Nestlé | total REWARDS
HEALTH, WEALTH & MORE

Good to Know

2027 Nestlé New Hire Guide

All that's good to know about your 2027 benefits



Enroll within 30 days of your benefits effective date.

There's more to your benefits
than you might realize.

Your Nestlé benefits go well beyond medical and prescription drug coverage. Through **NesCARE**, you also have access to specialized programs and resources that can help you navigate complex health needs, support your mental wellbeing, build your family, save for health care and much more.

Take a few minutes to explore the benefits that best fit your life in 2027.

Good to Know

Watch for these callouts throughout the guide. They highlight valuable benefits, savings opportunities and important details to consider before you choose.

Here's one to start: **NesCARE** is the name for your complete benefits package — 30+ programs and resources supporting your health, wellbeing, finances and family. Learn more on **Healthworksatnestle.com**.



Choosing your coverage

Explore your benefit options and find the coverage that's right for you.

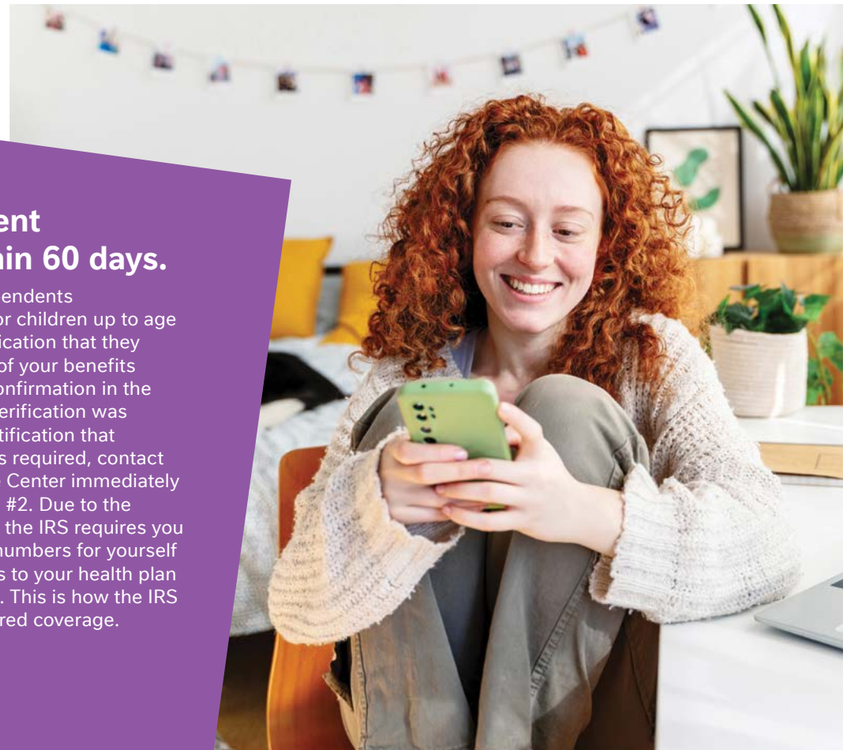
Review your options.

Understand your benefits.

You have a variety of benefits, from medical, dental and vision to life insurance and disability coverage. Take the time to learn about all of 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)



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.

Use the tools.

Virtual webinar

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

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, 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**. You can also chat with **Violet** if you have questions or to help navigate the site.

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.

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

Your plan options

Nestlé offers four national medical plan options through CareFirst BlueCross BlueShield (BCBS), as well as regional plans. The options available to you depend on your home ZIP code.

Before deciding which plan may fit you, start with the basic differences. SureSAVER and HealthSAVER include a Health Savings Account (HSA) and generally require you to meet a deductible before the plan shares most costs. ExclusiveCARE and PerformanceCARE use set copays for certain services and a deductible and coinsurance for others. No matter which plan you choose, in-network preventive care is covered at 100% with no deductible when coded as preventive.



1 SureSAVER

Network: BlueChoice Advantage

2 HealthSAVER

Network: BlueChoice Advantage

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 Network℠ (BlueHPN℠). Learn more on **Healthworksatnestle.com**.

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.)

Good to Know

With SureSAVER or HealthSAVER, Nestlé contributes $400 (employee only) or $800 (family) into your HSA — funded in two installments, by the end of January and end of July.[2]

Need it before it's funded? You can increase your own contributions, set up a payment plan with your provider or pay yourself back after the July funding.

Questions? Call Optum Bank at **1-866-234-8913**.

First

With the ExclusiveCARE and PerformanceCARE plans, you pay copays for certain services and a deductible and coinsurance for other services. Keep in mind, 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

Copay only

- Primary care visits
- Specialist doctor visits
- Generic prescriptions

Deductible + coinsurance

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

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.

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.

Medical

A plan for you

The right medical plan depends on how you and your family expect to use care, what you want to pay from each paycheck and what you may pay when you need care.

Ask yourself three questions:

1

How often do you get care?

Think about last year. Did you mostly go for checkups and the occasional cold? Or did you have regular visits, prescriptions or a planned procedure? The more care you expect to use, the more a lower deductible may be worth it.

2

Would you rather pay less from each paycheck or less when you get care?

Plans with the lowest paycheck contributions have higher deductibles — you pay less up front but more when you need care. Plans with higher paycheck contributions cover more sooner. There's no wrong answer — just what fits you.

3

Do you want Nestlé to help you save?

SureSAVER and HealthSAVER come with a Health Savings Account (HSA) — and Nestlé contributes **$400** (employee only) or **$800** (family) to help you pay for care. That money is yours to keep for expenses now, in the future or in retirement — even if you leave Nestlé.

Good to Know

You don't have to guess. Use the **Help Me Choose** tool in **MyBenefits** to compare plans based on how you use care — and see what each would actually cost you.



So which plan fits you?

SureSAVER — lowest paycheck cost, with HSA savings

You're comfortable with a higher deductible in exchange for the lowest paycheck contributions, and you want Nestlé's HSA money to help you save. It's a good fit if you don't use much care and want to keep the most in each paycheck.

HealthSAVER — balanced, with HSA savings

You want a middle ground — moderate paycheck contributions, a lower deductible than SureSAVER and Nestlé's HSA contribution to help with costs. This is a good fit if you want to balance what you pay now with what you'd pay when you get care.

ExclusiveCARE — more predictable costs

You'd rather pay set copays when you see an in-network doctor than meet a high deductible first. It's a good fit if you use care regularly and want to know what you'll pay each visit.

PerformanceCARE — predictable costs, limited network

You're comfortable with the limited BlueHPN network and like the set copays. This plan is similar to ExclusiveCARE, but has slightly higher copays for office visits and a higher deductible. It is a good fit for you because it offers predictability at a lower per-paycheck cost.

Medical

Benefits for your wellbeing

When you enroll in a CareFirst medical plan, you and your covered family members have access to additional programs and support for your health and wellbeing.

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 and explore your options with Carrum Health before you need it at **Healthworksatnestle.com > Carrum Health**.

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:**
  - A smart scale (if clinically eligible)
  - A blood glucose meter and ongoing supply of lancets and test strips
- **Tools for managing stress**
- **A personalized care plan**

Learn more at **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:

- **Three 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 > Progyny**.

Good to Know

Get a free preventive care exam or annual physical through your CareFirst plan — and earn $50 in Healthy Rewards just for going.



Reduce your medical paycheck contributions with Healthy Rewards.

Participate in Healthy Rewards by November 30, 2027, 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 2028.** 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 > 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 > LSA**.

[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

Compare your plans.

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.

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**	**$750**	**$1,000**
Family	**$6,800**	**$13,600**	**$3,600**	**$7,200**	**$750** per person up to $2,250	**$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]	**$25** copay	**$45** copay
Specialist Office Visits	**30%**[3]	**45%**[3]	**20%**[3]	**35%**[3]	**$45** 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[4]	**30%**[3]	**30%**[3]	**20%**[3]	**20%**[3]	**$200** copay then 20%[2]	**$200** copay then 20%[2]

Good to Know

No matter which plan you're in, the Check Drug Cost & Coverage Tool on the CVS Caremark website shows what your medications will cost — so you can find savings before you fill a prescription. Visit **Healthworksatnestle.com > Prescription Drug**.

1 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.
2 No deductible
3 After deductible
4 Must be an "emergency." See the Summary Plan Description (SPD) for details. If the situation is not an emergency, use of an out-of-network emergency room is covered at 50% after the deductible.

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.

Medical

Compare your plans

(continued).

Keep in mind

Tobacco and nicotine users[1]

If you and/or your spouse/domestic partner is not tobacco/nicotine-free, you'll pay an additional $75 per month for yourself and an additional $75 per month for your spouse/domestic partner. Visit **Healthworksatnestle.com > Tobacco Cessation** for information about your free tobacco cessation support.

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** 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.

1 Your health plan is committed to helping you achieve your best health. Rewards for participating in a wellness program are available to all employees. If you think you might be unable to meet a standard for a reward under this wellness program, you might qualify for an opportunity to earn the same reward by different means. Contact us at **1-877-637-2255**, and we will work with you (and, if you wish, with your doctor) to find a wellness program with the same reward that is right for you in light of your health status. However, since any tobacco cessation program is acceptable under this arrangement without any need for preauthorization, any recommendation your doctor may make is automatically approved, without the need for you to contact us.

You are considered tobacco/nicotine-free if you:

- Have not used tobacco/nicotine products (including cigarettes, cigars, pipes, chewing tobacco, hookah, vapor, e-cigarettes, etc.) in the past 12 months; or
- Have completed a tobacco/nicotine cessation program within the last six months prior to your attestation; or
- Are actively enrolled in a tobacco/nicotine cessation program at the time of the attestation during enrollment.

Good to Know

If you're in the SureSAVER or HealthSAVER plan, 400+ preventive medications — for things like diabetes and high blood pressure — cost you $0 out of pocket. Find details at **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	**$100**[3]	**$100**[3]
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	**$0**[1]	**$0**[1]	Follows plan design below	Follows plan design below
Generic	**30%**[2]	**20%**[2]	**$15**[1] ($40 mail order)	**$15**[1] ($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.

Paycheck Contributions[1] (Full-time Employees)		SureSAVER BlueChoice Advantage	HealthSAVER BlueChoice Advantage	ExclusiveCARE BlueChoice Advantage	PerformanceCARE BlueHPN
Employee Only	Weekly Biweekly	**$10.00** **$21.66**	**$26.82** **$58.12**	**$41.00** **$88.82**	**$20.57** **$44.58**
Employee + Spouse/ Domestic Partner	Weekly Biweekly	**$38.19** **$82.74**	**$53.65** **$116.24**	**$96.97** **$210.11**	**$44.08** **$95.52**
Employee + Child(ren)	Weekly Biweekly	**$30.74** **$66.61**	**$42.92** **$92.98**	**$78.06** **$169.14**	**$35.27** **$76.41**
Family	Weekly Biweekly	**$53.67** **$116.28**	**$70.67** **$153.11**	**$136.28** **$295.28**	**$57.31** **$124.17**

Note: The numbers in the chart above are tobacco/nicotine-free rates and may vary slightly due to rounding. If you and/or your spouse/domestic partner is not tobacco/nicotine-free, add $75 per month for yourself and an additional $75 per month for your spouse/domestic partner. If you cover a spouse/domestic partner who has access to group medical coverage through 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

Your plan options

Nestlé offers two dental plan options through **MetLife: Dental – Core** and **Dental – Plus**. Both plans cover preventive care, exams, cleanings and X-rays. Choose based on how much restorative and orthodontia coverage your family needs. To find an in-network MetLife dental provider in the PDP Plus network, visit **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**		
Paycheck Contributions	Weekly	Biweekly		Weekly	Biweekly	
Employee Only	**$2.12**	**$4.60**		**$4.36**	**$9.45**	
Employee + Spouse/ Domestic Partner	**$4.29**	**$9.29**		**$8.76**	**$18.97**	
Employee + Child(ren)	**$4.67**	**$10.12**		**$9.58**	**$20.77**	
Family	**$6.81**	**$14.75**		**$13.95**	**$30.23**	

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

Vision

Your plan options

Nestlé offers one vision plan option through two different insurance providers. Choose from **VSP** or **EyeMed** based on the providers in the network that are closest to your location. To find a VSP provider in the Signature network, visit **vsp.com**. To find an EyeMed provider in the Access network, visit **eyemedvisioncare.com**.

The chart below summarizes what you'll pay for in-network care. VSP and EyeMed structure costs slightly differently, so be sure to review your options in MyBenefits for details on coverage not listed here.

	VSP Signature network		EyeMed Access network	
Exam (one basic vision exam every 12 months, beginning January 1)	**$20** copay		**$20** copay	
Lenses (one set of standard — single, bifocal, trifocal, lenticular — plastic lenses every 12 months, beginning January 1)	**$0**		**$0** copay	
Frames (every 24 months, beginning January 1)	**$150** allowance[1]		**$150** allowance[1]	
Contact Lenses (instead of frames and lenses every 12 months, beginning January 1)	**$150** allowance		**$150** allowance	
Paycheck Contributions	Weekly	Biweekly	Weekly	Biweekly
Employee Only	**$1.29**	**$2.81**	**$0.95**	**$2.06**
Employee + Spouse/Domestic Partner	**$2.60**	**$5.62**	**$1.91**	**$4.14**
Employee + Child(ren)	**$2.41**	**$5.22**	**$1.77**	**$3.84**
Family	**$3.90**	**$8.45**	**$2.86**	**$6.20**

1 Plus 20% discount off amount over allowance



Good to Know

You can refer to your Summary Plan Description (SPD) on **nestle.ehr.com** for additional details on coverage and out-of-network benefits.

Medical

Where to go for care

See which care option saves you time — and money.

Too often, people head to the ER for something that urgent care or a virtual visit could handle and end up paying more than necessary. Knowing where to go before something happens is one of the easiest ways to get good care and keep more money in your pocket.

How do you feel?	What could you do?	What are your needs?	What can you get help with?	How soon can you get care?
Mild A little under the weather	You can access virtual care through your medical plan, an in-network provider or a hospital or clinic network that offers online visits.	Care from home, quick access, minor issue	Cold, flu, allergies, sinus issues, rashes — plus virtual therapy and other support	Usually same day
Moderate In need of routine or ongoing care	Visit your primary care provider.	A checkup, preventive care or a provider who knows your history	Preventive care, immunizations, managing a condition	Business hours — may need an appointment
Severe Urgent but not life-threatening	Go to urgent care.	Fast care that's nearby, often after hours	Sprains, minor broken bones, minor infections, burns	Extended hours (may vary)
Very Severe An emergency	Go to the emergency room — or call 911.	Immediate care for a serious condition	Chest pain or trouble breathing, uncontrolled bleeding, major injuries, severe burns	24/7

Good to Know

In a regional or HMO plan? You may still have nurse line and virtual visit options through your plan. Call the number on your member ID card to see what's available to you.

Tax-advantaged 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.

	Health Savings Account (HSA)	Limited Purpose FSA (LPFSA)	Health Care FSA (HCFSA)	Daycare FSA (DCFSA)
What can I use this account for?	Eligible out-of-pocket medical, prescription drug, dental and vision expenses for yourself and your eligible dependents Examples of eligible expenses include: • **Medical/Rx, dental or vision deductibles, copays or coinsurance amounts** • **Orthodontia** • **Glasses and contact lenses** • **Over-the-counter products** See **IRS Publication 969** for details.	Eligible out-of-pocket dental and vision expenses only for yourself and your eligible dependents Examples of eligible expenses include: • **Dental and vision deductibles, copays or coinsurance amounts** • **Orthodontia** • **Glasses and contact lenses** • **Over-the-counter vision and dental products** 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.	Eligible out-of-pocket medical, prescription drug, dental and vision expenses for yourself and your eligible dependents Examples of eligible expenses include: • **Medical/Rx, dental or vision deductibles, copays or coinsurance amounts** • **Orthodontia** • **Glasses and contact lenses** • **Eligible over-the-counter products** See **IRS Publication 502** for details.	Eligible daycare expenses for children under age 13, disabled children or elders who can't care for themselves Examples of eligible expenses include: • **Child care when you need to be at work (income must be reported by care provider)** • **Preschool or nursery school** • **Summer day camp** See **IRS Publication 503** for details. **Note:** This account cannot be used for medical expenses.
Who's eligible?	Employees enrolled in the SureSAVER or HealthSAVER plan	Employees enrolled in the SureSAVER or HealthSAVER plan only	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 2027?	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 **$4,500** individual or **$9,000** family). If 55+ by December 31, 2027, extra **$1,000**.	**$150** to **$3,400**	**$150** to **$3,400**	You can set aside money, tax-free, up to **$7,500**, to pay for eligible daycare costs (**$3,750** each if married, filing separately).
Can I carry over any money I don't use in 2027 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 2028.	**Yes.** You can roll over up to **$680** in unused funds into 2028.	**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.** You're eligible to elect, stop, increase or decrease your DCFSA elections. Since refunds aren't permitted, your election amount can't be below your year-to-date contributions.

Good to Know

An HSA is triple tax-advantaged: You put money in, pre-tax, it grows tax-free and you pay no tax when you use it for eligible expenses.

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

Income protection

How your benefits help

Nobody plans for an injury, illness or unexpected loss. But when it happens, these benefits make sure your paycheck — and your family — are protected.

Short-Term Disability (STD)[1]

"I threw out my back. Surgery went well — but I can't work for eight weeks."

That's exactly when STD steps in. Nestlé automatically provides STD for full-time employees — no enrollment required.

Your weekly benefit replaces a percentage of your pre-disability earnings for up to 26 weeks of coverage — so your paycheck doesn't stop just because you do.

Who's eligible[3]

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

Long-Term Disability (LTD)[2]

"The diagnosis is serious. I could be out for six months — maybe more."

STD covers the first stretch. LTD is what protects you — and your family — when weeks become months. Benefits begin after 180 days and continue as long as you're eligible under the plan.

Nestlé provides basic LTD automatically. But for most people, basic coverage isn't enough to cover real monthly expenses.

Basic (free)[2]	Supplemental (buy-up)[3]
50% of your base pay + bonus (if applicable) *Up to **$1,250**/month*	**60%** of your base pay + bonus (if applicable) *Up to **$15,000**/month*

Who's eligible

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

Enrolling in Supplemental LTD?

There's a 12-month waiting period for pre-existing conditions — but that clock only starts when you enroll. The sooner you sign up, the sooner you're fully covered.

Accidental Death and Dismemberment (AD&D)

"What if an accident left me seriously injured — or worse?"

AD&D provides an additional lump-sum payment on top of your life insurance — for you and your family. Nestlé provides basic AD&D automatically, no health questions required.

Basic (free)[2]	Supplemental (buy-up)[3]
1× your base pay up to **$100,000**	Up to **$500,000**

Cover your family too.

- **Spouse/domestic partner:** Up to an additional 40% of your AD&D amount
- **Children:** Up to 10% of your AD&D amount

Who's eligible

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

Important! Check your beneficiaries.

Make sure the right people are designated to receive your life insurance benefit if something happens to you. Review or update your beneficiaries anytime at **nestle.ehr.com > MyBenefits.**



Life Insurance

"If something happened to me — would my family be OK financially?"

Life insurance answers that question. Nestlé automatically provides basic coverage — and you can add more during enrollment.

Basic (free)[2]	Supplemental (buy-up)[3]
1.5× your annual base pay (for full-time employees) **$20,000** in coverage (for part-time employees)	**8.5×** your annual base pay (max **$2,000,000** combined)[3] Up to **$80,000** in coverage (max **$100,000** combined)

Cover your family too.

- **Spouse/domestic partner:** Choose $10,000 – $500,000, up to $25,000 guaranteed before Evidence of Insurability (EOI) is required.
- **Children:** Choose $5,000, $10,000 or $25,000, guaranteed up to $25,000.

Who's eligible

- **Full-time:** Regular, NesCARE employees working 30+ hours weekly
- **Part-time:** Regular, NesCARE salaried employees working 20 – 29 hours weekly
- **New to Supplemental Life (full-time):** Enroll for the first time; not to exceed the lesser of 4× your annual earnings or $500,000 (Basic and Supplemental Life combined)
- **Already enrolled (full-time):** Increase your coverage by one level; not to exceed $2,000,000 (Basic and Supplemental Life combined)
- **Already enrolled (part-time):** Increase your coverage by up to two levels; not to exceed $80,000 (Supplemental Life)

To apply for coverage other than what's outlined here, you'll answer a few questions about your health history, along with height and weight (EOI).

Note: If you are a part-time NesCARE employee enrolling for the first time, your current Guarantee Issue opportunity remains to elect $20,000.

Good to Know

Your protection goes beyond insurance.

ID Watchdog — Consider an easy, affordable way to protect and monitor your family's identities, with up to $5M in identity theft insurance.

MetLife Legal Plans — Get access to experienced attorneys for preparing wills, buying or selling a home, estate planning, tax audits, caring for aging parents and more. Add the Plus Parents option to cover your parents, parents-in-law and grandparents for many common legal matters. You will also have access to digital estate planning and direct attorney scheduling.

Visit **Healthworksatnestle.com** for more information.

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), Basic and Supplemental Life combined. EOI is proof of good health and is required by the benefit administrator before your elections will take effect.

Savings

Ways to save with Nestlé

Benefits that work harder for you

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

Healthy Rewards
Earn up to $400 — or $800 if your covered spouse/domestic partner participates — to reduce your 2028 medical paycheck contributions.

Health Savings Account (HSA)
Nestlé contributes $400 for employee-only coverage or $800 when you cover dependents. Use the money for eligible health care expenses now or save it for the future.

Support your wellbeing.

Get up to **six free therapy sessions** through **Spring Health** for you and eligible household members for mental health care needs. You also have up to six free coaching sessions per year for eligible members ages 13+.

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

Good to Know

As a Nestlé employee, you get deals on Nestlé products, travel, health and wellness, home and office supplies, and more.

Access Nestlé discounts with the Employee Discount Booklet.

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

Lifestyle Spending Account (LSA)
Nestlé gives full-time employees $500 each year — or $250 if part time — to spend on eligible physical, emotional, financial and social wellbeing expenses.

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.

Savings on everyday expenses

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 Orientation[1]

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) Retirement 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. Monday through Friday, 8 a.m. – 7 p.m. ET.

[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

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**	**mybenefits.metlife.com**
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) Retirement 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 2027 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 2027. 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.

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