

Waters U.S. Benefits Highlights 2024

Enroll within 30 days of your start date

Our Benefits Perspective

Our comprehensive benefit offerings are comprised of an ecosystem of accessible programs, services, tools and resources designed to be competitive, inclusive and delivered in a way that meets the employee where they are personally and professionally.

Health benefits

Three Aetna medical plan choices:

(NOTE: Plans are listed in order of lowest premium to highest premium plan, and the \$ amounts are showing the Employee Only Deductible vs. the Family Deductible)

1 Deductible \$2,500/\$6,250
Plan with an HSA or HRA

2 Deductible \$1,600/\$3,700
Plan with an HSA or HRA

3 Co-pay and Deductible Plan
(not eligible for an HSA/HRA account)

PLAN FEATURES

- **100% coverage** for in-network preventive care (checkups, shots, screenings).
- **Same eligible covered items in all plans**, but different premium, Rx coverage amounts, co-pay, deductible, co-insurance, or out-of-pocket maximums.
- **Waters company wellness incentive contributions available** to your HSA/HRA Account, in either of the HSA/HRA eligible Plans, but not the Co-pay and Deductible Plan.

PRESCRIPTION IN-NETWORK COVERAGE

- **Deductible \$2,500/\$6,250 Plan:** You pay full Rx cost up to deductible, then pay 15% coinsurance.
- **Deductible \$1,600/\$3,700 Plan:** You pay full Rx cost up to deductible, then the plan covers 100%.
- **Co-pay and Deductible Plan:** You pay a fixed co-pay depending on the drug tier.
- **All Plans:** 100% coverage for many preventive prescriptions.



MUSCLE AND
JOINT PAIN
HELP



HYPERTENSION
MANAGEMENT



DIABETES
MANAGEMENT



DENTAL
HIGH AND
LOW PLANS



VISION



TELEDOC
TELEMEDICINE



HSA, HRA,
AND FSAS



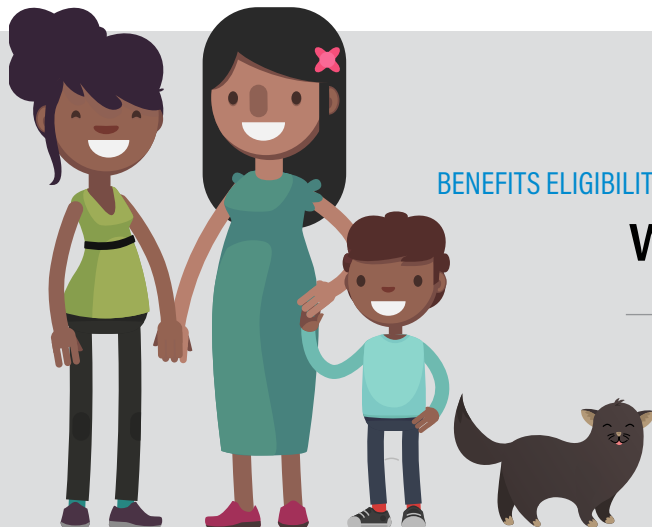
CRITICAL
ILLNESS AND
ACCIDENT
INSURANCE



WELLNESS
PROGRAMS
AND INCENTIVE
CONTRIBUTIONS



PET
INSURANCE



Need extra help?

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Waters Benefits Now Call Center

WatersBenefitsNow.com | 1-866-994-5111

Aetna

Speak with an Aetna Concierge Health Advocate,
call 1-855-643-6143 between 8am and 6pm (all time zones)

Waters™

Financial benefits

Retirement and Savings 401(k) Investment Plan

Dollar-for-dollar match on first 6%

Health Savings Account (HSA)

Retiree Health Care Reimbursement Plan

Employee Stock Purchase Plan



LEGAL
PLAN



SHORT/
LONG-TERM
DISABILITY



GROUP LIFE
INSURANCE
(EMPLOYEE/
SPOUSE/CHILD)



AD&D
INSURANCE



WHOLE LIFE
INSURANCE WITH
LONG TERM CARE



PERSONAL
PROPERTY
INSURANCE



ID THEFT
PROTECTION

Work/life balance

Diverse benefits, programs, and services to support you personally and professionally.



EMPLOYEE
ASSISTANCE
PROGRAM



EDUCATION
ASSISTANCE



ADOPTION
ASSISTANCE



CHARITABLE
GIVING



PAID
TIME OFF



ON-SITE
SERVICES
*where and when
applicable*



CAREGIVER
SUPPORT



BENEFITHUB'S
DISCOUNT, PERK AND
VOLUNTARY BENEFITS
MARKETPLACE

New Hire Benefits Enrollment Checklist 2024

Where to Start?

From any computer, smartphone, or tablet:

Once you reach your 3rd day of employment with Waters, you can:

- Log on to the Waters Benefits Now website at WatersBenefitsNow.com, which can easily be accessed using MyApps in Chrome, or direct.

NOTE: Prior to your 3rd day of employment with Waters, you won't yet have access to your secure site or be able to step through your benefits enrollment, but you can read the eGuide and view the Video which are available from the log in page.

What to Do Next?

Learn about your benefits and enroll on WatersBenefitsNow.com:

- Waters Benefits eGuide and Video (available from the log in page).
- Enroll in your health and welfare benefits – beginning your 3rd day of employment and finishing within 30 days of your first day of employment at Waters – on WatersBenefitsNow.com. Have your family members' names, Social Security numbers, and dates-of-birth ready.

- Use the many summaries, tools and resources available during your enrollment screens to help you.
- Review your election confirmation statement once enrolled.
- Register for the wellness program and start earning incentives at WatersWellnessNow.com (you will have access to register approximately 2 weeks into your employment).
- Sign up for your Fidelity 401(k) Employee Investment Plan, open your new Fidelity Health Savings Account (HSA), and enter beneficiary information for both plans at www.401k.com (you will have access to login to 401k.com approximately 2 weeks into your employment).
- Enroll in the Waters Employee Stock Purchase Plan which has quarterly enrollment periods – watch for quarterly emails.

Miss the Enrollment Deadline or If You Do Nothing?

- Your next chance is Annual Open Enrollment. In the meantime, you will only be auto-enrolled in Basic Life & Disability and Business Travel Insurance.
- You will be auto-enrolled in the 401(k) at 3% pretax, and in the plan's default fund. Take action and elect at least 6% to take advantage of the full company match, and select your investment(s) of choice.