

Summary of Material Modifications to the EVRAZ North America Benefits Plan

This Summary of Material Modification ("SMM") modifies some of the information contained in the Summary Plan Description ("SPD") for the EVRAZ North America Benefits Plan (the "Plan") that describes the Plan as of January 1, 2022.

Note: In the event of any discrepancy between this SMM and the SPD, the provisions of this SMM will govern.

SUMMARY OF MATERIAL MODIFICATION IN SERVICES

EVRAZ North America

January 1, 2022

This Summary of Material Modification in Covered Benefits or Services ("Summary") provides a description of recent changes adopted by the Client (the "Plan").

Effective January 1, 2022, certain modifications approved by the Plan will impact the pharmacy benefit available under the Plan. As of the date stated above, any/all access to medications over \$1,500 (30 day supply) will be required to be fulfilled through the ImpaxRx Medication Under Management™ Service unless the drug manufacturer or patient credentials result in a denial for that medication, in which case it will be covered under the "Plan".

When a new medication is identified during the plan year, the benefit has up to 6 months to bring the medication under management by the plan. A list or threshold of medications may be amended during the plan year, as determined by the plan sponsor, within the notice provisions defined in the plan.

This Summary is provided as an update to the EVRAZ North America Summary Plan Description ("SPD"). Please keep a copy of this Summary with your SPD so you have up-to-date information on the Plan.

This document contains selected highlights of EVRAZ North America's employee benefits plans. If any statement herein, or any other communication, conflicts with applicable plan documents, the plan documents will govern. EVRAZ North America retains the right to amend, modify or terminate its benefits plans in any respect and at any time, and neither its benefits plan, nor your plan participation, will be considered a contract for future employment.

DESCRIPTION OF IMPAXRX MEDICATION UNDER MANAGEMENT™ SERVICE FOR CUSTOMER PLAN PARTICIPANTS

ImpaxRx Medication Under Management™ Service assists EVRAZ North America Plan Participants with their prescribed specialty medications to get them approved for a Pharmaceutical Manufacturers Prescription Assistance Plans (PAP). ImpaxRx does this by working directly with the Customer Plan Participants to obtain their specialty medications for no cost by coordinating and facilitating their application and approval to receive their specialty medication directly from the manufacturer.