

Live well. *Choose well.*



Benefits at a Glance

March 2025 – February 2026

Steelcase

Get Ready



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Enrolling in Benefits

1

Explore your 2025 benefits.

Take time to review your options starting on [page 6](#).

2

Choose who to cover.

Who's eligible?

- You, if you're a full-time employee, or a part-time employee who works an average of eight hours per week
- Your spouse/domestic partner, if they're not offered coverage through another employer
- Your children,¹ up to age 26 (or older if permanently disabled)

¹Including natural children, stepchildren, children of domestic partners, legally adopted children, or children you or your spouse are the legal guardian of.

3

Use your tools.

There are a number of resources to help you learn about your Steelcase benefits.

- Review this guide and visit benefitscenter.steelcase.com to get details about your 2025 benefits.
- Review your 2025 paycheck deductions by visiting benefitspricing.com/steelcase/index.html. Use access code: Benefits@Steelcase (case sensitive).
- Call the Steelcase Benefits Center at **1-833-885-5660** from 8:00 a.m. to 5:00 p.m. ET, Monday through Friday (8:00 a.m. to 8:00 p.m. ET, Monday through Friday during Annual Enrollment) for enrollment or general benefit questions.
- Use the **Help Me Choose** tool for medical coverage when enrolling on the Benefits Center site (web or mobile).

4

Enroll

Enroll online at benefitscenter.steelcase.com or call **1-833-885-5660**. You can also download the Alight Mobile app (alight.com/app) to review your benefits information, research and contact carriers, get your questions answered through our live chat feature, and enroll.



Don't Forget!

Dependent Verification

If you add or change dependents covered under your Steelcase health plans, you'll be required to provide documentation that proves their eligibility. You'll receive a letter at home explaining what documents are needed, how to submit them, and when they are due.

Qualifying Life Event Changes

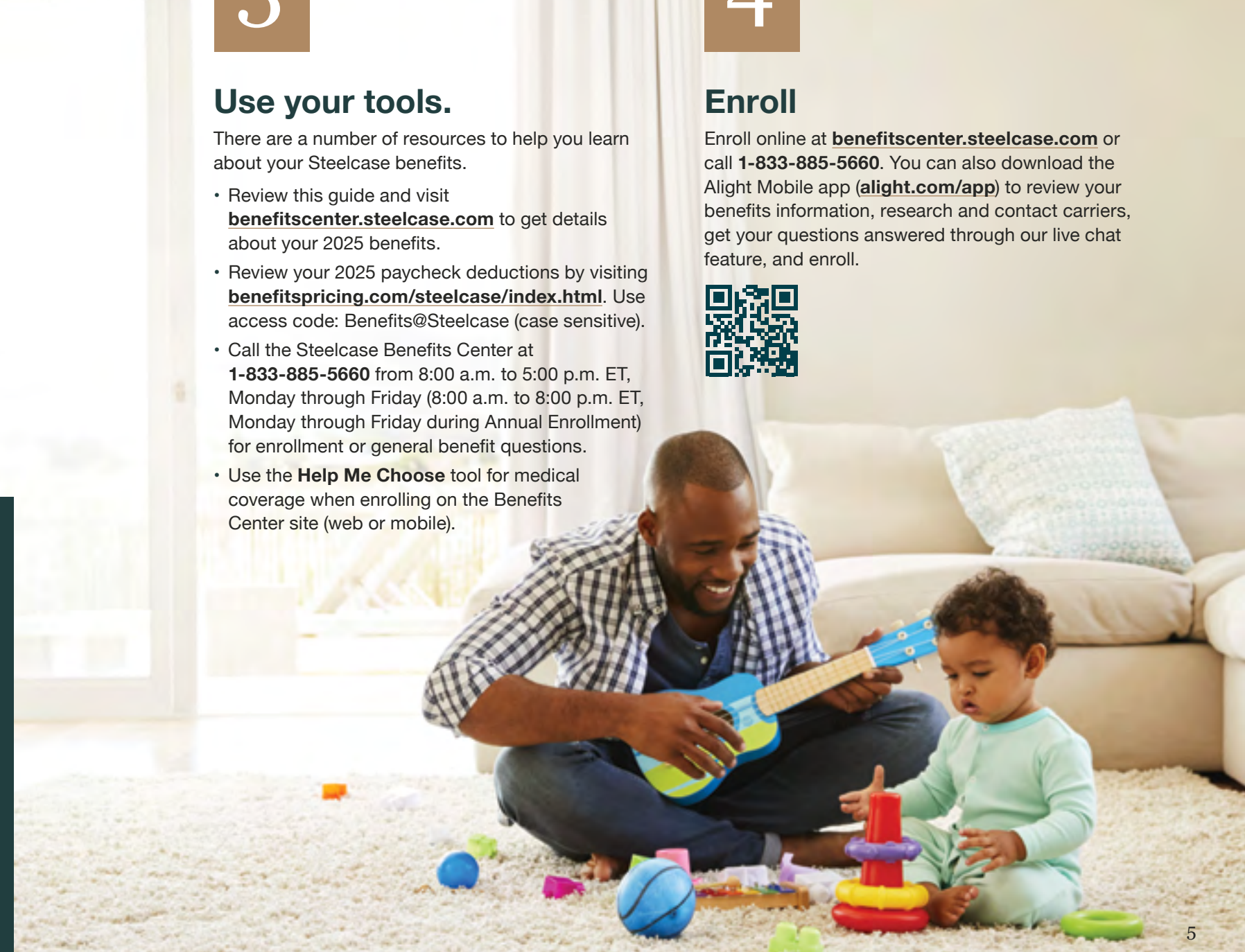
If you experience a qualifying life event, you have 30 calendar days to make changes to your coverage; however, any changes you make must be consistent with the nature of the qualifying life event change. To make your change(s), call **1-833-885-5660** or log in to the Steelcase Benefits Center website at benefitscenter.steelcase.com and select the Change Your Coverage tab at the top of the homepage.

Please note: Benefits provided to domestic partners are taxable unless the domestic partner qualifies under IRS tax rules as a tax dependent. To change the tax status of your domestic partner and/or their children, contact the Steelcase Benefits Center. Domestic partners of the same or opposite sex are defined as those who can demonstrate common residence for at least six months and financial interdependence, or who meet the criteria established by those states that formally recognize these relationships. Tax treatment may differ, and the medical expenses of a domestic partner cannot be reimbursed from an FSA.

Our benefits support your firsts, your lasts, and everything in between. We're committed to your wellbeing and work hard to offer benefits that meet the needs of our employees and those they care about the most.

As part of this commitment to you, Steelcase will continue to absorb the majority of the medical cost increases for 2025. You could see some increases to what you pay out of each paycheck for coverage, and you may notice a few plan design changes to the medical plans.

Take some time to review this guide and learn about your 2025 Steelcase benefits.



Health

Steelcase believes in offering you choice and flexibility.

You have access to four medical plan options. Depending on where you live, you may also have access to regional plans.

When you elect coverage, you'll be required to select your preferred carrier and coverage level. The plan, carrier, and coverage level you select all impact what you'll pay for coverage each paycheck and how you pay for medical care.

You decide what makes sense for you based on how much you use your medical plan and how you prefer to pay for care when you need it.



No Matter Which Plan You Choose, You'll Get:

Comprehensive Coverage

All our medical plans cover services like office visits, inpatient and outpatient care, and mental health treatment.

No-Cost Preventive Care

Certain preventive services (like mammograms and annual checkups) are free when you use in-network providers.

Care from Anywhere

Telemedicine provides 24/7 access to board-certified doctors and psychiatrists via video chat or phone. Doctors can diagnose you, prescribe medication, and send your prescription directly to your pharmacy. Behavioral health services are also available.

Health Travel Reimbursement

Through HealthEquity|WageWorks, you are provided up to \$3,000 per plan year for travel expenses related to medical care not available within 100 miles of where you live. Reimbursement can be submitted for expenses related to travel, mental healthcare, reproductive health support, and treatments for disease or injury offered in specialized health centers. Visit member.my.healthequity.com or single sign-on from Spark to learn more or submit claims.

Reach Out to Health Pro

Your healthcare navigation and benefit expert can assist you in:

- Getting an answer to any question you have about your plan — quickly and confidentially
- Reviewing your medical bills to ensure you're not being overcharged
- Verifying your coverage
- Scheduling appointments
- Transferring medical records
- Coordinating care
- And more

Call the Steelcase Benefits Center at **1-833-885-5660** to get connected.

Compare Medical Plans

This chart shows you how the medical plans work and what you are responsible to pay.

Tip for you

Use the Help Me Choose tool.

Get a recommendation for which medical plan may be best for you based on your lifestyle, financial preferences, and how you use care. Simply answer a few questions, adjust the estimated medical costs based on your needs and preferences, and you'll be provided with the best recommended plan for you. Access the **Help Me Choose** tool on benefitscenter.steelcase.com.

Take note

Kaiser Permanente in California only offers in-network coverage.

Care received outside of the Kaiser network in California isn't generally covered unless you experience a life-threatening health issue. Please contact Kaiser Permanente for additional details.

	Bronze	Bronze Plus ³	Silver	Gold	Gold II (Only offered in CA)
Type of Plan	High-deductible plan with HSA that covers both in- and out-of-network care	High-deductible plan with HSA that covers both in- and out-of-network care	PPO that covers both in- and out-of-network care	PPO that covers both in- and out-of-network care	HMO that only covers in-network care
Your Share of the Cost¹ (Per paycheck)	\$\$\$\$ Lowest	\$\$\$\$ Lower	\$\$\$\$ Higher	\$\$\$\$ Highest	\$\$\$\$ Highest
Preventive Care and Drugs² In-network	 Covered at 100% , no deductible	 Covered at 100% , no deductible	 Covered at 100% , no deductible	 Covered at 100% , no deductible	 Covered at 100% , no deductible
Annual Deductible					
In-network	\$3,300 employee only \$6,600 family	\$2,500 employee only \$5,000⁴ family	\$1,000 employee only \$2,000 family	\$800 employee only \$1,600 family	\$0
Out-of-network	\$3,300 employee only \$6,600 family	\$2,500 employee only \$5,000⁴ family	\$2,000 employee only \$4,000 family	\$1,600 employee only \$3,200 family	N/A
Annual Out-of-Pocket Maximum					
In-network	\$6,400 employee only \$12,800 family	\$4,500 employee only \$9,000⁵ family	\$5,300 employee only \$10,600 family	\$3,600 employee only \$7,200 family	\$5,400 employee only \$10,800 family only
Out-of-network	\$12,800 employee only \$25,600 family	\$11,500 employee only \$23,000⁵ family	\$10,600 employee only \$21,200 family	\$7,200 employee only \$14,400 family	N/A
Doctor's Office Visit (includes telemedicine visits)					
In-network	You pay 25% after deductible	You pay 25% after deductible	You pay 30% after deductible	You pay \$25 for PCP and \$40 for specialist, no deductible	You pay \$25 for PCP and \$40 for specialist
Out-of-network	You pay 45% after deductible	You pay 45% after deductible	You pay 50% after deductible	You pay 40% after deductible	N/A
Emergency Room	You pay 25% after deductible	You pay 25% after deductible	You pay 30% after deductible	You pay \$150 , then 20% after deductible	You pay \$150 , then 30% after deductible
Urgent Care					
In-network	You pay 25% after deductible	You pay 25% after deductible	You pay 30% after deductible	You pay \$40	You pay \$40
Out-of-network	You pay 45% after deductible	You pay 45% after deductible	You pay 50% after deductible	You pay 40% after deductible	N/A
Inpatient Care					
In-network	You pay 25% after deductible	You pay 25% after deductible	You pay 30% after deductible	You pay 20% after deductible	You pay 30% after deductible
Out-of-network	You pay 45% after deductible	You pay 45% after deductible	You pay 50% after deductible	You pay 40% after deductible	N/A
Outpatient Care					
In-network	You pay 25% after deductible	You pay 25% after deductible	You pay 30% after deductible	If not an office visit, you pay 20% after deductible	If not an office visit, you pay 30%
Out-of-network	You pay 45% after deductible	You pay 45% after deductible	You pay 50% after deductible	You pay 40% after deductible	N/A

¹During enrollment, you'll see your prices on the Steelcase Benefits Center website.

²Preventive drugs are determined by the insurance carrier. You must have a doctor's prescription for the medication — even for products sold over the counter (OTC) — and you must use an in-network retail pharmacy or mail order service.

³The Bronze Plus Option has a "true family" deductible and out-of-pocket maximum. This means the entire family deductible must be met before your insurance will pay benefits for any covered family members. There is no "individual deductible" in this plan when you have family coverage. So even if one person in your family has significant expenses, you'll have to pay for it until the full family deductible is met. Similarly, the family out-of-pocket maximum must be met before your insurance will pay the full cost of covered charges for any covered family member.

⁴Under Health Net and Kaiser Permanente, if you cover dependents, no covered member pays more than \$2,800 toward the family deductible. Also, these options feature a traditional annual deductible.

⁵Under Health Net and Kaiser Permanente, these options feature a traditional annual out-of-pocket maximum.

Prescription Drug Coverage¹

Your Steelcase medical plan comes with prescription drug coverage. Review the chart below to understand what you'll pay if you need a prescription drug. To learn more about the prescription drug tiers, refer to your medical carrier's website.

	Bronze	Bronze Plus ²	Silver	Gold	Gold II (Only offered in CA)
Tier 1 (Generally lowest cost — includes most generics)	100% until you reach the deductible, then you pay 25%	100% until you reach the deductible, then you pay 25%	Retail: \$12 Mail order: \$30	Retail: \$10 Mail order: \$25	Retail: \$10 Mail order: \$25
Tier 2	100% until you reach the deductible, then you pay 25%	100% until you reach the deductible, then you pay 25%	Retail: \$50 Mail order: \$125	Retail: \$40 Mail order: \$100	Retail: \$40 Mail order: \$100
Tier 3	100% until you reach the deductible, then you pay 25%	100% until you reach the deductible, then you pay 25%	Retail: \$70 Mail order: \$175	Retail: \$60 Mail order: \$150	Retail: \$60 Mail order: \$150

¹Dispense as Written Penalty: For all Steelcase plans, when you choose to have a brand name drug filled when a generic is available, you are subject to additional charges. Even if your provider writes a prescription indicating that the brand may only be filled, you will be subject to an additional charge for the prescription. This penalty is equal to the difference in price between the generic and the brand name drug. It is important to discuss the availability of generic drugs with your doctor.

²The Bronze Plus Option has a "true family" deductible and out-of-pocket maximum. This means the entire family deductible must be met before your insurance will pay benefits for any covered family members. There is no "individual deductible" in this plan when you have family coverage, so even if one person in your family has significant expenses, you'll have to pay until the full family deductible is met. Similarly, the family out-of-pocket maximum must be met before your insurance will pay the full cost of covered charges for any covered family member.

Dental

You'll smile knowing your pearly whites are covered! Compare your three dental plan options below.

	Bronze	Silver	Gold
Your Share of the Cost¹ (Per paycheck)	\$\$\$ Lowest	\$\$\$ Low	\$\$\$ Higher
Annual Deductible	\$100 employee only \$300 family	\$100 employee only \$300 family	\$50 employee only \$150 family
Annual Maximum Benefits (Excludes orthodontia)	\$1,000 per person	\$1,500 per person	\$2,500 per person
Lifetime Orthodontia Maximum	Not covered	\$1,500 per child	\$2,000 per person
Preventive Care (No deductible)	100% covered	100% covered	100% covered
Minor Restorative (After deductible)	You pay 20%	You pay 20%	You pay 20%
Major Restorative (After deductible)	Not covered	You pay 40%	You pay 20%
Orthodontia (No deductible)	Not covered	You pay 50% , no deductible ²	You pay 50% , no deductible

Vision

Focus on what matters! Review our vision plans to find the coverage that is right for you.

	Bronze	Silver	Gold
Type of Plan	Exam-only option	PPO that covers both in- and out-of-network care	PPO that covers both in- and out-of-network care
Your Share of the Cost¹ (Per paycheck)	\$\$\$ Lowest	\$\$\$ Low	\$\$\$ Higher
In-Network Routine Exam	Covered at 100%	You pay \$20	You pay \$10
In-Network Frames	Discounts may apply	\$130 allowance ³	\$200 allowance ³
In-Network Lenses	Discounts may apply	You pay \$20	You pay \$10
In-Network Contact Lenses			
Medically necessary	Not covered	You pay \$20	You pay \$10
Elective	Not covered	\$130 allowance ³	\$200 allowance ³

¹During enrollment, you'll see your prices on the Steelcase Benefits Center website.

²Children up to age 19 only

³Allowance can be used for frames or elective contact lenses, but not both.

Tax-Advantaged Accounts

Tax-advantaged accounts, like the Health Savings Account (HSA) and Flexible Spending Accounts (FSAs), can help you spend smarter and save more on eligible medical, dental, vision, prescription drug, and dependent daycare expenses.

But there are a few important things to know about eligibility and how and when you can use your money.

The table on [page 14](#) provides some of the high-level details about these accounts to help you consider which options are right for you.

Accounts That Help You Save

Health Savings Account

The HSA is an easy-to-use, special bank account owned entirely by you. The money in your account is always yours to keep — even if you leave the company, retire, or change medical plans. The HSA is only available with Bronze and Bronze Plus medical plans because these types of medical plans are “high-deductible health plans.” If you are enrolling for the first time, you’ll be issued an Alight Smart-Choice Accounts debit card to pay for eligible expenses with tax-free dollars.

Important: Alight Smart-Choice Accounts may contact you to request some personal information to verify your identity and open your account. If you do not respond with the requested information by the due date given, your account will not be opened, and any payroll deductions will be refunded to you.

Health Care Flexible Spending Account

The Health Care FSA is available to you if you enroll in the Silver or Gold medical plans, or waive coverage. It’s funded through pre-tax payroll deductions and all your funds will be available on March 1, 2025, or your first day of coverage. You can use your Alight Smart-Choice Accounts debit card to pay when you visit the doctor, fill a prescription, or get dental and vision services.

Note: If you enroll in Bronze or Bronze Plus medical coverage, you may only enroll in the Health Care FSA for limited uses. You may contribute up to the plan’s maximum, but it can only be used for eligible dental and vision care expenses until you satisfy your medical deductible.

Dependent Care FSA

This FSA works much like your Health Care FSA but is for dependent daycare expenses. Steelcase will match 50% of your contribution to your dependent daycare account, up to a maximum annual company contribution of \$500. The amount you elect at enrollment will include the Steelcase match, so be sure to take that into consideration when making your election.

Your dependent must be:

- Under the age of 13 and claimed as an exemption on your tax return; or
- Any dependent or spouse who is physically or mentally incapable of caring for themselves.



Compare Accounts



	HSA	Health FSA	Limited-Use Health FSA	Dependent Care FSA
Who is eligible?	<ul style="list-style-type: none"> Employees enrolled in a Bronze plan Employees enrolled in a Bronze Plus plan 	<ul style="list-style-type: none"> Employees enrolled in a Silver plan Employees enrolled in a Gold plan Employees who have medical coverage elsewhere 	<ul style="list-style-type: none"> Employees enrolled in a Bronze plan Employees enrolled in a Bronze Plus plan 	<ul style="list-style-type: none"> Dependents under the age of 13 and claimed on your tax return Any dependent or spouse who is physically or mentally incapable of caring for themselves
What are eligible expenses?¹	Medical, dental, vision, prescription drugs, and medical equipment	Medical, dental, vision, prescription drugs, and medical equipment	Dental and vision only until your medical plan deductible is met	Child care, adult care, preschool tuition, travel expenses, and home care
What can I contribute in 2025?	Individual: up to \$4,300 Family: up to \$8,550 Age 55 or over: additional \$1,000 above IRS annual contribution limits	\$100 – \$3,300	\$100 – \$3,300	\$100 – \$5,000 (or \$2,500 if you are married and filing taxes separately) Steelcase will match 50% of your contribution, up to \$500.
Can I change my contribution amount midyear?	☑	☒	☒	☒
When can I access the funds?	Contributions accumulate after each paycheck. You can use your Alight Smart-Choice Accounts debit card to pay for eligible expenses or you can pay out-of-pocket and reimburse yourself.	Your full annual election is available on the first day of the new plan year. You can use your Alight Smart-Choice Accounts debit card to pay for eligible expenses.	Your full annual election is available on the first day of the new plan year. You can use your Alight Smart-Choice Accounts debit card to pay for eligible expenses.	Contributions ² accumulate after each paycheck. You can also pay out of pocket and reimburse yourself.
Can I carry over funds?	☑ Any unused funds roll over from year to year, helping you save. The money in your account is always yours, even if you leave Steelcase.	☑ Up to \$660 into 2026	☑ Up to \$660 into 2026	☒
What is the greatest benefit?	The money in your account is always yours, offering long-term, tax-free savings that can even be invested.	Short-term savings on predictable expenses each year	Great for accumulating savings in your HSA when you have known qualified health expenses during the year	Set aside pre-tax money to pay for dependent daycare expenses.
If I leave Steelcase, do I get to keep it?	☑	☒	☒	☒
Are there investing options?	☑ Once your balance reaches \$1,000, you have the option to invest a portion of your account.	☒	☒	☒

Enrolled in Medicare?
You need to know this.
 If you are enrolled (or plan to enroll) in Medicare Part A or B, you can't **contribute** to an HSA as of the month in which your Medicare coverage begins. However, you can **withdraw** money from your existing HSA balance once you enroll in Medicare if you use your account funds for eligible healthcare expenses such as deductibles, copays, coinsurances, and Medicare premiums.

¹For more details about eligible expenses for savings and spending accounts, go to the Steelcase Benefits Center website at benefitscenter.steelcase.com. Click on the Document Library to review a full list of eligible expenses.
²May be allowed for eligible qualifying life event



Income Protection

We all want to make sure our families are cared for in the event of the unexpected. Steelcase offers several financial protection plan options — some provided by the company and some you can choose to buy — depending on your needs.

Life and Accident

Life and accident insurance — administered by MetLife — gives you and your loved ones peace of mind if something were to happen.

You Automatically Get Company-Paid:

Basic life insurance equal to 1x your annual base salary (\$1,000,000 maximum)

Basic accidental death and dismemberment (AD&D) coverage equal to 1x your annual base salary (\$1,000,000 maximum)

(Note: Any basic life coverage amount over \$50,000 per year is taxable. You can opt out while enrolling as a new hire or during Annual Enrollment if you do not want coverage above \$50,000.)

You Can Purchase:

Supplemental life insurance

Coverage Options ¹	Amount You Can Purchase
Supplemental life (for you)	Up to 7x your base salary (maximum \$1,250,000)
Spouse life coverage	Set dollar amounts: <ul style="list-style-type: none"> • \$10,000 • \$15,000 • \$25,000 • \$50,000 • \$100,000
Child life coverage	Set dollar amounts: <ul style="list-style-type: none"> • \$5,000 • \$10,000 • \$15,000 • \$20,000

Supplemental accidental death and dismemberment (AD&D)

Coverage Options	Amount You Can Purchase
Supplemental AD&D (for you)	Up to 7x your base salary (maximum \$500,000)
Spouse AD&D coverage	Set dollar amounts: <ul style="list-style-type: none"> • \$10,000 • \$15,000 • \$25,000 • \$50,000
Child AD&D coverage	Set dollar amounts: <ul style="list-style-type: none"> • \$5,000 • \$10,000 • \$15,000 • \$20,000

¹Coverage for family members is paid with pre-tax dollars.

Disability

Protect your income with short-term and long-term disability coverage — insured and administered by The Hartford — to make sure that money still comes to you if you're unable to work.

Short-Term Disability (STD)

Short-term disability benefits replace a portion of your income for up to 26 weeks if you're unable to work due to pregnancy or a non-work-related injury or illness. The benefit you're eligible for depends on your employment type:

Hourly or Non-Exempt Salaried Employees

- Weekly disability benefit is equal to 70% of weekly wages, subject to a three-day waiting period.
- If you're a non-exempt employee, benefits are paid after any banked sick time you have is exhausted.

Exempt Salaried Employees

- Eligible for salary continuation for up to 26 weeks

Long-Term Disability (LTD)

LTD replaces a portion of your income if you are disabled for an extended period of time. Steelcase offers two long-term disability coverage options:

- 50% income replacement (maximum \$5,000 monthly)
- 60% income replacement (maximum \$25,000 monthly)

If you elect LTD coverage, the cost will be deducted from your paycheck using after-tax dollars. LTD monthly benefits are payable based on the greater of your monthly rate of pay in effect on October 1, 2024 (or hire date if hired after October 1, 2024), or your monthly average Medicare-taxable earnings for the prior three calendar years.

LTD Coverage — 50% level

The maximum duration of benefits is 60 months. The benefit continues until you are no longer disabled or the maximum duration is reached, whichever is sooner. The maximum duration is as follows:

Age When Disabled	Benefits Payable ¹
Before Age 61	60 months
Age 61	54 months
Age 62	48 months
Age 63	42 months
Age 64	36 months
Age 65	30 months
Age 66	27 months
Age 67	24 months
Age 68	21 months
Age 69 and over	18 months

LTD Coverage — 60% level

The benefit continues until you are no longer disabled or you reach Social Security Normal Retirement Age, whichever is sooner. If nearing Social Security Normal Retirement Age, or if you have already reached Social Security Normal Retirement Age, you will receive a monthly benefit for the following duration:

Age When Disabled	Benefits Payable ¹
Before Age 63	To Social Security Normal Retirement Age or 42 months, if greater
Age 63	To Social Security Normal Retirement Age or 36 months, if greater
Age 64	30 months
Age 65	24 months
Age 66	21 months
Age 67	18 months
Age 68	15 months
Age 69 and over	12 months

Both plans have an elimination period of 26 weeks, an own occupation period of 24 months, and pre-existing condition exclusions. The 26-week elimination period needs to be approved under short-term disability before long-term disability claims are approved.

¹Please note: Mental Illness and Substance Abuse Disability Benefits will be limited if not confined to a total of 24 months.



Retirement

Saving for retirement is an important part of your overall financial wellbeing. Steelcase offers a 401(k) plan through Empower so you can plan and save for the future.



401(k) Plan

Eligibility

You're eligible to participate in the Steelcase 401(k) Retirement Plan as of your date of hire, and there's no deadline to enroll.

Automatic Enrollment

All new hires are automatically enrolled at a 6% pre-tax contribution rate, and your contributions will be invested in the plan's default fund. You can choose to change your contribution rate or opt out of the plan anytime.

Your Contributions

Contribute up to 50% of your eligible earnings on a pre-tax and/or Roth (post-tax) basis, up to a maximum of \$23,500 in 2025.

Your pre-tax or Roth (if you are only contributing on a Roth basis) contribution level will automatically increase by 2% in June of each year, until your total contribution rate reaches 15%. You'll be notified ahead of each annual increase, and you'll have the option to opt out.

You can make additional post-tax contributions, up to \$10,000 per plan year. Post-tax contributions are not eligible for the match and are not included in automatic increases.

If you're age 50 or older at the end of the calendar year, you can contribute an additional \$7,500 each year. Beginning January 1, 2025, if you are age 60 – 63 at the end of the calendar year, you may make an additional catch-up contribution up to \$3,750. Catch-up contributions are not eligible for match, they are not included in automatic increases, and they are a separate election that you need to opt in to.

You're 100% vested in your contributions. This means the value of your contributions and earnings are yours when you leave the company, regardless of your years of service.

Please note: Employee contribution limits are subject to change per IRS guidelines. Contact Empower Retirement to learn more about your options.

Steelcase Employer Contributions

Steelcase helps you reach your retirement savings goals with matching contributions to your 401(k).

Steelcase matches your pre-tax and/or Roth 401(k) contributions at \$0.66 for every \$1.00 you contribute, up to 6% of your eligible compensation, for a maximum match of 4%.

Please note: Steelcase may make an annual profit-sharing contribution to the plan, subject to IRS regulations, based on eligible compensation. You will be notified after the end of the plan year if Steelcase chooses to make the contribution depending on company performance.

You are 100% vested in Steelcase's contributions after two years of service.

You also become 100% vested in Steelcase's contributions immediately if you reach age 65 during employment, or if your employment terminates because of death, disability, or job elimination or reduction in force as determined by the company.

To learn more, make an election, or opt out, call Empower at **1-877-457-4015** or visit empower-retirement.com/participant or single sign-on from Spark.

Additional Benefits

Beyond the basics, we offer programs and tools to support your overall wellbeing.



What We Provide for Work, Life, and Beyond

Employee Assistance Program

AllOne Health, our Employee Assistance Program (EAP), gives you and your family access to confidential support from trained professional counselors for personal, financial, mental health, work-related, and wellbeing questions and challenges. The program is available to anyone in your household and covers up to seven behavioral health visits per issue per year at no cost to you. Visit steelcaseeap.com (passcode: Steelcase) to learn more.

Paid Caregiver Leave

Steelcase recognizes that employees must balance work obligations and providing care for their families. As an eligible employee, you receive 30 working days of paid leave in any 12-month period to support your family members who have a serious health condition. Steelcase will use a “rolling” 12-month period measured backward. Leave under this policy can be taken continuously or intermittently in full-day increments. See the policy on the Your Steelcase Benefits page of Spark for full details.

Bonding Leave

We know how important it is to bond with a new child as your family adjusts to change. For this reason, Steelcase provides six weeks (30 working days) at 100% pay as bonding leave. Refer to the policy on the Your Steelcase Benefits page of Spark for more details.

Expert Medical Advice

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

Education Assistance Program

If you're a regular full-time employee, Steelcase will help you pay eligible tuition and fees up to \$5,250 per calendar year (or up to \$2,625 per calendar year if you're a regular part-time employee) at an accredited college or university so you can work toward achieving your educational and professional goals.

Pet Insurance

Keeping your family healthy includes protecting your pets from illness and injury. With MetLife pet insurance, you'll receive financial protection from essential services related to accidents and illness as well as additional features like telemedicine, mortality benefits, and special discounts on pet supplies or services. Visit benefitscenter.steelcase.com to learn more.

Care.com

With this service, you get access to emergency backup care for children and adults, including 10 free days of child care per fiscal year. Visit care.com/yourbenefits and enter Steelcase as your employer to learn more.

Learning Care Group

This national network of child care providers offers a 10% discount, waived registration fee, and priority access to care centers. To learn more or find Learning Care Group locations near you, go to mylearningcaregroup.com/steelcase or call **1-877-747-2492**.

Legal Services

The Legal Plan through MetLife Legal offers a network of attorneys that can help with creating or updating a will, real estate matters, tax audits, document preparation, and more. You must opt in to this voluntary benefit to cover yourself and eligible family members. The website gives you the ability to quickly create a will, living wills, and power of attorney online. Visit info.legalplans.com to learn more.

There's more!

Want to see the full picture of what Steelcase offers?

Visit benefitscenter.steelcase.com or the Your Steelcase Benefits page on Spark to learn more.

Contacts

National Insurance

<p>Aetna (Offered in all states except AK, ID, MT, WY, MO, and SD; availability in some states may be limited.)</p>	<p>General site: aetna.com/aon/fi Member site: aetna.com 1-855-496-6289</p>
<p>Cigna (Generally offered in all states except MN and ND; availability in some states may be limited.)</p>	<p>General site: connections.cigna.com/carrierbenefits-fi2025/ Member site: my.cigna.com 1-855-694-9638</p>
<p>UnitedHealthcare (Generally offered in all states, but availability in some states may be limited)</p>	<p>General site: whyuhc.com/aon9 Member site: myuhc.com 1-888-297-0878</p>

Regional Insurance

<p>Dean/Prevea360 (South Central and Northeastern Wisconsin)</p>	<p>Site: aon.deanhealthplan.com/ 1-877-232-9375</p>
<p>Geisinger Health Plan (Generally available in PA)</p>	<p>General site: geisinger.org/aon Member site: geisinger.org/member-portal 1-844-390-8332</p>
<p>Health Net (Select markets in California)</p>	<p>healthnet.com/myaon 1-888-926-1692</p>
<p>Kaiser Permanente (Generally available in CA, CO, DC, GA, MD, VA, OR, and southwest WA)</p>	<p>General site: kp.org/aon Member site: kp.org Pre-enrollment: 1-877-580-6125 CA post-enrollment: 1-800-464-4000 CO post-enrollment: 1-303-338-3800 GA post-enrollment: 1-404-261-2590 DC, MD, VA post-enrollment: 1-800-777-7902 OR and southwest WA post-enrollment: 1-800-813-2000 (HMO) or 1-866-616-0047 WA pre-enrollment and post-enrollment: 1-855-407-0900</p>
<p>Medical Mutual (Generally available in OH)</p>	<p>General site: medmutual.com/aon Member site: member.medmutual.com Pre-enrollment: 1-800-677-8028 Post-enrollment: 1-800-541-2770</p>
<p>Priority Health (Available in the lower peninsula of MI; outside of MI, Priority Health utilizes the Cigna national network.)</p>	<p>General site: priorityhealth.com/aon Member site: member.priorityhealth.com/login 1-833-207-3211</p>
<p>UPMC Health Plan (Generally available in PA)</p>	<p>General site: upmchealthplan.com/aon Member site: upmchealthplan.com/members 1-844-252-0690</p>

Dental Insurance

<p>Aetna (Generally offered in all states, but availability in some states may be limited)</p>	<p>General site: aetna.com/aon/fi Member site: aetna.com 1-855-496-6289</p>
<p>Cigna (Generally offered in all states except MN and ND; availability in some states may be limited.)</p>	<p>General site: connections.cigna.com/carrierbenefits-fi2025/ Member site: my.cigna.com 1-855-694-9638</p>
<p>Delta Dental (Generally offered in all states, but availability in some states may be limited)</p>	<p>General site: ddmi.deltadentalexchange.com Member site: deltadentalmi.com 1-877-380-2051</p>
<p>MetLife (Generally offered in all states, but availability in some states may be limited)</p>	<p>General site: metlife.com/aon-exchange Member site: metlife.com/mybenefits 1-888-309-5526</p>
<p>UnitedHealthcare (Generally offered in all states, but availability in some states may be limited)</p>	<p>General site: whyuhc.com/aon9 Member site: myuhc.com 1-888-571-5218</p>

Vision Insurance

<p>EyeMed</p>	<p>General site: eyemedexchange.com/aon Member site: member.eyemedvisioncare.com/member/en 1-844-739-9837</p>
<p>MetLife (Generally offered in all states, but availability in some states may be limited)</p>	<p>General site: metlife.com/aon-exchange Member site: metlife.com/mybenefits 1-888-309-5526</p>
<p>UnitedHealthcare (Generally offered in all states, but availability in some states may be limited)</p>	<p>General site: whyuhc.com/aon9 Member site: myuhcvision.com 1-888-571-5218</p>
<p>VSP (Generally offered in all states, but availability in some states may be limited)</p>	<p>General site: aon.vspexchange.com Member site: vsp.com/signon.html 1-877-478-7559</p>

Additional Benefits

<p>Life Insurance MetLife</p>	<p>For questions regarding coverage, to report a death, or to complete EOI for a new policy, contact the Steelcase Benefits Center at 1-833-885-5660.</p> <p>For questions regarding the status of an EOI that has already been initiated, you can contact MetLife at 1-800-638-6420 (prompt 1).</p> <p>To check on the status of a life claim that has already been initiated, you can contact MetLife directly at 1-800-638-6420 (prompt 2).</p>
<p>Disability Insurance The Hartford</p>	<p>abilityadvantage.thehartford.com 1-888-301-5615</p>
<p>401(k) Empower</p>	<p>empower-retirement.com/participant or single sign-on from Spark 1-877-457-4015</p>
<p>Expert Medical Advice Teladoc</p>	<p>teladoc.com/medical-experts 1-855-380-7828</p>
<p>Employee Assistance Program AllOne Health</p>	<p>steelcaseeap.com (passcode: Steelcase) 1-800-788-8630</p>
<p>Pet Insurance MetLife</p>	<p>pet_info@metlife.com 1-855-934-6153</p>
<p>Health Travel Reimbursement HealthEquity WageWorks</p>	<p>member.my.healthequity.com or single sign-on from Spark 1-877-924-3967</p>
<p>Health Supplement Aetna</p>	<p>1-800-607-3366</p>
<p>Legal Services MetLife</p>	<p>info.legalplans.com 1-800-821-6400</p>



This overview is intended to provide information about some of the benefits you may be eligible for through Steelcase. If there is a discrepancy between the information displayed in this guide and the official plan documents, the official plan documents will govern. Steelcase reserves the right to amend, suspend, or terminate the plan(s) or program(s) at any time. Please also note that the information provided in this document is intended to be a summary of the most common plan designs offered across insurance carriers. It does not take into account how each insurance carrier covers any state-mandated benefits, its plan administration capabilities, or the approval from the state Department of Insurance of the benefits offered by the insurance carrier. If you have questions about a topic that isn't covered, please contact the Steelcase Benefits Center for additional information.