

At Wabtec Bus Solutions, we draw strength from our differences while we revolutionize the way the world moves for future generations. And you can too! Our flexible work environment provides you a chance to change the world without giving up your personal life. We put our customers first – exemplified by our mission: “Unlock our customers’ potential by delivering innovative and lasting transportation solutions. Sound like a team you would like to be part of. Come build your career with Wabtec Bus Solutions.

Wabtec is seeking a qualified **Assembler I (Door Final)** to join our team in **Buffalo Grove, Illinois**. The ideal candidate will assemble prepared machined parts like rails, panels, and bars into doors, according to prescribed patterns, by performing the following duties.

Assembler I (Door Final) Job Responsibilities: (Partial List)

- Assembler will build the sub-assembly by installing screws, applying sealant, installing spacers and torquing all hardware to specifications. Constant use of the hands and excellent dexterity required.
- Maintains continuity among work shifts by documenting and communicating actions, irregularities, and continuing needs.
- Accomplishes organization goals by accepting ownership for accomplishing new and different requests; exploring opportunities to add value to job accomplishments.
- Updates job knowledge by participating in educational opportunities; reading technical publications.
- Ensure a safe working environment, good housekeeping and 5’s for your respective area and all VBI

Assembler I (Door Final) Skills/Qualifications: (Partial List)

- 1-3 months related experience and/or training; or equivalent combination of education and experience
- Ability to read a limited number of two- and three-syllable words and to recognize similarities and differences between words and between series of numbers. Ability to print and speak simple sentences.
- Ability to add and subtract two-digit numbers and to multiply and divide with 10's and 100's. Ability to perform these operations using units of American money and weight measurement, volume, and distance.
- Ability to apply common sense understanding to carry out detailed but uninvolved written or oral instructions. Ability to deal with problems involving a few concrete variables in standardized situations.
- To perform this job successfully, an individual should have knowledge of Manufacturing software.

Education:

- High school diploma or general education degree (GED)

Think you have what it takes to join our team? We would love to meet you and share with you our extensive array of employee benefits here at Wabtec.

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Wabtec is seeking a qualified **Lift Assembler I (1085)** to join our team in **Buffalo Grove, Illinois**. The ideal candidate will perform mechanical assembly work of medium complexity and limited scope by assembling various hydraulic and electro-mechanical lifts and ramps at different stages of the process including the final assembly. This position is also responsible for using blueprints, schematics, wiring lists, and written instructions to assemble, rework or reassemble complicated units. Responsible for operating machines and automatic tools; inspecting and testing final assembly. This position may perform basic mechanical tasks and perform rework and inspection for proper installations. Must report unusual problems to supervisor. Must keep work areas clean and orderly. May be required to perform other related duties as required.

Lift Assembler I Job Responsibilities: (Partial List)

- Assembles hydraulic and electro-mechanical lifts and ramps at different stages of the process including the final assembly.
- Installs moving parts, such as shafts, levers, or bearings, and works them to test free movement.
- Inspects components from previous operation.
- Relies on instructions and pre-established guidelines or schedule to perform the functions of the job.
- Checks, tests, and adjusts parts and mechanics to meet product specifications.

Lift Assembler I Skills/Qualifications: (Partial List)

- Forklift Certification may be required.
- **Communication Skills:** Ability to understand verbal and written instructions. Spanish and/or English at a conversational level.
- **Mechanical Skills:** Manual dexterity and ability to work with hand tools such as air power impact guns, rivet guns, air drills, basic hand tools like pliers, hammers, crimpers, cutters, and ability to identify and work with metric and standard tools as wrench sets and drive sockets, power tools such as electric drills, sanders, etc.
- **Communication Skills** Ability to understand verbal and written instructions. Spanish and/or English at a conversational level.

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Education:

- High school diploma or general education degree (GED); technical studies preferred; and one (1) to two (2) years related experience and/or training; or equivalent combination of education and experience.

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The Benefits of Wabtec

The benefits of working at Wabtec come in many forms. As a leading provider of value-added products and services to the global rail and transit industries, Wabtec provides a competitive total compensation package that includes a comprehensive employee benefits program. This brochure highlights how Wabtec’s benefits support your health and financial wellbeing.

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Questions?

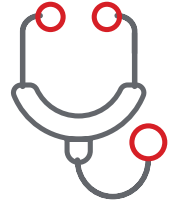
Contact the Wabtec Benefits Service Center at 1-866-806-4260 OR

Visit mywabtecbenefits.com where you can find more information, including detailed brochures.

Your benefit coverage becomes effective on your date of hire.

The rights and benefits, and those of your dependents and beneficiaries, are governed by the terms and conditions of the Plans in effect as of the date of publication and updated from time to time. The Company, through its authorized representatives, reserves the right to modify or terminate any or all of the Plans at any time. In addition, nothing in the Plan says or implies that participation guarantees your continued employment with the Company. While every effort has been made to provide accurate information, if there are any discrepancies between the information in this document and the Plan documents, the Plan documents will govern.

Medical



Wabtec provides medical benefits that are administered nationally by Highmark Blue Cross Blue Shield (BCBS). BCBS organizations across the country deliver care through local provider networks. You may choose from two medical plan options: a Preferred Provider Organization (PPO) plan and a High Deductible Health Plan (Premier High Deductible Plan or PHDP). Your contributions are made on a pre-tax basis through payroll deductions. You may elect employee only, employee and child(ren), employee and spouse, employee and family coverage, or no coverage. You can reach Highmark's personal concierge service at 1-833-227-9370, Monday through Friday, 8:00 a.m. – 8:00 p.m EST or via www.highmarkbcbs.com.

With both medical plan options, prescription drugs are managed through CVS Caremark. For coverage information, visit www.caremark.com. For assistance, call CVS Caremark at 1-844-353-5606.

Comparing Your Medical Options

| Plan Name | PPO | PHDP |
|--|--------------------------------|-----------------------|
| In-Network | | |
| Preventive Medical and Rx | 100% | 100% |
| Deductible | \$750 Single | \$2,500 Single |
| | \$1,500 Family | \$5,000 Family |
| HSA Contributions | Not Applicable | Based on Pay Range |
| Coinsurance after deductible | | |
| You Pay | 30% | 20% |
| Plan Pays | 70% | 80% |
| Medical Coinsurance | | |
| Out-of-Pocket (OOP) | \$2,500 Single | \$2,500 Single |
| Maximum (excludes deductible and copayments) | \$5,000 Family | \$5,000 Family |
| Total Medical OOP Maximum (excludes copayments) | \$3,250 Single | \$5,000 Single |
| | \$6,500 Family | \$10,000 Family* |
| Primary Care Physician Copay | \$25 | 20% after deductible |
| Specialist and Urgent Care Copay | \$35 | 20% after deductible |
| Retail Clinic Copay | \$10 | 20% after deductible |
| Teladoc Copay | \$0 | 20% after deductible |
| Emergency Room Copay | \$200 | 20% after deductible |
| Rx Deductible | Retail Brand Only: \$50/member | Combined with Medical |
| Generic Copay | \$8 Retail / \$16 Mail | 20% after deductible |
| Preferred Brand Name Copay | \$35 Retail / \$70 Mail | 20% after deductible |

* Once an individual family member covered under the family tier for the PHDP incurs \$5,000 in out-of-pocket expenses (includes deductible and coinsurance), the plan will pay at 100% for that individual family member. Other family members will continue to incur out-of-pocket costs limited at \$10,000 for the entire family.

Note: Under the Affordable Care Act (ACA), there is a separate out-of-pocket maximum of \$4,600/individual and \$9,200/family that includes in-network copays, as well as deductibles, coinsurance and other qualified medical expenses.

When you elect coverage under the PHDP, Wabtec makes a contribution to your Health Savings Account (HSA). More details on how an HSA works are on page 5.

| Wabtec's HSA Contribution | | |
|---------------------------|---------------|-------------------------|
| Annual Pay Range | Employee Only | Employee + Dependent(s) |
| \$0 - \$37,499 | \$1,500 | \$3,000 |
| \$37,500 - \$49,999 | \$1,000 | \$2,000 |
| \$50,000 - \$74,999 | \$750 | \$1,500 |
| \$75,000 - \$99,999 | \$500 | \$1,000 |
| \$100,000+ | \$250 | \$500 |

For new hires, Wabtec's contribution will be prorated quarterly. For example, if you are hired in the second work week of January through March 31, three-quarters of the annual amount would be deposited the first of April.

Important: You must open your HSA with Fidelity by the end of the quarter in order to receive Wabtec's contribution for that quarter. More details on how an HSA works are on the following page.



Under the PHDP, prescription drugs are treated like any other medical expense. You pay the full negotiated price until you meet the deductible, then 20% coinsurance until you meet the out-of-pocket maximum, after which there is no charge. Note that you do not have to meet your medical/prescription drug deductible to receive insulin at your coinsurance amount of 20%.

Supplemental Medical Benefit Options



Administered by Voya Financial, these plans make payments directly to you for eligible medical situations, and can provide a unique way to cover expenses, including the deductible under the PHDP.

You can learn more about these plans at <https://presents.voya.com/EBRC/wabteccorporation>.

Critical Illness Insurance

You can receive a lump-sum cash payment of \$15,000 (100% of maximum benefit) if you are diagnosed with a covered critical illness, such as a heart attack, cancer, stroke, Alzheimer's or certain other conditions. The plan also provides a \$50 annual health screening benefit to help in early detection.

Accident Insurance

You can receive a cash payment if, due to a covered accident, you suffer certain injuries that require urgent care, emergency room treatment, hospitalization, outpatient surgery, pain management, modification of your residence to make it accessible or certain other needs.

Hospital Indemnity

This plan provides cash benefits for every day you or a covered family member is hospitalized. You can get a lump-sum benefit to help with out-of-pocket costs related to a hospital stay, including stays for maternity care. Preexisting conditions – including pregnancy – are covered.

Additional Health Care Support



Concierge Service

Personalized assistance to help you better understand your medical benefits and get answers to your questions. Your Highmark concierge is available by calling 1-833-227-9370, Monday through Friday, 8:00 a.m. – 8:00 p.m., ET, or via online chat at www.highmarkbcbs.com. **Note:** If you need assistance with your prescription coverage, call CVS Caremark at 1-844-353-5606.

SmartShopper

SmartShopper is a tool to help you find the most cost-effective place to have your medical tests performed. When you pick a cost-effective provider you receive an incentive check. Visit www.highmarkbcbs.com to view the approved cost-effective health care providers and create your SmartShopper account.

Teladoc

Teladoc® provides you and your eligible dependents with 24/7/365 access to U.S. board-certified physicians. In addition to primary care physicians, Teladoc gives you access to specialists for dermatology and behavioral health. Your cost can be much less than an urgent care or emergency room visit. There is no copay under the PPO for Teladoc visits. With the PHDP, you pay a flat fee depending on the service until you reach the plan deductible; then, you pay 20%. For more information, call 1-800-Teladoc (1-800-835-2362) or visit <https://member.teladoc.com/enter>.

Wellness Programs

Wabtec provides a comprehensive wellness program through Highmark, which includes:

- Smoking cessation medications covered at 100%.
- Condition management programs, including diabetes prevention, type 2 diabetes management, and muscle and joint pain support.
- Lifestyle improvement programs, including smoking cessation, nutrition, weight management, fitness, stress reduction, etc.
- Maternity Education & Support Program (education, individualized nurse/health coach support, discounts, etc.).
- Personalized support from health coaches to help you find wellness programs or manage a health condition.
- Discounts through Blue365 on things like gyms and fitness centers, vitamins, meal programs, gear and apparel.

To learn more, visit mywabtecbenefits.com.

Family Building Benefits

We provide an inclusive family building benefit through Progyny, a leading fertility benefits solution, that includes access to the latest technologies and treatments, personalized support and guidance, and high-quality care through a premier network of specialists. Reimbursement of doula services is also available. Progyny also administers our \$10,000 Adoption Assistance benefit (does not require medical plan enrollment). To learn more, visit mywabtecbenefits.com or contact Progyny at 1-866-921-8347.

Dental



Wabtec offers MetLife Dental benefits that provide freedom of choice to visit any dentist, whether or not he or she is in the MetLife Preferred Dentist Program Plus (PDP Plus) network. There are over 510,000 in-network PDP Plus dentist locations with lower negotiated fees.

- You are always free to select a dentist of your choice. If you choose a dentist who does not participate in the MetLife PDP Plus network, your out-of-pocket expenses may cost more, since you will be responsible to pay for any difference between the dentist's fee and the plan payment.
- You may elect single or family coverage or no coverage.
- For a list of dentists in the PDP Plus network, log on to www.metlife.com/dental or call 1-866-832-5756.

| Benefit | |
|--|---|
| Annual Deductible | Employee Only: \$50 Employee + Family: \$150 |
| Preventive Oral exams, routine cleanings, fluoride treatments, sealants, full-mouth X-rays, bitewing X-rays, space maintainers | 100% covered, no deductible |
| Basic Restorative Fillings, root canal therapy, stainless steel crowns, gingivectomy, simple extractions, scaling and root planning, full and partial body impacts | 80% covered after deductible |
| Major Restorative Crowns, dentures, bridges, inlays, onlays, osseous surgery, repairs to crowns and inlays | 50% covered after deductible |
| Orthodontia | 50% for dependent children up to age 19 |
| Lifetime Maximum for Orthodontia | \$1,500 per lifetime |
| Annual Benefit Maximum | \$1,500 per person (does not include orthodontia) |

Vision



Wabtec offers vision benefits through Davis Vision that include annual vision exams and eyeglasses or contact lenses (in lieu of eyeglasses), as well as discounts on vision services and products. Davis Vision offers a large network of independent providers as well as retail stores throughout the country, including large chains like Walmart, Target, LensCrafters and Pearle Vision locations.

- Your contribution is deducted from your pay on a pre-tax basis.
- You may elect single coverage, family coverage or no coverage.
- To obtain a list of network providers, call 1-800-999-5431 or log on to www.davisvision.com.

| Annual Benefit | In-Network | Out-of-Network |
|---|--|--|
| Standard Eyeglass Lenses | 100% | |
| Eyeglass Frames | 100% from Davis Vision's Fashion Collection, or \$150 toward other frame from network provider | If you use an out of network provider, you are responsible for paying the provider directly and filing a claim for reimbursement. You will be reimbursed a specific dollar amount depending on the service or product. |
| Contact Lenses (in lieu of eyeglasses) | 100% from Davis Vision's Collection, or \$150 toward any contacts from network provider's supply | |

Medical, dental and vision coverage are all separate elections. So, you can elect coverage under one, two or all three of these benefits.

Medical, Dental and Vision Premium Contributions for 2023

Medical Plan Contribution

| | PPO | PHDP |
|-----------------------|-----------|-----------|
| | Bi-Weekly | Bi-Weekly |
| Employee Only | \$53.08 | \$32.31 |
| Employee + Child(ren) | \$90.00 | \$53.08 |
| Employee + Spouse | \$129.23 | \$78.46 |
| Employee + Family | \$182.31 | \$110.77 |

Dental Plan Contribution

| | Bi-Weekly |
|-------------------|-----------|
| Employee Only | \$2.77 |
| Employee + Family | \$6.92 |

Vision Plan Contribution

| | Bi-Weekly |
|-------------------|-----------|
| Employee Only | \$2.91 |
| Employee + Family | \$7.55 |

Working Spouse Surcharge

If you elect to cover a working spouse who is eligible for full-time benefits from his or her employer, there is a \$100 monthly surcharge. The surcharge is in addition to your premium contribution for medical coverage.

Flexible Spending Accounts (FSAs)

FSAs allow you to set aside pre-tax money to pay for qualified health and dependent care expenses.

- The Health Care FSA allows you to set aside up to \$3,050 in 2023 to pay for eligible out-of-pocket medical, dental and vision expenses. The Limited Purpose FSA is similar to the Health Care FSA, except that only participants in the PHDP can participate in it, and it is *limited* to non-medical health care expenses (dental and vision expenses).
- The Dependent Care FSA allows you to set aside up to \$5,000 in 2023 to pay for eligible costs for the care of a dependent while you and your spouse work.

- You have until March 31 to submit claims for eligible expenses incurred in the previous plan year. At that time, any money left in your account is forfeited. For the Health Care and Limited Purpose FSAs, you have a 2½-month grace period to use funds in your previous year's account. This means that for 2023, you have until March 15, 2024 to use funds from your 2023 Health Care or Limited Purpose FSA.
- The Commuter FSA allows you to contribute up to \$300/month via payroll deduction to pay for eligible commuting expenses via debit card or voucher.



Health Savings Account (HSA)

For participants in the PHDP, Wabtec offers an HSA through Fidelity Investments.

- The HSA allows you to set aside pre-tax money to pay for eligible out-of-pocket medical, dental and vision expenses that your other benefit plans do not cover, including your deductible expenses.
- Wabtec also contributes to your account, based on your pay, as shown on page 2.
- 2023 limits for HSA contributions (combined personal and Wabtec contributions): \$3,850 for individual coverage or \$7,750 for family coverage, plus an additional \$1,000 catch-up contribution if you are age 55 or older in 2023.
- Any funds remaining at the end of the year are yours to keep for future health-related expenses, even into retirement.



Employee Assistance Program (EAP)

The EAP offers confidential counseling and guidance for personal problems. This benefit is available to you, all immediate family members and/or all individuals living in your household:

- family problems
- relationship concerns
- alcohol/drug abuse
- depression
- anxiety
- elder care
- budget and financial concerns
- parenting problems
- grief
- stress
- job-related issues

Trained counselors are available 24 hours a day at 1-877-234-5151. The information that you discuss is completely confidential; Wabtec does not receive any details of the call. You can also visit www.lifeworks.com. "Wabtec" is the Username and Password.

Life and Disability Insurances

Basic Life Insurance

At no cost to you, the Company provides you with Basic Life Insurance of 1½ times your annual base pay, up to a maximum of \$1,000,000.

Supplemental & Dependent Life Insurance

You may purchase Supplemental Life Insurance up to six times your salary, to a maximum of \$1,000,000. You also have several coverage options for spouse and child life insurance, which pay a lump sum benefit to you if your spouse/dependent child dies. Depending on the amount of coverage you purchase, you may be required to provide Evidence of Insurability (EOI).

Life Insurance with Long-Term Care

You may purchase Group Universal Life insurance with a Long-Term Care rider for you and your family. This coverage provides two-way protection: It can function as typical life insurance to provide a benefit after your death, and the accelerated death benefit can be used while you are alive to help offset the costs of long-term care services.

Coverage is available in the following amounts:

- You: \$10,000 increments, up to \$150,000
- Your spouse: \$10,000, \$20,000 or \$30,000
- Your child(ren): \$10,000 or \$20,000

Learn more at www.wabtec.myltccoverage.com.

Accidental Death and Dismemberment Insurance (AD&D)

AD&D coverage provides you with financial protection if you suffer the loss of a limb, eyesight, etc., or die due to an accident. The Company provides you with coverage up to 1½ times your annual base pay at no cost to you. The amount you receive for dismemberment depends on the severity of your injuries.

Supplemental AD&D Insurance

You can purchase Supplemental AD&D Insurance in \$10,000 increments – from \$10,000 to a maximum of \$500,000. You also have several coverage options for family AD&D coverage.

Business Travel Accident Insurance

Business Travel Accident Insurance provides up to four times your annual base pay if you are injured or die while traveling on Company business.

Long-Term Disability (LTD)

You may purchase LTD coverage that is designed to provide income protection if you are unable to work beyond six months as a result of any disabling illness or injury.

- There are two LTD options: Coverage that replaces 40% or 60% of your annual base pay.
- The benefits paid to you will be reduced by any other benefits you may receive from Worker's Compensation, Social Security or other group disability benefits.



Wabtec Savings Plan

To help you save for your retirement, Wabtec gives you access to a 401(k) savings plan administered by Fidelity Investments that allows you to save a portion of your compensation on a pre-tax, after-tax or Roth basis.

- As a new or rehired employee, you are automatically enrolled in the Wabtec Savings Plan. 3% of your compensation will be deducted from your pay on a pre-tax basis each payroll period, unless you elect otherwise.
- Wabtec also contributes Annual and Matching contributions to your 401(k) account to help your savings grow. Each pay period, Wabtec will match 100% of your contribution up to a maximum of 3% of your eligible compensation. If you are an eligible employee as of December 31, Wabtec also will make an Annual Contribution of 3% of your compensation, whether or not you contribute your own funds to the Savings Plan. That's a total of 6% of your annual compensation in Company-provided contributions!



- You are always 100% vested in your own contributions to the Savings Plan as well as any earnings they generate. You become 100% vested in all Company Contributions (Annual and Matching) after three years of continuous service.
- The Savings Plan offers a wide range of investment options to help you meet your investment goals, time horizon and risk tolerance. Fidelity provides sophisticated planning tools to help you manage your assets and plan for retirement.
- You may roll over eligible savings from a previous employer into the Wabtec Savings Plan. You also can take your Savings Plan vested account balance with you if you leave Wabtec.
- More details on the Wabtec Savings Plan are available at www.401k.com or by calling 1-800-835-5092.

Other Voluntary Benefit Options

Legal Plan – MetLife Legal Plan

The MetLife Legal Plan gives you unlimited access to in-network attorneys available in person, by phone or by email, and online tools to make it easy to get legal help. This insurance provides protection against the high cost of legal fees in connection with buying or selling a home, dealing with identity theft, estate planning, wills, adoption, defense of traffic ticket, caring for aging parents and more. Visit <https://info.legalplans.com> to learn more.

Identity Protection – Allstate Identity Protection

Allstate Identity Protection helps protect your identity and finances with comprehensive monitoring and advanced tools designed to help you stay safe. This coverage goes beyond “free” credit monitoring to help protect you from fraud and provide personal assistance if your identity is compromised. Visit www.myaip.com to learn more.

Auto and Home Insurance

Protect two of your most valuable assets — your home and your car — and save with special employee discounts. Home insurance covers your belongings whether you own or rent your home. In addition to auto insurance, select from various other types of coverage, such as boat, recreational vehicle or motorcycle. Enroll anytime — no need to wait for your current policies to expire. Visit the Auto and Home Portal at <http://wabtec.bdigitalsuite.com/> for initial quotes. As a first time user, your User ID = Your Wabtec Employee ID, and your Password = Your date of birth (mmddyyyy) and five-digit zip code (ex: 0521196753158).

Discount Pet Care – Pet Benefits Solutions

With this veterinary discount plan, you enjoy 25% savings on in-house medical services when you use a network veterinarian. Even pre-existing conditions are covered! Plus, you can get discounted pet products and prescriptions, and have free access to AskVet, a 24/7 pet line for pet “telehealth.” Enroll anytime. Visit <https://www.petbenefits.com/land/wabtec> to learn more.



In addition, you can take advantage of the Benefit Hub Discount marketplace for deals on thousands of the brands you love in a variety of categories such as travel, auto, electronics and apparel. Visit wabtec.benefithub.com and use the code LECDLX.

Enrollment

- 1. Review the benefits information on [mywabtecbenefits.com](https://www.mywabtecbenefits.com)** to help you choose the options that are best for you. You can also view an [interactive video](#) to learn more about your options.
- 2. Complete your enrollment when you are notified.**
 - Access the website at <https://www.myworkday.com/wabtec/login.html> with the user ID and password provided to you. You will need to create a new password — be sure to make a note of it; you will need this for as long as you are employed by Wabtec. Your personalized enrollment lists your benefit options and the costs for coverage.
 - Decide which benefit options best meet your needs.
 - Confirm that your personal information, including your Social Security number, is correct.
 - Enter the dependents you want covered. You will need your dependents' birth dates and Social Security numbers to complete your enrollment. You may need to provide a copy of birth and/or marriage certificates to Human Resources to show proof of dependency and eligibility.
 - Make your choices.
 - Complete the beneficiary information for Life and AD&D insurances. You must complete a separate beneficiary election for the Wabtec Savings Plan at www.401k.com.
 - Select “Confirm” to finalize your choices and authorize payroll deductions. If you need help navigating the website or assistance in completing the necessary forms, please contact Wabtec Benefits Service Center at 1-866-806-4260.
- 3. Review your confirmation statement.** After enrolling, you can print a confirmation statement showing your elections and costs. Review the statement carefully. Make sure all your dependents are listed for each benefit, if applicable. If any of the information is incorrect, contact Wabtec Benefits Service Center at 1-866-806-4260.
- 4. Access Workday year-round.** The resources available during enrollment continue to be available throughout the year for your reference. You can easily access payroll information and W-2 information, update family status and address changes, from your smart phone or computer any time.



[mywabtecbenefits.com](https://www.mywabtecbenefits.com)

Our benefits website is your one stop for information about your Wabtec benefits.

You can also call the Wabtec Benefits Service Center at 1-866-806-4260, Monday through Friday 8:00 am – 6:00 pm ET.



Did you contribute to a different HSA or 401(k) plan this calendar year?

The annual contribution limits for HSAs and for pre-tax and Roth contributions for 401(k) plans are *personal* limits — this means they apply to all of your contributions in a calendar year, including contributions made to a previous employer's plans during the same calendar year.

2023 Contribution Limits

- **HSA:** \$3,850 for individual coverage or \$7,750 for family coverage, plus \$1,000 catch-up contribution if you are age 55 or older in 2023; these limits apply to your contributions plus any contributions received from Wabtec or a prior employer for the calendar year
- **401(k) Plan:** \$22,500, plus \$7,500 catch-up contribution if you are age 50 or older in 2023

If you contributed to a different HSA or 401(k) plan this calendar year, be sure to take those contributions into account when determining what to contribute to your Wabtec HSA and/or Savings Plan.

In making your Wabtec HSA and/or Savings Plan contribution elections, please note that your catch-up contribution election (if eligible, based on your age) is a separate election.