



2026

BENEFITS GUIDE

Look inside to learn more

Legacy ChampionX
Core

Benefits overview



Your US benefits

The work you do at ChampionX helps us achieve our purpose of improving lives and helping customers with their goal of sustainably unlocking energy on a global scale. We're proud to offer competitive benefits and high-quality coverage that support your physical and financial health.

We're committed to providing flexible and comprehensive programs and resources that support you and your family. To elect the benefits that best suit your needs, be sure to:

- Review this guide
- Learn more about **how to enroll** and key dates
- Use the **Ask Emma** tool on **My Benefits**, during your enrollment period, to help you compare medical plan options
- Call the ChampionX Benefits Center at **1.844.973.1295** if you have questions






Visit **My Benefits** for details and how to enroll.

Benefits overview

Your digital Benefits Guide

This interactive guide provides you with information when and how you need it:

-  **Use the navigation bar on the left** to review information by topic
-  **Search by keywords** to locate specific content
-  **Quickly link to vendor websites** to manage your accounts

Be sure to use this guide as you make benefits decisions and refer to it throughout the year as you use your benefits.



Need to print?

Click **PRINT** at the top of any page.



Visit **My Benefits** for details and how to enroll.

Benefits overview

Your 2026 benefits

ELIGIBILITY

If you are a regular full-time or part-time U.S. employee scheduled to work at least 30 hours a week, you and your dependents are eligible for coverage.

You must participate in a benefits plan to enroll your dependents. Eligible dependents include:

- Your spouse
- Your domestic partner (same or opposite sex)
- Your or your spouse/domestic partner's dependent child(ren), up to age 26
- Your or your spouse/domestic partner's disabled dependent child(ren) over age 26

DEPENDENT VERIFICATION

If you enroll an eligible dependent for the first time, you must provide documentation confirming their relationship to you. You'll receive a request for documentation following the completion of your enrollment. For spouses and domestic partners, two types of documentation are required. If you do not provide the requested documentation, your dependents will not be covered.

Examples of required documentation include:

- Marriage certificate
- Domestic partner affidavit
- Federal tax returns
- Birth certificate for biological children showing you as parent
- Court papers for adopted children or children placed for adoption, legal guardianship or custodianship



For more information

Review the Summary Plan Descriptions (SPDs) available on **My Benefits**. These SPDs are detailed documents that describe eligibility, benefits coverage, how to claim benefits and when benefits become vested.



Visit **My Benefits** for details and how to enroll.

Benefits overview

How to enroll

Enroll in your benefits online or by phone.

ONLINE 24/7

To get started, visit [My Benefits](#) > Start Your Enrollment from any device with internet access.

BY PHONE

If you don't have access to the internet or need further assistance, call the ChampionX Benefits Center at **1.844.973.1295** Monday through Friday, between 7 a.m. and 7 p.m. Central Time.

View [detailed instructions](#) on how to enroll.

CHANGING COVERAGE DURING THE YEAR

The IRS limits changes to your benefit elections during the year. The elections you made during Open Enrollment are effective for the 2026 calendar year. If you experience a Qualified Life Event, such as a birth, marriage, divorce, etc., you must make changes within 31 days of the event. **If you do not make changes within 31 days of the event, you cannot make a change to your benefits coverage until the next Open Enrollment period.**

Visit [My Benefits](#) to make changes.

Note: Changes to your Health Savings Account and post-tax benefits can be made at any time.

Newly hired?

You must complete your benefits enrollment within 31 days of your date of hire.

Your benefits and payroll deductions are retroactive to your hire date, except for the Health Savings Account (HSA) and Flexible Spending Accounts (FSAs), which are effective on a go-forward basis. You will be required to make up any missed premiums retroactive to your hire date based on your enrollment in benefits.

If you do not enroll, you will default to NO COVERAGE in 2026.



Visit [My Benefits](#) for details and how to enroll.

Medical plans



Medical plans

Whether you are facing an illness, injury or are simply using preventive care, ChampionX offers comprehensive protection against the financial hardship that can accompany medical needs. We offer our medical plans through the BlueCross BlueShield network with enhanced support administered by Quantum Health. ChampionX offers two medical plan choices: the Health Savings Account Plan and the PPO Plan.

Both plans offer:

- Coverage for the same healthcare services
- In-network preventive care services at 100% with no deductible
- Access to a national network of high-quality providers through BlueCross BlueShield. If you reside in the state of Utah, you will have access to a national network of high-quality providers through SelectHealth.
- Prescription drug coverage through CVS/Caremark
- Freedom to see the healthcare provider of your choice with no referral

Is your provider in-network?

Confirm your doctor is in-network with BCBS (PPO – Participating Provider Options) or SelectHealth (SelectHealth Med). To find an in-network provider near you:

- If you're enrolled in a medical plan, visit **My Benefits** and click on the Quantum Health or SelectHealth website link under My Carrier Accounts, or call **1.844.460.2819** for Quantum Health or **1.800.538.5038** for SelectHealth.
- If you're not currently enrolled in a medical plan, visit **ChampionXHealth.com** or **selecthealth.org** to search for your provider.



Visit **My Benefits** for details and how to enroll.

Medical plans

Health Savings Account Plan

HOW THE PLAN WORKS

- 1 In-network preventive care is covered 100%. Out-of-network preventive care is not covered by the plan.
- 2 You pay the full cost of all non-preventive care (including most prescriptions) until you reach your deductible.
- 3 After you meet your deductible, the plan shares the cost of your non-preventive care (including prescriptions) through coinsurance up to the annual out-of-pocket maximum.
- 4 When you meet your out-of-pocket maximum, the plan will pay 100% of all covered in-network expenses for the remainder of the calendar year.

[Learn more](#) about prescription drug coverage.



Plan highlights

- Pay lower premiums with a higher deductible and out-of-pocket maximum
- Paired with a **Health Savings Account (HSA)**
- Can enroll in a **Limited Purpose Health Care Flexible Spending Account (FSA)**
- Prescriptions apply to the medical plan deductible and out-of-pocket maximum
- Certain preventive drugs covered at 100%



Visit **My Benefits** for details and how to enroll.

Medical plans

PPO Plan

HOW THE PLAN WORKS

- 1 In-network preventive care is covered 100%. Out-of-network preventive care is not covered by the plan.
- 2 You pay set copays for all non-preventive medical care and prescriptions until you reach your deductible.
- 3 After you meet your deductible, the plan shares the cost of your non-preventive medical care through coinsurance up to the annual out-of-pocket maximum.
- 4 When you meet the out-of-pocket maximum, the plan will pay 100% of all covered in-network medical expenses for the remainder of the calendar year.

[Learn more](#) about prescription drug coverage.



Plan highlights

- Pay higher premiums with a lower deductible and out-of-pocket maximum
- Can enroll in a **Health Care Flexible Spending Account (FSA)**
- Prescriptions do not apply to the medical plan deductible and have a separate out-of-pocket maximum
- Certain preventive prescription drugs covered at 100%



Visit **My Benefits** for details and how to enroll.

Medical plans

How the medical plans compare

MEDICAL COVERAGE ADMINISTERED BY QUANTUM HEALTH OR SELECTHEALTH

Plan features	Health Savings Account Plan		PPO Plan	
	In-network	Out-of-network ¹	In-network	Out-of-network ¹
Preventive care	Plan pays 100%	No coverage	Plan pays 100%	No coverage
Deductible (Employee only / all other coverage tiers)	\$1,700 / \$3,400	\$3,000 / \$6,000	\$750 / \$1,500	\$1,500 / \$3,000
Coinsurance (You pay)	20%²	40%²	20%²	40%²
Out-of-pocket maximum (Per covered member / family maximum; includes deductible)	\$4,000 / \$8,000	\$8,000 / \$16,000	\$3,750 / \$7,500	\$7,500 / \$15,000
Primary care visits	20%²	40%²	\$25 copay	40%²
Specialist visits	20%²	40%²	\$50 copay	40%²
Inpatient care	20%²	40%²	20%²	40%²
Outpatient care	20%²	40%²	20%²	40%²
Emergency room	20%²		\$250 copay, no deductible (waived if admitted)	
Ambulance	20%²		20%²	
Contributions to an HSA	Available		Not available	

¹ If you receive services from an out-of-network provider, the plans will only cover 150% of a fee schedule developed by the administrator that is based on a methodology similar to one used by Medicare to determine the allowable fee for the same or similar service in a geographic area. You will be responsible for any fees in excess of what is considered 150% of the fee schedule. Charges in excess of the fee schedule do not apply toward your deductible or out-of-pocket maximum.

² After deductible



Visit **My Benefits** for details and how to enroll.

Medical plans

Medical premiums

You pay pre-tax premiums out of each pay check. The premiums shown are per pay check.

	Health Savings Account Plan	PPO Plan
Employee only	\$48.46	\$82.15
Employee + spouse / domestic partner	\$129.23	\$212.31
Employee + child(ren)	\$104.31	\$164.31
Family	\$175.38	\$293.08

Note: If you cover your domestic partner or your domestic partner's children, the total value of your domestic partner's benefit is imputed income and may be taxable.

If you were enrolled in one of the ChampionX medical plans prior to July 1, 2025, and you and/or your spouse completed the required wellness activities (Annual Exam, Health Risk Assessment and Tobacco Attestation), your rates will be as listed above. 2026 new hires, or those enrolled in medical coverage on or after July 1, 2025, will automatically receive the rates listed above for 2026.

If an employee and/or spouse did not complete their required activities, you will incur the following wellness fees per pay check.

Employee only or Employee + child(ren) — \$34.62

Employee + spouse / domestic partner or Family — \$34.62 (each)

Wellness fees are only applicable to employees and spouses covered on the medical plan.

Domestic partner premium taxation

If you enroll your domestic partner or your domestic partner's children in medical, dental and/or vision coverage, the total value of their benefit is taxed as imputed income.

Each pay period, your earnings will be increased for tax purposes, but the increased earnings are not reflected in your net pay. This means the full cost to cover your domestic partner and/or their children includes your premiums plus the imputed income tax.



Visit **My Benefits** for details and how to enroll.

Health Savings Account



Understanding the Health Savings Account

If you enroll in the Health Savings Account Medical Plan, you can contribute to a Health Savings Account (HSA) on a pre-tax basis through payroll deduction. You can start, stop or change your HSA contributions at any time. ChampionX may also make contributions, if you are eligible.

An HSA is not an FSA

Learn more about how they differ.



Visit **My Benefits** for details and how to enroll.

Health Savings Account

Eligible for an HSA?

If you enroll in the Health Savings Account Plan, an account with Fidelity will be initiated. You must verify and open your account with Fidelity. You must enroll in the Health Savings Account Plan to receive the employer contribution (if eligible) even if you do not want to make employee contributions. However, due to the tax-advantaged nature of an HSA, there are specific eligibility requirements, including:

- You may not be covered by another non-qualified high deductible health plan (for example, a spouse's traditional medical plan that covers you).
- You and your spouse may not enroll in a medical Flexible Spending Account that could reimburse your medical expenses.
- You may not be enrolled in a government health plan, such as Medicare A and/or B or Medicaid.
- Children who are not your tax dependents are not eligible for reimbursement from the HSA.
- You may not have an HSA and be claimed as a dependent on someone else's tax return.

If any of the above eligibility requirements apply to you, you should decline the HSA during your enrollment. By declining the HSA, you will not be eligible to receive ChampionX contributions to the account.



Visit **My Benefits** for details and how to enroll.

2026 HSA contributions

ChampionX's contribution to your HSA is shown in the chart below. You may also choose to contribute to your HSA based on the annual limits below. Be aware that contributions made outside of payroll will count toward your annual limit. It's important to consider this when determining your annual employee contribution amount.

ChampionX contributes...	Throughout 2026, you can contribute through payroll deduction...
<p>\$750 for employee-only coverage</p> <p>\$1,500 for all other coverage tiers</p>	<p>Your total HSA contribution (both the contribution made by ChampionX and by you) can be:</p> <ul style="list-style-type: none"> • Up to \$4,400* for employee only • Up to \$8,750* for employee + spouse / domestic partner coverage, employee + child(ren) or family coverage • An additional \$1,000* if you are age 55 or older anytime in 2026

* These amounts are set by the IRS and may change annually and include both your and ChampionX's contributions, including the contributions you make outside of payroll.

TIMING OF CONTRIBUTIONS

The employer HSA contribution, if applicable, is divided so that 50% is deposited to your HSA no later than the last day of the month in January 2026, and 50% is deposited no later than the last day of the month in July 2026. To receive the contribution, you must be employed at ChampionX on the date the contribution is made.

Note: If you're covering dependents, to be eligible for the full employer HSA contribution, all dependent verification documents must be received and approved.

RECEIVING YOUR CONTRIBUTIONS

You can elect to only receive employer contributions, but you **must** elect a \$0.00 amount in your HSA when you complete your benefits enrollment. **If you waive your HSA, you will not be eligible for employer contributions.**

You will be required to open your account with Fidelity upon receiving your debit card. Contributions will not deposit into your account until it is fully opened.



Visit **My Benefits** for details and how to enroll.

Health Savings Account

Using your HSA

Funds in your HSA can be used to pay for:

- Qualified medical and prescription expenses
- Qualified dental, vision and hearing expenses
- COBRA continuation coverage if you leave employment with ChampionX
- Qualified long-term care insurance

Funds can also be used to build savings to cover future medical expenses into retirement, including Medicare premiums and out-of-pocket expenses.

You will receive a welcome kit, including an HSA debit card, which may be used to pay for qualified healthcare expenses directly. Or you may reimburse yourself from your HSA at a later date. You own the amount in your account and may take it with you if you leave ChampionX.

You do not need to provide proof of your expenses to Fidelity. However, you should keep your receipts in case you are audited and need to provide proof that your withdrawals were for qualified healthcare expenses.

Newly hired?

You have 31 days from your date of hire to enroll in the Health Savings Account medical plan.

Your ChampionX contribution schedule:

- Coverage effective January 1–June 30: 50% deposited following enrollment, 50% deposited in July, by end of month
- Coverage effective July 1–October 31: 50% deposited following enrollment, no additional contribution for 2026
- Coverage effective November 1–December 31: No ChampionX contribution for 2026

Note: Your contributions to any HSA in 2026 — including those with a prior employer and/or contributions you make outside of payroll — count toward your IRS annual limit. It's important to consider this when determining your annual employee contribution amount and any eligible ChampionX employer contributions.

For additional information about how the HSA works, please read [pages 11–14](#) of this benefits guide.



Visit **My Benefits** for details and how to enroll.



Prescription drugs

Prescription drug coverage

Prescription drug benefits are administered by **CVS/Caremark** and included in both of ChampionX's medical plan options — there's no need to enroll separately.

Your cost for prescription drugs will depend on what type of prescription you need: generic, formulary brand, non-formulary brand or lifestyle management. Review the formulary to confirm what category your prescription medication is and verify coverage.

The table on the next page shows the out-of-pocket costs for retail and mail-order prescriptions.

Note: In the Health Savings Account Medical Plan, you must meet the plan deductible before the cost sharing on the next page applies. Some preventive drugs are paid in full before the deductible.



Visit **My Benefits** for details and how to enroll.

Prescription drugs

PRESCRIPTION DRUG COVERAGE PROVIDED BY CVS/CAREMARK

	Retail (up to 30-day supply)		Mail order or CVS retail pharmacy (up to 90-day supply)	
	Health Savings Account Plan	PPO Plan	Health Savings Account Plan	PPO Plan
Generic	After you meet the deductible and a \$10 copay, plan pays 100%	\$5 copay	After you meet the deductible and a \$10 copay, plan pays 100%	\$10 copay
Formulary brand (you pay) ("preferred list" of drugs)	30%* \$30 min / \$90 max	25% (\$60 max)	25%* (\$120 max)	25% (\$120 max)
Non-formulary brand (you pay) (not on "preferred list"; generic equivalent or preferred drugs available)	30%* \$50 min / \$150 max	50% (\$100 max)	50%* (\$200 max)	50% (\$200 max)

* After deductible



Visit **My Benefits** for details and how to enroll.

Prescription drugs

COMPARING HOW PRESCRIPTION DRUG COVERAGE WORKS BETWEEN PLANS

	Health Savings Account Plan	PPO Plan
Deductible	Prescription costs are subject to the medical deductible. You are responsible for 100% of the cost until you meet the medical deductible.	A deductible does not apply; your prescription drug costs will not count toward the medical deductible.
Coinsurance	After you meet the deductible, you and the plan share the cost of prescription drugs through coinsurance.	You pay a copay for generic drugs and coinsurance with a maximum for all other tiers.
Out-of-pocket maximum	Prescription costs are subject to the medical out-of-pocket maximum. Once you meet the maximum, the plan pays 100% of the cost for the rest of the calendar year.	<p>You have a separate prescription drug out-of-pocket maximum:</p> <ul style="list-style-type: none"> • \$2,850 employee only • \$5,700 for other coverage tiers <p>Once you meet the prescription drug out-of-pocket maximum, the plan pays 100% of the cost for the rest of the calendar year.</p>
<p>Example: A non-preventive formulary drug costs \$100.</p>	<ul style="list-style-type: none"> • You are responsible for paying the full cost of the drug until you meet your deductible. • You may use money in your HSA to cover the cost. • The cost of the drug will count toward your annual deductible and out-of-pocket maximum. 	<ul style="list-style-type: none"> • You pay \$25 (25% of \$100). • You may use money in your Health Care FSA to cover the cost. • This amount counts toward the prescription drug out-of-pocket maximum. • It does not count toward your medical deductible or medical out-of-pocket maximum.



Visit **My Benefits** for details and how to enroll.





Medical plan resources

Medical plan resources

ChampionX supports you and your family with tools and resources that provide personalized assistance and convenience, allowing you to make informed choices and actively manage your health.

In this section

-  [Ask Emma](#)
-  [Virta](#)
-  [Blue Distinction Centers](#)
-  [Telemedicine](#)



Visit **My Benefits** for details and how to enroll.

Medical plan resources

ESTIMATE YOUR EXPENSES WITH ASK EMMA

Knowing how much you spend on healthcare can help you make an informed decision. During your enrollment, Emma can help by walking you through a short interview and, based on your answers, provide the lowest estimated out-of-pocket costs.

- Personalized cost comparisons by health scenarios help you choose the plan that best meets your needs.
- Provides helpful and informative content throughout the enrollment process.

Find Emma in the "Start Your Enrollment" or "Qualified Life Event" section of [My Benefits](#).

VIRTA

ChampionX is fully covering the cost of Virta for eligible employees and dependents with Type 2 diabetes or pre-diabetes. Virta provides a safer, more sustainable way to reduce blood sugar. With Virta, you get a dedicated health coach, continuous medical supervision, and a Virta starter kit with a meter, strips and a connected scale — all fully covered by ChampionX. You'll also have access to a patient community, educational resources and expert care, anywhere, anytime. To learn more, go to: virtahealth.com/join.

BLUE DISTINCTION

The Blue Distinction program saves you money on bariatric surgery and knee/hip replacements. BCBS's Blue Distinction program recognizes facilities that meet high standards for quality in these procedures. If you choose a Blue Distinction center for bariatric surgery or a knee or hip replacement, you'll pay just 10% coinsurance instead of the normal 20% after meeting your annual deductible. To learn more, contact Quantum Health.

Ask Emma!

Ask Emma provides a tailored recommendation helping to alleviate the guesswork in making your benefits decisions.



Visit [My Benefits](#) for details and how to enroll.

Medical plan resources

Around-the-clock telemedicine

Healthcare should be simple, fast and uncomplicated. Telemedicine makes it easy to visit a doctor in minutes through a mobile app, online and by phone. Get access to quality healthcare without ever leaving your home, your job or wherever you are.

MDLIVE is offered as part of your medical plan and provides:

- An alternative to using the emergency room or urgent care
- A national network of licensed, board-certified, U.S.-based doctors
- Prescriptions sent to your pharmacy by the provider
- Coordination with your primary care provider

The cost of an appointment is **\$48** until you meet your deductible, then you pay 20% until you reach your out-of-pocket maximum on the HSA Plan, or a \$10 copay on the PPO Plan.

HOW TO USE TELEMEDICINE

Log in via the web or download the app from the Google Play store or the Apple App Store 24/7/365, including holidays.



MDLIVE:

1.888.676.4204



When to use telemedicine

- Common cold
- Allergies
- Constipation
- Cough
- Diarrhea
- Fever
- Flu
- Headache
- Vomiting
- Pinkeye
- Sore throat
- And more



Visit **My Benefits** for details and how to enroll.



Voluntary benefits

Voluntary benefits

If there's an emergency or you end up in the hospital, your health insurance helps with the medical expenses. But these voluntary coverage options, available through Lincoln Financial, can complement your medical plan with a cash benefit you can use however you need, such as for your deductible, coinsurance or copays, child care, transportation and more. The voluntary plans are to be complementary to your health insurance but do not offset any deductibles or out of pocket costs under the health plan.

In this section

-  [Critical Illness](#)
-  [Hospital Indemnity](#)
-  [Accident Insurance](#)



Visit **My Benefits** for details and how to enroll.

Voluntary benefits

Critical Illness

Critical Illness Insurance pays a lump-sum benefit if you are diagnosed with a covered illness or condition, such as a heart attack, stroke or cancer. Here are some of the highlights:

- Guaranteed Issue Coverage (no medical questions)
 - o Employee: \$5,000–\$30,000 coverage in \$5,000 increments
 - o Spouse: \$5,000–\$30,000 coverage in \$5,000 increments (not to exceed 100% of your election)
 - o Child(ren): 50% of employee benefit
- Rates are based on your age and the amount of coverage selected
- Children are covered at NO COST when you elect employee coverage
- Includes an annual Wellness Benefit for completing certain health screenings. Minimum Benefit is \$50 per covered person through Voluntary Critical Illness and an additional \$50 per covered person through Basic Critical Illness

Per Pay Check Premiums (post-tax)		
AGE*	EMPLOYEE PER \$5,000 (MAX \$30,000)	SPOUSE PER \$5,000 (MAX \$30,000)
Under 30	\$0.97	\$0.97
30–39	\$1.15	\$1.15
40–49	\$2.42	\$2.42
50–59	\$5.24	\$5.24
60–69	\$7.55	\$7.55
70+	\$9.92	\$9.92

* Age is based on employee's age at the beginning of the plan year.

For those employees participating in a Health Savings Plan, ChampionX will provide \$5,000 Basic Critical Illness coverage, at no cost to you!

Per IRS regulations, you pay the tax on the premium paid by ChampionX on any employer-paid Critical Illness.



Visit **My Benefits** for details and how to enroll.

IMPORTANT: This is a fixed indemnity policy, NOT health insurance

This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.

- » The payment you get isn't based on the size of your medical bill.
- » There might be a limit on how much this policy will pay each year.
- » This policy isn't a substitute for comprehensive health insurance.
- » Since this policy isn't health insurance, it doesn't have to include most federal consumer protections that apply to health insurance.

Looking for comprehensive health insurance?

- » Visit [HealthCare.gov](https://www.healthcare.gov) or call 1-800-318-2596 (TTY: 1-855-889-4325) to find health coverage options.
- » To find out if you can get health insurance through your job, or a family member's job, contact the employer.

Questions about this policy?

- » For questions or complaints about this policy, contact your state Department of Insurance. Find their number on the National Association of Insurance Commissioners' website ([naic.org](https://www.naic.org)) under "Insurance Departments."
- » If you have this policy through your job, or a family member's job, contact the employer.

Voluntary benefits

Hospital Indemnity

Hospital Indemnity pays a lump-sum benefit if you have a covered stay in a hospital or intensive care unit. Here are some of the highlights:

- Hospital admission: \$1,200
- Critical care unit admission: \$2,400
- Hospital stay: \$200/day up to 30 days
- Hospital critical care unit stay: \$400/day up to 30 days
- Rehabilitation facility: \$100/day up to 30 days
- Benefits are payable for pregnancy on the first day of coverage
- Guaranteed Issue coverage (no medical questions)

Accident Insurance

Accident Insurance pays a lump-sum benefit for the treatment of non-work-related accidents, such as:

- Burns
- Concussions
- Fractures
- Ambulance services
- Outpatient surgery
- Diagnostic exams/imaging
- And many more

Per Pay Check Premiums (post-tax)

Employee only	\$6.70
Employee + spouse / domestic partner	\$18.49
Employee + child(ren)	\$13.34
Employee + family	\$25.14

Per Pay Check Premiums (post-tax)

Employee only	\$2.64
Employee + spouse / domestic partner	\$4.39
Employee + child(ren)	\$5.20
Employee + family	\$6.95



Visit **My Benefits** for details and how to enroll.



Dental plans

Dental plans

Staying healthy includes good dental care. ChampionX's dental plans provide the comprehensive coverage necessary to help you and your family maintain good dental health. The dental benefit is administered by Delta Dental.

HOW THE PLANS WORK

You have the flexibility to see any dentist you choose. However, greater discounts and benefits are available by seeing an in-network dentist.

**Is your provider
in-network?**

To find a dentist in the Delta Dental network, call **1.800.932.0783** or visit **deltadentalins.com**.



Visit **My Benefits** for details and how to enroll.

Dental plans

DENTAL BENEFITS SUMMARY

	High Plan*	Low Plan*
Annual deductible	Employee only: \$50 Family: \$150	Employee only: \$50 Family: \$150
Preventive	100% (no deductible)	100% (no deductible)
Diagnostic exam	100% (no deductible)	100% (no deductible)
Basic	90% after deductible	80% after deductible
Major	60% after deductible	50% after deductible
Orthodontia	<ul style="list-style-type: none"> • All enrolled • 50% after deductible • \$2,500 lifetime maximum 	<ul style="list-style-type: none"> • For children only • 50% after deductible • \$1,500 lifetime maximum per child
Annual maximum benefit (excluding orthodontia)	\$2,500 per person	\$1,500 per person

* If you receive dental services from an out-of-network provider, the dental plan will only cover usual, customary and reasonable (UC&R) charges as determined by Delta Dental and based on your geographic area. You will be responsible for any fees in excess of what is considered UC&R charges.

DENTAL PREMIUMS

You pay pre-tax premiums out of each pay check.
The premiums shown are per pay check.

	High Plan	Low Plan
Employee only	\$9.23	\$3.26
Employee + spouse / domestic partner	\$19.38	\$8.15
Employee + child(ren)	\$21.23	\$8.68
Family	\$31.85	\$12.63

Note: If you cover your domestic partner or your domestic partner's children, the total value of your domestic partner's benefit is imputed income and may be taxable. [Learn more](#) about domestic partner premium taxation.



Visit **My Benefits** for details and how to enroll.



Vision plans

Vision plans

ChampionX offers coverage to help you pay vision expenses, such as annual exams and eyeglasses (lenses and frames) or contacts. This benefit is administered by Vision Service Plan (VSP).

HOW THE PLANS WORK

You have the freedom to receive services from any provider. You will, however, receive a greater level of benefit if you use a provider who participates in the VSP Advantage network. By using a network provider, you may also receive discounts for services not otherwise covered by the vision plan (e.g., sunglasses and laser vision correction).

Is your provider in-network?

To find a provider in the VSP Advantage network, call **1.800.877.7195** or visit **VSP**.



Visit **My Benefits** for details and how to enroll.

Vision plans

VISION BENEFITS SUMMARY

Benefit	High Plan	Low Plan
Well-vision exam	\$15 copay Every 12 months	\$15 copay Every 12 months
Materials	\$15 copay Every 12 months	\$25 copay Every 24 months
Frames	\$180 allowance Every 12 months	\$130 allowance Every 24 months
Contacts (instead of glasses)	\$150 + \$60 maximum fitting fee Every 12 months	\$150 + \$60 maximum fitting fee Every 24 months

Out-of-network allowances are available. Visit [VSP](#) for additional discounts and a complete list of covered services.

VISION PREMIUMS

You pay pre-tax premiums out of each pay check. The premiums shown are per pay check.

	High Plan	Low Plan
Employee only	\$3.54	\$1.74
Employee + spouse / domestic partner	\$7.08	\$3.49
Employee + child(ren)	\$7.57	\$3.73
Family	\$12.10	\$5.96

Note: If you cover your domestic partner or your domestic partner's children, the total value of your domestic partner's benefit is imputed income and may be taxable. [Learn more](#) about domestic partner premium taxation.



Visit **My Benefits** for details and how to enroll.

THERE ARE THREE TYPES OF FSAs

Health Care FSA	Limited Purpose Health Care FSA	Dependent Day Care FSA
<ul style="list-style-type: none"> Available to employees not enrolled in the Health Savings Account Plan Used to pay for eligible healthcare expenses you pay out of pocket (e.g., copays, deductibles, eyeglasses, contacts, hearing aids, etc.) Over-the-counter medications are not reimbursable unless prescribed by a physician Health Care FSA is eligible for \$500 carry over, but you must enroll in the FSA plan for the following plan year 	<ul style="list-style-type: none"> Available only to employees enrolled in the Health Savings Account Medical Plan Used to pay for qualifying dental and vision expenses only. You may use your HSA to pay for medical or prescription drug expenses pre-tax Limited Purpose Health Care FSA is eligible for \$500 carry over, but you must enroll in the FSA plan for the following plan year 	<ul style="list-style-type: none"> Available to all employees Used to pay for eligible dependent day care expenses for a child (e.g., child care for children up to the age of 13) or an elderly parent "Use it or lose it" rule applies. Expenses must be incurred by December 31, 2026, or your contributions will be forfeited Dependent Care FSA is not eligible for the \$500 rollover

Flexible Spending Accounts

2026 CONTRIBUTION LIMITS

Health Care FSA (PPO Plan)	\$3,400
Limited Purpose Health Care FSA (Health Savings Account Plan)	\$3,400
Dependent Day Care FSA	\$7,500

Log in to **My Benefits** and click on the Fidelity website link under My Carrier Accounts to:

- Submit and review claims
- Review your balance
- Learn about eligible expenses



Visit **My Benefits** for details and how to enroll.

Flexible Spending Accounts

HEALTH ACCOUNT COMPARISON

Let's compare the HSA, Limited Purpose Health Care FSA and traditional Health Care FSA offered by ChampionX:

	Health Savings Account Plan		PPO Plan
	HSA	Limited Purpose Health Care FSA	Health Care FSA
What it can be used for	Qualifying healthcare expenses, including medical, prescription drug, dental, orthodontia and vision care.	Qualifying dental (including orthodontia) and vision care.	Qualifying healthcare expenses, including medical, prescription drug, dental, orthodontia and vision care.
Eligibility	Must be enrolled in the Health Savings Account Medical Plan.	Must be enrolled in the Health Savings Account Medical Plan.	Medical plan enrollment not required. Cannot be enrolled in the Health Savings Account Medical Plan.
ChampionX 2026 contributions	\$750 employee-only coverage. \$1,500 dependent tiers.	\$0	\$0
Maximum contributions in 2026	Employee only: \$4,400 All other coverage tiers: \$8,750 Amounts include any ChampionX contributions. You may contribute an additional \$1,000 if 55 or older anytime in 2026.	\$3,400	\$3,400
Funds roll over	Yes.	Yes. Up to \$500 . Enrollment is required for new plan year to rollover funds.	Yes. Up to \$500 . Enrollment is required for new plan year to rollover funds.
Goes with employee	Yes. If you leave or retire from ChampionX, the entire balance (your contributions, ChampionX contributions and earnings) in your HSA belongs to you.	No. You may only be reimbursed for costs incurred while you are employed by ChampionX.	No. You may only be reimbursed for costs incurred while you are employed by ChampionX.
Ability to change contributions during the year	Yes. You can start, increase, reduce or stop contributions anytime throughout the year.	No. The contribution amount you elect during enrollment cannot be changed unless you experience a Qualified Life Event.	No. The contribution amount you elect during enrollment cannot be changed unless you experience a Qualified Life Event.
When funds are available to spend	Contributions are not available to spend until deposited into your account, per IRS rules.	The annual amount you elect to contribute is available and loaded onto your FSA debit card as soon as administratively possible.	The annual amount you elect to contribute is available and loaded onto your FSA debit card as soon as administratively possible.
Earnings potential	Yes. Your balance will earn interest in an account insured by the FDIC. You are eligible to invest your balance in a variety of options available with Fidelity.	No.	No.



Visit **My Benefits** for details and how to enroll.

Life and disability



Visit **My Benefits** for details and how to enroll.

COVERAGE PROVIDED BY CHAMPIONX

- **Basic Life and Accidental Death & Dismemberment (AD&D) Insurance**
 - Coverage is equal to one times your annual pay (as defined by the plan), rounded to the next higher \$1,000 increment, up to \$1 million.
- **Business Travel Accident Insurance** — Coverage for accidental death while traveling on company business; equal to five times your pay, up to \$5 million, with a \$250,000 minimum benefit.

OPTIONAL EMPLOYEE-PAID COVERAGE

- **Optional Employee Life Insurance** — One to nine times your pay, up to \$2 million maximum. Evidence of Insurability (EOI) may be required if your Optional Life amount exceeds the lesser of four times earnings or \$500,000.
- **Optional Employee Accidental Death & Dismemberment (AD&D)** — Available in flat dollar amounts of \$50,000, \$100,000, \$250,000, \$500,000, \$750,000 and \$1 million.
- **Spouse / Domestic Partner AD&D** — \$10,000, \$25,000, \$50,000, \$75,000, \$100,000 and \$150,000 (maximum limits based on employee coverage may apply).
- **Child AD&D** — \$5,000, \$10,000, \$15,000, \$20,000 and \$25,000.
- **Spouse / Domestic Partner Life Insurance** — Available in flat dollar amounts of \$10,000, \$25,000, \$50,000, \$75,000, \$100,000 and \$150,000. EOI will apply for any new coverage over \$50,000 (maximum limits based on employee coverage may apply).
- **Child Life Insurance (per child)** — Available in flat dollar amounts of \$5,000, \$10,000, \$15,000, \$20,000 and \$25,000 for children from live birth up to age 26.

AMOUNT LIMIT DUE TO AGE

When you are 65 or older, your amount of insurance is limited. It is the Limited Percent (for that Age) of the amount for which you would then be insured if there were no limitation. Each age and the Limited Percent for that age is shown on the right. This limit also applies to a covered dependent spouse. The limit for the spouse is based on the spouse's age.

The Limited Percent for an Age takes effect on the day you become insured if you are that Age. Otherwise, it takes effect on the first January 1 following the change.

Per IRS regulations, you pay tax on the premium paid by ChampionX for coverage over \$50,000.

Increasing your coverage

You can increase one level of coverage during annual open enrollment without providing Evidence of Insurability (EOI). However, if you previously declined coverage, decide to increase your coverage two or more levels above your current amount or exceed the guaranteed issue amount, EOI will be required.

Newly hired?

EOI may be required if:

- You elect an **Optional Employee Life Insurance** amount that exceeds the lesser of four times earnings or \$500,000
- You elect **Spouse / Domestic Partner Life Insurance** coverage over \$50,000

Age	Limited Percent*
65	65
70 or more	50

* If this amount is not a multiple of \$1,000, it will be rounded to the next highest multiple of \$1,000.

LIFE AND AD&D RATES

per \$1,000 of coverage per pay check

	Optional Life (by age)			
	Employee		Spouse / domestic partner	
	Non-tobacco	Tobacco	Non-tobacco	Tobacco
Under 25	\$0.013	\$0.027	\$0.015	\$0.030
25–29	\$0.018	\$0.035	\$0.017	\$0.033
30–34	\$0.024	\$0.048	\$0.022	\$0.044
35–39	\$0.027	\$0.054	\$0.026	\$0.053
40–44	\$0.030	\$0.060	\$0.033	\$0.066
45–49	\$0.047	\$0.093	\$0.054	\$0.108
50–54	\$0.071	\$0.142	\$0.089	\$0.178
55–59	\$0.133	\$0.265	\$0.149	\$0.298
60–64	\$0.205	\$0.411	\$0.247	\$0.494
65–69	\$0.398	\$0.796	\$0.470	\$0.941
70+	\$0.706	\$1.415	\$0.586	\$1.171

Optional AD&D and Child Life (flat rates)

Optional AD&D	Child life (up to age 26)
\$0.007	\$0.031



Life and disability



Visit **My Benefits** for details and how to enroll.

Disability

ChampionX's disability program is designed to provide income protection if you are unable to work due to an accident or sickness.

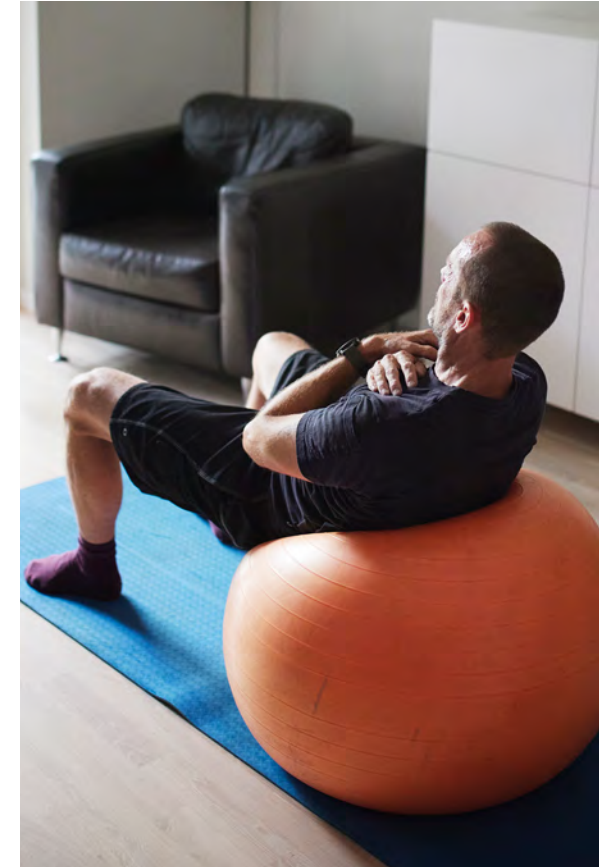
HOW IT WORKS

Disability claims are reviewed and approved by Lincoln Financial. If approved, employees may be eligible for disability pay.

- **Short-Term Disability** — ChampionX provides 100% of your regular base pay for up to six weeks (including the five-business-day waiting period), then 60% of your regular base pay for up to 26 total weeks at no cost to you. Please see the Short-Term Disability Policy for more information.
- **Long-Term Disability** — ChampionX provides insurance to protect your income if you become disabled and are unable to work for an extended period of time. If approved by Lincoln Financial, payments begin after 26 weeks (including the five-business-day waiting period) of continuous disability (after Short-Term Disability ends).
 - Basic coverage: 60% of your pay at no cost to you
 - Optional coverage: purchase an additional 10% of your pay, for a total benefit of 70% pay replacement, on a pre-tax basis

Note: A maximum limit of \$25,000/month in taxable income protection applies to basic and optional combined. Your benefit will be taxed when you receive it.

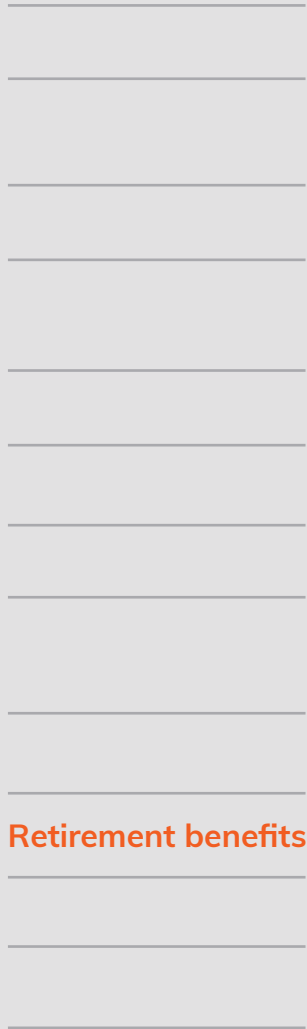
Pre-existing conditions that begin in the first 12 months immediately following your effective date of coverage are excluded and will not be covered.



Life and disability



Visit **My Benefits** for details and how to enroll.



Retirement benefits



Visit **My Benefits** for details and how to enroll.

401(K) SAVINGS PLAN

The ChampionX 401(k) Savings Plan is key to helping you achieve your long-term financial goals. The plan allows you to save for your retirement with pre-tax, Roth and/or post-tax contributions.

Plan highlights

- Available to full-time and qualifying part-time employees.
- Automatic enrollment following 30 days of eligibility.
- Administered by Fidelity with a variety of investment options.
- ChampionX matches 100% of the first 6% you contribute on pre-tax, Roth or catch-up contributions (post-tax contributions are not matched).
- Your contributions **and** ChampionX's matching contributions are 100% vested.
- Contribute from 1% to 50% of your pay up to \$23,500* the IRS annual limit for pre-tax and/or Roth deferrals. Post-tax contributions are not subject to the above IRS limit in 2026.
- Employees age 50-59 or 64 and older may make catch-up contributions up to \$7,500.* Employees age 60-63 may make catch-up contributions up to \$11,250.*
- Review the Automatic Enrollment and Automatic Increase provisions under "Newly hired?".

ACCESSING YOUR 401(K)

To access your 401(k), visit **My Benefits** and click on the Fidelity 401(k) website link under My Carrier Accounts, or call **1.800.835.5091** to:

- Enroll
- Update your beneficiaries
- View your balance
- Make changes to your contributions
- Change your investment allocations
- Review the Savings Plan Prospectus and Summary Plan Description

*Pending 2026 IRS Limits

Newly hired?

- There is no waiting period to participate in the 401(k).
- Enroll in the plan anytime after receiving your first pay check. Once your enrollment is complete, your payroll deductions will begin.
- You will be automatically enrolled at 6% pre-tax deferral following 30 days of eligibility. You may opt out of automatic enrollment or start your elections sooner within the first 30 days of eligibility.
- The automatic increase program will increase your deferral 1% annually up to a maximum of 10% on each April 1, following 12 months of eligibility. You can opt out of this program at any time.
- To enroll in the 401(k) or roll over funds from a previous employer, visit **My Benefits** and click on the Fidelity 401(k) website link under My Carrier Accounts.

Your contributions to any 401(k) plan in 2026 — including those with a prior employer — count toward your IRS annual limit. Please consider all your 401(k) contributions when electing your 2026 contribution percentage under the ChampionX 401(k) Savings Plan.



Other benefits

In addition to your core benefits, ChampionX also provides optional benefits to support you both at work and at home.

In this section

- Employee Assistance Program
- Legal and identity theft protection

Other benefits



Visit **My Benefits** for details and how to enroll.

As a ChampionX employee, you have additional benefits available to you.

EMPLOYEE ASSISTANCE PROGRAM

The Employee Assistance Program (EAP) can help with navigating through big events in your life, but it's also there to help find solutions to more routine tasks.

- Provided for you and your family members at **no cost**
- You do not need to be enrolled in the ChampionX medical plan
- EAP representatives are available anytime, day or night, to answer your questions, direct you to valuable resources and connect you with a mental health professional, if necessary

These services are free, confidential and include:

- **Counseling:** five sessions available in-person, by text message, live chat, phone or video conference at no cost to you
- **Child care referrals:** day care centers and homes, preschool programs, nannies, prenatal classes and more
- **Elder care:** onsite assessment of the elder's own living environment, and assess possible housing options such as assisted living and more
- **Pet care:** find a veterinarian, pet sitter, obedience training location or pet insurance
- **Identity theft support:** a 60-minute consultation with a fraud resolution specialist at no cost to you
- **Legal assistance:** a 60-minute consultation at no cost to you and up to a 25% discount on select fees*



- **Financial management:** a 60-minute consultation at no cost to you
- **Discount Center:** access to real savings for real life needs. Available discounts include but are not limited to:
 - Car buying and services
 - Child and elder care
 - Fitness centers and nutrition plans

Learn more about how the EAP can help. Visit online at Member.MagellanHealthcare.com or call **1.800.308.2608**.

* Legal consultations and discounts are not eligible for employment-related issues.

Other benefits



Visit **My Benefits** for details and how to enroll.

LEGAL AND IDENTITY THEFT PROTECTION

LegalShield and IDShield provide legal services and identity theft protection so you can have peace of mind. Choose from one of the plans or a bundled package. Premiums are taken post-tax.

LegalShield	IDShield
<ul style="list-style-type: none"> • Legal consultation and advice • Court representation • Dedicated law firm • Legal document prep and review • Uncontested divorce • Speeding ticket assistance • Will prep • 24/7 emergency legal access • Mobile app 	<ul style="list-style-type: none"> • Identity consultation and advice • Dedicated licensed private investigators • Identity and credit monitoring • Social media monitoring • Child monitoring • Comprehensive identity restoration • Identity and credit theft alerts • 24/7 emergency access • Mobile app
Employee + family (one rate covers all): \$8.42 per pay check	Employee only: \$4.13 per pay check
	Employee + family: \$7.82 per pay check
LegalShield + IDShield (bundled plan)	
Employee only	\$11.95 per pay check
Employee + family	\$15.09 per pay check

This is a summary of benefits only. For a complete description of the covered conditions and benefits, [visit the My Benefits portal](#). If there is a discrepancy between this document and the policy documents, the policy documents will govern.



Other benefits



Visit **My Benefits** for details and how to enroll.

Vendor contact information

The ChampionX Benefits Center is available to answer benefits or enrollment questions. You may also contact the vendors directly at the numbers referenced below.

ChampionX Benefits Center
1.844.973.1295
 Monday–Friday, 7 a.m.–7 p.m. Central Time

For What	Group Number	Vendor	Phone Number	Web Address	Vendor Mobile Apps*
Medical plans	PM1592 or PM1593	Quantum Health	1.844.460.2819	championxhealth.com Network: PPO	Quantum Health
Medical plans	G1020383	SelectHealth	1.800.538.5038	selecthealth.org Network: SelectHealth Med	SelectHealth
Critical Illness Accident Hospital Indemnity	1195517	Lincoln Financial	1.800.423.2765	lincolnfinancial.com	No app available
Telemedicine	PM1592 or PM1593 or G1020383	MDLIVE	1.888.676.4204	MDLIVE.com/bcbsil	MDLIVE
Health Savings Account		Fidelity	1.800.544.3716	netbenefits.com	NetBenefits
Prescription drugs	RX0978	CVS/Caremark	1.844.207.1712	caremark.com	CVS/Caremark
Employee Assistance Program (EAP)		Magellan	1.800.308.2608	member.magellanhealthcare.com	No app available
Dental	19122	Delta Dental	1.800.932.0783	deltadentalins.com	Delta Dental
Vision	30097449	VSP	1.800.877.7195	vsp.com	VSP Vision Care On the Go

* You can easily access the apps by searching the listed names in the Apple App Store or Google Play.

Contact information



Visit **My Benefits** for details and how to enroll.

Vendor contact information

For What	Group Number	Vendor	Phone Number	Web Address	Vendor Mobile Apps*
Flexible Spending Accounts		Fidelity	1.800.835.5091	netbenefits.com	NetBenefits
Life Insurance and AD&D	09-LF0277	Lincoln Financial	1.888.408.7300	lincolnfinancial.com	No app available
Short-Term and Long-Term disability	09-LF0277	Lincoln Financial	1.888.408.7300	lincolnfinancial.com (company code: CHAMPIONX-EE)	No app available
Group legal services		LegalShield	1.888.807.0407	Benefits.LegalShield.com/championx	LegalShield
Identity Theft		IDSshield	1.888.807.0407	Benefits.LegalShield.com/championx	IDSshield: Protect What Matters
Retirement — 401(k)	76625	Fidelity	1.800.835.5091	netbenefits.com	NetBenefits

* You can easily access the apps by searching the listed names in the Apple App Store or Google Play.

*This guide is a summary of the ChampionX U.S. benefits program. It highlights the main provisions of your benefits plans, which are subject to the terms of the official Plan Documents and insurance policies and may be modified from time to time. A more complete summary of all benefits plans is provided in the Summary Plan Descriptions (found on **My Benefits**) required by law. Where this summary and the official Plan Documents vary, the official Plan Documents are the final authority. This guide (nor its related documents) is not an employment contract or any type of employment guarantee and is not a guarantee of benefits. ChampionX reserves the right to amend or discontinue the plans or reduce, suspend or discontinue future contributions or benefits at any time.*

Contact information



Visit **My Benefits** for details and how to enroll.