



Your benefits Your journey

A wide-angle photograph of a dramatic landscape. In the foreground, two hikers stand on a rocky cliff edge, their backs to the camera. They are holding hands and looking out over a vast, deep fjord. The water is a deep blue, and the surrounding mountains are rugged and grey, with patches of green vegetation. The sky is filled with soft, white clouds. The overall mood is one of adventure and achievement.

2025 Benefits Guide

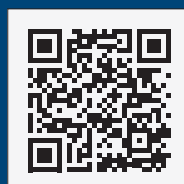
Your benefits Your journey

Throughout your life journey, you will need to make decisions, both big and small. This applies to our Grundfos benefits as well. We offer a variety of options that help improve your life, safeguard your family and assist you in planning for your future.

Having the correct information and resources makes determining the best path forward easier. Please take some time to read through this guide and elect the benefits that best meet your needs for the year ahead.

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Learn more and access information about your benefits year-round at flimp.live/Grundfos-Benefits or scan the QR code.



Eligibility



You:

- ✓ Active Grundfos employee
- ✓ Scheduled to work at least 30 hours per week


You can participate in the benefits shown in this guide if you are an active Grundfos employee scheduled to work at least 30 hours per week.

Your benefits become effective on the first day of the first month following or coinciding with your date of full-time employment.

Eligible dependents

You may enroll your qualified dependents for medical, prescription drug, dental, vision and life insurance benefits.

Eligible dependents may include your:

- +  **Legal spouse** as recognized under state or federal law. This includes same-sex spouses when legally married.
- +  **Domestic partner** via notarized affidavit located on BRC.
- +  **Natural child, stepchild, child of domestic partner or legally adopted child** until the end of the month of their 26th birthday.
- +  **Children of any age who are mentally or physically disabled** and are considered a dependent for tax purposes.

You will be required to provide supporting documentation — such as a birth certificate — to verify your dependents' eligibility.

Enrollment

Enroll and confirm your elections on the ADP Self Service portal (workforcenow.adp.com) or on the ADP Workforce Now App.



Some benefits are provided to you automatically. Others require you to actively enroll, allowing you to customize your coverage and take full advantage of what's available.

Benefits that are provided automatically:

- ✓ Basic Employee Life and AD&D Insurance
- ✓ Short-Term Disability
- ✓ Long-Term Disability
- ✓ Employee Assistance Program (EAP)
- ✓ Identity Theft Assistance
- ✓ Beneficiary Resource services
- ✓ Travel Resource Services

Benefits that require you to enroll:

- ✖ Medical Benefits (includes Prescription Drug benefit)
- ✖ Health Savings Account (HSA)
- ✖ Flexible Spending Accounts (FSAs)
- ✖ Dental Benefits
- ✖ Vision Benefits
- ✖ Supplemental Life Insurance
- ✖ Accident Insurance
- ✖ Auto Insurance
- ✖ Home Insurance

When to enroll

During Open Enrollment

Open Enrollment is your opportunity to review your benefits, change your elections or enroll for the first time. The options you choose will be effective for one full plan year, January 1, 2025, through December 31, 2025, unless you have a Qualifying Life Event, which allows you to make changes to your benefits.

You must enroll online via the ADP Self-Service Portal site at workforcenow.adp.com. If you have not registered, click the link to Create Account and register using your email/mobile or identity information or the registration code provided.

As a new hire

If you are newly hired during the year, you have 31 days from your eligibility date to enroll in your benefits. Otherwise, you will be automatically enrolled in only company-paid benefits and must wait until the next annual Open Enrollment period to make your benefit elections.

During your first week of employment, you'll receive an email with instructions on how to register for the ADP Payroll/Benefits system. Once registered, you'll receive a link to the benefit orientation presentation and instructions on how to enroll in benefits.

Making a change during the year

If you experience a Qualifying Life Event, you may make a change to your benefits within 31 days.

Qualifying Life Events include:

- Getting married or divorced
- Having or adopting a child
- Death
- Employment status change for you or your spouse
- You or your spouse losing or gaining insurance
- An eligible dependent becoming ineligible due to their age

If you or a dependent has a Qualifying Life Event, visit the ADP Self Service Portal at workforcenow.adp.com within 31 days of the event to make benefits changes.

Imputed Income

If you add a dependent to your health insurance coverage who does not qualify as a tax dependent under the Internal Revenue Code Section 152 and Notice 2010-38 (such as a domestic partner), the Fair Market Value of the employer's contribution toward that coverage is considered a taxable fringe benefit, subject to tax withholding. This calculated fringe benefit is known as imputed income. This fringe benefit will increase your taxable income, which means your federal, State, Social Security and Medicare taxes may increase and your net pay will decrease.

Medical Benefits

To keep you and your family healthy, our medical benefits provide comprehensive coverage, from routine check-ups to emergency care. Explore your options to find the plan that best fits your needs.



Choose from two medical plan options for 2025

To select the plan that best suits your needs, consider the key differences between the plans, the cost of coverage (including payroll deductions) and how the plan covers services during the year.



Your current PPO plan with a few updates



More comes out of your paycheck per month.



But you typically pay **less** when you need care.

New for 2025!



A High-Deductible Health Plan (HDHP) + Health Savings Account (HSA)



Less comes out of your paycheck per month.



You typically pay **more** when you need care, but you can use funds from your HSA to pay for qualified expenses.

💡 Good to know!

Both medical plans use the same network of doctors, hospitals and other providers. See the network at bcbstx.com/find-care/providers-in-your-network/find-a-doctor-or-hospital.



Can I switch plans during the year?

You may not change your medical plan during the year unless you have a **qualified life event**.

Comparing the plans



Scan to watch a video presentation.



Plan Details	PPO Plan		HDHP	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
Annual Deductible (Individual/Family)	\$750/\$2,250	\$750/\$2,250	\$2,000/\$4,000	\$4,000/\$8,000
HSA money provided by Grundfos* (Individual/Family)	N/A		\$500/\$1,000	
Out-of-Pocket Maximum (Includes deductible) (Individual/Family)	\$2,750/\$5,500	\$5,500/\$11,000	\$4,000/\$8,000	\$8,000/\$16,000
Coinsurance	Plan pays 80% You pay 20%	Plan pays 70% You pay 30%	Plan pays 80% You pay 20%	Plan pays 70% You pay 30%
Services & Care				
Office Visits (PCP or Specialist)	\$10 copay	Plan pays 70% You pay 30%	Plan pays 80% You pay 20%	Plan pays 70% You pay 30%
Preventive Care/Well Care	✔ Covered 100%		✔ Covered 100%	
Office Visits/Urgent Care	\$10 copay			
Maternity Office Visit	\$10 copay			
Inpatient/Outpatient Hospital Services	Plan pays 80% You pay 20%		Plan pays 80% You pay 20%	
Emergency Room	\$100 copay			
Ambulance	No charge			
Behavioral Health Services (Inpatient/Outpatient)	You pay 20%/ \$10 copay per visit			
Prescription Drugs				
Retail (up to a 30-day supply) or Mail-Order (up to a 90-day supply)				
Generic (Retail/Mail Order)	\$15/\$15	\$15 copay +25% coinsurance	Plan pays 80% You pay 20% After the medical deductible is met	Plan pays 70% You pay 30% After the medical deductible is met
Preferred Brand Name (Retail/Mail Order)	\$35/\$70	\$35 copay + 25% coinsurance		
Non-Preferred Brand Name (Retail/Mail Order)	\$60/\$120	\$60 copay + 25% coinsurance		

*Prorated based on benefit eligibility date for new hires and life events.

How the plans work

PPO Plan	
Features	<ul style="list-style-type: none">• Higher premium costs than the HDHP• No HSA available• Copays for doctor's office visits• You can contribute pre-tax to an FSA for medical, dental and vision care expenses
Preventive Care	You receive preventive care (checkups, vaccines and cancer screenings) and preventive medications at no cost to you.
Annual Deductible	You pay 100% of the deductible, which is lower than the HDHP's deductible . Once you meet the deductible, the plan begins to pay a portion of the cost of services.
Coinsurance	You and the plan share the cost of services after your deductible. The plan pays 80% and you pay 20%.
Copays	For doctor's office visits, you pay a set dollar amount .
Out-of-Pocket Maximum	Once you reach the annual out-of-pocket maximum, the plan begins to pay 100% of eligible charges for the remainder of the year.

HDHP	
Features	<ul style="list-style-type: none">• Lower premium costs• Company contributes to your HSA• You can contribute to your HSA, too• You can use a Limited Purpose FSA for dental and vision care expenses only
Preventive Care	You receive preventive care (checkups, vaccines and cancer screenings) and preventive medications at no cost to you.
Annual Deductible	You pay 100% of the deductible, which is higher than the PPO's deductible . Once you meet the deductible, the plan begins to pay a portion of the cost of services.
Coinsurance	You and the plan share the cost of services after your deductible. The plan pays 80% and you pay 20%.
Copays	There are no copays, so you pay the cost of doctor's office visits — you can use HSA funds — until you meet your deductible.
Out-of-Pocket Maximum	Once you reach the annual out-of-pocket maximum, the plan begins to pay 100% of eligible charges for the remainder of the year.

Which plan is right for you?

Both plans are excellent, and no two situations are the same. One of the best things you can do now is to think about how you've used health care this year and in past years.

- Do you anticipate using more or fewer services in 2025?
- Do you feel strongly about paying less now and possibly more later?
- Would you rather pay more now and less at the time of service?

It's up to you and what you think will be best for you.

! You will receive a new BCBSTX medical ID card if you switch your medical plan from the PPO to the HDHP or are newly enrolled into a plan. Carry it with you and be sure to provide a copy to your physicians and pharmacist.

For example:



Jon is 28 years old and single.

He is healthy, rarely visits the doctor and takes no regular prescription medications. **Jon chooses the HDHP** because he knows his preventive care — like his flu shot or annual checkup — is covered by the plan in full. If he gets sick (for example, strep throat), he can use his HSA funds to pay for a doctor's office visit and antibiotics.



Ana is a single mom of two with a chronic health condition.

She takes her two daughters to the doctor regularly, as they both have asthma. One of her daughters must have her tonsils out in 2025. Ana has type 2 diabetes and takes medication to keep her blood sugar under control. She can contribute pretax to the Health Care FSA to use toward her deductible, copays and prescription drug expenses. Of course, she must use the money in her FSA during the year or risk losing it.

Prescription Drugs

Both medical plans include a Prime Therapeutics prescription drug plan.

The amount you pay depends upon three things:

1. Which medical plan you have (PPO or HDHP)
2. What type of prescription you need (Generic, Preferred Brand Name, Non-Preferred Brand Name)
3. Where you get your prescription (in-network or out-of-network retail or mail order)

The PPO plan has copays for prescription drugs, while you pay a percentage of the cost if you are covered by the HDHP. And remember, you pay the full cost out of your pocket until you reach your deductible; of course, you can use your HSA funds to pay.

Types of drugs



Generic

- Lowest copay
- Just as effective as name-brand drugs (chemical and therapeutic equivalent)



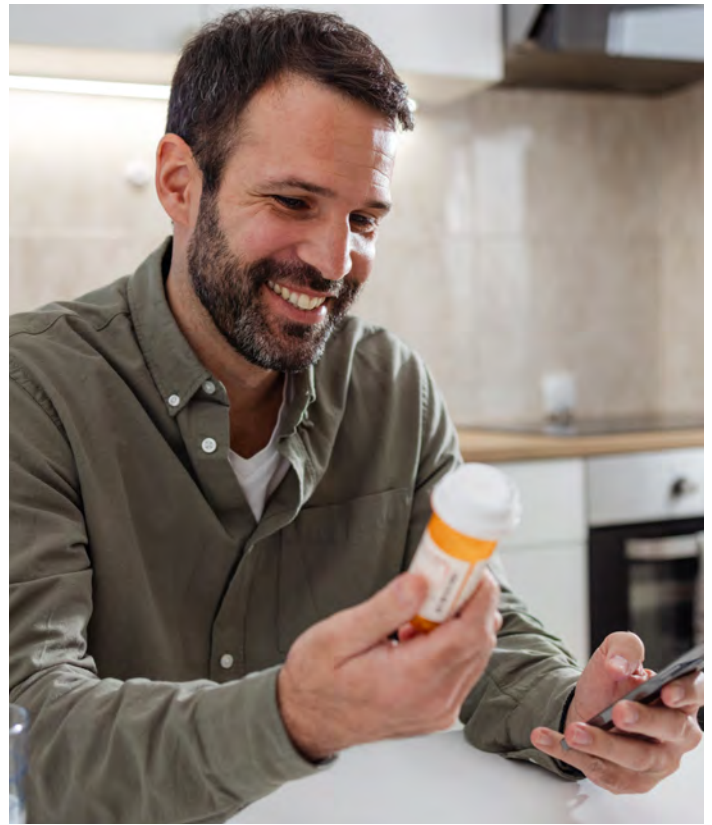
Preferred Brand Name

- Slightly higher copay
- Name brand drugs with no generic equivalent



Non-Preferred Brand Name

- Highest copay
- Ask your doctor about less expensive equivalents



💡 Good to know!

If you choose a non-participating retail pharmacy, your out-of-pocket costs will increase substantially.

You will likely need to pay for the entire amount of the prescription and then submit a manual claim for partial reimbursement.

Note: CVS pharmacy is out-of-network.

In-network pharmacies

When you use a participating retail pharmacy, you may receive up to a 30-day supply of your prescription. Participating retail pharmacies include major chains such as Walgreens, Walmart, Rite Aid, Meijer, Kroger and many others.

⚠️ **When you go to a participating pharmacy for your prescription, you must present your BCBSTX ID card.**

Mail order pharmacy

If you or your eligible dependents take medication on an ongoing basis, you will save money by using the mail-order pharmacy. To use mail order, please contact Express Scripts Pharmacy at 1-833-715-0942 or log on to [bcbstx.com](https://www.bcbstx.com) to complete the mail order form.

Delivery of your first order may take up to 10 days after your order is received and verified. Ask your doctor for a prescription for a 90-day supply of your maintenance medications. Your prescription can be sent electronically to Express Scripts Pharmacy or faxed to 1-888-327-9791.

Specialty pharmacy

If you or your eligible dependents take specialty medications or medications used to treat complex, chronic conditions, you must fill your prescription using Accredo Specialty Pharmacy. Call 1-833-721-1619 to get started.

Health Savings Account (HSA)

An HSA allows you to save money for health care expenses on a tax-free basis. You can pay for qualified medical expenses from your account using pre-tax dollars.

The HSA offers triple tax benefits:

1. Contribute pre-tax
2. Tax-free withdrawals when paying for qualified expenses
3. Tax-free investment growth

Contributing to your HSA

- With an HDHP, you must meet the deductible before the plan covers any of your expenses, and, of course, the deductible is higher than you have had in the past.
- The HDHP does not have copayments for doctor's office visits, so you will pay the total cost of the visit from your HSA funds or out of your own pocket.
- You will pay out of pocket for the total cost of your prescriptions until you meet your deductible; then, you will not pay a flat copay amount but a percentage of the total cost (the plan pays 80%, and you pay 20%).
- You always own all the funds in your HSA and can take them with you if you retire or leave the company.

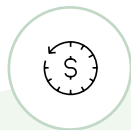
How HSAs work



Start it

Contributions to an HSA are tax-free for you — whether they come from you or the company.

The HDHP costs less than other plans, so the money you save on premiums can be put into your HSA. This helps you save money on taxes and gives you more flexibility and control over your health care dollars.



Build it

All of the money in your HSA is yours (including any contributions by the company — even if you leave your job, change medical plans or retire.



Use it

You can use the money in your account for any **current qualified health care expense***, including:

- Deductibles
- Prescription drugs
- Coinsurance

Use the money in your account for any **future qualified health care expense**—even in retirement—including:

- Health care premiums
- Copays or coinsurance
- Dental or vision expenses



Grow it

Unused money in your HSA **will roll over, earn interest and grow tax-free** over time.

You decide how to use your HSA money — whether to **save it or spend it** for eligible expenses.

When your balance is large enough, you can **invest it tax-free**.

Available to:

- ✗ Employees enrolled in the PPO
- ✓ Employees enrolled in the HDHP

Contributions

Company contribution*:

- Employee-only coverage: **\$500**
- Family coverage: **\$1,000**

Total 2025 contribution:

- Up to **\$4,300** Employee only coverage
- Up to **\$8,550** Family coverage
- If you are 55 or older, you may contribute an additional \$1,000 annually.

*Prorated based on benefit eligibility date for new hires and life events.

Additional Details

- ✗ You can't have an HSA if you're on other health coverage, Medicare or someone else's tax return.
- ✗ If you or your spouse has an HSA, you can't have a Health Care FSA, but you can have a Limited Purpose FSA for dental and vision. See page 8 for more details.

*See IRS Publication 969 for a complete listing of qualified expenses.

Flexible Spending Accounts (FSAs)

Our Flexible Spending Accounts (FSAs) through WEX offer a tax-effective way to pay for certain health care and dependent care expenses on a pretax basis. Take care in selecting the right type of account for your needs.



Health Care FSA

Available to:

- ✓ Employees enrolled in the PPO
- ✗ Employees enrolled in the HDHP

Contributions

\$100 to \$3,300 each plan year

Eligible expenses

- Medical, dental and vision care deductibles and copays
- Qualified health care expenses not covered by insurance
- Expenses for eye exams, glasses and contact lenses that are not covered by any other plan
- Any other health care expenses that qualify as a deductible for federal income tax purposes



Limited Purpose FSA

Available to:

- ✗ Employees enrolled in the PPO
- ✓ Employees enrolled in the HDHP

Contributions

\$100 to \$3,300 each plan year

Eligible expenses

- Out-of-pocket expenses for dental and vision care
- Example:** Expenses for eye exams, glasses and contact lenses that are not covered by any other plan



Dependent Care FSA

Available to:

- ✓ Employees enrolled in the PPO
- ✓ Employees enrolled in the HDHP

Contributions

\$100 to \$5,000 per household each plan year (\$2,500 if married but filing separate tax returns)

Eligible expenses

- Fees paid to a licensed care provider, center or nursery school for a child who is aged 13 or younger
- Expenses for the licensed care of elderly or disabled dependents
- Home care specialists for disabled dependents of any age

What's the difference between an HSA and an FSA?

The biggest difference is that you keep any funds left in your HSA at the end of the benefit year, while you lose any money left in an FSA (the "lose it or use it" rule). An HSA also accrues interest on the balance, making it an investment for future health care expenses.



Scan the QR code to shop for qualified items on the Amazon FSA and HSA store!

You can also visit irs.gov/pub/irs-pdf/p502.pdf for a complete list of eligible health expenses and irs.gov/pub/irs-pdf/p503.pdf for eligible dependent care expenses.



How FSAs work

Each pay period, your designated contribution is automatically credited to your FSA plan through pre-tax payroll deductions.



Use your Flexible Spending Account (FSA) to Save

When you enroll in an FSA, your deductions are taken on a pretax basis. Therefore, you pay less in taxes. Here's an example:

Annual Savings	With FSA	Without FSA
Annual pay	\$50,000	\$50,000
FSA pretax contribution	(\$2,600)	\$0
Taxable income	\$47,400	\$50,000
Federal income, Social Security and Medicare taxes	(\$11,376)	(\$12,097)
After-tax dollars spent on eligible expenses	\$0	(\$2,600)
Real spendable income	\$36,024	\$35,303
Savings with an FSA	\$721	\$0

Important notes about FSAs

- **You must enroll each year** to participate in an FSA and once elected, you may not change your contribution amounts for the plan year unless you have a Qualifying Life Event, which allows you to change your election.
- **Please plan carefully:** An IRS rule, commonly known as “use it or lose it,” requires you to use all the money you contribute to avoid losing it. This means if your actual eligible expenses are less than the amount you elected to contribute, the unused money cannot be returned to you.
- **Grace Period:** After the calendar year ends, you will have until March 15 to incur eligible medical expenses and until March 31 to submit claims for eligible expenses incurred in the prior year. Under current IRS rules, you will forfeit any money left in your account(s) after this deadline.
- **Please keep all of your receipts** for purchases made using your Spending Account Card, as you may be required to submit these as documentation of eligible expenses. • **Deadline:** For active employees, expenses must be incurred between your benefit enrollment effective date and the grace period.

Dental Benefits


A healthy smile is an integral part of your overall health. You can elect dental coverage provided by Delta Dental of Texas for yourself and your eligible dependents.



While you may visit the dentist of your choice, you will receive a higher level of benefits when you choose a Delta Dental PPO network provider. If you choose an out-of-network provider, you will be responsible for paying the difference between the billed charges and the maximum allowable charge (Delta Dental's contracted rate). And you will not receive the in-network discounts.

Benefits and Covered Services	Delta Dental PPO dentists (In-network)	Non-PPO dentists (Out-of-network)
Deductibles	\$0	\$50 per person \$150 per family each calendar year*
Maximums	\$1,500 per person each calendar year	
Diagnostic & Preventive Services (D&P) Exams, cleanings, x-rays	100%	
Basic Services Fillings, simple tooth extractions, sealants	80%	
Endodontics (Root canals) Covered Under Basic Services	80%	
Periodontics (Gum treatment) Covered Under Basic Services	80%	
Major Services and Prosthodontics Crowns, inlays, onlays and cast restorations, bridges and dentures, implants	50%	
Orthodontic Benefits Adult and eligible dependent children	50%	
Orthodontic Maximums	\$1,500 Lifetime Maximum	

*Waived for D&P and Orthodontics

 **Good to know!**

To find a participating Delta Dental PPO network dentist, visit deltadentalins.com or call 1-800-521-2651. When you visit a Delta Dental network dentist, simply provide your Social Security Number or your Delta ID Card.

Vision Benefits

Grundfos provides you with vision coverage through VSP Vision Care.

Using your VSP benefit is easy:

- Register at vsp.com. Once your plan is effective, review your benefit information.
- Find an eyecare provider who's right for you. The decision is yours—choose a VSP doctor, a participating retail chain or any out-of-network provider.
- When you make your appointment, tell them you have VSP insurance. No ID card is necessary. If you'd like a card as a reference, you can print one at vsp.com from your smartphone.

That's it! VSP will handle the rest—there are no claim forms to complete when you see a VSP provider. If you use a non-participating provider, you will be responsible for the cost of services and must submit a claim form for partial reimbursement.



Primary eyecare

As a VSP member, you can visit your VSP doctor for routine and urgent eye care. Your doctor can diagnose, treat and monitor common eye conditions like pinkeye and more serious conditions like sudden vision loss, glaucoma, diabetic eye disease and cataracts. Ask your doctor for details.

Your Coverage with a VSP Provider

Your Coverage with a VSP Provider		Copay
Well Vision Exam	<ul style="list-style-type: none"> • Focus on your eyes and overall wellness • Every calendar year 	\$10 for exam and glasses
Frame	<ul style="list-style-type: none"> • \$185 allowance for a wide selection of frame or \$205 allowance for featured frame brands • 20% off amount over your allowance • \$100 Costco or Walmart frame allowance • Every other calendar year 	Combined with exam
Lenses	<ul style="list-style-type: none"> • Single vision, lined bifocal, and lined trifocal lenses • Polycarbonate lenses for dependent children • Every calendar year 	Combined with exam
Lens Options	<ul style="list-style-type: none"> • Standard progressive lenses • Premium progressive lenses • Custom progressive lenses • Average savings of 20-25% off other lens enhancements • Every calendar year 	<ul style="list-style-type: none"> • \$0 • \$95 - \$105 • \$150 - \$175
Contacts instead of glasses	<ul style="list-style-type: none"> • \$185 allowance for contacts; copay does not apply • Contact lens exam (fitting and evaluation) • Every calendar year 	Up to \$60
Primary Eyecare	As a VSP member, you can visit your VSP doctor for medical and urgent eyecare. Your VSP doctor can diagnose, treat, and monitor common eye conditions like pink eye, and more serious conditions like sudden vision loss, glaucoma, diabetic eye disease, and cataracts. Ask your VSP doctor for details.	\$20

Disability Benefits

At no cost to you, Grundfos provides you with disability benefits for income protection in the event that a disability prevents you from working for some time.

If you cannot work due to an illness or accident, the Short-Term Disability Plan may provide partial income replacement benefits. If your disability continues, you may be eligible to receive benefits through the Long-Term Disability Plan.



Short-Term Disability (STD)

If you become disabled due to an illness, pregnancy or non-work-related injury and are unable to work, STD benefits will provide income replacement as follows for eligible employees:

- 67% of your pre-disability earnings (weekly maximum may apply)
- Benefits begin after a seven-calendar-day waiting period

💡 Good to know!

You are eligible for disability coverage on the first of the first month following or coinciding with your full-time employment date.

Note: Disability benefits will be reduced by any other disability income you receive (such as Social Security or any State Disability Insurance). Medical certification will be required for all disability benefits..



Long-Term Disability (LTD)

LTD benefits will begin if your approved disability lasts longer than 90 days and may continue until you are able to return to work or your Social Security Normal Retirement Age (SSNRA).

The LTD plan provides a benefit that begins after 90 days of continuous disability and is equal to 67% of your pre-disability income, up to \$12,000 per month.

Please contact HR Services at hrservices@grundfos.com if you need to take a leave of absence.

Life and AD&D Insurance

As a Grundfos employee, you receive valuable Basic Life and Accidental Death and Dismemberment (AD&D) insurance at no cost to you.

You also have the opportunity to purchase additional life insurance coverage to meet your needs. These plans provide income protection to you and your loved ones in the event of death or accidental injury.



Basic Life and Accidental Death and Dismemberment (AD&D) Insurance

Grundfos provides Basic Life and AD&D Insurance equal to one times your annual salary (rounded to the next higher \$1,000), up to a maximum of \$500,000. If death results from an accident, the benefit will be double.

Supplemental Life Insurance

You may elect to purchase additional life insurance coverage for you and your dependents.

Enrollment considerations:

- A medical questionnaire or EOI (Evidence of Insurability) is required to increase your current coverage or if you are adding coverage for the first time.
- New employees have Guaranteed Issue amounts available during the first 31 days of employment, which means EOI is not required.

Employee Supplemental Life

- Coverage can be obtained between \$10,000 and \$500,000 in increments of \$10,000.
- Cost is based on the employee's age and increases in five-year increments.
- New employees can enroll for up to \$200,000 without EOI.



Spouse Supplemental Life Coverage

- You must enroll in Employee Supplemental Life in order to elect this benefit.
- The cost is based on the spouse's age and increases in five-year increments.
- Spouse Supplemental Life coverage cannot exceed 50% of the employee's supplemental election amount.
- Coverage can be between \$5,000 and \$250,000 in increments of \$5,000.
- Spouses of new employees can enroll for up to \$40,000 without EOI.

Child(ren) Supplemental Life Coverage

- You must enroll in Employee Supplemental Life to elect this benefit.
- This covers all dependent children between birth and 26 years old.
- Coverage can be between \$2,500 and \$10,000 in \$2,500 increments.
- Child Supplemental Life coverage cannot exceed 50% of the employee supplemental election amount.

Reductions beginning at age 65

If you continue to work after age 65, your Basic, Supplemental and AD&D Life insurance amounts are reduced at specific ages according to this schedule:

Age	Benefit Reduction
65	35%
70	55%
75	70%

⚠ Choose your beneficiary!

To ensure your life insurance benefits are paid according to your wishes, please complete all beneficiary information at workforcenow.adp.com. Beneficiary information can be updated at any time. So, as life happens, remember to review and make changes as necessary.

401(k) Retirement Plan

The Grundfos 401(k) Plan helps you prepare for your future — through company contributions and the opportunity to save using pretax dollars or the after-tax Roth option. Grundfos matches a portion of your savings as an added incentive to save.

The advantages of the 401(k) Plan

- **Matching contributions:** Grundfos makes a contribution to your account equal to \$1 for every \$1 you contribute, up to the first 6% of your pay.
- **Your contributions:** After 30 days of employment, you can begin contributing 1% to 60% of your pay (up to \$23,000 in 2024) to the plan on a pretax basis.
- **Catch-up contributions:** If you are age 50 or older, you can make up to an additional \$7,500 catch-up contribution to your account each plan year.
- **Investments:** If you choose to participate, you decide how much to contribute to your account and how your account balances are invested.
- **Contribution Accelerator:** Your contribution will automatically increase by 1% each year (up to 9%) unless you opt out.
- **Immediate vesting:** Your contributions are always yours! Company matching contributions will be 100% vested immediately.

If you leave Grundfos, you can roll over your vested funds to another qualified plan or IRA. Please refer to your Plan Document for eligibility details.

Good to know!

If you're not contributing to the Grundfos 401(k) plan, you're throwing away money when you consider the tax savings and dollar-for-dollar company match. Your 401(k) contributions are made on a pretax basis, and Grundfos will contribute \$1 for every \$1 you contribute, up to the first 6% of your pay each pay period. *It's free money!*



New hire enrollment

As a newly hired eligible employee, participation begins after 30 days of employment. You will be automatically enrolled for a 6% deferral from your paycheck into your retirement account unless you contact Fidelity to change this amount or decline participation within 30 days following your eligibility date.

Enrolling

To enroll, call Fidelity at [1-800-835-5095](tel:1-800-835-5095) or go to the Fidelity NetBenefits website at nb.fidelity.com/public/nb/default/home and select Register as a New User to get started.

- Follow the prompts to create your PIN (Personal Identification Number).
- Set your deferral amount.
- Make your investment choices (or use the easy Target Date Funds).
- Name your beneficiaries.

If you already have an account, log into your account at Fidelity NetBenefits at nb.fidelity.com/public/nb/default/home or call [1-800-835-5095](tel:1-800-835-5095) or [1-800-587-5282](tel:1-800-587-5282) for a Spanish-speaking representative.

Employee Assistance Program (EAP)

Life has many demands on our time, and it can be hard to know where to turn. Grundfos's EAP is here to help. Administered by ComPsych, the company-paid EAP offers assistance with various concerns, such as stress or anxiety, work and family issues, relationship troubles or managing your workload.

This professional counseling and referral program is available 24/7 to you and your household members. All calls are completely confidential.

You are entitled to six counseling sessions per issue, per year, and resources to help you with matters such as:



Childcare and eldercare assistance

Needs assessment along with referrals to childcare and eldercare providers.



Daily living services

Referrals to help with event planning, transportation services, pet services and more.



Financial services

Budgeting, credit and financial guidance, retirement planning and assistance with tax issues.



Legal services

Consultations for issues relating to civil, consumer, personal and family law, financial matters, business law, real estate, estate planning and more.

Confidential assistance is available at any time. Call 1-888-628-4844 or visit [guidanceresources.com](https://www.guidanceresources.com).



💡 Good to know!

The EAP provides 24/7 confidential support, resources and information for you and your dependents.



Spotlight on legal guidance

Talk to an attorney for practical assistance with your most pressing legal issues including divorce, adoption, family law, wills, trusts and more. Get a free 30-minute consultation and 25% reduction in fees. Call ComPsych at [1-888-628-4844](tel:1-888-628-4844).

You can also go online for information and services at [guidanceresources.com](https://www.guidanceresources.com).

App: GuidanceResources Now
Company Web ID: DLEAP

Additional Benefits

Often, it's the “extras” in life that make all the difference.



Identity Theft Assistance

With Blue Cross Blue Shield medical insurance, you have access to free identity protection services for you and your family at no cost to you. Services are provided by Experian. Register for this service by using the Identity Protection Quick Link on the BCBSTX website.



Beneficiary Resource services

With Blue Cross Blue Shield medical insurance, you have access to planning tools and resources to assist your family in case of your death. These include:

- Online Will Preparation
- Online Funeral Planning and a cost estimator
- Grief counseling and legal advisors for beneficiaries of life insurance policies
- Unlimited phone contact for one year with a grief counselor, legal advisor or financial planner

[BeneficiaryResources.com](https://www.beneficiaryresources.com)

Username: Beneficiary

Phone: 1-800-769-9187



Travel Resource services

With BCBSTX medical insurance, you have an around-the-clock travel emergency and information services. When traveling on personal or business travel and more than 100 miles from home, Travel Resource can help.

Services can assist with translation services, emergency evacuation, repatriation, returning a vehicle home and assisting with unattended dependent children if you're hospitalized.

From U.S. & Canada, call [1-877-715-2593](tel:1-877-715-2593)

From other locations, call [1-202-659-7807](tel:1-202-659-7807)



Voluntary Benefits

These plans offer protection from life's unexpected events. You can choose one, two or all three of these policies:

- **MetLife Accident Insurance** – Unexpected injuries due to accidents can lead to unexpected costs. This plan offers a lump sum to help you pay deductibles, copays and whatever else you'd like to spend it on..
- **Farmers Auto Insurance** – With this coverage, you can get comprehensive coverage at low group rates. You can enroll at any time during the year.
- **Farmers Home insurance** — Protect your most valuable asset by insuring your home against unexpected events. Farmers offers competitive group rates, so why not compare costs?

Metlife, call [1-800-438-6388](tel:1-800-438-6388)

Farmers, call [1-877-330-6238](tel:1-877-330-6238)

2025 Employee Premiums



Weekly Paid Employees	Medical, Dental, and Vision (Each Pay Period)		
	Employee Only	Employee +1	Employee + Family
BCBSTX PPO Medical Plan	\$32.44	\$68.10	\$97.36
BCBSTX High Deductible Health Plan	\$25.62	\$53.79	\$76.90
Delta Dental	\$1.28	\$2.62	\$4.45
VSP Vision	\$0.23	\$0.46	\$0.74

Semi-Monthly Paid Employees	Employee Only	Employee +1	Employee + Family
BCBSTX PPO Medical Plan	\$70.29	\$147.55	\$210.95
BCBSTX High Deductible Health Plan	\$55.52	\$116.54	\$166.62
Delta Dental	\$2.78	\$5.68	\$9.64
VSP Vision	\$0.50	\$1.00	\$1.60

Weekly Paid Employees	Voluntary Benefit - Accident Insurance (Each Pay Period)		
	Employee Only	Employee +1	Employee + Family
MetLife Accident High Plan	\$1.21	\$2.72	\$3.32

Semi-Monthly Paid Employees	Employee Only	Employee +1	Employee + Family
MetLife Accident High Plan	\$2.62	\$5.90	\$7.20

Important Contacts

Benefit	Provider	Phone	Website
Medical Benefits	Blue Cross Blue Shield of Texas	1-800-521-2227	bcbstx.com
	Condition Management	1-866-412-8795	
	Well on Target	1-877-806-9380	
	Nurse Hotline	1-800-581-0368	
	When traveling out of the U.S.	1-800-810-2583	
	Ovia Health	1-888-421-7781	
Prescription Drug Mail Order	Express Scripts	1-833-715-0942	bcbstx.com Quick Link: Prescription Drug
Health Savings Account (HSA)	HSA Bank	1-800-357-6246	hsabank.com/HSABank/Members
Flexible Spending Accounts (FSAs)	WEX	1-866-451-3399	benefitslogin.wexhealth.com/Login
Dental Benefits	Delta Dental	1-800-521-2651	deltadentalins.com
Vision Benefits	VSP	1-800-877-7195	vsp.com
Short- and Long-Term Disability	Absence Management Services	Phone: 1-844-361-4267 Fax: 1-877-309-0218	GroupAbsenceManagement.com
Disability Resource Services	Guidance Resources	1-866-899-1363	guidanceresources.com Company ID: DISRES
401(k) Retirement Plan	Fidelity	English: 1-800-835-5095 Spanish: 1-800-587-5282	NetBenefits.com
Employee Assistance Program (EAP)	ComPsych	1-888-628-4844	guidanceresources.com Company ID: DLEAP
ID Theft Assistance	Blue Cross Blue Shield of Texas		bcbstx.com Quick Link: Identity Protection
Beneficiary Resource Services	Blue Cross Blue Shield of Texas	1-800-769-9187	bcbstx.com Username: beneficiary
Travel Resource Services	Blue Cross Blue Shield of Texas	US & Canada: 1-877-715-2593 Other locations: 1-202-659-7807	
HR Services	HR Services	1-559-294-3944	hrservices@grundfos.com
Accident Insurance	MetLife	1-800-438-6388	metlife.com/mybenefits
Auto Insurance	Farmers	1-877-330-6238	myautohome.farmers.com
Home insurance	Farmers	1-877-330-6238	myautohome.farmers.com



Possibility in every drop

This Guide provides only a summary of some of the benefit plans offered to eligible Grundfos employees. If there are discrepancies between the information in this Guide and the applicable Plan Documents or Insurance Contracts, the Plan Documents and Insurance Contracts will govern. Grundfos reserves the right to amend or terminate the plans described in this Guide at any time.