

2025

US Benefits Overview

Elanco

TM

Enrollment Period

November 4-15, 2024

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'Life Outside of Elanco' Photo Submissions

Enjoy the photos submitted by your fellow Elanco colleagues! The images within the 2025 Benefits Overview were shared through the 'Life Outside of Elanco' Photo Submission. They highlight our employees' lives beyond work.



Photo submitted by Farren Paton

A letter from Dave Kinard

Dear US Employee,

Each year we work to create a strong employee benefits program that supports your wellbeing and our ability to attract, engage and retain the best talent in a competitive market. Supporting you and your family – your physical, mental and financial health – is one of the most significant investments Elanco makes each year. We carefully evaluate our benefit offerings to ensure we are getting the most value. We ground our evaluation in a few important principles as we build our programs.

- We know working for a relatively young public "start-up" company means you work hard and don't "settle" when excellence is the right thing. To help you create balance that works for your life, we offer hybrid schedules, where possible, as well as generous time off including two shut down weeks where we take a collective break.
- We want our team members to be owners and share in the financial success of our company as we continue to grow. With this goal in mind, Elanco offers an opportunity to purchase company stock at a generous 15% discount.
- We want Elanco to be a safe harbor for you and the things you love. We have active employee resources groups, an employee assistance program, robust parental leave beyond the birth parent benefit and a culture that's often described as a community.
- We support your love of animals by including your pets in our offerings, too. We want you to have the right offerings to make their lives better, including pet insurance and rebates on Elanco products.

You will see several changes for 2025 intended to enhance the value of these very important investments including:

- No changes to health coverage premiums in 2025 which is made possible by the introduction of the Total Health Total You benefit offered by Anthem to offset the rise in health care costs experienced by all employers.
- A new Elanco US Benefits Hub accessible all day, every day, all year (rather than just at this time of open enrollment).
- Moving HSA and FSA accounts administration to Fidelity to make it easier to access and manage investments in the same location as your 401(k).
- Broader 401(k) withdrawal provisions in times of need
- Introduction of Upwards which offers accessible and affordable family support benefits.
- Adoption support benefit of up to \$10,000 to help you with adoption costs.

We are committed to our Employee Promise of "well-being." We hope you will enrich your life by taking action on your Elanco benefits – and get the most out of what's available for you.



Dave Kinard

Executive Vice President, Human Resources, Corporate Communications & Administration

Photo submitted by Dave Kinard

What's Changing in 2025?

Great news! Your benefits premiums will remain unchanged for 2025. Additionally, we have some new offerings, including the US Benefits Hub - a space designed to enhance your benefits experience and go beyond the ordinary.

New Elanco US Benefits Hub

On November 4th, explore and learn more about a variety of Elanco's U.S. benefits and plan partners by visiting virtual booths all in one place. The hub is available to US employees and their families, all year long, 24/7.

[Elanco US Benefits Hub](#)

Login Information:

Generic Username: elancous

Generic Password: usbenefits

Note: Username and password are case-sensitive. Please use lowercase letters when logging in.

Health Savings Account (HSA) and Flexible Spending Accounts (FSAs) now managed through Fidelity

We will partner with Fidelity as our carrier for the Health Savings Accounts (HSA) and Flexible Spending Accounts (FSAs). This means your health consumer accounts and 401(k) plan will all be in one place. It also means that you can more easily take advantage of the opportunity to invest your HSA funds similar to the way you manage your 401(k). Maximize your healthcare savings and financial well-being by setting aside more in your HSA and/or FSAs. Maximum contributions below:

- Health Savings Account (HSA): \$4,300 individual only coverage or \$8,550 individual plus family coverage. Those 55 and older can contribute an additional \$1,000 as a catch-up contribution.
- Flexible Spending Account (Healthcare and Limited Purpose): \$3,200*
- Dependent Care Spending Account: \$5,000 per household

*FSA contribution limits for 2025 have not yet been released by the IRS.

To find out what actions you need to take to participate in the HSA and FSA in 2025, refer to the [Savings and Spending Accounts tile on the Elanco U.S. Benefits Hub](#).

Benefits to Support Your Total Wellbeing

Elanco is offering Anthem's Total Health Total You program. Total Health Total You takes a comprehensive approach to healthcare with a focus on personalized care and advocacy, aiming to improve your overall well-being. By participating in Total Health Total You, you will be connected with a health advocate who can assist in finding the best programs to help with your personal healthcare needs.

For more details, refer to the [Medical tile on the Elanco U.S. Benefits Hub](#).

New 401(k) Withdrawal Provisions

The SECURE Act of 2019 and the SECURE 2.0 Act of 2022 allows for several penalty-free withdrawals from retirement accounts in certain situations. These include:

- Qualified birth or adoption distribution
- Domestic abuse withdrawal
- Emergency expenses withdrawal
- Qualified declared disasters withdrawal

This benefit will be available to Elanco employees later in early 2025. For more details, refer to the Retirement tile on the [Elanco US Benefits Hub](#).

Upwards (Family Support)

Upwards is a family support benefit that provides employees with affordable, flexible, high-quality childcare, extracurricular programs, and academic support. Your Care Navigator is a personal assistant that will help you find nearby providers, schedule tours, and even enroll your children, saving you time finding the best licensed and affordable childcare for your family.

Adoption Support

Elanco offers up to \$10,000 in financial support for adoption-related costs.

Dependent Verification

All current and new employees will be required to provide appropriate dependent verification documentation when adding a dependent. More details on the verification process will be coming in early 2025.

Benefit Enrollment & Process

Plan options will remain the same. Elanco will continue to offer an HRA plan and two HSA plans, offering different annual deductibles.

Eligibility Criteria: You are eligible to participate in the Plan if you are an active employee regularly scheduled to work a minimum of 20 hours per week. You are eligible to begin coverage under the Plan on the first day of employment. Your dependents are eligible if they meet the definition of dependent.

To determine whether you and your spouse and/or dependents are eligible to participate in the Plan, please read the eligibility information contained in the Summary Plan Description that can be found in The Spot.

Dependent Verification: Beginning January 1, 2025, all current and new employees will be required to provide appropriate dependent verification documentation when adding a dependent. Dependents covered on your 2024 benefits who are already listed in Workday will not need additional verification. You must attest at the end of the enrollment period that the information you have provided as part of enrollment is accurate and all dependents enrolled in coverage meet the "Eligible Dependents" criteria.

More details on the verification process will be coming in early 2025.

Workday Enrollment Instructions

You will complete your Annual Benefits enrollment in [Workday](#).

1. Navigate to your Workday Inbox in the top-right corner of your Workday homepage.

For Open Enrollment access the "Open Enrollment Change" from the task from your Workday Inbox.

For New Hire/Life Event Change access the "Change Benefit for Life Event" from the task from your Workday Inbox.

2. Click the "Let's Get Started" button.

For detailed instructions on how to [Enroll in Benefits](#), visit The Spot.



Health Coverage

For 2025, you can choose one of three high-deductible coverage options through your Elanco Health Plan — two include a Health Savings Account (HSA) and the other offers a Health Reimbursement Account (HRA). Prescription drug benefits are included in your 2025 coverage through Anthem’s prescription service, CarelonRx.

If you enroll in the Elanco HSA for 2025, HSA contributions will be made to an account through Fidelity*. If you did not have an HSA plan in 2024, a new account will be set up for you.

If you are currently enrolled in a 2024 HRA plan and have an HRA balance remaining at the end of 2024, those funds — up to \$8,000 per account — will roll over to 2025. If you switch to an HSA plan for 2025, you will no longer have access to any funds.

To access your benefits information under the Elanco plan in 2025, you will use the same website that you currently use, www.anthem.com, or Anthem’s mobile app, Sydney.



*Effective 1/1/2025, Fidelity is Elanco’s new Savings and Spending Account vendor. The HRA will remain with Anthem.



Please ensure that your current address is updated in Workday.

New Anthem and Fidelity ID cards will be issued to employees who join or switch plans.

[How do I update my address in Workday?](#)

HRA vs. HSA – What’s the difference

Both HRAs and HSAs are designed to provide you with affordable health coverage and financial support for your health care expenses. Use the following chart to help you determine which coverage is right for you.

HRA	HSA
Employer-owned account (you do not keep these funds if you leave Elanco)	Employee-owned account (you keep these funds if you leave Elanco)
Employer-funded only	Employee- and employer-funded
Reimbursements not included in employee’s gross income	Triple tax advantages: <ul style="list-style-type: none"> • Pre-tax contributions • Tax-free interest and investment earnings* • Tax-free payments for qualified medical expenses
Funds only carry over if allowed by employer	Funds carry over from year-to-year

*You can invest your HSA funds and may enjoy tax-free account growth. With HRA there is no investment option as it is entirely funded and owned by the Elanco.

*When you invest the funds in your HSA, you give your money a chance to grow. Any investment gains in an HSA aren’t taxed, which could give your money potential to accumulate. While HRA there is no investment option as it is entirely funded and owned by the Elanco.

Medical Coverage Highlights to Note for 2025

Plan options will remain the same. Elanco will continue to offer an HRA plan and two HSA plans, offering different annual deductibles. For both HSA plan options, Elanco contributes an equal amount to your HSA.

HRA rollover: If you had an HRA plan in 2024, Elanco will roll-over up to \$8,000 of unused funds to your 2025 HRA..

HSA contribution changes: In 2025, you can contribute up to \$4,300 if you are covered by a high-deductible health plan just for yourself, or \$8,550 if you have coverage for your family.

HSA Coverage Level	Elanco Contribution	You Can Contribute*	Total Annual Contribution
Employee only	\$800	\$3,500	\$4,300
Employee +1 or more	\$1,600	\$6,950	\$8,550

*Age 55 and older \$1,000 more.

Physical Wellbeing

ElancoTM

Medical Coverage

Prescription Drug
Coverage

HRA/HSA

Dental Coverage

Vision Coverage

Flexible Spending
Accounts

Life Insurance
(STD, LTD)

Supplemental
Programs

2025 Medical Plan Design and Contributions

Details	HRA option	HSA Option 1	HSA Option 2
<p>TOTAL ANNUAL DEDUCTIBLES An embedded deductible has both individual and family deductibles. Once a member meets their individual deductible, insurance starts covering their costs, but other members must still meet their deductibles.</p> <p>A non-embedded deductible only has a family deductible. Out-of-pocket expenses from all family members count toward this single deductible. Once it's met, the health plan's usual copays or coinsurance apply to everyone. It doesn't matter who incurs the expenses to meet the deductible.</p>	<p>Embedded*</p> <p>In-Network</p> <p>Individual \$2,000</p> <p>Family \$4,000</p> <p>Out-of-Network</p> <p>Individual \$4,000</p> <p>Family \$8,000</p>	<p>Non-embedded*</p> <p>In-Network</p> <p>Individual \$2,000</p> <p>Family \$4,000</p> <p>Out-of-Network</p> <p>Individual \$4,000</p> <p>Family \$8,000</p>	<p>Embedded</p> <p>In-Network</p> <p>Individual \$4,500</p> <p>Family \$9,000</p> <p>Out-of-Network</p> <p>Individual \$9,000</p> <p>Family \$18,000</p>
<p>OUT-OF-POCKET MAXIMUM</p>	<p>In-Network</p> <p>Individual \$4,000</p> <p>Family \$8,000</p> <p>Out-of-Network</p> <p>Individual \$8,000</p> <p>Family \$16,000</p>	<p>In-Network</p> <p>Individual \$4,000</p> <p>Family \$8,000</p> <p>Out-of-Network</p> <p>Individual \$8,000</p> <p>Family \$16,000</p>	<p>In-Network</p> <p>Individual \$4,500</p> <p>Family \$9,000</p> <p>Out-of-Network</p> <p>Individual \$9,000</p> <p>Family \$18,000</p>
<p>ELANCO'S CONTRIBUTION Elanco contributes to your HRA or HSA.</p>	<p>Individual \$1,000</p> <p>Family \$2,000</p>	<p>Individual \$800</p> <p>Family \$1,600</p>	<p>Individual \$800</p> <p>Family \$1,600</p>
<p>COINSURANCE</p>	<p>Generally, you pay:</p> <ul style="list-style-type: none"> • 10% of in-network expenses • 30% of out-of- network expenses 	<p>Generally, you pay:</p> <ul style="list-style-type: none"> • 10% of in-network expenses • 30% of out-of- network expenses 	<p>Generally, you pay:</p> <ul style="list-style-type: none"> • 0% of in-network expenses (no cost) • 40% of out-of- network expenses

2025 Medical Plan Design and Contributions, continued

Details	HRA option	HSA Option 1	HSA Option 2
COINSURANCE	Generally, you pay: <ul style="list-style-type: none"> • 10% of in-network expenses • 30% of out-of- network expenses 	Generally, you pay: <ul style="list-style-type: none"> • 10% of in-network expenses • 30% of out-of- network expenses 	Generally, you pay: <ul style="list-style-type: none"> • 0% of in-network expenses (no cost) • 40% of out-of- network expenses
Physician <ul style="list-style-type: none"> • Preventive • PCP/Specialist/Telemedicine 	100% 10% / 10% / 10%	100% 10% / 10% / 10%	100% 0% / 0% / 0%
Hospital Facility <ul style="list-style-type: none"> • Inpatient • Outpatient 	10%	10%	0% 0%
Emergency Room (not waived if admitted)	10%	10%	0%
Retail Rx (Generic, Formulary & Non-Formulary Brand)	10%	10%	0%
Mail Order Rx (Generic, Formulary & Non-Formulary Brand)	10%	10%	0%

2025 Prescription Drug Coverage

For 2025, Anthem will continue to be our prescription coverage provider, through CarelonRx. This means both your health and prescription benefits will be managed on one website, www.anthem.com.

You can find a complete [PreventiveRx Plus Drug List of covered preventive medications here](#)

Here's what you need to know about filling maintenance and non-maintenance prescriptions:

Type of Prescription	How to Refill
<p>MAINTENANCE Prescriptions you need on an ongoing basis (e.g., medicines to treat conditions such as diabetes or high blood pressure)</p>	<p>You can have an 84- to 90-day supply of medicine mailed to your home through Anthem's mail-order service, CarelonRx, or filled at an in-network retail location of your choice. You pay based on your coinsurance percentage and whether you met your deductible.</p>
<p>NON-MAINTENANCE (e.g., antibiotics to treat an infection)</p>	<p>You can choose any in-network pharmacy, such as Walgreens or CVS. If you use an out-of-network pharmacy, your out-of-network deductible and 50% coinsurance applies.</p>

Prior authorization, step therapy and quantity limits apply to certain medications.

If you choose to use a brand name medication when a generic equivalent is available, you will pay the full difference between the cost of the brand and generic drug in addition to normal coinsurance or copayment.

To learn more about these requirements, check the formulary status of your medicine at Anthem's formulary.

After January 1, you may need to take action to reestablish your prescription refill/mail-order settings with Anthem and to enter payment information to avoid disruptions in receiving your prescriptions. When the new plan year begins, go to www.anthem.com and click the "Pharmacy" tab to set up your mail-order preferences.

To make the most of your benefits, we recommend refilling your prescriptions by year's end before the new plan year goes into effect.



To locate an in-network retail pharmacy, log in to www.anthem.com and click on "Pharmacy."
There you can access the "Find a Pharmacy" tool.

Photo submitted by Naveen Mangu

HRA & HSA Premiums

Salary	HRA Premiums (Per Pay Period, 26 Pays)		HSA Option 1 Premiums (Per Pay Period, 26 Pays)		HSA Option 2 Premiums (Per Pay Period, 26 Pays)	
\$10,000-\$50,000	Employee only	\$55.94	Employee only	\$41.06	Employee only	\$32.30
	Employee +1	\$111.88	Employee +1	\$82.12	Employee +1	\$64.60
	Employee +2	\$167.82	Employee +2	\$123.18	Employee +2	\$96.90
	Employee 3+	\$223.76	Employee 3+	\$164.24	Employee 3+	\$129.20
\$50,001-\$100,000	Employee only	\$60.10	Employee only	\$43.14	Employee only	\$34.60
	Employee +1	\$120.20	Employee +1	\$86.28	Employee +1	\$69.20
	Employee +2	\$180.30	Employee +2	\$129.42	Employee +2	\$103.80
	Employee 3+	\$240.40	Employee 3+	\$172.56	Employee 3+	\$138.40
\$100,001-\$150,000	Employee only	\$71.08	Employee only	\$48.78	Employee only	\$37.84
	Employee +1	\$142.16	Employee +1	\$97.56	Employee +1	\$75.68
	Employee +2	\$213.24	Employee +2	\$146.34	Employee +2	\$113.52
	Employee 3+	\$284.32	Employee 3+	\$195.12	Employee 3+	\$151.36
\$150,000+	Employee only	\$80.54	Employee only	\$55.44	Employee only	\$41.18
	Employee +1	\$161.08	Employee +1	\$110.88	Employee +1	\$82.36
	Employee +2	\$241.62	Employee +2	\$166.32	Employee +2	\$123.54
	Employee 3+	\$322.16	Employee 3+	\$221.76	Employee 3+	\$164.72

2025 Dental Coverage

Elanco offers two dental coverage options through Anthem's Dental Complete Plan. A basic dental option (Plan 1) carries a lower annual benefit maximum but does not include orthodontic services. A premium dental option (Plan 2) has a higher annual benefit maximum and includes orthodontic services coverage.

Whichever plan you choose, Anthem provides online tools to help you maximize your dental benefits. These include a dental care cost estimator and Ask a Hygienist service where you can email questions to a team of licensed dental professionals.

The following are covered services available through in-network and out-of-network providers. The amount paid by the plan for out-of-network providers is the same as for in-network providers up to the allowed amount (the most your plan will pay for the type of service).

2025 Dental Premiums

We are pleased to announce there are no changes to dental plan premiums in 2025 (26 pays).

Dental Coverage	Dental Plan 1 (Per Pay Period)	Dental Plan 2 (Per Pay Period)
Employee	\$4.38	\$8.30
Employee +1	\$8.76	\$16.60
Employee +2	\$13.14	\$24.90
Employee 3+	\$17.52	\$33.20

	Dental Plan 1 (No Orthodontics)	Dental Plan 2 (Orthodontics)
Annual benefit maximum (excludes orthodontic services)	\$1,000	\$2,000
Eligible orthodontic services	No orthodontic services covered	50% up to \$2,000 per person lifetime maximum* **Benefits are paid out in 3 installments spanning 2 years. You must be enrolled in this plan the following year to receive the last installment.
Eligible diagnostic and preventive care services	100% for in-network providers 2 oral exams and cleanings covered every 12 months (some maximums apply to oral exams, x-rays and cleanings)	100% for in-network providers 2 oral exams and cleanings covered every 12 months (some maximums apply to oral exams, x-rays and cleanings)
Eligible minor restorative care (e.g., cavity)	80% for in-network providers	80% for in-network providers
Eligible major restorative care (e.g., crown)	50% for in-network providers	50% for in-network providers

2025 Vision Coverage

Elanco's vision benefit is offered through Anthem's Blue View Vision. More than 30,000 doctors in more than 25,000 locations nationwide are in-network. Major providers include ContactsDirect, LensCrafters, Glasses.com, 1-800 Contacts, Pearle Vision, Target Optical, and JCPenney Optical.

Vision benefits coverage remains unchanged for 2025.

The following are covered services available through in-network and out-of-network providers.

2025 Vision Premiums

We are pleased to announce there are no changes vision plan premiums in 2025 (26 pays).

Vision Coverage	Premium (Per Pay Period)
Employee Only	\$3.42
Employee + spouse/domestic partner	\$6.00
Employee + child(ren)	\$6.64
Employee + family	\$9.93

Your Blue View Vision Plan Benefits	In-Network	Out-of-Network	Frequency
Routine Eye Exam	\$15 copay	Up to \$42 reimbursement	Every calendar year
Eyeglass Frames	\$150 allowance, then 20% off any remaining balance	Up to \$45 reimbursement	Every two calendar years
Eyeglass Lenses (<i>instead of contact lenses</i>) <ul style="list-style-type: none"> Single vision lenses Bifocal lenses Trifocal lenses 	\$15 copay	Up to \$40 reimbursement Up to \$60 reimbursement Up to \$80 reimbursement	Every calendar year
Eyeglass Lens Enhancements <ul style="list-style-type: none"> Transitions Lenses* Standard polycarbonate* Factory scratch coating <p>*for a child under age 19</p>	0% copay	No allowance when obtained out-of-network	Same as covered eyeglass lenses
Contact Lenses (<i>instead of eyeglass lenses</i>) <p>Elective conventional (non-disposable)</p> <p>OR</p> <p>Elective disposable</p> <p>OR</p> <p>Non-elective (medically necessary)</p>	\$150 allowance, then 15% off any remaining balance	Up to \$105 reimbursement	Every calendar year
	\$150 allowance (<i>no additional discount</i>)	Up to \$105 reimbursement	
	Covered in full	Up to \$210 reimbursement	

Flexible Spending Accounts (FSA)

There are 3 types of Flexible Spending Accounts (FSA's): Full-Purpose Health Care FSA, Limited-Purpose Health Care FSA and a Dependent Care FSA, through Fidelity Investments.

You can set aside a portion of your paycheck and save it in an Elanco Flexible Spending Account (FSA) to cover your share of health and dependent care expenses. An FSA is an employer-sponsored healthcare benefit that allows employees to set aside up to a certain amount annually (based on IRS limits) to cover the cost of qualified medical expenses. It's a lot like a savings account but used for qualified medical care-related costs. FSA's work on an **annual plan** year basis and are funded through regular payroll deductions on a pre-tax basis. Choose the amount you want to put into your account — up to the IRS limit — and then reimburse yourself for eligible expenses.

Full-Purpose Health Care FSA funds can be used for a wide selection of health and wellness products as defined by the Internal Revenue Service's (IRS). Limited-Purpose Health Care FSA funds only cover certain expenses that typically include vision, dental, or OTC dental and vision products. The type of Health Care FSA you are eligible for depends on the health care plan in which you are enrolled.

Health Care FSA

You can contribute up to \$3,050 to a Health Care FSA. If you and your spouse or domestic partner both work, you each can contribute \$3,050 separately.

The total amount you choose to set aside will be available at the beginning of the year. You do not have to wait for the deductions to be taken from your paycheck to receive reimbursement.

Dependent Care FSA

You can contribute up to \$5,000 to an Elanco Dependent Care FSA. You may use the account to reimburse yourself for certain day care expenses for children under age 13 while you, your spouse or domestic partner work, look for work or attend school full time (12+ credit hours). You also can use the account to pay for expenses for a child or adult with disabilities, or for an elderly parent.

If you are enrolled in a HSA Plan	If you are enrolled in a HRA or not enrolled in health coverage
<p>You can select a Limited-Purpose Health Care FSA:</p> <ul style="list-style-type: none"> • Can only be used for dental and vision expenses 	<p>You can select a Full-Purpose Health Care FSA:</p> <ul style="list-style-type: none"> • Can be used for medical, dental, prescription drug, vision and other health expenses • In-network, health-related expenses are automatically submitted for reimbursement • Other health expenses require you to submit a manual reimbursement form • Your HRA must be used to pay for expenses before your FSA



A few important things to remember about FSA's:

- You contribute to your FSA through pre-tax deductions from your paycheck.
- You will receive an FSA debit card which you can use for qualified expenses. Please note that if you have two FSA accounts (Dependent Care and Health Care) or both an HSA and an FSA you will receive one debit card to use for both accounts.
- You can be reimbursed for health and dependent care expenses incurred anytime during the plan year.
- You have until March 31 to request reimbursement for the prior year's expenses otherwise you forfeit any prior-year FSA money left in your account.

Access and manage your Fidelity benefits at www.netbenefits.com.

Photo submitted by Farren Paton

Life Insurance Coverage

Company-provided life insurance

Elanco will provide life insurance for active employees — up to 2x annual salary (limited to \$1 million) at no cost.

For employees ages 65 or older, insurance is limited to 65% of the amount for which they would be insured.

The IRS requires Elanco to impute income for fully insured, company-provided life insurance coverage amounts exceeding \$50,000. This means that you must pay tax on the Elanco-paid portion (imputed income) of this coverage. The imputed income amount varies based on your age and amount of coverage. While you do not pay the imputed income amount, your paycheck will be reduced to reflect additional tax related to the imputed income.

Example: An employee, age 40, earning \$100,000 a year will receive \$200,000 in coverage if he/she elects the 2x annual salary benefit. This employee will have \$150,000 in annual imputed income included on his/her paycheck. Your age and salary will impact the amount of your imputed income.

If you do not wish to have imputed income, you can elect the \$50,000 company-provided life insurance. This option provides \$50,000 of life insurance coverage with no imputed income.

Your coverage will default to the coverage you had in 2023. You may elect to increase your coverage to up to 5x your annual salary (limited to \$1 million).

Supplemental life insurance for you

You can select 1, 2, 3, 4 or 5x your annual base salary (limited to \$2 million). Amounts in excess of 3x earnings or in excess of the plan guarantee issue limit will be subject to evidence of insurability.

For your spouse/domestic partner

You may choose coverage amounts of \$10,000, \$20,000 or \$50,000. Amounts in excess of the plan guarantee issue limit will be subject to evidence of insurability.

For your child(ren)

You may choose coverage of \$10,000 for each child.

Applicable premiums for supplemental life insurance may vary based upon your age and amount of coverage elected. Your premiums per pay period will be shown during the election process. Please review your elections carefully to ensure you understand the cost and amount of your life insurance coverage. You must enter your life insurance beneficiary designations in Workday. All supplemental life insurance coverage is term coverage (meaning it has no cash value). Age reductions may apply, see policy for details.

Short Term Disability (STD)

As a part of Elanco's commitment to the well-being of our employees, we provide short-term disability (STD) pay continuation at no cost to you. STD pays you a benefit if you are temporarily unable to work due to your own injury, illness, or birth of a child.

STD pays 100% of an eligible employee's base salary for the first 8 weeks of approved STD, and 70% for any additional approved STD up to 18 weeks (26 weeks total). During the period you are receiving 70% of base pay, you will have the option to use unused, accrued PTO to supplement the remaining 30%, providing full normal pay.

Please refer to the current [Short Term Disability program](#) for further information.

Long Term Disability (LTD)

Elanco will provide active employees with a no-cost, long-term disability (LTD) benefit (Option 1).

Option 1: This option provides for 55% of your monthly earnings (up to \$20,000/month), less any applicable offsets*, should you be unable to continue working as the result of a covered disability. During the annual benefits enrollment period, you also can choose to pay for an expanded benefit option.

Option 2: provides an additional 15% of your monthly earnings, for a total of 70% of monthly earnings (up to \$25,000/month), less any applicable offsets.*

Employees will default to their prior year election if they don't make a selection. Employees who didn't have a prior year election will be automatically enrolled in Option 1 unless they actively choose Option 2.

**For example, Social Security, worker's compensation.*

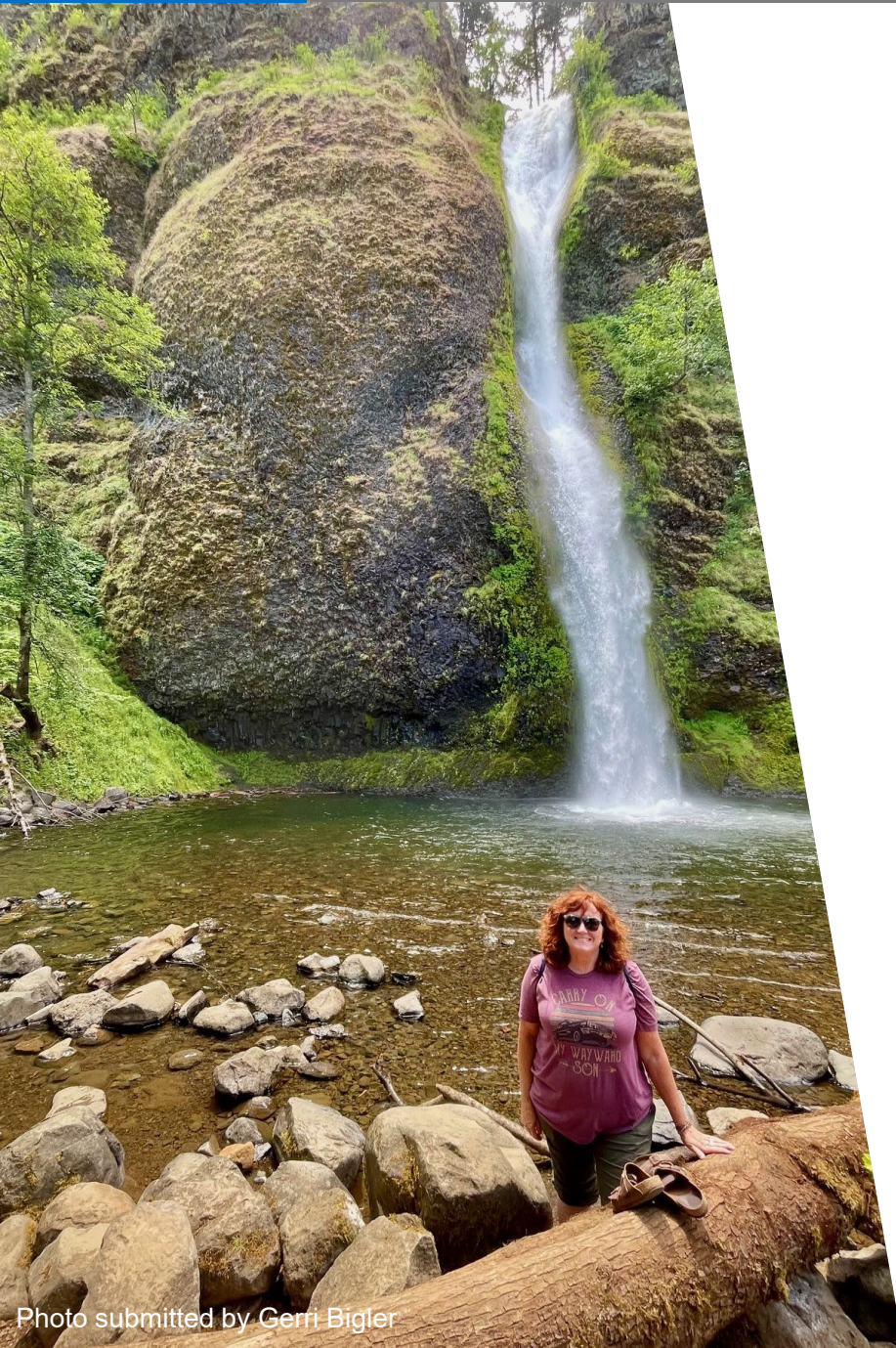


Photo submitted by Gerri Bigler

Supplemental Programs

Total Health Total You

Elanco is offering Anthem's Total Health Total You program. Total Health Total You takes a comprehensive approach to healthcare with a focus on personalized care and advocacy, aiming to improve your overall wellbeing. By participating in Total Health Total You, you will be connected with a health advocate who can assist in finding the best programs to help with your personal healthcare needs.

For more details, refer to the [Medical](#) tile on the [Elanco U.S. Benefits Hub](#).

Bloom

[Bloom](#) is your no-cost, digital pelvic health benefit. Thrive (formally known as Sword) developed Bloom to give you relief with an easy-to-use, at-home pelvic therapy solution.

Teladoc Health

[Teladoc Health](#) (formally known as Livongo) is a diabetes management program that can empower you to take control of your health and help save money on necessary medical supplies.

Regenexx

[Regenexx](#) is an interventional orthopedics program. Regenexx uses precise image-guided injections of your own cells and platelets to accelerate healing.

Thrive

[Thrive](#) (formally known as Sword) is a virtual physical therapy program that will allow you to receive access to virtual physical therapists who will create a specific program based on your needs.

Mental Wellbeing

ElancoTM

Paid Time Off (PTO)

2025 Holiday
Schedule

Parental Leave

Employee
Assistance Program

Mental Health
First Aid

Employee Resource
Groups

Photo submitted by Greg Tucker



Paid Time Off (PTO)

Life is full of ups and downs, and we want to ensure you have the flexibility to make time for what is important to you outside of work.

The Paid Time Off (PTO) carryover allows further flexibility in managing your time away from work. You can carry over up to 64 hours of unused PTO from the previous year

Please see [US Absence & Time Entry](#) on The Spot for further information and submit an [Absence HR Ticket](#) with any questions regarding these changes.

Union members are not eligible for this Paid Time Off (PTO) program. Absence and time off programs for union employees are in the Collective Bargaining Agreement.

Why is this important to enter in PTO? Allowing carryover time has serious financial planning implications, so we need your help to ensure accuracy.
Failure to do so is a violation of our Code of Conduct. It's critical to understand that inaccurately recording your time off is considered falsification of a record.

Years of Service	Annual PTO Accrual	Recognition PTO Hours	Max Annual PTO Hours**
<1 Year*	184	0	184
1-4	224	0	288
5	224	40	328
6-9	224	0	288
10	248	40	352
11-14	248	0	312
15	272	40	376
16-19	272	0	336
20	296	40	400
21-24	296	0	360
25	320	40	424
26+	320	0	384

During the initial period of employment, until December 31 of the applicable year, new employees will accrue up to 184 hours of PTO. PTO accrual is prorated when employees are hired, exit, or work less than a full-time schedule. For information on how PTO may be impacted during a leave, please see the applicable leave policy.

2025 Holiday Schedule

Elanco provides holiday time off for US employees, including eight observed holidays. The 2025 holiday schedule includes:

Date	Holiday
January 1	New Year's Day
January 20	Martin Luther King Jr. Day
May 26	Memorial Day
July 4	Independence Day Observed
September 1	Labor Day
November 27	Thanksgiving Day
November 28	Day After Thanksgiving
December 25	Christmas Day

US Shutdown Schedule	
June 29 - Jul 5	Mid-Year Shutdown
Dec 26 - Dec 31	Year-End Shutdown

Please note that all US employees receive the same holidays annually. The implementation of those holidays may vary, depending on employee work schedule/business need.

Read more about [US Designated Holidays and Shutdowns](#)



Photo submitted by Barbara Bardos

Parental Leave

As a part of Elanco's commitment to the well-being of our employees and to an inclusive culture, new parents -- mothers, fathers, and partners and adoptive and foster parents -- will be able to take 8 weeks off from work without missing a paycheck. A birth mother will also have 8 weeks of short-term disability for physical recovery for a total of 16 paid weeks.

Welcoming a new member to the family is life-changing. We understand the importance that time together as a new family has on your well-being and the health of your child. That's why our parental leave benefit includes support for all employees who become new parents. Mothers, fathers, and partners may take parental leave regardless of how the child is welcomed into a family -- birth, adoption or foster care placement.

Union employees are not eligible for the parental leave benefits.

An eligible employee is a FDE/FTE who has been employed with Elanco for a minimum of six (6) continuous months at the time of birth, adoption, or foster care placement.

Please refer to the [Parental Leave Policy](#) for more information.

Employee Assistance Program (EAP)

The Employee Assistance Program (EAP) administered by Anthem integrates with Anthem's medical, disease management and behavioral health care programs, providing a suite of services to meet both everyday needs and more complex conditions.

The EAP offers no-cost, confidential, 24/7 phone or online assistance from customer care specialists and licensed clinicians. The EAP can provide or help connect you to counseling, child and elder care providers, legal or financial professionals, contractors for home repair, substance abuse treatment, support for quitting smoking, and more. You also have access to an extensive library of education materials and resources online at any time.

Contact the EAP at 1-800-865-1044 or www.anthemEAP.com, code: **Elanco US**

Mental Health First Aiders (MHFA)

Elanco continues to support its employees in times of mental health crisis and other wellbeing issues. Our [Mental Health First Aiders \(MHFA\)](#) are Elanco employees who have completed the Mental Health First Aid course. This course teaches them how to identify, understand, and respond to signs of mental health and substance misuse issues.

Mental Health First Aiders (MHFA) are dedicated to removing the fear and hesitation often associated with mental health conversations. They provide an action plan to help safely and responsibly identify and address mental health or substance misuse challenges.

Employee Resource Groups (ERGs)

Our nine Employee Resource Groups (ERGs) lead the way for inclusion at Elanco. They serve as communities to celebrate dimensions of difference, resources for their members' unique needs, and change catalysts that educate colleagues and drive Elanco's promise of an inclusive culture and impact important business objectives.

Any employee is eligible to join any [ERG](#).

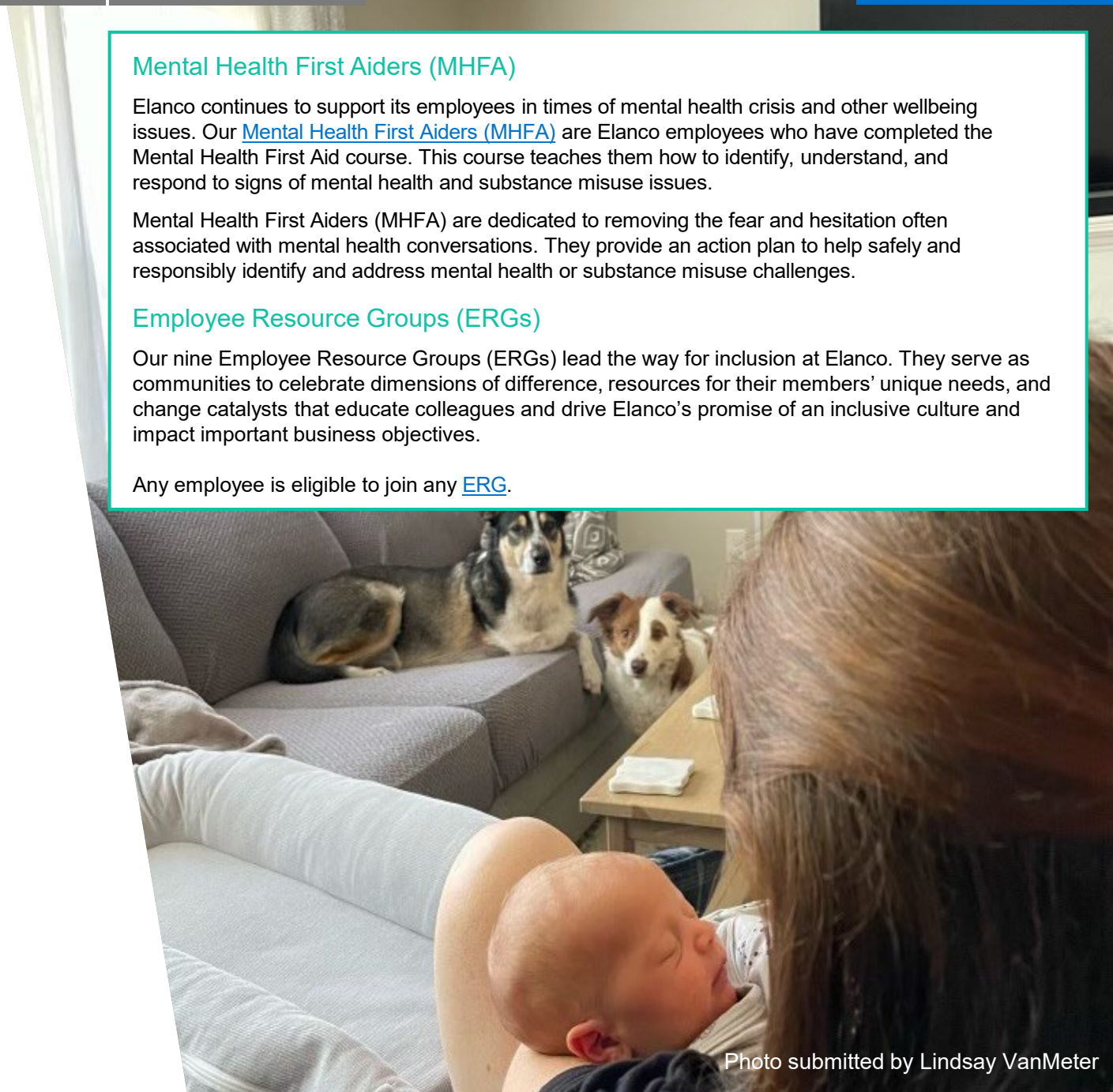


Photo submitted by Lindsay VanMeter

Financial Wellbeing

Elanco

TM

401(K)

Elements Financial

Financial Planning

Tuition Reimbursement

Employee Relief Fund

Employee Stock Purchase Plan

401(K)

Elanco provides a 401(k)-retirement savings plan through Fidelity. You can contribute pre-tax dollars, Roth contributions, or a combination of the two and Elanco will match dollar for dollar up to 6%.

In addition, based upon company profitability, a discretionary employer nonelective contribution may be allocated to your account on an annual basis. This contribution does not require participation on your part; this is an added incentive for everyone working together to achieve positive results. The payout of the company discretionary match will be communicated during Q1 following the plan year.

Our 401(k) plan uses a vesting schedule to determine when you gain full ownership of your employer-matched contributions. We follow a two-year cliff vesting schedule. Here's how it works:

- After completing two years of service with Elanco, you are 100% vested in all company contributions.
- If you leave the company before two years, you will forfeit any unvested company contributions.

Our 401(k) plan provides you with a variety of investment options to choose from. You can tailor your investments to match your financial goals and risk tolerance. Detailed information about the available investment options can be found on the plan's website, www.netbenefits.com.

You may contribute up to 50% of your eligible compensation to the 401(k) plan. It's important to be aware of the annual contribution limits set by the IRS. For 2025, the annual contribution limit for employees under the age of 50 is \$23,500, and for those aged 50 and above, it is \$31,000, which includes catch-up contributions.

401(K) Withdrawal Options

Withdrawals for Qualified Federally Declared Disasters

Permanent rules relating to the use of retirement funds in the case of qualified federally declared disasters

401(K) Withdrawal Options, continued

Exception to the Penalty on Early Distributions from a Qualified Plan for Individuals with a Terminal Illness

Provides a penalty exception for individuals with a terminal illness

Self-certification of Hardships and Unforeseeable Emergency Distributions

Permits plan administrators to rely on an employee's self-certification

Hardship Withdrawal Rules for 403(b) Plans

Aligns the 403(b) plan and 401(k) plan hardship withdrawal rules

Eligible Distributions for Domestic Abuse Victims

Allows participants who are victims of domestic abuse to request a distribution

Withdrawals for Emergency Expenses

Permits distributions for unforeseeable or immediate financial needs for necessary personal or family emergency expenses

Elements Financial

Elements Financial, a long-time partner of Elanco, provides financial wellness benefits to all U.S. Elanco employees and their families. Elements can help support your financial fitness in a variety of ways including:

- One-on-one credit report reviews
- Budgeting assistance
- Financial goal planning
- Debt repayment or consolidation strategies
- Savings tips
- Reviewing current loans and interest rates to identify refinancing and cost-saving opportunities...and much more.

Visit your landing page on the Elements website at www.elements.org/elanco to learn more about these services, get links to the Elements Wealth Management team or gain access to the 24/7 financial learning center.

Financial Planning with Shepherd Financial

Through the Shepherd Financial team, Elanco employees have access to expert guidance to manage today's financial concerns and plan for a successful retirement tomorrow.

One-on-One Meetings: Meet one-on-one with a Certified Financial Planner (CFP) twice a month to discuss financial wellness and ask questions.

Retirement Readiness Analysis: Receive this annual personalized report to help gauge whether your retirement plans are on track and gain insight into changes you might make today to get or keep them that way.

Monthly Engagement: Get a monthly e-newsletter and participate in monthly financial wellness webinars covering the most-requested topics by employees.

Resource Guides: Receive plan-specific resource guides that provide easily understood information to guide you through the retirement planning process.

[Register for a personal consultation.](#)

Tuition Reimbursement Program

Elanco is committed to supporting employees guiding their careers as Elanco grows. The tuition reimbursement program may be used to pursue a degree or take individual courses at accredited educational institutions, provided the course of study is related to the employee's current position or career goals at Elanco and the Company approves the course(s).

Learn more about the [Tuition Reimbursement Program](#).

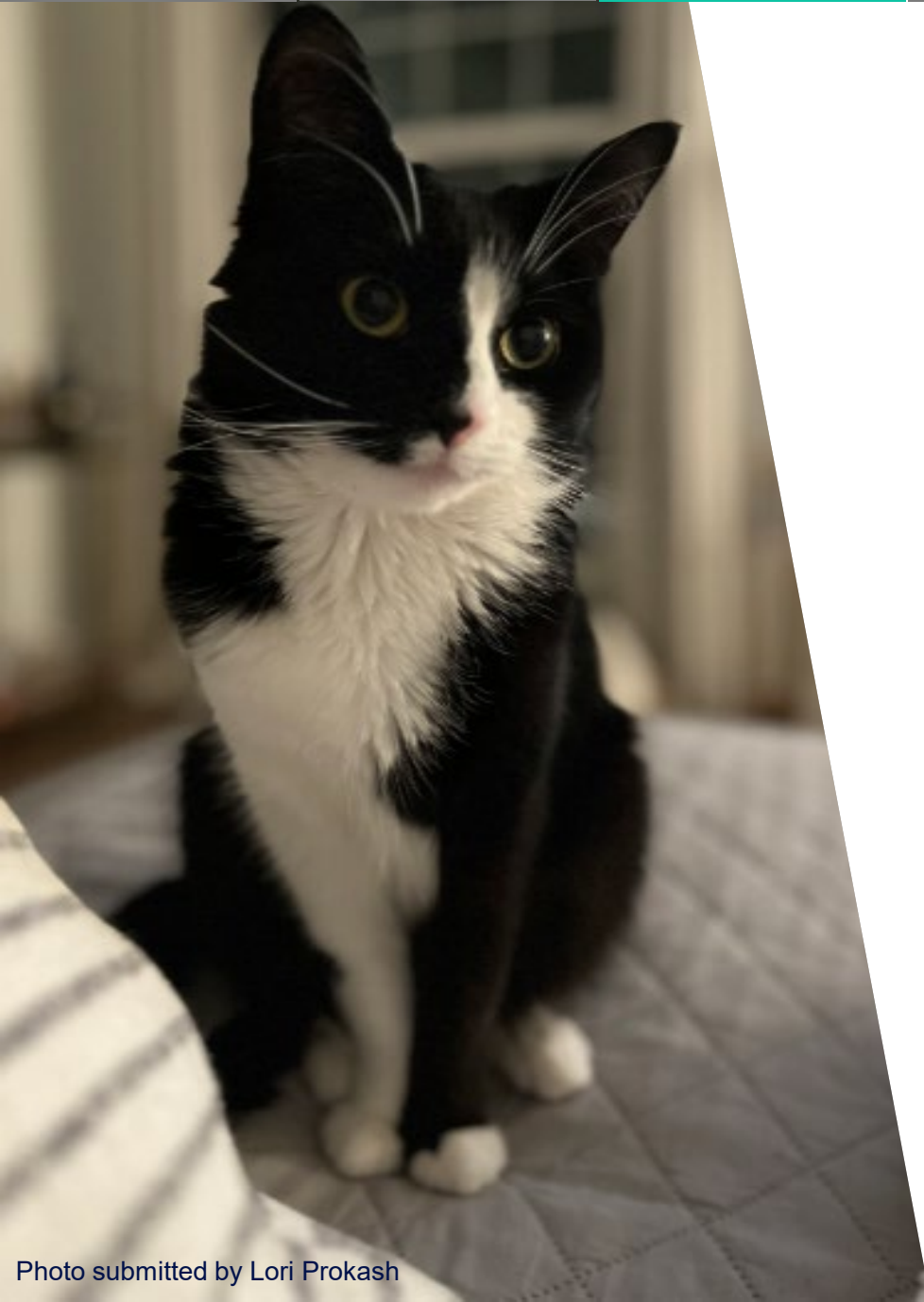
OneElanco Employee Relief Fund

This global fund will provide an opportunity for Elanco employees to help directly support colleagues in need – by making a one-time or recurring monthly donation. Contributions are tax deductible, where allowed by local law, and are eligible to receive Elanco Foundation matching funds.

Learn more about the [OneElanco Employee Relief Fund](#).



Photo submitted by Crystal Crawford



Employee Stock Purchase Plan (ESPP)

An ESPP is a company-sponsored program in which eligible employees can purchase company stock, typically at a discounted price. Employees contribute to the plan through post-tax payroll deductions, which build until the purchase date.

What's the Benefit?

This program is just one of the ways that Elanco is continuing to foster an ownership culture. The Elanco ESPP provides employees an opportunity to purchase Elanco stock at a 15% discount relative to the market price and share in future Elanco successes more than an average investor.

How to participate:

- Watch for an enrollment notification email from UBS, which will usually come two days after an Elanco quarterly earnings call. Enrollment periods will typically occur approximately three months prior to a given offer period (for example, enrollment for a purchase cycle running from May to July will occur in February).
- Click on the enrollment link sent via email by UBS (Note: UK Participants will receive an email from DG3).
- If new to UBS One Source, follow first-time UBS One Source enrollment directions.
- Select a contribution amount as a percentage of base salary (capped at 10%).
- Choose whether to automatically Carry Forward contribution elections to future purchase periods.
- *Note* - Designated insiders will receive additional pre-clearance instructions from the Corporate Secretary to confirm they are not in possession of material non-public information when enrolling.

For comprehensive details check out the [ESPP Overview](#).

Supplemental Benefits

ElancoTM

Pet Insurance

Elanco Product
Rebate Program

Employee Referral
Program

PerksPlus
Discounts

Adoption Support

Milk Stork

Upwards
(Family Support)

Photo submitted by Casey Ballard

Nationwide Pet Insurance

Get Coverage for Fido or Fluffy! Elanco loves your love of animals, and we want to be sure you have the tools you need to make their lives better. We are proud to partner with Nationwide to offer pet insurance to cover our employees' furry friends and family. To learn more or to enroll your cat or dog, visit petinsurance.com/elanco.

If you have a more exotic pet – such as a bird, rabbit or reptile – please call 888-899-4874 to speak to a Nationwide representative. After enrolling your pet(s), you can choose to have Elanco arrange for your payments to Nationwide be made through payroll deduction.

Employee Product Rebate Program

Many Elanco employees are also Elanco customers! Now there's help available in paying for Elanco's prescription and over-the-counter medicines with discounted products for US employees through a 20% rebate program worth up to \$200 annually. We are excited to support our employees with more affordable access to our own products.

To be eligible to participate, you must be a US- based full time or fixed duration employee. Questions? [Check our Frequently Asked Questions \(FAQ\) document](#). Please submit a [HR General Inquiry ticket](#) for questions or feedback.

Employee Referral Program

At Elanco, we strive to hire diverse, innovative, quality talent – individuals who share the same passion for the work they do, and commitment to contributing to our company goals. We believe our current employees are the best ambassadors and number one source to help us identify and attract people who are best suited to work at Elanco.

To encourage and show our appreciation for employees that refer talent from within their professional and personal networks for positions with Elanco US, a referring US-based employee will receive a monetary award of \$2,500, less applicable taxes, after the referred candidate is hired and remains an active employee for 90 days, subject to the eligibility rules and other conditions below.

For more details about how to refer a candidate, [check out the Referring a Candidate Job Aid](#).

Elanco Discount Program (PerksPlus)

You now have exclusive access to amazing discounts and cashback offers on thousands of the brands you love.

Take advantage of savings in a variety of categories, including travel, electronics, restaurants, sports & outdoors.

Start by visiting hylanthub018.benefithub.com

To create an Account:

Add in Elanco's Referral Code: B42UIW

Enter & Confirm your email address from there you will Start Saving!

Adoption Support

Elanco offers \$10,000 in family building financial support for Adoption costs.

Milk Stork

[Milk Stork](#) is the first-ever breast milk shipping company designed to support working mothers who travel for business. It offers a seamless and hassle-free way to transport breast milk from your location to your baby back home.

Upwards (Family Support)

[Upwards](#) is a family support benefit that provides employees with affordable, flexible, high-quality childcare, extracurricular programs and academic support. Their network includes 200,000 providers, to help families find accessible care that's 40% more affordable than traditional centers.

Upwards Care Navigator tool is a personal assistant that will help you find nearby providers, schedule tours, and even enroll your children, saving you time finding the best licensed and affordable childcare for your family.

Contacts

For questions about plan coverage, HRA and HSA account balances, vision benefits, dental benefits, billing questions, preventative care benefits and more:

Anthem's Member Services:

1-844-995-1746 or www.anthem.com

For Anthem Employee Assistance Program:

1-800-865-1044 or www.anthemEAP.com, Code: **Elanco US**

For COBRA coverage information:

1-866-475-3931

For Fidelity questions:

Elanco specific: 800-835-5095 or www.netbenefits.com

401K Generally: 800-890-4015; 8:30 AM – 8:00 PM EST

Fidelity's HSA Benefits Service Center:

800-544-3716; Monday through Friday, 8:00 AM to 8:00 PM EST

Fidelity's FSA Benefits Service Center:

833-299-5089; Monday through Friday, 8:00 AM to 8:00 PM EST

Fidelity@service.healthaccountservices.com

For PTO questions:

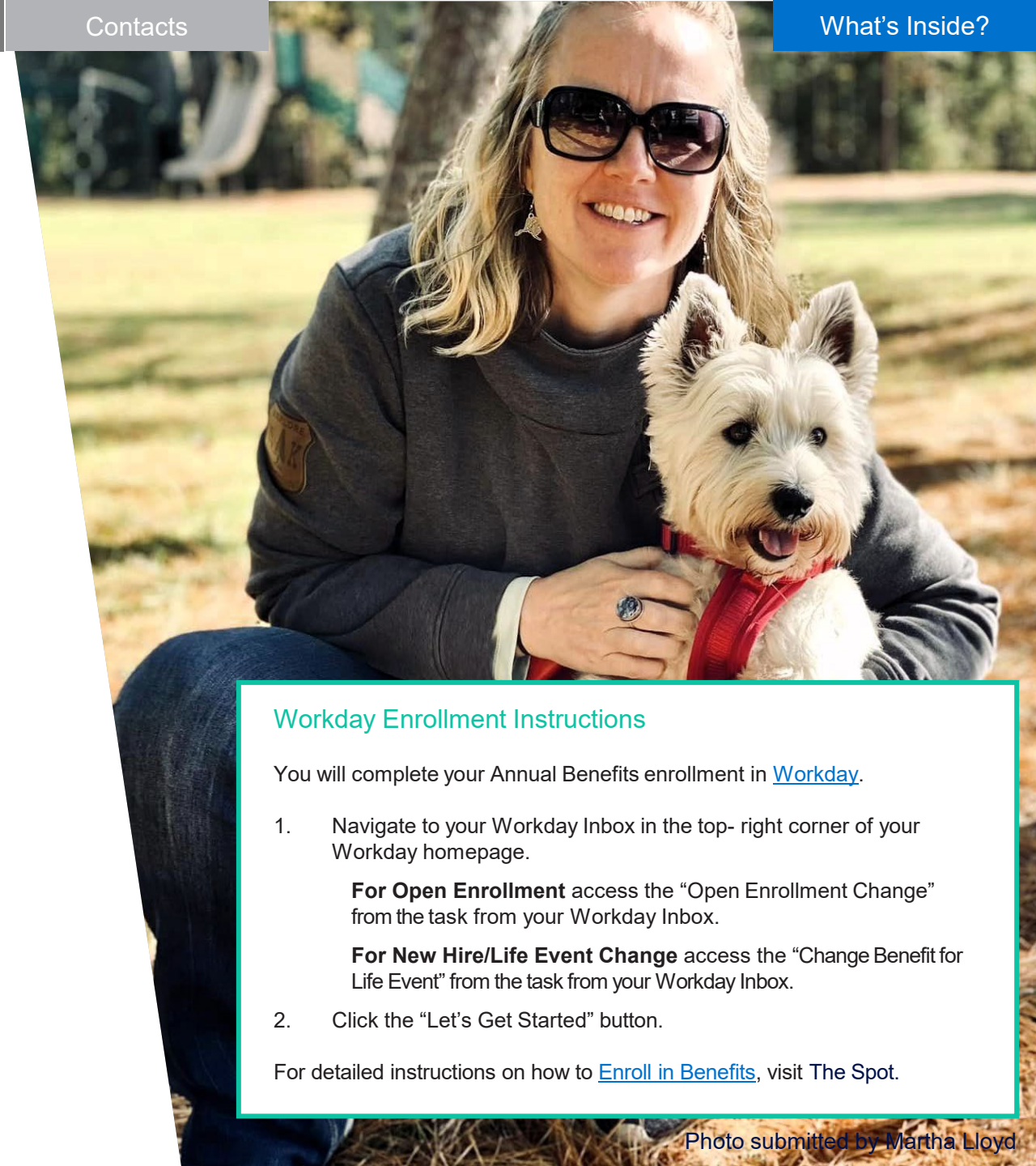
Open an [Absence Inquiry](#) or call 1-877-ELANCO5

For FMLA, parental or disability leave:

Lincoln Financial Group, 800-210-0268 or www.mylincolnportal.com

For benefits enrollment questions:

Open a [Benefits Inquiry](#) or call 1-877-ELANCO5



Workday Enrollment Instructions

You will complete your Annual Benefits enrollment in [Workday](#).

1. Navigate to your Workday Inbox in the top- right corner of your Workday homepage.

For Open Enrollment access the “Open Enrollment Change” from the task from your Workday Inbox.

For New Hire/Life Event Change access the “Change Benefit for Life Event” from the task from your Workday Inbox.

2. Click the “Let’s Get Started” button.

For detailed instructions on how to [Enroll in Benefits](#), visit The Spot.

You may not be eligible for all benefits described in this guide. Special rules apply to employees who are covered by the Ft. Dodge collective bargaining agreement.

While every effort has been made to make the information as complete and accurate as possible, Elanco's benefit plans are fully detailed in separate legal documents. In the event of any inconsistencies between these materials and the plan documents, the terms of the plan documents will control. The company reserves the right to amend, modify or terminate its benefit plans or services at any time at its discretion.

The Elanco logo is displayed in a white, slanted rectangular box. The word "Elanco" is written in a bold, blue, sans-serif font. A small trademark symbol (TM) is located at the end of the word.

Elanco Animal Health
Attn: Human Resources Benefits Department
2500 Innovation Way
Greenfield, IN 46140 USA