

2025 BENEFITS ENROLLMENT GUIDE

OCT. 10 – OCT. 25, 2024

**because
you matter**

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- **Enhanced Omada Health Programs**
In addition to diabetes prevention, Honda recently introduced new Omada health programs specifically targeted at diabetes management and hypertension.

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because
you **matter**

WHAT'S NOT CHANGING IN 2025

Your benefits are unique to you, as well as those you care for and support. That's why we offer the core benefits you count on each year, along with a variety of voluntary benefits that offer you additional protection and options to fit your needs.

For more information about your coverage options, visit the myhondaconnect.com landing page or scan the QR code below.



As you consider the benefit coverage you'll need for 2025, here's what you can continue to count on in the year ahead:

- Medical, dental and vision coverage options at the same low contribution amount for most associates;
- Medical provider networks and coverage options in your community based on your home zip code;
- Pre-tax payroll contributions in a Health Savings Account (HSA) or Flexible Spending Account (FSA) (Enroll each year and contribute what's right for you.);
- Ability to update your Spousal Contribution Waiver option, if eligible (See What to Consider as You Enroll on page 6 to see if you're eligible.);
- Company-paid basic life and accidental death and dismemberment (AD&D) insurance, and short-term disability (STD) and long-term disability (LTD);
- Voluntary benefits such as supplemental life and AD&D insurance, survivor medical coverage, group legal, group homeowners insurance, group auto insurance and associate-paid LTD Buy-Up (See the voluntary benefits overview on page 5 for details.); and
- Be sure to check out My Honda Connect for helpful resources such as those listed under the **Quick Actions** (Summary Plan Documents, Change your coverage, Change HSA contribution) and Recommended (Review Your Health Plans, Test Drive Your Benefits) sections on the homepage.

WHAT'S NEW NEXT YEAR

IRS Increases HSA Deductible

The IRS regulates requirements around high deductible health plans such as Honda's HSA Plan. The IRS has announced that for 2025 the minimum deductible for the HSA Plan will increase slightly to \$1,650 for associate-only coverage (up from \$1,600) and \$3,300 for family coverage (up from \$3,200).

To comply, Honda will adjust the HSA Plan deductible to meet the IRS requirements. Honda will continue to provide an annual HSA Company contribution up to \$900 for associate-only coverage and up to \$1,800 for family coverage for those who qualify.

Honda's overall benefits are well above the industry norm. When compared to several national benchmarks, Honda contributes 10 times more toward the cost of the HSA Plan, and over three times more toward the cost of the PPO Plan. (See page 8 for more details on the HSA.)

New Financial Wellness Resources!

Honda cares about the whole you, including your financial wellbeing. In partnership with Fidelity, you will have access to new resources starting Jan. 1. These tools can help you better manage your financial wellness and include estate planning assistance, an on-demand legal notary service, free credit counseling to help manage debt, access to budget and goal-friendly planning through Fidelity Goal Booster and Fidelity Cash Management Account, savings on college prep including SAT and ACT discounts, and so much more!

Learn more by visiting My Honda Connect prior to Jan. 1 and 401k.com in 2025.

LTD Buy-Up Will Be Deducted on an After-Tax Basis in 2025

For disabilities beginning in 2025, a percentage of your approved LTD benefit will be tax-free. Associate contributions in 2025 will be deducted on a post-tax basis so your taxable income is reduced, resulting in a lower tax liability.

METLIFE ENHANCED LEGAL SERVICES OFFERED IN 2025

Great news! To better serve our associates and their families, effective Jan. 1, group legal services will transition from ARAG to MetLife, Honda's trusted vendor for life insurance. Enhanced MetLife legal services will provide:

- > A seamless transition for associates who currently have Honda's Group Legal Plan; no need to re-enroll, we'll move the coverage over for you;
- > ARAG should complete all legal services started in 2024 even if it's completed and billed in 2025. However, MetLife will pay for any covered matters that are not completed by ARAG;
- > Lower per-paycheck deductions;
- > FREE TurboTax (DIY) individual or joint federal and state filing provided (one filing annually);
- > Extensive network of more than 18,500 attorneys nationwide, with an average of 25 years experience; and
- > A robust online platform offering tools, resources and a chat feature.

VSP HAS ITS EYES ON YOU

Premier Edge locations provide the personalized attention you deserve and offer the latest in lens technology. As a reminder, there are no copays for preventive eye exams using any in-network provider, including Premier Edge locations. Even more savings are provided via an additional frame allowance and covered lens enhancements, plus a wide selection of name brands. To find a Premier Edge location, or to check your provider's status, go to vsp.com.

Find more savings and services through Eyeconic! The Eyeconic network, composed of more than 38,000 doctors, offers:

- > Virtual frame try-ons so you can see how you look before you buy;
- > Free frame adjustment and contact lens consultations; and
- > 20% off out-of-pocket expenses on eyewear after your frame allowance is applied, and much more.



OMADA HEALTH PROGRAMS

Because you matter, Honda offers a full suite of programs through Omada to help prevent common health conditions including heart attack, stroke, diabetes, insulin resistance and non-alcoholic fatty liver.

Omada's enhanced health programs, including Omada for Diabetes, Omada for Hypertension and Omada for Diabetes Prevention, offer expert support from a dedicated care team and smart devices to monitor progress, **all at no cost to you.**

As a participant, you are encouraged to make small changes—at your own pace—to live healthier, feel better and have more energy.

In addition to support from a certified coach and specialist who offers personalized guidance about nutrition, exercise and self-care, you will also have access to online peer communities to share successes. (See page 13 for more details on Omada's enhanced health programs.)

VOLUNTARY BENEFITS TO PROTECT AT EVERY STAGE OF LIFE

Honda offers important voluntary benefits that you can enroll in—for both you and your family members (including furry ones).

Three Supplemental Health Plans

The Accident Protection Plan, Critical Illness Protection Plan and Hospital Indemnity Protection Plan help pay out-of-pocket expenses in the event of a serious accident, critical illness or hospitalization. This coverage is meant to supplement your medical insurance, not replace it.

Identity Theft Protection*

Identity theft protection helps keep you safe when doing business on the web.

Pet Insurance*

Pet insurance reimburses for the cost of your fur baby's treatment.

PerkSpot Discount Program

The PerkSpot Discount Program offers savings on special items and everyday goods, year-round.

Additional Programs

These include the Adoption Assistance Program, Childcare Reimbursement Account, Elder Care Resources, Home Buyers Support Program, Lifestyle Account and Student Loan Repayment Program.

Many of these voluntary programs are only available through Honda. Others allow us to purchase coverage at a much lower rate than we would get on our own. Plus, paying for coverage is easy with convenient after-tax payroll deductions.

To learn more about these programs and even more to choose from, go to myhondaconnect.com >

Other Benefits > Supplemental and Voluntary Benefit Plans.

Other great benefits:

- **Spring Health**

Spring Health supports your mental health and wellness and offers quick, easy access to therapists, a broad therapist network and personalized care navigators. Coaching sessions and support for work-life, financial and legal issues are also available.

This program is available at no cost to Honda associates and their benefits-eligible dependents. Log in to myhondaconnect.com and click on “Spring Health - mental health & wellness,” under the **Quick Actions** panel for additional details.

- **Lifestyle Account**

The Lifestyle Account gives you the flexibility to be reimbursed for items and services that fit your unique lifestyle—everything from gym memberships to lawn care service and more. Honda will reimburse you up to \$1,000 in eligible expenses each year. You have until Jan. 31 to submit any eligible expenses made by Dec. 31 of the previous year. The benefit is taxed in the year that you receive the payment.

- **Your Total Rewards Statement**

You may be familiar with many of the great benefits and perks Honda offers, but do you know how it all adds up? Your Total Rewards Statement represents Honda's total investment in you, including your pay, health benefits, time off, 401(k) savings account and other life programs. To ensure you are taking advantage of all the programs available to you, review your personalized statement at myhondaconnect.com and click on the “Your Total Rewards” tile. You can also print a copy and share it with your family or financial advisors.

*If you do not enroll in these plans during Benefits Enrollment, you may enroll after Jan. 1, 2025, for coverage the first of the following month.

WHAT TO CONSIDER AS YOU ENROLL

When it comes to your future benefits, here's what to keep in mind:

- If you were hired or rehired from September to November, you will need to enroll for coverage twice—once for coverage until Dec. 31, 2024, and again for coverage from Jan. 1 to Dec. 31, 2025. Please refer to your new hire materials for more details.
- HSA and FSA contributions **do not** roll over from year to year. To use these benefits next year, you must specify your contributions by actively enrolling from Oct. 10 to Oct. 25, 2024.
- Are you eligible to waive the spousal contribution? The waiver **does not** roll over from year-to-year. If the waiver is not submitted, you will be responsible for a spousal contribution. While you may correct this during the year, you will not be refunded any deductions taken prior to the correction.
- If you are on a leave of absence during the Benefits Enrollment period, you will be limited in starting or increasing your life, AD&D, disability and voluntary benefits. Upon your return to work, you can contact the My Benefits Connect Center at **1-866-778-5885** to make your elections.
- If you move to Alabama, Georgia or South Carolina, your medical provider network will change to Blue Cross Blue Shield of Alabama. If you move out of any of these states, your medical provider will be UMR.
- If you wish to enroll in any voluntary benefits (see page 5), log in to myhondaconnect.com for further details.
- If you change medical plan options and/or provider networks:
 - You'll receive a new medical/prescription insurance card for 2025. If you have an HSA debit card, you'll continue to use the same card even if you change provider networks.
 - You will not be able to re-enroll in the HMO in the future if you are currently enrolled in the Kaiser HMO and elect a different plan for 2025.

The spousal contribution can be waived if the spouse is:

- Covered under Honda's plan as secondary and their employer's plan as primary;
- Not eligible for coverage through their employer;
- Not employed;
- Self-employed with no access to coverage as a result of the business; or
- A Honda associate covered under Honda's plan as a dependent.

DON'T MISS OUT!

Vital Honda benefits alerts are at your fingertips on your mobile phone, tablet or computer. Make sure you provide or update your email, mobile number and email delivery preferences on myhondaconnect.com. Select the person icon in the upper right and choose "Manage Communications."

CONNECT TO YOUR WELLBEING

All active U.S. Honda associates and their spouses enrolled in the Connect to Your Wellbeing Program can earn rewards that save money on their medical contributions by completing the following Priority Actions: the health check survey, a preventive care screening and the biometric screening. Earn up to \$160 a year to spend on things that support your wellbeing—from sneakers to smart watches and more! Program members can check their completion status and reward balances on wellbeing.honda.com or by calling **1-866-778-5885** and saying “Connect to Your Wellbeing” when prompted.

What’s in it for you?

1. Access to personalized tools and support to meet your wellbeing goals
2. Lower medical plan contributions by completing the Priority Actions by Dec. 1, 2024, to earn the 2025 medical plan incentive
3. Rewards for completing healthy activities by Dec. 1 every year (up to \$160 in Rewards Cash annually)
 - Rewards Cash acts like real money you can use to buy products such as electronics, travel accessories, gift cards, sporting equipment, fitness and health products. Be sure to participate so you can earn Rewards Cash!

NEW NAME, SAME BENEFITS!

In January 2025, Virgin Pulse will be revealing a brand-new look and feel for its new name: Personify Health. Stay tuned for a sneak peek and more details on this exciting new update.

To learn more or to sign up, go to myhondaconnect.com and click the “Connect to Your Wellbeing” tile or scan the QR code here with your smartphone to be taken directly to the wellbeing site. After you create your account, you can download the free Virgin Pulse mobile app and access all the program’s core features from a smartphone and most fitness devices.





HSA AND FSA UPDATES

Whether you're currently participating in an HSA or FSA or are considering it for next year (based on your medical plan election), keep in mind how each account works to maximize the money inside.

Health Savings Account—Use Today and/or Save for Tomorrow

With an HSA, you can enjoy the following benefits.

- You'll get a triple-tax advantage:*
 - 1) The money you contribute goes into your account from your before-tax pay;
 - 2) The interest on the money in your account grows free of taxes; and
 - 3) The money you withdraw from your account is tax-free.
- You have the flexibility to use the money in your account for current eligible healthcare expenses or save it for future eligible expenses, including in retirement.
- Any balance in your account at the end of the year automatically rolls over to the following year.
- The HSA out-of-pocket maximum (which includes the annual deductible) is \$500 less for individual coverage and \$1,000 less for family coverage than the PPO out-of-pocket maximum.
- Honda provides an HSA contribution to associates; no employer contribution is provided for the PPO Plan.
- The HSA Plan offers lower costs on some prescription formulary and non-formulary medications after the annual deductible has been met.

Health Savings Account limits will increase—the IRS sets annual limits for how much HSA Plan participants and Honda can contribute to an HSA during a calendar year. You may add any amount to Honda's contribution, up to the combined limits shown below. Your contribution plus Honda's contribution cannot exceed the IRS annual maximums.

Coverage Level	2024 IRS Maximum	2025 IRS Maximum	Honda Contributes	If Under Age 55, You Contribute	If Age 55 or Older, You Contribute
Individual	\$4,150	\$4,300	\$900	Up to \$3,400 maximum	Up to \$4,400 maximum
Family	\$8,300	\$8,550	\$1,800	Up to \$6,750 maximum	Up to \$7,750 maximum

Please note:

- **Honda's contribution is made by the end of January**, at which time the money can be used on eligible healthcare expenses.
- If you newly elect to participate in the HSA, your personal information must match what the IRS has on file for you. If not, Optum Bank will notify you with instructions on how to resolve the issue. If you do not update your information accordingly, Optum Bank will not be able to open your HSA and will stop any contributions to your account, including funding from Honda.
- To check your HSA balance, select the "Optum Bank" link on myhondaconnect.com, call **1-866-234-8913** or download the Optum Bank mobile app.

*Tax advantage refers to federal taxes. Some states, such as California and New Jersey, tax employer and associate contributions, and other states, such as New Hampshire and Tennessee, tax earnings. Check with your tax preparer to see if state or local taxes will impact your tax savings.



Flexible Spending Account*—Use It or Lose It!

- Eligible healthcare and dependent daycare expenses must be incurred by the end of the calendar year. You then have until March 31 of the following year to submit any claims for reimbursement.
- When you incur a cost, you will automatically be reimbursed from your account for eligible medical, prescription, vision and dental expenses without filing claims. If you wish to change your automatic reimbursement election, contact the My Benefits Connect Center at myhondaconnect.com or by calling 1-866-778-5885.
- To manage your FSA on the go, download the UMR Consumer Accounts app.

REMEMBER THE CHILDCARE REIMBURSEMENT ACCOUNT

The Childcare Reimbursement Account helps you pay for childcare by providing monthly reimbursements (of up to \$200) for eligible dependents (add eligible dependents on My Honda Connect by clicking on the person icon and selecting “Dependents”) through the end of the month the child turns age 5. Go to myhondaconnect.com > **Other Benefits > Supplemental and Voluntary Benefit Plans** for more details about eligibility requirements, deadlines for submission, how to submit eligible expenses and more.

*Includes Healthcare, Limited Purpose and Dependent Care FSAs

TAKE THESE STEPS TO ENROLLMENT SUCCESS

Oct. 10 through Oct. 25, 2024, is your window of opportunity to choose your benefits for 2025. The following steps will help ensure your success!

Provide or update your communication preferences, including your mobile phone number, on myhondaconnect.com. Select the person icon in the upper right and choose “Manage Communications.”

Want to know more about how the medical and prescription drug plans work? Review your HSA and PPO User Guides on myhondaconnect.com for more details.

1 Log in to myhondaconnect.com and select “2025 Benefits Enrollment” between Oct. 10 and Oct. 25 for benefits information and to make your elections. Once you log in:

- Watch the interactive *Benefits Enrollment Guided Experience Video* for an engaging way to quickly get details on Honda benefits.
- Check out “Medical Plans at a Glance” to compare your 2025 plan options and contribution amounts.
- Wondering which medical plan is right for you? As you go through the enrollment process, simply answer a few questions about what your medical needs may be in the coming year, and the website will make a medical plan recommendation. You can enroll in the recommended option or continue to explore the other option.
- Consider enrolling in the various voluntary benefits Honda has to offer (new and existing plans).

2 Confirm your dependents.

- Verify that your dependents are still eligible for coverage. It is your responsibility to ensure you are only enrolling eligible dependents for healthcare coverage. If you have had a qualified life event like a divorce, you must remove ineligible dependents within 31 days of the qualified life event. (For complete information on benefits eligibility, refer to Summary Plan Description: A Guide to Your Benefits, on myhondaconnect.com.)
- If you are married to another Honda associate, dependents can only be covered under one plan.
- You can add or remove eligible dependents during Benefits Enrollment. If you add a dependent for medical coverage, verification of the dependent’s eligibility will be required. (If adding a dependent for dental and vision only, no verification is required.) You will receive information on how to verify newly added dependents in November.



3 Confirm or update your beneficiaries. Now is a good time to make sure your beneficiary information is accurate for your:

- Life insurance—myhondaconnect.com
- Accidental death and dismemberment (AD&D) insurance—myhondaconnect.com
- 401(k) Savings Plan—401k.com
- Health Savings Account (HSA)—optumbank.com

4 If you are eligible for the medical Spousal Contribution Waiver, submit or update your waiver reason before the Oct. 25 enrollment deadline to avoid paying the spousal contribution next year. While you may correct this during the year you will not be refunded any deductions taken prior to the correction.

5 Make your elections, including HSA or FSA contributions, and then confirm and submit by Oct. 25, 2024.

6 Complete your *Connect to Your Wellbeing* Priority Actions by Dec. 1, 2024, to lower your medical contributions for 2025.

Your contributions and costs for the benefit plans will be available during the enrollment process. If you waive coverage, you will not be able to enroll in certain benefits until the next Benefits Enrollment unless you have a qualified life event (family status change).

CONFIRMATION STATEMENTS

If you have your communication preference set to email and have an email address on file with My Honda Connect, you will receive an emailed Confirmation Statement once you complete enrollment.

Confirmation Statements will be mailed to you if you:

- Requested one to be mailed;
- Took no action and defaulted into coverage; or;
- Are on a leave of absence.

Additionally, be sure to save a screen shot and print a copy for your files especially if your communication preference is not set to email.



HEALTH RISK AWARENESS AND AVAILABLE RESOURCES

We know you want meaningful health and wellbeing programs for you and your family. That's why Honda periodically reviews aggregated data about how our healthcare plans are used. (Important note: Honda does not have access to anyone's personal health information.) This data shows that avoiding important preventive care and condition management appointments can lead to serious health outcomes and complications. These risks include:

- Diabetes and related conditions;
- Musculoskeletal conditions, such as osteoarthritis and lower-back issues; and
- Mental health and substance abuse conditions.

To help you and your family members become more aware of your health and wellbeing concerns—and how to proactively address them—Honda offers several resources and tools.

PREVENTIVE CARE = \$0

Honda's medical plans cover in-network preventive care at 100%. You pay zero. These preventive services (including an annual physical, eye exam, age-related screenings, etc.) can help you and your family catch potential health problems early, when they're likely more treatable or even preventable.

AND REMEMBER . . .

Quantum Health offers a digital experience that makes it easier to access benefits information via notifications, tiles, pages and documents filtered at the user level.

Quantum Coordinators can help with anything related to your medical and prescription drug benefits. To speak with a Quantum Coordinator, call **1-866-778-5885**, and say "Quantum Coordinators" to be connected. You can also access Quantum Health from the My Honda Connect homepage under **Quick Actions**. This service is provided at no cost to you. Quantum Coordinators are available Monday through Friday, from 8:30 a.m. to 10 p.m. ET. If you have Kaiser coverage, call the number on your medical ID card to learn more.

Program	Services Provided	For More Information
Mental Health and Wellness Benefit	Spring Health offers a wide range of benefits to associates and benefits-eligible dependents. High-quality support includes a personalized care plan, therapy (10 free sessions per year), coaching (10 free sessions per year), medication management, financial services, legal assistance and more.	Contact Spring Health: 1-855-629-0554 honda.springhealth.com App: Spring Health
Omada Health Programs	Omada offers several health programs to prevent common health conditions, including heart attack, stroke, insulin resistance and non-alcoholic fatty liver. If associates or their covered dependents (18 or older) are at risk for type 2 diabetes or heart disease or living with type 1 or type 2 diabetes and/or hypertension, Honda will cover the entire cost of the program.	<ul style="list-style-type: none"> • If you have PPO or HSA coverage, go to the “Connect to Your Wellbeing” tile on myhondaconnect.com. • If you have Kaiser, call the number on your medical ID card.
Omada for Diabetes	Lower blood glucose, if needed, and gain confidence with simple changes that fit into everyday life. Learn to eat better, improve sleep and lower stress with tips and support from an Omada health coach and specialist.	<p>Members receive:</p> <ul style="list-style-type: none"> • Support from a certified coach and specialist who offers personalized guidance about nutrition, exercise and self-care; • Access to online peer communities to share successes; and • A welcome kit with smart devices to help monitor progress and show results, including two continuous glucose monitor sensors (CGMs), blood glucose meter, ongoing supply of test strips and lancets, and a smart scale.
Omada for Hypertension	High blood pressure can increase the risk of stroke and heart attack. Omada will help participants find ways to lower their blood pressure outside of medication, such as tips for nutrition, stress and sleep. By tracking blood pressure, a participant’s care team can help participants understand health trends to make simple changes to help control numbers.	<p>Members receive:</p> <ul style="list-style-type: none"> • Support from a certified coach and specialist who offers personalized guidance about nutrition, exercise and self-care; • A welcome kit with smart devices to help monitor progress and show results; and • Access to online peer communities to share successes.
Omada for Prevention	Omada focuses on building healthy habits that last. It’s not about counting calories or avoiding “can’t eat” foods or “shouldn’t do” activities. Instead, through lessons, food tracking and setting small, simple goals, participants will learn how to build healthier routines around what they love and what works for them—all with the support and guidance of a personal health coach.	<p>Members receive:</p> <ul style="list-style-type: none"> • Support from a certified coach who offers personalized guidance about nutrition, exercise and self-care; • Access to online peer communities to share successes; and • A welcome kit with a smart scale.



THREE EASY WAYS TO ENROLL

During Benefits Enrollment (Oct. 10 – Oct. 25, 2024)—you have three ways to enroll:

1. ONLINE



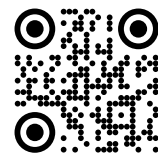
Visit myhondaconnect.com, available 24/7

2. ALIGHT MOBILE APP



Download the app with your mobile phone using one of these methods:

- Text “Benefits” to 67426
- Visit alight.com/app
- Scan the following QR code



3. MY BENEFITS CONNECT CENTER



Call **1-866-778-5885**. Representatives are available Monday through Friday, between 8:30 a.m. and 10 p.m. ET.

- If you need help understanding the medical and prescription plans, say “Quantum Coordinators” when prompted.
- If you have questions about enrolling and the plans available to you, say “Benefits Enrollment” when prompted.

KNOW YOUR RIGHTS

Your legal rights regarding your Honda associate benefits are available through regulatory notices and legal documents at myhondaconnect.com > **Quick Actions > Summary Plan Documents.**

For example, the Notice of Coverage includes:

- Creditable Prescription Drug Coverage and Medicare
- Special Enrollment Rights for Health Plan Coverage
- Women’s Health and Cancer Rights Act Notice
- Newborns’ and Mothers’ Health Protection Act Notice
- Honda HIPAA* Privacy Notice
- Provider-Choice Rights Notice

*Health Insurance Portability and Accountability Act of 1996



FORGOTTEN PASSWORD OR PIN?

No problem! Simply go to the myhondaconnect.com login page, look for “Forgot User ID or Password,” and follow the prompts.

- If your mobile phone number is on file, you’ll get a text with a code to create a new PIN soon after you answer your security questions.
- If your mobile phone number isn’t on file, you’ll get your code via U.S. Mail—which could take up to two weeks.



DATES YOU NEED TO KNOW

THURSDAY OCT. 10, 2024	FRIDAY OCT. 25, 2024	NOVEMBER 2024	SUNDAY DEC. 1, 2024	WEDNESDAY JAN. 1, 2025
Benefits Enrollment begins.	Benefits Enrollment ends.	<p>Confirmation Statements will be mailed to you if you:</p> <ul style="list-style-type: none"> - Requested one to be mailed; - Took no action and defaulted into coverage; or - Are on a leave of absence. <p>Review your 2025 elections and make any corrections by calling the My Benefits Connect Center at 1-866-778-5885.</p> <p>Make your opinion count by participating in Honda’s upcoming Employment Experience/Total Rewards survey.</p>	<p>Deadline to complete your <i>Connect to Your Wellbeing</i> Priority Actions. Visit myhondaconnect.com (associates only) or wellbeing.honda.com to get started.</p>	New benefits coverage takes effect.

IMPORTANT! Be sure you have your communications preference set to email to receive your confirmation electronically after you enroll. If you opt not to do this, be sure to save a screen shot and print a copy for your files.

This guide is intended to serve as a Summary of Material Modifications for the Honda Health & Welfare Benefits Plan sponsored by American Honda Motor Co., Inc. and provided for the following Honda Companies: AHM, DM, EDU, FND, HACI, HAI, HDMA, HFC, HISV, HRC, HRI, and HTA.

*It is meant to supplement and/or replace certain information in the Summary Plan Description (SPD), so retain it for future reference along with your SPD. Please share these materials with your covered family members. All applicable changes are effective Jan. 1, 2025, unless otherwise specified in this guide. For questions, contact the My Benefits Connect Center at **1-866-778-5885**. Honda reserves the right to amend, modify or terminate the plan at any time. Receipt of this guide does not confer any eligibility or entitlement to any benefits under the plan.*

Note: You are responsible for all contributions for enrolled benefits. If you miss deductions, depending on your leave status, Honda will take additional deductions from your paycheck to recover them or you will be direct billed by the benefits administrator and required to make timely payments to continue coverage.