

2026

My **TOTAL REWARDS**

Benefits Overview

Information applies to continental U.S. associates only

Medical and pharmacy*

Ecolab offers medical and pharmacy coverage for you, your spouse/domestic partner, and/or children to age 26. You have the choice between two medical plan options from Cigna, with prescription drug coverage from CVS Caremark. The pre-tax amount you pay for your medical plan coverage will be based on your annual pay, the medical option you choose, and who you cover.

Premiums shown are per pay period.	Health Savings Account Plan		Traditional Plan	
	Weekly	Bi-Weekly	Weekly	Bi-Weekly
Group 1: Your annual pay** is less than \$70,000				
Associate Only	\$40.62	\$81.23	\$56.77	\$113.54
Associate + Spouse/Domestic Partner	\$81.23	\$162.46	\$113.54	\$227.08
Associate + Child(ren)	\$66.92	\$133.85	\$99.46	\$198.92
Family	\$111.69	\$223.38	\$156.23	\$312.46
Group 2: Your annual pay** is \$70,000 – \$130,000				
Associate Only	\$44.54	\$89.08	\$61.62	\$123.23
Associate + Spouse/Domestic Partner	\$89.08	\$178.15	\$123.23	\$246.46
Associate + Child(ren)	\$73.38	\$146.77	\$107.77	\$215.54
Family	\$122.54	\$245.08	\$169.38	\$338.77
Group 3: Your annual pay** is more than \$130,000				
Associate Only	\$47.54	\$95.08	\$65.08	\$130.15
Associate + Spouse/Domestic Partner	\$95.08	\$190.15	\$130.15	\$260.31
Associate + Child(ren)	\$78.46	\$156.92	\$114.00	\$228.00
Family	\$130.85	\$261.69	\$179.08	\$358.15

If you enroll in the Health Savings Account Plan, you'll have access to a tax-advantaged bank account (HSA) to help you pay for current and future health care expenses. You can make pre-tax payroll contributions to your HSA, and Ecolab also contributes based on your annual pay and the coverage tier you choose. You may contribute up to \$4,400 if you enroll in Associate Only coverage and \$8,750 if you enroll in any other coverage tier. These amounts include any Ecolab contributions. If age 55 or older, you can make an additional catch-up contribution of up to \$1,000 annually.

Dental*

Ecolab offers dental coverage for you, your spouse/domestic partner, and/or dependent children to age 26. You have the choice between two dental plan options from MetLife.

Premiums shown are per pay period.	Standard Plan		Premier Plan	
	Weekly	Bi-Weekly	Weekly	Bi-Weekly
Associate Only	\$3.69	\$7.38	\$5.08	\$10.15
Associate + Spouse/Domestic Partner	\$7.62	\$15.23	\$10.62	\$21.23
Associate + Child(ren)	\$8.08	\$16.15	\$11.31	\$22.62
Family	\$12.46	\$24.92	\$17.31	\$34.62

* **Must enroll within 31 days of hire or qualifying status change.** Upon timely enrollment, coverage is retroactive to date of hire for new associates. Premiums shown are **per pay period** pre-tax amounts except for Group Legal. Group Legal premiums are paid on an after-tax basis.

** Your total base pay on Hire Date in Workday will be used to determine your Ecolab HSA contribution (if applicable) and medical premium.

Flexible Spending Accounts (FSAs)*

You can set aside pre-tax dollars to help you pay for dependent day care expenses and qualified health care (medical, prescription, dental, and vision) expenses not covered by other plans. A Limited Purpose Health Care FSA is available for associates with the HSA bank account to pay for qualified dental and vision expenses only. Debit card may be used to pay for out-of-pocket health care expenses. You may contribute pre-tax up to \$7,500 per calendar year for dependent day care and \$3,300 per calendar year for health care expenses.

Vision care*

Ecolab's vision plan through EyeMed provides coverage for routine eye exams, glasses, and contacts for you, your spouse/ domestic partner, and/or children to age 26. You'll also receive discounted rates for laser surgery.

Premiums shown are per pay period.	Weekly	Bi-Weekly
Associate Only	\$2.88	\$5.77
Associate + Spouse/Domestic Partner	\$4.13	\$8.26
Associate + Child(ren)	\$4.36	\$8.71
Family	\$6.99	\$13.98

Group Legal Services**

Attorney assistance for basic legal services, such as preparation of wills and other legal documents, and legal advice. Services are available to you, spouse, dependents, parents, and grandparents.	\$16.00 monthly premium
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Life and accident insurance

Basic Life equal to 1 times annual pay***	Coverage provided automatically at hire.
Business Travel Accident equal to 3 times annual pay	Coverage provided automatically at hire.
Optional Life Insurance up to 9 times annual pay (evidence of insurability may be required)***	Cost based on age and salary.
Optional Accidental Death & Dismemberment up to \$1,000,000	Cost based on benefit amount.

Dependent life insurance

Spouse/Domestic Partner up to \$150,000 (Evidence of Insurability may be required)	Cost based on age and benefit amount.
Child(ren) to age 26 up to \$25,000	Cost based on benefit amount.

*Must enroll within 31 days of hire or qualifying status change. Upon timely enrollment, coverage is retroactive to date of hire for new associates. Premiums shown are monthly pre-tax amounts except for Group Legal. Group Legal premiums are paid on an after-tax basis.

** Enrollment available at new hire or open enrollment only.

*** Maximum limit of \$2,000,000.

Whole Life + Long-Term Care

Whole Life + Long-Term Care Guaranteed issue when enrolled within 31 days of hire date.	Associate up to \$200,000 Working spouse/domestic partner up to \$75,000 Non-working spouse/domestic partner up to \$25,000
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Disability and time away

Short-Term Disability up to 25 weeks:	60% – 100% of pay based on years of service	Available to associates scheduled to work 20+ hours per week — no cost, automatic on date of hire.
Long-Term Disability if disabled beyond 180 days:	60% of pay	Available to associates scheduled to work 20+ hours per week — no cost, automatic on date of hire.
	Buy an additional 10% of pay.	\$0.324 per \$100 of covered pay.
Time Away Policies	• Vacation time • Other time off policies • Health and safe time	
Paid Parental Leave	Six weeks of 100% paid leave within the first year of a child's birth or adoption. Available to mothers and fathers.	

Savings Plan — 401(k)

Ecolab matches 100% of the first 4% of pay you contribute and 50% of the next 4%, for a total match of up to 6% of pay. The Ecolab match is invested in the same funds and allocated the same as you select for your contributions. The match is 100% vested.	You can elect to contribute up to 50% of pay to the IRS annual maximum. If age 50 or older, you can make additional catch-up contributions. IRS rules govern the program to allow a maximum annual contribution to your 401(k) account. When enrolling in these benefits, the current IRS limits will be reflected.
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Pension Plan

Retirement Account with Annual Contribution Credits of 3% of eligible earnings plus annual Interest Credits based on 10-year Treasury Rates.	No cost to you — Funded by Ecolab. Automatic enrollment on January 1 following date of hire.
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Ecolab Stock Purchase Plan

Opportunity for full-time associates to purchase Ecolab stock through convenient payroll deduction on an after-tax basis. Ecolab provides a 15% match.	You elect to purchase a monthly amount, to a maximum of \$6,000 per calendar year.
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Ecolab retiree health care coverage

Ecolab offers retirement benefits to retirees who are at least age 55 with 10 years of service or who are age 62 or older at retirement. Retirees can purchase medical, prescription drug, dental, and vision coverage for themselves and their eligible dependents.

Other resources

Adoption assistance	Ecolab will provide reimbursement for eligible expenses associated with the adoption of a child under age 18, with a lifetime maximum benefit of \$10,000.*
Be Well	At Ecolab, we are invested to educate, support, and empower our associates in their personal journey to overall well-being. It's important to take an active role in your wellness journey because the choices you make matter and Ecolab is right by your side with a one-stop resource center, monthly newsletters, and access to tools and resources that can help you choose well to live well.
Caregiver services	Access a suite of on-demand tools, resources, and digital coaching, along with Care Guide experts to speak with when taking care of your aging or special needs loved one.
Education assistance	Tuition reimbursement for pre-approved, employment-related courses.
Employee Assistance Program	Up to five in-person or virtual counseling sessions with a mental health professional. Free confidential, professional telephone counseling services for everyday issues and concerns as well as reference and referral services. This program is available to all associates and their household members, regardless of enrollment in an Ecolab medical plan.
Employee Discount Program	Free, online program offering discounts and deals from local and national merchants.
Fertility support program	The fertility support program features personalized guidance, education, and emotional support for every step of the family-building journey.
Financial	Ecolab provides a variety of financial tools to help associates make informed decisions to achieve their goals. Our offerings include free Financial Coaching, a healthcare spending card, early access to earned wages, employee discounts, caregiver services, and education assistance.
Medical	When you enroll in a Cigna medical plan provided by Ecolab, you can access personalized programs for cancer education and support, autism support, health coaching, and family building. You also have access to virtual services for telemedicine, weight and condition management, sleep support, physical therapy, behavioral health, gastrointestinal care, and women's health.
Voluntary benefits	Group discount pricing for accident and critical illness, hospital indemnity, identity theft protection, auto and homeowners, and pet insurance.

* You do not need to be enrolled in a Cigna medical plan to be eligible for the adoption benefit.