



# 2026 U.S. Benefits Guide

If there are any differences between this guide and the Plan document, the Plan document will govern. Rentokil reserves the right to amend, suspend, or terminate the Plan or level of benefits provided under the Plan at any time. If a change is made, benefits for claims incurred after the date the change takes effect will be paid according to the revised Plan provision. In other words, once a change is made, there are no rights to benefits based on earlier Plan provisions.

More information about specific terms and conditions of each plan is included in the Summary Plan Description (SPD) and Summary of Benefits and Coverage (SBC), available at [RentokilTotalRewards.com](https://www.rentokil.com/TotalRewards). You can also find many benefit-related legal notices on the site.



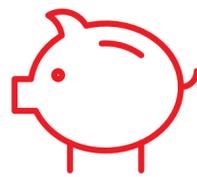
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# Benefits to support the whole you



Our comprehensive, competitive benefits package is an important part of your Rentokil Total Rewards. That's why, every year, we evaluate our offering to find new ways to make our benefits even better. For 2026, we're introducing new options to help us balance:

**Choice. Quality. Costs.**

This guide provides information about all the benefits offered to support you and the people you care about. There's something for everyone, every step of the way.



**This guide is clickable!**

Click the navigation at the top or left side of each page to easily find the information you need.



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# What you need to do

Review your benefit elections so you're ready to enroll in Workday. (See [page 4](#) for detailed enrollment instructions.)



## Think about your needs and what you're currently enrolled in.

When considering your plan options, think about any healthcare services you may need in the future. See your plan options beginning on [page 6](#).



## Review your benefit options.

Inside this guide, you'll find key information about your benefits. You must enroll for some benefits, while others are automatically provided. See [page 5](#) for details.

You can also go to [RentokilTotalRewards.com](https://RentokilTotalRewards.com) to learn more about your benefits.



## Introducing Ask Me - to help you make decisions.

Answer a few questions about your healthcare needs and **Ask Me** will recommend a medical plan and the benefits that might be the best fit for you and your family. **Launching November 1, 2025**



## Complete your enrollment.

For new colleagues, log in to [Workday](#) and complete the Benefits Event in "My Tasks." Have questions or need assistance? Contact RTX Benefits at [MyHR@Rentokil-Terminix.com](mailto:MyHR@Rentokil-Terminix.com).

Don't forget to hit **SUBMIT** in Workday and print a confirmation statement for your records.



2026 U.S. Open Enrollment is an **ACTIVE** enrollment. You must complete your enrollment in Workday to have medical insurance in 2026 — benefits from 2025 will not carry over.

2026 U.S. Open Enrollment is **November 3 - November 19.**

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# Tips for enrollment

## Know when to enroll

### As a new hire

You have 30 days from your start date to enroll in health and income protection benefits, as well as spending and savings accounts.

### Open Enrollment

During the designated enrollment period, you can make changes to your benefits for the next calendar year.

### Qualifying life event (QLE)

You can make changes to your benefits if you experience a qualifying life event, such as:

- Welcoming a new child
- Getting married or divorced
- Gaining or losing coverage

You must make changes within 30 days of the event. Update your benefits enrollment and submit documentation through Workday.

Have questions or need assistance? Contact RTX Benefits by emailing [MyHR@Rentokil-Terminix.com](mailto:MyHR@Rentokil-Terminix.com).

## Know who you can enroll in benefits coverage

### Full-time colleagues

Full-time colleagues working at least 30 hours per week are eligible on day one of employment.

### Part-time colleagues<sup>1</sup>

Part-time colleagues working 20–29 hours per week are eligible after one year of employment.

### Generally, you can cover your:

- Spouse or domestic partner
- Child(ren)/domestic partner's child(ren) up to age 26
- Disabled dependent child(ren) age 26 or older

## Make your elections

### Visit Workday

In [Workday](#), your Open Enrollment or new hire event will appear in “My Tasks.” Just click and follow the prompts!

### Select your benefits

Click “Manage” or “Enroll” on the benefit tile you want. If you don’t want to enroll in a particular benefit, the tile should show as “Waived.”

### Complete your enrollment

Click the “Review and sign” button. Review the legal notice and click “I agree.”

### Submit your enrollment choices

When you’re happy with your elections, click “Submit.” When the confirmation screen displays, click “Print” if you want to print a copy of your benefit elections for your records.

**Remember:** If you don’t hit **SUBMIT**, your elections won’t be saved and won’t go into effect.

2026 U.S. Open Enrollment is an **ACTIVE** enrollment. You must complete your enrollment in Workday to have medical insurance in 2026.

<sup>1</sup> Part-time colleagues are not eligible to enroll dependents in medical coverage.

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# When to enroll

## Enroll within 30 days of being hired or during Open Enrollment

- Medical<sup>1</sup>
- Dental
- Vision
- Health Care Flexible Spending Account (HCFSAs)
- Long-term disability (LTD)<sup>2</sup>
- Supplemental life and AD&D insurance
- Supplemental spouse and dependent life and AD&D insurance
- Accident insurance
- Critical illness insurance
- Hospital indemnity insurance
- Legal plan

## Enroll at any time throughout the year

- 401(k) Retirement Savings Plan (auto-enrolled after 90 days at 3 percent if no action taken)
- Health Savings Account (HSA)
- Identity Theft Protection
- Rentokil Extras

## Automatically enrolled in these Rentokil-sponsored benefits

- Basic life insurance and accidental death & dismemberment (AD&D) insurance
- Short-term disability (STD)
- Employee Assistance Program (EAP)

<sup>1</sup> Prescription drug coverage included when you enroll in medical.

<sup>2</sup> New hires are automatically enrolled in LTD at 60 percent coverage but can opt out within 30 days of hire or during the next Open Enrollment period. If you enroll in LTD at a later date (due to a qualifying life event), you'll be required to provide Evidence of Insurability (EOI) and need to be approved before your coverage is effective.



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# Highmark medical plans

Most of our colleagues will select from three national plans administered by Highmark. Depending on your zip code, you may also have access to Highmark's High Performance Network (HPN), which offers in-network coverage only. These plans are not available to colleagues living in Hawaii.

Enroll in a Highmark medical plan and access these services at no additional cost:

- CirrusMD
- Livongo by Teladoc Health
- Oshi Health
- Carrum Health Centers of Excellence
- Hinge Health

## Broad Networks

### Highmark CDHP 2250 or Highmark CDHP 3750 (HSA eligible)

Highmark CDHP 2250 or Highmark CDHP 3750 Plan that allows for a Health Savings Account. With a CDHP, you pay 100% of the cost for services, including prescriptions, until your deductible is met. Preventive care, vaccinations, and preventive medications are covered at no cost when provided by an in-network doctor/pharmacy.

### Highmark PPO 1000 (HCFSA eligible)

A PPO is a medical plan with copays. If you need to see your in-network doctor or fill a generic prescription, in most cases you'll pay a copay with no deductible. Preventive care, vaccinations, and preventive medications are covered at no cost when provided by an in-network doctor/pharmacy.

## High Performance Network (HPN)

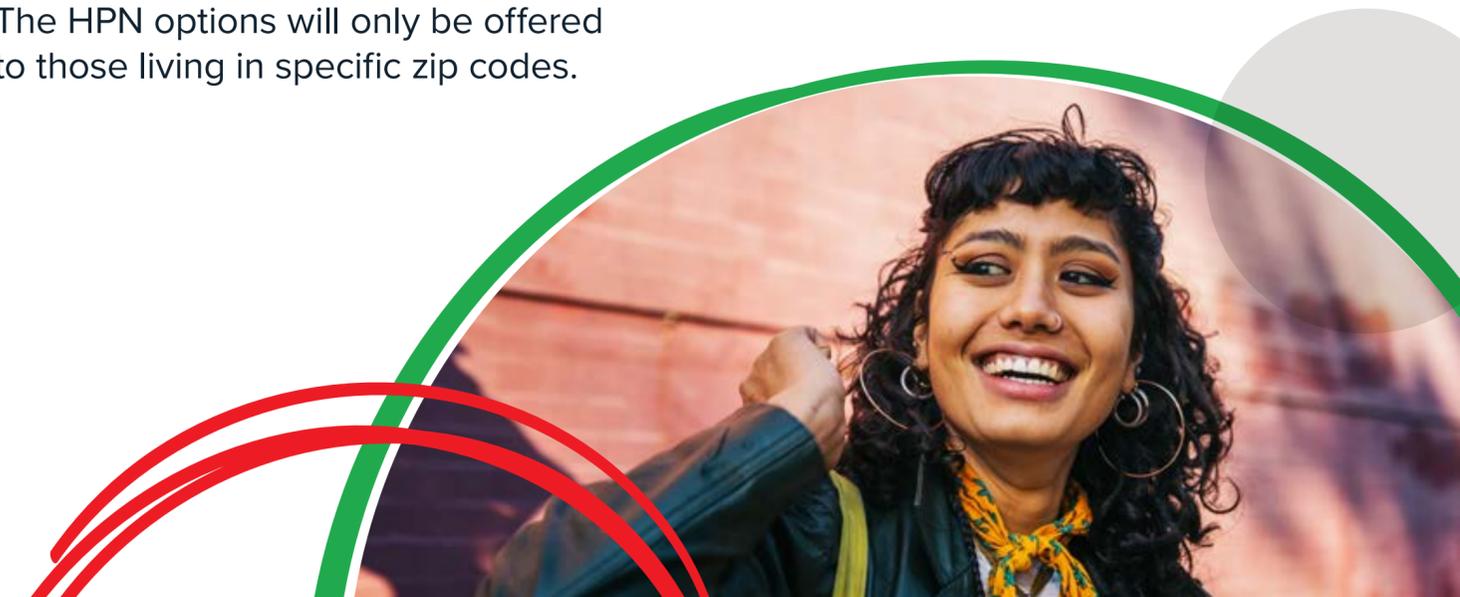
### Highmark PPO 1000 HPN and Highmark 2250 CDHP HPN

The High Performance Network options offer you cost-savings through a selective group of in-network providers. The HPN options do not cover out-of-network care, except in emergency situations.

The HPN options will only be offered to those living in specific zip codes.

**Questions about the plans?**

Call a Quantum Health Coordinator at [\(866\) 317-6103](tel:866-317-6103).



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# Regional medical plans

If you live in California, you can choose to enroll in the Kaiser HMO, or one of the Highmark medical plans. If you live in Hawaii, your medical plan option is the HMSA PPO.

**Kaiser HMO (HCFSA eligible)**

(CA residents based on ZIP code)

**The big difference with this plan is you must see in-network providers for healthcare services to be covered.** You pay copays for office visits, urgent care, and prescription drugs. Like the PPO, you'll pay a lower amount out of pocket, but more each month for coverage. You'll need to meet the deductible before the plan will share costs for other services. When you see out-of-network providers, you pay for the full cost.

Access is based on Kaiser's defined service area using ZIP codes. Plan members must reside within the coverage area.

**HMSA PPO (HCFSA eligible)**

(Hawaii residents only)

**A PPO is a traditional medical plan with copays and coinsurance.** You pay copays (or coinsurance) for office visits, urgent care, and prescription drugs. You may need to meet a deductible first before the plan shares costs, depending on the provider you see. It's an affordable way to get quality and convenient care from the hospital and doctors of your choice.

You can choose providers both in and out of network each time you need care. However, if you use out-of-network providers, your out-of-pocket cost will be higher, and you may have to submit your claims to be reimbursed.



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# What you pay for care: Highmark medical plans

The chart below provides high-level information about your costs when you use in-network providers for commonly used services under each of the national plans. Programs available through these plans — Oshi Health, Teladoc Health (formerly Livongo), Hinge Health, and CirrusMD — can help you save on healthcare costs. Learn more on [page 13](#).

	Highmark CDHP 3750	Highmark CDHP 2250 Highmark CDHP 2250 HPN	Highmark PPO 1000 Highmark PPO 1000 HPN
<b>Annual deductible</b>			
You only	\$3,750	\$2,250	\$1,000
Family	\$7,500	\$4,500	\$2,000
<b>Out-of-pocket maximum</b>			
You only	\$7,500	\$4,500	\$3,500
Individual in Family Plan	\$8,500	\$8,500	–
Family	\$15,000	\$9,000	\$7,000
<b>Preventive care</b>	\$0	\$0	\$0
<b>Telemedicine through CirrusMD</b>	\$0	\$0	\$0
<b>Doctor's office visits</b>			\$40 copay per visit
<b>Specialist office visits</b>			\$50 copay per visit
<b>Outpatient surgery</b>	30% coinsurance after deductible	20% coinsurance after deductible	25% coinsurance after deductible
<b>Inpatient hospitalization</b>			25% coinsurance after deductible
<b>Emergency room</b>			\$400 copay per visit <sup>3</sup>

<sup>1</sup> Prescription drug coverage included when you enroll in medical.

<sup>2</sup> If you elect a Highmark CDHP or CDHP HPN plan, you can open and contribute to a Health Savings Account (HSA). It's recommended to set your contribution when you initially enroll, and then you can make changes as needed throughout the year.

<sup>3</sup> Emergency room copay is waived if the patient is admitted to the hospital.

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# What you pay for care: Regional medical plans

If you live in California, you can choose to enroll in the Kaiser HMO, or one of the CDHPs or the PPO offered through Highmark. If you live in Hawaii, your only medical plan option is the HMSA PPO. The chart below provides high-level information about what you pay when you use in-network providers for commonly used services under each of these regional plans.<sup>1</sup>

	Kaiser Permanente HMO (California only)	HMSA PPO (Hawaii only)
<b>Annual deductible</b>		
You only	\$1,500	\$0
Family	\$3,000	\$0
<b>Out-of-pocket maximum</b>		
You only	\$4,000	\$2,500
Family	\$8,000	\$7,500
<b>Coinsurance for most care</b>	20% coinsurance after deductible	20% coinsurance
<b>Preventive care</b>	\$0	\$0
<b>Doctor's office visits</b>	\$30 copay per visit	\$12 copay per visit
<b>Specialist office visits</b>	\$40 copay per visit	\$12 copay per visit
<b>Outpatient surgery</b>	20% coinsurance after deductible	10% (cutting) or 20% (non-cutting) coinsurance after deductible
<b>Inpatient hospitalization</b>	20% coinsurance after deductible	20% coinsurance after deductible
<b>Emergency room</b>	20% coinsurance after deductible	20% coinsurance after deductible

<sup>1</sup> Prescription drug coverage included when you enroll in medical.

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# Prescription drug coverage: Highmark medical plans

When you enroll in one of the national medical plans through Highmark, your in-network prescription drug coverage will be through Express Scripts.

	Highmark CDHP 3750	Highmark CDHP 2250 Highmark CDHP 2250 HPN	Highmark PPO 1000 Highmark PPO 1000 HPN
<b>Deductible</b>	Combined with medical deductible	Combined with medical deductible	Deductible does not apply
<b>Out-of-pocket maximum</b>	Combined with medical out-of-pocket maximum	Combined with medical out-of-pocket maximum	Combined with medical out-of-pocket maximum
<b>Retail</b>	<b>UP TO 30-DAY SUPPLY</b>	<b>UP TO 30-DAY SUPPLY</b>	<b>UP TO 30-DAY SUPPLY</b>
<b>Generic</b>	30% coinsurance after deductible	20% coinsurance after deductible	\$10 copay
<b>Preferred brand</b>			\$50 copay
<b>Non-preferred brand</b>			\$75 copay
<b>Specialty</b>			\$150 copay
<b>Mail order</b>	<b>90-DAY SUPPLY</b>	<b>90-DAY SUPPLY</b>	<b>90-DAY SUPPLY</b>
<b>Generic</b>	30% coinsurance after deductible	20% coinsurance after deductible	\$25 copay
<b>Preferred brand</b>			\$125 copay
<b>Non-preferred brand</b>			\$200 copay



**Need more details?**

For more info about prescription drugs — including specialty and maintenance medications — visit [RentokilTotalRewards.com](https://www.rentokil.com).

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# Prescription drug coverage: Regional medical plans

If you live in California and enroll in Kaiser, you will need to use Kaiser pharmacies to fill prescriptions. If you live in Hawaii and enroll in the HMSA, you can use in-network and out-of-network pharmacies to fill prescriptions.

	Kaiser Permanente HMO (California only)	HMSA PPO (Hawaii only)
<b>Deductible</b>	None	None
<b>Out-of-pocket maximum</b>	Combined with medical out-of-pocket maximum	You only: \$3,600 Family: \$4,200
<b>Retail</b>	<b>UP TO 30-DAY SUPPLY</b>	
<b>Generic</b>	\$10 copay	\$7 copay
<b>Preferred brand</b>	\$30 copay	\$30 copay
<b>Non-preferred brand</b>	\$30 copay	\$30 copay + \$45 Tier 3 Cost Share
<b>Specialty</b>	20% coinsurance up to \$250	20% coinsurance for preferred formulary, 25% coinsurance for non-preferred formulary
<b>Mail order</b>	<b>100-DAY SUPPLY</b>	<b>90-DAY SUPPLY</b>
<b>Generic</b>	\$20 copay	\$11 copay
<b>Preferred brand</b>	\$60 copay	\$65 copay
<b>Non-preferred brand</b>	\$60 copay	\$65 copay, plus \$135 (additional cost sharing only if generic or preferred brand is available)



### Need more details?

For more info about prescription drugs — including specialty and maintenance medications — visit [RentokilTotalRewards.com](https://www.rentokil.com/TotalRewards.com).

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# Cost per month

The chart below details your cost per month for the medical plan you choose based on who you decide to cover.

What you pay per month	Highmark CDHP 3750	Highmark CDHP 2250	Highmark CDHP 2250 HPN	Highmark PPO 1000	Highmark PPO 1000 HPN	Kaiser Permanente HMO	HMSA PPO
You only	\$72.62	\$169.46	\$152.51	\$295.61	\$266.05	\$329.98	\$28.45
You + spouse/domestic partner <sup>1</sup>	\$431.60	\$533.49	\$487.64	\$785.68	\$714.61	\$972.82	\$482.51
You + your children <sup>1</sup>	\$ 282.79	\$362.84	\$326.56	\$604.51	\$544.06	\$772.03	\$450.13
You + your family <sup>1</sup>	\$548.05	\$ 682.16	\$621.44	\$924.44	\$839.50	\$1,291.90	\$772.28

<sup>1</sup> If you are covering your domestic partner and/or your domestic partner's children, imputed income will apply. (Imputed income is the value of coverage paid by Rentokil for your domestic partner and eligible children. Imputed income is considered taxable income to you, and your portion of the premium must also be paid on an after-tax basis.) The costs of benefits may differ from what is listed above.

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# Free health programs and support

Enroll in a Highmark medical plan and receive extra support from Quantum Health Care Coordinators and access to additional health programs.

## Quantum Health Care Coordinators

Quantum Health Care Coordinators can help you understand your benefits and advocate for your personal healthcare needs.

### They can assist you with things like:

- Replacing your ID card
- Understanding a bill
- Finding in-network providers
- Coordinating precertifications
- Managing a health condition
- Saving on out-of-pocket costs
- Filing appeals

Visit [RentokilBenefits.com](https://www.rentokilbenefits.com) or call [\(866\) 317-6103](tel:8663176103).

## Programs to keep you healthy

Access additional programs that support specific health issues.

### These programs are available at no cost to colleagues and their dependents age 18 and older:

- [Oshi Health](#) is a virtual gastrointestinal (GI) care resource. With Oshi Health, a multidisciplinary team of specialists works together to address and treat your gastrointestinal symptoms.
- [Hinge Health](#) brings physical therapy and pain relief to you at home. Hinge Health offers support and resources for a range of musculoskeletal issues through an easy-to-use app.
- [Livongo by Teladoc Health](#) can help you prevent diabetes or can help you manage diabetes, pre-diabetes, and hypertension with smart devices, expert coaches, and easy-to-follow personalized plans.

## Connect with a doctor in less than 60 seconds at no cost to you

[CIRRUSMD](#) provides on-demand telehealth support, making it easy for you to consult a physician anytime and from anywhere.

### Carrum Health Centers of Excellence

[Carrum Health](#) connects you with leading doctors, surgeons, and cancer specialists nationwide. When you use Carrum Health, most or all of your costs are covered.

Carrum Health Center of Excellence will be required for the following procedures:

- Bariatric surgery
- Knee and hip joint replacement
- Spinal surgery
- CAR-T therapy

Carrum will be optional for substance use disorder treatment facilities, oncology treatment, and all other surgeries.



Dental plan

Vision plan

# Dental

Rentokil offers two dental plans through Delta Dental of Pennsylvania. **Orthodontia is only covered in the Buy-up plan.**

	In-network	
	Base (PPO network)	Buy-up (PPO and premier networks)
<b>Annual deductible<sup>1</sup></b>	<b>\$75</b> per person <b>\$225</b> per family	<b>\$50</b> per person <b>\$150</b> per family
<b>Out-of-pocket maximum<sup>2</sup></b> The most the plan pays each calendar year	<b>\$1,000</b> per person	<b>\$2,000</b> per person
<b>Preventive care</b> Oral exams, cleanings, X-rays, sealants	<b>\$0</b> (no deductible)	<b>\$0</b> (no deductible)
<b>Basic services</b> Fillings and simple extractions	<b>15% coinsurance after deductible</b>	<b>\$0</b> (no deductible)
<b>Major services</b> Bridges, crowns, implants, dentures	<b>50% coinsurance after deductible</b>	<b>50% coinsurance after deductible</b>
<b>Orthodontia</b> For adults and children	<b>Not covered</b>	<b>50% coinsurance</b> (lifetime maximum of \$1,500 per person)

<sup>1</sup> Deductible does not apply to diagnostic, preventive, or orthodontic services.

<sup>2</sup> For basic and major care combined.

## Your cost per month

This chart shows your cost per month based on who you decide to cover.

	Base (PPO network)	Buy-up (PPO and premier networks)
<b>You only</b>	<b>\$20.48</b>	<b>\$32.14</b>
<b>You + spouse/domestic partner<sup>1</sup></b>	<b>\$39.57</b>	<b>\$62.15</b>
<b>You + your child(ren)<sup>1</sup></b>	<b>\$48.45</b>	<b>\$78.06</b>
<b>You + your family<sup>1</sup></b>	<b>\$73.19</b>	<b>\$117.36</b>

<sup>1</sup> If you are covering your domestic partner and/or your domestic partner's children, imputed income will apply. (Imputed income is the value of coverage paid by Rentokil for your domestic partner and eligible children. Imputed income is considered taxable income to you, and your portion of the premium must also be paid on an after-tax basis.) The costs of benefits may differ from what is listed above.

Dental plan

**Vision plan**

# Vision

Rentokil offers a vision plan through EyeMed. The plan provides coverage for eye exams and one of the following each year: (1) contacts and frames or (2) frames and lens services.

	In-network
<b>Eye exam</b>	\$0
<b>Frames</b>	Plan pays \$155 contact lenses or frames allowance annually; you receive a 20% discount on the remaining balance.
<b>Lenses</b> (single, bifocal, and trifocal)	\$10 copay
<b>Standard progressives</b>	\$75 copay
<b>Contact lens fitting</b>	\$40 copay
<b>Contact lenses</b> (conventional)	Plan pays \$155 annually for contacts; you receive a 20% discount on the remaining balance.
<b>Contact lenses</b> (disposable)	Plan pays \$155 annually for contacts; you receive a 20% discount on the remaining balance.

## Your cost per month

This chart shows your cost per month based on who you decide to cover.

<b>You only</b>	<b>\$6.60</b>
<b>You + one<sup>1</sup></b>	<b>\$13.20</b>
<b>You + two<sup>1</sup></b>	<b>\$16.50</b>
<b>You + three or more<sup>1</sup></b>	<b>\$18.16</b>

<sup>1</sup> If you are covering your domestic partner and/or your domestic partner's children, imputed income will apply. (Imputed income is the value of coverage paid by Rentokil for your domestic partner and eligible children. Imputed income is considered taxable income to you, and your portion of the premium must also be paid on an after-tax basis.) The costs of benefits may differ from what is listed above.

## Spending and savings accounts

How the HSA and HCFSA compare

401(k) Plan

# Spending and savings accounts

Spending and savings accounts — often called tax-advantaged accounts — allow you to save money tax-free to use for eligible expenses. There are two types of accounts: a Health Savings Account (HSA) and a Health Care Flexible Spending Account (HCFSA).

	HSA	HCFSA
<b>How it works</b>	<ul style="list-style-type: none"> <li>You set aside pre-tax money to pay for out-of-pocket medical, prescription, dental, and vision expenses, as well as eligible over-the-counter medications and supplies for yourself and your eligible dependents.</li> <li>For balances over \$1,000, you're able to invest and earnings are tax-free.</li> <li>Any money you don't use rolls over from year to year — it's yours to keep.</li> </ul>	<ul style="list-style-type: none"> <li>You set aside pre-tax money to pay for eligible out-of-pocket medical, prescription, dental, and vision expenses, as well as eligible over-the-counter medications and supplies for yourself and your eligible dependents.</li> <li>You can carry over up to \$680 (adjusted annually per IRS rules) of unused funds to the next plan year. You'll forfeit the rest.</li> </ul>
<b>Who's eligible</b>	<p>Generally, you can contribute to the HSA if you're enrolled in the Highmark CDHP 3750, Highmark CDHP 2250, or Highmark CDHP 2250 HPN.</p> <p>You're <b>not</b> eligible if:</p> <ul style="list-style-type: none"> <li>You're covered under any other medical plan that's not a high-deductible plan, including Medicare or TRICARE.</li> <li>Any of your eligible healthcare dependents has an HCFSA.</li> <li>You're a dependent on anyone else's tax return.</li> </ul>	<ul style="list-style-type: none"> <li>You can contribute to an HCFSA if you're enrolled in the Highmark PPO, Highmark PPO HPN, Kaiser HMO, or HMSA plan, or if you waive medical coverage.</li> <li>You're not eligible if you enroll in a Highmark CDHP medical plan or contribute to an HSA.</li> </ul>
<b>What you need to know</b>	<ul style="list-style-type: none"> <li>Access your account and check your balance at <a href="https://www.inspirafinancial.com">InspiraFinancial.com</a>.</li> <li>Your contributions are funded per paycheck.</li> </ul>	<ul style="list-style-type: none"> <li>Access your account and check your balance at <a href="https://www.inspirafinancial.com">InspiraFinancial.com</a>.</li> <li>The annual HCFSA amount will be fully funded at the start of the plan year, and deductions will be reflected on your paycheck each pay period.</li> </ul>

Spending and savings accounts

How the HSA and HCFSAs compare

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# How the HSA and HCFSAs compare

The HSA and HCFSAs work differently. See how they compare.

	HSA	HCFSAs
<b>Which medical plan do I need to be enrolled in?</b>	Highmark CDHP 2250, Highmark CDHP 2250 HPN, Highmark CDHP 3750	Highmark PPO, Highmark PPO HPN, Kaiser HMO, or HMSA plan; also available if you waive coverage and are not enrolled in a CDHP elsewhere
<b>How much can I contribute?</b>	If you only cover yourself: <b>\$4,400</b> If you cover others: <b>\$8,750</b> If you'll be 55 or older by the end of 2026, you can make an additional catch-up contribution of \$1,000.	<b>\$3,300</b>
<b>What can I use the money for?</b>	Eligible out-of-pocket medical, prescription, dental, and vision expenses, as well as eligible over-the-counter medications and supplies for yourself and your eligible dependents. <a href="#">Learn more about eligible expenses.</a>	Eligible out-of-pocket medical, prescription, dental, and vision expenses, as well as eligible over-the-counter medications and supplies for yourself and your eligible dependents. <a href="#">Learn more about eligible expenses.</a>
<b>How do I use the money?</b>	Use the debit card you receive from Inspira Financial to pay for qualified healthcare expenses or submit for reimbursement at <a href="https://www.inspirafinancial.com">InspiraFinancial.com</a> .	Use the debit card you receive from Inspira Financial to pay for qualified healthcare expenses or submit for reimbursement at <a href="https://www.inspirafinancial.com">InspiraFinancial.com</a> .
<b>Do I lose unused money?</b>	No. Your unused balance rolls over from year to year and, if over \$1,000, can be invested. The money stays with you, even if you leave Rentokil.	<b>Up to \$680 will automatically carry over to the next plan year.</b> Any amount over \$680 will be forfeited.
<b>What's the deadline to submit expenses?</b>	There is no deadline for submitting expenses. You can reimburse yourself for expenses paid out of pocket at any time, as long as the expenses were incurred after you opened your HSA.	All expenses must be incurred <b>January 1, 2026</b> , through <b>December 31, 2026</b> , and must be submitted by <b>March 31, 2027</b> .

Spending and savings accounts

How the HSA and HCFA compare

**401(k) Plan**

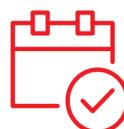
# 401(k) Plan

Rentokil's 401(k) Retirement Savings Plan, administered by Vanguard, allows you to save for retirement through convenient payroll deductions. You can enroll or update your deferral at any time.



## Who's eligible

Full- or part-time colleagues who are at least 18 years of age and employed for a minimum of 30 days are eligible.



## Enrollment

- You're eligible to enroll in the 401(k) Plan after 30 days of employment.
- You'll be auto-enrolled at a 3 percent contribution rate after 90 days of employment if you do not opt out by contacting Vanguard.



## Vesting

- You're always 100 percent vested in your personal contributions to your retirement savings.
- You become vested in Company match contributions after two years of employment.

### What you need to know

- Visit [Vanguard.com/RetirementPlans](https://vanguard.com/RetirementPlans) to get started, designate beneficiaries, and view or make changes to your retirement savings throughout the year.
- Your plan number is **093934**.

To learn more about how the 401(k) Plan works, visit [RentokilTotalRewards.com](https://RentokilTotalRewards.com).



## Contributions<sup>1</sup>

- You may contribute up to 80 percent of your eligible pay or up to the annual IRS contribution limit of \$24,500.
- Rentokil matches 50 percent of the first 7 percent of your contributions for each pay period that you contribute, up to a maximum match of 3.5 percent. **Maximize your Company match by contributing 7 percent to your retirement savings.**
- You can contribute pre-tax or post-tax (Roth) dollars — or a combination of both.
- You can change your contribution rate at any time during the year by logging in to your Vanguard account.
- If you're 50 years of age or older, you can contribute an additional \$7,500 annually as a catch-up contribution.

### 60–63 catch-up election

If you turn 60–63 during 2026, you may contribute 50 percent more than the regular catch-up contribution limit. Contact [Vanguard](https://vanguard.com) for more information.

<sup>1</sup> The IRS adjusts 401(k) contribution limits annually, so it's likely that these limits will be increased in 2026. You can view the latest adjustments and limits on benefits and contributions on the IRS website by visiting [irs.gov](https://irs.gov).

**Basic life and AD&D**

Disability

Voluntary benefits

# Life and accidental death & dismemberment (AD&D) insurance

Life and AD&D insurance through Securian Financial offers financial protection to you and your family in case the unexpected happens.

## Basic life and AD&D insurance

Rentokil provides you with Company-paid, guaranteed issue<sup>1</sup> basic life and AD&D insurance on your first day as a new hire.

The basic life policy value is 1x your frozen earnings from September 2024 to August 2025, and effective January 1, 2026, up to a cap of \$1 million. If you're a new hire, the value is calculated using your base annual earnings.

If you're 70 years of age or older, basic life and AD&D benefits will be reduced:

- **Age 70:** The plan will pay 50 percent of the benefit.
- **Age 75:** The plan will pay 35 percent of the benefit.
- **Age 80:** The plan will pay 25 percent of the benefit.

## Supplemental life insurance

You have the option to elect a supplemental life and AD&D policy for yourself. If you decline coverage when it's first available to you, you may be subject to Evidence of Insurability (EOI), or proof of good health, if added later.

## Spouse and dependent life insurance

If you enroll in supplemental life insurance, you're eligible to enroll your spouse or domestic partner and dependents in spouse and dependent life insurance coverage. Spouse life insurance terms at age 70. Dependent life insurance terms at age 26.

	Benefit amount	Maximum
<b>Basic life</b>	1x your frozen earnings	\$1,000,000
<b>Supplemental life</b>	\$25,000, then incremental increases up to \$1,000,000, not to exceed 5x your annual salary	\$1,000,000
<b>Spouse/ domestic partner life</b>	From \$10,000 to \$250,000, selecting from nine set tiers and not to exceed 50% of Supplemental life coverage	\$250,000
<b>Dependent life</b>	From \$2,000 to \$25,000, selecting from five set tiers	\$25,000



### Find the right insurance coverage

Not sure what level of insurance coverage you need? The [Benefit Scout digital tool](#) from Securian can help you find the right amount of coverage for you and your family.

<sup>1</sup> Guaranteed issue means that you may be able to purchase coverage up to the maximum amount without medical exams or health questions.

Basic life and AD&D

**Disability**

Voluntary benefits

# Disability

Disability benefits administered by AbsenceOne and Prudential replace a portion of your pay if you become sick or injured and are unable to work for an extended period of time. We offer two coverage types — short-term and long-term disability (STD and LTD).

You're automatically enrolled in STD at no cost to you. You can elect to enroll in LTD coverage at 60 percent coverage, and you'll share 50 percent of the cost of this coverage with Rentokil.

If you're a new hire, you'll be automatically enrolled in LTD, but you can opt out within 30 days of your hire.

### What are frozen earnings?

Frozen earnings are your earnings for a 12-month period, from September to August, and updated on January 1 of the following year. Frozen earnings include your hourly rate, overtime, incentives, commissions, and bonuses.



**Need help?**

Visit the [AbsenceOne website](#) or call [\(855\) 205-5852](tel:855-205-5852).



	Short-term disability	Long-term disability
<b>When do benefits begin?</b>	<p><b>If you have a non-work-related injury or accident and are hospitalized for 24 hours:</b></p> <p>Date of disability, no waiting period</p> <p><b>If you're ill and not hospitalized:</b></p> <p>The eighth consecutive day of the approved disability</p>	<p><b>After 90 days of a qualified disability</b></p>
<b>How long do they last?</b>	<p><b>With supporting medical documentation up to 13 weeks</b></p>	<p><b>With supporting medical documentation until you reach retirement age, recover, or pass away</b></p>
<b>How much is the benefit?</b>	<p><b>66.67% of your weekly frozen earnings</b> (or 80% if you've been employed over five years), with a maximum weekly benefit not to exceed \$3,461.54 or the monthly benefit not to exceed \$15,000</p>	<p><b>60% of your weekly frozen earnings</b>, capped at \$15,000 per month</p>

Basic life  
and AD&D

Disability

**Voluntary benefits**

# Voluntary benefits

We offer three types of supplemental health benefits through Voya in the event you experience certain illnesses, injuries, or hospitalization:

- Accident insurance
- Critical illness insurance
- Hospital indemnity insurance

## How these plans work

These benefits pay you a lump-sum cash benefit in the event you have a qualified illness or accident.

The cash benefit is paid directly to you, and you can use it however you'd like. Use it to pay out-of-pocket medical costs or groceries, childcare, utility bills, or even your mortgage or rent.

The amount of your cash benefit varies based on the type of illness, injury, or hospitalization and the level of coverage you select.

### PRO TIP

If you're enrolled in the **critical illness** or **hospital indemnity insurance plan**, health screenings like mammograms, eye exams, immunizations, colonoscopies, pap smears, and routine health checkup exams receive a \$100 benefit.

Voya also offers Travel Insurance for covered plan members.

## What do these plans cover?<sup>1</sup>

### Critical illness

- Heart attack
- Stroke
- Cancer
- End-stage renal failure
- Wellness and preventive care exams

### Accident

- Lacerations
- Burns
- Broken limb or loss of a limb
- Paralysis

### Hospital

- Hospital or ICU admission or confinement

<sup>1</sup> This list does not include all illnesses, injuries, or hospitalizations covered under these plans.



### Need more details?

To view plan details  
and costs, visit

[RentokilTotalRewards.com](https://rentokil.com/TotalRewards.com).

Basic life  
and AD&D

Disability

**Voluntary benefits**

# Voluntary benefits (cont.)

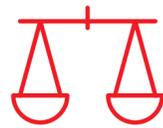
The following programs can help protect your identity, finances, and family.



## Identity Theft Protection

Allstate Identity Theft Protection reimburses you for out-of-pocket expenses in the event your identity is stolen. You can enroll in this coverage anytime during the year.

The \$1 million policy covers lost wages, legal fees, medical record request fees, CPA fees, childcare costs, and more, while in-house privacy experts work with you to restore your identity.



## LegalEASE

Protect yourself and your family from unexpected legal issues and costs with LegalEASE.

Through LegalEASE, you have access to a national network of attorneys and a concierge service to help you navigate legal issues such as estate planning, document and contract review, and more at no additional cost. This benefit covers you, your spouse/domestic partner, children, and parents.



### Need more details?

To view plan details  
and costs, visit

[RentokilTotalRewards.com](https://rentokiltotalrewards.com).



**Employee  
Assistance Program**

Deals and discounts

# Employee Assistance Program

Resources for Living is a free program available at no cost to you, your children up to age 26, and any household members. The program provides confidential counseling and work/life support, 24/7/365.

**You don't need to be enrolled in a Rentokil medical plan to use the program.**

## How the program works

Through the program, you have access to specialists and services to help you and your family with the following:

### Counseling

- Work and personal relationships
- Stress and resilience
- Substance abuse

Counseling sessions are available in person, online, or via Talkspace®. You can get up to six covered counseling sessions per issue per year.

### Work/life support

- Financial issues, including a free 30-minute financial consultation
- Legal matters, including a free 30-minute legal consultation
- Free 60-minute identity theft consultation
- Elder care and child care needs
- Crisis and disaster response

**Need more details?**

Contact Resources for Living:

- Phone:  
[\(833\) 721-2317](tel:8337212317)
- Online:  
[ResourcesForLiving.com](https://ResourcesForLiving.com)  
Username: Rentokil  
Password: EAP

Employee  
Assistance Program

**Deals and discounts**

# Deals and discounts

In addition to our health, wellness, and financial well-being benefits, we offer these extra benefits to help you live your best life.

## Rentokil Extras

### Home, auto, and pet insurance

Protect your home (even if you rent), car, boat, mobile home, recreational vehicles, and furry friends through Rentokil Extras. Payments are made through easy payroll deductions.

### Brand-name discounts

Enjoy savings on gym memberships, restaurants, theme parks, movies, and more.

[LEARN MORE ABOUT RENTOKIL EXTRAS](#)

## Perks at Work

### Brand-name discounts

Get discounts for the places and products you love, including Apple, HP/Lenovo, Disney, gym memberships, restaurants, and movies.

[LEARN MORE ABOUT PERKS AT WORK](#)



# Contacts

	Provider name	Phone	Website
<b>Medical</b> (Highmark)	Quantum Health (Meritain)	<a href="tel:(866)317-6103">(866) 317-6103</a>	<a href="https://RentokilBenefits.com">RentokilBenefits.com</a>
<b>Pharmacy</b> (Highmark)	Express Scripts	<a href="tel:(800)959-2328">(800) 959-2328</a>	<a href="https://Express-Scripts.com">Express-Scripts.com</a>
<b>Telehealth</b> (Highmark)	CirrusMD	<a href="tel:(866)305-0409">(866) 305-0409</a>	<a href="https://MyCirrusMD.com">MyCirrusMD.com</a>
<b>Virtual physical therapy</b> (Highmark)	Hinge Health	<a href="tel:(855)902-2777">(855) 902-2777</a>	<a href="https://HingeHealth.com/for/Rentokil">HingeHealth.com/for/Rentokil</a>
<b>Virtual digestive health resource</b> (Highmark)	Oshi Health	N/A	<a href="https://OshiHealth.com">OshiHealth.com</a>
<b>Virtual diabetes, pre-diabetes, and hypertension support</b> (Highmark)	Livongo by Teladoc Health	N/A	<a href="https://Livongo.com">Livongo.com</a>
<b>Centers of Excellence</b> (Highmark)	Carrum Health	Coming Soon! Launching January 1, 2026	<a href="https://carrum.me/carrum-health-info">carrum.me/carrum-health-info</a>
<b>Medical/pharmacy</b> (HMO – CA)	Kaiser Permanente	<a href="tel:(800)464-4000">(800) 464-4000</a>	<a href="https://KP.org">KP.org</a>
<b>Medical/pharmacy</b> (PPO – HI)	Hawaii Medical Services Association (HMSA)	<a href="tel:(866)939-6013">(866) 939-6013</a>	<a href="https://HMSAOnlineCare.com">HMSAOnlineCare.com</a>
<b>Dental</b>	Delta Dental of Pennsylvania	<a href="tel:(800)932-0783">(800) 932-0783</a>	<a href="https://DeltaDentalIns.com">DeltaDentalIns.com</a>
<b>Vision</b>	EyeMed	<a href="tel:(866)723-0514">(866) 723-0514</a>	<a href="https://EyeMed.com/EN-US/Member">EyeMed.com/EN-US/Member</a>
<b>Health Savings Account</b> (HSA)	Inspira Financial	<a href="tel:(800)284-4885">(800) 284-4885</a>	<a href="https://InspiraFinancial.com">InspiraFinancial.com</a>
<b>Health Care Flexible Spending Account</b> (HCFSAs)	Inspira Financial	<a href="tel:(800)284-4885">(800) 284-4885</a>	<a href="https://InspiraFinancial.com">InspiraFinancial.com</a>
<b>401(k) Retirement Savings Plan</b>	Vanguard Financial	<a href="tel:(800)523-1188">(800) 523-1188</a>	<a href="https://Vanguard.com/RetirementPlans">Vanguard.com/RetirementPlans</a>
<b>Life and AD&amp;D Insurance</b>	Securian	<a href="tel:(866)293-6047">(866) 293-6047</a>	<a href="https://LifeBenefits.com">LifeBenefits.com</a>
<b>Disability</b>	AbsenceOne	<a href="tel:(855)205-5852">(855) 205-5852</a>	To submit a claim: <a href="https://AbsenceOne.com/RTX">AbsenceOne.com/RTX</a>

[SEE ADDITIONAL CONTACTS](#)

# Contacts

	Provider name	Phone	Website
<b>Critical illness, accident, and hospital indemnity insurance</b>	Voya	<a href="tel:(800)607-3366">(800) 607-3366</a>	<a href="https://qrco.de/voyartx">https://qrco.de/voyartx</a>
<b>Identity theft protection</b>	Allstate Identity Theft	<a href="tel:(800)789-2720">(800) 789-2720</a>	<a href="https://MyAIP.com">MyAIP.com</a>
<b>Legal services</b>	LegalEASE	<a href="tel:(800)248-9000">(800) 248-9000</a>	<a href="https://LegalEasePlan.com">LegalEasePlan.com</a>
<b>Employee Assistance Program</b>	Aetna Resources for Living	<a href="tel:(833)721-2317">(833) 721-2317</a>	<a href="https://ResourcesForLiving.com">ResourcesForLiving.com</a>
<b>Rentokil Extras</b>	Corestream	<a href="tel:(901)554-7210">(901) 554-7210</a>	<a href="https://Rentokil.Corestream.com">Rentokil.Corestream.com</a>

