardianship
- Your child or your domestic partner's child age 26 or older (unless 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 Events:

You can enroll for benefits coverage during your initial 30 days of employment, and then again during Annual Enrollment. You cannot change most benefit elections during the year unless you have 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. If you do not report the event within 30 days, you must wait until the next Annual Enrollment period to make any 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.



Domestic Partner Coverage and Imputed Income

If your domestic partner and his or her children do not qualify as your tax dependents under Section 152 of the Internal Revenue Code, imputed income applies to the cost of their coverage. The IRS currently treats as imputed income the fair market value of the coverage Tenneco provides for your domestic partner and his or her children, less any contributions you pay on an after-tax basis for this coverage. Tenneco withholds the applicable taxes based on the imputed value of your domestic partner's and his or her children's coverage.

Dependent Eligibility Verification

Before you add a new dependent during Annual Enrollment or for a qualifying life event, make sure that your dependent meets the eligibility requirements. Dependent eligibility is subject to audit at any time.



YOUR BENEFIT PLANS



Medical Coverage

Tenneco offers two options for medical coverage to help you and your family with medical expenses: 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 through three valuable components:

- Medical care coverage
- Prescription drug benefits
- Telemedicine available 24/7

Want more details? For specific benefit levels, limits and exclusions, refer to the Summary Plan Description at tennecoplansdocs.com.

HSA Medical Plan: Key Features

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	Plan pays 100% of plan-eligible preventive care; no deductible applies	After you meet the deductible: Plan pays 60%
Coinsurance³ <ul style="list-style-type: none"> • Doctor visits, hospitalization, outpatient care • Inpatient/outpatient mental health and substance abuse • Home health care, rehab, durable medical equipment, skilled nursing care, hospice • Urgent care 	After you meet the deductible: Plan pays: 80% You pay: 20%	After you meet the deductible: Plan pays: 60% You pay: 40%
Hospital Emergency Room Care	After you meet the deductible: Plan pays: 80% You pay: 20% If claim is submitted with a non-emergency diagnosis, additional \$200 penalty will apply	After you meet the deductible: Plan pays: 80% You pay: 20% If claim is submitted with a non-emergency diagnosis, you'll pay 40%
Network of Doctors, Hospitals and Facilities	Blue Cross Blue Shield National Provider Network <i>BCBS offers the largest network of participating doctors and hospitals in the U.S.</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 and immunization lists covered under your plan, contact your claims administrator (BCBSAL or BCBSIL).
3. Visit limitations and/or precertification may apply to some services.

CLEAN AIR & POWERTRAIN TEAM MEMBERS:



alabamablue.com
877-733-4375

MOTORPARTS & PERFORMANCE SOLUTIONS TEAM MEMBERS:



bcbsil.com
800-677-1973



Medical Benefits continued

Want more details? For specific benefit levels, limits and exclusions, refer to the Summary Plan Description at tennecoplاندocs.com.

PPO Medical Plan: Key Features

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	Plan pays 100% of plan-eligible preventive care; no deductible applies	After you meet the deductible: Plan pays: 60% You pay: 40%
Coinsurance³ (inpatient/outpatient care)	After you meet the deductible: Plan pays: 80% You pay: 20%	After you meet the deductible: Plan pays: 60% You pay: 40%
Office Visit Copay	Primary Care Physician: \$30 Specialist: \$60	After you meet the deductible: Plan pays: 60% You pay: 40%
Hospital Emergency Room Care	Plan pays 100% after you pay \$150 copay	Plan pays 100% after you pay \$150 copay
	If claim is submitted by your provider with a non-emergency diagnosis: Plan pays: 80% You pay: 20% plus an additional \$200 penalty	

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 and immunization lists covered under your plan, contact your claims administrator (BCBSAL or BCBSIL).

3. Visit limitations and/or precertification may apply to some services.

In-network and out-of-network:

In-network providers have negotiated service rates with BCBS. An out-of-network provider may charge more than BCBS is willing to pay. Because of this, the out-of-network deductible is higher than the in-network deductible. Before receiving treatment, check with BCBS to ensure a doctor, lab, hospital, specialist or other provider is in-network:

- **Clean Air & Powertrain team members:** Go to bcbsal.org/web/provider-finder/
- **Motorparts & Performance Solutions team members:** Go to bcbsil.com/find-a-doctor-or-hospital



Tools at Your Fingertips

Your plan's website offers tools and resources available 24/7. Find valuable information, check your coverages, look for network providers, review your Explanation of Benefits and much more.

- **Clean Air & Powertrain team members:** AlabamaBlue.com
- **Motorparts & Performance Solutions team members:** bcbsil.com or download the BCBSIL app by texting BCBSILAPP to 33633 or search for BCBSIL in the Apple App Store or Google Play Store



Medical Benefits continued



Prescription Drug Benefits

Here's one big difference between the medical plans: With the **HSA Medical Plan**, your prescription drug benefit is subject to your medical plan deductible (other than certain preventive medications). The prescription benefits under the **PPO Medical Plan** are NOT subject to the medical plan deductible.

You can save money on prescriptions by using generic prescription medicines instead of name brands, in-network pharmacies and medicines on the Advanced Control Formulary (ACF). 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.



IMPORTANT!
Deductible applies if you're in the HSA Medical Plan.

	IN-NETWORK RETAIL PHARMACY (30-DAY SUPPLY)	MAIL ORDER (90-DAY SUPPLY)
Generic Drug	Plan pays: 80% You pay: 20% (\$10 min/\$25 max)	Plan pays: 80% You pay: 20% (\$20 min/\$50 max)
Preferred Brand Name	Plan pays: 70% You pay: 30% (\$35 min/\$75 max)	Plan pays: 70% You pay: 30% (\$70 min/\$150 max)
Non-Preferred Brand Name	Plan pays: 60% You pay: 40% (\$55 min/\$120 max)	Plan pays: 60% You pay: 40% (\$110 min/\$240 max)

Certain preventive medications are covered at 100% (no deductible). Go to [caremark.com](https://www.caremark.com) to price your medication and confirm it is on the CVS Preventive Drug List.

Learn more about your prescription drug benefits and find an in-network pharmacy:



[caremark.com](https://www.caremark.com)
855-310-4418



Use the Check Drug Cost Tool at: [caremark.com](https://www.caremark.com)



Medical Benefits continued



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 — through your desktop computer, mobile app or phone.

Telemedicine providers can treat non-emergency conditions like allergies, sinus infections, colds and flu, ear infections, pinkeye, and more. They can even send a prescription to your local pharmacy.

To get started:

Register or activate your account with your telemedicine provider:

- Clean Air & Powertrain team members: Teladoc
- Motorparts & Performance Solutions team members: MDLIVE



You pay \$55 or less per general medical visit

These payments count toward your out-of-pocket maximum and, if in HSA Medical Plan, your deductible.

CLEAN AIR & POWERTRAIN TEAM MEMBERS:


TELADOC.
teladoc.com/alabama
 855-477-4549

MOTORPARTS & PERFORMANCE SOLUTIONS TEAM MEMBERS:

MDLIVE[®]
MDLive.com/bcbsil
 888-676-4204



Health Savings Account (HSA)

A Health Savings Account (HSA) is opened for you 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 triple-tax advantages:



TAX-FREE

CONTRIBUTIONS

The money goes into your account through pre-tax payroll deductions
(not subject to federal income taxes and not taxed by most states)

TAX-FREE

GROWTH

When you invest the money in your HSA, any interest earned grows tax-free
(\$1,000 minimum balance required)

TAX-FREE

HSA MONEY

When you use the money in your HSA for qualified health care expenses, it comes out of your account tax-free

How the HSA Works

How You Can Pay for Health Care Expenses

Use your HSA to pay for health care expenses such as your annual deductible and coinsurance. (For a complete list of eligible expenses, visit [irs.gov](https://www.irs.gov) or [healthequity.com](https://www.healthequity.com).)



See page 15 for a chart comparing the HSA to Flexible Spending Accounts (FSAs)

It's Your Money

- There are no "use it or lose it" rules for an HSA
- Money you don't spend rolls over from year-to-year
- If you leave Tenneco, switch to another medical plan or even retire, your HSA is always yours to keep

Who Can Have an HSA

Certain rules apply to your participation in an HSA. You:

- Must be enrolled in the HSA Medical Plan
- Cannot be enrolled in Medicare
- Cannot be claimed as a dependent on someone else's tax return
- Cannot participate in a Health Care FSA
- Cannot be covered by another health insurance plan that is not a High Deductible Health Plan (such as TRICARE, TRICARE for Life, or the Health Care FSA of your spouse/domestic partner)
- Can participate in the Limited Purpose FSA

Company HSA Contributions

You are eligible for two separate HSA contributions from Tenneco:

- **Base HSA Company Contribution:** If you are enrolled in the HSA Medical Plan on or before November 1, 2022 and enroll in the HSA Medical Plan, 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**.

Note: If hired, rehired or newly eligible on or after November 2, 2022, you will not receive the Company contributions.

How an HSA Gets Started

- When you enroll in the HSA Medical Plan and elect to contribute to the HSA, an account will be opened for you at HealthEquity, the HSA administrator
- Watch your mail for more information from HealthEquity

HealthEquity

[healthequity.com](https://www.healthequity.com)

844-351-6849



How You Contribute to Your Account

- You contribute through pre-tax payroll deductions directly to your HSA. You decide how much you want to contribute, up to the IRS limits for 2022* — and you can change the amount at anytime
- If you're age 55 or older, you can contribute an extra \$1,000

IF YOU ELECT COVERAGE FOR	ANNUAL IRS LIMIT*	TOTAL WITH ADDITIONAL CATCH-UP* (AGE 55+)
Employee	\$3,650	\$4,650
Employee + Spouse/Domestic Partner	\$7,300	\$8,300
Employee + Child(ren)	\$7,300	\$8,300
Family	\$7,300	\$8,300

*IRS limits reflect combined contributions from you and Tenneco

EXAMPLE

How the HSA Can Save You Money

Here's an example of how the HSA can reduce your taxes and help you save tax-free money for eligible health care expenses. Let's say you have Family coverage, your taxable income is \$80,000 and you're in the 22% tax bracket. Contributing \$1,500 to your Health Savings Account (HSA) would lower your taxes by \$445.

You will also receive a \$250 Base HSA Company Contribution in 2022, even if you don't contribute to your HSA. If you do contribute, you will receive an additional dollar-for-dollar Company Match contribution up to \$500. This provides you tax-free money to use toward eligible health care expenses — this year or in future years, even into retirement. And your account stays tax-free as long as you use it for eligible health care expenses.

	WITH YOUR HSA CONTRIBUTION	WITHOUT YOUR HSA CONTRIBUTION
Annual Gross Income	\$80,000	\$80,000
Your Annual HSA Contribution	\$1,500	\$0
Annual Gross Income After HSA Contribution	\$78,500	\$80,000
Federal (22%) and FICA Taxes (7.65%)	\$23,275	\$23,720
Tax Reduction	\$445	\$0
Base HSA Company Contribution	\$250	\$250
Your HSA Contribution	\$1,500	\$0
HSA Company Match	\$500	\$0
Health Savings Account	\$2,250	\$250

Tax-free money
for eligible health
care expenses



FOR MORE INFORMATION ABOUT THE HSA

Contact HealthEquity at **844-351-6849**
or visit healthequity.com



Flexible Spending Accounts (FSAs)



Flexible Spending Accounts, administered by HealthEquity, let you use pre-tax dollars to pay eligible health care and/or dependent day care expenses. The Dependent Care FSA is particularly useful if you have day care expenses, either for a dependent child or a dependent immediate relative.

A Word About Health Care Expenses

There are two types of FSAs for health care expenses: a regular Health Care FSA and a Limited Purpose FSA. If you participate in Tenneco's HSA Medical Plan, regulations prevent you from having a regular Health Care FSA. But you can have a Limited Purpose FSA, which you can use to pay for eligible dental and vision expenses, thereby maximizing the opportunity to build up your HSA for the future. This chart explains the different accounts.

An FSA sounds a lot like an HSA, but they are two different types of benefit plans. The chart below shows the difference.

NOTE: If you enroll in the HSA Medical Plan, you can participate in a Limited Purpose FSA, but not a Health Care FSA.

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 2022?

- Up to \$3,650 for employee only coverage
- Up to \$7,300 for family coverage
- Age 55+ by December 31, 2022 can contribute additional \$1,000

\$2,750 (subject to change by the IRS)

\$2,750 (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

*Highly compensated team members may not be eligible to contribute the full amount allowed.

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



Flexible Spending Accounts (FSAs) continued

Health Savings Account (HSA)	FLEXIBLE SPENDING ACCOUNTS		
	Health Care FSA (HCFSA)	Limited Purpose FSA (LPFSA)	Dependent Care FSA (DCFSA)
When are the funds available for use?			
<ul style="list-style-type: none"> Funds must be deposited in your account to use them Funds should be deposited into your account within 2 business days from the date of payroll 	<ul style="list-style-type: none"> The full amount you elect to contribute for the year is immediately available 	<ul style="list-style-type: none"> Funds must be deposited in your account to use them Funds should be deposited into your account within 2 business days from the date of payroll 	
What happens to unused funds at the end of the year?			
<ul style="list-style-type: none"> HSA funds rollover from year-to-year and you keep them even if you leave Tenneco 	<ul style="list-style-type: none"> Up to \$550 can be carried over to the next plan year; there is no associated deadline to utilize these funds By law, any remaining balance over \$550 must be forfeited from your account 	<ul style="list-style-type: none"> 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		

HealthEquity®

healthequity.com

844-351-6849



Dental Benefits



Tenneco provides dental benefits. Dental services do not require an ID card under this Plan, which is administered by Delta Dental of Michigan.

Good dental health is essential to your overall health and well-being.

PLAN FEATURE ¹	PLAN BENEFIT ²
Annual Deductible	<ul style="list-style-type: none"> Individual: \$50 Family: \$150
Annual Maximum Benefit	\$1,500 per person
Preventive Care — such as routine exams and cleanings	100% twice a year (up to 4 cleanings per year if you have eligible health/periodontal conditions)
Basic Services — such as fillings, oral surgery and endodontics	80% after you meet the deductible
Major Restorative Services — such as implants, crowns or dentures	50% after you meet the deductible
Orthodontia — \$1,500 lifetime maximum	50% after you meet the deductible

1. Additional restrictions regarding number of treatments, plan allowable limits, etc. may apply

2. You may pay more when you use an out-of-network provider that charges more than the Plan's allowable limit



Delta Dental of Michigan

memberportal.com/mp/delta/

800-524-0149

Vision Benefits



Vision Benefits are provided through VSP. You have a choice of two Plans: the Base Plan or the Deluxe Plan. Vision services do not require an ID card.

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



vsp.com
800-877-7195

The vision benefits also include fixed copays for many lens enhancements, such as anti-reflective coating, UV protection and scratch resistant coatings.

Once your coverage is effective, log on to vsp.com to find an in-network eye care professional and review your coverage information. At your appointment, tell them you have a vision plan through VSP.



Life Insurance and Accidental Death and Dismemberment (AD&D) Benefits



Through MetLife, Tenneco offers several insurance plans to help protect you and your family in the event of an unexpected loss.

For You

Life Insurance

- Tenneco provides Basic Life Insurance equal to 1.5 times your annual base salary to a maximum of \$2.5 million at no cost to you
- You can purchase Supplemental Life Insurance equal to 1 to 6 times your annual base salary to a maximum of \$4 million

Accidental Death and Dismemberment (AD&D)

- Tenneco provides Basic AD&D Insurance equal to 1.5 times your annual base salary to a maximum of \$2.5 million at no cost to you
- You can purchase Supplemental AD&D Insurance equal to 1 to 6 times your annual base salary

Guarantee Issue for new hires or family status change due to marriage:

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

Changes to Life, Dependent Life and AD&D Benefits

You can make changes to these benefit coverages anytime during the year. You do not need a Qualifying Life Event. However, please see the note below regarding Evidence of Insurability.

Evidence of Insurability for Life Insurance

You may be required to provide proof of good health (also known as Evidence of Insurability, or EOI) when you first apply for life insurance coverage or increase your coverage for you or your spouse/domestic partner. EOI is not required for children or AD&D coverage.

For Your Dependents

Life Insurance

- Tenneco also 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
 - During enrollment, you must attest to your child(ren)'s eligibility for coverage
 - 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 annual base salary 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



mybenefits.metlife.com

855-517-8261



Short-Term Disability (STD) and Long-Term Disability (LTD) Benefits



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

Short-Term Disability Benefits

Tenneco provides STD insurance at no cost to you. This coverage provides you with a benefit for up to 26 weeks when you are unable to work due to an approved medical leave of absence lasting more than 7 days.

The first 7 days of an STD leave of absence are considered an unpaid elimination period. You may use any unused paid time off or take unpaid time off during the first 7 days before STD benefits begin. The 7-day waiting period is waived if you are hospitalized.

- Team members with less than 1 year of service receive 60% of base salary
- Team members with 1 year of service or more receive 100% of base salary for the first 10 weeks of disability, 60% thereafter.

Long-Term Disability Benefits

LTD insurance provides you with a benefit if you are unable to work due to a prolonged disability.

Benefits begin after you have been continuously disabled for 182 days and exhausted your eligibility for short-term disability.

At no cost to you, Tenneco provides coverage that replaces 60% of your monthly base salary, to a maximum of \$20,000 a month.



mybenefits.metlife.com

855-517-8261



Voluntary Benefit Options

Although the medical, disability and life insurance benefits from Tenneco provide a comprehensive level of benefits and financial protection, you may wish to purchase additional coverages depending on your personal needs. Voluntary benefits include the following:



Accident Insurance

Choice of a Low or High Plan that pays a benefit if you or a covered dependent are injured and need treatment.

	LOW PLAN PAYS:	HIGH PLAN PAYS:
Fractures	\$50-\$3,000	\$100-\$6,000
Ambulance	\$200-\$750	\$300-\$1,000
Emergency Care	\$25-\$50	\$50-\$100
Physician Follow Up	\$50	\$75
Hospital Admission (per accident)	Non-ICU: \$500 ICU: \$1,000	Non-ICU: \$1,000 ICU: \$2,000

Critical Illness Insurance

Choice of a Low or High Plan that pays 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.

	LOW PLAN PAYS:	HIGH PLAN PAYS:
Employee Initial Benefit	\$15,000	\$30,000
Spouse/Domestic Partner Benefit	100% of Employee Initial Benefit	
Dependent Child Benefit	50% of Employee Initial Benefit	
Total Benefit Maximum	5 times the Initial Benefit	

Hospital Indemnity Insurance

Choice of a Low or High Plan that pays a benefit when you or a covered dependent are admitted to the hospital.

	LOW PLAN PAYS:	HIGH PLAN PAYS:
Admission for Accident (within 180 days of accident) or Admission for Sickness (once per year)	Non-ICU: \$500 ICU: \$1,000	Non-ICU: \$1,000 ICU: \$2,000
Confinement (per accident or sickness, up to 31 days)	Non-ICU: \$100 per day ICU: \$200 per day	Non-ICU: \$200 per day ICU: \$400 per day
Inpatient Rehab (immediately after hospital confinement and within 365 days of accident)	\$100 per day (15 days per accident, 30 days per year)	\$200 per day (15 days per accident, 30 days per year)



mybenefits.metlife.com
855-517-8261



Voluntary Benefit Options continued

Auto & Home Insurance

Through Farmers GroupSelect you can get competitive rates on protection for your auto and home. Many options are available so you can customize coverage based on your needs. Plus, you pay your premiums through convenient payroll deduction.



farmers.com
800-438-6381

Group Legal Services

MetLife offers affordable and convenient legal counseling. Once enrolled, you have access to a plan attorney through MetLife's nationwide network of more than 13,500 qualified attorneys. You may contact an attorney via phone for:

- Debt and consumer matters
- Family law
- Juvenile court matters
- Advice, and office consultations
- Representation for legal services including:
 - Wills and estate planning
 - Real estate matters
 - Traffic defense
 - Civil lawsuits and more

For more information call **855-517-8261** or go to mybenefits.metlife.com.



mybenefits.metlife.com
855-517-8261

Changes To Voluntary Benefit Options

You can stop coverage or lower your coverage level for your Accident, Hospital, and Critical Illness Insurance anytime. You can only start or increase your coverage in these benefits during your initial 30 days of employment, at Annual Enrollment, or if you have a Qualifying Life Event.

You can start or stop your Auto and Home Insurance coverage and ID Theft Protection anytime. Pet insurance can be changed if you lose or add a pet.

Your MetLife Legal election must be made during your initial 30 days of employment, or at Annual Enrollment. Your election cannot be modified during the year unless you have a Qualifying Life Event.



Voluntary Benefit Options continued

NEW

Pet Insurance

Pet insurance coverage is available for purchase from Pet Benefit Solutions (petbenefits.com/login) through convenient paycheck deductions. Costs vary by the number of pets you cover (single or multiple pets). Team members without human dependents can also get an inclusive benefit. Coverage includes:



- **PetPlus:** discounted pet products, prescriptions and other pet supplies
- **Pet Assure:** veterinary discount plan through a network of participating veterinarians
- **whiskerDocs:** 24/7 pet help line to assist with questions and concerns regarding pet care
- **ThePetTag:** lost pet recovery services

NEW

Identity Theft Protection

Our Identity Theft Protection program provides peace of mind given today's cybersecurity concerns. Two coverage options are available for purchase from NortonLifeLock (lifelockbusinesssolutions.com/EmployeeBenefits/Benefitplans/) through convenient paycheck deductions.

PLAN FEATURE	BASIC COVERAGE	ENHANCED COVERAGE
Home Title Monitoring	✓	✓
Social Media Monitoring	✓	✓
Credit, Bank Freezes	✓	✓
Mobile App	✓	✓
Dark Web Monitoring	✓	✓
Address Change Verification	✓	✓
Stolen Wallet Protection	✓	✓
Reduced Pre-Approved Credit Card Offers	✓	✓
Fictitious Identity Monitoring	✓	✓
Data Breach Notifications	✓	✓
Bank and Credit Card Activity Alerts	✓	✓
Checking/Savings Application Alerts	—	✓
Bank Account Takeover Alerts	—	✓
401k Investment Alerts	✓	✓
File Sharing Network Searches	✓	✓
Sex Offender Registry Reports	✓	✓
Prior ID Theft Remediation	✓	✓
US-based ID Restoration Specialists	✓	✓
24/7 Live Member Support	✓	✓
Credit Application Alerts	1 bureau	1 bureau
Credit Monitoring	1 bureau	3 bureaus
Annual Credit Reports and Credit Scores	—	On-demand 3 bureaus
Monthly Credit Score Tracking	—	1 bureau



401(k) Plan

Tenneco's 401(k) savings plan helps you save and invest for your financial future in the following three ways:



1

Team Member Contributions

You can elect to contribute from 1% to 75% of your Eligible Pay; up to the IRS allowable limit.

- You can contribute on a Pre-tax and/or Roth basis and change your contribution at any time
- You maximize Tenneco contribution to the retirement savings plan by contributing at least 5% of your Eligible Pay
- The 2022 pre-tax employee contribution limit is anticipated to increase to \$20,500
- If you are age 50 or older, you can make an additional \$6,500 Pre-tax or Roth contribution
- You are always 100% vested in your own contributions

Note for New Team Members:

You can begin contributing to the Plan after you receive your first paycheck. If you don't elect a specific contribution amount, you will be automatically enrolled at a 3% Pre-tax Contribution level after 60 days.

2

Company Matching Contributions

Immediately after you contribute to the Plan on a Pre-tax and/or Roth basis, Tenneco begins matching your contributions 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

3

Company Retirement Contribution (CRC)

After one year of service, Tenneco provides a Company Retirement Contribution (CRC) regardless of whether or not you contribute to the Plan.



Your attained age as of the end of the pay period	CRC Contributions
	Percent 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 3 years from your date of hire.

CLEAN AIR & POWERTRAIN TEAM MEMBERS:


T.RowePrice
 INVEST WITH CONFIDENCE
rps.troweprice.com
 800-922-9945

MOTORPARTS & PERFORMANCE SOLUTIONS TEAM MEMBERS:


Fidelity
 INVESTMENTS
401k.com
 866.612-4588

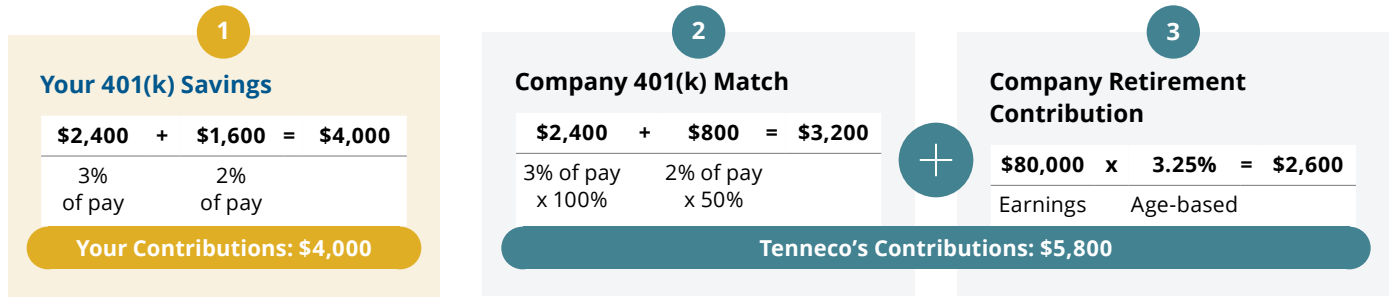


401(k) Plan continued



An Example: One Year of Contributions

Assumptions: Age 50 team member, earning \$80,000 annually, with 401(k) contributions of 5% of pay (or \$4,000)



- **Eligible Pay:** Includes base salary, overtime, vacation, and holiday pay. Excludes bonus, awards, and severance.
- **Pre-Tax Contributions:** These contributions are made pre-tax, so are not subject to federal income tax (and most state income taxes). This results in lower taxes for the year. You postpone paying taxes on these contributions and related earnings until you take a distribution 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 (5) 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 the 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, 2019 and leave Tenneco before November 1, 2022, you will lose the value of any CRC contributions that Tenneco made on your behalf as you are not yet vested.

CLEAN AIR &
POWERTRAIN TEAM
MEMBERS:

T.RowePrice
INVEST WITH CONFIDENCE
rps.troweprice.com
800-922-9945

MOTORPARTS &
PERFORMANCE
SOLUTIONS TEAM
MEMBERS:

Fidelity
INVESTMENTS
401k.com
866-612-4588



Employee Assistance Program (EAP)



Life has its moments and sometimes we could all use a little help. That's why Tenneco offers the EAP at no cost to you.

EAP services are available to you and anyone living in your home. You do not have to be enrolled in the HSA Medical Plan to receive EAP services. Contact Beacon Health Options, our EAP administrator 24/7.

EAP SERVICES

Counseling	Legal	Financial	Work/Life
Up to 6 face-to-face, phone or video sessions for concerns such as stress management, relationship, work/life balance, divorce, grief and loss support	Referral services for concerns such as divorce, landlord, tenant issues, real estate transactions, wills and powers of attorney, civil suits and contracts, and identity theft recovery	Referral for services such as saving for college, debt consolidation, mortgage issues, estate planning, general tax questions, retirement planning and family budgeting	Referral for services such as adult care, child care, special needs care, summer camps and holiday care; education services; growing family services; and convenience services

Privacy is a priority

The EAP upholds strict confidentiality standards. Your personal information is kept confidential in accordance with federal and state laws.



achievesolutions.net/tenneco
800-315-4649



CONTACT INFORMATION

NOT SURE WHERE TO GO?

Visit TennecoUSBenefits.com, our online home for all things benefits, with information and resources to help you explore your benefits all year long. You can access the site anytime, from any device — even on a smartphone.

FOR QUESTIONS ABOUT	CONTACT	PHONE	WEBSITE
Enrollment or Life Events — CA/PT		Local HR	portal.adp.com
Dependent Verification — CA/PT		800-553-3823	adpdvs.com
Enrollment or Life Events — MP/PS		877-436-3409	mytennecousbenefits.com
Medical Benefits	 CA/PT	877-733-4375	alabamablue.com
	 MP/PS	800-677-1973	bcbsil.com
Prescription Drug Benefits		855-310-4418	caremark.com
Tobacco Cessation — CA/PT		888-768-7848	quitnow.net/alabama
Tobacco Cessation — MP/PS		800-677-1973	bcbsil.com
Telemedicine — CA/PT		855-477-4549	teladoc.com/alabama
Telemedicine — MP/PS		888-676-4204	MDLive.com/bcbsil
Health Savings Account (HSA)		844-351-6849	healthequity.com
Flexible Spending Accounts (FSAs)			
Dental Benefits	 Delta Dental of Michigan	800-524-0149	memberportal.com/mp/delta/
Vision Benefits		800-877-7195	vsp.com

Continued on [page 27](#)










Contact Information continued

NOT SURE WHERE TO GO?

Visit TennecoUSBenefits.com, our online home for all things benefits, with information and resources to help you explore your benefits all year long. You can access the site anytime, from any device — even on a smartphone.

Continued from [page 26](#)

FOR QUESTIONS ABOUT	CONTACT	PHONE	WEBSITE
Life Insurance		855-517-8261	mybenefits.metlife.com
Disability Insurance			
Voluntary Benefits: Accident, Critical Illness and Hospital Indemnity Insurance			
Group Legal Services			
Auto and Home Insurance		800-438-6381	myautohome.farmers.com
ID Theft Protection		800-607-9174	lifelockbusinesssolutions.com/EmployeeBenefits/Benefitplans/
Pet Insurance		800-891-2565	petbenefits.com/login
401(k) Plan — CA/PT		800-922-9945	rps.troweprice.com
401(k) Plan — MP/PS		866-612-4588	401k.com
Employee Assistance Program		800-315-4649	achievesolutions.net/tenneco



OUR CORE VALUES

OUR DRIVING FORCE IS OUR PEOPLE



Integrity Always

- Do the right thing the right way
- Speak up
- Own it



One Team

- Take care of each other
- Embrace our differences
- Succeed together



Make Tomorrow Better

- Turn problems into solutions
- Create what's next
- Passion to learn



Will to Win

- Seek flawless execution
- Create customer fans
- Make a difference

This guide provides highlights of the Company benefits program for active Salaried 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.