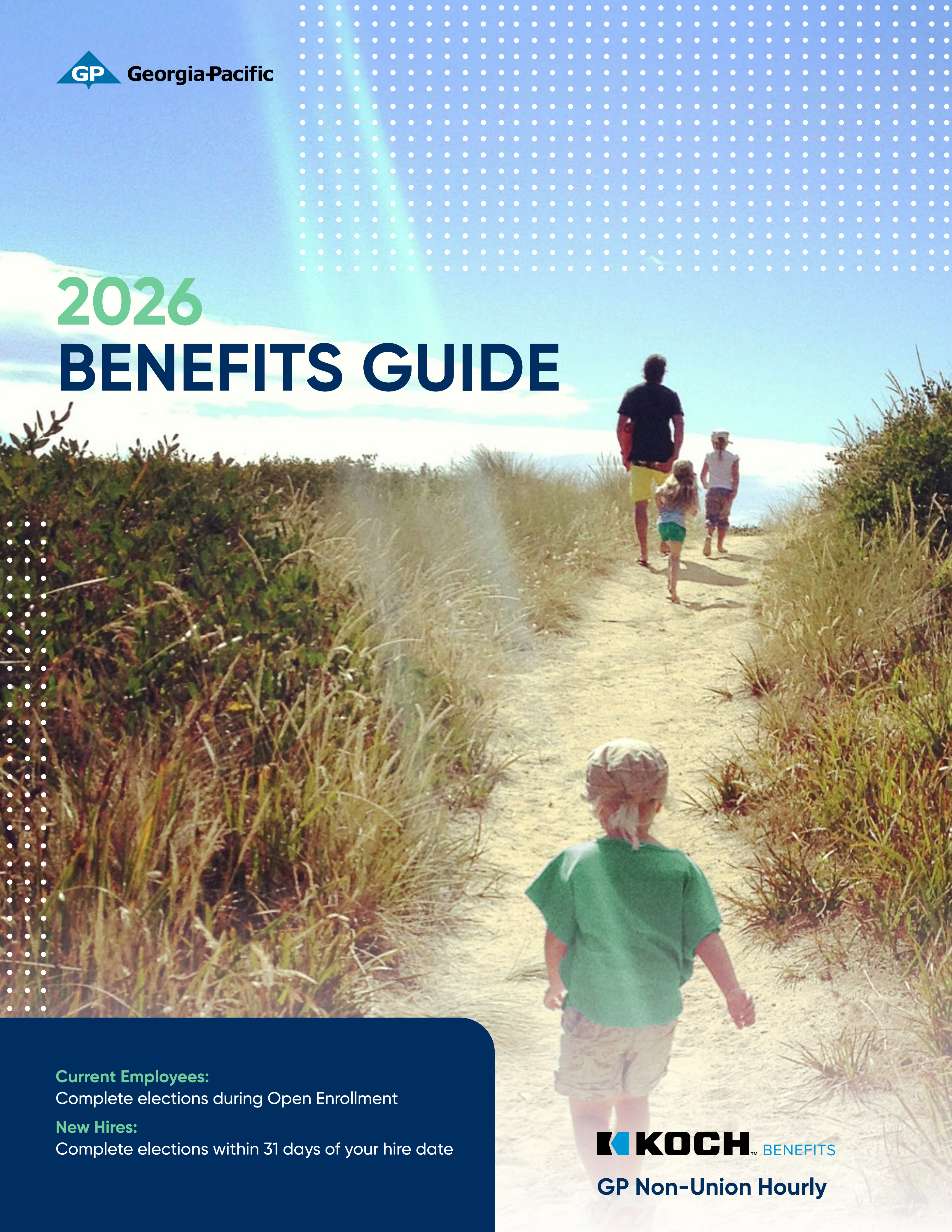


Georgia-Pacific

2026
BENEFITS GUIDE

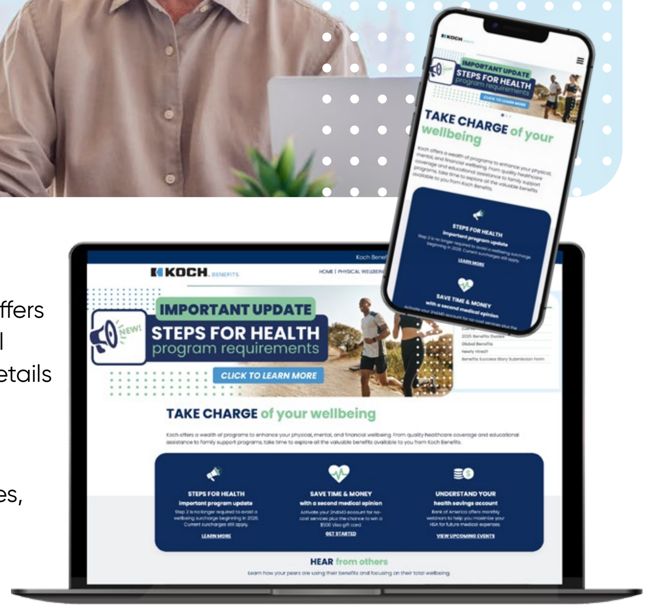
Current Employees:
Complete elections during Open Enrollment

New Hires:
Complete elections within 31 days of your hire date

KOCH BENEFITS

GP Non-Union Hourly

2026 KOCH BENEFITS resources



Koch Benefits Just Got Easier!

Check out **KochBenefits.com** to get a full view of what Koch offers to support your physical wellbeing, mental wellbeing, financial wellbeing, life, and family. We've consolidated your benefits details and resources all in one place, including contact information, upcoming events, Steps for Health instructions, and more.

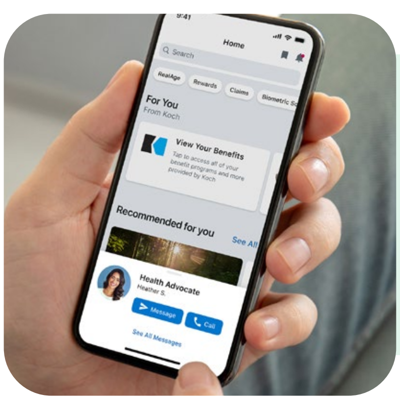
The website is open to current employees, spouses, candidates, and retirees — no login needed! And, if you're signed in to the network, there are single sign-on links for easy access to your personalized information on the **Koch Benefits Enrollment** site, Sharecare, and Fidelity.

Expert Human Support Combined with a Powerful App

Sharecare allows you to use one app to navigate and understand your benefits, including core medical, dental, and vision coverages as well as innovative wellbeing services like virtual physical therapy, expert medical opinions, and more.

Plus, get help finding the best care at the best cost from a live health advocate. Get proactive, personalized, confidential recommendations to manage or address health conditions — via phone call or in-app messaging.

Register at **Sharecare.com/Koch**, then download the app for the best experience. You can also call Sharecare at **855-452-0478**.



For questions on any of our benefit programs, you can easily connect with a Sharecare health advocate to find the right resource.

Sharecare is available to all employees and spouses, regardless of medical plan enrollment.

2026 KOCH BENEFITS snapshot

PHYSICAL wellbeing

MEDICAL, DENTAL, VISION

Enrollment in a Koch medical plan includes access to free preventive care and a variety of support programs, including:

EXPERT MEDICAL OPINION

WEIGHT & DIABETES MANAGEMENT

VIRTUAL PHYSICAL THERAPY

CONCIERGE SURGERY PLANNING

MENTAL wellbeing

FREE APPOINTMENTS for therapy, coaching, and medication management

COMPREHENSIVE EMPLOYEE ASSISTANCE PROGRAM

UNLIMITED WELLNESS EXERCISES to reduce anxiety and stress

SLEEP SUPPORT and resources

FINANCIAL wellbeing

COMPANY-PAID SHORT-TERM DISABILITY

COMPANY-SUBSIDIZED LONG-TERM DISABILITY

HEALTH SAVINGS ACCOUNT with company match

HEALTHCARE FSA

401(k)

COMPANY MATCHING CONTRIBUTION

FIXED COMPANY CONTRIBUTIONS based on eligible pay and years of service

RETIREMENT PLANNING

LEGAL REFERRALS & FINANCIAL ADVICE

LIFE and family

VOLUNTARY LIFE, SPOUSE LIFE, AND CHILD INSURANCE

MATERNITY AND INFERTILITY SUPPORT

EDUCATIONAL ASSISTANCE

ADOPTION & SURROGACY ASSISTANCE

REFERRALS for childcare/eldercare, home repair, and more

Koch Benefits helps you build your physical, mental, and financial strength so you're ready to tackle life's challenges. Visit KochBenefits.com to get inspired.

2026 BENEFITS premiums

PHYSICAL wellbeing

Medical
Monthly Premiums

	ANTHEM			
	Platinum	Gold	Silver	Bronze
Employee Only	$193	$114	$38	$9
Spouse	$275	$163	$51	$12
Per Child	$99	$60	$21	$4

Note: All Anthem premiums listed above reflect tobacco-free employees/families. Employees who select tobacco-user status will pay an additional $75/month.

For all medical plans, there is a surcharge (up to $50/month per person) for employees and spouses who do not complete annual wellbeing requirements (new hires are exempt until the year after their first full calendar year of employment). See page 14 for details. The "per child" premium is capped at four children no matter how many you cover.

Dental
Monthly Premiums

	Base	Enhanced
Employee Only	$9	$16
Spouse	$10	$18
Per Child	$7	$13

Note: The "per child" premium is capped at four children no matter how many you cover.

Vision
Monthly Premiums

Employee Only	$5.32
Employee + Spouse	$10.64
Employee + Children	$11.38
Employee + Family	$18.21

FINANCIAL wellbeing

Voluntary Life
Monthly Premiums
(Per $10,000 of coverage; based on your age as of January 1, 2026)

Employee Age	Tobacco Free	Tobacco User
Under 25	$0.27	$0.37
25-29	$0.33	$0.43
30-34	$0.43	$0.58
35-39	$0.51	$0.65
40-44	$0.61	$0.72
45-49	$1.00	$1.18
50-54	$1.57	$1.87
55-59	$3.01	$3.58
60-64	$4.55	$5.41
65-69	$8.08	$9.63
70-74	$12.71	$15.13
75+	$12.71	$15.13

Long-Term Disability and Accidental Death and Dismemberment

You will see your premiums for these plans during enrollment on the Koch Benefits Enrollment site.

ENROLL and change benefits

How to Enroll

Log in to the Koch Benefits Enrollment site to enroll, or via myHR by selecting the ***Benefits*** drop-down menu listed under ***Pay & Benefits***. You can also use the Alight Mobile app (choose ***Koch*** when you first register) to enroll and manage benefits.

Forgot Your User ID or Password?

Visit the Koch Benefits Enrollment site, click ***Forgot User ID or Password***, and follow the instructions. Or call the **Koch Benefits Solution Center** at **877-344-5772**. If it's your first time calling, you'll be asked to provide some information and will then be instructed to create a PIN.

Eligible Dependents

Medical, Dental, and Vision Plan Coverage

- Your legal spouse,
- Your children under age 26, and
- Your child who is incapacitated and financially dependent on you[1]

[1]In order for your dependents to receive medical, dental, or vision coverage, you must be covered, and you must elect medical, dental, or vision coverage for each eligible dependent.

Enrolling Your Eligible Dependents

Enroll your dependents on the Koch Benefits Enrollment site. If your dependents are not enrolled in each plan (medical, dental, and/or vision coverage), they will not receive coverage. When adding a new dependent, you will be required to provide proof that the dependent meets the criteria for coverage. You'll receive a request in the mail from the Alight Solutions Dependent Verification Center to provide the appropriate documentation for any newly enrolled dependents. **Once your unverified dependent has been dropped from coverage, you will need to appeal to add them to coverage in the future.**

ATTENTION NEW HIRES

- If eligible, you should be able to access benefits enrollment by the end of your first week. Your benefits coverage begins the first of the month following your hire date.* If you enroll in coverage after the first of the month following your hire date, you may owe retroactive payments dating back to the first of the month per your eligibility.
- If you do not enroll for coverage within 31 days of your hire date, you will not have coverage and must wait until the next Open Enrollment period to enroll — unless you experience a qualifying life event.
- To enroll in benefits, register as a new user on the Koch Benefits Enrollment site by clicking ***New User?*** on the login page. You'll answer security questions and create a user ID and password for the website and a PIN to call the **Koch Benefits Solution Center**. After your first visit, you'll just need your user ID and password to log in.

*Coverage begins on your hire date if your hire date is the first of the month.

REMINDER: INTERNAL REVENUE SERVICE (IRS) REQUIREMENTS

We are required to send details to the IRS about your insurance coverage, including the Social Security Numbers of any dependents. Please update your dependent information on the Koch Benefits Enrollment site.

Changing Your Benefits

You can change some of your benefit elections when you experience a qualifying life event. You must change your elections on the Koch Benefits Enrollment site or call the **Koch Benefits Solution Center** at **877-344-5772 within 31 days of your life event** (unless otherwise specified). If you miss this deadline, you must wait until the next Open Enrollment period to make changes to your benefits. Examples of a qualifying life event include:

- Birth, adoption, or placement for adoption (You have 60 days after these events to add your child)
- Marriage
- Divorce, legal separation, or annulment
- Death of a dependent
- Change in employment status for your dependent
- Spouse's retirement
- Becoming eligible for Medicare
- Loss of eligibility for other healthcare coverage

ANTHEM MEDICAL PLAN at-a-glance

Claims/Network Administrator: Anthem and CVS/Caremark	Anthem Platinum		Anthem Gold		Anthem Silver		Anthem Bronze	
	Employee Only	Family	Employee Only	Family	Employee Only	Family	Employee Only	Family
Deductible	$500	$1,000	$1,700	$3,400	$2,600	$5,200	$6,500	$13,000
Out-of-Pocket Maximum	$3,200	$6,400	$3,400	$6,800	$4,400	$8,800	$6,500	$13,000*
Deductible and OOP Max Type	Each person's deductible on a family plan is limited by the individual deductible (and out-of-pocket maximum)		Each person's costs are pooled with covered dependents until the family deductible (and out-of-pocket maximum) are fully satisfied					
Medical Services Coinsurance	You pay a $25 urgent care and primary care copay, a $50 specialist copay, and a $150 ER copay You pay 20% after deductible for services without a copay		You pay 10% after deductible		You pay 20% after deductible		You pay nothing after deductible	
Preventive Care[1]	The plan pays 100% without you having to meet your deductible							
Enhanced, No-Cost Health Programs	LiveHealth Online (telemedicine), Carrum Health (surgery support), 2nd.MD (expert medical opinion), Omada (weight and diabetes management), Oshi Health (GI care), Neura Health (neurology care), Hinge Health (physical therapy), and Pomelo Care (women's health) are available							
Covered Services	All four plan options cover the same medical services							
Provider Network	All four plan options use the same Anthem Blue Cross Blue Shield network							
Generic Prescriptions	You pay $5 copay[7]		You pay 20% after deductible				You pay nothing after deductible	
Brand on the PDL[2, 3]	You pay 30%[5, 7] (no deductible)		You pay 25% after deductible					
Brand not on the PDL[2, 3]	You pay 30%[6, 7] (no deductible)		You pay 50% after deductible					
Specialty Medications[8]	May be covered at no cost to you if enrolled in PrudentRx through CVS		Covered at no cost to you after deductible if enrolled in PrudentRx through CVS					
Preventive Medications[4] **(90-day Supply)**	Covered as above		You pay nothing after copay. For the Approved Drug List, visit "view your benefits" on Sharecare.					
• Generic			You pay $5 copay (CVS retail location or mail order)					
• Brand with no generic available			You pay $40 copay (CVS retail location or mail order)					
• Brand with no generic available[3]			You pay $60 copay or $5 copay + cost difference between the brand drug and generic drug alternative[3] (CVS retail location or mail order)					

Note: All coverage amounts above show in-network providers; see Summary Plan Description for out-of-network benefits. Family deductibles and out-of-pocket maximums apply to family coverage or to an employee plus a covered dependent.

*The in-network out-of-pocket maximum amount for any individual enrolled in a plan with family coverage is capped at $10,600 for 2026.

[1] Subject to certain limits based on clinical guidelines used by the claims administrator.

[2] PDL = Performance Drug List, which is available under "view your benefits" on Sharecare.

[3] The "pay the difference" provision applies, meaning if you choose to fill a brand name drug that has a generic equivalent, you will pay the cost of the generic drug as covered by the plan, plus the difference in cost between the two. In order for the "pay the difference" provision to not apply, you must obtain pre-approval of your physician's request for an exception with CVS/Caremark.

[4] The copay only applies if you purchase a 90-day supply of a preventive medication via a CVS pharmacy (including Target), CVS mail order, Costco pharmacy, Kroger-owned pharmacies, or select independent pharmacies, which can be found via Caremark.com (may vary by state).

[5] Retail max. $125. Mail order max. $250.

[6] Retail max. $150. Mail order max. $300.

[7] After your first three 30-day retail fills, you must fill a 90-day supply via a CVS pharmacy (including Target), CVS mail order, Costco pharmacy, or select independent pharmacies, which can be found via Caremark.com (may vary by state).

[8] You pay 30% if you choose not to enroll in PrudentRx. You must enroll in PrudentRx for costs to apply to out-of-pocket maximum.

ANTHEM MEDICAL PLAN four options

Giving you greater control over healthcare spending

NO MATTER WHICH ANTHEM OPTION YOU CHOOSE, THE PLAN WILL:

- Cover the same medical services and prescriptions
- Use the same network of providers
- Offer free preventive care and certain prescriptions for $5 or less
- Provide comprehensive medical benefits when you need them
- Protect you with an out-of-pocket limit

The options differ in when and how you pay for healthcare. Review the following chart and consider...

- How much healthcare do I plan to use during the year?
- Do I prefer to pay more from each paycheck and less when I receive care, or do I prefer to pay less from each paycheck and more when I receive care?
- Do I have financial reserves to pay for a large medical bill if necessary?
- Could I benefit from more tax-free savings in an HSA and a company match to pay for healthcare expenses?

	ANTHEM			
	Platinum	Gold	Silver	Bronze
Paycheck cost Premiums you pay whether or not you use the medical plan				
Out-of-pocket cost Copays, deductibles, and coinsurance you pay to the provider when you use the medical plan				
Financial risk Your annual out-of-pocket maximum if you have a catastrophic medical event, serious illness, or significant use of medical benefits				
Health Savings Account Save, spend, and invest tax-free dollars for healthcare expenses now or in the future	HSA not available	Up to a $250/individual or $500/family company match	Up to a $250/individual or $500/family company match	HSA available but without match

WHO PAYS YOUR MEDICAL CLAIMS

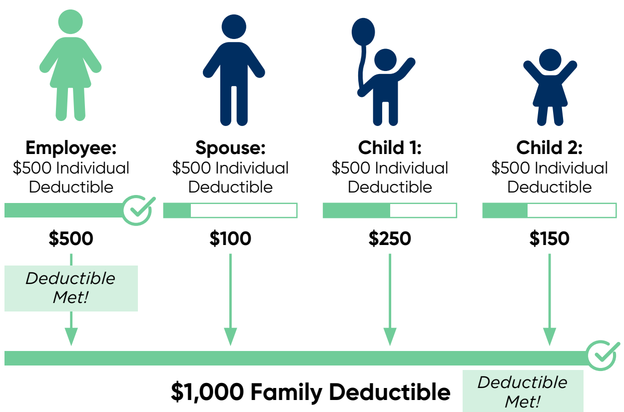
GP pays your medical claims, not an insurance company. Your premiums are impacted by the cost of these claims. In order to keep healthcare plans affordable, be a smart healthcare consumer by getting regular checkups, using urgent care or telemedicine instead of the emergency room, and making healthy choices.

HOW DEDUCTIBLES WORK by plan

There are differences in how you reach your family deductible depending on whether you are in the Anthem Platinum plan or an Anthem Gold, Silver, or Bronze plan. Here's how it works:

ANTHEM PLATINUM – INDIVIDUAL DEDUCTIBLE

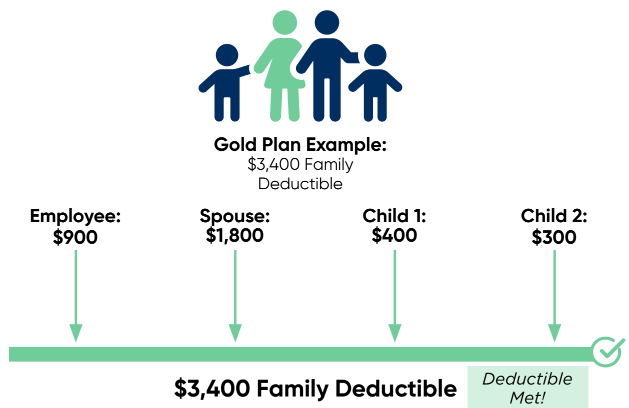
With an **Individual Deductible**, no family member will pay more than $500 toward the family deductible.



In this example, the Employee meets her individual deductible. While the Spouse, Child 1, and Child 2 did not meet their individual deductibles, they all contributed to the family deductible.

ANTHEM GOLD / SILVER / BRONZE – POOLED DEDUCTIBLE

With a **Pooled Deductible**, one person or a combination of people must meet the family deductible.



In this example, Employee, Spouse, Child 1, and Child 2 collectively met the family deductible. There is no individual deductible if you elect family coverage.

The Benefits of Being Tobacco-Free

UBREATHE You are eligible for a lower premium for a Koch medical plan and life insurance if you confirm that you and your covered dependents (age 18 or older at the time your coverage begins) will not use any tobacco products (including but not limited to cigarettes, pipes, chewing, snuff, and nicotine pouches) or electronic cigarettes (vapes) during the plan year.

Start a tobacco-free life by calling UBreathe at **800-882-2109** or emailing coaching@mywellportal.com. You can also contact a Sharecare health advocate via phone, text, or chat.

TOBACCO SURCHARGE REASONABLE ALTERNATIVE

If you think you might be unable to meet a standard for being a non-tobacco user, you can complete the UBreathe tobacco cessation program, which consists of at least six phone calls with a coach. Upon completion, the medical plan tobacco surcharge will be removed going forward, as soon as administratively feasible.

To get started, call UBreathe at **800-882-2109** or email coaching@mywellportal.com. You can also contact a Sharecare health advocate.

The UBreathe tobacco cessation program is available to all employees and household members, regardless of medical plan enrollment.

HIGH-VALUE, ENHANCED CARE
with Koch medical plan enrollment

To learn more about the following enhanced care services and programs, visit KochBenefits.com.

Hinge Health

Save time and money while overcoming pain anytime, anywhere, through virtual physical therapy. All the care you need is in your Hinge Health toolkit. Medical plan enrollment is not required to take advantage of the following resources, available to all employees and spouses.

- Personalized exercise therapy
- Unlimited virtual one-on-one health coaching

omada

Diabetes Support

Omada Diabetes Support offers expert advice and tools for employees and spouses who have diabetes, whether insulin-dependent or not. The program includes a free, connected glucometer, if needed, and 24/7 access to a certified diabetes educator.

Weight Management

Omada Weight Management brings the support you need to achieve your wellbeing goals. The program includes a free, connected scale, a powerful app, and a personal coach with helpful advice and incremental, easy-to-implement life changes.

carrum health

Carrum Health partners with high-quality surgeons and world-class hospitals to make getting surgery easier and less expensive. You will pay no more than your medical plan's deductible for surgery, which can significantly reduce your out-of-pocket costs.*

Carrum Health is also a resource for cancer support.

2nd.MD BY ACCOLADE

2nd.MD gives you access to a top specialist for your condition. You'll receive an expert medical opinion about your diagnosis and recommended treatment plan in three to five days. Meet from the comfort of your home by phone or video conference.

pomelo care

Pomelo Care supports women through every stage of life, offering expert, personalized care. Programs include 24/7 access to providers for pregnancy, postpartum, and infant care up to age 1; specialized menopause care from trained experts; and fertility support like cycle tracking, prenatal care, and fertility benefits.

neurahealth

Neura Health is a virtual neurology clinic offering video appointments with neurologists within just one week. Neura treats migraine, sleep disorders, concussion, neurological pain, and more. Providers can prescribe medications and refer patients locally for labs or imaging, if needed.

OSHI HEALTH

Dealing with chronic or occasional digestive symptoms? Oshi Health offers virtual gastrointestinal (GI) care for the whole you. Work with a team of GI providers, registered dietitians, and gut-brain specialists to get to the root cause of your symptoms. Next-day and weekend visits available.

*If you are considering bariatric surgery, you must complete a consult for your surgery to be covered.

2-3 KOCH BENEFITS what's new
4 2026 BENEFITS snapshot
5 2026 BENEFITS premiums
6 ENROLL and change benefits
7 ANTHEM MEDICAL PLAN at-a-glance
8 ANTHEM MEDICAL PLAN four options
9 DEDUCTIBLES by plan
10 ENHANCED CARE with Koch
11 PRESCRIPTION DRUGS at-a-glance
12 DENTAL PLAN at-a-glance
13 VISION PLAN at-a-glance
14 STEPS FOR HEALTH avoid additional costs
15 SPRING HEALTH at-a-glance
16 HSAs at-a-glance
17 FSAs at-a-glance
18 YOUR FINANCIAL FUTURE start planning
19 RESOURCES to support you
20 INVESTMENTS how will my money grow?
21-22 ADDITIONAL INSURANCE at-a-glance
23 INVESTING IN YOU, your family, and your career
24-25 GET CONNECTED for support

PRESCRIPTION DRUGS at-a-glance

Preventive vs. Maintenance Drugs: Know the Difference

Preventive medications can help prevent the onset of a disease or a condition from occurring, making them a powerful tool for staying healthy. Those taking preventive medications have developed risk factors for a disease that has **not** yet become a health issue.

Maintenance medications help treat diagnosed long-term or chronic conditions that require daily doses of medication, such as ADHD, allergies, and gout.

To learn more about covered medications, visit **Caremark.com** or contact a Sharecare health advocate for assistance.

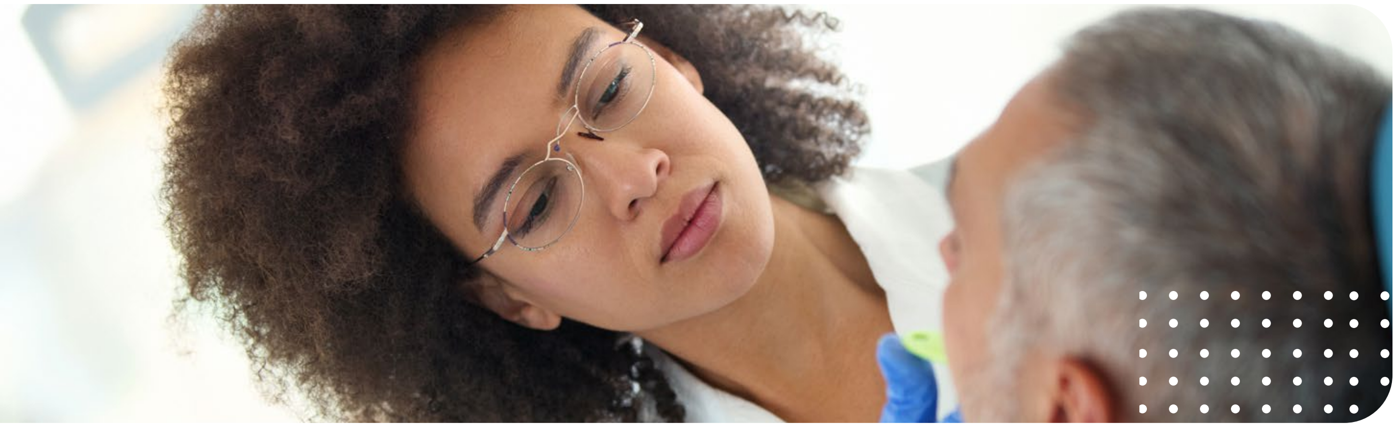
SAVE MONEY AND TIME WITH SELECT PHARMACIES

You must use mail order or select pharmacies to purchase a 90-day supply of medication. Locate participating pharmacies on **Caremark.com** or speak to a Sharecare health advocate for assistance. Details may vary by state.

SPECIALTY MEDICATION COVERAGE

Through a partnership between CVS and PrudentRx, you can get eligible specialty medications* at no cost if you are enrolled in the Anthem Platinum option or without coinsurance if you are enrolled in an Anthem Gold, Silver, or Bronze plan. For questions on specialty medication coverage under the PrudentRx program, call **855-452-0478** to speak with a Sharecare health advocate. You can also review the latest PrudentRx Specialty Drug List via the Sharecare website or app: ***View Your Benefits*** > ***Physical Wellbeing*** > ***Specialty Medication***.

*Specialty medications are high-cost oral or injectable prescriptions that are used to treat conditions like rheumatoid arthritis, multiple sclerosis, and psoriasis.



DENTAL PLAN at-a-glance

The company offers two dental plan options — Base and Enhanced.

- **Base Plan** – Offers quality dental coverage at a low premium
- **Enhanced Plan** – Offers more coverage for a higher monthly premium, including:
  - More annual maximum coverage
  - More orthodontia lifetime maximum coverage
  - More coverage for major care, such as crowns, bridges, and more

Claims/Network Administrator: Delta Dental	Base	Enhanced
Annual Deductible (Per Person/Per Family)	$50/$150	
Annual Maximum	$1,500	$2,500
Lifetime Orthodontic Maximum	$1,500	$2,000
Preventive	100%	
Basic	80% after deductible	
Major	50% after deductible	75% after deductible
Orthodontic	50% after deductible	

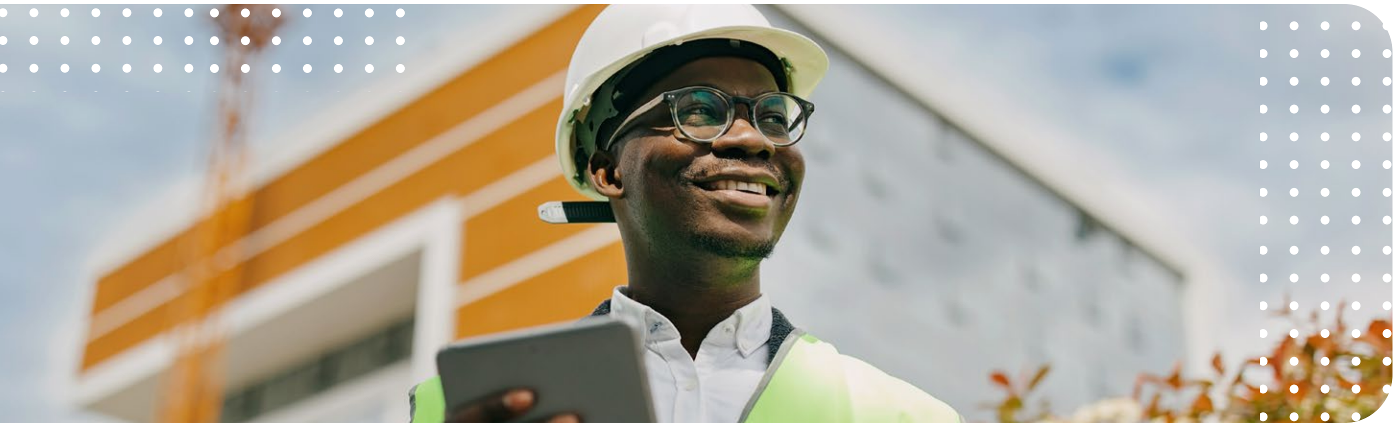
Dental Expenses Overview

- Preventive expenses generally include oral examinations, cleanings, and X-rays.
- Basic expenses generally include most fillings, tooth extractions, repairs to dentures and bridges, root canal therapy, scaling and root planing, and space maintainers.
- Major expenses generally include crowns, dentures, fixed bridges, and services requiring the use of gold.
- Orthodontic expenses generally include care and treatment for the purpose of alignment of teeth, such as braces. If you have already started treatment prior to your effective date, your services will not be covered.

GET YOUR DENTAL CHECKUP TWICE PER YEAR

Remember that regular dental checkups can help you avoid more serious dental care and its cost.

Both Dental Plan options provide 100% coverage without a deductible for preventive care at in-network dentists. Your preventive visits, twice per year, do not count toward the annual maximum. If you need help finding an in-network dentist, contact a Sharecare health advocate.



VISION PLAN at-a-glance

The Vision Plan offers you and your family members access to a nationwide network of physicians, optometrists, and opticians, both in private practices and at retail stores, such as Walmart, Sam's Club, Costco, and more.

Note: Vision ID cards are not required to access services.

Claims/Network Administrator: VSP	In-Network
Exams (every calendar year)	You pay $0
Frames (every other calendar year)	Plan pays up to a $150 allowance, then you receive 20% savings over the allowance
Lenses (every calendar year) Includes single vision, lined bifocal, and lined trifocal lenses	You pay $0
Lens Enhancements (every calendar year)	You pay:
• Standard Progressive	$0
• Premium Progressive	$95–$105
• Custom Progressive	$150–$175
• UV Protection	$16
• Standard Scratch-Resistant Coating	$17
• Standard Antireflective Coating	$41
• Polycarbonate Lenses for Adults	$35
• Photochromics	$70–$82
Contacts (instead of glasses, every calendar year)	Exam (fitting and evaluation): You pay up to $55 for lenses. Plan pays up to $130 allowance.

STEPS FOR HEALTH
avoid additional costs

At the heart of the Steps for Health program is a desire to improve employee health and prevent disease by encouraging awareness of your health numbers, such as blood pressure, cholesterol, and blood sugar.

Koch offers free health screenings at your work site,* a local lab, or with your regular physician. With a few simple measures, uncover hidden health risks so you can prevent disease.

Use the Sharecare app to track your **Steps for Health**. You can also access all benefits that support your wellbeing.

KNOW YOUR NUMBERS

GLUCOSE

BLOOD PRESSURE

CHOLESTEROL AND TRIGLYCERIDES

BMI

WAIST CIRCUMFERENCE

*Available to employees and spouses enrolled in a Koch medical plan. Dependents can use free annual preventive doctor visits for screenings.

NEW! 2026 STEPS FOR HEALTH

Complete Step 1 by November 30, 2026, and you and your covered spouse will continue to pay the lowest cost for your medical plan in 2027. Surcharges for non-completion will begin with the first paycheck of 2027.

Who	Step 1 (Required)	Additional Cost
All **employees** and **spouses*** enrolled in a company medical plan *Does not apply to spouses of GP union employees.	**Know Your Numbers** Complete a FREE health screening and submit your results - At your worksite (if available) - As part of an annual physical with your healthcare provider - At a LabCorp lab **Step 2 (Optional)** **Take Action** Based on your health screening results from Step 1, visit KochBenefits.com to access benefits, resources, and programs to enhance your overall wellbeing and build a healthier lifestyle.	For all employees and spouses: • $0 per month, per person if you complete Step 1 • $50 per month, per person surcharge if Step 1 is not completed

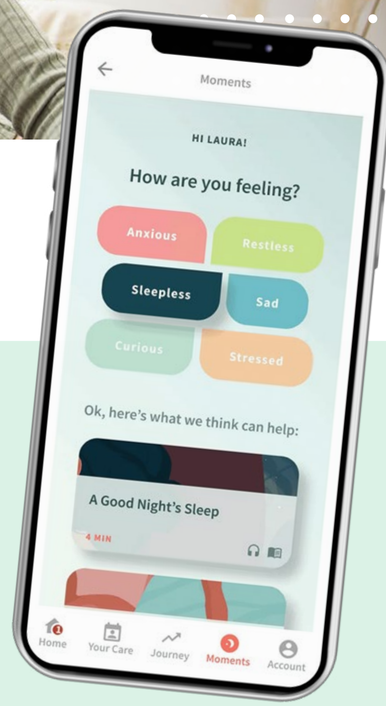
Rest assured that your health information and your spouse's health information are confidential. Neither your Koch company nor your manager has access to individual health screening results. See the full privacy statement at KochBenefits.com.

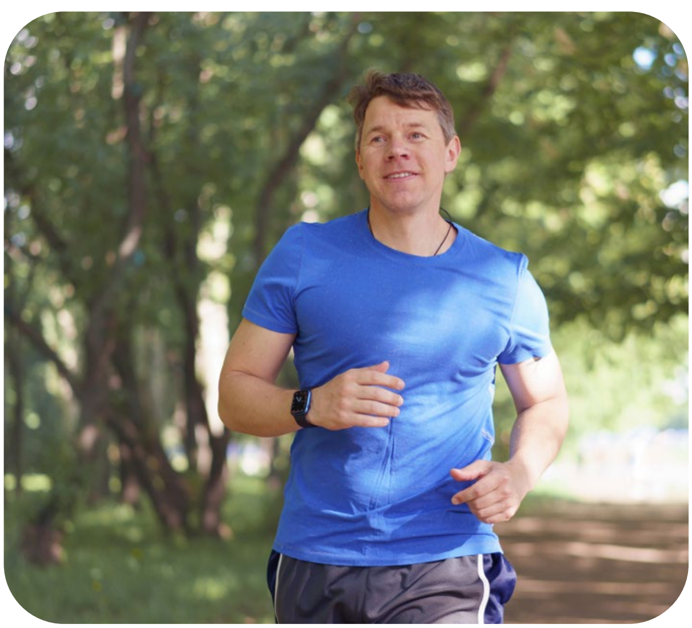
SPRING HEALTH at-a-glance

Whether we're a little anxious every now and then or have more complex needs, we could all use support to help meet everyday challenges. Spring Health offers 100% confidential, no-cost counseling for you and all members of your household age 6+. There is no enrollment required.

Spring Health can assist you across a spectrum of needs, from daily challenges to clinical support for anxiety and depression. Complete a short mental health assessment, and Spring Health will recommend a care plan specific to your needs.

Included with Spring Health are eight no-cost therapy sessions for you and all members of your household, plus unlimited access to care navigators for guidance, check-ins, mental health support, and more. (The eight therapy sessions reset each year.) Web and app-based tools like on-demand *Moments* exercises also have unlimited access.





Spring Health

Confidential Therapy
Meet with a trusted therapist in as soon as two days.

Wellness Exercises
Mental fitness on-the-go with *Moments*.

Medication Management
In-network providers when appropriate.

Care Navigators
Dedicated support from licensed professionals.

Get started by registering through SpringHealth.com/Koch and taking a short assessment or by calling **855-629-0554**.

HEALTH SAVINGS ACCOUNT (HSA) at-a-glance

An HSA helps you cover your out-of-pocket costs and save for medical expenses in the future with before-tax contributions.[1] The money in an HSA belongs to you. You can also use it for eligible expenses during retirement.

Eligible Medical Options:	Gold, Silver, and Bronze
Before-tax annual contribution limits for 2026	Your contribution can be up to: $4,400 for Employee Only $8,750 for Family If you are age 55 or older, you may contribute an additional $1,000.
Does my account roll over from year to year?	**Yes,** with tax-free interest The account is yours, and the money belongs to you.
Can I earn interest and invest my contributions?	**Yes** Earn interest and choose from various investment options.

TRIPLE TAX ADVANTAGE

HEALTH SAVINGS ACCOUNT (HSA)

MONEY IN:[1]

Tax-free when you contribute via payroll deduction

MONEY EARNED:

Tax-free interest earned on balance and investments

MONEY OUT:

Tax-free when spent on eligible expenses

TAX-FREE SAVINGS[2]

REMEMBER:

- If you are electing an HSA for the first time, the company will initiate the opening of your HSA with the company's selected provider, Bank of America, on your behalf.
- If you elect to open your HSA with another financial institution, you may not contribute to your account via payroll deduction.

[1] Certain states do not exclude HSA contributions from state income tax.

[2] Please consult your tax advisor regarding your individual tax situation.

Use the HSA to Save for Retirement

You can tap into the power of tax-free, compound interest by investing a portion of your HSA via Bank of America. Growing your HSA "nest egg" will prepare you for rising healthcare expenses as you get older. If you don't have healthcare expenses, you can withdraw HSA funds without penalty as taxable income when you turn 65.

Bank of America has a calculator that allows you to roughly estimate your potential healthcare costs in retirement, and how much you will have at retirement given your HSA saving habits.

GP Contributes to Your HSA

If you contribute to an HSA and enroll in the Anthem Gold or Silver option, GP will contribute $1 for $1, up to $250 for individual coverage or $500 for family coverage in 2026. This company contribution may be delivered across multiple paychecks until the maximum match is reached. To receive this contribution, you must have an HSA with Bank of America. Please note that your account must be open and approved before the GP contributions can begin. Retroactive contributions will not be made.

Designate a Beneficiary

Setting up a beneficiary allows you to plan for the future and make your financial wishes clear. You're encouraged to designate one or more individuals to receive a transfer of your HSA account funds upon your death. Beneficiary designations can be selected or updated at any time throughout the year by logging in to your Bank of America account profile at myhealth.bankofamerica.com.

FLEXIBLE SPENDING ACCOUNTS (FSAs) at-a-glance

Flexible Spending Accounts (FSAs) can help you save money because they are tax-free. You do not pay federal, state, or Social Security taxes on the money you put in your Flexible Spending Accounts. Unused FSA funds do not roll over from year to year, and monies remaining in the account at the end of the calendar year are forfeited.

Healthcare FSA

The company offers a Healthcare FSA to employees.

- You must enroll to contribute to the Healthcare FSA each year.
- Contribute as little as $100 or as much as $3,300 a year through regular payroll deductions.
- The total annual contribution is available at the beginning of the year.

Medical plan determines eligibility	Anthem Platinum	Anthem Gold, Silver, Bronze	No medical coverage	Company match	Remaining year-end balance
Healthcare FSA	✓	✓	✓	✗	Use it or lose it
Health Savings Account (HSA)	✗	✓	✗	✓ (Anthem Gold and Silver)	Rolls over to next year

- You can only make changes to your Healthcare FSA contribution during the year if you have a qualifying life event (e.g., birth, marriage).
- You cannot enroll in a Healthcare FSA and a Health Savings Account in the same plan year.

A complete list of eligible expenses and IRS rules for Flexible Spending Accounts is available at [irs.gov](irs.gov) or by phone at **800-TAX-FORM**.

Surency is the administrator for Flexible Spending Accounts (FSAs). You'll receive one card that can be used for a healthcare FSA, as well as the Commuter Benefit. If this is the first time you are setting up an account, you'll receive a card in the mail. The card acts like a debit card for your eligible expenses. From the Sharecare app, click through to Surency for more information.

YOUR FINANCIAL FUTURE
start planning

Even if retirement seems a long way off, it's never too early to start planning ahead. As part of your benefits package, the company offers you a 401(k) Savings Plan that's designed to help you save for your future.

Why Participate in a 401(k) Plan?

- Earn additional money as the company matches your contributions up to the plan limit after one year of service
- Defer taxes until after you start withdrawing at retirement with the before-tax option
- Avoid taxes on investment gains with the Roth option

401(k)

$1 FOR $1 MATCH UP TO 3% of eligible pay, then $.50 for every $1 on net 5% of pay

+

3-5% FIXED CONTRIBUTION, if eligible, based on eligible pay and years of service

=

UP TO 8.5-10.5% total company contribution

401(k) Plan Summary

You are immediately eligible to participate in the GP Retirement Savings Plan ("Savings Plan").

EMPLOYEE CONTRIBUTIONS

If you elect to participate in the Savings Plan, you may contribute from 1% to 75% of your pay each pay period on a before-tax, Roth 401(k), and after-tax basis, subject to IRS annual limits. If you are age 50 or older before the end of the year, you can contribute an additional amount over the annual limit, known as a catch-up contribution.

COMPANY MATCH

If you contribute to the Savings Plan, the company matches your before-tax, Roth 401(k), and after-tax contributions $1 for $1 up to the first 3% of your eligible pay for each pay period. Then, on the next 5% of your eligible pay, you will receive $0.50 for every $1 you contribute. Savings are eligible to earn matching contributions after one year of service. Catch-up contributions are not matched by the company.

FIXED COMPANY CONTRIBUTION

For employees hired after January 1, 2006, and not eligible for the Georgia-Pacific Salaried Pension Plan, you will receive a company contribution of 3–5% of your eligible pay based on your age or years of service, depending on your salaried hire date.

Years of Service	Contribution Percentage
0-4	3%
5-9	4%
10 or more	5%

VESTING

You are 100% vested in your contributions. Company Match and Fixed Company Contributions, if eligible, vest after 3 years of service.

ROLLOVERS

You can roll over eligible before-tax, Roth 401(k), and after-tax contributions from other qualified retirement plans into your Savings Plan account.

ATTENTION NEW HIRES: TAKE ACTION OR LET AUTO-ENROLLMENT WORK FOR YOU

Unless you elect otherwise, you'll be automatically enrolled in the 401(k) Savings Plan after 35 days of employment at a 3% contribution rate. Your contribution will automatically increase 1% per year for five years, until you reach an 8% contribution rate. See your Summary Plan Description on NetBenefits.com/Koch for details. You can decline auto-enrollment anytime within the 35-day window, and you can change your election anytime before or after auto-enrollment begins.

ARE YOU ELIGIBLE FOR A CATCH-UP CONTRIBUTION?

If you are age 50 or older, or will reach age 50 this year, you may make a catch-up contribution to your 401(k) beyond the standard IRS limit. If you are catch-up eligible, your contributions will continue until you reach the catch-up limit. If your income exceeds a certain compensation limit, your catch-up will be treated as Roth 401(k).

RESOURCES to support you

Fidelity NetBenefits® offers tools and resources to help you get a handle on your financial situation and save more. Visit NetBenefits.com/Koch to:

- Assess the impact of contributing from your paycheck using the **Take-home Pay Calculator**
- Use the **Savings and Spending Checkup** to see how your budget stacks up and how much you can afford to save
- Take the **Financial Wellness Checkup** for an action plan to improve your overall financial health
- See how contributing even just 1% more can add up over time using the **Contribution Calculator**

Have questions? Call Fidelity at **800-835-5095**, Monday through Friday from 8:30 a.m. to midnight Eastern Time.

Prefer to Manage Your Savings Plan On the Go?

The NetBenefits® app gives you access to your account whenever — and wherever — you want:

- View your account balance, investments, personal rate of return, next steps, and more
- Change contributions and investments, update your profile and beneficiaries, or send paperwork
- Access educational articles, videos, podcasts, and interactive tools

Scan the QR code to download the Fidelity NetBenefits app directly to your mobile device.

INVESTMENTS
how will my money grow?

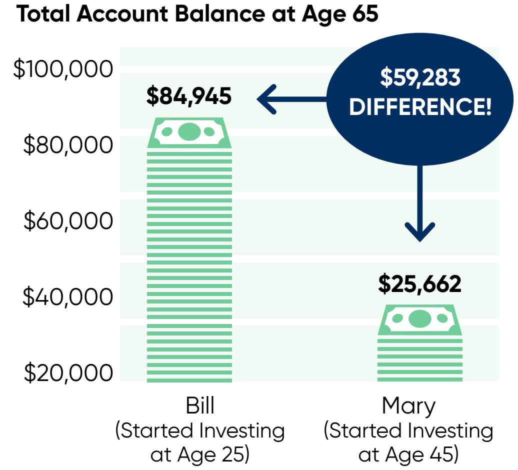
The longer your money has time to grow, the more you'll have at retirement. Your savings can even generate more earnings through compounding. Start early and save more!

Consider These Tips:

- Choose a contribution rate that makes sense for your budget.
- Choose a target retirement date fund, or select your investment mix and set up auto-rebalancing. You may also want to consider professional management (for a fee; see below).
- Contribute at least enough so you earn the full company matching contribution.

THE POWER OF INVESTING EARLY

Total Account Balance at Age 65



$1,000 Contribution Invested Each Year For 10 Years

This hypothetical example assumes a $1,000 contribution is invested on January 1 of each year, for 10 years, and earns a 6% annual rate of return compounded monthly. The ending value shown is the amount reached at age 65. The ending values do not reflect taxes, fees, or inflation. Earnings and before-tax (deductible) contributions are subject to taxes when withdrawn. Investing in this manner does not ensure a profit or guarantee against a loss in declining markets. Your own Plan account may earn more or less than the example.

How Much Money Should I Set Aside?

Aim to allocate no more than 50% of take-home pay to essential expenses, save 15% of before-tax income for retirement savings, and keep 5% of take-home pay for short-term savings. Your situation may be different, but you can use the 50/15/5 rule as a starting point. Use the Fidelity **Savings and Spending Checkup** to see how your budget stacks up and how much you can afford to save.

Pro Tip: Increase your contribution by 1% annually until you hit your goal. Visit NetBenefits.com/Koch to learn more about the **Annual Increase Program**.

Choose Your Investment Path

- Manage your investments on your own
- Get a fund mix recommendation but select your own funds
- Let Fidelity's managed account service select and monitor your investments

Fidelity® Personalized Planning & Advice at Work is a service of Fidelity Personal and Workplace Advisors LLC and Strategic Advisers LLC. Both are registered investment advisers and Fidelity Investments companies and may be referred to as "Fidelity," "we," or "our" within. For more information, refer to the Terms and Conditions of the Program. When used herein, Fidelity Personalized Planning & Advice refers exclusively to Fidelity Personalized Planning & Advice at Work. **This service provides advisory services for a fee, which will be paid from your account.**

ADDITIONAL INSURANCE at-a-glance

Life Insurance MetLife

The company offers **Voluntary Life** and **Supplemental AD&D** coverage options for you, your spouse, and child(ren).

Eligible Dependents

- Your legal spouse
- Your children under age 26 who are supported by you and are:
  - NOT married
  - NOT of active-duty military
  - NOT employed by a Koch company

Review your beneficiaries at any time on the Koch Benefits Enrollment site.

You can find your rate(s) for the voluntary life coverage as well as the spouse and child life coverage based on age and tobacco usage on the Koch Benefits Enrollment site.

If your life insurance coverage is more than $50,000, an amount of **imputed income** will appear on your Form W-2 earnings statement and is included in your regular pay as taxable earnings. For example, if you have life insurance coverage of $60,000, you will be taxed on the cost of $10,000 of insurance (as determined by the IRS based on age-related rates).

Plan	Description of Coverage	Who Pays
Voluntary Life Insurance*	Multiples of $10,000 up to 10 times your pay or $2.5 million (whichever is less)	You
Spouse Life*	Multiples of $25,000, up to $250,000	You
Child Life	$5,000, $10,000, or $20,000	You

*You may be required to complete the Evidence of Insurability process.

Accidental Death and Dismemberment (AD&D) Insurance Plan

The AD&D Insurance plan provides benefits in the event of your death or the death of any covered dependents as the result of an accident or if you or any covered dependents suffer a covered loss due to an accident.

Supplemental AD&D
Maximum principal sum elected in multiples of $10,000 up to 10 times your annual base pay or $2.5 million (whichever is less)

Dependent coverage amounts are a percentage of the Principal Sum elected up to the Maximum Benefit Amount specified below.

MAXIMUM DEPENDENT BENEFIT AMOUNT

- Spouse — $250,000
- Children — $40,000

You can find your rates on the Koch Benefits Enrollment site.

Coverage	Spouse	Child
Employee and Family	50%	15%
Employee and Spouse Only	55%	N/A
Employee and Child Only	N/A	20%

EVIDENCE OF INSURABILITY

Current Employees

- Any annual increase to Voluntary Life Insurance greater than $50,000 or resulting in greater than $1 million in coverage requires EOI.
- Any increase to Spouse Life requires EOI.
- For Child Life, EOI does not apply.
- You can initiate the EOI process online on the Koch Benefits Enrollment site when you enroll.

New Hires

- Any Voluntary Life coverage election greater than $1 million or greater than three times your salary requires EOI.
- Any Spouse Life coverage election greater than $25,000 requires EOI.
- For Child Life, EOI does not apply.

ADDITIONAL INSURANCE at-a-glance

Additional Insurance Coverage

If you're unable to work because of a non work-related illness or accident, disability benefits can replace some lost income.

SHORT-TERM DISABILITY

Short-Term Disability is 100% company paid and provides you income during an approved disability. You do not need to elect coverage.

LONG-TERM DISABILITY

Long-Term Disability (LTD) provides you 50% or 60% coverage of your monthly pre-disability earnings,[1] in case an illness or injury leaves you out of work for an extended amount of time. The maximum monthly benefit amount for the 50% option is $12,500, and the maximum monthly benefit amount for the 60% option is $15,000. Your LTD benefits begin on the 181st day of a qualifying disability.

You can find your Long-Term Disability rates based on age on the Koch Benefits Enrollment site.

[1] Coverage is subject to a maximum benefit, offsets from other income sources, and Evidence of Insurability requirements.

EVIDENCE OF INSURABILITY FOR LTD

Current Employees

LTD is subject to Evidence of Insurability (EOI) requirements if you elect coverage for the first time during Open Enrollment. **Look for paperwork mailed to your home from Sedgwick.** Don't let a little paperwork prevent you from giving you and your family needed income protection.

New Hires

EOI is not required for new hires electing LTD. **If you do not enroll in disability coverage within 31 days from when you are first eligible, you will be required to complete EOI if you apply at a later date.**

SNAPSHOT: HOW THEY WORK TOGETHER

Plan	Description of Coverage	Who Pays
Short-Term Disability Plan	Coverage under Accident & Sickness Plan See Schedule of Benefits for details	GP
Long-Term Disability Plan	Provides 50% or 60% of your monthly pre-disability earnings, after completion of a 180 day elimination period	GP and You

INVESTING IN YOU, your family, and your career

EDUCATIONAL ASSISTANCE

Employees are encouraged to continue developing skills to add value to the company and reach their potential. You will be reimbursed up to $5,250 annually for costs associated with an educational course that is approved for reimbursement by your supervisor. Learn more at the ***Educational Assistance*** quick link on the **Koch Benefits Enrollment** site.

WOMEN'S HEALTH

Medical Plan members can access Pomelo Care for 24/7 telehealth pregnancy and infant care before, during, and after pregnancy. Support may include a team of doctors, midwives, nurses, therapists, nutrition experts, and more. Plus, Pomelo provides lactation support for new moms and free breast milk shipping for those who are traveling for work. Additionally, Pomelo's expanded services include perimenopause and menopause support. Pomelo will also be your guide to the fertility benefits available through a Koch medical plan, which includes a $20,000 lifetime maximum for treatment. Visit **PomeloCare.com/for/Koch** or call **316-226-8997** to learn more.

WILL PREPARATION SERVICES

If you're enrolled in Supplemental or Voluntary Life Insurance through the company, licensed attorneys are available through MetLife Legal Plans to help you with issues such as will preparation, estate settlements, living wills, power of attorney, and more. Most services are available at no cost to you. Call MetLife Legal Plans at **800-821-6400**.

MEDICARE OR MARKETPLACE HEALTHCARE NAVIGATOR

Via Benefits Insurance Services helps you understand your medical insurance options and find the coverage that's right for your health and financial needs outside of the company. Whether searching for an individual and family or a Medicare plan, Via Benefits guides you through your options. Learn more at **Discover.ViaBenefits.com/Koch** or call **833-858-1493** to speak with a licensed benefits advisor.

COMMUTER BENEFIT

If you commute to work, certain transportation expenses (trains, buses, subway, vanpools, etc.) can be deducted from your paycheck on a before-tax basis. In 2026, you can save up to $325 per month for mass transit/vanpooling expenses. Limits may increase based on IRS adjustments. Commuter Benefit elections do not roll over from year to year. Learn more at **Surency.com/Koch**.

BUSINESS TRAVEL ACCIDENT INSURANCE

The company provides Business Travel Accident Insurance coverage which covers all employees for covered injuries, including death, sustained while traveling on business.

WORK-LIFE RESOURCES

With Spring Health, you (and all members of your household) have convenient access to local work-life referrals for services like home repairs, pet sitting, childcare, legal support, and more. Log in or create a new account at **SpringHealth.com/Koch**, scroll towards the bottom of the page and select ***Go to work-life support***, then click the green ***ACCESS BENEFIT*** button. You can also call **844-773-1425**.

GET CONNECTED for support

Benefits/Resource	Provider	Website	Contact Info	App
Benefits Enrollment	Alight	digital.alight.com/koch	Koch Benefits Solution Center: **877-344-5772**	Alight Mobile app App Store Google Play
Benefits Navigation and Overview	Sharecare	Sharecare.com/Koch For best experience, register on the Sharecare website prior to downloading the Sharecare app.	**855-452-0478**	Sharecare: Health & Well-being App Store Google Play
Medical	Anthem	anthem.com	Call Sharecare: **855-452-0478**	
Dental	Delta Dental	deltadentalks.com	**800-234-3375**	Delta Dental Mobile App Store Google Play App
Vision	VSP	vsp.com	**800-877-7195**	VSP Vision Care on the Go App Store Google Play App
Prescription Coverage	CVS/Caremark	Caremark.com	**800-826-6941**	CVS/Caremark App Store Google Play
401(k)	Fidelity Investments	NetBenefits.com/Koch	**800-835-5095**	NetBenefits App Store Google Play
Pension	Alight	digital.alight.com/koch	Koch Benefits Solution Center: **877-344-5772**	Alight Mobile app App Store Google Play
Health Savings Account (HSA)	Bank of America	myhealth.bankofamerica.com	**800-718-6709**	MyHealth App Store Google Play
Flexible Spending Accounts	Surency	Surency.com/Koch	**866-818-8805**	Surency Flex App Store Google Play
Telemedicine	LiveHealth Online	LiveHealthOnline.com/Koch	**702-703-1026**	LiveHealth Online Mobile App Store Google Play
Expert Medical Opinion	2nd.MD	2nd.MD/Koch	**833-505-1314**	2nd.MD App Store Google Play
Mental Health Support	Spring Health	SpringHealth.com/Koch	**855-629-0554**	Spring Health Mobile App Store Google Play
Surgery and Cancer Care	Carrum Health	Carrum.Me/Koch	**888-855-7806**	Carrum Health App Store Google Play
Women's Health	Pomelo Care	PomeloCare.com/for/Koch	**316-226-8997**	Pomelo Care App Store Google Play
Virtual Physical Therapy	Hinge Health	HingeHealth.com/for/Koch	**855-902-2777**	Hinge Health App Store Google Play

continued on next page

GET CONNECTED for support

Benefits/Resource	Provider	Website	Contact Info	App
Diabetes and Weight Management	Omada Health	OmadaHealth.com/Koch	**888-409-8687**	Omada App Store Google Play
Virtual Digestive Care	Oshi Health	OshiHealth.com/Koch	**646-876-8455**	Oshi Health App Store Google Play
Virtual Neurology Care	Neura Health	NeuraHealth.co/Koch	**646-440-8245**	Neura Health App Store Google Play
Leave of Absence	Sedgwick	claimlookup.com	**844-479-0683**	
Life Insurance	MetLife	metlife.com	**800-638-5433**	
Tobacco Cessation	UBreathe	coaching@mywellportal.com	**800-882-2109**	
Educational Assistance	Alight	digital.alight.com/koch	Koch Benefits Solution Center: **877-344-5772**	Alight Mobile app App Store Google Play
Commuter Benefit	Surency	Surency.com/Koch	**866-818-8805**	Surency Flex App Store Google Play
Medicare or Marketplace Healthcare Navigation	Via Benefits	Discover.ViaBenefits.com/Koch	**833-858-1493**	App Store Google Play

ANNUAL NOTICES

AVAILABILITY OF SUMMARY OF BENEFITS AND COVERAGE

You have been provided with a Summary of Benefits and Coverage (SBC), which summarizes important information about any health coverage options in a standard format, to help you compare across options and make an informed choice. The SBC will be available on the Koch Benefits Enrollment site. A paper copy is also available, free of charge, by calling the **Koch Benefits Solution Center** at **877-344-5772**.

NOTICE OF PRIVACY PRACTICES – IMPORTANT NOTICE REQUIREMENT BY FEDERAL LAW

Your benefit plan is required by law to maintain the privacy of your health information. For this purpose, a Notice of Privacy Practices is available to all participants. This Notice describes your privacy rights. It also outlines certain obligations that the Plan and third parties who assist in the administration of the Plan's claims have regarding the use and disclosure of your health information. This Notice is to inform you of the methods to obtain a copy of the Notice of Privacy Practices.

The Notice of Privacy Practices is available on the Koch Benefits Enrollment site. Click the ***Plan Documents*** quick link.

Alternatively, a copy of the Notice may be obtained by contacting the **Koch Benefits Solution Center** at **877-344-5772**.

ANNUAL NOTICE

A Company-Sponsored Medical Plan Important Notice Requirement by Federal Law

Your medical benefits program, as required by the Women's Health and Cancer Rights Act of 1998, provides benefits for mastectomy-related services, including all stages of reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy (including lymphedemas). You may contact the claims administrator for your medical plan to receive additional information.

Any conflict between this summary and the benefit plan documents shall be controlled by the plan documents. If there is any conflict between this summary and your company's policies, the company policy shall control. Koch reserves the right to make changes in the benefits, costs, and other provisions relative to employee benefits or to terminate any benefit plan or program offered to employees at any time.