Notice of Creditable Coverage

Important Notice from Infineum USA Inc. About Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage under the Infineum Medical Plan (**IMP** which includes HDHP or Plan1) and your options under Medicare's prescription drug coverage. This information can help you decide whether you want to join a Medicare drug plan or not. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.

2. Infineum USA Inc. has determined that the prescription drug coverage offered by its IMP is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to enroll in Medicare prescription drug coverage.

If you are an active employee, and become eligible for Medicare, you remain eligible to participate in the IMP whether you enroll in Medicare or not. While you are working as an active employee, the IMP remains primary for you and most of your eligible family members. There is no expectation that you enroll in Medicare Parts A and B until after you are no longer an active employee.

If you are a retiree or survivor, and become Medicare eligible, you are no longer eligible for the IMP coverage and are expected to enroll in Medicare Parts A and B and move to the Infineum Medicare Supplement Plan (**IMSP**) as soon as you are eligible, even if you do not enroll in Medicare. Note that Medicare eligibility may be acquired on the basis of age, or because of disability status under Social Security.

When Can You Join a Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th to December 7th. However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

What Happens to Your Current Coverage If You Decide to Join a Medicare Drug Plan?

If you decide to join a Medicare drug plan while still retaining your IMP coverage, your current IMP coverage will not be affected. Prescription drug coverage plan provisions/options under the Infineum plans are described in detail in the respective Summary Plan Descriptions available via the USA Colleague Handbook page on the Infinet or on the US Alumni Portal at www.Infineum.com/AlumniPortalUS. Medicare eligible participants can keep Infineum's coverage, if otherwise eligible; if they elect part D, the Infineum plan will coordinate with Part D coverage.

Your current IMP coverage pays for other health expenses in addition to prescription drugs. If you enroll in a Medicare drug plan, you and your eligible dependents will still be eligible to receive all your current health and

prescription drug benefits.

Your IMSP coverage includes a Medicare Part D Plan. If you cancel or drop your IMSP coverage, be aware that you will not be able to re-enroll in the IMSP at any later time even for coverage for health expenses other than prescription drugs. You should compare your current coverage provided under the IMSP, including which drugs are covered, with the coverage and cost of plans offering Medicare prescription drug coverage in your area before you make the decision to drop your IMSP coverage. If you enroll in another Medicare Part D Plan, your IMSP coverage will be terminated (both medical and prescription drug coverage**). If you cancel or drop your IMP coverage, without immediately enrolling in both the IMSP and Medicare, then you will not be eligible to enroll in the IMSP at a later date.**

When Will You Pay a Higher Premium (Penalty) To Join a Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with Infineum USA Inc. and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

For More Information About This Notice or Your Current Prescription Drug Coverage:

Contact the person listed below for further information.
NOTE: You'll get this notice annually, as a new hire and if this coverage through Infineum USA Inc. changes. You also may request a copy of this notice at any time.

For More Information About Your Options Under Medicare Prescription Drug Coverage...

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

- Visit www.medicare.gov
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at www.socialsecurity.gov, or call them at 1-800-772-1213 (TTY 1-800-325-0778).

Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether you have maintained creditable coverage and, therefore, whether you are required to pay a higher premium (a penalty).

Date: October 1, 2026
Name of Entity/Sender: Infineum USA Inc. – Human Resources Dept.
Contact-Position/Office: Benefits Advisor, LBTC 1033
Address: 1900 E. Linden Avenue, Linden, NJ 07036
Phone: (908) 474-2273