

Your 2024 Enrollment Checklist

Before you enroll, make sure you:

- ✓ **REVIEW** the information available at **myDSMbenefits.com**, to make an informed benefits decision. Access the *Annual Enrollment* page from the main navigation or Homepage rotator.
- ✓ **DECIDE** which plans will best fit your needs for next year.
- ✓ **ENROLL** by downloading the **ADP Mobile Solutions app**, visiting **my.adp.com**, or calling **1-866-353-9740**.



Access Your ADP Account Today!

If you have not logged into the DSM Benefits enrollment site, **my.adp.com**, within the past six months, you must reset your password. Plan to do this now to avoid any delay. You can click "Forgot Your User ID" or "Forgot Your Password" from the ADP login page or contact ADP at **1-866-353-9740**.

Additional Considerations

As you prepare to enroll in your 2024 benefits, here are some things to think about:

- **Need extra financial protection from a major diagnosis or unexpected injury?** Consider critical illness or accident insurance.
- **Want to save money by using tax-free dollars?** Consider contributing to an HSA and/or FSA.
- **How will you support your family if something happens to you or your spouse?** Consider optional life insurance to supplement your basic DSM-provided benefit.
- **Need help managing your emotional and mental health?** DSM's Brighter Living Solutions at DSM (EAP) confidential service is available at no cost, 24 hours a day, 365 days a year, for support with a wide range of personal issues and everyday concerns.
- **Will you need legal assistance for issues such as estate planning or elder care?** Consider enrolling in the MetLife Legal Plan.
- **Designate your beneficiaries.** If you do not do so for Life and AD&D Insurance, the ADP enrollment site will not accept and finalize your benefits. Visit **www.401k.com** to review and update your 401(k) Retirement Savings Plan beneficiary information.
- **Adding new dependents to medical or dental coverage?** Make sure you have the information you need to complete the dependent verification process.
- **Are you saving enough for your retirement?** Make sure you're meeting the match, and, if you're age 50 or older, take advantage of catch-up contributions. Call Fidelity at **1-800-835-5095** to find out more.



Questions?

Review the tools and resources available on **myDSMbenefits.com** to learn more about your 2024 benefits. If you have further questions, you can call the DSM Benefits Center at **1-866-353-9740**, Monday – Friday, 9:00 a.m. to 7:00 p.m. and Saturday 8:00 a.m. to 5:00 p.m. ET.



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Look inside to learn about what's new for 2024 and what DSM has to offer to support your total well-being.

Annual Enrollment is Coming Soon!

**Wednesday, October 25 –
Wednesday, November 8, 2023**



Get Ready to Choose Your 2024 Benefits



Annual Enrollment is October 25 – November 8, 2023

Annual Enrollment is your annual opportunity to take full advantage of a core aspect of DSM's Total Rewards, your benefits. Your benefits are also one of the many ways we can support you during the moments that really matter.

From planning for a new child and saving money on a vacation, to dealing with diabetes and budgeting for dental care, DSM's benefits help give you time back to focus on you and your family's well-being.

Your benefits will remain the same under the legacy DSM plans for 2024, as we work to integrate our plans and create one DSM-Firmenich Total Rewards package.

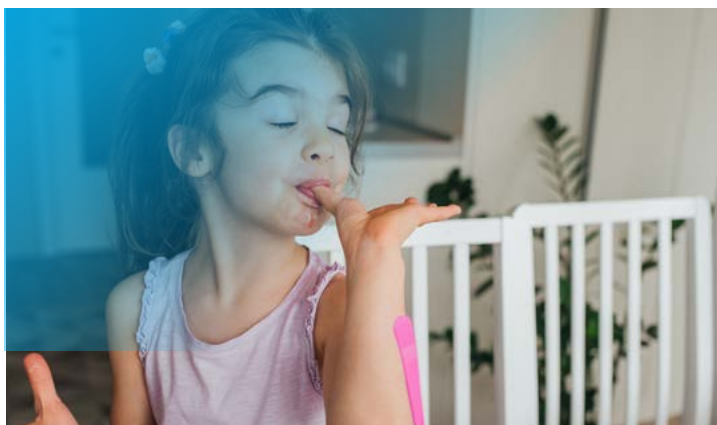


Use this newsletter to learn about what's new for 2024 and important enrollment reminders. Then visit myDSMbenefits.com to learn more about your DSM benefits and find other resources to help you make the best decisions for the upcoming year.

If You Do Not Enroll

Take an opportunity to review your and your family's needs and decide which coverage is best for you. If you don't enroll, you will have the same coverage you have now at 2024 contribution rates and you will not contribute to an HSA or FSA in 2024.

Even if you want to keep your same medical election in 2024, you must complete the questions for spousal surcharge and tobacco usage, or you will be subject to the surcharge for each.



Make Sure You Elect HSA and/or FSA Contributions for 2024!

Remember, your HSA and FSA contributions do not carry over. If you wish to contribute to these accounts in 2024, you **MUST** elect the amount during Annual Enrollment. If you enroll in the CDHP, you must elect the HSA and open an account (even if you enter \$0 as the contribution amount), to receive DSM's contribution and your earned wellness incentive.



Legacy DSM employees



Benefits for the Moments that Matter

The list below provides you with highlights of what's available. Visit myDSMbenefits.com to review all the choices available to you and learn how to take full advantage of your benefits.



YOUR HEALTH

- Medical
- Critical Illness and Accident Insurance
- SaveOnSP
- Dental
- Vision
- RxSavings Solutions
- Health Savings Account (HSA) and Flexible Spending Accounts (FSAs)
- Horizon CareOnline Telehealth
- ReThinkCare
- 2nd.MD Second Medical Opinions



YOUR MONEY

- Life Insurance
 - Company-Paid Life Insurance
 - Optional Life Insurance for Yourself, Spouse, and Child
- AD&D Insurance
- Business Travel Accident Insurance
- Disability Insurance
 - Short-Term Disability
 - Company-Paid Long-Term Disability
 - Optional Long-Term Disability
- 401(k) Plan



YOUR LIFE

- **NEW!** PerkSpot Discount Program
- Purchasing Power
- Brighter Living Wellness Program
- Brighter Living Solutions at DSM (EAP)
- Adoption and Surrogacy Reimbursement
- Paid Parental Leave
- Family Care Leave
- ID Theft Benefits
- Legal Plan
- Pet Insurance
- Auto & Home Insurance

DSM's Employee Resource Groups (ERGs) Provide Support, Beyond Benefits

To help take steps towards creating a more inclusive and equitable environment, we offer ERGs. To learn more, scan the QR code and enter your DSM login credentials. Our ERGs include:

- **Generations**
- **Gender**
- **Black African American**
- **LGBTQ+**
- **Disabilities**
- **Asian**

What's New for 2024

Introducing PerkSpot

Looking for everyday savings at your local gym, movie theaters, restaurants, retailers, and more? The new PerkSpot online discount program gives you access to exclusive prices, discounts, and offers from hundreds of local and national merchants. You can save up to 40% through any offer that interests you!

Look for more information on this benefit in 2024 on myDSMbenefits.com!



Visit BrighterLiving.DSM.com to Start Earning Wellness Program Points Today!

When you earn at least 12,000 points through Virgin Pulse each quarter, you and your enrolled spouse can each earn:

- \$150 off the cost of your 2024 PPO medical premium.
- A \$150 HSA contribution if you are enrolled in the CDHP, in addition to DSM's automatic HSA contribution.

Consumer Directed Health Plan (CDHP) Medical Plan Updates

Updates to the Deductible and Out-of-Pocket Maximum

To comply with new IRS regulations, the CDHP deductible and out-of-pocket maximum will increase.

DSM is pleased to announce that starting in 2024, if you are in the CDHP, the deductible, copay and coinsurance for telemedicine will no longer apply, and you will pay \$0 for medical AND behavioral health visits.

If you are in a PPO plan, you'll continue to pay a \$5 copay for medical and behavioral health telemedicine visits.

CDHP Medical Plan	2023	2024	2023	2024
Annual Deductible	In-Network		Out-of-Network	
Employee	\$1,500	\$1,600	\$3,000	\$3,200
Employee + 1 Dependent	\$3,000	\$3,200	\$6,000	\$6,400
Family	\$4,500	\$4,800	\$9,000	\$9,600
Annual Out-of-Pocket Maximum	In-Network		Out-of-Network	
Employee	\$4,500	\$4,800	\$9,000	\$9,600
Employee + 1 Dependent*	\$9,000	\$9,600	\$18,000	\$19,200
Family*	\$12,700	\$14,400	\$25,400	\$28,800

**If two or more people are covered under the medical plan, any individual whose medical expenses reach \$6,850 will receive 100% coverage. Once the out-of-pocket maximum is met, all individuals receive 100% coverage.*

Health Savings Account (HSA) Contribution Limits

In 2024, you can contribute up to \$4,150 if you only cover yourself and up to \$8,300 for all other coverage levels. If you'll be age 55 or older at any time in 2024, you can contribute an additional \$1,000.

Remember, DSM contributes to your HSA as well. You must open an HSA and elect a contribution amount (even if that amount is \$0) in order to be eligible for DSM's contributions.

Coverage Tier	DSM's Contribution*	Your Maximum 2024 Contribution	Total Maximum 2024 Contribution
Employee Only	\$500	\$3,650	\$4,150
Employee + Spouse/ Domestic Partner	\$750	\$7,550	\$8,300
Employee + Child(ren) or Family	\$1,000	\$7,300	\$8,300

**2023 wellness credit not included. If you receive a wellness credit from DSM to your HSA, the amount you can contribute will be reduced.*

Download the Aura App to Access Your Benefits

Starting July 1, you can now access Aura for your identity theft benefits information by downloading the **Aura Security & Protection** app from the Apple App Store or Google Play Store. You can also go to **Aura.com** to access your identity theft information.



You are Not Alone! DSM's Benefits can Help Manage Your Physical and Emotional Health.

Are you taking advantage of the other great benefits DSM has to offer to you and your loved ones? Here is a preview of the great benefits available to help you and your family get the care you need and be well.

- **DSM's Brighter Living EAP** offers you and your family members free, confidential support with a wide range of personal issues, crises, and everyday concerns. In addition to counseling services, the EAP also offers monthly webinars to help you prioritize your well-being. Learn more at **magellanascend.com**.
- For help dealing with loneliness or building resilience, take advantage of all the resources available to you through **DSM's Brighter Living Wellness Program** at **brighterliving.dsm.com**.
- Visit **www.horizonblue.com/dsm** to access **medical plan information**, such as your member ID, plan information, wellness discounts, documents, claims information, great webinars, and much more. If you're looking for care, visit the website to see your options for participating doctors and Centers of Excellence.
- Make video or phone appointments with board-certified, licensed doctors with Horizon CareOnline for common health conditions and behavioral health concerns. Visit **HorizonBlue.com/DSM** to get care anytime, anywhere.
- Lean on the Horizon Behavioral Health team for services like group counseling, autism care management, Substance Use Disorder treatment, postpartum depression and maternity care, and more. Learn more at **HorizonBlue.com/behavioralhealth**.
- Learn more about your **Prescription Drug benefits** at **www.express-scripts.com**. This site can help you understand your prescription options like which drugs need prior authorization, home delivery, automatic refills, and \$0 copay options.
- **Rx Savings Solutions** can help you save money on your maintenance medications by identifying lower-cost options. Register at **www.rxsavingsolutions.com** to receive savings opportunities alerts, and use the QR code to register for webinars.
- Stay up to date on your **recommended vaccinations**, like your annual flu shot or COVID-19 booster. Routine immunizations are preventive care under your DSM medical plan and are fully covered.



Flexible Spending Account (FSA) Contribution Limits

- In 2024, you can contribute up to \$3,050 to your Health Care or Limited Purpose FSA.
- The maximum for the Dependent Care FSA will continue to be \$5,000. Contribution limits apply for highly compensated employees, with earnings in excess of \$150,000, will be limited to \$1,900.

Visit **myDSMbenefits.com > Health > Tax Advantaged Accounts** for more information.