To: All Benefit-Eligible Employees – Celgard, LLC

From: Asahi Kasei Benefits Center of Expertise ("Benefits COE")

Date: October 2026

RE: 2027 Annual Benefits Enrollment

It is that time of year again...time for Annual Benefits Enrollment! Annual Enrollment is your yearly opportunity to change your benefit elections for the coming plan year. After the Annual Enrollment period ends, you may only change your benefits under specific circumstances (example: marriage, birth of child, loss of other coverage).

When is Annual Enrollment?

Annual Enrollment is held each fall for a January 1st effective date. This year, it will be held October 20th through November 3rd, 2026. Your elections will go into effect on January 1, 2027.

How do I enroll?

You enroll through Workday. Please access the link in the announcement section or the task in your Workday inbox.



Current elections will roll-over; EXCEPT for your FSA elections. You must make new FSA elections if you want to participate in that program.

Where can I find detailed benefit information?

All benefit plan information can be found on the benefits website - www.akusbenefits.com
Once on the site, select "our companies", select the company you work for and then access the information in the blue bars. If you need help, or would like a paper copy of a document, please reach out to the Benefits COE.

There are also recorded presentations posted to the website.

What are my benefit options?

Medical

Blue Cross Blue Shield of North Carolina is the administrator of our four medical plan options. All medical plan options include prescription drug coverage.

You can enroll in:

1. The **Enhanced PPO** plan
2. The **Core PPO** plan
3. The **High Deductible Health Plan (HDHP) with HSA** will have the following changes for 2026:

- In order for the HDHP to be Health Savings Account (HSA) eligible and allow you to save money tax-free, we are required to index the in-network deductible for 2027 to $1,750 for employee only and $3,500 for two party and family.
- If you enroll in the HDHP you can also choose to set aside pre-tax dollars into a Health Savings Account. The HSA contribution limits (regardless of source) for 2027 are $4,500 for self-only coverage and $9,000 for family coverage. Those 55 and older can contribute an additional

$1,000 as a catch-up contribution. The company will make a matching contribution to the account on your behalf of up to $500 for employee only or $1,000 for all other coverage tiers.

4. The **Basic PPO** plan

The medical plan experienced a $5 million dollar increase for 2027. Costs are driven by a continued increase in plan usage, a decrease in the enrolled headcount of our population, and an overall increase in the cost of services. While the company will continue to cover the majority of the cost of coverage, there will be an increase to employee payroll contributions for 2027.

The per pay deduction amounts are listed below.

	Enhanced	Core	Basic	HDHP + HSA
Employee Only	$302.29	$99.26	$13.54	$54.14
Employee +Child(ren)	$565.27	$185.61	$25.31	$101.24
Employee + Spouse	$665.03	$218.37	$29.77	$119.11
Family	$906.86	$297.77	$40.60	$162.42



New Musculoskeletal Program

If you are enrolled in medical coverage for the 2027 plan year, you will now have access to a new musculoskeletal program offered by Hinge Health. The program provides comprehensive musculoskeletal care and services can be accessed through multiple avenues including your phone via the Hinge Health app. Additional information regarding the services provided can be found on the benefits website.

Dental

Delta Dental of North Carolina is the administrator of our **dental** plan. There is one plan option to choose from.

There are no changes to the payroll deduction amounts. The company is absorbing the increase in plans costs. The per pay deduction amounts are listed below.

Employee Only	Employee + Child(ren)	Employee + Spouse	Family
$4.43	$8.28	$9.74	$14.90

Vision

EyeMed is the administrator of our **vision** plan. There are no changes to plan benefits or contributions.

The per pay deduction amounts are listed below.

Employee Only	Family
$0.54	$1.50



Navia Benefit Solutions will now be the administrator of the Flexible Spending Accounts and Dependent Care Flexible Spending Accounts as of January 1st, 2027. Flores & Associates will continue to be the administrator for any claims incurred during the grace period for the 2026 plan year which will run from January 1st, 2027 through March 15th, 2027.

All other benefits remain the same.

Where can I get more information or answers to my questions?

- Detailed benefit information can be found at https://www.akusbenefits.com/celgard
- Questions can be emailed to asahi-benefits@ak-america.com