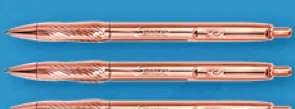
NEWELL BENEFITS

2026 Benefits Enrollment Guide



For eligible U.S. union employees, coverage may differ and is determined by the terms of your Collective Bargaining Agreement.

2026 Benefits Enrollment Guide

At Newell Brands, we're committed to providing benefits that help you take charge of your health. Health care is a shared investment between you and the company, and we're your partner in managing costs and delivering meaningful coverage. Each year, we review our offerings and invest in programs designed to meet your needs. Use this guide to take control of your coverage and prioritize what matters most.

About Your Benefits

Who is Eligible?

Full-time employees, regularly scheduled to work at least 30 hours per week.

Benefits-eligible employees may also enroll their eligible spouse/partners and dependents for health care and other benefit programs:

- Your lawful spouse/partner (opposite and same sex marriage and domestic partner) if they do not work for another employer that offers compliant medical coverage.* If your spouse/partner has compliant coverage available through another employer, you cannot cover them in the Newell Brands Medical Plan. Common-Law spouse/ partners are covered only as required by the state law.
- Your eligible children (less than 26 years old).

If you (or your dependents) have Medicare or will become eligible for Medicare in the next 12 months, a Federal law gives you more choices about your prescription drug coverage. Please refer to the Medicare Part D Creditable Coverage Notice posted on Newell Central.

* The Affordable Care Act (ACA) requires certain employers to offer affordable, minimum value medical coverage to all full-time employees. Your spouse/partner's employer must be able to validate compliance with the requirement or indicate exemption from the regulations. Contact your spouse's employer to confirm details.

When Can I Enroll?

Enroll within 30 days

As a New Hire:

As a new hire, you can enroll within 3–5 days after your hire date by visiting WellAtNewell.com or calling the Newell Brands Benefits Center at **833-4NEWELL (463-9355)**. You will receive a notice at home or by email when the enrollment system is ready for you to enroll by the deadline specified on the notice (30 days). You must enroll or you will default to no coverage.

During Annual Enrollment:

Each year, Newell Brands will announce an Annual Enrollment period. During this time, you should review your benefits elections to determine if you want to make any changes for the upcoming plan year.

When Does Coverage Begin and End?

New Hire:

Coverage is effective on your date of hire. You have 30 days from your effective date to make elections, and once you make elections your coverage effective date is retroactively stated. Depending on when you enroll, you may be subject to additional deductions to make up for missed benefit premium payments.

Annual Enrollment:

Changes you make during Annual Enrollment are not effective until January 1 of the next year and will remain in effect until December 31 of the following year unless you have a Qualified Life Event.

Coverage Ends:

All benefits end on date of termination with the exception of Medical, Dental and Vision.

2026 Benefits Resources

In addition to the details in this guide, you also have access to personalized information and online tools 24/7/365. If you have questions, contact the **Newell Brands Benefits Center**.

WellAtNewell.com

Visit WellAtNewell.com to enroll in benefits and access all of your 2026 Health & Welfare benefits information. The site is available year-round with access to your selected benefit providers and plan details.

Newell Brands Benefits Center

Representatives are available 9 a.m. to 6 p.m. ET, Monday through Friday, except holidays. The team is available year-round to assist with your benefits questions or take your elections by phone at **833-4NEWELL (463-9355)**.

How to Enroll

1. All benefits information is available online at WellAtNewell.com. Follow the instructions to log on and enroll. If this is your first time enrolling, follow the instructions on the login page.
   - Once you're logged in, look for the larger box in the center of the page labeled **Annual or New Hire Enrollment** for guidance on enrolling in your benefits.
   - After you complete the enrollment steps and select or waive coverage for each available option, click **Complete Enrollment** at the bottom of the page and **make sure you save your confirmation statement**.

OR

2. Call the **Newell Brands Benefits Center** at **833-4NEWELL (463-9355)** to enroll by phone.

   Representatives are available 9 a.m. to 6 p.m. ET, Monday through Friday, except holidays.

Benefits Enrollment Checklist

Learn about and understand your benefits before enrolling. Use this checklist to help you prepare.

- ✓ Enroll or waive coverage during your enrollment period.
- ✓ Have all of your dependents' Social Security numbers available as they are required.
- ✓ Verify dependents newly-added to medical coverage on the Newell Brands Benefits Center within 30 days of your enrollment.
- ✓ If you will elect the Annual Physical Reward, you must provide medical information for yourself (and your spouse/partner if covering their medical coverage). See **page 8**.

  You will certify during your enrollment period that you and your spouse have completed an annual physical in 2025, or within 90 days as a new hire.

Qualified Life Status Change

Certain life events can affect your Newell Brands benefits. If you have a qualifying life status change, benefit changes must be made within 30 days.

If you add any new dependents to coverage during benefits enrollment you will be required to provide proof of eligibility (birth certificate, marriage certificate, etc.).

See the list to learn more about qualified life status changes.

Call the Newell Brands Benefit Center at **833-4NEWELL (463-9355)** for support.

Qualified Life Status Changes

- Welcoming a new child (birth, adoption, or foster)
- Getting married (or new domestic partnership)
- Getting divorced (or legally separated/ending a partnership)
- Death in the family
- Change in work status (from part-time or full-time, union to non-union)
- Loss or gain of benefits coverage (you or a dependent)

Your 2026 Benefit Options

Medical Coverage

We offer a high-quality, broad network of providers and facilities for you and your covered dependents. We partner with Anthem for your network of providers and processing your medical claims, to provide the best benefit experience.

Newell Brands offers the choice of three high deductible medical plans. All plans are HSA-compatible and cover the same services. Be sure to choose an in-network doctor to avoid paying more. **Amounts shown below are for in-network providers.**

Find a Doctor

Visit anthem.com > Find a Doctor to check which doctors are in network. Enter Alpha Prefix QNH for Georgia, QNB for Missouri, NVH for Virginia, NWZ for Wisconsin, YNT for Tennessee and for all other areas enter QNG.

	Consumer Plus Plan	Consumer Plan	Consumer Value Plan
Type of Plan	High Deductible Health Plan (HDHP)	High Deductible Health Plan (HDHP)	High Deductible Health Plan (HDHP)
Payroll Deductions (see page 17)	Highest	Middle	Lowest
Deductible	Lowest	Middle	Highest
Company HSA Contribution	Individual: $450 Family: $900	Individual: $250 Family: $500	N/A
Annual Deductible (Medical / Rx)	Individual: $1,700 Family: $3,400*	Individual: $3,000 Family: $6,000*	Individual: $5,000 Family: $10,000 ($7,500 for an individual in Family Coverage)
Annual Out-of-Pocket Maximum (Medical / Rx)	Individual: $4,000 Family: $6,000	Individual: $6,000 Family: $9,000 ($6,000 for an individual in Family Coverage)	Individual: $5,000 Family: $10,000 ($7,500 for an individual in Family Coverage)
Preventive Care	You pay 0%, Newell Brands pays 100%		
Coinsurance (after meeting deductible)	You pay 20% Newell Brands pays 80%	You pay 20% Newell Brands pays 80%	You pay 0% Newell Brands pays 100%
Mental Health Services (after meeting deductible)	You pay 0% Newell Brands pays 100%	You pay 0% Newell Brands pays 100%	You pay 0% Newell Brands pays 100%
Emergency Room (after meeting deductible)	You pay 20% (You pay 50% for non-emergency use) Newell Brands pays 80%	You pay 20% (You pay 50% for non-emergency use) Newell Brands pays 80%	You pay 0% after deductible (You pay 50% for non-emergency use)
Prescription Drug	Refer to the next page	Refer to the next page	Refer to the next page

*** Family coverage deductibles are not embedded. This means one (1) family member or a combination of family members must meet the family deductible before the plan helps you pay for medical bills.**

Preventive care and certain prescriptions are covered 100% through network providers. You do not need to meet the annual deductible in order to receive preventive care benefits.

See page 7 for more information about how to keep your costs low.

Prescription Drug Coverage

CVS Caremark is Newell Brands' pharmacy benefits administrator. All three medical plans cover the same prescription drugs. How you'll pay for prescriptions depends on the medical plan option you enroll in. You have access to thousands of retail pharmacies, including CVS, Walgreens, Walmart and many local pharmacies.

	Consumer Plan and Consumer Plus Plan	Consumer Value Plan
ACA Mandated Preventive Medications and Generic Anti-Depressants	You pay $0	You pay $0
HDHP Preventive Medication Generic & Formulary Non-formulary Specialty Specialty with PrudentRx	You pay 20% You pay 40% You pay 20% up to $250 You pay 100% until deductible has been met and then 30% if you opt out of PrudentRx	You pay 20% You pay 40% You pay 20% up to $250 You pay 100% until deductible has been met and then 30% if you opt out of PrudentRx
All Other Medication Generic & Formulary Non-formulary Specialty Specialty with PrudentRx	You pay 100% until reaching the deductible and then pay coinsurance as shown above	You pay 100% until reaching the deductible/ out-of-pocket maximum and then pay $0

CVS Drug Pricing Tool

To review the drug formulary and costs of your prescription drugs, visit caremark.com. Enter the name of the drug and you will see your cost under your current plan. If you are not registered, or not enrolled, a generic login link for pricing medications before and after the deductible is available on the Benefits Enrollment page on nwlbenefits.com.

Preventive Prescriptions

All plans give you access to a set of preventive medications that are not subject to the deductible, meaning you pay coinsurance immediately. A few examples of these include medications for blood thinners, heart conditions, blood pressure and diabetes. These medications are subject to periodic review and may change.

To find a complete list of covered medications, visit caremark.com.

Maintenance Medications

For certain drugs that you take on an ongoing basis (maintenance drugs), you'll need to fill them through Home Delivery (mail order) or the 90-day Retail Program, which allows you to pick up a 90-day supply at your local CVS, Costco or other participating pharmacies*.

Save Money on Prescriptions

PrudentRx, through CVS: If you're taking certain specialty medications, you can reduce your costs through copay assistance. Eligible employees will be contacted directly.

GoodRx: Pricing will automatically be honored, when filling your prescription.

***Subject to state requirements.**

Choosing a Medical Plan?

Consider what you pay for coverage, expenses at the time of service and saving in a tax-free account, like an HSA or Limited Purpose FSA.

Start Here!

- You pay the full cost of non-preventive care, until you meet your deductible.
- You can use your HSA to help cover the cost of care.

Deductible Met

Coinsurance kicks in after you meet your deductible.

- **Consumer and Consumer Plus Plans:** You pay 20% of the cost for care and Newell pays 80%.
- **Consumer Value Plan:** Newell pays 100% after deductible is met.

Out-of-Pocket Maximum

Once you reach this annual limit, both Consumer and Consumer Plus Plans pay 100% of in-network costs!

You have access to a plan comparison tool on the enrollment site called ALEX that walks you through a series of questions to help determine which plan might make most sense for you and your family.

Where to Go for Care

Where you go for health care can affect your costs. The good news is that our plans provide many options. The chart below can help you budget for what you may pay out-of-pocket for each type of service.

Care Center	What Type of Care Is Provided?	Cost	Consumer & Consumer Plus Plans In-network	Consumer Value Plan In-network
Primary Care Physician (PCP) Office	• Preventive services • Routine checkups • Immunizations • General health management	$	• Preventive care is always covered 100% • 20% after deductible	• Preventive care is always covered 100% • 0% after deductible
Specialist	Care will be specific to your medical condition	$	20% after deductible	0% after deductible
LiveHealth Online	Access U.S. board-certified doctors through video consultations for conditions like the flu, an ear infection, or mental health care	$	20% after deductible	0% after deductible
Urgent Care	• Sprains • Strains • Minor broken bones • Minor infections • Minor burns	$$	20% after deductible	0% after deductible
Emergency Room	• Large open wounds • Chest pain • Major burns • Severe head injury • Major broken bones	$$$	20% after deductible	0% after deductible

Anthem's Sydney Health App

Download Anthem's Sydney Health app to access personalized information based on your unique needs, view health plans and programs, find care and check costs, view benefits and claims and access your Flexible Spending Account (FSA). The app also allows you to access digital ID cards, connect seamlessly to carriers and vendors, conduct a virtual care visit with a medical professional and earn rewards for healthy habits.

To register, call **866-755-2680**, visit **anthem.com** or download the Sydney mobile app. If you are unable to download the app, these same services are found on **anthem.com**. Remember to have your member ID card handy to register.

1 Use the instructions above to download the Sydney Health app, register or login, then:

Complete Healthy Steps …	… to Earn Rewards!
2 Complete your annual wellness exam (or well woman exam) by December 31, 2025	$50/month premium reduction on your health care premiums in 2026
3 Complete and track your healthy activities to earn rewards. You can participate in as many activities as you'd like!	
• Complete the Health Risk Assessment (MyHealth Check-In)	$10
• Log into the Sydney app	$5
• Download your ID Card	$5
• Complete an Action Plan	$10
• For every 50,000 steps	$2
• Record 800 calories per day for 30 non-consecutive days per year daily nutrition	$10
• Complete a financial check-up with Fidelity	$10
• Complete an Emotional Well-being module through Health Advocate (self report/date) by December 31, 2025.	$10

The more activities you complete, the easier it is for you to earn the maximum $75 per year.

Track your progress, and rewards!

- Go to ***My Health Dashboard*** and select ***My Rewards*** to see rewards you've earned and learn about more ways to earn.
- Select ***Redeem my rewards*** to view your rewards balance and use rewards towards a digital Mastercard or gift cards to many popular retailers.
- Any rewards earned must be redeemed by March 31, 2026. Unused rewards are forfeited.

Support and Savings for Your Health Care

You can do your part by being an active participant in your health.

There's an Anthem Nurse for Every Member of the Family

Find Support Navigating Care, Autism, Cancer and more!

Connect with a confidential Anthem Health Nurse, included with your Medical benefits at no extra cost:

- Find network providers and help navigating your benefits.
- Connect with specialists including pharmacists, social workers, and registered dietitians.
- Check your health status, understand your diagnosis and treatment options.
- Coordinate your health care needs.
- Set and reach personal health goals.
- Coordinate care, local resources, and services before, during, and after surgery or a hospital stay.
- Coordinate maternity support, including any neonatal intensive care unit (NICU) needs your baby might have.

You also have access to highly trained health guides who work closely with your Anthem nurse to provide coordinated, personalized support – like coordinating care for your dependents with Autism and connecting you and eligible dependents to innovative Cancer care.

Cancer Management

- Your Care Team will review how effective treatments like chemotherapies, biological therapies, and supportive agents can be for your condition.
- Treatment pathways will help ensure safer, more efficient, and cost-effective care.
- Benefit from better health outcomes through evidence based clinical guidelines.

Autism Spectrum Disorder (ASD) Support

- Coordinate care, including referrals and communicating with your medical team.
- Help find doctors and specialists who work with ASD patients, like dentists and eye doctors.
- Consult and coordinate with providers directly to discuss Applied Behavior Analysis (ABA) therapy benefits and treatments and understand Medicaid coverage availability including state nuances.

LiveHealth Online

Speak with a doctor/therapist by phone or video – 24/7.
You have access to affordable, quality care through a network of certified doctors, by video and telephone **888-548-3432** or visiting livehealthonline.com. It's a great option for traditional primary care physician services like common cold, flu, allergies and everyday health issues and non-emergent services like pink eye, sinus infections, earache, rashes. They can also send a prescription to the pharmacy you choose. You may also visit with a licensed therapist or psychologist for one-on-one talk therapy.

Virtual Physical Therapy with Sword Health

Sword is a digital physical therapy program, with easy-to-use technology, proven to help you overcome back, joint, and muscle pain, and address bladder and bowel disorders, and pelvic pain in women. Get started at meet.swordhealth.com/newell.

- **Health Specialist:** Receive expert clinical care from home, from specialists with Doctors of Physical Therapy degrees.
- **Receive a customized "Movement Plan":** Tailored to your lifestyle, progress, and busy schedule.
- **Download the app:** Track your progress and get feedback.

Virta Diabetes and Weight Management Program

Eligible members have fully covered access to Virta Health's diabetes and weight loss programs. This program helps manage type 2 diabetes or pre-diabetes and weight loss through a virtual nutrition clinic. Virta offers a personalized care plan with a health coach and medical provider to help lose weight, lower blood sugar and reduce or eliminate medications. Learn more at virtahealth.com/join/newell.

No Worries About High Cost Surgery with Lantern

Zero cost after deductible is met.

Medical plan participants have access to Lantern, a supplemental surgery benefit that will assist with locating a top-quality surgeon, scheduling appointments, transferring records and unexpected bills. This full-concierge service can manage the process on your behalf and provide savings on out-of-pocket medical costs.

This includes physician approved bariatric procedures, also known as weight loss surgery. Call **855-200-9505** to speak with a Care Advocate or visit lanterncare.com.

Pay Less for Medical Coverage

Annual Physical
REWARD*

YOU COULD SAVE

$50/month

FOR GETTING YOUR ANNUAL PHYSICAL

1. When you have an annual physical, you and your doctor can monitor your health risks more closely and identify issues early.
2. Newell Brands will give medical plan enrollees **$50 off of the cost of medical coverage each month** to reward you for getting your annual physical.
3. To qualify, you must have had an annual physical between January 1 and December 31 of the current plan year. You'll confirm whether you qualify during your Annual Enrollment session.

Take note! If you plan to cover your spouse/ partner in the medical plan in 2026, he or she will also need to meet the physical requirements for you to receive the Annual Physical Reward.

Annual Physicals and lab work are covered at 100% if submitted with a Preventive diagnosis code. Be sure to discuss this with your provider.

Tobacco-Free
INCENTIVE**

YOU COULD SAVE

$100/month

ON YOUR MEDICAL COVERAGE

1. If you and your covered family members have been tobacco-free for at least 30 days, or have never used tobacco, **you can pay $100 less per month for your medical coverage.**
2. You'll state your tobacco status during your Annual Enrollment session.
3. If you or any of your covered family members aren't tobacco-free, or if you don't state that you're tobacco-free during your benefit enrollment session, you'll have a $100 per month pre-tax tobacco surcharge applied.

Take note! Newell Brands offers the free Anthem Wellbeing Coach Tobacco Cessation program. If you quit using tobacco or complete the program, you can contact an Anthem Wellbeing Coach to receive the Tobacco-Free Incentive.

IMPORTANT NOTE: Union employees are not eligible for this incentive.

*Participating in the Annual Physical Reward is completely voluntary. Choosing not to participate will only result in not receiving the reward. Note: If your physician believes that participating in an Annual Physical is medically inappropriate in your particular situation, you can complete a Physician Waiver Form to receive the Annual Physical Reward. A physician's signature is required, and the form is available by calling the Newell Brands Benefits Center at 833-463-9355.

** If you are unable to meet the qualifications for the Tobacco-Free Incentive, contact the Newell Brands Benefits Center at 833-463-9355 to learn about an alternative.

Dental Coverage

Cigna is our Dental Plan administrator. Newell Brands offers the choice of three dental plans. Each plan covers preventive care at 100%, such as oral exams, routine cleanings and X-rays. Amounts shown below are for in-network providers. Basic care includes fillings and root canals, while major care consists of services such as crowns and bridges.

You also have the option to consult with a dentist through a video call. Cigna Healthcare Dental Virtual Care is available 24 hours a day, seven days a week, 365 days a year!

Visit mycigna.com to download your digital ID card and access virtual care or call **866-494-2111**.

Your DHMO Plan

Preventive Care: You incur no charge for x-rays, oral exams and topical fluoride. You can expect $5 office visit fee.

Basic and Major Care: Costs are based on a PCS. Visit mycigna.com to access the PCS L1IV9 to see costs.

Preventive claims are covered at 100% in-network with NO deductible and do not count towards your plan's annual maximum.

	Dental Basic PPO	Dental Plus PPO	Dental HMO
Deductible Individual Family	 $50 $150	 $50 $150	No deductible
Annual Per Person Maximum	$1,000	$1,500	No maximum
Preventive Care (does not apply towards deductible or annual maximum)	100%	100%	Please refer to the Patient Charge Schedule (PCS) with predictable costs with fixed copays
Basic Care	80%	80%	
Major Care	0%	50%	
Orthodontia	N/A	Child and Adult	
Orthodontia Lifetime Maximum	N/A	$2,000	No maximum
Orthodontia Deductible	N/A	$100	No deductible

Vision Coverage

VSP is our partner for the Vision Plan. See an in-network VSP provider for the best savings on vision services, glasses and/or contacts.

The Vision Plan covers exams at a $10 copay and prescription eyeglasses at a $20 copay with a $140 frame allowance. Updated lenses and frames are available each calendar year. If you choose elective contacts instead of prescription glasses, you pay up to a $60 copay for a contact lens exam and get a $140 allowance for contacts.

Find a provider at vsp.com.

VISION EXAMS
$10 copay

	In-Network
Eye Exam Glasses Contacts	(once per year) $10 copay $60 copay
Lenses Single Bifocal	(once per year) Covered at 100%
Eye Glasses	(once per year) $20 copay with a $140 frame allowance
Contact Lenses	(once per year) $140 allowance

Save Up to 60% on Hearing Aids

Like vision loss, hearing loss can have a huge impact on your quality of life. TruHearing makes hearing aids affordable by providing exclusive savings to all VSP® Vision Care members. You can save up to 60% on a pair of hearing aids with TruHearing. Your dependents and even extended family members are eligible too. In addition to great pricing, TruHearing provides you with:

- One year of follow-up visits for fittings, adjustments, and cleanings
- 60-day trial
- Three-year manufacturer warranty for repairs and one-time loss and damage replacement
- 80 free batteries per hearing aid for non-rechargeable models

Plus, with TruHearing you'll get:

- Access to a national network of more than 8,850 hearing healthcare providers
- Discounted pricing on a wide selection of the latest brand name hearing aids
- High-quality, low-cost batteries delivered to your door

Key Features of a Health Savings Account (HSA)

A Health Savings Account (HSA) is an excellent way for you to save money before taxes to pay for eligible health care expenses. You can open an HSA if you enroll in any Newell Brands medical plan.

Your Health Savings Account is managed by Fidelity. Learn more at netbenefits.com/newellbrands.

To be an eligible individual and qualify for an HSA contribution, you must meet the following requirements:

- You are covered under a High Deductible Health Plan (HDHP) on the first day of the month in which contributions begin.
- You have no other health coverage aside from a Newell Brands Medical Plan.
- You aren't enrolled in Medicare.
- You can't be claimed as a dependent on someone else's tax return.

How the HSA Works

Start It

- Remember, to receive the company contribution to your HSA, you must enroll in the HSA at WellatNewell.com.
- When you open an HSA, Newell Brands provides HSA dollars to help you pay for eligible health care expenses. See the "Company HSA Contribution" row in the table on page 4.

Grow It

- Add to your account with your own pre-tax contributions, up to IRS limits.
- For 2026, the IRS limits are $4,400 for individual coverage and $8,750 for family coverage. See how much you can contribute below:

Medical Plan	Coverage	Total IRS Maximum Contribution	Newell Brands Contribution	Your Maximum Contribution*
Consumer Plus Plan	Individual	$4,400	$450	**$3,950**
	Family	$8,750	$900	**$7,850**
Consumer Plan	Individual	$4,400	$250	**$4,150**
	Family	$8,750	$500	**$8,250**

*If you will be age 55 or older at any point during 2026, you can contribute an additional $1,000.

Use It

- You will receive an HSA debit card that you can use to pay for services directly or you can choose to reimburse yourself after paying expenses out-of-pocket.
- You can also choose to use the HSA Contribution Advance feature, which allows you to access contributions you elected to make before the actual payroll contribution occurs. You must enable this feature when you elect to contribute to your HSA by agreeing to the program's terms and conditions.
- Use your HSA funds to pay for eligible medical, prescription drug, dental and vision expenses for yourself and your eligible dependents.

Keep It

- You can spend your HSA dollars when you have eligible expenses during the year, or save them for the future.
- Your HSA is yours, even if you leave the company.

Flexible Spending Accounts (FSAs)

Health Care Flexible Spending Account (FSA)

A Health Care Flexible Spending Account (FSA) allows you to set aside pre-tax dollars to pay for qualified healthcare-related expenses, which includes medical, dental, vision and prescription drugs.

IMPORTANT NOTE: The Health Care FSA is only available to you if you have waived medical coverage. It cannot be used if you are enrolled in an HSA-compatible High Deductible Health Plan.

Dependent Care Flexible Spending Account (FSA)

Save tax-free in a Dependent Care FSA for eligible child and elder day care expenses.

Limited Purpose Flexible Spending Account (FSA)

A Limited Purpose FSA allows you to set aside pre-tax dollars to pay for qualified **dental and vision expenses**. You may enroll in a Limited Purpose FSA if you are enrolled in any Newell Brands Medical Plan.

How the FSAs Work

Start It

Even if you elected the FSA in 2025, you must re-elect during Annual Enrollment to continue to save pre-tax in 2026.

Grow It

- Add to your account with your own pre-tax contributions, up to IRS limits.
- For 2026, the IRS limits are:

FSA Option	Your Maximum Contribution*
Health Care	$3,300 annually
Limited Purpose	
Dependent Care	• **If you make $125,000 or more,** your limit is $1,800 for individuals and married couples filing jointly OR $900 for or married individuals filing separately annually. • **If you make $125,000 or less,** your limit is $7,500 for individuals and married couples filing jointly OR $3,750 for or married individuals filing separately annually.

Use It

- Use your Fidelity debit card to make payments directly to providers, or submit receipts and reimburse yourself for eligible expenses.
- All money you elect to contribute to the FSA is available to you on the first day of the plan year.
- Withdrawals for qualified expenses are tax-free.

Or, Lose It

- FSAs have a "use it or lose it" rule, per the IRS. Any outstanding balances in your FSA will expire December 31, 2026. These funds won’t rollover to the next plan year.
- You have until March 31, 2027 to submit claims for expenses incurred through December 31, 2026.

Visit the contacts page to access Fidelity's phone number, website and all other vendor information.

What's the Difference Between an HSA and FSA?

	HSA	Limited Purpose FSA	Health Care FSA	Dependent Care FSA
Available with the following medical plans...	Any Newell Brands Medical Option		Only if you waive medical coverage	Any Newell Brands Medical Option and/or if you waive medical coverage
Receive Company Contribution	Yes, if you are enrolled in the Consumer Plan or Consumer Plus Plan	No	No	No
Change your contribution anytime	Yes	No, unless you have a life event	No, unless you have a life event	No, unless you have a life event
Access to funds prior to contribution?	Yes – HSA Advance gives you the chance to use money in your account when you need it, and reimburse yourself later	Yes	Yes	No
Use account money for...	Eligible health care expenses Once you reach age 65, you can also use it for non-health care expenses	Eligible dental and vision expenses only	Eligible health care expenses	Eligible child and elder day care expenses
Balance earns interest tax-free	Yes	No	No	No
"Use it or lose it" rule applies	No, money is yours to keep and it can be used for health care expenses, future retiree healthcare premiums and more	Yes	Yes	Yes

Financial Protection Benefits

Prudential administers our comprehensive income protection benefits. Details are available at WellAtNewell.com or Benefits Central at nwlbenefits.com. Some of these benefits require action during Annual Enrollment.

Basic Life Insurance

1x your annual base pay

Additional Life Insurance*

Employee Additional Life
1-5x base pay up to $1M

Spouse/partner Life
$10,000 to $50,000

Child Life
$10,000

Supplemental Accident Insurance*

Supplemental Accident Insurance pays a set benefit amount based on the type of injury you have and the type of treatment you need. It covers accidents that occur on and off the job.

Critical Illness Protection*

Provides a lump-sum payment if you or a covered family member are diagnosed with a specific condition—including cancer, heart disease, stroke, transplants and other certain serious conditions.

Hospital Indemnity Coverage*

Prudential offers benefits due to hospitalization and associated treatment to help fill financial gaps caused by out-of-pocket expenses such as deductibles, copays and non-covered medical services.

***Action required during Annual Enrollment.**

AD&D Insurance

Basic: 1x your annual base pay

Additional: 1-5x available

Short-Term Disability

Protects a portion of your income in the event of a short-term illness, or a non-occupational injury. Available after you reach 90 days of employment at no cost to you.

Salaried (Professional/Clerical)
Disability Benefit: 80% base salary

Factory Hourly/Retail
Disability Benefit: 60% base salary

Long-Term Disability

Provides for the replacement of a percentage of basic monthly income in the event an extended illness or injury prevents you from working.

Full-time salaried
60% monthly earnings. Available at no cost.

Full-time hourly who enroll*
50% monthly earnings. Employee paid

401(k) PLAN

6% match

401(k) Employee Savings Plan

6% Match: For every dollar you save, Newell Brands matches your contribution up to a maximum of 6% of your eligible earnings. Contribute at least 6% to take advantage of the full match. At the end of the year, Newell performs a yearly True Up Match calculation to ensure you have received the full employer match

100% Vesting: Every dollar—whether it be your own contributions or the matching contributions from Newell Brands is 100% yours the day the funds are deposited/invested into your account. There is no vesting schedule. For new hires who have contributed to a prior company's 401(k) plan, remember to consider what you have contributed to date, due to IRS limitations.

Investment Line-up: The plan offers you everything from target date funds to manage your investments based on your estimated retirement date to a self-directed brokerage account allowing you to manage your investments on your own. In addition, you have several best-in-class funds with low investment fees to choose from and you have the option to invest in the Newell Brands Stock Fund.

Automatic Enrollment: If you are a new hire, you will be enrolled automatically in the plan at a 3% pre-tax contribution rate, 30 days after your hire date.

Learn More

Visit **netbenefits.com/newellbrands** to learn more about the 401(k) Employee Savings Plan. You can contact Fidelity at **833-252-2244** from 8:30 a.m. to 8:30 p.m. ET, Monday–Friday.

For every **$1** you contribute

+

The company contributes **$1**

=

and **$2** goes into your account (up to 6% of your eligible pay)

Additional Benefits (Benefits available during enrollment)

You can enroll in these benefits as a new hire or during Annual Enrollment.

Legal Assistance Plan

Get pre-paid legal support through MetLife Legal Plan to help with a variety of needs from traffic tickets to will preparation to refinancing your home. There are no deductibles or copays when you use a MetLife Legal Plan network attorney and no limits on the number of times you may use the plan for personal services. In addition, members can see attorneys for consultation, document review and more for a range of legal matters their plan doesn't cover for up to 4 service hours. To learn more and enroll, call **800-821-6400** or visit info.legalplans.com (enter access code: 2590010).

Identity Theft Protection

IDShield offers discounted premiums for coverage that includes personal consultations, privacy and security monitoring services and restoration services. To learn more and enroll, call **800-654-7757** or visit benefits.legalshield.com/newellco.

Benefits Available Anytime (No Enrollment Needed)

Active&Fit

As part of our comprehensive benefits program, Newell Brands offers access to the Active&Fit program. This program provides employees with flexible and affordable fitness options to support their physical well-being. Key features of the program include:

- **Discounted gym memberships:** Access to a network of over 12,700+ standard gyms nationwide, including popular chains like LA Fitness, 24 Hour Fitness, and Anytime Fitness, at a discounted rate of $28 per month.
- **No long-term contracts:** Employees can switch gyms or cancel their membership with ease.
- **Well-being coaching:** Personalized support from coaches on fitness, nutrition, stress, and sleep goals.
- **Fitness tracking:** Integration with over 250 wearable fitness devices and apps to track activity and progress.
- **On-demand workout videos:** Access to a library of over 12,000 on-demand workout videos for home workouts.

To enroll, visit Newellcentral.com.

Commuter Benefits

With Fidelity, pay through simple pre-tax payroll deductions, for work-related travel costs, such as mass transit passes and parking expenses. Call **833-4NEWELL (463-9355)** or visit WellAtNewell.com.

Purchase Program

Through Purchasing Power, you get the convenience of paying over time for products you want through payroll deductions, with zero interest, fees or credit checks. To learn more and enroll call **888-923-6236** or visit newell.purchasingpower.com.

Home and Auto Insurance

Through Farmers, you can purchase Auto & Homeowner's Insurance at a group discount. In addition, you can have your Auto and/or Homeowner's Insurance conveniently deducted from your paycheck. You can enroll or drop coverage at any time during the year. To learn more and enroll, call Farmers directly at **800-438-6381** or visit myautohome.farmers.com.

Beneplace Product Discounts

Beneplace offers you exclusive discounts on products and services you use every day. To find discounts on everything from hotels and car rentals to flowers and gifts, visit beneplace.com/newell.

Diversity, Inclusion & Belonging

We believe people are the most fulfilled, engaged and successful when they are encouraged and empowered to bring their whole selves to work, and we fundamentally believe diversity of thought and experience is essential to innovation and growth. In this spirit, we aim to foster an environment where all employees feel welcome and valued.

Employee Resource Groups

- **ABLE -Disabled Employees + allies**
- **BEACON - Black/African-American + allies**
- **HOLA - Hispanic & Latin + allies**
- **NAAPA - Asian-American, Pacific Islander + allies**
- **OPEN - LGBQT+ and allies**
- **RAY - Women + allies**
- **VETS - Veterans + allies**

Family Support

Newell Brands provides benefits and programs to support you and your family! Many are offered at no cost to you.

Here are some highlights:

Employee Assistance Program

Health Advocate can help you manage a wide variety of life's challenges 24/7 and confidentially, including: stress and anxiety, marital/family issues, anger, grief, depression, substance abuse, child and elder care solutions, legal concerns and financial issues. You and each of your family members can receive **eight sessions per event** for guided self-care, coaching and therapy. You can choose in-person or virtual appointments. Call **866-799-2485** or visit healthadvocate.com/newellbrands
Company Name: NewellBrands.

Support for Complex Conditions

If you're dealing with a complex condition, you don't have to go through it alone. CVS AccordantCare™ can provide you one-on-one support from specialized nurses, trusted information, proactive monitoring to help you stay on track and a care team that's there when you need them. Best of all, this service is available as part of your medical plan, at no extra cost to you.

Paid Parental Leave

12 weeks of 100% paid maternity leave (eight weeks for birth and related recovery; four weeks for bonding with new child). Four weeks of 100% paid paternity and adoption leave for bonding with your new child.

You become eligible after 90 days of employment with Newell Brands. For additional questions or to apply for your leave, you can contact Prudential, the Newell Brands leave administrator, at **877-367-7781** or visit prudential.com/mybenefits.

Back-up Dependent and Pet Care

Bright Horizons provides high-quality, discounted care for your child, adult/elder dependents or pets. You can access up to 15 annual days of family care when regular arrangements fall through. You also have access to tutoring services to support your child's academic success. For more information call **877-BH-CARES (242-2737)** or visit backup.brighthorizons.com (username and password: Newell).

Building Healthy Families Program by Anthem*

Anthem provides personalized support for family planning, pregnancy and childcare, with tailored resources for adoption and surrogacy. You have access to tools for logging newborn care and monitoring prenatal health risks, as well as a library of educational articles and videos on family planning and parenting. You can connect with a maternity nurse and receive virtual lactation support. Personalized pregnancy support includes chatting with a Family Care Coach and receiving updates on pregnancy progress.

Call **833-897-1337** or visit anthem.com and find the "Featured Programs" page.

Family Building Benefits

WINFertility provides inclusive family building solutions, personal guidance with nurse care advocates, education materials on adoption or surrogacy process, referrals for care and more to help you along your family building journey.

Fertility*: $25,000 lifetime maximum benefit toward eligible expenses related to fertility treatment and $10,000 lifetime maximum benefit toward eligible expenses related to fertility medications.

Adoption: $15,000 reimbursement for each adoption process, with a $30,000 lifetime maximum reimbursement toward eligible expense related to adoption.

Surrogacy: $30,000 lifetime maximum benefit toward eligible expenses related to surrogacy.

To learn more call **877-767-0151**, visit managed.winfertility.com/newellbrands, or download the app with registration code: NWL24.

Pet Insurance

MetLife will help you manage the high cost of veterinary services for your pet. Call **800-438-6388**.

***Available to those enrolled in a Newell Brands medical plan.**

Payroll Deductions

You and the company share the cost of your benefits, with Newell Brands paying the majority of the cost for medical benefits. The amount you pay is through payroll deductions. Here's what you'll pay for medical, dental and vision benefits in 2026. For other payroll deductions, see the enrollment worksheet at WellAtNewell.com.

Medical rates below assume covered employees and dependents are tobacco-free. In the WellAtNewell site, you will see premiums quoted based on your paycheck frequency with a separate Annual Physical Reward credit. For details, see page 8 of this guide.

	Weekly Medical Rates							
	You		You + Spouse/Partner		You + Child(ren)		You + Family	
	No Reward	Annual Physical Reward	No Reward	Annual Physical Reward	No Reward	Annual Physical Reward	No Reward	Annual Physical Reward
Hourly Paid Employees								
Consumer Plus Plan	$47.54	$36.00	$83.54	$72.00	$79.85	$68.31	$108.23	$96.69
Consumer Plan	$32.77	$21.23	$52.85	$41.31	$50.54	$39.00	$67.38	$55.84
Consumer Value Plan	$26.31	$14.77	$43.38	$31.84	$41.31	$29.77	$57.00	$45.46
Salaried Employees with Salary Less Than $100,000 per Year								
Consumer Plus Plan	$67.15	$55.61	$124.85	$113.31	$119.08	$107.54	$161.77	$150.23
Consumer Plan	$45.46	$33.92	$77.31	$65.77	$73.62	$62.08	$98.31	$86.77
Consumer Value Plan	$34.15	$22.61	$60.46	$48.92	$57.69	$46.15	$79.15	$67.61
Salaried Employees with Salary at $100,000 or More per Year								
Consumer Plus Plan	$78.69	$67.15	$155.77	$144.23	$148.62	$137.08	$201.69	$190.15
Consumer Plan	$55.38	$43.84	$101.77	$90.23	$96.92	$85.38	$130.15	$118.61
Consumer Value Plan	$41.54	$30.00	$77.54	$66.00	$73.85	$62.31	$101.54	$90.00
Weekly Dental Rates								
Dental Basic PPO Plan	$4.05		$7.44		$8.14		$12.72	
Dental Plus PPO Plan	$6.48		$11.90		$13.03		$20.35	
Dental HMO Plan	$2.13		$3.91		$4.28		$6.69	
Weekly Vision Rates								
Vision Plan	$1.70		$2.75		$2.75		$4.53	

	Biweekly Medical Rates							
	You		You + Spouse/Partner		You + Child(ren)		You + Family	
	No Reward	Annual Physical Reward	No Reward	Annual Physical Reward	No Reward	Annual Physical Reward	No Reward	Annual Physical Reward
Hourly Paid Employees								
Consumer Plus Plan	$95.08	$72.00	$167.08	$144.00	$159.69	$136.61	$216.46	$193.38
Consumer Plan	$65.54	$42.46	$105.69	$82.61	$101.08	$78.00	$134.77	$111.69
Consumer Value Plan	$52.62	$29.54	$86.77	$63.69	$82.62	$59.54	$114.00	$90.92
Salaried Employees with Salary Less Than $100,000 per Year								
Consumer Plus Plan	$134.31	$111.23	$249.69	$226.61	$238.15	$215.07	$323.54	$300.46
Consumer Plan	$90.92	$67.84	$154.62	$131.54	$147.23	$124.15	$196.62	$173.54
Consumer Value Plan	$68.31	$45.23	$120.92	$97.84	$115.38	$92.30	$158.31	$135.23
Salaried Employees with Salary at $100,000 or More per Year								
Consumer Plus Plan	$157.38	$134.30	$311.54	$288.46	$297.23	$274.15	$403.38	$380.30
Consumer Plan	$110.77	$87.69	$203.54	$180.46	$193.85	$170.77	$260.31	$237.23
Consumer Value Plan	$83.08	$60.00	$155.08	$132.00	$147.69	$124.61	$203.08	$180.00
Biweekly Dental Rates								
Dental Basic PPO Plan	$8.10		$14.88		$16.29		$25.44	
Dental Plus PPO Plan	$12.96		$23.81		$26.05		$40.69	
Dental HMO Plan	$4.26		$7.82		$8.56		$13.37	
Biweekly Vision Rates								
Vision Plan	$3.40		$5.50		$5.50		$9.05	

Payroll Deductions Continued

	Semi-Monthly Medical Rates							
	You		You + Spouse/Partner		You + Child(ren)		You + Family	
	No Reward	Annual Physical Reward	No Reward	Annual Physical Reward	No Reward	Annual Physical Reward	No Reward	Annual Physical Reward
Hourly Paid Employees								
Consumer Plus Plan	$103.00	$78.00	$181.00	$156.00	$173.00	$148.00	$234.50	$209.50
Consumer Plan	$71.00	$46.00	$114.50	$89.50	$109.00	$84.50	$146.00	$121.00
Consumer Value Plan	$57.00	$32.00	$94.00	$69.00	$89.50	$64.50	$123.50	$98.50
Salaried Employees with Salary Less Than $100,000 per Year								
Consumer Plus Plan	$145.50	$120.50	$270.50	$245.50	$258.00	$233.00	$350.50	$325.50
Consumer Plan	$98.50	$73.50	$167.50	$142.50	$159.50	$134.50	$213.00	$188.00
Consumer Value Plan	$74.00	$49.00	$131.00	$106.00	$125.00	$100.00	$171.50	$146.50
Salaried Employees with Salary at $100,000 or More per Year								
Consumer Plus Plan	$170.50	$145.50	$337.50	$312.50	$322.00	$297.00	$437.00	$412.00
Consumer Plan	$120.00	$95.00	$220.50	$195.50	$210.00	$185.00	$282.00	$257.00
Consumer Value Plan	$90.00	$65.00	$168.00	$143.00	$160.00	$135.00	$220.00	$195.00
Semi-Monthly Dental Rates								
Dental Basic PPO Plan	$8.78		$16.12		$17.65		$27.56	
Dental Plus PPO Plan	$14.04		$25.79		$28.23		$44.09	
Dental HMO Plan	$4.62		$8.48		$9.28		$14.49	
Semi-Monthly Vision Rates								
Vision Plan	$3.69		$5.96		$5.96		$9.81	

Important Legal Notices

SUMMARY OF BENEFITS & COVERAGE ("SBC")

As part of the Affordable Care Act, we are providing you with an online summary for each of our medical plans. Each summary includes detailed information on what the plan covers and what it costs, in an easy to understand Q&A format. SBCs are in a standard format that allows you to compare plans. Paper copies of these notices are available at no cost by contacting the Newell Brands Benefits Center at **833-4NEWELL (463-9355)** or visiting WellAtNewell.com.

OTHER IMPORTANT NOTICES

You will find important legal notices, including the Medicare Part D creditable coverage notice regarding prescription drug coverage, at WellAtNewell.com or Benefits Central at nwlbenefits.com. You can also contact the Newell Brands Benefits Center at **833-4NEWELL (463-9355)**.

BENEFIT AND LEAVE OF ABSENCE POLICIES

You will find all policies relating to paid and unpaid time off along with policies for benefit reimbursement programs on nwlbenefits.com.

Coverage for union employees may differ, and is determined by the terms of your Collective Bargaining Agreement.

This guide is intended to summarize key features of your benefits. Complete details of each benefit can be found in the formal plan documents. In the event of any conflict between this brochure and the formal plan document, the formal plan document will govern.

Contacts

	Provider	Phone Number	Web Address
Benefits Administration	Newell Brands Benefits Center	833-463-9355	WellAtNewell.com
Medical	Anthem	833-897-1337	anthem.com
Pharmacy	CVS Health	800-213-0879	caremark.com
Telemedicine	LiveHealth Online	888-548-3432	livehealthonline.com
Virtual Physical Therapy	Sword	N/A	meet.swordhealth.com/newell
Surgery Benefit	Lantern	855-200-9505	lanterncare.com
Health Savings Account	Fidelity	833-252-2244	netbenefits.com/newellbrands
Flexible Spending and Commuter Accounts	Fidelity	833-299-5089	netbenefits.com/newellbrands
Dental	Cigna	866-494-2111	mycigna.com
Vision	VSP	800-877-7195	vsp.com
Life, AD&D & Disability	Prudential	877-367-7781 (Disability & FMLA) 800-524-0542 (Life & AD&D)	prudential.com/mybenefits
Accident, Critical Illness & Hospital Indemnity	Prudential	844-455-1002	prudential.com/mybenefits
401(k)	Fidelity	833-252-2244	netbenefits.com/newellbrands
Tobacco Cessation	Anthem Wellbeing Coach Program	833-897-1337	anthem.com
Employee Assistance Program	Health Advocate	866-799-2485	healthadvocate.com/newellbrands (Company name: NewellBrands)
Wellness Program	Sydney Health	833-897-1337	Sydney Health app or anthem.com

Have Questions?

Newell Brands Benefits Center

833-4NEWELL

833-463-9355