



A FAMILY OF SOLUTIONS

J.M. Huber Corporation

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**MEMORANDUM**

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To: US Non-Union Employees, and  
Current LTD Medical Program Participants

From: Corporate Benefits

Date: October 20, 2017

Regarding: Change in Feature of the Long-Term Disability Program

Since 2006, J.M. Huber's Long-Term Disability (LTD) Program has offered a feature for continued medical coverage at a subsidized rate through the earlier of age 65 or five (5) years following termination of employment. Effective January 1, 2018, this feature will no longer be offered. **This is the only change to the LTD Program - all other features will remain unchanged.**

While no new individuals will have access to this feature after December 31, 2017, those who are receiving short-term disability benefits (STD) prior to January 1, 2018, and who continue for the maximum duration, will be "grandfathered" and able to participate in this feature, if approved for total disability in 2018.

If your employment terminates due to LTD on or after January 1, 2018, you and your dependents who are covered under Huber's medical plan for active employees will be offered continuation of coverage through COBRA.

Please contact your local Human Resources Representative or Corporate Benefits at 1-800-746-1602 if you have any questions.

NOTE: This notice is a summary of material modifications to the LTD Medical Program that is being furnished not later than 60 days after the date of adoption of the modification. Huber reserves the right to amend, modify, suspend or terminate the J.M. Huber Corporation Retiree Medical Plan, including the LTD Medical Program component, at any time and for any reason.