

Live well.
Choose well.



2025 Annual Enrollment

January 13 – 31, 2025

Steelcase

For all aspects of your wellbeing —
from health to financial to time off
and work/life balance — Steelcase
offers programs and resources

to support you and your entire family.

Our benefits support your firsts, your lasts, and everything in between. This Annual Enrollment, take time to compare the benefits you currently have against all of your options to ensure the best fit. Our plans are designed to give you choice, from choosing how much coverage you need to how you want to pay for it, so you can make the most of what we offer.

While it may seem easier to do nothing, things may have shifted since your last look. The low-cost carrier in your area may have changed, or perhaps you didn't realize how much extra you were paying per year to be in the Gold plan. Ask for help if you need it.

I want you to know I understand the complexity of the rising cost of healthcare and its impact on families needing to make difficult care decisions. Our dedication to comprehensive coverage at affordable prices hasn't changed. That is why we are partnering with best-in-class vendors to reduce complexity and to be there to help — whenever you need it.

Thank you for all you do for Steelcase.



Jessica Kochin
Director, Benefits



Annual Enrollment is Coming

1

Get Prepared

Use your tools to learn about the benefits available to you.

- Review the **Benefits at a Glance** guide to get all of your benefit details. Scan the QR code on the right or visit benefitscenter.steelcase.com.
- Attend the 2025 Annual Enrollment session on January 13, 2025, from 10:00 to 11:00 a.m. ET.
- During the Annual Enrollment period, compare your medical options using the **Help Me Choose** tool on benefitscenter.steelcase.com. You'll find the tool once you select to change your medical plan on the enrollment site.

2

Enroll on benefitscenter.steelcase.com.

- Take time to consider all of your benefit options to ensure you are covered based on your needs. You can enroll in a new plan, make changes to your current elections, or add/update dependent information.
- Remember, you must elect Health Savings Account (HSA) and Flexible Spending Account (FSA) contributions each year if you wish to participate. These elections do not carry over.

3

Update your voluntary benefit elections and beneficiary information.

- Review and update your beneficiary information for voluntary benefits like life insurance, HSA, and your 401(k).
- Evaluate your voluntary elections — supplemental life and accidental death and dismemberment insurance, legal services plan, long-term disability, and the health supplement plan.
- Take a look at your 401(k) contributions and make any updates by visiting empower-retirement.com. You can also call 1-877-457-4015.

4

Review your confirmation statement.

- In addition to an online confirmation, in early February, you'll receive a confirmation statement in the mail outlining your final benefit elections. If you notice an error or have questions, contact the Steelcase Benefits Center at 1-833-885-5660 by February 28, 2025.


What You Can Expect in 2025

Medical, Dental, and Vision

The cost of providing high-quality healthcare continues to rise. Although there may be paycheck increases and plan design changes to your medical, dental, and vision plans, Steelcase will continue to cover the majority of your medical costs in 2025.

- The Bronze Plus Plan:** Your deductible is increasing from \$2,450 to \$2,500 for individual coverage, and from \$4,900 to \$5,000 if you cover dependents. Out-of-pocket maximums are increasing from \$3,900 to \$4,500 for individual coverage, and from \$7,800 to \$9,000 if you cover dependents.
- The Gold Plan:** Coinsurance for emergency room, inpatient, and outpatient services is decreasing from 25% to 20%. Emergency room visits will still be subject to a \$150 copay before coinsurance.

See the full side-by-side plan comparison in the medical section of the **Benefits at a Glance** guide by scanning the QR code.







Life and Disability

There are no changes to the insurance plan, but this is a great time to review your current amounts and add or update your beneficiary if needed. Remember, this is the person who will receive the policy's benefit payment in the event of your death.

Accounts

The IRS increased the amount you can save in certain tax-advantaged accounts in 2025.

- Health Savings Account:** \$4,300 for employee only coverage and \$8,550 if you cover others (Don't forget to set aside an additional \$1,000 if you're age 55 or older.)
- Health Care and Limited Use Flexible Spending Account:** \$3,300 (\$100 minimum)
- Dependent Care Flexible Spending Account:** \$5,000 (or \$2,500 if you are married and filing taxes separately; \$100 minimum). Steelcase will match 50% of your contribution to your dependent daycare account, up to a maximum annual company contribution of \$500. The amount you elect at enrollment will include the Steelcase match, so be sure to take that into consideration when making your election. (For example, if you elect \$5,000, you will contribute \$4,500 and Steelcase will contribute \$500.)

	Bronze	Bronze Plus	Silver	Gold/Gold II ¹
Free preventive care In-network				
Prescription drugs	Must meet deductible, then pay coinsurance	Must meet deductible, then pay coinsurance	Must pay copay	Must pay copay
Paycheck contributions	\$\$\$\$ Lowest	\$\$\$\$ Lower	\$\$\$\$ Higher	\$\$\$\$ Highest
Deductible	\$\$\$\$ Highest	\$\$\$\$ Higher	\$\$\$\$ Lower	\$\$\$\$ Lowest
What's my story?	I want to pay the smallest amount possible out of my paycheck for coverage so I can contribute more to my tax-advantaged HSA, which will help me pay for my eligible out-of-pocket costs when I need care. I also know that the Health Supplement plan can help me financially when I have an unexpected injury or illness. I also prefer the per-person deductible that the Bronze Plus plan does not offer.	I'm looking to pay less out of each paycheck and when I need care, but I'm not comfortable with taking on the risk of a higher deductible, like the one offered in the Bronze Plan. I like to save by contributing to my tax-advantaged HSA, which is mine to use when I need care or to keep if I leave the company or change plans later.	I can afford to pay more out of my paycheck for coverage in exchange for a lower deductible. If I need to visit the doctor or get prescriptions, I like that I generally only have to pay copays for prescriptions.	I know I'll pay the highest amount possible per paycheck, even if I don't require care, but I prefer to have lower out-of-pocket costs and copays when I do need care. I understand I'm paying a higher amount for my coverage compared to the other medical plan options, and I'm comfortable not having access to an HSA. <small>¹The Gold plan is available to all U.S. employees. The Gold II plan is available to California employees only.</small>

Important Dates

- JANUARY 13**
Annual Enrollment begins.
- JANUARY 31**
Annual Enrollment ends.
- MARCH 1**
 - New coverage elections are effective.
 - New ID cards start arriving in the mail.
- MARCH 6**
Paycheck deductions begin (weekly payroll).
- MARCH 7**
Paycheck deductions begin (biweekly payroll).

Steelcase Benefits Center

Your One-Stop Shop for Annual Enrollment

Visit benefitscenter.steelcase.com or download the **Alight Mobile app** (alight.com/app) to review your benefits information, research and contact carriers, and get your questions answered through our live chat feature. You may also schedule an appointment with a Health Pro, your benefits expert. To log in, you'll need either your Steelcase Network credentials or your personal user ID and password.

If you need additional support with enrolling or have questions, call the Steelcase Benefits Center at **1-833-885-5660**. Representatives are available to help Monday through Friday from 8:00 a.m. to 8:00 p.m. ET during Annual Enrollment.

Having trouble with your OneLogin?

Contact the Steelcase IT Service desk at **1-616-246-4357** for help.

More Benefits

Steelcase benefits give you the support you need in all areas of your life — from time to take care of family to financial assistance toward educational growth and professional advancement. Visit benefitscenter.steelcase.com or **Your Steelcase Benefits** page on Spark to see all the benefits available to you.

Employee Assistance Program

AllOne Health, our Employee Assistance Program (EAP), gives you and anyone in your household access to confidential support from trained professional counselors for personal, financial, mental health, work-related, and wellbeing questions and challenges. Visit steelcaseeap.com (passcode: Steelcase) to learn more.

Caregiver Leave

Steelcase recognizes that employees must balance work obligations and providing care for their families. If you're eligible, you will receive 30 working days of paid leave to support your family members. Use single sign-on in Spark to learn more.

Expert Medical Advice

You, your dependents, and your parents have access to Teladoc Medical Experts for medical advice on any diagnosis, treatment option, or surgery. Teladoc can help you find a specialist, review your diagnosis, and explore care options at no cost to you. Visit teladoc.com/medical-experts or call **1-855-380-7828** to learn more.

Education Assistance Program

Steelcase assists our employees with paying eligible tuition and fees. Once per calendar year, the company will reimburse you up to \$5,250 if you're a full-time employee and \$2,625 if you're a part-time employee to further your education at an accredited college or university.

Health Travel Reimbursement

If you're enrolled in a Steelcase medical plan, you can get up to \$3,000 per plan year toward travel expenses when medical care isn't available within 100 miles of your home. Offered through HealthEquity|WageWorks, this reimbursement program also includes travel for certain treatments in specialized health centers. Visit member.my.healthequity.com to learn more or submit claims.

401(k) Retirement Plan

Invest in your future through the company-matched 401(k) Retirement Plan administered by Empower. Visit empower-retirement.com/participant or call **1-877-457-4015** to get specific details about plan benefits.

Child Care Support

Steelcase offers two benefit programs to those who act as a caregiver for a family member:

- **Care.com** provides up to 10 free days per plan year of backup care for children and adults.
- **Learning Care Group** offers a 10% discount, registration fee waiver, and priority access to a national network of child care providers.

In addition, Steelcase matches 50% of your contribution to Dependent Care FSA up to \$500 company contribution.

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