




total REWARDS
HEALTH, WEALTH & MORE

MAKE IT YOUR OWN!

2022 New Hire Guide

Enroll within 30 days of
your benefits effective date



Pssst,
there is a personalized benefit
where you get \$500 from
Nestlé to invest in your wellbeing.

Learn more inside.

**HERE
FOR YOU**
Today and tomorrow.

HERE FOR YOU

Today and tomorrow.

Welcome to Nestlé!

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've got 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.



Learn more about your Nestlé benefits on [Healthworksatnestle.com](https://www.healthworksatnestle.com).

DISCOVER SOME OF YOUR BENEFITS



Lifestyle Spending Account

Nestlé is here for you and your wellbeing in a big way! Nestlé is giving you \$500 each year for a new personalized wellbeing benefit. You get to decide what wellbeing means to you. Feel most alive in nature? Use it to buy some hiking shoes. Love getting strong in spin class? Use it for your gym membership. See details on pages 16–17.

Included Health

This dedicated health care concierge service is focused on making the health care system work better for the LGBTQ+ community and their loved ones. Reach out to Included Health for:

- Help finding an in-network, LGBTQ+ friendly provider in your area
- Support for anything from coming out at work to parenting LGBTQ+ children

Carrum Health

This health care concierge service helps you navigate the ins and outs of certain types of surgeries to ensure better outcomes (and better prices). Your personal care specialist will help you complete necessary forms and gather your medical records. They can even help you schedule your surgery, manage any necessary travel and complete any required paperwork.

BetterHelp

The largest online counseling service providing an alternative form of traditional, in-person counseling. BetterHelp enables you to meet with a counselor by text message, phone, chat or video conference.

Ovia Health

Ovia Health is a maternity and family benefit offering daily personalized support for your fertility, pregnancy and parenting journey. Ovia Fertility, Ovia Pregnancy and Ovia Parenting apps are all available to you.

DO THIS

Take this time to make sure you have the benefits you need to be at your best. Here's what you need to do!

KNOW THE OPTIONS

Health Care

- Medical, Dental and Vision
- Health Savings Account (HSA)
- Health Care Flexible Spending Account (HCFSA or LPFSA)
- Dependent Care Flexible Spending Account (DCFSA)

Life & AD&D Insurance

- Supplemental Life
- Supplemental Accidental Death & Dismemberment (AD&D)

Disability

- Supplemental Long-Term Disability

Other

- MetLife Legal Plan
- Identity Theft Protection

Try the **Plus Parents** option that provides extended coverage for certain legal services for your parents or parents-in-law.

CHOOSE WHO TO COVER

You

If you are a benefits-eligible employee.

Your Spouse/ Domestic Partner

Your legally married spouse or eligible domestic partner. 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.

Your Children

Up to age 26 (or older if permanently disabled).

USE THESE TOOLS

Healthworks

This informational site (Healthworksatnestle.com) is a great place where you and your family can learn more about the benefits we offer and how to make the most of them. Pro tip — add this site as a favorite on your browser for easy access all year long.

MyBenefits Enrollment Site

When you enroll in benefits, you can choose how you want to enroll. You can use "Shop On My Own" if you don't need much support. Or use the "Recommendation Tool" while enrolling for more guidance. Just answer a few general questions and the tool will make suggestions for your unique circumstances.

ENROLL IN BENEFITS

Deadline

Your benefits become effective 30 days from your hire date¹, 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 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** 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.



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 Employee Assistance Program.
- **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 Employee Assistance Program.

Verify your dependents 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.

MEDICAL

Nestlé offers three national medical plan options for your coverage, plus one local option for select areas — PerformanceCARE. Each 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 four plans work when you need care or prescriptions and use an in-network provider.

Get all the details here!



SureSAVER & HealthSAVER

FIRST

You pay the cost for 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 bills 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.)

Nestlé gives you \$500–\$1,000 in your HSA to pay for your health care bills. 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.)

Regional Medical HMOs

Go to MyBenefits at nestle.ehr.com to see additional medical plans that may be available based on your home ZIP code.

ExclusiveCARE & PerformanceCARE

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. If you go out of network, you will pay the bills.



Copay

- Primary care visits
- Specialist doctor visits
- Generic prescriptions



Copay + Coinsurance

- Hospital stays
- Urgent care
- Emergency room visits



Deductible + Coinsurance

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

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

PerformanceCARE

The PerformanceCARE plan covers only in-network care through CareFirst's limited Blue High Performance NetworkSM (BlueHPNSM). While this network offers fewer provider options than the traditional BlueCross BlueShield network, high-performance network doctors and hospitals are committed to meeting a high quality of care at a lower cost. **You are eligible for the HPN if you live in certain ZIP codes within D.C., Maryland, Virginia, Ohio (Cleveland, Columbus and Cincinnati) and Washington (Seattle, Tacoma and Bellevue).**

Learn more about PerformanceCARE



Here's what you'll pay!

| Medical | SureSAVER | | HealthSAVER | | ExclusiveCARE | PerformanceCARE |
|---------------------------------|-----------------------------|------------------------|----------------------------|------------------------|---|---|
| | In-network | Out-of-network | In-network | Out-of-network | In-network only | In-network only |
| HSA Company Contribution | | | | | | |
| Employee Only | \$500 | | \$500 | | N/A | N/A |
| Family | \$1,000 | | \$1,000 | | N/A | N/A |
| Deductible | | | | | | |
| 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 |
| Out-of-Pocket Maximum | | | | | | |
| Employee Only | \$6,000 | \$12,000 | \$4,500 | \$9,000 | \$3,050 | \$3,050 |
| Family | \$12,000¹ | \$24,000 | \$9,000¹ | \$18,000 | \$3,050 per person up to \$6,100 | \$3,050 per person up to \$6,100 |
| Cost for Care | | | | | | |
| Preventive Care | \$0² | \$0³ | \$0² | \$0³ | \$0² | \$0² |
| Primary Care Office Visits | 25%⁴ | 45%⁴ | 15%⁴ | 35%⁴ | \$35 copay | \$35 copay |
| Specialists Office Visits | 25%⁴ | 45%⁴ | 15%⁴ | 35%⁴ | \$70 copay | \$70 copay |
| Outpatient Care | 25%⁴ | 45%⁴ | 15%⁴ | 35%⁴ | 20%⁴ | 20%⁴ |
| Hospital Stays (Inpatient Care) | 25%⁴ | 45%⁴ | 15%⁴ | 35%⁴ | \$325 copay then 20%² | \$325 copay then 20%² |
| Urgent Care | 25%⁴ | 45%⁴ | 15%⁴ | 35%⁴ | \$70 copay then 20%² | \$70 copay then 20%² |
| Emergency Room | 25%⁴ | 25%⁴ | 15%⁴ | 15%⁴ | \$200 copay then 20%² | \$200 copay then 20%² |

Note: If an HMO is offered in your area, it will be noted when you enroll. Out-of-network eligible expenses are limited to Reasonable & Customary (R&C) charges.

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 \$500 in benefits, it is 45% no deductible for SureSAVER. After \$500 in benefits, it is 35% no deductible for HealthSAVER.

⁴ After deductible

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). You can review the full cost by visiting Healthworksatnestle.com (search medical contributions) or nestle.ehr.com when you go to enroll.

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 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.

| Prescriptions | SureSAVER | HealthSAVER | ExclusiveCARE | PerformanceCARE |
|------------------------------|------------------------|------------------------|---|---|
| Deductible | | | | |
| Employee Only | Combined with medical | Combined with medical | \$100 | \$100 |
| Family | Combined with medical | Combined with medical | \$300 | \$300 |
| 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 | 25%² | 15%² | \$15¹ (\$40 mail order) | \$15¹ (\$40 mail order) |
| Formulary/Brand | 25%² | 15%² | 25%² (\$25 min retail; \$65 min mail order) | 25%² (\$25 min retail; \$65 min mail order) |
| Non-Formulary | 25%² | 15%² | 40%² (\$40 min retail; \$95 min mail order) | 40%² (\$40 min retail; \$95 min mail order) |

¹ No deductible ² After overall deductible, or Rx deductible where applicable

| Monthly Paycheck Contributions ¹ | SureSAVER | HealthSAVER | ExclusiveCARE | PerformanceCARE |
|---|-----------------|-----------------|-----------------|-----------------|
| Employee Only | \$54.94 | \$89.59 | \$139.49 | \$70.00 |
| Employee + Spouse | \$129.94 | \$179.18 | \$329.96 | \$150.00 |
| Employee + Child(ren) | \$104.60 | \$143.33 | \$265.62 | \$120.00 |
| Family | \$182.62 | \$236.01 | \$463.71 | \$195.00 |

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.

¹ 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 and search the PDP Plus network. Here's what you'll pay for care.

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

Monthly Paycheck Contributions

| | |
|-----------------------|---------|
| Employee Only | \$14.50 |
| Employee + Spouse | \$29.11 |
| Employee + Child(ren) | \$31.86 |
| Family | \$46.37 |

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

VISION

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

| | VSP | EyeMed |
|---|------------------------------|------------------------------|
| 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 | \$0 |
| Frames (every 24 months) | \$130 allowance ¹ | \$130 allowance ¹ |
| Contact Lenses (instead of eye glass lenses every 12 months) | \$130 allowance ² | \$130 allowance ² |
| Monthly Paycheck Contributions | | |
| Employee Only | \$5.20 | \$3.73 |
| Employee + Spouse | \$10.42 | \$7.46 |
| Employee + Child(ren) | \$9.68 | \$6.93 |
| Family | \$15.65 | \$11.19 |

¹ Plus 20% discount off amount over allowance

² 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 contributes \$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 \$3,650 for individual coverage or \$7,300 for family coverage). The Nestlé contribution is prorated based on the full months you're covered by the SureSAVER or HealthSAVER plan. You can increase, decrease or change your HSA contributions at any time. Any money you don't use rolls over to the next year, and it's always yours, even if you leave Nestlé.



Health Care Flexible Spending Account (HCFSA)

You are eligible to contribute up to \$2,750 in an HCFSA if you elect any of the medical plan options. You can use this account to pay for eligible health care expenses. But, if you elect either the HealthSAVER or SureSAVER plan, 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 \$550 of unused funds to 2023.



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 or a dependent parent 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 2023.

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

\$500!

Lifestyle Spending Accounts **MAKE IT YOUR OWN!**

We know wellbeing means different things to different people. We want you to thrive with the personalized Lifestyle Spending Account (LSA). All benefits-eligible employees will receive \$500 each year to spend on your own emotional, physical, financial and social wellbeing.

Here are just a few ideas of how to spend that money to get you inspired and excited:

Emotional WELLBEING

- Pet adoption, walking and sitting expenses
- Mindfulness/meditation apps and classes
- Weight management and nutrition programs
- Massages

Physical WELLBEING

- Gym membership and personal training
- Home exercise equipment
- Fitness trackers and apparel

Financial WELLBEING

- Student loan repayment
- Income tax preparation
- Estate planning
- Budget-tracking apps

Social WELLBEING

- Cooking classes
- Club memberships
- Personal growth coaching

Here's how it's going to work — it's easy!

- 1 Make your wellbeing-inspired purchase**
You can spend the \$500 all at once on one big item or throughout the year on smaller purchases. Remember to save your receipts.
- 2 Submit your receipts**
You must submit those saved receipts by December 31, 2022.
- 3 Get reimbursed**
You'll get reimbursed via direct deposit or check.

Note: This is not a final or complete list and it is subject to change. Make sure to check the final 2022 list. Lifestyle Spending Account (LSA) benefits cannot be used for the reimbursement of health care premiums. Or for those enrolled in a high deductible health plan with a Health Savings Account, pursuant to Internal Revenue Code Section 223(c)(1)(A)(ii) and Rev. Rul. 2004-45, LSA benefits cannot be used for services coverable under the high deductible health plan (e.g. doctor-prescribed massage).

How are you going to use
**YOUR
\$500**
for 2022?

Check out this video and get inspired!



Any reimbursed funds from your LSA are considered taxable earnings and will appear on your pay stub as imputed income.

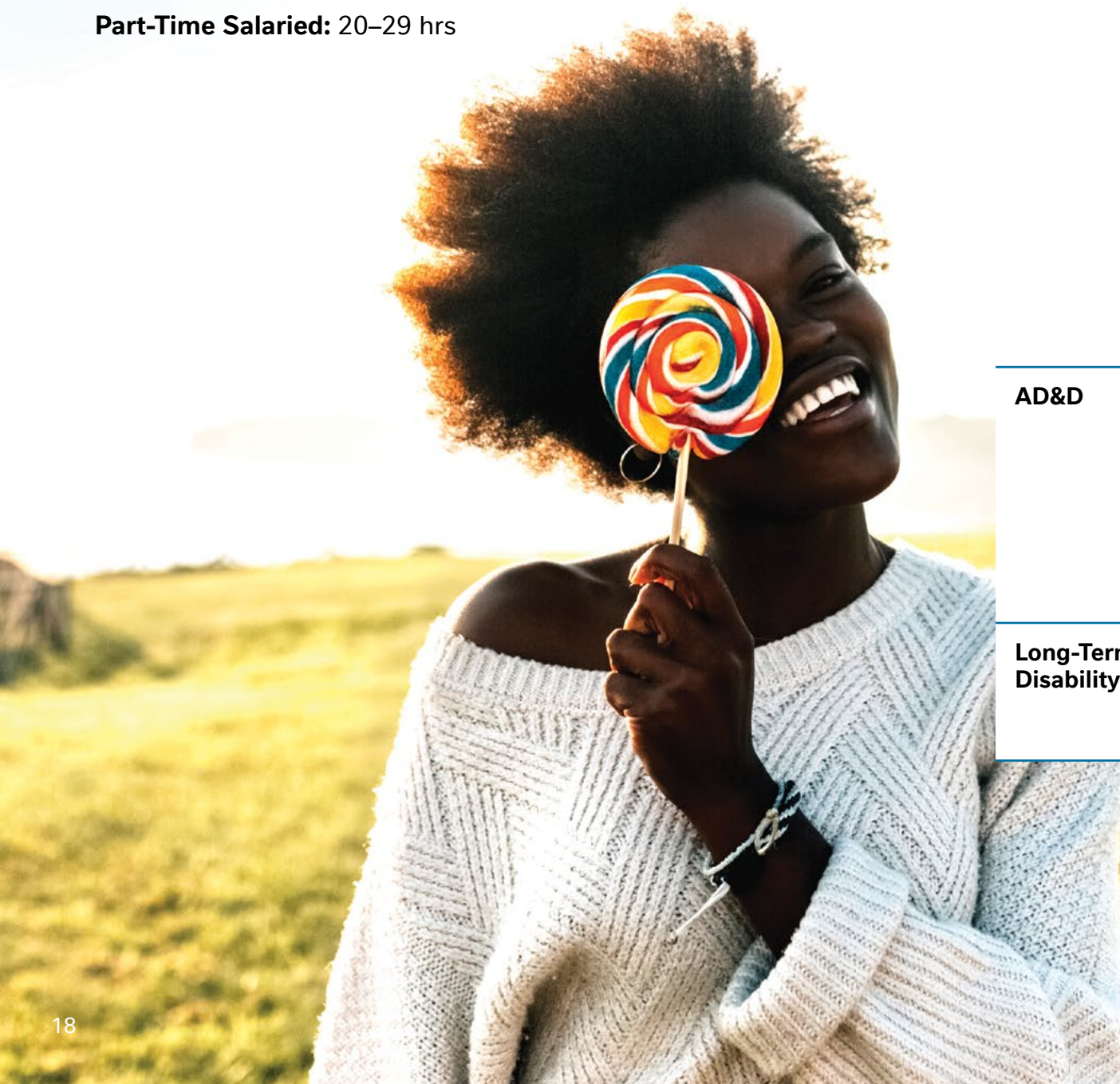
PROTECTION INSURANCE

No one can predict the future, but you can plan for it. That's why Nestlé offers benefits to help protect your income and give you peace of mind.

Nestlé Health & Wellbeing Benefits Eligibility:

Full-Time Hourly and Salaried: 30+ hrs

Part-Time Salaried: 20–29 hrs



| | Nestlé provides at no cost to you | Additional coverage you can buy |
|---|--|---|
| Life Insurance | <p>Full-time employees – 1.5 times your annual base pay</p> <p>Part-time employees – \$20,000 in coverage</p> | <p>Full-time employees – 7.5 times annual base pay (up to a maximum of \$2,000,000 combined between basic and supplemental life insurance¹)</p> <p>Part-time employees – Up to \$80,000 in coverage (up to \$100,000 maximum combined basic and supplemental)</p> <p>For your spouse/domestic partner – \$10,000, \$25,000, \$50,000, \$100,000, \$250,000 or \$500,000 of coverage</p> <p>For your children – \$5,000, \$10,000 or \$25,000 of coverage</p> <p>Dependents will be guaranteed coverage up to \$25,000 before having to provide Evidence of Insurability (EOI).</p> |
| AD&D | <p>Full-time employees – 1 times your annual base pay (up to a maximum of \$100,000)</p> | <p>Full-time or eligible part-time employees – Up to \$500,000 for yourself</p> <p>For your spouse/domestic partner and children (full-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</p> |
| Long-Term Disability (LTD)² | <p>Full-time employees – 50% of your base pay + bonus if you're not able to work (up to \$1,250 per month for up to five years)</p> | <p>Full-time employees – 60% of your base pay + bonus (up to \$15,000 per month)</p> |

¹ 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.

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.

RESOURCES FOR YOU

For today and tomorrow.

Health care is just part of what you get. We invest in resources for your total wellbeing, rewards for being a part of Nestlé and extras that make everyday life easier for you and those you love.

Check out some of your Nestlé resources.



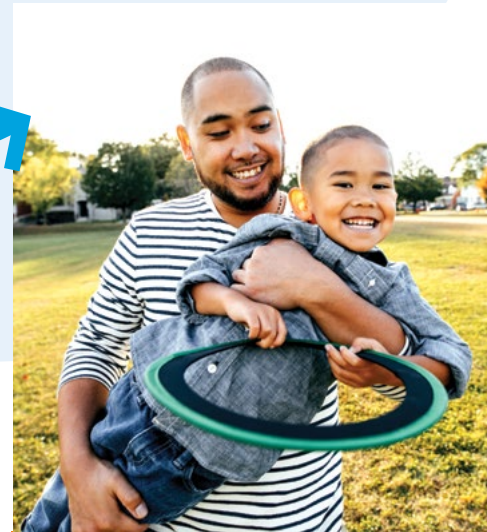
Want to see the full picture of what Nestlé offers?

[Healthworksatnestle.com](https://www.healthworksatnestle.com) has all the details!



Smart\$aving Academy

Get help creating a budget, eliminating high-interest debt and saving for emergencies or retirement. The Nestlé Smart\$aving Academy, in partnership with Financial Finesse, offers planning resources and financial coaching to put you on the path to success.



Carrum Health

Find support through your personal care specialist who will help navigate the ins and outs of certain types of surgeries to ensure better outcomes (and usually lower out-of-pocket costs with no extra bills from providers).



BetterHelp

Get up to five confidential, individualized counseling sessions via text messaging, chat, phone or video conference to get you the mental and emotional health support you need.



Ovia Health

Get daily personalized support for your fertility, pregnancy and parenting journey. Ovia Fertility, Ovia Pregnancy and Ovia Parenting are apps available to you.

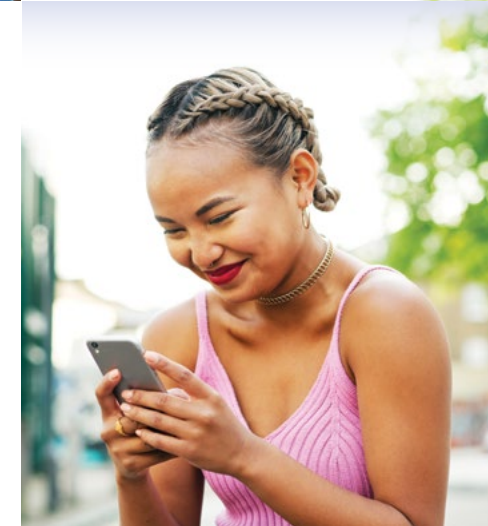
Included Health

Check out this dedicated health care concierge service focused on making the health care system work better for the LGBTQ+ community and their loved ones.



Active&Fit Direct™ Program

Explore the fitness program membership that gives you flexible access to fitness centers and ideas to stay healthy.



Bright Horizons

Get five back-up care days or virtual tutoring, free Sittercity and Years Ahead membership, plus family support and online learning activities.

Take advantage of other great benefits.

CareFirst Video Visits

If you enroll in a CareFirst medical plan, you can connect anytime with doctors who can treat common health issues such as sore throat, sinus infections and rashes. You can also schedule appointments with certified nutritionists, lactation consultants and mental health care providers.

Teladoc Medical Experts

Experts are available to answer any questions or concerns you or an eligible dependent may have regarding a diagnosis and/or treatment. For more information, visit [Teladoc.com/medicalexperts](https://www.teladoc.com/medicalexperts).

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

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.

No 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.

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 TOTAL REWARDS 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 |
| Employee Assistance Program (EAP) | Magellan | 1-800-327-6678 1-833-502-9928 Option #2 | Magellanascent.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 |
| 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 2022 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 2022. 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.