

## 2023 New Hire Guide

 **totalREWARDS**  
HEALTH. WEALTH & MORE

# HERE FOR YOU



**Enroll within  
30 days of  
your benefits  
effective date.**

# BENEFITS FOR YOU

## Today and tomorrow.

As part of Nestlé, you bring unique value to our collaborative culture — and we reward what you contribute and celebrate all you achieve here. You have access to benefit plans that optimize how you plan and pay for health care, wellness programs that promote total wellbeing and retirement plans designed to help plan for your future.

Use this guide to discover the programs and resources that support you and your family. When our people are at their best, Nestlé is at its best.



Discover some  
of your benefits!

### Take care of your mental wellbeing with Spring Health

Being healthy means paying attention to the whole you — body and mind. Spring Health is here to transform and personalize your mental wellbeing support. Spring Health will support you in any challenges or personal issues you might be facing, but with elevated wellbeing care. Spring Health is confidential and makes getting started with mental health care easy.

### Enhanced family forming benefits

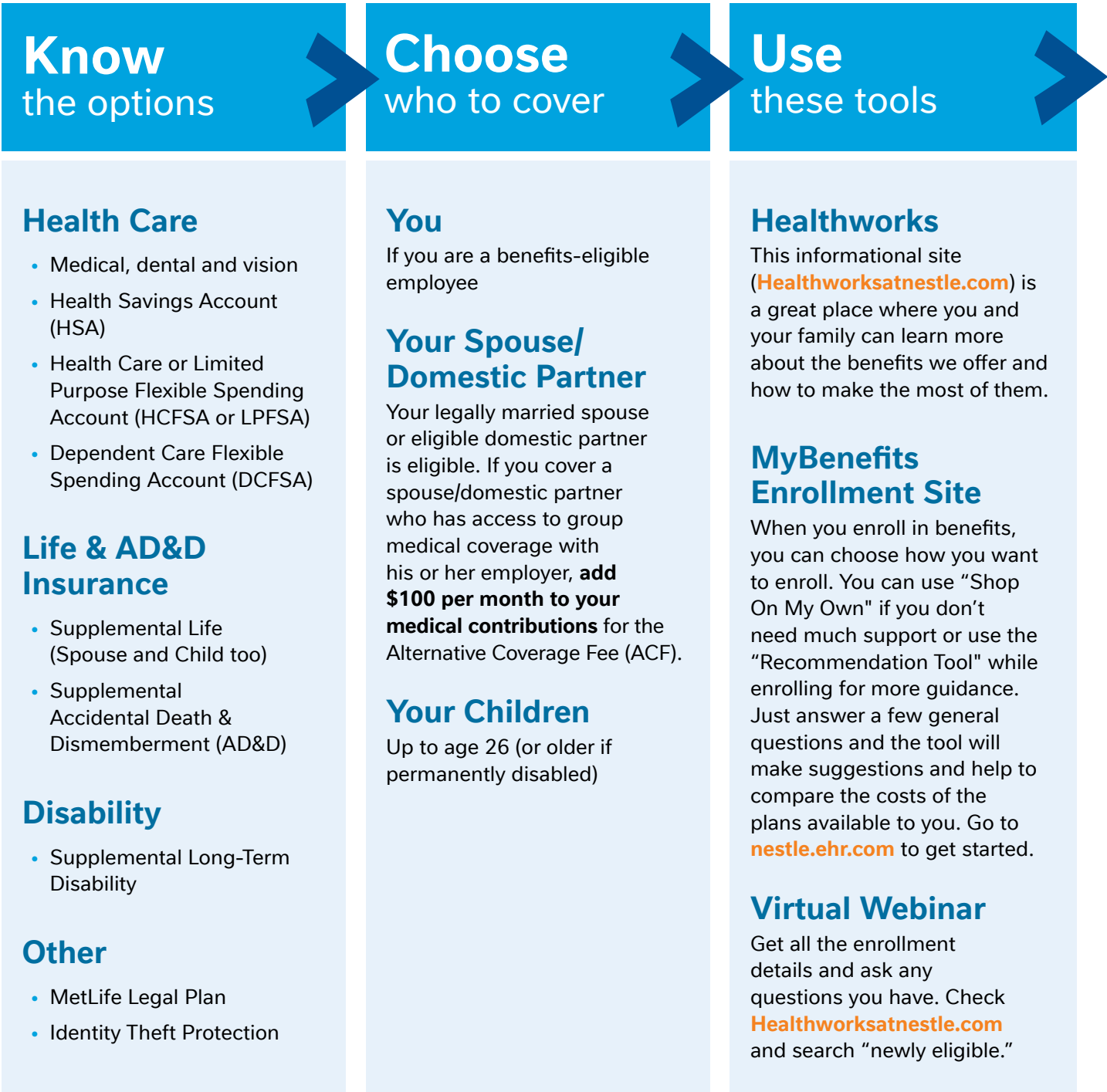
Supporting you in your family-building journey is important to us. No matter which **CareFirst** medical plan you're enrolled in, you have access to family forming benefits. We are partnering with Progyny to connect you to leading fertility specialists who provide the most advanced, effective fertility treatment, the first time — without barriers.

### Meet your wellbeing vendor

Starting in early 2023, Virgin Pulse will help you reach your wellbeing goals. Get ready to share your milestones, cheer others on and compete in team challenges.

# DO THIS

Take this time to make sure you have the benefits you and your family need to be at your best. This year is all about choice — we’re giving you more support and flexibility so you can live well. Here’s what you need to do!



Enroll  
in benefits

### Deadline

Your benefits become effective 30 days from your hire date<sup>1</sup>, and you have an additional 30 days from this date to enroll. We recommend you enroll before your benefits effective date to ensure you receive your medical and pharmacy ID cards in a timely manner.

### Online

Log on to [nestle.ehr.com](https://nestle.ehr.com) or visit the myNestlé tab of the Nest and click on the My Health & Wellbeing tab. Then, under I Want to, click View My Current Benefits.

### By Phone

Call the Nestlé Benefits Service Center at [1-877-637-2255](tel:1-877-637-2255) and follow the prompts.

## What happens if I don't enroll?

- If you don't take action and enroll within 30 days of your benefits effective date, you will default to the following coverage:
- Eligible full-time employees: You'll be enrolled in the SureSAVER medical plan with Employee Only coverage paying the tobacco-user rate. You automatically receive basic life and AD&D insurance and basic Short-Term and Long-Term Disability coverage at no cost. You also get lots of free Nestlé resources, including our Mental Wellbeing Support Benefit.
  - Eligible part-time employees: You will not be enrolled in medical coverage. You automatically receive basic life insurance at no cost. You also get lots of free Nestlé resources, including our Mental Wellbeing Support Benefit.

## Submit dependent verification within 60 days.

If you are enrolling any dependents (spouse/domestic partner or children up to age 26), you must provide verification that they are eligible within 60 days after your benefits effective date. Watch for confirmation in the mail that your dependent verification was accepted. If you receive notification that additional documentation is required, contact the Nestlé Benefits Service Center immediately at **1-877-637-2255**, option #2. Due to the Affordable Care Act (ACA), the IRS requires you to provide Social Security numbers for yourself and all covered dependents to your health plan when enrolling for benefits. This is how the IRS will confirm you have required coverage.

### Nestlé Health & Wellbeing Benefits Eligibility

Full-Time Hourly and Salaried  
**30+ hrs**

Part-Time Salaried  
**20–29 hrs**

<sup>1</sup> If you worked for Nestlé in the last 12 months and met the 30-day waiting period for coverage, your benefits effective date will be your rehire date or the date you met NesCARE benefits eligibility.

# MEDICAL

Nestlé offers three or four national medical plan options as well as regional plans (all depending on your ZIP code). Each CareFirst medical plan gives you comprehensive and affordable coverage, and you get to decide which one is right for you and your family.

For all plans, in-network preventive care is covered at 100% with no deductible. That means you pay zip, zero, zilch for eligible preventive care.

Here’s a look at how the national plans work when you need care or prescriptions and use an in-network provider.

## SureSAVER & HealthSAVER (BlueChoice Advantage Network)

### First

You pay the cost for medical care and prescriptions until you meet the deductible. Whether you’re filling a prescription, seeing your doctor for a visit or getting surgery and having a hospital stay, you’ll pay the full cost of the bill until you meet your deductible.

### Then

Once you hit the deductible, the plan kicks in to share the cost. If you’re in the SureSAVER, the plan pays 75% of in-network services or 85% if you’re in the HealthSAVER. But remember, if you go out of network in either plan, you’ll pay more.

### Finally

If you reach the annual out-of-pocket maximum (combined medical and prescription costs in one year), the plan covers 100% of costs for the rest of the year. (Think of this as the ultimate safety net.)

### Great News!

Nestlé contributes \$500 or \$1,000<sup>1</sup> to your HSA to put toward your health care bills. The company contribution is prorated based on your first full month of benefits coverage. So, if you don’t have many expenses, you may not have to reach into your own pocket to pay for care. (Think of it as a deductible discount.)

## ExclusiveCARE & PerformanceCARE (BlueChoice Advantage Network) (BlueHPN Network)

Check out pages 8-9 for more details!

With the ExclusiveCARE and PerformanceCARE plans, you have copays for certain services and a deductible and coinsurance for other services. Remember, you only have **in-network** coverage in both of these plans. If you go out of network, you will pay the full cost for services, and they will not apply to your annual deductible or out-of-pocket maximum.

### Copay + Coinsurance

- Hospital stays
- Urgent care
- Emergency room visits

### Copay

- Primary care visits
- Specialist doctor visits
- Generic prescriptions

### Deductible + Coinsurance

- Outpatient care (medical deductible)
- Non-formulary prescriptions (Rx deductible)
- Formulary/brand prescriptions (Rx deductible)

### Finally

If you reach the annual **out-of-pocket maximum**, the plan covers **100% of costs for the rest of the year**. There are two separate out-of-pocket maximums — one for medical and one for prescription drugs.



### Check to see if your providers are in network!

Simply click on “Search Now,” then enter your ZIP code and choose either BlueChoice Advantage or BlueHPN network (per the plan options above).

<sup>1</sup> Amount of contribution is based on coverage category and covered dependents.

# GET TO KNOW PERFORMANCECARE

(Available in certain ZIP codes in select areas.)

The PerformanceCARE plan is a **high-performance network (HPN)** plan that covers **in-network care only** through CareFirst's limited Blue High Performance Network<sup>SM</sup> (BlueHPN<sup>SM</sup>). This plan is similar to ExclusiveCARE but with a **smaller** provider network.

## Wait, what does that mean?

Let's break it down. Here are the key pieces:

### High-performance

Think about it as high-quality care at a lower cost. The BlueHPN network contracts with health care providers in certain areas and negotiates special lower in-network prices. And Blue Cross Blue Shield (BCBS) is the one vetting the providers — they're doing the research and legwork to make sure you get quality care. They've selected physicians, hospitals and specialists in each market based on their local expertise, deep data and strong provider relationships.

### In-network care only

The PerformanceCARE plan will only cover in-network care using **BlueHPN providers**. That means if you or your covered family members go out of network for anything except emergency care, the plan won't cover any of the cost and will not apply the cost to your deductible and out-of-pocket maximum.

### BlueHPN limited network

This network is smaller than the BCBS network that the other three plans use. And it's local — meaning it is tied to where you and your dependents live. When checking for providers in the BlueHPN, check to make sure that all family members you are enrolling in this plan option are covered in the BlueHPN network.

### NOTE!

You are eligible for the HPN network if you live in certain ZIP codes within these areas:

- Washington, D.C.
- Maryland
- Virginia
- Atlanta, GA
- Sandy Springs, GA
- Roswell, GA
- Greater St. Louis Metro and other Missouri ZIP codes
- Greater Indianapolis Metro and other Indiana ZIP codes
- Cleveland, OH
- Columbus, OH
- Cincinnati, OH
- Seattle, WA
- Tacoma, WA
- Bellevue, WA



## PERFORMANCECARE IN REAL LIFE.

Check out these example scenarios for some tips and things to consider while you're deciding if the PerformanceCARE plan is right for you and your family.



JOY

Joy joined Nestlé straight out of college and just rolled off her parent's plan. She rarely sees a doctor, is generally in good health and loves to travel.

**GOOD FIT**  
Since Joy is trying to keep her costs low and is open to finding a new doctor in the BlueHPN network, PerformanceCARE is a good fit. She also knows she will be covered if she needs emergency care while she's traveling.



SAM

Sam is a busy dad of three. He and his wife are working hard to pay off their student loans and love to keep their health care costs as low and predictable as possible, and they are open to switching providers if they need to.

**GOOD FIT**  
Since Sam and his family are looking to save money and they are willing to use providers in the BlueHPN network, the PerformanceCARE plan offers the predictability of deductibles and copays and is a great fit!



DENISE

Denise is healthy overall and gets regular preventive care. She covers her two children on her Nestlé plan and they are both young adults who attend college out of state without access to the BlueHPN network of providers.

**NOT A FIT**  
Since Denise covers her two children who live out of state on her plan, PerformanceCARE is not a good fit for her because it only includes local providers, except in case of emergency care.

Learn more about PerformanceCARE here.



# MORE MEDICAL

A big piece of feeling secure is solid medical coverage. We offer options so you can pick what fits you best.

The chart on the next page shows you how the four CareFirst plans work. If an HMO is available for you, you will see it as an option when you enroll.

## Heads up!

### Tobacco users

If you and/or your spouse/domestic partner use tobacco (including e-cigarettes), add \$75 per month per tobacco user (unless enrolled in an approved tobacco cessation program). Visit [Healthworksatnestle.com](https://www.healthworksatnestle.com) for a complete list of medical rates and tobacco cessation programs.

### Access to other coverage

If you cover a spouse/domestic partner who has access to group medical coverage with his or her employer, add \$100 per month to your medical contributions for the Alternative Coverage Fee, or ACF. Visit [nestle.ehr.com](https://www.nestle.ehr.com) to find out whether the ACF applies to your spouse/domestic partner. The ACF does not apply if both you and your spouse/domestic partner work at Nestlé.



# HERE'S WHAT YOU'LL PAY!

Medical	SureSAVER BlueChoice Advantage		HealthSAVER BlueChoice Advantage		ExclusiveCARE BlueChoice Advantage	PerformanceCARE BlueHPN
	In-network	Out-of-network	In-network	Out-of-network	In-network only	In-network only
<b>HSA Company Contribution<sup>5</sup></b>						
Employee Only	\$500		\$500		N/A	N/A
Family	\$1,000		\$1,000		N/A	N/A
<b>Deductible</b>						
Employee Only	\$3,000	\$6,000	\$1,500	\$3,000	\$750	\$750
Family	\$6,000	\$12,000	\$3,000	\$6,000	\$750 per person up to \$2,250	\$750 per person up to \$2,250
<b>Out-of-Pocket Maximum</b>						
Employee Only	\$6,000	\$12,000	\$4,500	\$9,000	\$3,050	\$3,050
Family	\$12,000 <sup>1</sup>	\$24,000	\$9,000 <sup>1</sup>	\$18,000	\$3,050 per person up to \$6,100	\$3,050 per person up to \$6,100
<b>Cost for Care</b>						
Preventive Care	\$0 <sup>2</sup>	\$0 <sup>3</sup>	\$0 <sup>2</sup>	\$0 <sup>3</sup>	\$0 <sup>2</sup>	\$0 <sup>2</sup>
Primary Care Office Visits	25% <sup>4</sup>	45% <sup>4</sup>	15% <sup>4</sup>	35% <sup>4</sup>	\$35 copay	\$35 copay
Specialist Office Visits	25% <sup>4</sup>	45% <sup>4</sup>	15% <sup>4</sup>	35% <sup>4</sup>	\$70 copay	\$70 copay
Outpatient Care	25% <sup>4</sup>	45% <sup>4</sup>	15% <sup>4</sup>	35% <sup>4</sup>	20% <sup>4</sup>	20% <sup>4</sup>
Hospital Stays (Inpatient Care)	25% <sup>4</sup>	45% <sup>4</sup>	15% <sup>4</sup>	35% <sup>4</sup>	\$325 copay then 20% <sup>2</sup>	\$325 copay then 20% <sup>2</sup>
Urgent Care	25% <sup>4</sup>	45% <sup>4</sup>	15% <sup>4</sup>	35% <sup>4</sup>	\$70 copay then 20% <sup>2</sup>	\$70 copay then 20% <sup>2</sup>
Emergency Room	25% <sup>4</sup>	25% <sup>4</sup>	15% <sup>4</sup>	15% <sup>4</sup>	\$200 copay then 20% <sup>2</sup>	\$200 copay then 20% <sup>2</sup>

<sup>1</sup> Family coverage includes one or more dependents. An individual with family coverage will pay no more than \$6,850 a year in in-network medical expenses.

<sup>2</sup> No deductible

<sup>3</sup> After \$500 in benefits, it is 45% no deductible for SureSAVER. After \$500 in benefits, it is 35% no deductible for HealthSAVER.

<sup>4</sup> After deductible

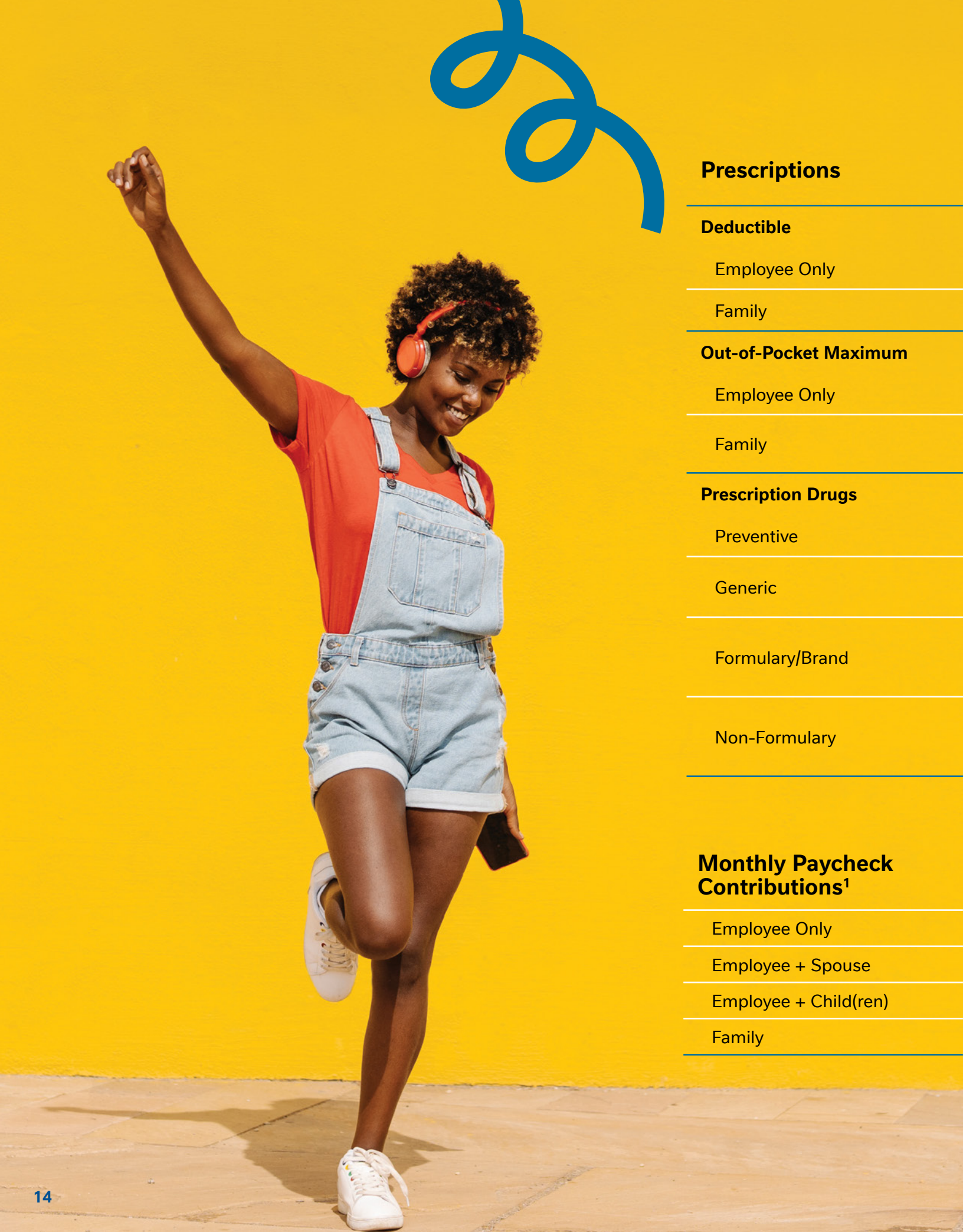
<sup>5</sup> The Nestlé contribution is prorated based on the full months you're covered by the SureSAVER or HealthSAVER plan.



Out-of-network eligible expenses are limited to reasonable and customary (R&C) charges.

## Regional Medical HMOs

Go to MyBenefits at [nestle.ehr.com](https://nestle.ehr.com) to see additional medical plans that may be available based on your home ZIP code.



Prescriptions

Deductible	
Employee Only	
Family	
Out-of-Pocket Maximum	
Employee Only	
Family	
Prescription Drugs	
Preventive	
Generic	
Formulary/Brand	
Non-Formulary	

Monthly Paycheck Contributions<sup>1</sup>

Employee Only	
Employee + Spouse	
Employee + Child(ren)	
Family	

HERE'S WHAT YOU'LL PAY!

SureSAVER BlueChoice Advantage	HealthSAVER BlueChoice Advantage	ExclusiveCARE BlueChoice Advantage	PerformanceCARE BlueHPN
Combined with medical	Combined with medical	<b>\$100</b> (waived for generics)	<b>\$100</b> (waived for generics)
Combined with medical	Combined with medical	<b>\$300</b> (waived for generics)	<b>\$300</b> (waived for generics)
Combined with medical	Combined with medical	<b>\$1,750</b>	<b>\$1,750</b>
Combined with medical	Combined with medical	<b>\$1,750</b> per person, up to \$5,250	<b>\$1,750</b> per person, up to \$5,250
<b>\$0<sup>1</sup></b>	<b>\$0<sup>1</sup></b>	Follows plan design below	Follows plan design below
<b>25%<sup>2</sup></b>	<b>15%<sup>2</sup></b>	up to <b>\$15<sup>1</sup></b> (up to \$40 mail order)	up to <b>\$15<sup>1</sup></b> (up to \$40 mail order)
<b>25%<sup>2</sup></b>	<b>15%<sup>2</sup></b>	<b>25%<sup>2</sup></b> (\$25 min. retail; \$65 min. mail order)	<b>25%<sup>2</sup></b> (\$25 min. retail; \$65 min. mail order)
<b>25%<sup>2</sup></b>	<b>15%<sup>2</sup></b>	<b>40%<sup>2</sup></b> (\$40 min. retail; \$95 min. mail order)	<b>40%<sup>2</sup></b> (\$40 min. retail; \$95 min. mail order)

<sup>1</sup> No deductible <sup>2</sup> After overall deductible, or Rx deductible where applicable

SureSAVER BlueChoice Advantage	HealthSAVER BlueChoice Advantage	ExclusiveCARE BlueChoice Advantage	PerformanceCARE BlueHPN
<b>\$56.59</b>	<b>\$92.28</b>	<b>\$143.68</b>	<b>\$72.10</b>
<b>\$133.84</b>	<b>\$184.56</b>	<b>\$339.86</b>	<b>\$154.50</b>
<b>\$107.74</b>	<b>\$147.63</b>	<b>\$273.59</b>	<b>\$123.60</b>
<b>\$188.10</b>	<b>\$243.09</b>	<b>\$477.63</b>	<b>\$200.85</b>

Note: The numbers in the chart above are tobacco-free rates. If you and/or your spouse/domestic partner use tobacco (including e-cigarettes), add \$75 per month per tobacco user (unless enrolled in an approved tobacco cessation program). And if you cover a spouse/domestic partner who has access to group medical coverage with his or her employer, add \$100 per month to your medical contributions for the Alternative Coverage Fee.

<sup>1</sup> Part-Time Salaried Rates are available in MyBenefits when you enroll.

# DENTAL

Nestlé offers one dental plan, administered by MetLife, with in-network, out-of-network and out-of-area benefits. To find an in-network MetLife dental provider, go to [metlife.com/dental](https://www.metlife.com/dental) and search the PDP Plus network. Here's what you'll pay for care.

	In-Network	Out-of-Network	Out-of-Area
<b>Annual Deductible for Basic and Major Care</b>			
Employee Only	\$50	\$100	\$100
Family	\$150	\$300	\$300
<b>Lifetime Deductible for Orthodontia Care (per person)</b>			
	\$100	\$100	\$100
<b>Cost for Care</b>			
Preventive Care	\$0 <sup>1</sup>	20% <sup>2</sup>	\$0 <sup>1</sup>
Basic Care	20% <sup>2</sup>	30% <sup>2</sup>	20% <sup>2</sup>
Major Care	40% <sup>2</sup>	50% <sup>2</sup>	50% <sup>2</sup>
Orthodontia	50% after \$100 per person lifetime orthodontia deductible	50% after \$100 per person lifetime orthodontia deductible	50% after \$100 per person lifetime orthodontia deductible
<b>Benefit Maximums (per person)</b>			
Annual Maximum	\$2,000 <sup>3</sup>	\$2,000 <sup>3</sup>	\$2,000 <sup>3</sup>
Lifetime Maximum for Orthodontia	\$2,500	\$2,500	\$2,500

<sup>1</sup> No deductible  
<sup>2</sup> After deductible  
<sup>3</sup> For preventive, basic and major care

Monthly Paycheck Contributions

Employee Only	\$15.02
Employee + Spouse	\$30.16
Employee + Child(ren)	\$33.01
Family	\$48.04

# VISION

Nestlé offers one vision plan from two different providers. Choose from VSP or EyeMed. To find a VSP provider, visit [vsp.com](https://www.vsp.com) and search the Signature network. To find an EyeMed provider, visit [eyemedvisioncare.com](https://www.eyemedvisioncare.com) and search the Access network. Here's what you'll pay for in-network care with either provider.

	VSP	EyeMed
<b>Exam</b> (one basic vision exam every 12 months)	\$20 copay	\$20 copay
<b>Lenses</b> (one set of standard — single, bifocal, trifocal, lenticular — plastic lenses every 12 months)	\$0	\$0
<b>Frames</b> (every 24 months)	\$130 allowance <sup>1</sup>	\$130 allowance <sup>1</sup>
<b>Contact Lenses</b> (instead of eyeglass lenses every 12 months)	\$130 allowance <sup>2</sup>	\$130 allowance <sup>2</sup>
<b>Monthly Paycheck Contributions</b>		
Employee Only	\$5.20	\$3.73
Employee + Spouse	\$10.42	\$7.46
Employee + Child(ren)	\$9.68	\$6.93
Family	\$15.65	\$11.19

<sup>1</sup> Plus 20% discount off amount over allowance  
<sup>2</sup> Plus 15% discount off amount over allowance



# SAVINGS AND SPENDING ACCOUNTS

Save money for eligible health care and dependent care expenses with one or more of our tax-advantaged savings and spending accounts.

## Health Savings Account (HSA)

The SureSAVER and HealthSAVER plans both come with an HSA, an account you can use to pay for eligible health care expenses. Nestlé puts in \$500 if you cover only yourself or \$1,000 if you cover family members, and you can contribute your own money tax-free (totaling up to \$3,850 for individual coverage or \$7,750 for family coverage). If you are 55 years of age or older, you can contribute an extra \$1,000 annually. Any money you don't use rolls over to the next year, and it's always yours, even if you leave Nestlé. The company contribution is prorated based on your first full month of benefits coverage.

## Health Care Flexible Spending Account (HCFSA)

You are eligible to contribute up to \$2,850 in an HCFSA even if you aren't enrolled in a Nestlé medical plan. You can use this account to pay for eligible health care expenses. However, if you are enrolled in or covered by an HDHP (through Nestlé's HealthSAVER or SureSAVER plans, or through other coverage), your HCFSA will be considered "limited purpose" and you will only be able to use money in the account for dental and vision expenses. Once you meet your annual medical deductible, then you can also use funds for eligible medical expenses. You can roll over up to \$570 of unused funds to 2024.

## Dependent Care Flexible Spending Account (DCFSA)

This account doesn't automatically come with any plan, and you don't even need to be enrolled in a Nestlé medical plan to start one. You just have to have children under the age of 13, a disabled dependent or an older parent in eldercare to contribute to this account. You can contribute, tax-free, up to \$5,000 to pay for eligible day care costs (\$2,500 if married, filing separately). Unused funds do not roll over to 2024.

Tax advantages are for federal tax purposes. State tax rules may vary.



MORE WAYS  
TO BE MONEY  
SMART!

## Lifestyle Spending Account

Nestlé gives you \$500 each year in a Lifestyle Spending Account (LSA) to spend on your own physical, emotional, social and financial wellbeing. Personalize your benefits and make them uniquely yours. This money doesn't roll over from year to year, so spend it by December 31!<sup>1</sup>

Learn more at [Healthworksatnestle.com](https://healthworksatnestle.com) > LSA.

<sup>1</sup> If you are a newly hired, benefits-eligible employee, you are eligible to participate 30 days after your date of hire, but you must be hired by November 1 of the policy year to be eligible for that policy year's benefit.

How are you  
going to use  
your \$500?

Watch this video and  
get inspired!



# PROTECTION INSURANCE

We don't like to think about it, but we know we need to provide financial protection for our family if the unexpected happens.

That's why Nestlé offers benefits to help protect your income and give you peace of mind.



## Nestlé pays

### Life Insurance for you

**Full-time employees** — 1.5 times your annual base pay  
**Part-time employees** — \$20,000 in coverage

### AD&D Insurance for you

**Full-time employees** — 1 times your annual base pay (up to a maximum of \$100,000)

### Short-Term Disability (STD)<sup>1</sup>

Your weekly STD benefit is a percentage of your pre-disability earnings, reduced by deductible income. For more details on your STD benefits, see the Summary Plan Description (SPD) located on [nestle.ehr.com](https://www.nestle.ehr.com).

### Long-Term Disability (LTD)<sup>2</sup>

**Full-time employees** — 50% of your base pay + bonus if you're not able to work (up to \$1,250 per month)

<sup>1</sup> Unless otherwise outlined in a CBA.

<sup>2</sup> Basic LTD payments may continue for up to five years and are a taxable benefit. If you're enrolling for the first time in supplemental LTD, the plan may not pay benefits for a pre-existing condition that started during the three months before your coverage began. Because Nestlé pays for the Basic LTD coverage, a small portion of your supplemental LTD benefit will be taxable.

## You can buy more protection

### Check your beneficiaries

Now is a good time to make sure your beneficiary designations for life and AD&D insurance are up-to-date. Without a beneficiary, your loved ones may struggle to access this benefit when they need it in the event something happens to you. Visit [nestle.ehr.com](https://www.nestle.ehr.com).

<sup>1</sup> You'll need to provide EOI (Evidence of Insurability) if you elect supplemental life insurance for yourself for an amount greater than 4x your salary or \$500,000 (lesser of). EOI is proof of good health and is required by the benefit administrators before your elections will take effect.

### Supplemental Life Insurance for you

**Full-time employees** — 7.5 times your annual base pay (up to a maximum of \$2,000,000 combined between basic and supplemental life insurance<sup>1</sup>)

**Part-time employees** — Up to \$80,000 in coverage (up to a maximum of \$100,000 combined between basic and supplemental life insurance)

### Supplemental Life Insurance for your spouse/domestic partner

A flat amount of \$10,000, \$25,000, \$50,000, \$100,000, \$250,000 or \$500,000 of coverage. Amounts up to \$25,000 will be guaranteed before having to provide Evidence of Insurability (EOI).

### Supplemental Life Insurance for your children

A flat amount of \$5,000, \$10,000 or \$25,000 of coverage. Dependents will be guaranteed coverage up to \$25,000.

### Supplemental AD&D Insurance for you

**Full-time or eligible part-time employees** — Up to \$500,000 for yourself

### Supplemental AD&D Insurance for your spouse/domestic partner and children

**Full-time employees or eligible part-time employees** — Up to an additional 40% of your employee AD&D coverage amount for your spouse/domestic partner and up to 10% of your employee AD&D coverage for each child

### Supplemental LTD for you

**Full-time employees** — 60% of your base pay + bonus (up to \$15,000 per month)

# SAVE WITH THE NESTLÉ 401(K) SAVINGS PLAN

As a new employee, you'll be able to begin saving for your future soon after your hire date. You can start taking advantage of the many benefits of your Nestlé-sponsored 401(k) Savings Plan, including:

## Automatic savings

Your contributions are deducted from each paycheck, making it convenient for you.

## Employer contributions

Additional contributions from Nestlé can help your savings grow. Additional information about these contributions will be provided to you upon your employment with Nestlé.

## Lower taxes, faster growth

Before-tax savings help you pay lower taxes today and save more money for tomorrow. Every before-tax dollar you contribute to the savings plan reduces your taxable income. And you don't pay taxes on any investment earnings as long as your money remains invested in the 401(k) Savings Plan.

## Investment flexibility

The 401(k) Savings Plan offers investment options for every type of investor.

## Easy account management

It's quick and easy to monitor your account online, by phone or via the Voya mobile app.

## BONUS!

To support you on your financial wellbeing journey, Nestlé offers many best-in-class financial wellness benefits at no additional cost to you, including:

- ✓ A robust financial wellness educational program, which includes webcasts, on-site workshops and one-on-one personal financial planning
- ✓ Professional investment advice
- ✓ And many more tools and resources focused on your individual financial wellness needs

## MARK YOUR CALENDARS

### for Total Rewards New Hire Orientation<sup>1</sup>

Your benefits coverage begins 30 days from your hire date. You have another 30 days after that to enroll. Attend a webinar to learn more about your Nestlé benefits, including:

- ✓ Medical, dental and vision coverage
- ✓ 401(k) Savings Plan
- ✓ Life, accident and disability insurance
- ✓ Family benefits, mental health benefits and much more!

You'll also learn how to choose between the options, when and how to enroll in your benefits and how to manage your benefits throughout the year.

You do not need to reserve a spot. Simply join the next meeting so you can get answers to your questions and enroll by the deadline!

## Have questions?

Contact a Nestlé Benefits Service Center Representative at **1-877-637-2255** and select option #2 when prompted.

<sup>1</sup> If you are part of an integrating business and are new to Nestlé for Health & Wellbeing benefits, please refer to your Nestlé Benefits Enrollment insert for specific details on your benefits effective date and deadlines.



## When and where?

### FIRST TUESDAY of every month

11:30 a.m.–12:30 p.m. ET

To join, call 1-213-373-6812  
Conference ID: 899 851 764#

### THIRD THURSDAY of every month

4:00 p.m.–5:00 p.m. ET

To join, call 1-213-373-6812  
Conference ID: 725 078 431#

To join the webinar, visit **Healthworksatnestle.com** > click **LEARN MORE** on the Hi! I'm New tile > click the link to join the meeting.



# FOR ALL YOUR BENEFIT QUESTIONS

## Nestlé Benefits Service Center

nestle.ehr.com | 1-877-637-2255, Monday to Friday, 8 a.m.–7 p.m. ET

Plan	Benefit Vendor	Contact Information	
Medical	CareFirst Blue Cross Blue Shield	1-833-502-9928	Carefirst.com/myaccount
Prescriptions	CVS Caremark	1-866-768-4261	Caremark.com
Mental Wellbeing Support, Counseling	Spring Health	1-855-629-0554	nestle.springhealth.com
Dental	MetLife Dental	1-877-638-8020	Metlife.com/dental
Vision	VSP	1-800-877-7195	Vsp.com
	EyeMed	1-866-939-3633	Eyemedvisioncare.com
Health Savings Account (HSA)	Optum Bank	1-866-234-8913	Optumbank.com
Flexible Spending Accounts (FSAs)	Optum Bank	1-800-243-5543	Optumbank.com
LGBTQ+ Comprehensive Care	Included Health	1-833-781-7329	Includedhealth.com/nestle
Mindfulness	Headspace		work.headspace.com/nestle/join
Maternity, Family	Ovia Health		support@oviahealth.com connect.oviahealth.com/en/nestle
Child And Elder Care Search, Back-Up Care, Tutoring Discounts	Bright Horizons	1-877-242-2737	clients.brighthorizons.com/nestle
Breast Milk Delivery For Business Travel	Milk Stork	1-877-242-1306 1-510-356-0221	support.milkstork.com
Fertility, Surrogacy And Adoption Benefits	Progyny		Healthworksatnestle.com
Identity Theft Protection	ID Watchdog	1-866-513-1518	idwatchdog.com
Legal Services, Pet Insurance, Auto And Home Insurance	MetLife Benefits	1-800-438-6388	metlife.com/mybenefits
Financial Coaching	Financial Finesse		ffhub.com/nestle
2023 Healthy Rewards, Wellness	Virgin Pulse		Healthworksatnestle.com
Retirement Savings Plan	Voya	1-877-637-2255	Nestle.voya.com
Video Visits	CareFirst		Carefirstvideovisit.com



Here are your core vendor contacts. For a full list, visit [Healthworksatnestle.com/contact](https://Healthworksatnestle.com/contact).

This brochure contains basic information about your 2023 NesCARE options. For more details about your NesCARE Plans, check the Summary Plan Descriptions (SPDs) available online at nestle.ehr.com. To request a copy of the SPDs, call the Nestlé Benefits Service Center at 1-877-637-2255 and select option #2 when prompted. If there is any difference between the information in your enrollment guide and the Plan documents, the Plan documents will govern. This brochure, together with your other enrollment communication, serves as a summary of material modifications (SMM) to the NesCARE SPDs for 2023. Please keep this information with your SPDs for future reference. Nestlé USA, Inc. reserves the right to amend or terminate NesCARE and any of its component plans at any time, including specific benefits and the amount of any employee costs. Please note that you are responsible for the accuracy of the dependent information that you provide to Nestlé and for following Plan eligibility rules set forth in your SPDs. Anyone who knowingly files a statement or claim containing false, intentionally incomplete or misleading information, or allows such a claim to be submitted on his or her behalf or on behalf of a dependent, will be responsible for the consequences. These consequences may include discharge, reimbursement to the Plans, a loss of Plan eligibility and civil and/or criminal action.