

Tap into your **BENEFITS**

It's time to make your 2027 elections.



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YOUR 2027 BENEFITS

From no-cost preventive care to getting the right care when an injury or illness occurs — having access to affordable health care provides peace of mind. Watts makes this investment to help you and your family stay as healthy as possible and to provide financial protection when the unexpected happens.

This overview provides a high-level summary of your key benefits. To learn more about the full range of your benefits, visit tapintowattsbenefits.com.



Medical Benefits

Watts offers you high-quality medical and prescription drug benefits. All plans provide 100% coverage for routine annual physicals (and associated diagnostic lab tests) and well-woman exams. Routine age- and gender-appropriate screenings, such as mammograms and colonoscopies, are also 100% covered. Watts pays the majority of the costs for coverage and services for both in- and out-of-network providers. However, choosing in-network providers helps keep your costs lower.



NEW FOR 2027

HAVING SURGERY? CALL LANTERN.

Watts is partnering with Lantern, a specialty care platform that can help connect you to board-certified surgeons, provide personalized support and result in little to no out-of-pocket costs for eligible procedures.

Why use Lantern?

- **Better outcomes:**
Less than 1% complication rate vs. the national average of 8-15%
- **Lower cost of care:**
55%+ lower rates than the average health plan
- **Faster access:**
Members get scheduled 21 days faster (17 days vs. the national average of 38 days for specialty care)

If you're having surgery in one of the following areas, you must call Lantern first in order to receive full coverage:

- Bariatric
- Spine
- Joint replacement

Use a Lantern provider for one of these surgeries, and it will be **covered at 100%**, with no deductible*. If you're having one of these surgeries and you don't use a Lantern provider, your surgery will be covered at the **out-of-network rate**. Most recommended Lantern providers are within an hour of your home. If you need to travel for one of these three procedures, however, Lantern will cover the cost of lodging and meals for you and a loved one. Using Lantern is voluntary for all other surgeries.

Starting Jan. 1, 2027, call Lantern at **855-358-1866** when you have an upcoming, planned surgery and get connected to your dedicated Care Advocate, who will:

- Provide personalized support throughout your surgical journey.
- Explain your options in plain language.
- Handle scheduling and paperwork.
- Be your go-to resource before, during and after your procedure.

MEDICAL PLAN OPTIONS

1 Choice of Two Different Health Plans with a Health Savings Account (HSA): HSA Basic and HSA Plus

- Both plans are high-deductible health plans with a company-funded savings account. **New for 2027:** Watts has doubled the annual funding to \$400 for Employee-only or \$800 for 2-Person/Family coverage
- You may also contribute additional pre-tax monies up to a combined total (company contribution plus your contributions) of \$4,500 for Employee-only or \$9,000 for 2-Person/Family coverage for current or future health care expenses. If you are age 55 or older, you may make additional pre-tax catch-up contributions of up to \$1,000 a year
- Your HSA balance stays with you after you leave the plan or the company
- **New for 2027:** You pay 20% coinsurance for prescriptions after you've met your deductible
- The HSA Basic plan has a higher deductible and lower payroll contributions, while the HSA Plus plan has a lower deductible and higher payroll contributions, giving you the flexibility to decide how you want to pay for your health care

2 Preferred Provider Organization (PPO)

- The PPO is a low-deductible health plan that uses copays for doctor visits
- There isn't a company-funded account, but you can contribute to a Health Care Flexible Spending Account (FSA) to set aside money using pre-tax dollars for eligible medical, dental, and vision expenses

For More Information

Contact UnitedHealthcare — see [page 15](#).

All medical plan options include prescription drug coverage, offered through Express Scripts.



* If you are enrolled in an HSA plan, you must first pay the legally required minimum deductible of \$1,750 before you receive 100% coverage; does not apply to the PPO plan.

GIVE THE HEALTH SAVINGS ACCOUNT (HSA) PLANS A SECOND LOOK

If you're not already enrolled in one of the HSA plans, now might be a good time to consider them again. Take a look at these *People Like You*, currently enrolled in the PPO plan, to see why they decided to enroll in an HSA plan for 2027.

Stephanie: 25 years old, single



Plan Usage



2027 Goal

Lower payroll contributions & save for the future

- Stephanie is healthy and active and has Employee-only coverage
- In 2026 she had recommended preventive screenings and vaccinations and had one ER visit for a sprained ankle
- She redirects the difference in coverage cost between the PPO & HSA Basic into her HSA as pre-tax contributions — enabling her to save \$3,408 a year without changing her net earnings
- Stephanie's overall costs are lower with HSA Basic

Stephanie's Costs	HSA Basic	HSA Plus	PPO
Annual payroll contributions ¹	\$816	\$1,668	\$4,224
Estimated health care expenses ²	\$2,800	\$2,200	\$1,650
Stephanie's total costs	\$3,616	\$3,868	\$5,874
Less Watts' HSA contribution	– \$400	– \$400	– \$0
Stephanie pays:	\$3,216	\$3,468	\$5,874

Victor: 55 years old, married, empty nester



Plan Usage



2027 Goal

Pay less out-of-pocket costs while saving for the future

- Victor covers himself and his wife. He has diabetes and hypertension and is having hernia surgery soon; his wife sees an allergist and occasionally uses a rescue inhaler
- While his overall costs are lowest under HSA Basic, Victor likes the lower deductible and out-of-pocket limit under HSA Plus
- Victor is still paying much less under HSA Plus than he pays under the PPO for coverage, and he can save the difference of \$7,691 in his HSA

Victor's Costs	HSA Basic	HSA Plus	PPO
Annual payroll contributions ³	\$2,568	\$5,220	\$12,912
Estimated health care expenses ²	\$14,000	\$12,000	\$8,000
Victor's total costs	\$16,568	\$17,220	\$20,912
Less Watts' HSA contribution	– \$800	– \$800	– \$0
Victor pays:	\$15,768	\$16,420	\$20,912

¹ Based on 2027 non-smoker rates for earnings less than \$50,000.

² Estimated health care expenses are calculated using average costs across the U.S. Actual costs will vary based on location and provider. For this example, all expenses are assumed to be in-network and reimbursed at in-network rates.

³ Based on 2027 non-smoker rates for earnings over \$50,000.

Medical Plans at-a-Glance

	HSA BASIC		HSA PLUS		PPO	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible Employee-Only/2-Person Family	\$4,000 \$8,000	\$8,000 \$16,000	\$2,000 \$4,000	\$4,000 \$8,000	\$1,250 \$2,500	\$4,000 \$8,000
Deductible Rules	If enrolled in 2-Person or Family coverage, Family deductible must be satisfied before the plan begins sharing expenses for any individual.				If enrolled in 2-Person/ Family coverage, no individual in the family has to satisfy more than the individual deductible.	
HSA Annual Company-Funding	\$400/Employee-Only \$800/2-Person/Family				No — but FSA is available	
Out-of-Pocket Maximum Employee-Only 2-Person Family	\$7,000 \$9,100* \$14,000	\$12,000 \$18,200* \$24,000	\$6,000 \$6,000 \$12,000	\$10,000 \$10,000 \$20,000	\$4,000 \$4,000 \$8,000	\$8,000 \$8,000 \$16,000
Routine Preventive Care [†]	No charge					
Diagnosis/Treatment Office Visit and Specialist Visit	20% after deductible	40% after deductible	20% after deductible	40% after deductible	\$30 PCP/ \$50 Specialist	50% after deductible
Diagnostic/Imaging Tests	20% after deductible	40% after deductible	20% after deductible	40% after deductible	25% after deductible	50% after deductible
Emergency Room Visit	20% after deductible				\$150 copay	
Hospital Inpatient Services	20% after deductible	40% after deductible	20% after deductible	40% after deductible	25% after deductible	50% after deductible
Prescription Drugs (via Express Scripts)						
Network Only						
Generic	20% coinsurance after deductible				\$15 copay	
Preferred Brand					\$30 copay	
Non-preferred Brand					\$60 copay	
Mail Order or 90-Day Retail Supply						
Generic	20% coinsurance after deductible				\$30 copay	
Brand					\$60 copay	
Non-preferred Brand					\$120 copay	

* Individual within a family.

† Includes pediatric, GYN, family planning, screenings, and immunizations.

Consider Your Benefit Choices Carefully

Outside of Open Enrollment, you can't change certain benefit elections unless you have a qualified change in status, such as marriage, divorce, the birth or adoption of a child, or certain employment-related status changes.

Important Information about Health Savings Account (HSA) Eligibility

The IRS has strict requirements for who may contribute to an HSA. In addition to being enrolled in a qualified HSA medical plan (such as the UnitedHealthcare HSA Basic or HSA Plus through Watts Water), you **may not** have other health coverage, including through a spouse's medical or prescription drug plan. Other examples of health coverage that disqualifies you from making HSA contributions and receiving an employer contribution include:

- A general purpose Health Care Flexible Spending Account (for either you or your spouse)
- Medicare (Part A or Part B)
- TRICARE (health coverage for active-duty military members, retirees and their families)

Reminder: You must re-enroll **each year** to make your own contributions to the HSA.

REGISTER WITH EXPRESS SCRIPTS FOR EASY ACCESS TO YOUR PRESCRIPTION DRUG BENEFITS

Manage your medications from anywhere, any time through [express-scripts.com](https://www.express-scripts.com) and the Express Scripts mobile app. Get access to:

- **Savings:** Compare prices of medications at multiple pharmacies and get free standard shipping.
- **Convenience:** Get up to a 90-day supply of long-term medication sent to your home. Order refills, check order status, track shipments and print forms and ID cards.
- **Expert assistance from a pharmacist:** Get the latest information on your medication, including possible side effects and interactions.
- **Flexibility:** With the mobile app, find nearby pharmacies, get directions, and use your virtual ID card while on the go.



EMPLOYEE CONTRIBUTIONS

While Watts pays most of the cost of your medical and dental coverage, you also share in the cost. Watts offers lower employee contributions for medical coverage for non-tobacco users. Simply certify that you and your eligible dependents are tobacco-free, which includes cigarettes, e-cigarettes, pipes, cigars, chew, or any other tobacco product, including those used for vaping. If you don't make a change to your current wellness election during Open Enrollment, you'll have the same tobacco or non-tobacco user status in the following year.

If your spouse has coverage available through an employer and you enroll your spouse in the Watts plan, there will be a \$100/month surcharge for enrollment, which represents a \$50 increase. Be sure to consider any changes to your spouse's employment status that may have occurred during the last year and update your election accordingly. Otherwise, you'll have the same spousal election for the following year.

Your contributions are made on a pre-tax basis through automatic payroll deductions as follows (\$100 spousal surcharge is not included in the costs below).



Your 2027 Medical*, Dental, and Vision Contributions (Monthly)

MEDICAL OPTIONS — WITH TOBACCO-FREE PLEDGE						
	HSA BASIC		HSA PLUS		PPO	
	Annual salary less than \$50k	Annual salary \$50k or more	Annual salary less than \$50k	Annual salary \$50k or more	Annual salary less than \$50k	Annual salary \$50k or more
Employee Only	\$68	\$109	\$139	\$222	\$352	\$563
Employee + Child(ren)	\$107	\$171	\$219	\$349	\$554	\$889
Employee + Spouse	\$134	\$214	\$275	\$435	\$673	\$1,076
Family	\$205	\$329	\$371	\$620	\$845	\$1,354

MEDICAL OPTIONS — WITHOUT TOBACCO-FREE PLEDGE						
	HSA BASIC		HSA PLUS		PPO	
	Annual salary less than \$50k	Annual salary \$50k or more	Annual salary less than \$50k	Annual salary \$50k or more	Annual salary less than \$50k	Annual salary \$50k or more
Employee Only	\$89	\$142	\$181	\$289	\$458	\$732
Employee + Child(ren)	\$139	\$222	\$285	\$454	\$722	\$1,155
Employee + Spouse	\$173	\$278	\$333	\$565	\$874	\$1,401
Family	\$267	\$427	\$456	\$806	\$1,098	\$1,760

* Your contributions for 2027 will be based on your salary as of Dec. 31, 2026.

DENTAL PLAN	
Employee Only	\$11.00
Employee + Child(ren)	\$21.50
Employee + Spouse	\$32.00
Family	\$43.00

VISION PLAN	
Employee Only	\$9.86
Employee + Child(ren)	\$15.86
Employee + Spouse	\$15.53
Family	\$25.56

Flexible Spending Accounts (FSAs)

Watts offers two Flexible Spending Accounts (FSAs) to enable you to save for eligible expenses with pre-tax dollars:

HEALTH CARE FSA

Health Care FSA contributions may be used to pay for eligible out-of-pocket health care expenses (e.g., your plan deductible and coinsurance). You might consider contributing to a Health Care FSA if you're in the PPO or if you decline medical coverage with Watts. You're not eligible to contribute to the Health Care FSA if you're enrolled in one of the HSA medical plan options.

DEPENDENT CARE FSA

Dependent Care FSA contributions may be used to pay for eligible caregiving expenses for a qualifying dependent that enable you to work. A qualifying dependent may be a child under age 13, a disabled spouse, or an older parent in eldercare. (Health care expenses can't be reimbursed through this account.)

FSA Reminders

- **Enroll Every Year During Open Enrollment:**

If you want to contribute to a Health Care and/or Dependent Care FSA, you must enroll. **Your elections don't carry over from one year to the next.**

- **Maximum Contributions:**

- For 2027, the Health Care FSA limit is projected to be \$3,500. We will follow the final IRS decision if it is announced by October 30, 2026. Otherwise, the limit will remain at \$3,400 for 2027.
- You can contribute up to \$5,000 per household in a Dependent Care FSA (\$2,500 if married and filing separately).

- **Keep Receipts:** FSAs are governed by IRS regulations, which require you to be able to substantiate purchases made on a Health Care FSA debit card.

- **"Use It or Lose It":** FSAs are not savings accounts.

- Remaining balances in the Health Care FSA up to an amount projected to be \$700 will carry over into the 2028 plan year, but any amount above that will be forfeited. If this projected amount isn't finalized by the IRS by October 30, 2026, we will continue to use the current carry-over limit of \$680.
- Any amount remaining in the Dependent Care FSA as of December 31 after all eligible expenses have been reimbursed will be forfeited; there is no opportunity to carry over any amount from the Dependent Care FSA.



Well-Being Program

MAKE YOUR HEALTH A PRIORITY

Life is full, and when obligations and commitments pile up, it's easy to put ourselves at the bottom of the list. Investing a little time up front, though, can save time in the long run by maintaining the good health we have and doing a better job of managing conditions that have begun to emerge. Follow these tips to ensure you are maximizing your own well-being so you can be present for those you love:

- **Establish a relationship with a primary care provider.** Even if you're currently in good health, it's important to have a primary care provider to:
 - Monitor your overall health
 - Maintain your medical history to track health developments
 - Coordinate care with other providers and specialists
 - Help you manage chronic conditions
 - Recommend and conduct appropriate preventive care screenings

- **Get your preventive care screenings.** Be sure to have an annual physical and follow your primary care provider's recommendations for other screenings appropriate for your age and gender. Preventive screenings and annual physicals are covered 100% through all the Watts medical plans. With **Catapult Health**, you can easily get many of your preventive care screenings from the privacy of your own home. Visit tapintowattsbenefits.com > **My Wellness** > **Catapult Health** for more information.
- **Take your medication.** Many people stop taking medication prematurely because they start to feel better. Whether you're taking a prescription for a long-term chronic condition or an acute issue like an infection, be sure to follow your provider's directions for taking that medication, and don't stop it without consulting your provider.

WELL-BEING SUPPORT SERVICES

Watts is committed to helping you and your family live your healthiest lives, with a wide range of plans and programs to support you on your health journey.



SERVICE	DESCRIPTION
UHC MEDICAL BENEFITS 855-619-6727 or myuhc.com	A fast and easy way to find in-network health care providers, learn about your medical coverage or check on claims.
TELUS HEALTH EMPLOYEE ASSISTANCE PROGRAM (EAP) 888-851-7032 or wattswater.one.telushealth.com	Access 24/7 free, confidential assistance for you and your family on a variety of personal, work, or family issues.
BEHAVIORAL HEALTH 855-619-6727 or myuhc.com/liveandworkwell.com	Tools and resources at your fingertips — learn about a variety of behavioral health solutions and well-being topics at myuhc.com/mental-health .
VIRTUAL CARE PROVIDERS*	Teladoc: 800-835-2362 or uhc.teladoc.com AmWell: 855-635-1393 or patients.amwell.com Doctor on Demand: 800-997-6196 or doctorondemand.com 24/7 Virtual Visits: 866-801-4409 or myuhc.com/virtualvisits
CALM* myuhc.com	Use the Calm Health app through your UnitedHealthcare account and access a library of support, including mindfulness content and programs created by psychologists to help you: • Learn techniques to improve well-being • Work toward specific goals • Support your mind and body
LANTERN* 855-358-1866 or lanternare.com/for-members	A specialty care platform that provides personalized support and connects you to board-certified surgeons for better outcomes, lower costs and faster access. Call Lantern first for a planned surgery. Using a Lantern provider is required to receive in-network coverage for: • Bariatric surgery • Spinal surgery • Joint replacement

* Available to you and your dependents when you're enrolled in a Watts medical plan.



SERVICE	DESCRIPTION
TELADOC HEALTH 800-835-2362 (Registration Code: WATTS) or TeladocHealth.com/Smile/WATTS 	Teladoc Health offers a variety of programs to help you prevent health conditions from emerging and better manage the ones you already have. Receive personalized health coaching and guidance on establishing healthy habits, while using smart devices to help track your progress — all at no cost to you. Diabetes Prevention* Teladoc Health helps members focus on lifestyle and behavior changes to prevent diabetes. Get access to: • Advanced tracking technology • Unlimited one-on-one coaching • Guidance on healthy habits Create a custom plan that works with your lifestyle and get personalized advice on nutrition, meal plans, weight loss, and more to help you reach your goals. Weight Management Program Smart technology combined with one-on-one coaching helps you establish life-long healthy habits so you can achieve your weight-loss and other health goals. A convenient app syncs with your smart watch and other activity trackers, and an advanced smart scale automatically updates your weight to generate health summary reports. Receive immediate feedback on your food choices when you log your meals through the app. Diabetes* Overwhelmed by a recent diagnosis? Get expert guidance by phone or online, along with a smart blood glucose meter, unlimited strips and lancets and the ability to track your numbers in one place via the Teladoc Health app. Hypertension* Whether you're learning to live with a recent diagnosis or just looking for ways to improve your health, the Hypertension program can help. It includes a free, smart blood pressure monitor and one-on-one support online or by phone to provide guidance, encouragement and answers to your questions.
VIRTUAL CANCER SUPPORT (VIA COLOR HEALTH)* 888-298-0893 or Color.com/watts	Color* is a proactive, full spectrum, cancer care solution, with equal emphasis on early detection, treatment management and cancer survivor support. Join and receive access to: • Screenings and in-house lab • Cancer experts available 24/7 in all 50 states • Custom oncology AI tools • A clinically validated, peer-led mental health program • Dedicated advocates for logistical and financial support
AT-HOME PREVENTIVE CARE (VIA CATAPULT)* 855-509-1211 or catapulthealth.com	The demands of life and long waiting times to see your regular provider can make it challenging for even the most dedicated among us to receive our recommended preventive care screenings. Now you can schedule a preventive care virtual visit from the privacy and convenience of your own home through Catapult*. Sign up and receive a virtual care home kit that will include a quick and easy blood test and a blood pressure monitor (if you don't already have one). You can complete your health questionnaire on your own device and then meet with your virtual provider. It couldn't be easier!

* Available to you and your dependents when you're enrolled in a Watts medical plan.

SERVICE	DESCRIPTION										
ONE PASS SELECT™* https://member.uhc.com/coverage/additional/	Choose from a variety of memberships to fit your lifestyle: • Access a large nationwide network of gym brands and fitness studios • Prefer to work out at home? Access live or on-demand online fitness classes and try the workout builder to get routines created just for you • Get groceries and household items delivered to your home to help you plan delicious, nutritious meals										
PROGYNY FOR FAMILY BUILDING, PREGNANCY & POSTPARTUM SUPPORT, AND MENOPAUSE 866-960-3847 or progyzny.com/benefits 	Family Building Benefit Regardless of which path you choose to build your family, help is available: • Receive up to \$20,000 per lifetime in financial assistance toward adoption or surrogacy • Access a network of top fertility specialists across the U.S. • Get unlimited clinical and emotional support from a dedicated Patient Care Advocate • Receive up to two “Smart Cycles” to cover a variety of fertility needs such as in-vitro fertilization, frozen embryo transfer, and egg freezing Adoption benefits are available to all regular full-time employees; surrogacy and fertility benefits are available to employees and their spouses enrolled in a Watts medical plan. Some benefits may be taxable when you use them. Pregnancy & Postpartum Support* • Receive unlimited support from multi-disciplinary maternity experts, who include registered nurses, lactation consultants and certified doulas • The program is designed to provide both prenatal and postpartum support: <table border="1"> <thead> <tr> <th>Prenatal Support</th><th>Postpartum Support</th></tr> </thead> <tbody> <tr> <td>• Nutritional and lifestyle guidance</td><td>• Postpartum depression and anxiety</td></tr> <tr> <td>• Breastfeeding preparation</td><td>• Baby care and lactation/feeding</td></tr> <tr> <td>• Labor and delivery planning</td><td>• Pelvic floor rehabilitation</td></tr> <tr> <td>• Self-care</td><td>• Infant care and milestones</td></tr> </tbody> </table> Parent & Child Well-Being Join a nurturing community and get expert guidance as you parent your infant through early childhood and all the way to adolescence. You will have access to: • Unlimited 1:1 consultations with parenting wellness experts • Assistance navigating through Watts’ benefits and policies • Clinician-facilitated peer support groups • 24/7 accessible self-guided content Menopause Expert Network* • Get access to a nationwide network of multi-disciplinary experts • Arrange for a virtual care appointment within days — not weeks or months • Receive lifestyle support for nutrition, weight, sexual dysfunction, sleep and mood disorders • Access FDA-approved hormone and non-hormone treatments, as well as preventive intervention for mental health and chronic conditions • Receive tailored referrals to in-network care	Prenatal Support	Postpartum Support	• Nutritional and lifestyle guidance	• Postpartum depression and anxiety	• Breastfeeding preparation	• Baby care and lactation/feeding	• Labor and delivery planning	• Pelvic floor rehabilitation	• Self-care	• Infant care and milestones
Prenatal Support	Postpartum Support										
• Nutritional and lifestyle guidance	• Postpartum depression and anxiety										
• Breastfeeding preparation	• Baby care and lactation/feeding										
• Labor and delivery planning	• Pelvic floor rehabilitation										
• Self-care	• Infant care and milestones										

* Available to you and your dependents when you're enrolled in a Watts medical plan.

Voluntary Programs

Watts provides basic Life Insurance, Accidental Death & Dismemberment (AD&D), and Short-Term Disability (STD) coverage at no cost to you. You can enroll in Long-Term Disability (LTD) coverage for yourself and optional Life coverage for yourself, your spouse and your children at an additional cost. If you don't enroll when first eligible, you will be required to provide Evidence of Insurability satisfactory to Reliance Standard Life Insurance Company. Optional AD&D coverage through Cigna is also available for you and your family at any time, with no evidence of insurability required.

For more information, visit www.tapintowattsbenefits.com/mylife.



ARAG LEGAL INSURANCE

Enroll in ARAG Legal Insurance and get assistance with a wide range of services, including:

- Tax matters
- Traffic offenses
- Small claims assistance
- Wills and estate planning
- Identity theft issues

Through the convenience of the ARAG Legal app, from your mobile device you can:

- Start a case for any covered legal matter
- Compare ratings and reviews for local attorneys
- Search local ARAG network attorneys based on your location
- Contact a customer service specialist directly for help with coverage or claim questions

Once you enroll, deductions for coverage will be withheld from your pay after taxes, like many of your other voluntary benefits. Keep in mind that Open Enrollment is the only time you can enroll in Legal Insurance.

For more information, contact ARAG — see [page 15](#).

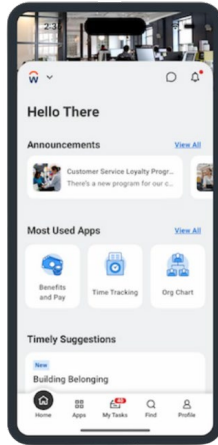


Choosing Your Benefits

Enroll in Workday via the mobile Workday app, using the appropriate QR code on [page 15](#). Or go to tapintowattsbenefits.com > **New for 2027** > **Enroll in Benefits Now**.

Go to your Workday inbox and locate your Open Enrollment task, then click on **Let's Get Started**. Be sure to:

- ☒ Review your current benefits
- ☒ Enroll in your 2027 benefits
- ☒ Confirm all dependent and beneficiary information, including Social Security numbers



Dependent Social Security Numbers

Be sure to complete any missing Social Security numbers for your dependents because you won't be able to complete your benefits enrollment in Workday without them.

IMPORTANT INFORMATION ABOUT DEPENDENTS

Eligible dependents include:

- **Lawful spouse:** Former spouses, common law spouses and domestic partners aren't eligible
- **Dependent child:** A child born to you; a child legally adopted by you; a stepchild; or a grandchild, who is considered your dependent for federal income tax purposes
- **Disabled child:** A child who's 26 or more years old, unmarried, and primarily supported by you, and who's incapable of self-sustaining employment by reason of mental or physical disability, which arose while the child was covered as a dependent under this plan or covered as a dependent under a prior plan, with no break in coverage. Proof must be submitted to the carrier within 31 days if the child ceases to qualify as a dependent

Dependent Audit

From time-to-time Watts conducts audits to ensure only eligible dependents are covered on your benefits. This audit allows us to continue to provide a stable and robust benefits program. You may be contacted in January as part of the next audit if you are:

- Covering dependents that have never been previously verified
- Adding your spouse to coverage
- Joining Watts benefits for the first time from a prior company

More information will be provided in a separate communication in January, which will explain what type of documentation you need and how to submit it. If you are not contacted, then you are not included in this audit — either because you have no dependents or the dependents you have were previously verified.

Thank you for helping us maintain the integrity of our benefits.



Required Notices

CHILDREN'S HEALTH INSURANCE PROGRAM REAUTHORIZATION ACT OF 2009 (CHIP)

Signed into law in order to expand state CHIP eligibility to more children and expectant mothers with an extended 60-day time frame to coordinate any changes to employer health elections in the event of gain or loss of eligibility and/or a subsidy under Medicaid or CHIP.

CONTINUED COVERAGE UNDER COBRA

Under the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA), you and your covered dependents may be able to continue your health coverage if you lose your health care coverage as the result of certain qualifying events. Contact the Human Resources Department for more information.

HIPAA REGULATIONS HELP TO PROTECT YOUR PRIVACY

The privacy provisions of the Health Insurance Portability and Accountability Act of 1996 (HIPAA) help to ensure that your health care related information stays private.

New employees will receive a Privacy Practice Notice, which outlines the ways in which the medical plan may use and disclose protected health information (PHI). The notice also describes your rights. For more information, contact the Human Resources Department.

NEWBORNS' AND MOTHERS' HEALTH PROTECTION ACT

Under federal law, health care plans may not restrict any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a normal delivery, or less than 96 hours following a Cesarean section. However, federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother and with the mother's consent, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable).

WOMEN'S HEALTH AND CANCER RIGHTS ACT OF 1998

Under the Women's Health and Cancer Rights Act, group health plans must make certain benefits available to participants of health plans who have undergone a mastectomy. In particular, a plan must offer mastectomy patients benefits for:

- Reconstruction of the breast on which the mastectomy was performed
- Any necessary surgery and reconstruction of the other breast to produce a symmetrical appearance
- Prostheses
- Treatment of physical conditions related to the mastectomy, including lymphedema

Our medical plans comply with these requirements. Benefits for these items are similar to those provided under the plan for similar types of medical services and supplies.



Contacts

ARAG Legal Insurance	800-247-4184 or ARAGlegal.com/myinfo (Enter Access Code: 19297ww)	
Back and Joint Health (Via Hinge Health)	855-902-2777 or hingehealth.com	
Behavioral Health	855-619-6727 or myuhc.com/liveandworkwell.com	
Calm Health	Sign into your account on myuhc.com or the UnitedHealthcare app. If you don't have an account, select "Register." Scan the QR code to get started.	
Catapult	855-509-1211 or catapulthealth.com	
Color Health	888-298-0893 or color.com/watts	
Lantern	855-358-1866 or lanternhealth.com/for-members	
One Pass Select	https://member.uhc.com/coverage/additional/	
Progyny	• Parent & Child Well-Being • Pregnancy & Postpartum • Menopause 866-960-3847 or progyny.com/benefits	
Teladoc Health	• Diabetes Prevention • Diabetes • Hypertension • Weight Management 800-835-2362 (Registration code: WATTS) or TeladocHealth.com/Smile/WATTS	
TELUS Health Employee Assistance Program (EAP)	888-851-7032 or wattswater.one.telushealth.com	
UHC Medical Benefits	855-619-6727 or myuhc.com	
Virtual Care Providers		
• AmWell	855-635-1393 or patients.amwell.com	
• Doctor on Demand	800-997-6196 or doctorondemand.com	
• Teladoc	800-835-2362 or uhc.teladoc.com	
• 24/7 Virtual Visits	866-801-4409 or myuhc.com/virtualvisits	
Workday	You can enroll via the mobile app. Download the app using the appropriate QR code below. You can also access Workday by going to tapintowattsbenefits.com > New for 2027 > Enroll in Benefits Now.    	

