

Dear Evonik Retiree,

Evonik's Retiree Annual Enrollment for 2025 begins Monday, October 21, 2024 and ends Monday November 4, 2024. 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.

2025 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 us that industry health care expenses in the U.S. have increased in 2024. This is due to a variety of factors, such as higher inflation, increased prices of health care services, an aging U.S. population, enhanced research, and technology, as well as high-cost claimants.

2025 Medical Plan Changes

Due to a regulatory change, the deductibles and out-of-pocket maximum for the Choice Plus HSA Plans will increase. The Choice Plus Value Plan will not be affected by this change.

The benefits for the Cyro pre-65 and post-65 medical options as well as the Evonik post-65 BCBS of AL Traditional Choice plan will remain the same.

Remember these Important Dates

Starting Monday, October 21, 2024 you can make benefit changes for 2025 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 this package (all retirees).

Monday November 4, 2024 is the last day you can make changes to your Evonik benefits for the 2024 plan year. If you take no action, your current 2024 elections will default to 2025 coverage at 2025 contribution rates, if applicable. If you are a Pre-65 retiree turning 65 in 2025 and/or you have a dependent who turns age 65 in 2025, then the medical option offered will change for those turning 65. Additionally the Post 65 contribution rates will apply, as applicable.

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 Mercer at retiree.service@mercer.com. The Retiree Service Center will remain at your service throughout enrollment and 2024.

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

Sincerely,

Evonik Benefits