



Dear Evonik Retiree,

Evonik's Retiree Annual Enrollment for 2026 begins Monday, October 20, 2025, and ends Friday, October 31, 2025. Each year, we review our benefits to ensure we are continuing to offer you and your family affordable, high-quality programs. For 2026, you will have access to the same comprehensive options you have come to know. The materials you will receive in the mail and on this website, provide full details about your 2025 Retiree Benefits Program and how you may make changes to your current benefits if you wish. We encourage you to read this information carefully.

2026 Health Plan Cost Changes

Medical premiums and contributions, if applicable, for Evonik's and Cyro's medical plans (Blue Cross Blue Shield) will be increasing.

Our benefits consultant, Mercer, advises that U.S. health care expenses are projected to increase on average 10.9% in 2026, with numerous employers seeing increases above 15%. The cost increases are due to a variety of factors, such as higher inflation, year over year increases in the prices of health care services, an aging U.S. population, enhanced research and technology, as well as high-cost claimants.

2026 Plan Changes

Due to regulatory and legislative changes, the Blue Cross Blue Shield medical plan options will expand telemedicine services for behavioral care (substance and mental health conditions). The deductibles and out-of-pocket maximum for the Choice Plus HSA Plan will also increase. The Choice Plus Value Plan will not be affected by this change. In addition, the maximum contributions to a Health Savings Account (HSA) are increasing for 2026.

Remember These Important Dates

Starting Monday, October 20, you can make benefit changes for 2026 in one of three ways: online through the easy-to-use Retiree Benefits website (pre-65 retirees only), **www.evonikretireebenefits.com**, by phone (all retirees), or using the paper form in your package.

Friday, October 31 is the last day you can make changes to your Evonik benefits for the 2026 plan year. If you decide not to make any changes, and you or your dependent(s) do not turn age 65 in 2026, your 2025 benefits will carry forward to next year at the 2026 contribution rates.

You can call the **Evonik Retiree Service Center** at **+1-855-684-6628** with questions about your Evonik benefits and Annual Enrollment. The Service Center is available to assist you Monday – Friday from 8:00 am to 9:00 pm Eastern Time. Or, you can email at: **retiree.service@aptia-group.com**. The Retiree Service Center will remain at your service throughout enrollment and 2026.

We hope Evonik benefits continue to provide meaningful value to you, and that you have a safe and healthy year.

Sincerely,

Evonik Benefits