

# 2022 EMPLOYEE BENEFITS



HelloFresh is excited to provide you with a competitive and affordable benefits package in 2022. For more information, please visit the benefits website at [myhellofreshbenefits.com](http://myhellofreshbenefits.com).

## Who is Eligible?

All full-time, regular employees and their eligible dependents. Dependents include your legal spouse, domestic partner (DP) and children up to age 26. Children may include natural, adopted or stepchildren.

## When is Enrollment and the Effective Date?

You can enroll within 31 days of your date of hire or if you have a Qualified Life Event during the plan year. For new hires, you are encouraged to enroll within your first week to utilize your benefits as quickly as possible. Please see page 5 of your New Hire Enrollment guide for a complete list of Qualified Life Events. Benefits are effective on your date of hire or date of qualifying event. The benefit plan year runs January 1, 2022 through December 31, 2022.

## Medical Benefits - Empire and Kaiser Permanente

The chart below highlights some key benefits under each plan. Kaiser is only available to employees in Northern California.

Medical Benefits	Empire Medical HDHP Plan \$1,500	Empire Medical Traditional Plan \$4,000	Empire Medical Traditional Plan \$1,500	Kaiser HMO (Northern CA Only)
	In-Network	In-Network	In-Network	In-Network
Deductible (Individual/Family)	\$1,500 / \$3,000	\$4,000 / \$8,000	\$1,500 / \$3,750	\$0 / \$0
Coinsurance	10%	30%	20%	0%
Out-of-Pocket Maximum (Individual/ Family)	\$4,000 / \$8,000	\$7,350 / \$14,700	\$4,000 / \$10,000	\$3,000 / \$6,000
Preventive Care	Covered at 100%	Covered at 100%	Covered at 100%	Covered at 100%
Primary Care Physician/ Specialist	10% coinsurance after deductible	\$50 copay / \$75 copay	\$35 copay / \$60 copay	\$25 copay / \$50 copay
Telemedicine	10% coinsurance after deductible	No Charge	No Charge	No Charge
Basic X-Ray and Lab (Non-Preventive)	10% coinsurance after deductible	30% coinsurance after deductible	20% coinsurance after deductible	No Charge
Urgent Care	10% coinsurance after deductible	\$75 copay	\$75 copay	\$25 copay
Emergency Room (waived if admitted)	10% coinsurance after deductible	\$500 copay	\$250 copay	\$200 copay
Inpatient Hospital	10% coinsurance after deductible	30% coinsurance after deductible	20% coinsurance after deductible	\$250 copay
Outpatient Hospital	10% coinsurance after deductible	30% coinsurance after deductible	20% coinsurance after deductible	\$100 copay
Retail Prescription Drugs 30-day supply (Tier 1 / Tier 2 / Tier 3)	after deductible- \$10 / \$30 / \$50	\$10 / \$40 / \$60	\$10 / \$35 / \$70	\$10 / \$30 / 30% coinsurance up to \$150
Mail Order Prescription Drugs (Tier 1 / Tier 2 / Tier 3)	after deductible- \$20 / \$60 / \$100	\$25 / \$100 / \$150	\$25 / \$87.50 / \$175	\$20 / \$60 / 30% coinsurance up to \$150

## Your Empire network is the National PPO (BlueCard PPO).

Empire's plans offer out-of-network coverage. Please see your 2022 certificates of coverage located on the benefits page on [empireblue.com](http://empireblue.com) or the Sydney app. The Kaiser plan does not offer out-of-network coverage.

## Dental, Vision and Life and Disability Benefits - Empire, EyeMed and UNUM

Empire Dental Benefits	In-Network
Deductible (Individual/ Family)	\$50 / \$150
Annual Maximum	\$1,500
Type A – Preventive Services	100%
Type B – Basic Services	80%
Type C – Major Services	50%
Type D – Orthodontia (Child(ren) up to age 19)	50% with a \$1,500 Lifetime Maximum

EyeMed Vision Benefits	In-Network
Exam	\$15 copay
Lenses (Single/Bifocal/Trifocal/Lenticular)	Covered in full after \$25 copay
Frames	\$0 copay; 20% off balance over \$130 allowance
Contact Lenses (in lieu of frames/ lenses)	Medically Necessary: \$0 copay; paid-in-full Conventional: \$0 copay; 15% off balance over \$125 allowance Disposable: \$0 copay; 100% of balance over \$125 allowance
Frequency – Exam / Lenses /Frames	Once Every 12 / 12 / 24 Months (Contacts available in lieu of frames and lenses)

Life and Disability Insurance - UNUM		
Insurance Coverage	Benefit	Contribution
Basic Life & AD&D	Available to all benefit eligible employees 1x Annual Salary up to \$500,000	HelloFresh Pays
Voluntary Employee Life	Increments of \$10,000 up to the lesser of 6 times pay or \$500,000*	Employee Pays
Voluntary Spouse Life***	Increments of \$5,000 up to \$250,000, not to exceed employee's life benefit**	Employee Pays
Voluntary Child Life***	Live birth to 14 days: \$1,000, 14 days to 6 months: \$2,000 6 months to 19 years: Amounts in \$2,000 increments are available up to a maximum of \$10,000	Employee Pays
Short-Term Disability	60% of weekly earnings up to \$2,500 per week	HelloFresh Pays
Long-Term Disability Base	60% of monthly earnings up to \$2,500 per month	HelloFresh Pays
Long-Term Disability Buy-up***	60% of monthly earnings up to \$10,000 per month	Employee Pays

\*If you would like to purchase more than \$150,000 of coverage, you will be required to submit Evidence of Insurability (EOI).

\*\*If you would like to purchase more than \$25,000 of coverage, for your spouse you will be required to submit Evidence of Insurability (EOI).

### Health Savings Account (HSA) - Empire

If you elect to enroll in the HDHP plan, you are eligible to contribute to an HSA in 2022 to help with your first dollar expenses. The annual amount is divided equally among each paycheck. You may contribute money to your HSA through pre-tax payroll deductions or after-tax contributions directly with Empire. The 2022 IRS maximums are \$3,650 for single and \$7,300 for family. If you are over the age of 55, you are eligible to contribute an additional \$1,000. Your HSA will be opened automatically with Empire upon enrollment in the HDHP plan.

### Spending Accounts - Empire

The Flexible Spending Accounts (FSA) include the Healthcare and Dependent Care Reimbursement Accounts. These accounts allow you to pay for healthcare services and materials as well as dependent day care expenses with pre-tax dollars. Maximum contribution amounts for 2022 are \$2,850 for the Healthcare Flexible Spending Account (HCFSA) and \$5,000 for the Dependent Care Flexible Spending Account (DCFSA). If you enroll in the HDHP plan and contribute to an HSA, you are not eligible to enroll in the FSA. The HCFSA plan includes a carry-over provision that allows you to carry forward up to \$570 of unused funds to the following plan year. Unused amounts in excess of \$570 will be forfeited ("use it or lose it"). The contribution you designate is deposited into your account each pay period on a pre-tax basis. You pay for your (or your eligible dependents) eligible expenses using a debit card or by submitting your reimbursement request to our plan administrator, Empire.

The Transportation Spending Account, administered through Empire, allows you to set aside money through regular pre-tax payroll deductions and take advantage of pre-tax savings on qualified expenses incurred from commuting to work. The IRS will allow you to set aside a monthly maximum of \$280 for the use of parking passes or the combined use of mass transit and vanpooling expenses.

### Employee Assistance Program - Health Advocate through UNUM

HelloFresh provides all benefit eligible employees and their dependents benefit eligible employees with access to an Employee Assistance Program (EAP). This confidential program through Health Advocate provides up to three (3) counseling sessions per incident per year at no charge. A Licensed Professional Counselor can help you with: Stress, depression, anxiety, relationship issues, divorce, job stress, work conflicts, family and parenting problems, anger, grief and loss. You can also reach out to a specialist for help with balancing work and life issues. You also have access to a Legal Center which contains state-specific templates for power of attorney, trusts, estate planning, and step-by-step instructions for creating a will.

### Telemedicine

Empire BCBS provides access to telemedicine, through LiveHealth Online. The program lets you get the care you need — including most prescriptions — for a wide range of minor acute conditions. You have access to these board-certified doctors via secure video chat or phone, without leaving your home or office. If you are in one of the Empire Medical Traditional plans there is no copay. If you are in the HDHP plan your cost is \$59 for medical and \$80 - \$95 for behavioral health.

If you are enrolled in the Kaiser plan, telehealth appointments are available by phone or video with a Kaiser physician. Fill out a short questionnaire about your symptoms, and a physician will get back to you with a care plan and prescriptions (if appropriate)—usually within 2 hours. Your cost is \$0 in the HMO plan.

### 401(k) Retirement Plan

Voya is the 401(k) plan provider for HelloFresh. You can join the plan as an active participant once you complete 3 consecutive months of employment if you are an eligible employee and 21 years or older. When you sign up, you decide how much you want to defer. Your 401(k) elective deferral contribution will be a pre-tax elective deferral contribution unless you designate all or a portion as Roth. The 2022 salary deferral limits are \$20,500 plus if you are over the age of 50 you can make an additional catch-up contribution of \$6,500.

HelloFresh's matching contributions give you an additional return on the amount you defer. The plan offers a Safe Harbor match of 100% of your contribution up to 3% of the compensation and then 50% of the next 2%. You are always 100% vested on your contributions, qualified non-elective roll-over contributions and the Safe Harbor match.

### 2022 Benefits Video

[myhellofreshbenefits.com](http://myhellofreshbenefits.com)



### 2022 New Hire Guide

[online.flippingbook.com/view/298240498/](http://online.flippingbook.com/view/298240498/)



Information in this document offers highlights of your benefit plans. The official Plan Documents actually govern your rights and benefits under each plan. If any discrepancy exists between this document and the Plan Documents, the actual legal Plan Documents will prevail. Plan provisions and eligibility do not constitute an employment contract with any individual. Coverage may vary by state according to state mandated benefits.