



well@newell

2021 Benefits Enrollment Guide

**We've Got You Covered!**

*For Eligible U.S. Employees. Coverage for union employees may differ,  
and is determined by the terms of your Collective Bargaining Agreement.*

**newell**  
BRANDS

About Your Benefits	Medical Coverage	Prescription Drugs	Rewards & Incentives	Dental & Vision	Financial Protection	Additional Benefits	Family Support	Enroll & Legal Notices	Rates
2	4	5	8	9	10	12	13	14	15

# 2021 Benefits Enrollment Guide

Newell Brands is committed to supporting our employees' wellbeing. Our benefits can provide you and your family comprehensive coverage, support, programs and discounts that help you through all stages of life — from growing your family to saving for retirement. There are tools and resources to help you choose, manage and use your benefits.

We encourage you to review the information in this guide carefully to learn about the benefits you are required to take action on and the additional resources available anytime.

## About your Benefits

### Who is Eligible?

- Full-time employees who are regularly scheduled to work at least 30 hours a week.

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

- Your lawful spouse/partner (opposite and same sex marriage and domestic partner) is eligible if they do not work for another employer that offers them 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 child (less than 26 years old).

\* 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 and you can contact his/her employer to confirm details.

### When can I enroll?

#### As a New Hire:

As a new hire, you can enroll within 3–5 days after your hire date by using the web at [WellAtNewell.com](http://WellAtNewell.com) or by calling the Newell Brands Benefits Center at **833-463-9355**. 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.

**Enroll  
within  
30 days**

#### 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.

#### Qualified Life Status Change:

You have 30 days to report a status change and make benefit enrollment changes.

**Note:** 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.).

## When Does Coverage Begin?

### New Hire:

Coverage is effective on your date of hire. Because you have 30 days from your effective date to make elections, once you make elections your coverage effective date is retroactively stated. Depending on when you make elections, you may be subjected to additional benefit deductions to make up for missed benefit premiums 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 next year unless you have a Qualified Life Event.

## 2021 Benefits Resources

This guide provides high-level information about your 2021 benefits. Be sure to visit [NWLBenefits.com](https://www.nwlbenefits.com) to access an expanded, interactive guide. You'll also find tools and FAQs that will help you make your benefits decisions.

We've partnered with best-in-class providers to deliver our benefits. You have access to personalized information and online tools 24/7/365. If you have questions you can contact the **Newell Brands Benefits Center** (see below).

### WellAtNewell.com



Visit [WellAtNewell.com](https://www.wellatnewell.com) for all of your 2021 Health & Welfare benefits information. You'll enroll on this site (see page 14). The site will be available to you year-round with access to your selected benefit providers and plan details. Visit the site as often as you like to learn about and take advantage of the many benefits available to you.

### 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)**.

**Site Password:**  
**NewellBenefits**

## Benefits Enrollment Checklist

Take time to learn about and understand your benefits before enrolling.  
Use this checklist to help you prepare.

- Visit [NWLBenefits.com](https://www.nwlbenefits.com) to learn more about your 2021 benefits and to access resources before enrollment begins.
- Review this benefits enrollment guide.
- Choose the right coverage for you and your family.
- Enroll or waive coverage during your benefit enrollment period.
- Make sure you have all of your dependents' Social Security numbers handy as they are required.
- Provide verification of any dependents newly-added to medical coverage to the Newell Brands Benefits Center within 60 days of your enrollment.
- Be prepared to provide the date of your annual physical, the doctor's name and the doctor's phone number during your enrollment session, if you will elect the Annual Physical Reward. If you will cover your spouse/partner in medical coverage, you'll need to provide this information for your spouse/partner as well.  
  
Due to the COVID-19 pandemic, you may not be able to get an annual physical as usual, so you have two options to earn your 2021 Reward!  
**Option 1:** Complete an annual physical between January 1, 2020 and December 31, 2020, or within 60 days as a new hire.  
**Option 2:** Attest during enrollment that you will register for both LiveHealth Online and the new Vitality One wellness program.



# Medical Coverage

We offer a high-quality, broad network of providers and facilities for our employees. That's why we partner with Anthem for your network of providers and with AmeriBen for processing your medical claims.

Newell Brands offers the choice of three medical plans. The three plans cover the same services, including preventive care at 100%. Be sure to choose an in-network doctor to avoid paying more. Amounts shown below are for in-network providers.

## Medical Network

To check which doctors are in the Anthem/AmeriBen network visit [www.anthem.com](http://www.anthem.com) > Find a Doctor. Enter Alpha Prefix for Georgia **QNH** and for all other areas enter **QNG**.

	Consumer Plan	Consumer Plus Plan	Traditional Plan
Type of Plan	High Deductible Health Plan (HDHP)	High Deductible Health Plan (HDHP)	Preferred Provider Organization (PPO)
Payroll Deductions (see page 15)	Lowest	Middle	Highest
Deductible	Highest	Middle	Lowest
Company HSA Contribution	Individual: \$250 Family: \$500	Individual: \$350 Family: \$700	N/A
Annual Deductible	Individual: \$3,000 Family: \$6,000	Individual: \$1,500 Family: \$3,000	Individual: \$750 Family: \$1,500
Annual Out-of-Pocket Maximum (Medical / Rx)	Individual: \$6,000 Family: \$9,000 For an Individual in Family Coverage: \$6,650	Individual: \$4,000 Family: \$6,000	Individual: \$3,000 Family: \$4,500
Office Visits*	Primary care physician: You pay 20%. Specialist: You pay 20% Newell Brands pays 80%.	Primary care physician: You pay 20%. Specialist: You pay 20% Newell Brands pays 80%.	Primary care physician: You pay \$25 Specialist: You pay \$50
Telemedicine LiveHealth Online	You pay 20% Newell Brands pays 80%	You pay 20% Newell Brands pays 80%	You pay: \$25
Coinsurance*	You pay 20% Newell Brands pays 80%	You pay 20% Newell Brands pays 80%	You pay 20% Newell Brands pays 80%
Emergency Room*	You pay 20% (+\$250 surcharge for non-emergency use) Newell Brands pays 80%	You pay 20% (+\$250 surcharge for non-emergency use) Newell Brands pays 80%	You pay 20% (+\$250 surcharge for non-emergency use) Newell Brands pays 80%
Prescription Drug Generic Formulary Non-Formulary Specialty	You pay 20% after deductible You pay 20% after deductible You pay 40% after deductible You pay 20% after deductible up to a max of \$250	You pay 20% after deductible You pay 20% after deductible You pay 40% after deductible You pay 20% after deductible up to a max of \$250	\$5 copay \$35 copay 40% deductible waived You pay 40% up to \$250

**Cost sharing applies after meeting your deductible, except for certain preventive services that are covered at 100%.**

For more information, see the interactive guide on [NWL.Benefits.com](http://NWL.Benefits.com). \*After deductible, except for certain preventive services that are covered at 100%.

# Prescription Drug Coverage

CVS Health is Newell Brands’ pharmacy benefits administrator. All three medical plans cover the same prescription drugs. How you’ll pay for prescription drugs depends on the medical plan option you enroll in.

Consumer Plan and Consumer Plus Plan	Traditional Plan
<p><b>First</b>, you have to meet the combined annual medical/prescription drug deductible. Exception: certain prescription drugs are covered at 100% and others are covered before you meet your deductible. Find a list at <a href="#">NWLBenefits.com</a>.</p> <p><b>Then</b>, you’ll pay coinsurance. For generic and retail preferred brand drugs, you will pay 20% and for retail non-preferred brand drugs you will pay 40%.</p> <p><b>Once you reach your out-of-pocket maximum</b>, Newell Brands will cover 100% of your eligible prescriptions for the remainder of the year.</p>	<p><b>You pay copays</b> for all generic, preferred brand retail and 90-day supplies of maintenance drugs. You pay \$5 copay for retail generic brand drugs, \$35 copay for retail preferred brand drug, and 40% for retail non-preferred brand drugs.</p> <p><b>You pay coinsurance</b> for non-preferred brand and specialty drugs. You don’t have to meet your medical plan deductible first.</p> <p>For certain drugs, coverage is provided at 100%. Find a list at <a href="#">NWLBenefits.com</a>.</p>

For details, see the interactive guide at [NWLBenefits.com](#).

You have access to thousands of retail pharmacies, including large national chains like, CVS, Walgreens, Walmart and many local pharmacies. 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 CVS 90-day Retail Program, which allows you to pick up a 90-day supply at your local CVS pharmacy.

### CVS Drug Pricing Tool

To review the drug formulary and costs of your prescription drugs, visit [www.caremark.com](#).





## 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 medical expenses. You can open an HSA if you enroll in the Consumer Plan or the Consumer Plus Plan. If you enroll in the Traditional Plan, you won't be eligible for the HSA. Learn more at [NWLBenefits.com](https://www.nwlbenefits.com).

- When you open an HSA, Newell Brands provides HSA dollars to help you pay for eligible health care expenses. See the table on [page four](#).
- You can contribute tax-free dollars to your HSA, subject to IRS limits.
- For 2021, the IRS limits are \$3,600 for individual coverage and \$7,200 for family coverage. If you are age 55 or older, you can contribute an additional \$1,000. The Newell Brands contributions are included in the IRS limit.
- You can spend your HSA dollars when you have eligible expenses during the year, or save them for the future.
- Visit [NWLBenefits.com](https://www.nwlbenefits.com) for more information, including a list of eligible expenses.



## 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 healthcare FSA is only available to you if you are enrolled in the Traditional Plan or have waived medical coverage.

- You must re-enroll in an FSA each year during annual enrollment.
- You may contribute from \$120 to \$2,750 annually.
- FSA is "use it or lose it." Any outstanding balances in your Health Care Flexible Spending Account will expire December 31, 2021. These funds won't rollover to the next plan year.
- You have until March 31, 2022 to submit claims for expenses incurred through December 31, 2021.

# Valuable programs available to medical plan enrollees

Newell Brands is committed to supporting our employees' overall wellbeing. That's why we provide programs that help you make informed choices and promote a healthy lifestyle.

## Quit for Life™ Tobacco Cessation Program

The free Quit for Life™ Tobacco Cessation Program is available to help employees and their covered dependents quit for good. The program includes online support and one-on-one coaching to help you and your family members break a tobacco habit. Coaches are specially trained and are available by phone. Completion of the program also qualifies medical plan enrollees to earn back the \$100 per month Tobacco-free Incentive. Call Quit for Life at **866-QUIT-4-LIFE** or visit [www.quitnow.net](http://www.quitnow.net).

Download the Quit For Life® app for on-the-go access to your program including direct access to coaches, quit tips and tools to help deal with cravings.

## LiveHealth Online

### Speak with a doctor/therapist by phone or video

Telemedicine through LiveHealth Online provides direct access to affordable, quality medical care through a national network of doctors on-demand, 24/7, by video and telephone **888-548-3432** or visiting [www.livehealthonline.com](http://www.livehealthonline.com). The rate varies between primary care and mental health expert. Visit with a licensed therapist or psychologist for one-on-one talk therapy. You don't need an appointment to see a doctor. They're always available to assess your condition and send a prescription to the pharmacy you choose, if needed. It's a great option when you have pink eye, a cold, the flu, a fever, allergies, a sinus infection or another common health issue.

# Be a smarter consumer

Newell Brands is helping you become a smarter health care consumer with Healthcare Bluebook and SurgeryPlus, which provides price and quality data on medical procedures.

## Earn rewards when you use Healthcare Bluebook

Healthcare Bluebook is an online tool that helps you find the best quality at the best prices for the healthcare services you may need—from inpatient procedures like surgery to medical tests such as labs and MRIs. With Healthcare Bluebook, you can shop for high quality providers and get the most affordable care available in your area. Healthcare Bluebook's "Go Green to Get Green" rewards program sends you a check if you or a family member covered in the medical plan choose a "green" provider for certain medical procedures.

Visit [healthcarebluebook.com/cc/nwl](http://healthcarebluebook.com/cc/nwl) and enter company code NWL1.

## Get a Second Opinion with 2nd.MD

2nd.MD connects you or your covered dependents with leading, board-certified doctors to get an expert second opinion medical consultation for a variety of complex health care needs. The Care Team coordinates all the details, so you can focus on one thing – getting the best care possible.

## No worries about high cost surgery with SurgeryPlus

Medical plan participants have access to SurgeryPlus, a supplemental surgery benefit that will assist with locating a top-quality surgeon, scheduling multiple appointments, transferring medical records and dealing with unexpected medical bills. This benefit is a full-concierge service, offered to medical plan participants, managing the entire surgical procedure on your behalf and providing high-dollar financial savings on your out-of-pocket medical cost. Call **855-200-9505** to speak with a Care Advocate.

Zero cost  
after  
deductible  
is met.



# Pay Less for Medical Coverage



Make healthy choices and save on your medical coverage.

## Annual Physical REWARD\*

YOU COULD GET  
**\$50/month**  
FOR GETTING YOUR  
ANNUAL PHYSICAL

When you have an annual physical, you and your doctor can monitor your health risks more closely and identify issues early.

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.

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.

If you plan to cover your spouse/partner in the medical plan in 2021, he or she will also need to meet the physical requirements for you to receive the Annual Physical Reward.

For a temporary period of time, Newell will allow participants to qualify for the reward by completing alternative requirements, due to the COVID-19 pandemic. In place of the annual physical, members must enroll in the wellness program through Vitality One and register for LiveHealth Online.

## Tobacco-Free INCENTIVE\*\*

YOU COULD SAVE  
**\$100/month**  
ON YOUR MEDICAL  
COVERAGE

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.

You'll state your tobacco status during your annual enrollment session.

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.

Newell Brands offers the free Quit For Life™ tobacco cessation program. If you quit using tobacco or complete the Quit For Life™ program, you can contact the Newell Brands Benefits Center 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.*





IN-NETWORK  
PREVENTIVE CARE

100% covered

	Dental Basic	Dental Plus
Deductible Individual Family	\$50 \$150	\$50 \$150
Annual Per Person Maximum	\$1,000	\$1,500
Preventive Care	100%	100%
Basic Care	80%	80%
Major Care	0%	50%
<b>Orthodontia</b>	N/A	Child and Adult
Orthodontia Lifetime Maximum	N/A	\$2,000
Orthodontia Deductible	N/A	\$100

## Dental Coverage

Cigna is our Dental Plan administrator. Newell Brands offers the choice of two dental plans. Both plans cover preventive care at 100%, such as oral exams, routine cleanings and X-rays. Choose an in-network provider from Cigna's broad network to receive preferred discounts. Amounts shown above are for in-network providers. Basic care includes fillings and root canals, while major care consists of services such as crowns and bridges.



## 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 when you use a VSP vision provider.

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.

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

# Financial Protection Benefits

MetLife administers our comprehensive income protection benefits. Details are in the interactive guide posted at [NWLbenefits.com](https://www.nwlbenefits.com). Some of these benefits require action during annual enrollment.



## Basic Life Insurance

2x 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 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\*

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

*\*Action required during annual enrollment.*



## AD&D Insurance

**Basic:** 2x 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 employees

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

The Newell Brands Employee Savings Plan is a valuable benefit offered by Newell Brands. It helps you save for your future and your retirement with best-in-class features, including a company match, immediate 100% vesting on all contributions and an investment line-up designed for investors at all levels of investment expertise.

### Key Highlights of the 401(k) Employee Savings Plan

**6% Match:** Every dollar you save, up to 6% of your eligible earnings, doubles with the 6% match made by Newell Brands. Contribute at least 6% to take advantage of the full match.

**100% Vesting:** Every dollar—whether it be your own contributions or the matching contributions from Newell Brands—is 100% yours the day the money goes into your account. There is no vesting schedule.

**Investment Line-up:** The plan offers you everything from target date funds that manage your investments for you based on your estimated retirement date to a self-directed brokerage account that lets you 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.

### Learn More

Visit [netbenefits.com/newellbrands](https://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.

# 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. To learn more and enroll, visit [info.legalplans.com](http://info.legalplans.com) (enter access code: 2590010) or call **800-821-6400**.

We are pleased to announce that MetLife Legal Plan is adding a free enhancement to their current plan design while maintaining the current rate as well. The service is 4 hours of attorney services. For non-covered matters that are not otherwise excluded, this benefit provides four hours of attorney time and services per year. Members can see attorneys for consultation, document review and more for a range of legal matters their plan doesn't cover.



### 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, visit [benefits.legalshield.com/newellco](http://benefits.legalshield.com/newellco) or call **888-807-0407**.

## Benefits available anytime (No enrollment needed)



### Home and Auto Insurance

Through MetLife, 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 MetLife directly at **800 GET-MET8 (800-438-6388)**.



### Commuter Benefits

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](http://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 visit [www.Newell.PurchasingPower.com](http://www.Newell.PurchasingPower.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 [www.beneplace.com/newell](http://www.beneplace.com/newell) (Use code: newellsaves).



### Vitality One Wellness Program

The Vitality One wellbeing program gives you the tools to get active, get healthy and get rewarded. When you make healthy decisions you earn points that can be redeemed for dollars. **You can earn up to \$100 in 2021.** Call **877-224-7117** or download the Vitality One app.

## 2021 Policies

- Adoption Reimbursement
- Bereavement Leave
- Family and Medical Leave Act (FMLA)
- Holidays
- Jury Duty Leave
- Military Leave
- Paid Parental Leave
- Personal Leave
- Tuition Reimbursement
- Vacation

To view these policies in detail, visit the Tools & Resources tab on [Newell Central](#), then click 'Policies' under the Resources section.





# Family Support

Newell Brands provides benefits and programs to support you and your family. Many are offered at no cost to you. Full details are in the interactive guide at [NWLBenefits.com](https://NWLBenefits.com).

## 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. Call **866-799-2485** or visit [HealthAdvocate.com/members](https://HealthAdvocate.com/members).



### Paid Parental Leave

12 weeks of 100% paid maternity leave (nine weeks for birth and related recovery; three weeks for bonding with new child).

Three weeks of 100% paid paternity and adoption leave for bonding with new child.

Employees become eligible after 90 days of employment with Newell Brands. For additional questions or to apply for your leave, you can contact MetLife, the Newell Brands leave administrator, at **877-281-1870**.



### Back-up Dependent Care

Bright Horizons provides high-quality, discounted care for your child or adult/elder dependents when your normal care is unavailable or when an unexpected need arises. Employees can access up to 20 annual days of family care when regular arrangements fall through. For more information visit [backup.brighthouse.com](https://backup.brighthouse.com) (username and password: Newell) or call: **877-BH-CARES (242-2737)**.



### Fertility Solutions\*

Optum® Fertility Solutions is here to help you get high-quality guidance and care for fertility issues. They provide supportive counseling and coverage to help you through the process. Call **866-774-4626**.



### Healthy Pregnancy Program\*

Ameriben Maternal Health Program is a support program for expecting mothers. When you or a covered family member becomes pregnant, sign up for this program to be paired with a nurse who will help answer questions about pregnancy and support the expecting mother as she follows her healthcare provider's care plan. Getting involved in this program is a great first step to a healthy pregnancy and safe delivery. Earn \$150 credit towards a Graco product for participating in this program. Call **866-504-6812** or visit: [www.myameriben.com](https://www.myameriben.com).



### Adoption Assistance

Get reimbursed up to \$5,000 in eligible expenses per adoption process, with a \$10,000 lifetime maximum. To learn more visit [WellatNewell.com](https://WellatNewell.com).



### Dependent Care Spending Account (DCSA)

Save pre-tax money through payroll deduction throughout the year to pay for eligible dependent care expenses. DCSA may be used for eligible expenses for children under age 13 and certain elderly or disabled dependents. Accounts are managed by Benefit Wallet. Visit [WellatNewell.com](https://WellatNewell.com) or call **833-4NEWELL (463-9355)**.



### 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.*

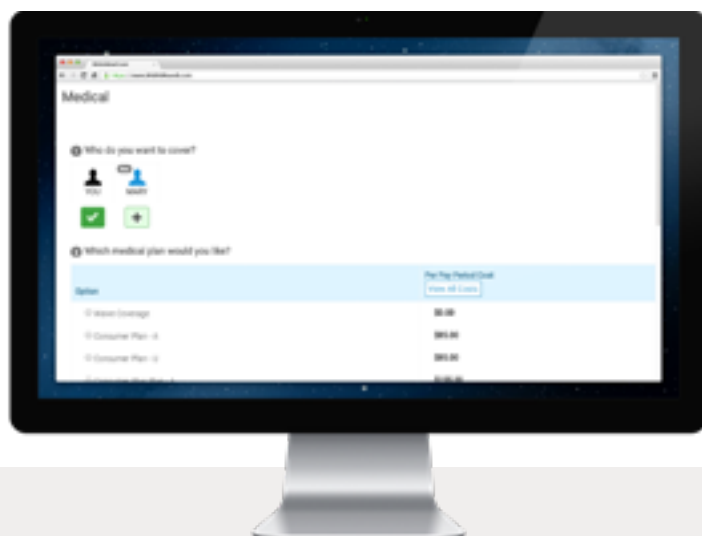
# How to Enroll

- 1 All benefits information is available online at [WellAtNewell.com](http://WellAtNewell.com). Have your username and password ready, and follow the instructions to log on and enroll. If you're new to [WellAtNewell.com](http://WellAtNewell.com), follow the instructions on the login page for first-time users.
  - Once you're logged in, look for the larger box in the center of the page labeled **Annual or New Hire Enrollment** – it will guide you through learning about and 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.



## Important Legal Notices

### SUMMARY OF BENEFITS & COVERAGE ("SBC")

As part of the healthcare 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 which allows you to compare plans. Paper copies of these notices are available at no cost by contacting the Newell Brands Benefits Center at **833-463-9355** or visit [WellatNewell.com](http://WellatNewell.com)

### OTHER IMPORTANT NOTICES

You will find important legal notices at [WellatNewell.com](http://WellatNewell.com) or by contacting the Newell Brands Benefits Center at **833-463-9355**. Important legal notices include:

- Premium Assistance under Medicaid and the Children's Health Insurance Program
- Women's Health and Cancer Rights Act of 1988
- Important Notice About Your Prescription Drug Coverage and Medicare
- Michelle's Law
- HIPAA Special Enrollment Notice
- HIPAA Privacy Notice
- HIPAA Wellness Notice
- Continuation Coverage Rights under COBRA

*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.*

# Monthly 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 2021. For other payroll deductions, see the interactive guide at [NWLBenefits.com](https://www.newellbrands.com/benefits).

**Medical rates below assume covered employees and spouse/partners have earned the \$50 Annual Physical Reward, and all family members are tobacco-free. For details, see [page eight](#) of this mailer and the interactive guide at [NWLBenefits.com](https://www.newellbrands.com/benefits).**

	You	You + Spouse/ Partner	You + Child(ren)	You + Family
<b>Medical</b>				
Salary range: Under \$30,000 per year				
<b>Consumer Plan</b>	\$57.35	\$119.13	\$113.61	\$155.53
<b>Consumer Plus Plan</b>	\$103.68	\$216.22	\$206.28	\$283.50
<b>Traditional Plan</b>	\$130.16	\$272.48	\$259.24	\$356.32
Salary range: \$30,000 to \$99,999 per year				
<b>Consumer Plan</b>	\$94.86	\$198.56	\$188.64	\$259.24
<b>Consumer Plus Plan</b>	\$172.08	\$360.73	\$343.09	\$472.16
<b>Traditional Plan</b>	\$216.22	\$454.51	\$431.34	\$593.52
Salary range: \$100,000+ per year				
<b>Consumer Plan</b>	\$132.37	\$276.89	\$263.65	\$361.84
<b>Consumer Plus Plan</b>	\$240.48	\$504.15	\$479.89	\$659.71
<b>Traditional Plan</b>	\$259.24	\$542.77	\$517.39	\$711.57
<b>Dental</b>				
<b>Dental Basic Plan</b>	\$16.55	\$35.59	\$33.09	\$40.56
<b>Dental Plus Plan</b>	\$27.25	\$58.59	\$54.48	\$66.77
<b>Vision</b>				
<b>Vision Plan</b>	\$6.95	\$11.24	\$11.24	\$18.50

# Contacts

	Provider	Phone Number	Web Address
Benefits Administration	Newell Brands Benefits Center	833-463-9355	wellatnewell.com
Medical	AmeriBen/Anthem	855-258-2653	www.myameriben.com
Pharmacy	CVS Health	800-213-0879	www.caremark.com
Telemedicine	LiveHealth Online	888-548-3432	www.livehealthonline.com
Second Opinion Benefit	2nd.MD	866-410-8650	www.2nd.md/newell
Surgery Benefit	Surgery Plus	855-200-2099	newell.surgeryplus.com
Flexible Spending Account & Health Savings Account	BenefitWallet	877-472-4200	mybenefitwallet.com
Dental	Cigna	866-494-2111	www.mycigna.com
Vision	VSP	800-877-7195	www.vsp.com
Life, AD&D, & Disability	MetLife	800-638-6420	www.metlife.com/mybenefits
Critical Illness & Accident	MetLife	800-438-6388	www.metlife.com/mybenefits
401(k)	Fidelity Investments	833-252-2244	netbenefits.com/newellbrands
Tobacco Cessation	Quit 4 Life	866-QUIT-4-LIFE	www.quitnow.net
Employee Assistance Program	Health Advocate	866-799-2485	healthadvocate.com/members
Healthcare Pricing Tool	Healthcare Bluebook	800-341-0504	healthcarebluebook.com/cc/nwl
Wellness Program	Vitality One	877-224-7117	Download the Vitality One app

## Have questions?

Newell Brands Benefits Center

**833-4NEWELL**

833-463-9355

