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Benefits for the road ahead



2025 Benefits Enrollment — Salaried

November 11 – 24, 2024



Benefits for the Road Ahead

Looking to the road ahead, in the ongoing transformation of our company, we want to assure you that we are committed to continuing to offer you comprehensive and competitive benefits and resources for you and your family. With your 2025 benefits, you'll start to see some more choices and new resources as we bring our benefit offerings together with those of Owens Corning.

Read this mailer to learn about enhancements and changes for 2025. Then make sure to enroll by November 24, 2024.

What's New and Changing for 2025

WHEN COVERAGE BEGINS AND ENDS

Starting in January, benefits coverage is effective on your first day of employment or first day of becoming benefits eligible (instead of the first of the month following your hire date). And benefits coverage will end on your last day of employment.

TIMING OF YOUR PREMIUMS

To align with Owens Corning's pay practices, your premiums for benefits will be calculated over 24 paychecks instead of 26 starting in January (for example, you'll receive 3 paychecks in January, but will only have deductions taken from 2 paychecks). Your 401(k) contributions will continue to be deducted from each paycheck.

MEDICAL DEDUCTIBLE INCREASE FOR HSA PLUS PLAN

The annual deductible will increase for the HSA Plus Plan medical option due to IRS requirements.

COVERAGE	CURRENT HSA PLUS PLAN	2025 HSA PLUS PLAN
MEDICAL		
Individual / family annual deductible	\$1,600 / \$3,200	\$1,650 / \$3,300

POST-DELIVERY LEAVE

We are continuing our commitment to support you and your growing family. Effective January 1, 2025, birth mothers will receive a post-delivery leave of 8 weeks at 100% of pay immediately following the birth of a child regardless of delivery type (a change from 6 or 8 weeks depending on delivery type).

NEW DENTAL PLAN OPTION

Regular dental care is important for a healthy smile — and your overall health. For 2025, you have a choice of 2 *dental plan options* — both with coverage through Delta Dental and free regular preventive care. If you enroll in coverage, you will receive a new ID card from Delta Dental.

YOUR DENTAL COVERAGE

COVERAGE*	DENTAL A	DENTAL B
	You Pay In- and Out-of-Network	
Preventive and diagnostic care Routine exams, cleanings, fluoride treatments, sealants, x-rays	\$0	\$0
Annual per person maximum benefit	\$2,000	\$500
Annual deductible - Employee only - Employee + dependents	\$70 \$210	\$70 \$210
Basic care Extractions, fillings, root canals, oral surgery, gum disease treatment	20% after deductible	50% after deductible
Major care Crowns, bridges, dentures	20% after deductible	50% after deductible
Orthodontia For children and adults	50% after deductible	No coverage
Orthodontia lifetime maximum benefit	\$2,000	NA

* Limitations or waiting periods may apply for some benefits, and some services may be excluded from the plan.



NEW VISION PLAN OPTION

Healthy eyes are important. For 2025, you have a choice of 2 *vision plan options* — both with coverage through VSP.

YOUR VISION COVERAGE

COVERAGE	BASE PLAN		BUY-UP PLAN	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Eye exams Every calendar year	\$10 copay	Up to \$45 allowance	\$0	Up to \$45 allowance
Frames Every calendar year	Up to \$175 allowance	Up to \$70 allowance	Up to \$200 allowance	Up to \$70 allowance
■ Single vision	\$10 copay	Up to \$30 allowance	\$0	Up to \$30 allowance
■ Bifocal	\$10 copay	Up to \$50 allowance	\$0	Up to \$50 allowance
■ Trifocal	\$10 copay	Up to \$65 allowance	\$0	Up to \$65 allowance
■ Progressive	\$95 – \$175 allowance depending on lens enhancement	Up to \$50 allowance	\$95 – \$175 allowance depending on lens enhancement	Up to \$50 allowance
Contact lenses	Up to \$175 allowance	Up to \$105 allowance	Up to \$200 allowance	Up to \$105 allowance

WELL-BEING CHANGES

Owens Corning is committed to its employees' physical, mental and financial well-being. As a result, there are some changes to highlight for 2025.

AETNA RESOURCES FOR LIVING EMPLOYEE ASSISTANCE PROGRAM (EAP)

Get help balancing life and navigating life's challenges through Aetna Resources for Living EAP. You and your immediate family have free access to this 24/7 confidential program. You'll **get up to 8 free phone or face-to-face behavioral counseling visits** per issue per year (up from 5 visits). It can also help you find services and answer your questions regarding health care, legal issues, mental health, substance abuse and more.

Starting January 1, call **1.800.351.7669**, go to resourcesforliving.com (user ID: OC, password: EAP), or use the Resources for Living mobile app to take advantage of Aetna Resources for Living.

CHANGES TO WELLNESS CREDIT

The current wellness credit will end for salaried employees on December 31, 2024. The wellness program and opportunities to earn future credits will be evaluated in 2025. More information will be shared in 2025 for the 2026 program.

INCREASE IN SPOUSAL SURCHARGE

If your spouse/domestic partner has group medical insurance available elsewhere but you choose to enroll them in the Masonite medical plan, in 2025 you will **pay an additional \$110 each paycheck** (per the new timing of premiums previously mentioned) (an increase from \$50). You will not be charged the fee if your spouse/domestic partner does not have group medical insurance available to them. If so, you will receive a spousal surcharge form to confirm eligibility.

INVESTMENT IN THE 401(k) AND YOUR FINANCIAL WELL-BEING

In 2025, your 401(k) plan will move to the Owens Corning 401(k) plan. This plan offers a 100% match up to 6% and a company direct contribution of 2% even if you don't contribute. Look for details about this change after the first of the year.

NEW HELP FOR QUITTING TOBACCO USE

If you're ready to quit using tobacco, **the free Anthem Tobacco Free** program can help you do it. You will:

- Have access to the LiveHealth Online Tobacco Free Program, which combines the latest in telehealth technology and behavioral science to help you quit nicotine.
- Work with a health coach who can create a personalized plan to help you reach your tobacco-free goals.
- Receive nicotine replacement therapy such as gum, lozenges and patches directly to your home at no cost.

You, your spouse and dependents age 18 and older enrolled in a company medical plan can participate. Learn more and get started at livehealthonline.com/masonite or call **1.888.LIVEHEALTH** (1.888.548.3432) > option 5.

TOBACCO USER SURCHARGE

If you are enrolled in the medical plan and use tobacco, you will **pay a tobacco surcharge of \$32.50 each paycheck** (per the new timing of premiums previously mentioned) instead of paying a tobacco rate for medical coverage.

COMPLETE ANTHEM'S LIVEHEALTH ONLINE TOBACCO FREE PROGRAM

- *If you complete the program between January 1 and June 15, 2025, your surcharge will be removed effective July 1, 2025.*
- *If you complete the program between July 1 and December 15, 2025, the surcharge will be removed effective January 1, 2026.*

Contact Masonite's Benefit Center at **1.855.65.MASON** (1.855.656.2766) or send an email to MployeeCentralBenefits@onesourcevirtual.com to confirm completion of the Tobacco Free Program and removal of the surcharge.

HEALTH SAVINGS ACCOUNT (HSA) CHANGES

Starting in 2025, **you'll receive Masonite's full contribution to your HSA during the first week of January** (instead of quarterly). Also, the **HSA contribution limits are increasing**:

PLAN OPTION	WHO IS COVERED	ANNUAL MASONITE CONTRIBUTION ¹	+	YOUR MAXIMUM CONTRIBUTION ^{1,2}	=	2025 IRS LIMIT
Basic HSA Plan	Employee only	\$400	+	\$3,900	=	\$4,300
	Family	\$800	+	\$7,750	=	\$8,550
HSA Plus Plan	Employee only	\$650	+	\$3,650	=	\$4,300
	Family	\$1,300	+	\$7,250	=	\$8,550

1. If you are enrolled in Medicare, you are not eligible to receive the company contribution or make your own contributions to an HSA.
2. If you turn age 55 by December 31, 2025, you can contribute an additional \$1,000 catch-up contribution.

HEALTH CARE FLEXIBLE SPENDING ACCOUNT (FSA) CHANGES

If you participate in the Health Care FSA or the Limited-Purpose Health Care FSA, the **annual contribution limit for 2024 is \$3,200**. The 2025 limit will be announced later this year.

Starting on January 1, our **Health Care FSA and Dependent Care FSA (for daycare) will be administered by Inspira Financial** (instead of WEX). If you elect to participate in the Health Care FSA, you will receive a new debit card.

FILING FSA CLAIMS

- **Have a 2024 FSA Claim?** File your claim with WEX by March 30, 2025 for any eligible expenses incurred in 2024 at [wexinc.com](https://www.wexinc.com) or call **1.866.451.3399**.
- **For 2025 FSA Claims:** Use your new Inspira Financial debit card or file an online or paper claim with Inspira Financial at [inspirafinancial.com](https://www.inspirafinancial.com) or call **1.888.678.8242**.

LIFE AND AD&D INSURANCE CHANGES

- **Basic Life Insurance:** Your basic life insurance benefit is changing to \$50,000 on January 1 to be consistent with Owens Corning salaried employees.
- **Supplemental Life Insurance:** This insurance is changing to 1x – 10x salary to a maximum of \$2,250,00. Your current supplemental life amount will be rounded up to the nearest multiple of salary. During Annual Enrollment you can increase your supplemental life by one level without evidence of insurability (EOI).
- **Child Life Insurance:** Child life insurance is changing to \$10,000 for all children (regardless of age).
- **Basic and Supplemental AD&D:** Accidental death & dismemberment insurance including basic, supplemental, spouse and child AD&D will no longer be offered. You will have the opportunity to continue this coverage on your own.

CHANGE TO ID THEFT PROTECTION COVERAGE

The company-provided Allstate Identity Protection Pro program will no longer be offered. You can still purchase coverage through the Allstate Identity Protection Pro Plus program.

CHANGE TO HOME & AUTO INSURANCE

Home & auto insurance will no longer be offered.

Choose your right fit

ENROLL FOR
2025 BENEFITS



Don't miss this once-a-year opportunity to enroll in or make changes to your benefits. Your choices remain in effect through December 31, 2025, unless you experience a qualified life event.

BEFORE YOU ENROLL

Learn about your options on masonitebenefits.com



- Read the Benefits Guide.
- Check out all the decision-making tools and resources.

Review your current benefits

- Has your family changed since last year? Do you have dependents to add or drop from coverage? Are your current benefits still the right fit for you and your family?

ENROLL BY SUNDAY, NOVEMBER 24

- Access Mployee Central on the go by downloading the Workday app,
- Log on to the **Mployee Central Self Service Portal**, or
- Call the Mployee Central Helpdesk at **1.855.656.2766**.

As you're enrolling, remember:

- Your flexible spending account (FSA) elections do not roll over — **if you want to contribute to an FSA for 2025, you must make that election during Annual Enrollment.**
- Confirm your spousal surcharge election.
- Update your tobacco user status.

AFTER YOU ENROLL

- **Make sure to save or print your online confirmation statement** in Mployee Central.
- Carefully review your first paycheck of 2025 to make sure your deductions are as anticipated.

Keep your beneficiary information up to date

Many benefits — life insurance, 401(k) plans, HSA — require you to designate a beneficiary, that is, the person(s) who will receive your benefits if you die. Keep this information up to date, or your money may not be distributed in the way you'd like.

Annual Enrollment is a good time to review your beneficiary(ies) by logging on to **MployeeCentral**. To update your beneficiary(ies) for your 401(k), log in at **workplace.schwab.com** or call **1.800.724.7526**.

IMPORTANT NOTE: The information in this mailer is a summary overview of specific programs available to eligible Masonite employees. For official descriptions of the individual programs, refer to the official plan and policy documents. If there is any conflict between the information in this brochure and the plan or policy documents, the plan or policy documents will govern. This mailer is also a summary of material modifications (SMM) (or, if there is a material reduction: Summary of Material Reductions [SMR]) and describes any changes made to the Masonite Corporation and Subsidiaries Welfare Benefit Plan (plan number 550) effective January 1, 2025. This summary updates your latest SPD. Please keep this SMM with your current SPD. Please share these materials with your covered family members. The employer identification number for Masonite Corporation is 64-0198020.



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