



total REWARDS
HEALTH. WEALTH & MORE

Nestlé TOTAL REWARDS

RESOURCE GUIDE
2023 EDITION



Hang on to this
for all of 2023!

Total Rewards @ Nestlé

We're here for you.

When we talk about Total Rewards at Nestlé, we're really just talking about all the ways we support you and your life. Being part of the Nestlé team means you have access to a whole bundle of benefits and resources to help you navigate life, reach your goals and feel good.



Take a look
at what's inside!

Your Wellbeing

PAGES 8-15

Your Health

PAGES 16-19

Your Life and Family

PAGES 20-25

Your Retirement

PAGES 26-27



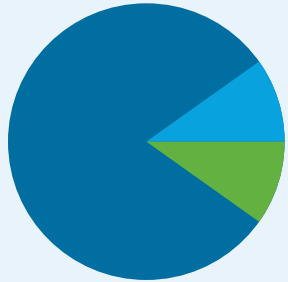
Scan the QR code
to watch this video

and hear firsthand about Nestlé
Total Rewards from our Head of HR,
Zone North America, Judy Cascapera.



YOUR PERSONALIZED STATEMENT

FOR EVERYTHING TOTAL REWARDS



- Compensation
- Health and Wellness
- Retirement Benefits

If you want to see a full picture of how much Nestlé values you and the work you do, look no further than the Total Rewards Statement. It's the one place that reflects Nestlé's total investment in you — a holistic picture of your pay and benefits.

ON A NESTLÉ COMPUTER
Go to **myNestlé** and click **Go on the Total Rewards tile.**

ON A NON-NESTLÉ COMPUTER
Go to **mynestletotalrewards.ehr.com** and follow the login instructions.



Favorite These

HERE ARE SOME OTHER GO-TO TOOLS

Healthworksatnestle.com > Want to get details about our benefits (including lots of the good stuff in this book)? This is the place to go.

MyBenefits portal > Need to enroll in benefits or make a change during a qualified life event? Go to **nestle.ehr.com** or through myNestlé > My Health & Wellbeing > View my Current Benefits.

myNestlé > Visit Nestlé's internal intranet site for complete information and links to your benefits and all Total Rewards.

Get H(app)y!

If you see this icon, it means there is a mobile app available for that particular benefit! (Make sure you're getting the Nestlé-specific apps.)





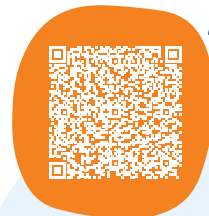
ALL ABOUT THE LSA

(THE TOTAL REWARDS
SUPERSTAR)

We know wellbeing means different things to different people. That's why we love the **Lifestyle Spending Account (LSA)**. Through this program administered by HealthEquity, Nestlé gives every benefits-eligible employee \$500 a year to spend on their own emotional, physical, financial and social wellbeing. It's all about supporting the whole you and giving you flexibility to customize this benefit to fit you and your life best.

 Healthequity.com/nestle

 [EZ Receipts app \(must register on the website first\)](#)



Check out this video
to learn how to set up your account.



WELLBEING

When we think about wellbeing, we think about the whole you.



Emotional Wellbeing

MENTAL WELLBEING SUPPORT

Being healthy means paying attention to the whole you — body and mind. Our emotional health is an essential part of who we are. Spring Health provides you with personalized mental wellbeing support. Get ready to take care of your mind with:

FREE therapy: Schedule free virtual or in-person sessions for you and your eligible dependents with a trusted therapist in as soon as two days. Prescribers are also available to manage medications as needed for up to two sessions as part of the session limit.

Diverse providers: You have choices in a provider network made to be as diverse as the people they support. Find a therapist across specialty, gender, race, LGBTQ+ and language.

Dedicated support: Your Care Navigator is a licensed clinician who takes away the guesswork during care. They help find the right therapist, set appointments, provide guidance and offer emotional support.

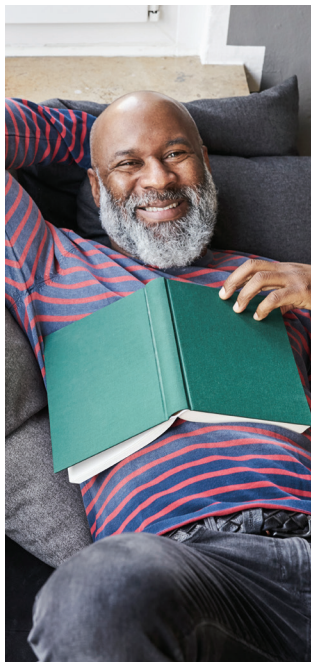
On-demand support: Get self-guided exercises to improve mental wellbeing with programs for anxiety, burnout, better sleep and more through the mobile app or online.

 [Healthworksatnestle.com](https://healthworksatnestle.com) >
Mental Wellbeing Support

Live for Nestlé 11/1/22

 **1-855-629-0554**

 nestle.springhealth.com



Emotional Wellbeing

SUBSTANCE USE SUPPORT

Through Spring Health, you have access to their best-in-class alcohol and drug use support programs to help you or your eligible family member get the right care and treatment when you need it most. Spring Health makes it easy to get help quickly and conveniently through their dedicated, licensed clinicians who get to know participants and guide them through a personalized care plan to help choose the program that fits their needs and lifestyle.

 [Healthworksatnestle.com](https://healthworksatnestle.com) >
Mental Wellbeing Support

Live for Nestlé 11/1/22

 1-855-629-0554

 nestle.springhealth.com

RECOGNITION

Lift others up and give kudos for a job well done with our recognition programs that range from cash incentives to points that can be redeemed for gift cards, travel, merchandise and more. Reach out to your HR for details.

HEADSPACE

This meditation and mindfulness app helps you manage anxiety and live life in the moment.

 [work.headspace.com/
nestle/join](https://work.headspace.com/nestle/join)

Physical Wellbeing

FITNESS DISCOUNTS

- **Active&Fit** — Explore the fitness program membership that gives you flexible access to fitness centers and thousands of ways to stay healthy at the gym or at home.
- **Blue365** — Get great deals for every aspect of your life — like 20% off at Reebok.com, discounted nutrition products or a gym membership for only \$29 a month.

 [Healthworksatnestle.com](https://healthworksatnestle.com) > **Fitness Discounts**

OPTIFAST®

Nestlé's OPTIFAST® program is a serious solution for weight loss that combines lifestyle education and medical monitoring with meal replacement products.

 **1-800-662-2540**

 [Healthworksatnestle.com](https://healthworksatnestle.com) > **Optifast**

PERSONAL HEALTH COACH

It helps to have someone cheering on your healthy habits. We offer free over-the-phone access to trained personal wellness coaches. They can help identify health risks, set goals and develop personalized strategies to improve your health and wellbeing.

 **1-833-502-9928, option #3**

 [Carefirst.com/myaccount](https://carefirst.com/myaccount)

NEW IN 2023!

WELLNESS & INCENTIVE PROGRAM

The robust Virgin Pulse wellness platform can help you reach your health goals. You can also use it to complete the Healthy Rewards program in 2023. Get ready to share your milestones, cheer others on and compete in team challenges. Includes valuable resources like tobacco cessation and health advice.

 [Healthworksatnestle.com](https://healthworksatnestle.com) > **Virgin Pulse**

IMPACT ADVANCED RECOVERY DRINK®

This drink from Nestlé Health Science contains a unique blend of nutrients specially formulated to support a patient's immune system when undergoing major surgery.

 [Healthworksatnestle.com](https://healthworksatnestle.com) > **IMPACT Advanced Recovery Drink**

Financial Wellbeing

LIFE INSURANCE & DISABILITY

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. We provide basic life, AD&D and disability insurance at no cost to you. Plus, you can buy additional coverage for yourself (life, AD&D and LTD), your spouse/domestic partner (life and AD&D) and child(ren) (life and AD&D).

📞 1-877-637-2255, option #2

💻 [Healthworksatnestle.com](https://healthworksatnestle.com) > Financial Wellbeing

AUTO, HOME & PET INSURANCE

Enjoy low group-negotiated rates on auto and home insurance through Farmers Insurance (including coverage for boats, motorcycles and personal belongings). Plus, get some extra protection for your four-legged best friend with MetLife.

📞 1-800-438-6381 (Auto & Home)

📞 1-800-438-6388 (Pet)

💻 [Healthworksatnestle.com](https://healthworksatnestle.com) > Extra Benefits

EMPLOYEE DISCOUNT BOOKLET

Don't forget about the perks you get as a Nestlé employee, including special deals and discounts!

💻 [myNestlé](https://myNestlé.com) > My Life @ Nestlé > Employee Discounts

PERKS@WORK

You get access to free classes and discounts on a variety of fun learning and development programs (for kids and adults).

💻 edu.perksatwork.com

COMMUTER BENEFITS

Depending on your location, those of you who have to pay for public transportation and/or parking for work may be eligible for commuter benefits through HealthEquity.

💻 [myNestlé](https://myNestlé.com) > Commuter

📱 EZ Receipts (must register online first)

MONEY ADVICE

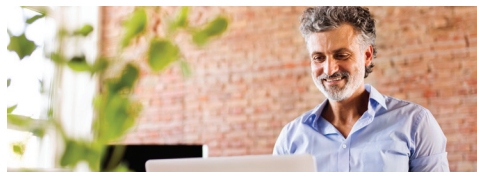
Get help creating and sticking to a budget, eliminating high-interest debt and saving for emergencies or retirement.

- The Nestlé Smart\$aving Academy, in partnership with Financial Finesse, offers planning resources and financial coaching to put you on the path to success.

💻 ffhub.com/nestle

- myOrangeMoney is designed to give you a simple and actionable view of your retirement income, whether retirement is in five or 40 years.

💻 Nestle.voya.com



HEALTH

Nestlé has your back with lots of health options and resources. Ultimately, we want to give you choices so that you can personalize your health care to be what you need it to be.



Health Care Coverage

MEDICAL

We offer CareFirst national medical plan options as well as regional plans (all depending on your location). We have a couple of high-deductible health plan (HDHP) options and some traditional copay-based plans. Each medical plan gives you comprehensive and affordable coverage, and you get to decide which one is right for you and your family.

 **1-833-502-9928**

 **Carefirst.com/myaccount**



COVERED BY AN HMO?

Check out the contact information on the back of your medical ID card if you have questions.



PRESCRIPTION DRUGS

All the national medical plan options include prescription drug coverage administered by CVS Caremark, and most HMOs administer their own prescription drug coverage.

 **1-866-768-4261**

 **Caremark.com**

DENTAL

Keep those pearly whites sparkling with dental coverage. MetLife Dental offers a range of dental benefits and plan offerings to help.

 **1-877-638-8020**

 **Metlife.com/dental**

VISION

Nestlé offers one vision plan from two different providers, VSP or EyeMed.

 **vsp.com**

 **eyemedvisioncare.com**

Health Accounts with Optum Bank

HEALTH SAVINGS ACCOUNT (HSA) (must be enrolled in an HDHP)

Get free money from Nestlé in this triple-tax-advantaged account to help pay for eligible health expenses!

HEALTH CARE FSA (HCFSA) (if not enrolled in HDHP)

Contribute money tax-free to pay for eligible health expenses.

LIMITED PURPOSE FSA (LPFSA) (if enrolled in an HDHP)

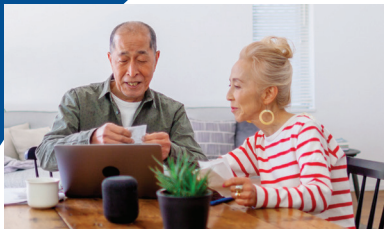
Contribute money tax-free to pay for certain dental and vision expenses. If you meet your medical deductible, you can use the account for medical and prescription expenses as well.



 **1-866-234-8913**
(HSA: Optum Bank)

 **1-800-243-5543**
(FSA: Optum Bank)

 **Optumbank.com**



Health Resources

SECOND OPINION SERVICE

With Teladoc, you have free access to medical experts who can give you medical advice on any diagnosis, treatment option or surgery.

 **1-800-835-2362, option #1**

 **Teladoc.com/medicalexperts**

LGBTQ+ HEALTH CONCIERGE

Included Health is a dedicated health care concierge service for the LGBTQ+ community and their loved ones.

 **1-833-781-7329**

 **Includedhealth.com/nestle**

If you see this icon, it means this benefit is for CareFirst members only.



DIABETES SUPPORT

Living with diabetes? Livongo can help. This free benefit is available if you're enrolled in a Nestlé CareFirst medical plan.

 **1-800-945-4355**

 **join.livongo.com/nestle/nlw**

SPECIALTY SURGERY SUPPORT

Carrum Health helps you navigate the ins and outs of surgeries at little to no cost. Your personal care specialist will help you schedule your surgery, manage any necessary travel and complete any required paperwork.

 **1-888-855-7806**

 **carrum.me/nestle**

LIFE & FAMILY

Our support goes beyond your life at work. We have resources and benefits to help you and your loved ones thrive.



Time Away

TIME OFF

Everyone needs time off to relax and recharge with vacation time or PTO. Visit myNestlé or review your local site documents for more information.

 [myNestlé](#)

HOLIDAYS

Nestlé gives you fully paid holidays to spend with family and friends. Visit myNestlé or review your local site documents for more information.

 [myNestlé](#)

LEAVES OF ABSENCE

You can take time off from work when you need it most. We offer leaves including the following:

- Qualified Medical Leave
- Bereavement and Funeral Leave
- Military Leave
- Personal Leave

 [myNestlé](#)

PARENT SUPPORT POLICY (PSP)

No matter how you're growing your family, the PSP gives you the time to focus on your new family member as soon as they arrive.

- **Primary caregivers** — Up to 18 weeks fully paid
- **Non-primary caregivers** — Up to four consecutive weeks fully paid within the first six months

 [myNestlé](#)

 [Healthworksatnestle.com > PSP](#)

Family Forming

NEW IN 2023!

FERTILITY BENEFITS

Nestlé will connect CareFirst members to Progyny's leading fertility specialists who provide the most advanced, effective fertility treatments including fertility medications, IVF, egg freezing, sperm freezing, surrogacy and more.

 **1-833-281-0075**
(Live for Nestlé 1/1/23)

 Healthworksatnestle.com >
Progyny

FERTILITY, PREGNANCY & PARENTING SUPPORT

You have access to Ovia Health, a maternity and family benefit offering daily personalized support for your fertility, pregnancy and parenting journey.

 support@oviahealth.com

 connect.oviahealth.com/en/nestle

ENHANCED!

ADOPTION & SURROGACY ASSISTANCE

We offer up to \$10,000 in adoption and surrogacy reimbursement.

 Healthworksatnestle.com >
Adoption Assistance

GERBER® COUPON PROGRAM

You may receive coupons for Gerber® products and nutrition guidance.

 Healthworksatnestle.com >
Gerber Formula

BREAST MILK DELIVERY

Milk Stork is a breast milk delivery service for business traveling moms that provides no-fuss express shipping or easy toting of refrigerated breast milk home to baby.

 **1-877-242-1306**

 support.milkstork.com
(Support)

 portal.milkstork.com/nestle
(Place Order)



Family Life

CHILD & ELDERCARE

Get discounted back-up care, plus family support to find tutors, caregivers, virtual learning and activities through Bright Horizons.

 Clients.bright Horizons.com/nestle

PET ADOPTION

If you adopt or purchase a dog or cat, you can get a \$200 reimbursement to help offset the costs and fees associated with the adoption.

 [myNestlé > My Life @ Nestlé](#)

DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT (DCFSA)

Set aside pre-tax money to pay for eligible dependent care expenses through Optum Bank. A qualifying dependent may be a child under age 13, a disabled dependent or an older parent in eldercare.

 Optumbank.com



Education

TUTORING

Nestlé provides a free membership to Bright Horizons Enhanced Family Supports. With this, you have access to academic support, tutoring and test prep discounts through participating tutoring services and centers.

 Clients.bright Horizons.com/nestle

TUITION REIMBURSEMENT

You may be eligible to receive assistance to pay for voluntary education or training that helps you improve your current job performance and prepare for career advancement or mobility. You'll get \$2,500 in expenses reimbursed at 100%, then 50% of any eligible expenses beyond that!

 [1-866-366-2238](tel:1-866-366-2238)

 Healthworksatnestle.com > Tuition Reimbursement

DID YOU KNOW?

You can use your LSA to make a payment on your student loan!

RETIREMENT

Nestlé invests in you by offering different retirement plans and resources to help you prepare for your future.

401(k)

Nestlé partners with Voya to offer a 401(k) plan and resources to support your financial goals. Plus, we give you an extra boost with a company match and many investing options. Other features include:

- Free online investment advice
- myOrangeMoney interactive modeling tool and other resources
- **NEW!** Income Solutions®, Social Security Guidance or Income Plus for employees ages 55+

 **1-877-637-2255**

 **Nestle.voya.com**

 **Voya Retire app**



GENEROUS EMPLOYER CONTRIBUTIONS

Nestlé helps build your nest egg through a generous 401(k) match and other employer contributions for retirement.

ONE-ON-ONE SESSIONS

Attend a virtual one-on-one retirement planning session with a Financial Finesse Certified Financial Planner™, at no cost to you.

 **ffhub.com/nestle, sign in and click on Upcoming Events**



PENSION ESTIMATOR

If you are eligible for a Nestlé-sponsored pension plan, go to the Nestlé Pension Estimator on myNestlé to model your pension benefit, view your available forms of payment and print a personalized estimated retirement statement.

 **1-877-637-2255**

 **myNestlé**

 **nestle.ehr.com, sign in and click on My Pension**

RETIREMENT EDUCATION WEBCASTS

Retirement education webcasts offer you the tools to gain a solid understanding of your Nestlé-sponsored retirement benefits and learn how to take full advantage of them when planning for your financial future.

 **ffhub.com/nestle**



Nestlé

| totalREWARDS
HEALTH, WEALTH & MORE

NOTE

This is a comprehensive list of benefits offered at Nestlé, however it may not cover everything that is offered to you. Check with your local HR for a full list of offerings. This document is intended to be a brief summary of some of the benefits offered by Nestlé USA and does not attempt to cover every detail of every plan. If there should be any difference between the information in this summary and the provisions of the legal documents, insurance contracts, or administrative agreements and policies, the documents, contracts, agreements and policies would govern. Finally, Nestlé, in each of its various plan documents, reserves the right to amend or modify any plan and to discontinue or terminate any plan, at any time.

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