2026 Summary of COBRA & Other Benefits: Kent Union

The following summary outlines your COBRA benefit entitlements upon commencement of your last day worked and action required by you. Your rights for Life Insurance conversion and portability are also included. If you should have any questions about these matters, please refer to the Contact Information page.

- ❑ **Medical / Pharmacy / Dental / Vision / Employee Assistance Program (EAP)**

Your medical, pharmacy, dental, vision and/or EAP coverage will terminate the last day of the month in which you were employed full time. If you are enrolled in the medical, pharmacy, dental, or vision plan, you will receive information by mail about continuing your coverage under COBRA from our COBRA Administrator WEX, Inc. **If you are 65 or over, medical coverage through COBRA will be treated as your secondary plan to Medicare even if you are not enrolled for Parts A or B.** Less expensive plan options than COBRA may be available through individual exchanges. Please refer to the enclosed Frequently Asked Questions about COBRA rates.

If you elect to continue coverage, you and your dependents can continue in our group health plan until the earliest of the following: the completion of eighteen (18) months; the date you cease to pay the monthly premium; the date you or your dependents become covered under any other group health plan; or the date you or your dependents become eligible for Medicare benefits.

- ❑ **Health Advocate – Wellness Program**

Your coverage with Health Advocate ends on the last day of the month in which you were employed. If you or your eligible spouse earned healthy rewards up to $300 prior to the last day of the month, these must be redeemed prior to your final date of coverage.

- ❑ **Health Savings Account (HSA)**

You will continue to retain access to your Health Savings Account (HSA).

If you do not elect to continue High Deductible Health Plan coverage through COBRA, you may still use your HSA to pay for eligible health care expenses incurred while you were employed by Hexcel. Your HSA debit card will remain active and you may continue to make contributions into the account on your own using a personal check or by transferring money online from an outside bank or other nonretirement Fidelity account.

- ❑ **Flexible Spending Accounts (FSA) with WEX, Inc.**

Health Care Spending Account – You may elect to continue participation in your Health Care Spending Account under COBRA as long as you have a positive balance in your account at the time of the commencement of your last day worked. If you choose to do so, you will be required to pay the monthly contributions on an after-tax basis. Otherwise, your participation in the plan will cease on the date of your last day worked. You may submit a claim for reimbursement of eligible expenses which were incurred during the Plan year, as long as those expenses were incurred prior to the date of your last day worked. Any such claims must be submitted on or before March 31st of the Plan year.

Dependent Care Spending Account – Your participation in this plan will cease effective your last day worked. You must submit all claims for eligible expenses on or before March 31st of the Plan year. Eligible expenses include those incurred during the plan year while you were employed, as long as they fall within the same calendar year. These claims can only be applied against the funds that are in your account when you leave employment.

- ❑ **Basic Life, Supplemental Life, and Basic AD&D Insurance with LifeMap**

Your life insurance coverage ceases effective at the end of the month. You may convert your group life insurance coverage into an individual whole life policy. You may also port your coverage. Portable insurance is group insurance with group rates.

- ❑ **Supplemental AD&D Insurance with LINA**

Your AD&D insurance coverage ceases effective at the end of the month. You may port your Basic AD&D insurance coverage and/or convert your supplemental AD&D coverage. Portable insurance is group insurance with group rates.

CONTACT INFORMATION: HEXCEL CORPORATION U.S. BENEFIT PLANS

CONTINUING COVERAGE	PHONE	E-MAIL / WEBSITE
COBRA: Enrollment Vendor: WEX, Inc.	1-866-451-3399 1-866-451-3245 (fax)	cobralogin.wexhealth.com
Individual Exchange (for Medical/Rx/Dental coverage)	1-800-318-2596	healthcare.gov
Group Term Life Insurance or Basic AD&D conversion or portability Vendor: LifeMap (Kent Union)	1-800-794-5390	
Group Term Accidental Voluntary Death & Dismemberment Insurance conversion or portability Vendor: LINA (Kent Union)	Please contact Hexcel Corporate Benefits at us.benefits@hexcel.com to request conversion or portability options	

PLAN ACCESS		
Medical Plan: Anthem	1-833-952-2074	anthem.com
Medical Plan: Kaiser Permanente	1-206-630-4636	kp.org/wa
Health Savings Accounts: Fidelity Investments	1-800-544-3716	netbenefits.com
Flexible Spending Accounts: WEX, Inc.	1-866-451-3399	benefitslogin.wexhealth.com
Pharmacy: Anthem Only	1-833-952-2074	anthem.com
Dental Plan: Delta Dental	1-866-655-9442	deltadentalct.com
Vision Plan: VSP	1-800-877-7195	vsp.com

RETIREMENT & STOCK PURCHASE PLANS		
Hexcel Retirement Plan for Kent Union Vendor: Fidelity Investments	1-800-835-5098	netbenefits.com
Hexcel Employee Stock Purchase Program Vendor: Fidelity Investments	1-800-544-9354	netbenefits.com
Western Metal Industry Pension Fund	1-206-664-7300	wmipension.org

FREQUENTLY ASKED QUESTIONS: U.S. BENEFITS

Q: Am I able to enroll for coverage on the marketplace exchanges in my resident state?
A: If you decide not to take COBRA coverage, you can enroll in a Marketplace plan on healthcare.gov. Losing job-based coverage qualifies you for a Special Enrollment Period. This means you have 60 days to enroll in a health plan, even if it is outside the annual Open Enrollment Period. We recommend you review the pricing of policies on the open market in comparison to COBRA. WEX, Inc. will also provide an individual exchange alternative to COBRA.

Q: When does my medical/pharmacy/dental/vision coverage end?
A: If enrolled, your medical, pharmacy, dental, and/or vision coverage will terminate the last day of the month in which you were employed full-time. You may elect to continue your coverage through COBRA at your own expense for up to 18 months. You will be notified in writing from WEX, Inc. regarding this coverage. Please note: WEX, Inc. processes COBRA enrollments for our medical, pharmacy, dental, and vision plans.

Q: When can I expect to receive COBRA enrollment materials?
A: You will receive a package of COBRA enrollment materials at your last home address on file within two-three weeks of your last day of employment. You may enroll online or by mail.

FREQUENTLY ASKED QUESTIONS: U.S. BENEFITS

Q: How much does the coverage cost per month?

	Kaiser Permanente	Anthem	Anthem	Delta Dental	Delta Dental	VSP
	HMO	**High Deductible Health Plan**	**PPO Plan**	**DMO**	**PPO**	**Vision Plan**
Individual Only	$902.88	$559.29	$764.50	$69.82	$39.60	$8.53
Indiv. + one or	$2,004.41	$1,243.04	$1,692.25	$132.64	$75.23	$18.89
Family	$3,205.34	$2,114.24	$2,734.40	$223.42	$126.70	$30.52

Q: What if I am enrolled in the Health Care Flexible Spending Account?
A: You may elect to continue participation in your Health Care Spending Account under COBRA as long as you have a positive balance in your account at the time of your last day worked. If you choose to do so, you will be required to pay the monthly contributions on an after-tax basis. Otherwise, your participation in the plan will cease on the date of your last day worked. You may submit a claim for reimbursement of eligible expenses which were incurred during the Plan year of your last day worked, as long as those expenses were incurred prior to the date of your last day worked. Any such claims must be submitted on or before March 31, 2027.

Q: What if I am enrolled in the Dependent Care Flexible Spending Account?
A: You must submit all claims on or before March 31, 2027. Eligible expenses include those incurred during the Plan year while you were employed, as long as they fall within the same calendar year. These claims can only be applied against the funds that are in your account when you leave employment

Q: What happens to my Health Savings Account (HSA)?
A: All of your contributions and Hexcel's contributions will remain in your account. You may continue to use your HSA account for expenses incurred while you were enrolled in the High Deductible Health Plan with Hexcel. You will be responsible for ongoing quarterly account fees. For a full list of other eligible HSA expenses or balance distribution and transfer options, please contact Fidelity Investments

Q: Can I still access the Fidelity portal after my departure?
A: Yes. You may continue to access your account through the Fidelity portal at netbenefits.com.

Q*:* What happens to my MetLife Legal coverage when my employment ends?
A: Your MetLife Legal coverage ends on your last day of employment. Employees terminating employment or retiring have the option to port the legal plan for a 12-month period. You must enroll in the portable plan within 30 days of your last day of employment by calling the Client Service Center at 800-821-6400. A 12-month commitment must be paid at the current group rate prior to enrollment.

Q: Can I continue to use my WEX, Inc. Health Care FSA debit card?
A: The debit card becomes permanently inactive and cannot be used as of your last day worked. For any reimbursements required at that time, or during COBRA coverage if applicable, claims will need to be submitted to WEX, Inc. manually via the portal or by fax, by March 31, 2027.

Q*:* What happens to my Life and Accidental Death and Dismemberment (AD&D) insurance?
A: If your life insurance or Basic AD&D benefits ends through LifeMap or LINA (Voluntary AD&D only), your coverage ceases effective at the end of the month. You may convert your group life insurance coverage into an individual whole life policy. You may also port your coverage. Portable insurance is group insurance with group rates.