2026 BENEFITS GUIDE

YOUR ROAD TO WELLBEING

for Non-union Hourly Team Members

2026 TENNECO BENEFITS

At home, at work, at play...wellbeing is important to all of us. That's why at Tenneco, we provide a comprehensive and competitive benefits program that supports the health and wellbeing of you and your covered dependents. It's our way of making Tenneco a great place to work. Read about your benefit options for 2026 in this guide.

Looking for benefits details? See your Summary Plan Description.

This Guide highlights your 2026 benefits. For more details of your 2026 benefit plans, go to **TennecoPlanDocs.com** for the Summary Plan Description (use code TEN-H). For a hard copy of the 2026 Summary Plan Description, call the Tenneco U.S. Benefits Center at **877-436-3409** and select prompt 8.

SHIFT INTO WELLBEING:

- **7** Stay on top of your health with a primary care physician (PCP).
- **9** Save on prescriptions with cost savings programs.
- **10** Keep up with your oral health — routine preventive dental services don't count toward your annual plan maximum.
- **10** Use your frame benefit toward non-prescription sunglasses or blue light filtering glasses with VSP's LightCare Program (Enhanced Vision plan only).
- **12** Care for your total wellbeing by following the Road Map to Prevention.
- **18** Get peace of mind knowing you're protected from identity theft with Aura, our new partner.
- **18** Plan ahead for care for your family pet with our **new pet insurance benefit** through MetLife. NEW

2026 BENEFITS AT A GLANCE

Medical, Prescription Drug and Telemedicine

PAGE 7

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 lower-cost access to board-certified doctors 24/7/365, by phone or video. You and Tenneco share the cost for these coverages.

Dental and Vision

PAGE 10

Enroll in dental coverage for dental care up to $1,500 per year and added 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.

Wellbeing Resources and Road Map to Prevention

PAGE 11

Check out the Preventive Road Map and use it as your guide to maintain optimal health all year long. **Engage** with Tenneco's wellbeing resources, including the Employee Assistance Program (EAP), tobacco cessation support, retirement and financial savings tools, Hinge Health and the discount programs available via Credence Blue365 and Active&Fit Direct to tune up your wellbeing journey.

Savings and Spending Accounts

PAGE 14

Use a Health Savings Account (HSA) to pay for eligible health care expenses if you enroll in the HSA Medical Plan. The HSA is triple-tax advantaged! You contribute tax free, invest tax free and spend tax free. **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 pre-funds your account with $250, and matches your contribution dollar for dollar up to $500 annually. The maximum you may contribute to your HSA or FSA is set by the IRS.

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 STD — 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 LTD 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 and a Pet Discount Plan. **Identity theft protection** is still available but is now through Aura, our new partner. **NEW FOR 2026:** You can also enroll in **Pet Insurance** through MetLife. You pay the cost for any voluntary benefits you elect.

NEW

401(k) Plan

PAGE 19

Reach your retirement goals — save for the future and enjoy 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 an additional, fixed company retirement contribution based on your age — whether you contribute to the plan or not.

YOUR BENEFITS ENROLLMENT CHECKLIST

Visit **TennecoUSBenefits.com** for information and resources to help you explore your benefits options all year long. To enroll, click *Enroll/Make Changes* and enter your credentials (first time users must register). You can access the site from any device or download the EmpyreanGo app.

- 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.
- **Reminder:** Health Savings Account (HSA) and/or Flexible Spending Account (FSA) selections require re-enrollment during Annual Enrollment.
- Be certain to save, accept and submit your elections to complete your enrollment. It's also recommended to retain a record of your confirmation statement in the event any questions arise.
- For **newly added dependents** you wish to cover in 2026, 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, 2026, if unverified.**

IMPORTANT:

Refer to **page 6** for additional steps that need to be taken during Annual Enrollment and if you are **newly hired** or experience a **Qualifying Life Event**. **See page 5** for information on **Benefits Eligibility** and **Dependent Eligibility Verification**. **See page 20** for benefits **Contacts and Resources**.

Contact:

Contact the Tenneco U.S. Benefits Center to enroll or make changes, 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.*

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:*	YOUR CHILDREN, *INCLUDING:*
• Spouses/domestic partners are **not eligible** for medical/prescription drug coverage if they are 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	• 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), you can cover: — Your biological or adopted children, stepchildren — Your domestic partner's children — Children for whom you are legal guardian or have legal custody • Incapacitated/disabled children age 26 or older who meet the eligibility requirements (call Credence BCBS at **877-733-4375** for more information)

Note: The value of the coverage for domestic partners and/or domestic partner children is treated as imputed income for federal tax purposes.

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

The IRS requires you to 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** *> 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.*

IMPORTANT ENROLLMENT DATES

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

Annual Enrollment is November 3 through November 17, 2025

If you don’t enroll, your current benefit elections will continue in 2026, with the exception of your HSA and/or FSA contributions, which will be reset to $0.

Reminder: The HSA and/or FSA selections require re-enrollment during Annual Enrollment.

Important: Our identity theft protection partner is changing to Aura beginning January 1, 2026. If you are currently enrolled in identity theft protection through Norton LifeLock and would like to continue coverage through Aura in 2026, you **must enroll** with Aura during Annual Enrollment. If you don't, your current identity theft election will not carry over and you will default to no coverage in 2026.

Enrollment Instructions for New Hires and Qualifying Life Events

Between November 3 and December 31, 2025

You must complete two separate enrollments — one to be enrolled in coverage for 2025 and another for 2026.

- Go to **TennecoUSBenefits.com**, click *Enroll/Make Changes*
- Be sure you complete and submit two enrollment events for 2025 and 2026 elections
- Print and save the confirmation statements for both 2025 and 2026 elections; It’s recommended to retain a record of your confirmation statement in the event any questions arise.
- Submit documents to verify covered dependents
- Reminder, the deadline (as determined by the IRS) is **30 days** from the date of hire or the effective date of the qualifying life event

Enrollment Instructions for New Hires in 2026

If hired as of January 1, 2026

- Go to **TennecoUSBenefits.com**, click *Enroll/Make Changes*
- Be sure you complete and submit your elections
- **Print and save the confirmation statement;** It’s recommended to retain a record of your confirmation statement in the event any questions arise.
- 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 after you submit your enrollment 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 COVERAGE

Credence Blue Cross Blue Shield (BCBS) is our medical coverage administrator. You can choose from two medical plan options: the HSA Medical Plan, which includes 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 four important ways:

- Medical care coverage through Credence BCBS
- Prescription drug benefits through CVS Caremark
- Telemedicine available 24/7 through Teladoc
- Back and joint pain support through Hinge Health

The Importance of Choosing a Primary Care Provider

Having a trusted PCP means consistent, personalized care from someone who knows your health history, helps you manage ongoing conditions and can help catch potential health concerns early, before they become expensive medical conditions. Find an in-network PCP at **credenceblue.com**.

HSA Medical Plan

PLAN FEATURE	IN-NETWORK	OUT-OF-NETWORK
Annual Deductible (aggregate)[1]	Individual: $1,700 Family: $3,400	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 Care[2]	You pay nothing for plan-eligible preventive care; no deductible applies	You pay 40%, after deductible
Coinsurance	You pay 20%, after deductible	You pay 40%, after deductible
Hospital Emergency Room Care	You pay 20%, after deductible *If claim is submitted with a non-emergency diagnosis, an additional $200 penalty will apply*	You pay 20%, after deductible *If claim is submitted with a non-emergency diagnosis, you pay 40% after deductible*

1. Aggregate means the deductible or out-of-pocket maximum must be met at the full family level for any coverage tier other than individual coverage.
*2. For specific preventive services, a list of covered immunizations, visit limitations and/or pre-certification requirements, refer to the Summary Plan Descriptions at **TennecoPlanDocs.com** or visit **CredenceBlue.com/preventiveservices**.*

Navigate Your Healthcare with a Care Guide

Care Guides are expert advisors who can assist you with using everything your medical coverage has to offer including finding an in-network provider, answering your benefit questions and scheduling your medical appointments. Log in to **CredenceBlue.com/Wellbeing** to chat with a Care Guide or speak to one directly by calling **800-672-0719**.

Expansion of Blue Select Networks

The HSA Medical Plan and the PPO Medical Plan will continue to 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** or **877-733-4375**.

MEDICAL COVERAGE (continued)

PPO Medical Plan

PLAN FEATURE	IN-NETWORK	OUT-OF-NETWORK
Annual Deductible (embedded)[1]	Individual: $750 Family: $1,500	Individual: $1,500 Family: $3,000
Annual Out-of-Pocket Maximum (embedded)[1]	Individual: $4,250 Family: $8,500	Individual: $8,500 Family: $17,000
Preventive Care[2]	You pay nothing for plan-eligible preventive care; no deductible applies	You pay 40%, after deductible
Coinsurance (inpatient/outpatient care)	You pay 20%, after deductible	You pay 40%, after deductible
Office Visit Copay	Primary Care Physician: $40 Specialist: $65	You pay 40%, after deductible
Hospital Emergency Room Care	Plan pays 100% after you pay $250 copay *If claim is submitted with a non-emergency diagnosis, an additional $200 penalty will apply*	Plan pays 100% after you pay $250 copay *If claim is submitted with a non-emergency diagnosis, you pay 40% after deductible*

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

BACK AND JOINT PAIN SUPPORT

If you're struggling with joint or muscle pain, Hinge Health is a virtual physical therapy program that combines gentle exercise with 1-on-1 support to help improve your condition and reduce your pain. Hinge Health is available at **NO COST (no copays and no office visits) if you're enrolled in either Tenneco Medical plan.** Learn more at **hinge.health/tenneco** or **855-902-2777**.

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. This is a great, cost-effective option when you're not able to get in to your regular doctor right away, or when you're sick in the middle of the night or when traveling. Learn more at **teladoc.com/credence** or **855-477-4549**.

PRESCRIPTION DRUG COVERAGE

Both medical plans feature prescription drug coverage through CVS Caremark, but there are differences. The CVS Caremark network includes other pharmacies like Walgreens, Rite Aid, Kroger, Meijer and many others. Visit **caremark.com** or call **855-310-4418**.

PLAN FEATURE	IN-NETWORK RETAIL (30-DAY SUPPLY)		MAIL ORDER & RETAIL90 (90-DAY SUPPLY)	
	HSA Medical Plan	PPO Medical Plan	HSA Medical Plan	PPO Medical Plan
Deductible	Medical plan deductible applies*	Medical plan deductible does not apply	Medical plan deductible applies*	Medical plan deductible does not apply
Generic Drugs	You pay 20% ($10 min/$25 max)	You pay 20% ($10 min/$35 max)	You pay 20% ($20 min/$50 max)	You pay 20% ($20 min/$70 max)
Preferred Brand Name	You pay 30% ($35 min/$75 max)		You pay 30% ($70 min/$150 max)	
Non-Preferred Brand Name	You pay 40% ($55 min/$120 max)		You pay 40% ($110 min/$240 max)	
Specialty Drugs (only available as a 30-day prescription); excludes PrudentRx specialty drugs. See below.	You pay: 20% generic ($10 min/$35 max) 30% preferred brand ($35 min/$75 max) 40% non-preferred brand ($55 min/$120 max)			
PPO Medical Plan only: PrudentRx Specialty Drugs (visit prudentrx.com/prudentes for the full list)	$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.

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** to price your medication or view CVS Caremark's preventive drug list and formulary.

Real Savings Story

A Tenneco team member logged into their personalized RxSS portal and reviewed the savings options available to them. After choosing the option they felt was best for them, RxSS handled all the necessary follow up with the prescriber to get the prescription changed. **With this change, the Tenneco Plan and the team member achieved a combined annual savings of $4,500!**

Cost Saving Rx Programs

	GOOD Rx PROGRAMS	PRUDENTRx	Rx SAVINGS SOLUTIONS (RxSS)
Medical Plan	If you're enrolled in the HSA Medical Plan or the PPO Medical Plan	If you're enrolled in the PPO Medical Plan Only	If you're enrolled in HSA Medical Plan or the PPO Medical Plan
About the Program	Secures the lowest cost available for eligible non-specialty generic medications	Manufacturer copay assistance for certain specialty drugs	Helps find lower-cost medication options that treat your condition and are covered by your insurance
Enrollment	Automatically enrolled	Qualified members are contacted by PrudentRx. Subject to a 30% coinsurance if you do not enroll	You'll be contacted if there's a chance to save money on current prescriptions or new ones you start taking in the future
Contact	**855-310-4418**	**800-578-4403**	**800-268-4476**

DENTAL COVERAGE

Dental coverage is provided through Delta Dental of Michigan.

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

IMPORTANT TO NOTE:

Routine Preventive Dental Services

Routine preventive dental services don't count toward the annual plan maximum for the dental plan.

Delta Dental of Michigan Provider Networks

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

VISION COVERAGE

Vision coverage is provided through VSP. You have a choice of two plans: Base Plan or Enhanced Plan.

PLAN FEATURE		BASE PLAN	ENHANCED PLAN
Well-Vision Exam	• Copay • Contact fitting/evaluation • Frequency	$10 Shared with contact allowance Once every calendar year	$10 Up to $60 Once every calendar year
Lenses	• Copay for all lenses • Frequency	$20 Once every calendar year	$10 Once every calendar year
Frames	• Retail frame allowance • Featured frame allowance • Frequency	$150 $170 Once every other calendar year	$250 $270 Once every calendar year
Contacts (instead of glasses)	• Elective contact allowance • Non-elective contact copay • Frequency	$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.

LightCare Program

Use your frame and lens benefit towards ready-made non-prescription sunglasses or blue light filtering glasses.

WELLBEING RESOURCES

Employee Assistance Program (EAP) and Tobacco Cessation

The EAP is **FREE TO YOU** and members of your household when you need extra support with everyday things. It's staffed by experienced clinicians who are available for a variety of personal situations — including counseling, assistance with child or eldercare, financial planning, special needs care, legal referrals and the tobacco cessation program.

The tobacco cessation program can be used to avoid paying the tobacco surcharge. If you or your spouse/domestic partner complete six telephonic coaching sessions through the tobacco cessation program, it will eliminate the $600 per year ($50 per month) tobacco surcharge you will each pay if you're enrolled in a Tenneco Medical plan and use tobacco products. Any surcharge paid during the plan year will be refunded.

The EAP upholds strict confidentiality standards. Your personal information is kept confidential and is never shared with Tenneco. You will need to grant permission to share your completion of the program to secure the removal of the tobacco surcharge. If your Physician determines the Plan's tobacco cessation program is not appropriate for you and a reasonable alternative to this program is recommended, you should contact the Tenneco U.S. Benefits Center at **877-436-3409**.

You don't have to be enrolled in Tenneco benefits to take advantage of the EAP. To get started, call **800-315-4649** or visit **carelonwellbeing.com/tenneco**.

"Establishing healthy habits — like eating a healthy diet, getting plenty of sleep and participating in regular exercise — can also go a long way to improving how you feel."

— **AMY MORIN, LCSW**
Licensed therapist, educator and author

Healthy Discounts with Blue 365

Blue365 is an online destination featuring deals and discounts exclusively for you and your dependents enrolled in a Tenneco medical plan. Visit **CredenceBlue.com/Blue365** or scan the QR code and then log in or register using your Credence medical ID card. Choose from a variety of categories like Apparel and Footwear, Fitness, Hearing and Vision, Home and Family, Nutrition, Personal Care and Travel!

Back and Joint Pain Support

If you're struggling with joint or muscle pain, Hinge Health is a virtual physical therapy program that combines gentle exercise with 1-on-1 support to help improve your condition and reduce your pain. Hinge Health is available at **NO COST (no copays and no office visits) if you're enrolled** in either Tenneco Medical plan. Learn more at **hinge.health/tenneco** or **855-902-2777**.

Looking for financial planning assistance?

Visit **NetBenefits.com/financialwellness** or scan the QR code to take the Financial Wellness Checkup. Call **866-612-4588** to speak to a Fidelity representative.

Gym Memberships and Coaching

You and your spouse/domestic partner have access to gym membership discounts through Active&Fit Direct — even if you're not enrolled in a Tenneco medical plan. This program offers free on-demand workout videos, standard gym memberships at $28/month or premium memberships with a 20% – 70% discount on most exercise studios. Wellbeing coaches are available at no additional cost once you've enrolled with a membership.

Log into **myTennecoUSBenefits.com** and visit the Wellness Resources page to enroll.

ROAD MAP TO PREVENTION

A common saying among health and wellbeing experts is ***"If you don't make time for your wellness, you'll be forced to make time for your illness."*** Use this Road Map to Prevention to help you prioritize your health and wellbeing all year long.

JANUARY

Start the Year with a Primary Care Physician

Developing a relationship with a PCP is a great first step on your wellbeing journey. They can become an expert in your health and help catch things early.

FEBRUARY

Schedule Your Annual Exams

Regular preventive care includes your dental cleanings and eye exams, too! Take some time and schedule your appointments for the year.

MARCH

Healthy Habits Start Here

Take advantage of discounts on fitness and nutrition programs through Active&Fit Direct and Blue 365 to help support your health goals.

> *"The key to vibrant health is to nourish your body with whole, nutrient-dense foods."*
>
> — **DR. ERIC BERG, D.C.**
> Health educator and author

APRIL

Financial Tune Up

Make an appointment with a Fidelity representative to check in on your financial goals.

MAY

Care for Your Mind

Work with the EAP or explore another one of our wellbeing resources to support your mental health during Mental Health Awareness Month.

JUNE

Sun's Out, Safety's In

Stay hydrated and enjoy the sunshine! Traveling? Make sure you're protected through the available ID Theft and Legal protection resources.

JULY

Get Your Preventive Screenings

Mid-year check-in: have you had your recommended preventive screenings. Still time to schedule appointments this year.

AUGUST

Celebrate Milestones

Take time to celebrate your achievements throughout your wellbeing journey.

SEPTEMBER

Break Free from Chronic Pain

Living with chronic pain affects your daily life. Discover the available resources to help you on your journey to relief this Pain Awareness Month.

OCTOBER

Prep for Cold and Flu Season

Get your flu shot and talk to your PCP about how you can stay your healthiest during the winter.

NOVEMBER

Plan for Annual Enrollment

Visit **TennecoUSbenefits.com** and review your benefits guide so you're ready to make the decisions that are best for you during Annual Enrollment.

DECEMBER

Manage Holiday Stress

While the holidays can bring joy, they can also bring stress. The EAP is here to help find peace of mind during the busy season. And it's completely confidential! No one at Tenneco will know what you talk about or even that you reached out to get help with holiday (or any other) stress.

> *"Emotional pain should not and need not be a constant companion. Do not let it become one."*
>
> — **DR. GUY WINCH**
> Licensed psychologist, author and advocate for emotional health

SAVINGS AND SPENDING ACCOUNTS

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 2026, 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.

BENEFITS OF YOUR HSA

The HSA is triple-tax advantaged:

1 PRE-TAX CONTRIBUTIONS
The money goes into your account through pre-tax payroll deductions.

2 TAX-FREE GROWTH
The interest earned on your cash balance and investment earnings are tax-free.

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

Are you maximizing your HSA?

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

- **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 Limited Purpose FSA (LPFSA),** because funds left in your HSA roll over 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** for more information.
- **Use it in retirement,** to pay Medicare premiums and other eligible health care expenses.

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 **page 15** for a comparison of HSAs and FSAs.

SAVINGS AND SPENDING ACCOUNTS (continued)

HEALTH SAVINGS ACCOUNT	FLEXIBLE SPENDING ACCOUNTS		
HEALTH SAVINGS ACCOUNT (HSA)	**HEALTH CARE FSA (HCFSA)**	**LIMITED PURPOSE FSA (LPFSA)**	**DEPENDENT CARE FSA (DCFSA)**
Can I participate if I'm enrolled in the HSA Medical Plan?			
Yes	No	Yes	Yes
Can I participate if I'm enrolled in the PPO Medical Plan?			
No	Yes	No	Yes
How much can I contribute in 2026?			
• Up to **$4,400*** for employee only coverage • Up to **$8,750*** for family coverage • Age 55+ by December 31, 2026 can contribute an additional $1,000 **IRS limits above reflect combined contributions from you and Tenneco*	Up to **$3,400**		• 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?			
The HSA covers the same expenses as the HCFSA	Eligible medical, dental and vision care expenses not covered by any other benefit plan This includes copays, coinsurance and amounts paid toward your annual deductible	Eligible dental and vision expenses not covered by any other benefit plan until you meet your medical plan deductible After that, you can also use it for eligible medical expenses	Eligible day care expenses for your child under age 13, your handicapped child of any age, a spouse/domestic partner or parent incapable of self-care that allow you and/or your spouse/domestic partner to work, or your spouse/domestic partner to attend school full time
When are the funds available for use?			
Funds must be deposited in your account to use them Funds are deposited into your account as soon as administratively possible	The full amount you elect to contribute for the year is immediately available beginning January 1, 2026		Funds must be deposited in your account to use them Funds are deposited into your account as soon as administratively possible
What happens to unused funds at the end of the year?			
HSA funds roll over from year-to-year and you keep them even if you leave Tenneco That is because HSA contributions are **YOUR MONEY**	Up to **$680** can be carried over to the next plan year; there is no associated deadline to utilize these funds By law, any remaining balance over **$680** must be forfeited from your account		Unused DCFSA funds at the end of the plan year may be forfeited You have until March 31 of the following year to submit claims for expenses incurred by December 31 of the current plan year
Can I change my contributions during the year?			
Yes	Only if you have a Qualifying Life Event		

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

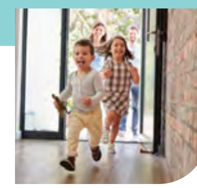
- Tenneco provides Basic Life Insurance[1] equal to the greater of 1 times your basic annual earnings or $25,000 — at no cost to you
- You can purchase Supplemental Life Insurance[1] equal to 1 to 8 times your basic annual earnings[2]

Accidental Death and Dismemberment (AD&D) Insurance

- Tenneco provides Basic AD&D Insurance[1] 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 8 times your basic annual earnings

1. Basic Life, Supplemental Life and Basic AD&D insurances will be reduced at age 65. See SPD for details.
2. Supplemental life insurance is based on your current age and will increase in cost if you move to a higher cost age bracket.

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
  - **Note:** Spouse coverage cannot exceed 100% of the team member's combined basic and supplemental life insurance.
- 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 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.

Empathy

Support for your loss, beyond the claim. MetLife has partnered with Empathy to provide you and your family with on-demand personalized guidance. From settling the estate to dealing with grief, Empathy's tech-enabled assistance and human support help beneficiaries dealing with the challenges that loss brings. To register, scan the QR code, visit **join.empathy.com/metlife** or call **201-720-1584**.

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 available paid time off to replace your income during the elimination period. 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.

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.

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.

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.

NEW

Identity Theft Protection — Aura is our new Identity Theft Protection partner as of January 1, 2026. An Identity Theft Protection program provides peace of mind over your digital life. Two coverage options are available for purchase from Aura. These plans offer a wide range of security services, including things like **IP address monitoring, cyberbullying protection and video game safety monitoring.** If you are currently enrolled in identity theft protection with Norton LifeLock, you must re-enroll with Aura to continue having this coverage in 2026.

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.

NEW

Pet Insurance — New as of January 1, 2026! Take the worry out of the cost of pet veterinary care with Metlife's **Pet Insurance** plan. If you enroll, the plan reimburses your costs up to an annual maximum benefit. **You can customize your plan** with different reimbursement percentages, annual benefit amounts, deductibles and monthly premiums. Plus, you can choose to add preventive care coverage for exams, medications, vaccinations, microchips and more.

Making Changes to Voluntary Benefits

VOLUNTARY BENEFIT	WHEN YOU CAN MAKE CHANGES
For Accident Insurance, Critical Illness Insurance and Hospital Indemnity Insurance	• You can start and/or increase coverage during Annual Enrollment, your first 30 days of employment or if you have a Qualifying Life Event • You can stop them at any time
For Auto & Home Insurance and ID Theft Protection	• You can start or stop them any time
For Pet Insurance and Pet Discount Plan	• You can change coverage if you lose or add a pet
For Group Legal Services	• You can elect during Annual Enrollment, your first 30 days of employment or if you have a Qualifying Life Event
For Long-Term Care Insurance	• You can elect coverage any time, but if outside of an enrollment window, such as within the first 30 days of employment or a special enrollment period, you will be required to provide proof of good health • As you are direct-billed for this coverage, you can drop it at any time by ceasing to pay your premium

RETIREMENT SAVINGS

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

Newly hired employees are automatically enrolled in the Plan with a three percent (3%) pre-tax contribution 60 days after their date of hire, unless they take action.

You Contribute

- Elect to contribute from 1% to 75% of your eligible pay, up to the IRS allowable limit (the 2026 pre-tax employee contribution limit is anticipated to be **$24,500**).
- Contribute on a pre-tax and/or Roth basis — you can change your election at any time. However, if you take no action you will be automatically enrolled with a 3% pre-tax contribution 60 days after your date of hire.
- Maximize Tenneco's contribution by contributing at least 5% of your eligible pay.
- If you are age 50 to 59, or age 64, you can make an additional contribution of at least **$8,000** (anticipated for 2026) as pre-tax or as a Roth contribution.
- If you are age 60 to 63, you can make an additional contribution of at least **$12,000** (anticipated for 2026) as pre-tax or as a Roth contribution.
- Employees earning over $145,000 in 2025 must make any catch-up contributions as Roth contributions.
- **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 (**$14,200** anticipated for 2026), 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, so you don't get the upfront tax break you get on pre-tax contributions. But qualified distributions and investment earnings, if any, are tax-free when you make a withdrawal if you:

- Are at least 59 ½ years old at the time you make a withdrawal, and
- Have had the account for at least five years.

Vesting means you own the 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, 2023, and leave Tenneco before November 1, 2026, you will lose the value of any CRC contributions made on your behalf.

CONTACTS AND RESOURCES

WANT MORE PLAN DETAILS? For specific benefit levels, limits and exclusions, refer to the Summary Plan Description at **TennecoPlanDocs.com** (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
BENEFITS PORTALS:			
Benefits Information and Access Portal	Tenneco	**N/A**	**TennecoUSBenefits.com**
Enrollment and Dependent Verification Portal	Tenneco U.S. Benefits Center (Empyrean)	**877-436-3409, prompt 8**	**myTennecoUSbenefits.com**
HEALTH BENEFITS:			
Dental Coverage	Delta Dental of Michigan	**800-524-0149**	**memberportal.com/mp/delta**
Employee Assistance Program (EAP)	Carelon Behavioral Health	**800-315-4649**	**carelonwellbeing.com/tenneco**
Medical Coverage	Credence Blue Cross Blue Shield (BCBS)	**877-733-4375**	**credenceblue.com**
	Credence Wellbeing (Care Guide)	**800-672-0719**	**CredenceBlue.com/Wellbeing**
	Hinge Health	**855-902-2777**	**hinge.health/tenneco**
Prescription Drug Coverage	CVS Caremark	**855-310-4418**	**caremark.com**
Prescription Savings Program	Rx Savings Solutions (RxSS)	**800-268-4476**	**myrxss.com**
Telemedicine	Teladoc	**855-477-4549**	**teladoc.com/credence**
Tobacco Cessation	Kick It	**800-315-4649**	**N/A**
Vision Coverage	VSP	**800-877-7195**	**vsp.com**
SAVINGS AND SPENDING ACCOUNTS:			
Flexible Spending Accounts (FSAs)	HealthEquity	**844-341-6998**	**healthequity.com**
Health Savings Account (HSA)			
LIFE AND DISABILITY INSURANCE:			
Bereavement Support	Empathy (MetLife)	**201-720-1584**	**join.empathy.com/metlife**
Disability Insurance	MetLife	**855-517-8261**	**mybenefits.metlife.com**
Life Insurance			
VOLUNTARY BENEFITS:			
Accident, Critical Illness and Hospital Indemnity Insurance	MetLife	**855-517-8261**	**mybenefits.metlife.com**
Auto & Home Insurance	Farmers GroupSelect	**800-438-6381**	**myautohome.farmers.com**
Group Legal Services	MetLife Legal Plans	**800-821-6400**	**legalplans.com**
ID Theft Protection	Aura (MetLife)	**855-517-8261**	**my.aura.com/start**
Long-Term Care Insurance	Trustmark	**855-219-6564**	**getltci.com/tenneco**
Pet Discount Plan	Pet Benefit Solutions	**800-891-2565**	**petbenefits.com/login**
Pet Insurance	MetLife	**855-517-8261**	**metlifepetinsurance.com**
RETIREMENT SAVINGS:			
401(k) Plan	Fidelity	**866-612-4588**	**401k.com**

The changes noted throughout this document modify the descriptions of the corresponding benefit contained in the applicable Summary Plan Description. The Summary Plan Description and any plan documents remain the controlling documents. 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.