



totalREWARDS
HEALTH, WEALTH & MORE

2026 New Hire Guide

Review and choose
your benefits



Enroll within 30 days
of your benefits
effective date.

Every Day
with Nestlé
Benefits



Everyday benefits

Nestlé provides benefits for your every day

From minor ailments like the common cold to more serious chronic conditions, your benefits are here to ensure that you and your family stay healthy and well. For life moments big and small, we have benefits to guide you. You have what you need to live life your way, every day.



Save every day

Reduce your medical paycheck contributions by earning Healthy Rewards. Learn more on [page 9](#).

Discover some of your benefits

Explore the programs and resources that support you and your family. When our people are at their best, Nestlé is at its best.

Spring Health wellbeing support

With up to six free therapy sessions each calendar year, on-demand digital wellness exercises, work-life services and more, you and your eligible household members can get care — fast. Schedule what you need directly from your account or connect with your dedicated Care Navigator for questions and support.

In addition to the six free therapy sessions you receive, we offer up to six free coaching sessions per year through Spring Health for eligible members **age 13+**. This initiative aims to deliver a more holistic approach to your wellbeing, recognizing that individuals benefit from support that encourages both personal development and clinical care for their mental health.

This comprehensive coaching benefit provides a broader, more proactive approach to overall health and wellbeing. Coaching provides a goal-oriented supplement to traditional therapy, focusing on personal development, health and wellness, and parenting.

Visit [Healthworksatnestle.com](#) > **Mental Wellbeing Support**.

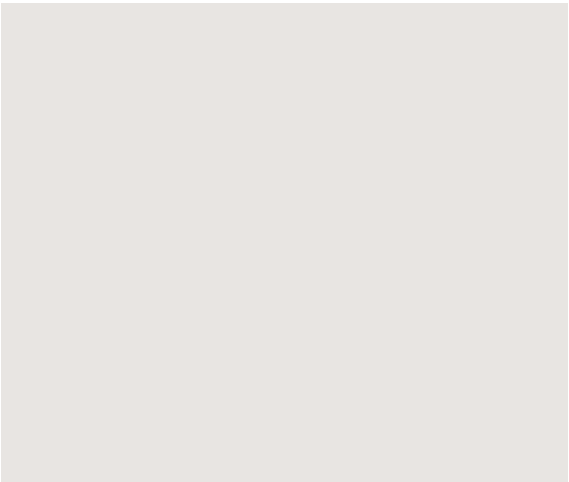
Carrum Health

We offer cancer guidance and treatment on a voluntary basis to all employees. The Cancer Treatment program through Carrum Health currently covers all cancer types. Learn more about Carrum Health on **page 8**, and for complete details on the Carrum Cancer benefit, visit [Healthworksatnestle.com](#) > **Cancer Guidance**.

Diabetes support

Omada for Diabetes® is a virtual program that makes it easier to manage diabetes with a dedicated care team, blood glucose meters, test strips and lancets at no cost for eligible CareFirst members over the age of 18.

Visit [Healthworksatnestle.com](#) > **Diabetes Support**.



Make your choices

Follow these steps to get the benefits that match your lifestyle.

Review and choose your options

Understand your benefits

You have a variety of benefits — from medical, dental and vision to life insurance and disability coverage. Learn about all your options and choose the benefits that are right for you and your family.



Know who’s eligible

- ✓ **You**
If you are a Regular, NesCARE benefits-eligible employee (salaried working 20+ hours or hourly regularly scheduled to work 30+ hours)
- ✓ **Your spouse/domestic partner**
Your legally married spouse or eligible domestic partner
- ✓ **Your children/eligible domestic partner’s children**
Up to age 26 (or older if permanently disabled)

Use the tools

Healthworks

Healthworksatnestle.com can help you and your family learn more about the benefits we offer and how to make the most of them.

Enrollment site

Use **MyBenefits** to review and choose the best benefits for the year ahead. The site includes digital tools and resources like your personalized **MyBenefits Dashboard** to view your current coverage, estimator tools to predict medical out-of-pocket costs and search tools to find in-network providers by plan, access to important forms and documents in the Resource Library, and more!

The system will lead you through a self-guided process to make your coverage choices with comparison tools, like **Help Me Choose**.

Virtual webinar

Get all the enrollment details and ask any questions you have. Check **Healthworksatnestle.com** and search **newly eligible**.

Enroll in your benefits



Deadline

Your benefits become effective 30 days from your hire date,¹ 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 in to **nestle.ehr.com** or visit myNestlé on Our 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** and follow the prompts.

¹ 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.
If you are part of an integrating business and are new to Nestlé for health and wellbeing benefits, please refer to your Nestlé Benefits Enrollment insert for specific details on your benefits effective date and deadlines.



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 of 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.

What happens if you 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:

- If you’re an eligible full-time employee, you will be enrolled in the SureSAVER medical plan with employee-only coverage at the tobacco-user rate and receive basic life and AD&D insurance, basic Short-Term Disability and supplemental buy-up Long-Term Disability coverage — and get free Nestlé resources, including mental wellbeing support.
- If you’re an eligible part-time employee, you won’t be enrolled in medical coverage but will receive basic life insurance at no cost and also get free Nestlé resources, including mental wellbeing support.

Medical

Nestlé offers several medical plan options through CareFirst BlueCross BlueShield (BCBS), as well as regional plans. Your plan options depend on your home ZIP code.

No matter which plan option you select, in-network preventive care is covered at 100% with no deductible (when coded as preventive). That means you pay nothing for things like annual preventive physicals and certain health screenings. All of our CareFirst plans also provide comprehensive and affordable coverage, including no- or low-cost surgeries, expert cancer guidance, mental wellbeing support and family-forming benefits.

Here’s a look at how the CareFirst BCBS plan options work when you need medical care or prescriptions and use an in-network provider.



Put away for your every day

Nestlé will contribute \$400 or \$800² to your Health Savings Account (HSA), which will be funded semi-annually.

If you have an expense earlier in the year and do not have enough money in your HSA, you can either increase your contributions, work with your providers and/or hospital systems on payment plan options or pay yourself back when the second funding becomes available in July.

1

SureSAVER

Network: BlueChoice Advantage

2

HealthSAVER

Network: BlueChoice Advantage

First

With the SureSAVER and HealthSAVER plans, you pay the full cost for medical care and prescriptions until you meet the deductible. **You don’t pay out of pocket for in-network preventive care and 400+ preventive medications** to treat blood pressure, diabetes, high cholesterol and more!

Then

Once you hit the deductible, the plan shares the cost. In the SureSAVER plan, the plan pays 70% of in-network services, or 80% in the HealthSAVER plan. If you go out of network, you’ll pay more out of pocket and the provider may charge you more, which would count toward your out-of-network deductible and out-of-pocket maximum.¹

Finally

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

3


ExclusiveCARE

Network: BlueChoice Advantage

4

PerformanceCARE

Network: BlueHPN



The PerformanceCARE plan is a High-Performance Network (HPN) plan in certain area codes that covers in-network care only through CareFirst’s limited Blue High Performance NetworkSM (BlueHPNSM).

First

With the ExclusiveCARE and PerformanceCARE plans, you pay 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 the cost won’t apply to your annual deductible or out-of-pocket maximum.

Then

You and Nestlé share in the cost for covered services.

Copay + coinsurance

- Hospital stays
- Urgent care
- Emergency room visits

Deductible + coinsurance

- Outpatient care (medical deductible)
- Formulary/brand and non-formulary prescriptions (Rx deductible)³

Copay

- Primary care visits
- Specialist doctor visits
- Generic prescriptions

Finally

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

1 Balance-billing charges from out-of-network providers, beyond reasonable and customary charges, do not count toward your out-of-pocket maximum and are not paid under the plan.

2 Amount put toward your Health Savings Account is based on coverage tier.

3 A formulary is the list of generic and brand-name prescription drugs covered by the health insurance plan. While non-formulary prescription drugs aren’t on the formulary, they may still be covered by the plan under a different tier.



Check to see if your providers are in network!

Click or scan the QR code to get started. Then, click on **Search Now**, enter your ZIP code and choose either **BlueChoice Advantage** or **BlueHPN** (network for the PerformanceCARE plan) per the plan options above.

Get more with CareFirst

If you enroll in a CareFirst medical plan with Nestlé, you have access to additional benefits for yourself and your family for your every day.

CloseKnit

This convenient service provides virtual urgent and primary care that allows you and your family members to securely connect with a medical provider or behavioral health therapist, psychiatrist or dietitian, or get breastfeeding support wherever and whenever via smartphone or computer.

View costs and complete details at [Healthworksatnestle.com](https://healthworksatnestle.com) > CloseKnit.

Carrum Health

Carrum provides an innovative Surgical Excellence Program. If you are a CareFirst-enrolled employee or dependent (ages 18+), you have access to the top 10% highest-quality health care providers at little to no cost for certain surgeries. (You pay up to your deductible but \$0 after).

Nestlé also offers access to Carrum Cancer Care for ALL types of cancer.

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



Take care every day

Get a free medical preventive care exam or annual physical through your CareFirst medical plan and earn \$50 in Healthy Rewards.

Omada Health

Omada for diabetes is a virtual-first program available to CareFirst members ages 18+ and designed to remove the stress that comes with managing diabetes in between doctor visits — all at no cost to you. You'll go further in managing your condition with a personalized care plan, access to the latest technology and daily support from your dedicated health coach and clinical specialist. Control your blood sugar with less stress and more confidence with:

- **Dedicated health coaches and clinical specialists**
- **Smart devices, including:**
 - Smart scale (if clinically eligible)
 - Blood glucose meter and ongoing supply of lancets and test strips
- **Tools for managing stress**
- **Personalized care plan**

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

Progyny

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 and leading fertility specialists who provide the most advanced, effective fertility treatment, the first time — without barriers. Here's a brief overview of what you get:

- **3 Smart Cycles per lifetime** — Every aspect of your comprehensive fertility treatment is contained within the Smart Cycle, including diagnostics, testing, lab services, prescriptions and treatments.
- **Coverage for elective fertility preservation** — such as egg freezing, sperm freezing and embryo formation
- **Up to \$10,000 in adoption and surrogacy reimbursement** — available to all benefits-eligible employees

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



Be money smart

Earn and spend for your wellbeing

Reduce your medical paycheck contributions with Healthy Rewards

Participate in Healthy Rewards by November 30, 2026, and earn up to \$400 for you and an additional \$400 if your covered spouse/domestic partner completes the activities, too. **That's a total of up to \$800 in Healthy Rewards to reduce your Nestlé medical paycheck contributions in 2027.** Complete the health check survey to get personalized care recommendations and support your overall wellbeing — and earn \$150 toward your Healthy Rewards total earnings!

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



Get your Healthy Rewards!

Click or scan the QR code to check out the activities you need to complete to earn your Healthy Rewards.

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.¹ Personalize your benefits and make them uniquely yours. This money doesn't roll over from year to year, so spend it by December 31!

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



How are you going to use your \$500?

Click or scan the QR code to watch a video and get inspired to use your LSA money!

¹ If you are a newly hired Regular, NesCARE benefits-eligible employee, you're 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. Employees classified as part time are eligible for an LSA with a \$250 contribution from Nestlé.

Medical plan details

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 **pages 12 – 13** shows you how the four CareFirst plans work. If an HMO is available to you, you will see it as an option when you enroll.

Keep in mind

Tobacco and nicotine users

If you and/or your spouse/domestic partner use tobacco or nicotine (including e-cigarettes and vapes), you'll pay an additional \$75 per month per tobacco user (unless enrolled in an approved tobacco cessation program). Visit [Healthworksatnestle.com](https://www.healthworksatnestle.com) > **Tobacco Cessation**.

Access to other coverage

If you cover a spouse/domestic partner who has access to medical coverage with their employer, add \$125 per month to your medical contributions for the Alternative Coverage Fee (ACF). Visit [nestle.ehr.com](https://www.nestle.ehr.com) to find out whether the ACF applies to your situation. The ACF does not apply if both you and your spouse/domestic partner work at Nestlé.



Save more in your HSA

According to the IRS, the maximum you can contribute to your Health Savings Account each year is \$4,400 for individual coverage or \$8,750 if you cover others. If you are 55 years of age or older by December 31, 2026, 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.

Comparing the plan options

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
HSA Company Contribution						
Employee Only	\$400		\$400		N/A	N/A
Family	\$800		\$800		N/A	N/A
Deductible						
Employee Only	\$3,400	\$6,800	\$1,800	\$3,600	\$1,000	\$1,000
Family	\$6,800	\$13,600	\$3,600	\$7,200	\$1,000 per person up to \$3,000	\$1,000 per person up to \$3,000
Out-of-Pocket Maximum						
Employee Only	\$6,000	\$12,000	\$4,500	\$9,000	\$3,050	\$3,050
Family	\$6,850 per person up to \$12,000 ¹	\$12,000 per person up to \$24,000	\$6,850 per person up to \$9,000 ¹	\$9,000 per person up to \$18,000	\$3,050 per person up to \$6,100	\$3,050 per person up to \$6,100
Cost for Care						
Preventive Care	\$0 ²	\$0	\$0 ²	\$0	\$0 ²	\$0 ²
Primary Care Office Visits	30% ³	45% ³	20% ³	35% ³	\$45 copay	\$45 copay
Specialist Office Visits	30% ³	45% ³	20% ³	35% ³	\$70 copay	\$70 copay
Outpatient Care	30% ³	45% ³	20% ³	35% ³	20% ³	20% ³
Hospital Stays (Inpatient Care)	30% ³	45% ³	20% ³	35% ³	\$325 copay then 20% ²	\$325 copay then 20% ²
Urgent Care	30% ³	45% ³	20% ³	35% ³	\$70 copay then 20% ²	\$70 copay then 20% ²
Emergency Room	30% ³	30% ³	20% ³	20% ³	\$200 copay then 20% ²	\$200 copay then 20% ²

¹ Family coverage includes one or more dependents. An individual with family coverage will pay no more than \$6,850 a year for in-network medical expenses.
² No deductible
³ After deductible



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

If you choose to use out-of-network providers, they may bill you for charges above the reasonable and customary charges. You are responsible for these charges. They do not count toward your annual in-network deductible or out-of-pocket maximum. **Contact your provider to verify they are in network.**



Benefit every day

No matter which plan you're enrolled in, use the Check Drug Cost & Coverage Tool on the CVS Caremark website to get the most out of your prescription drug benefit. Visit [Healthworksatnestle.com](https://www.healthworksatnestle.com) > **Prescription Drug** to estimate your medication costs and maximize your savings using this handy feature.



Treat yourself every day

If you're enrolled in either the SureSAVER or HealthSAVER plan, you can choose from 400+ preventive medications (to treat diabetes, high blood pressure, etc.) at no out-of-pocket cost to you! Find details at [Healthworksatnestle.com](https://www.healthworksatnestle.com) > **Preventive Drug List**.

Prescriptions	SureSAVER BlueChoice Advantage	HealthSAVER BlueChoice Advantage	ExclusiveCARE BlueChoice Advantage	PerformanceCARE BlueHPN
Deductible				
Employee Only	Combined with medical	Combined with medical	\$100³	\$100³
Family	Combined with medical	Combined with medical	\$100 per person, up to \$300 ³	\$100 per person, up to \$300 ³
Out-of-Pocket Maximum				
Employee Only	Combined with medical	Combined with medical	\$1,750	\$1,750
Family	Combined with medical	Combined with medical	\$1,750 per person, up to \$5,250	\$1,750 per person, up to \$5,250
Prescription Drugs				
Preventive	\$0¹	\$0¹	Follows plan design below	Follows plan design below
Generic	30%²	20%²	\$15¹ (\$40 mail order)	\$15¹ (\$40 mail order)
Formulary/Brand	30%²	20%²	25%²	25%²
Non-Formulary	30%²	20%²	40%²	40%²

¹ No deductible

² After overall deductible or Rx deductible, where applicable

³ ExclusiveCARE and PerformanceCARE Rx deductible is waived for generics

Monthly Paycheck Contributions¹
(Full-time Employees)

	SureSAVER BlueChoice Advantage	HealthSAVER BlueChoice Advantage	ExclusiveCARE BlueChoice Advantage	PerformanceCARE BlueHPN
Employee Only	\$64.79	\$107.63	\$164.49	\$82.54
Employee + Spouse/Domestic Partner	\$153.23	\$215.26	\$389.09	\$176.88
Employee + Child(ren)	\$123.35	\$172.19	\$313.22	\$141.50
Family	\$215.35	\$283.53	\$546.81	\$229.94

Note: The numbers in the chart above are tobacco-free rates. If you and/or your spouse/domestic partner use tobacco (including e-cigarettes and vapes), 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 their employer, add \$125 per month to your medical contributions for the Alternative Coverage Fee.

¹ Part-time salaried rates are available in MyBenefits when you enroll.

Dental

Nestlé offers two dental plan options through **MetLife**. Choose between the **Dental – Core** and **Dental – Plus** plans. To find an in-network MetLife dental provider in the PDP Plus network, visit [metlife.com/dental](https://www.metlife.com/dental). The chart below summarizes what you'll pay when you need care.

	Dental – Core			Dental – Plus		
	In-network	Out-of-network	Out-of-area	In-network	Out-of-network	Out-of-area
Annual Deductible for Basic and Major Care						
Employee Only	\$50	\$100	\$50	\$50	\$100	\$50
Family	\$150	\$300	\$150	\$150	\$300	\$150
Lifetime Deductible for Orthodontia Care (per person)	No coverage			\$100		
Cost for Care						
Preventive Care	\$0 ¹	20% ²	\$0 ¹	\$0 ¹	10% ²	\$0 ¹
Basic Care	20% ²	30% ²	20% ²	20% ²	30% ²	20% ²
Major Care	50% ²	50% ²	50% ²	40% ²	50% ²	50% ²
Orthodontia	No coverage			50% after \$100 per person lifetime orthodontia deductible		
Benefit Maximums (per person)						
Annual Maximum	\$1,000 ³			\$2,000 ³		
Lifetime Maximum for Orthodontia	No coverage			\$2,500		
Monthly Paycheck Contributions						
Employee Only	\$8.74			\$17.95		
Employee + Spouse/ Domestic Partner	\$17.66			\$36.04		
Employee + Child(ren)	\$19.21			\$39.44		
Family	\$28.01			\$57.41		

¹ No deductible
² After deductible
³ For basic and major care

Vision

Nestlé offers one vision plan option through two different insurance providers. Choose from **VSP** or **EyeMed**. To find a VSP provider in the Signature network, visit [vsp.com](https://www.vsp.com). To find an EyeMed provider in the Access network, visit [eyemedvisioncare.com](https://www.eyemedvisioncare.com). The chart below summarizes what you'll pay for in-network care.

	VSP Signature network	EyeMed Access network
Exam (one basic vision exam every 12 months)	\$20 copay	\$20 copay
Lenses (one set of standard — single, bifocal, trifocal, lenticular — plastic lenses every 12 months)	\$0 copay	\$0 copay
Frames (every 24 months)	\$130 allowance Plus 20% discount off amount over allowance	\$130 allowance Plus 20% discount off amount over allowance
Contact Lenses (instead of frames and lenses every 12 months)	\$130 allowance	\$130 allowance
Monthly Paycheck Contributions		
Employee Only	\$5.33	\$3.72
Employee + Spouse/Domestic Partner	\$10.68	\$7.47
Employee + Child(ren)	\$9.91	\$6.94
Family	\$16.03	\$11.19

Learn more

You can refer to your Summary Plan Description (SPD) on [nestle.ehr.com](https://www.nestle.ehr.com) for additional details on coverage and out-of-network benefits.

Savings & Spending Accounts

We offer several tax-advantaged account options to help you save money. These accounts let you use pre-tax dollars for health care or daycare expenses you're already paying for. Review this chart to understand which accounts you're eligible for and how they work.



Take (triple-tax) advantage of the HSA

With an HSA, you put money in pre-tax, it grows tax-free and it's not taxable when you withdraw money to pay for eligible expenses.

Tax-free for federal purposes. State tax treatment may vary.

	Health Savings Account (HSA)	Limited Purpose FSA (LPFSA)	Health Care FSA (HCFSA)	Daycare FSA (DCFSA)
What can I use this account for?	<p>Eligible out-of-pocket medical, prescription drug, dental and vision expenses for yourself and your eligible dependents</p> <p>Examples of eligible expenses include:</p> <ul style="list-style-type: none">• Medical/Rx, dental or vision deductibles, copays or coinsurance amounts• Orthodontia• Glasses and contact lenses• Over-the-counter products <p>See IRS Publication 969 for details.</p>	<p>Eligible out-of-pocket dental and vision expenses only for yourself and your eligible dependents</p> <p>Examples of eligible expenses include:</p> <ul style="list-style-type: none">• Dental and vision deductibles, copays or coinsurance amounts• Orthodontia• Glasses and contact lenses• Over-the-counter vision and dental products <p>If you meet your annual medical deductible, you can then use your funds for eligible medical, prescription drug and over-the-counter expenses. See IRS Publication 502 for details.</p>	<p>Eligible out-of-pocket medical, prescription drug, dental and vision expenses for yourself and your eligible dependents</p> <p>Examples of eligible expenses include:</p> <ul style="list-style-type: none">• Medical/Rx, dental or vision deductibles, copays or coinsurance amounts• Orthodontia• Glasses and contact lenses• Eligible over-the-counter products <p>See IRS Publication 502 for details.</p>	<p>Eligible daycare expenses for children under age 13, disabled children or elders who can't care for themselves</p> <p>Examples of eligible expenses include:</p> <ul style="list-style-type: none">• Child care when you need to be at work (income must be reported by care provider)• Preschool or nursery school• Summer day camp <p>See IRS Publication 503 for details.</p> <p>Note: This account cannot be used for medical expenses.</p>
Who's eligible?	Employees enrolled in the SureSAVER or HealthSAVER plan	Employees enrolled in the SureSAVER or HealthSAVER plan	All active employees who are not enrolled in the SureSAVER or HealthSAVER plan	Employees who have tax dependents under the age of 13, disabled dependents or dependents requiring eldercare
How much can I contribute in 2026?	<p>Nestlé contributes \$400 if you cover only yourself or \$800 if you cover family members, and you can contribute your own money tax-free (totaling up to \$4,400 for individual coverage or \$8,750 for family coverage).</p> <p>If you are 55 years of age or older by December 31, 2026, you can contribute an extra \$1,000 annually.</p>	\$150 to \$3,300	\$150 to \$3,300	You can set aside money tax-free, up to \$5,000 , to pay for eligible daycare costs (\$2,500 each if married, filing separately).
Can I carry over any money I don't use in 2026 to the next year?	Yes. The money in this account belongs to you to use now or in the future to pay for eligible health care expenses.	Yes. You can roll over up to \$680 in unused funds into 2027.	Yes. You can roll over up to \$680 in unused funds into 2027.	No. You lose any money you don't use.
Can I change my contribution amount during the year?	Yes. You can change the amount you contribute to your HSA anytime during the year — you don't have to wait until the next Annual Enrollment period or when you experience a qualifying life event.	No. You can only change this election during the Annual Enrollment period or when you experience a qualifying life event.	No. You can only change this election during the Annual Enrollment period or when you experience a qualifying life event.	Yes. We understand your dependent care needs might change, so Nestlé allows you to elect or make changes to your current DCFSA elections. You're eligible to add, stop, increase or decrease elections to the DCFSA anytime during the year. Since refunds are not permitted, your election amount can't be below your year-to-date contributions.

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.

Eligibility for LTD, STD and AD&D

All Regular, NesCARE benefits-eligible employees working at least 30+ hours weekly

Eligibility for Life Insurance

Full-time: If you are a Regular, NesCARE benefits-eligible employee working 30+ hours weekly

Part-time: If you are a Regular, NesCARE benefits-eligible salaried employee working 20 – 29 hours weekly

Check your beneficiaries

In the unfortunate event that something happens to you, ensure that your life insurance beneficiaries are designated. It's easy to do — simply visit MyBenefits at nestle.ehr.com.

Nestlé pays

Life Insurance for you

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

Accidental Death & Dismemberment (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)¹

Full-time employees — Your weekly STD benefit is a percentage of your eligible 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.

Long-Term Disability (LTD)²

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

Buy-up options

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 insurance³)

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

Full-time and part-time employees — Choose 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

Full-time and part-time employees — Choose 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 and part-time employees — Up to \$500,000 for yourself

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

Full-time and 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 you²

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



More benefits every day

ID Watchdog offers an easy and affordable way to help better protect and monitor the identities of you and your family, with up to \$5M to restore identity. Learn more at Healthworksatnestle.com > [ID Watchdog](#).

MetLife Legal Plans give you access to experienced attorneys who can assist you with a broad range of personal legal needs to help navigate life's milestones. This could be when you're buying or selling a home, starting a family, undergoing tax audits, preparing wills, managing estate planning, caring for aging parents and much more.

Adding the Plus Parents option not only covers you and your spouse and dependents but also your parents, parents-in-law and grandparents for many of the common legal issues a family faces. Additional enhancements to the benefit include all-employee access to digital estate planning and direct attorney scheduling.

Learn more at Healthworksatnestle.com > [MetLife Legal](#).



¹ Unless otherwise outlined in a Collective Bargaining Agreement (CBA)

² 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.

³ You'll need to provide EOI (Evidence of Insurability) if you elect supplemental life insurance for yourself for an amount greater than four times your annual base pay or \$500,000 (lesser of). EOI is proof of good health and is required by the benefit administrator before your elections will take effect.

Save smart with Nestlé

Here are just some of the benefits and discounts available to help you save every day.



Future-proof your finances

Save for retirement and earn **Nestlé contributions**, including 401(k) match and a retirement contribution or pension.

Healthy Rewards

This incentive in your paycheck offsets medical premium rates of up to \$400 for you or \$800 for you and your covered spouse/domestic partner.

Health Savings Account (HSA)

Free money in your HSA! Nestlé will contribute \$400 to your HSA for employee-only coverage or \$800 for employee plus dependent coverage; funded semi-annually.

Up to **six free therapy sessions** through **Spring Health** for you and eligible household members for mental health care needs

And up to six free coaching sessions per year for eligible members ages 13+. See **page 2** for details.

Free fitness classes, discounted memberships and more to **keep you healthy**

Great deals on wellness products and services through Blue365

Free financial coaching and educational services through **Financial Finesse**

Paid Time Off, holidays and leaves of absence

Wellness pays



Access Nestlé discounts with the Employee Discount Booklet

As a Nestlé employee, you have access to numerous discounts on Nestlé products, automotive and travel, health and wellness, and home and office supplies.



Click or scan the QR code to get all the details.



Check out your Total Rewards Summary

Your Total Rewards value at Nestlé includes your compensation, health and welfare benefits, retirement benefits and other work-life programs.

View your statement on **myNestlé > My Health & Wellbeing > I Want To > View My Total Rewards Summary**. You can also click or scan the QR code to head to the portal.



Reimbursements for you

Lifestyle Spending Account (LSA)

Nestlé gives you \$500 to spend on your own emotional, physical, financial and social wellbeing if you're a full-time employee (or \$250 if you're part time).

You'll be reimbursed through Nestlé payroll within 1 – 2 pay cycles of your claim submission and approval.

Family-forming adoption and surrogacy reimbursement

Nestlé will reimburse up to \$10,000 of eligible expenses (per adoption or per surrogacy attempt).

Pet adoption

You're eligible to receive a \$200 reimbursement to offset the costs and fees associated with a pet adoption.



Partnerships that help you save

Significant savings on automotive and home insurance, pet insurance and legal advice through MetLife and Farmers

Identity theft protection through ID Watchdog

Commuter benefits at certain locations

Active&Fit Direct **fitness savings**



Mark your calendars

Total Rewards New Hire Orientation¹

Your benefits coverage begins 30 days from your hire date. Enroll as soon as you are ready; however, you have another 30 days after that to enroll or call the Nestlé Benefits Service Center to make corrections.

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 from 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!

Join a New Hire Orientation

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

Have questions?

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

¹ If you are part of an integrating business and new to Nestlé for health and wellbeing benefits, please refer to your Nestlé Benefits Enrollment insert for specific details on your benefits effective date and deadlines.

For all your benefit questions

Nestlé Benefits Service Center
nestle.ehr.com | 1-877-637-2255, Option #2
 Monday through Friday, 8 a.m. – 7 p.m. ET

Plan	Benefit Vendor	Phone	Website
Medical	CareFirst BlueCross BlueShield	1-833-502-9928	carefirst.com/myaccount
Prescriptions	CVS Caremark	1-866-768-4261	caremark.com
Mental Wellbeing Support, Therapy, Mindfulness and Meditation	Spring Health	1-855-629-0554	nestle.springhealth.com work-life code: nestle
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
Surgical Excellence, Cancer Guidance	Carrum Health	1-888-855-7806	carrum.me/nestle
Breast Milk Delivery For Business Travel	Milk Stork	1-510-356-0221	support.milkstork.com
Fertility, Surrogacy and Adoption Benefits	Progyny	1-833-281-0075	Healthworksatnestle.com
Identity Theft Protection	ID Watchdog	1-866-513-1518	idwatchdog.com
Legal Services	MetLife Benefits	1-800-821-6400	legalplans.com
Pet Insurance	MetLife Benefits	1-800-438-6388	metlife.com/mybenefits
Auto and Home Insurance	Farmers Insurance	1-800-438-6381	farmers.com
Financial Wellness	Financial Finesse		ffhub.com/nestle
Healthy Rewards and Wellness Coaching	CareFirst Wellbeing	1-833-502-9928, Option #3	Healthworksatnestle.com
Lifestyle Spending Account (LSA) (Commuter for applicable locations)	HealthEquity	1-877-924-3967	healthequity.com/nestle
Nestlé 401(k) Savings Plan	Empower	1-877-637-2255	empower.com/nestle
Video Visits	CloseKnit (for CareFirst members only)		portal.closeknit.com



Here are your core vendor contacts.
 For a full list, visit Healthworksatnestle.com/contact.

This brochure contains basic information about your 2026 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 2026. 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.