



AN **ALERA GROUP** COMPANY

Iron Mountain

Updated Employee Presentation Script (for New Hires)

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Slide 1: Welcome

Hello and welcome! Iron Mountain proudly offers benefits to help you and your family thrive. We encourage you to take advantage of these benefits, so you can be your best at work and at home too.

In this presentation, we're going to walk through everything you need to know to get your benefits off to a great start.

Slide 2: What we will cover

We'll begin with an overview of all your benefits and what you need to do. Then we'll dive into the details. We'll also cover tools to help you choose and use your benefits. And wrap up with some tips and reminders about making your choices.

Slide 3: Welcome to Iron Mountain

First, welcome to Iron Mountain! We're excited to have you on the team and are here to support you on every step of your Iron Mountain journey.

You can expect a wide array of great benefits designed to help you and your family thrive.

Our benefits are designed to bring you flexibility, convenience, and equitable cost sharing. We also want to make it as easy as possible for you to select your benefit options and use your benefits throughout the year. And, finally, we're committed to managing health care costs for you and your family — and for our business.

What we ask from you is to take time to understand your options and what you need to do to make sure you and your family have the benefits you need.

Slide 4: Our Iron Mountain benefits

We understand that every Mountaineer has unique needs and priorities. That's why we offer a wide range of options designed to provide flexibility and support for whatever life throws your way.

From comprehensive medical coverage to resources that support your mental, physical, and financial wellbeing, we've got you covered.

We'll cover most of these benefits in this presentation. You can also learn about all of your benefits at our dedicated benefits website, [I R M benefits dot com](http://IRMbenefits.com). The site is mobile friendly, so it's easy to use on your phone, and no password is required. Whenever you need information about your Iron Mountain benefits, that's the best place to start.

Slide 5: You must take action

The most important thing to know is that you must take action within 30 days of your date of hire.

- You must choose your medical, dental, and vision coverage and certain other benefits.
- You must confirm your status for the tobacco and spousal surcharges, which affect your costs for medical coverage.
- If you want to save money with a Health Savings Account or Flexible Spending Account, you must make choices for those as well.

Even if you don't want medical coverage or these other benefits, please set up your account through the Iron Mountain Benefits Center. That way we'll have your correct information and preferred email address, so we can send you important information about the benefits offered by Iron Mountain.

If you choose medical coverage and include your spouse, domestic partner or a child, you must provide dependent verification documentation — such as a marriage or birth certificate — to the Iron Mountain Benefits Center within 30 days.

Slide 6: Update/provide your contact information

Before you can access the Iron Mountain Benefits Center, you must first provide your email address in Workday. This is important because, to access the Iron Mountain Benefits Center mobile app, you must use an email associated with your Workday account.

Then when you set up your Iron Mountain Benefits Center account through the mobile app or online, you will be asked to provide your preferred email address. This email will be used for important, time-sensitive communications. So make sure it's an email that you check regularly.

We'll review this again at the end of this presentation. Now let's talk about your new benefits!

Slide 7: Medical plan premiums and surcharges

So let's dive in, starting with medical plan premiums and surcharges.

Slide 8: Medical plan premiums

Your premiums are the cost you pay to have insurance. For the Iron Mountain medical plans, both you and Iron Mountain share the cost of the premiums. You pay your portion through pre-tax payroll contributions. To help make coverage as affordable as possible for Mountaineers across the company, premiums are based on salary bands. You can see how that breaks down here—those in Salary Band 1 have the lowest premium amounts, while Salary Band 3 is higher, with Salary Band 2 in between.

Your specific premium amounts depend on a variety of things including your salary band, the plan you choose, the surcharges, and if you include dependents.

When you log in to the Iron Mountain Benefits Center to make your choices, you'll be able to see your specific premium amounts for your medical coverage. You'll also be able to use Emma, our decision-support tool, to compare your costs under the different plan options. We'll talk more about Emma a bit later.

Slide 9: Tobacco and spousal surcharges

Iron Mountain has tobacco and spousal surcharges to help ensure that everyone contributes fairly to the cost of health care, particularly when certain health risks or additional coverage for spouses are involved.

You can see the 2025 surcharge amounts here.

When you choose your benefits, you must indicate whether or not these surcharges apply to you.

Slide 10: Aetna medical plans and resources

Now let's get into the details of our national medical plans, which are provided through Aetna.

For some Mountaineers in California, there may also be a Kaiser option depending on your ZIP code. If you want to learn more about the Kaiser plan, visit our benefits website.

If you're a Puerto Rico employee, you have coverage through Triple S instead of Aetna. You can find your plan details on our benefits website, and you can skip this section of the presentation.

Slide 11: Aetna national medical plans

We offer four different Aetna medical plans, so you have flexibility to choose the one that best meets your needs for cost and coverage.

Keep in mind that you'll have lots of support to help you figure out which of these plans will be the best fit for you. For now, this chart provides just the highlights.

- Three of the four plans are multi-tier options. We'll explain what that means in a moment.
- There are two High-Deductible Health Plans—or H D H P options. The Enhanced H D H P is a multi-tier option with a lower deductible and higher premiums. The Basic H D H P has a higher deductible and lower premiums. Both include a Health Savings Account feature, which we'll review later.
- All four of these plans include in-network preventive care, pharmacy benefits through C V S Caremark, mental health support, and programs for conditions like diabetes and heart health. And they all offer Virtual Primary Care, which we'll also review later.
- You don't have to choose a primary care physician in any of these plans. But it is a good idea to have one primary doctor who knows all about your health history and can help you coordinate all the care you might need.

Slide 12: Aetna network tiers

Now let's talk about what we mean by a "multi-tier" plan.

All the Aetna plans offer a network of providers to help you save money on health care.

In the Select Network Plan, Choice PPO Plan, and Enhanced H D H P, you have two tiers of network providers. When you need care, you can decide if you want to go to a tier 1 provider or a tier 2 provider. Tier 1 providers offer the biggest savings because they've agreed to lower rates for Aetna members. Tier 2 providers still help you save, but not as much as tier 1.

The Basic H D H P has one network of providers with no tiers.

If you see a provider outside the Aetna network, your costs will likely be much higher. And with the Select Network Plan, out-of-network care isn't covered at all.

Slide 13: Finding Aetna network providers

Finding network providers is simple using the Find a Doctor tool at the Aetna website.

If you don't see them at first, try looking up your provider's facility name rather than their individual name. And if you ever have any questions about specific network providers, contact Aetna One Advisor for assistance.

When you use the Find a Doctor tool follow the prompts, you'll see that tier 1 providers are indicated by a label that says "Maximum Savings," and tier 2 providers are labeled with "Standard Savings". Try to use tier 1 providers when possible, so you can save more money.

Slide 14: Virtual Primary Care

Let's talk about Virtual Primary Care. It's a great feature in all the Aetna plans.

This program gives you access to high-quality care from home, saving you both time and money. It includes on-demand care for illnesses like colds or infections. It also allows you to set up virtual appointments for primary care services and mental health care.

In addition to being convenient, virtual visits tend to cost less than in-person visits.

Slide 15: Aetna options for receiving care

Along with Virtual Primary Care, there are several other options for accessing care as shown here. These options are for when it's not an emergency.

For true medical emergencies that could lead to death or physical impairment, always go to the emergency room. But in other situations, these options can save you time and a lot of money.

Slide 16: Aetna medical plan costs and coverage

The chart outlines the details of the Aetna medical plan options. We offer a variety of options because we know that Mountaineers and their families have budget needs and preferences.

When considering your choices, remember to look at both the premium costs and the out-of-pocket expenses.

Our decision-support tool, Emma, will help you estimate your total costs and choose the plan that best fits your healthcare needs and budget.

You can find your specific costs and use the Emma tool in the Iron Mountain Benefits Center when you choose your benefits.

Slide 17: Aetna prescription drug coverage

All of the Aetna plans include prescription drug coverage through C V S Caremark, giving you access to a large network of retail pharmacies like C V S, Costco, Kroger, and many others. There is also a convenient mail service pharmacy.

This chart explains how your coverage works for two types of prescriptions: those you need for a short time and those you'll take on an ongoing basis, which are called maintenance medications.

Your costs will depend on whether your medication is generic, preferred brand-name, or non-preferred. And don't forget, if you enroll in one of the H D H P options, you'll pay the full cost for prescriptions until you meet your plan's deductible.

Slide 18: Coverage for maintenance medications

Let's take a closer look at the Maintenance Choice Program. This program is designed to save you time and money if you're taking long-term prescriptions.

Here's how it works.

- For your first fill and up to two 30-day refills, you can use any network pharmacy.
- After that, you'll need to switch to the C V S Caremark Mail Service Pharmacy or use a C V S, Costco, or Kroger pharmacy. If you continue to use other pharmacies, your plan won't cover the medication.

If you need help switching your prescriptions over, reach out to C V S Caremark or Aetna One Advisor for assistance.

Slide 19: Additional Aetna care support

Aetna also offers several care support programs at no extra cost to you:

- Maven provides support for family planning, fertility, pregnancy, and other reproductive health needs.
- Hinge Health provides personalized digital physical therapy to help you manage pain and mobility issues from home.
- Hello Heart offers tools to track and manage heart conditions.
- Transform Diabetes includes expert coaching, education, and screenings to help manage diabetes.
- Transform Oncology provides personalized resources and a care navigator to guide you through cancer treatment and support.

Slide 20: Additional Aetna care support

In addition, Aetna offers many resources to support your overall wellbeing:

- Lifestyle coaching offers personalized health tips through one-on-one phone coaching, webinars, or self-guided programs.
- Able To provides counseling for issues like behavioral health, substance abuse, and autism spectrum disorders.
- With Aetna One Flex, you'll have a dedicated nurse to guide you through serious health events or chronic conditions.
- And don't forget the discounts on things like gym memberships, eyewear, hearing aids, acupuncture, and more, to help you stay healthy.

Slide 21: Additional benefits

Now, let's look at some of the additional benefits Iron Mountain offers to support you and your family.

Slide 22: Dental and vision plans

For dental, you can choose between Core and Enhanced plans, depending on what fits your needs. The dental plans are provided through Delta Dental.

For vision, there's just one plan, offered through Vision Service Plan.

The dental and vision plans cover 100% of in-network preventive care, including dental cleanings and annual eye exams. For other services, you can save money by using providers in the plan's network.

You can find your premium costs for coverage when you make your choices through the Iron Mountain Benefits Center.

Slide 23: Tax-advantaged accounts

To help you reduce your taxes and save money, Iron Mountain also offers Health Savings Account and Flexible Spending Account benefits. These accounts let you save on eligible healthcare and dependent care expenses using pre-tax dollars, which means more money in your pocket.

Because of the tax savings, there are lots of IRS rules for these accounts. So choose your contributions carefully. When you enroll, you can use our decision support tool, Emma, to estimate how much you should contribute.

Fidelity is the administrator for these tax-advantaged accounts as well as our commuter benefit. So you can manage all these accounts in one place.

Slide 24: Iron Mountain's HSA contributions

If you choose the Enhanced H D H P plan and open a Health Savings Account, Iron Mountain will make a contribution to your account. The amount of Iron Mountain's contribution is based on your salary band as shown here.

If you choose Basic H D H P, there is no Health Savings Account contribution from Iron Mountain. But you can still contribute your own pre-tax dollars.

Slide 25: Supplemental insurance options

Our supplemental insurance options provide extra protection for you and your family beyond your regular medical coverage. These plans pay a lump sum benefit if you experience a covered event. You can use the money for anything you need — whether it's medical bills, rent, groceries, or something else.

Explore how these benefits can give you and your family added peace of mind on our benefits website.

Premium amounts for these options are available when you make your choices through the Iron Mountain Benefits Center.

Slide 26: Additional insurance options

Iron Mountain also offers additional insurance options to help you save money while protecting what's important to you.

You can choose Legal Assistance as a new hire or during the annual Open Enrollment period which is in the fall.

We also offer identity protection, home, and pet insurance, which you can choose at any time throughout the year.

You can learn more about all of these benefits on our benefits website.

Slide 27: Life and AD&D insurance

Iron Mountain provides basic life and AD&D insurance at no cost to you. If you want more coverage, you can choose to purchase supplemental options for yourself and your family. Depending on the amount you choose, you might need to provide Evidence of Insurability — which means you'll submit information about your health before coverage begins. Generally the requirements are less strict as a new hire, so now is a good time to enroll in supplemental life insurance.

Also, make sure you provide your beneficiary information in the Iron Mountain Benefits Center even if you only have the basic coverage. And remember to keep the information up to date, to ensure your loved ones are protected.

Slide 28: LiveWell

LiveWell is our voluntary wellbeing program, designed to help you feel your best. It's available to Mountaineers and spouses or domestic partners enrolled in an Aetna medical plan.

LiveWell includes lots of resources to help you maintain or improve your good health, including an online health assessment and the option to receive personalized health recommendations.

Whether you want to maintain your good health or improve some aspect of your physical or mental health, there are helpful resources for everyone.

Slide 29: Resources for Living

Iron Mountain is committed to fostering a culture of emotional wellbeing for all our Mountaineers and their family members. To elevate your emotional wellbeing, take advantage of our confidential Resources *for* Living program, which is offered at no cost to you. Caring experts can help you and members of your household with resilience, mental health, financial, legal, and community resources.

Slide 30: 401(k) retirement plan

One of the most valuable financial wellbeing benefits we offer is the opportunity to save for your future through our 401(k) retirement plan. We automatically enroll all new Mountaineers at a 3 percent before-tax contribution rate. You can adjust your contribution percentage through Fidelity Net Benefits.

To help grow your retirement savings, Iron Mountain matches 67 cents for every dollar you contribute up to 6 percent of your eligible earnings. That means Iron Mountain adds a 4 percent employee match to your account if you contribute six percent.

All contributions — yours and Iron Mountain's — are fully vested which means you immediately own the full value of all the money in your account.

You have the flexibility to choose how you'd like to contribute. And you can select from a mix of investment options based on your savings goals, time to retirement, and risk tolerance.

If you currently have a 401(k), you may even be able to roll over that balance so all your money is in one account.

Be sure to set up your account at Fidelity Net Benefits, so you can manage your 401(k) and browse the many tools and resources available to you. You can also find financial wellbeing resources at our dedicated Iron Mountain Financial Wellbeing dot com website.

If you need assistance, Fidelity representatives are available to provide financial guidance and answer your questions at no cost to you.

Slide 31: A look at all your Iron Mountain benefits

Here you can see all the Iron Mountain benefits that may be available to you, including many we didn't cover in this presentation. Iron Mountain believes in taking care of our Mountaineers, helping you bring your best to everything you do. From healthcare to financial support, these comprehensive and flexible benefits are designed to help you and your family thrive.

Slide 32: Tools to help you choose and use your benefits

Now let's look at the tools you can use to choose and manage your Iron Mountain benefits throughout the year.

Slide 33: Personalized benefits mobile app and website

You can see your personalized benefits options and costs — and choose your benefits — in the Iron Mountain Benefits Center.

There are two ways to access the Iron Mountain Benefits Center — through the online website or through a mobile app you can use on your phone.

Both the website and the mobile app are easy to use, can support you in multiple languages, and include the Emma virtual benefits assistant.

Slide 34: bswift Mobile app

Take a moment now to scan the QR code to download the mobile app. Once it's set up, you'll be all set to make your choices.

Slide 35: Emma virtual benefits assistant

It's time to introduce you to Emma.

Available through the Iron Mountain Benefits Center, Emma can guide you through your options and costs and help you make informed decisions. All you need to do is answer a few questions about your health care needs and preferences.

Slide 36: Iron Mountain Benefits Center phone support

If you ever need a little extra help, the Iron Mountain Benefits Center is just a phone call away. Whether you have questions about the mobile app, website, or any of your Iron Mountain benefits, the call center team can guide you to the information you need.

Slide 37: Additional benefits resources

Here are two more important resources to keep in mind.

- The benefits website — I R M benefits dot com — includes everything you need to know about your benefits. Whenever you need benefits information, this website should always be your first stop.
- And the Virtual Benefits Fair is where you can explore vendor booths and watch short educational videos to learn more about your benefits.

Both are available anytime, and you don't need a password. That makes them great resources for your spouse or domestic partner too.

Slide 38: Aetna One Advisor (A1A)

If you are eligible for an Iron Mountain medical plan (Aetna, Kaiser, or Triple S), you also have access to Aetna One Advisor for personalized help with any of your Iron Mountain benefits.

You can reach out for assistance with things like finding in-network providers, managing medical and prescription claims, or connecting to whatever resources and support you need.

Slide 39: Your benefits resources

Here's a look at all the resources we just reviewed. You can use these resources for support when you choose your benefits. And throughout the year too.

Slide 40: Making your choices

Let's wrap up with some important tips and reminders for choosing your benefits.

Slide 41: If you don't make choices

If you don't make your choices within 30 days of your date of hire, you will miss out on many Iron Mountain benefits including medical, dental and vision coverage. And you won't be able to enroll in these benefits for this year unless you experience a qualifying life event such as marriage or the birth of your child.

Slide 42: Your enrollment checklist

Here's your to-do checklist to make sure you have the benefits you need for yourself and your family.

Review each step and, if you haven't already, scan the QR code to download the Iron Mountain Benefits Center mobile app.

Slide 43: After you make your choices

This checklist shows important things to do after you enroll in your Iron Mountain benefits. Some of these might not apply to you. Take a look and make sure you know the steps you need to take.

Slide 44: You must take action

Remember, you must take action to have medical coverage and other benefits.

Make your choices within 30 days of your date of hire or the date you become eligible.

Slide 45: Benefits to help you and your family thrive

Thank you for taking time to learn about your Iron Mountain benefits!

We hope these benefits help you feel confident, supported, and ready to thrive — at work and in your personal life.

Here's to a successful and fulfilling journey at Iron Mountain.