

2024 EMPLOYEE BENEFITS



At HelloFresh, we value your significant contributions and recognize the importance of providing a competitive Total Rewards program. We evaluate our benefit plans annually to ensure you have the care and resources to support your personal and financial health. Our people are our most important ingredient, and we're proud to offer you a comprehensive benefit menu! This is our commitment to you as you make a difference, and change the way people eat forever.

Key highlights:



Benefits eligible Day 1.



Enroll within 31 days of date of hire/conversion.



3 medical plans available through Cigna.



HelloFresh is excited to offer a High Deductible Health plan (HDHP) which has a \$0 employee payroll contribution for all coverage levels.



Routine preventive care and screenings covered at no cost under all three medical plans with incentives.



Free virtual care visits through MDLive when covered under any of the Cigna medical plans.



401(k) eligible after 3 months of employment with an employer match that is vested immediately.



Free back-up care, virtual tutoring, virtual camps, and pet care through Bright Horizons.



2024 BENEFIT HIGHLIGHTS

This Highlight Sheet provides information on all the benefits offered by HelloFresh and what you need to do to make your 2024 elections.

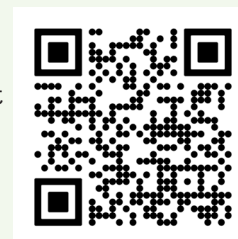
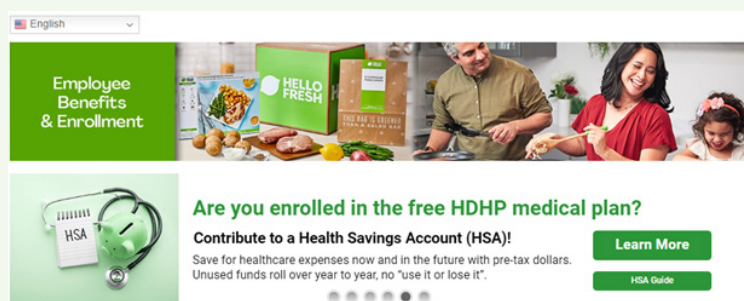
HelloFresh offers a variety of benefits that are free to you! All regular full-time employees receive basic life and accidental death and dismemberment (AD&D) insurance,¹ short-term disability insurance, base long-term disability insurance, an employee assistance program (EAP), travel assistance and medical bill saver services. HelloFresh also offers the Cigna Medical HDHP Plan \$1,600 at a \$0 payroll contribution. Additionally, HelloFresh provides employees access to Bright Horizons, a service to provide family support and resources. Lastly, the HelloFresh 401(k) Plan offers a Safe Harbor match of 100% of your contribution up to 3% of compensation and then 50% of the next 2%.

¹ Under the tax law, the value of employer-provided group term life insurance in excess of \$50,000 is taxable. The value is determined by your age and schedule established by the IRS. If you make over \$50,000 a year, this is added to your gross wages and is included on your form W-2 at the end of the year. Please see page 15 of IRS Publication 15-B for more information www.irs.gov/pub/irs-pdf/p15b.pdf.

MyHelloFreshBenefits.com

In addition to this Highlight Sheet, myhellofreshbenefits.com is your one-stop shop for all the benefits that are offered to you. There is a separate tab with more information such as carrier flyers and videos to assist you and your family with making your benefit decisions for 2024.

Please note, there is also a drop-down menu in the upper left-hand corner of the home page to choose your preferred language. Myhellofreshbenefits.com is a public website, you do not need to create an account, and it can be accessed via computer, tablet, or mobile phone, and is available year-round.



What Actions Do I Need to Take?

For new hires, you are encouraged to enroll within your first week to utilize your benefits as quickly as possible. If you do not enroll within 31 days of your date of hire, you will be unable to enroll until the next open enrollment period unless you have a qualifying event. For more information on qualifying events, please visit healthcare.gov/glossary/qualifying-life-event/.

- Review your 2024 enrollment materials on myhellofreshbenefits.com.
- Once you're ready to make your decisions, log-on to <https://wd3.myworkday.com/hellofresh> or call HelloFresh Benefits and Payroll Connect service center at 877.431.7867 to enroll.
- Beneficiary designations are required for your life insurance plans.
- If you have any questions, contact HelloFresh Benefits and Payroll Connect service center at 877.431.7867.

Eligibility & Enrollment

Who is Eligible?	When is Enrollment and the Effective Date?
All full-time, regular employees and their eligible dependents. Eligible Dependents for this plan include your lawful spouse, domestic partner and their children, biological/adopted/step children under age 26 as well as disabled children over the age of 26. Ineligible dependents include, but are not limited to, grandchildren, other relatives, and children under an employee's legal guardianship..	You can enroll within 31 days of your date of hire or if you have a Qualified Life Event during the plan year. Benefits are effective on your date of hire or date of qualifying event. For new hires, you are encouraged to enroll within your first week to utilize your benefits as quickly as possible. The benefit plan year runs from January 1, 2024 through December 31, 2024.

Medical Benefits - Cigna

The chart below highlights some key benefits under each plan.

Medical Benefits	Cigna Medical HDHP Plan \$1,600	Cigna Medical Traditional OAP Plan \$4,000 ²	Cigna Medical Traditional OAP Plan \$1,500
	In-Network	In-Network	In-Network
Deductible (Individual/Family)	\$1,600 / \$3,200 ¹	\$4,000 / \$8,000	\$1,500 / \$3,750
Coinsurance	10%	30%	20%
Out-of-Pocket Maximum (Individual/ Family)	\$4,000 / \$8,000	\$7,350 / \$14,700	\$4,000 / \$10,000
Routine and Preventive Care	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
Telemedicine (MDLive)	0% coinsurance after deductible ³	No Charge	No Charge
Basic X-Ray and Lab (Non-Preventive)	10% coinsurance after deductible	30% coinsurance after deductible	20% coinsurance after deductible
Urgent Care	10% coinsurance after deductible	\$75 copay	\$75 copay
Emergency Room (waived if admitted)	\$500 copay and 10% coinsurance after deductible	\$500 copay, waived if admitted	\$500 copay, waive if admitted
Inpatient Hospital	10% coinsurance after deductible	30% coinsurance after deductible	20% coinsurance after deductible
Outpatient Hospital	10% coinsurance after deductible	30% coinsurance after deductible	20% coinsurance after deductible
Retail Prescription Drugs 30-day supply (Tier 1 / Tier 2 / Tier 3)	after deductible-\$10 / \$30 / \$50	\$10 / \$40 / \$60	\$10 / \$35 / \$70
Mail Order Prescription Drugs (Tier 1 / Tier 2 / Tier 3)	after deductible-\$25 / \$75 / \$125	\$25 / \$100 / \$150	\$25 / \$88 / \$175

¹ The Cigna Medical HDHP Plan \$1,600 has an aggregate deductible. Under an aggregate deductible, if you have other family members on the plan, the overall family deductible must be met before the plan begins to pay.

² If you reside in Massachusetts, the Cigna Medical Traditional OAP Plan \$4,000 will not be available to you.

³Virtual Care via MDLive is covered at 100% on HDHP only through 12/31/24.

Your network is the Open Access Plus (OAP)

Cigna's plans offer out-of-network coverage. Please see your 2024 certificates of coverage located on the benefits page on mycigna.com.

Dental and Vision Benefits - Cigna and EyeMed

Cigna Dental Benefits	In-Network	EyeMed Vision Benefits	In-Network
Deductible (Individual/ Family)	\$50 / \$150	Exam	\$15 copay
Annual Maximum	\$1,500	Lenses (Single/Bifocal/Trifocal/ Lenticular)	Covered in full after \$25 copay
Type A – Preventive Services	100%	Frames	\$0 copay; 20% off balance over \$130 allowance
Type B – Basic Services	80%/50% depending on service	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
Type C – Major Services	50%	Frequency – Exam / Lenses /Frames	Once Every 12 / 12 / 24 Months (Contacts available in lieu of frames and lenses)
Type D – Orthodontia (Child(ren) up to age 19)	50% with a \$1,500 Lifetime Maximum		

Bi-Weekly Medical/Rx, Dental, and Vision Employee Payroll Contributions

	Medical Plans			Dental Plan	Vision Plan
	Cigna HDHP Plan \$1,600	Cigna Traditional OAP Plan \$4,000	Cigna Traditional OAP Plan \$1,500	Cigna Dental Plan	EyeMed Vision Plan
Employee Only	\$0.00	\$29.52	\$39.93	\$1.91	\$0.66
EE + Spouse/Domestic Partner	\$0.00	\$88.56	\$117.11	\$7.42	\$1.82
EE + Children	\$0.00	\$75.28	\$95.82	\$8.82	\$1.68
EE + Family	\$0.00	\$184.50	\$199.63	\$17.26	\$2.93

Life and Disability Benefits - Unum

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 (or 26 if FT student): 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).

***If you do not elect coverage as a new hire and enroll at a later time, you will be required to submit Evidence of Insurability (EOI) for any coverage amount.

Health Savings Account (HSA) - HSA Bank through Cigna

If you elect to enroll in the HDHP plan, you are eligible to contribute pre-tax dollars to an HSA in 2024 to help pay for your eligible out-of-pocket medical/prescription, dental, and vision expenses. The 2024 IRS maximums are \$4,150 for single coverage and \$8,300 for family coverage. Your HSA will be opened automatically with Cigna upon enrollment in the HDHP plan.

Spending Accounts - Flores

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.

The maximum contribution amounts for 2024 are \$3,200 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, you are not eligible to enroll in the HCFSA. The HCFSA plan includes a carry-over provision that allows you to carry forward up to \$640 of unused funds to the following plan year. Unused amounts in excess of \$640 will be forfeited ("use it or lose it"). For the DCFSA, a 2.5 month grace period is available and you have until March 14th, 2025 to use remaining funds in your account. Your full 2024 HCFSA election is available on your plan effective date. Your DCFSA funds become available as they are deducted from your paycheck and deposited with Flores. You pay for your (or your eligible dependents) eligible expenses by submitting your reimbursement request to our plan administrator, Flores. Please note there is no debit card for the DCFSA.

Commuter Transit Spending Accounts allow you to set aside pre-tax dollars to pay for qualified public transportation expenses that you incur commuting to and from work. Transit expenses can be used for items such as transit passes (bus/light rail/subway), tokens, fare cards, vouchers, vanpools or similar mass transit. You can not use this for tolls, UBER/Lyft or other items with your personal vehicle. **Commuter Parking Spending Accounts** allow you to use your funds to pay for qualified expenses that you incur when you park on or near the business premises or parking near a commute location. The IRS will allow you to set aside a monthly maximum of \$315 for the use of parking passes and \$315 for the combined use of mass transit and vanpooling expenses.

Hinge Health

Virtual Muscle and Joint Care Program

Living with pain or decreased mobility can be frustrating and discouraging. In addition, scheduling and traveling to physical therapy appointments can be challenging. We offer another option for the treatment of muscle and joint problems with free virtual physical therapy through Hinge Health on any HelloFresh Cigna medical plan.*

Hinge Health is designed to make it easy to begin — and stick with — a physical therapy program right from the comfort of

your home. It can address most types of back and joint issues, helping to reduce pain and improve strength and mobility as you recover from surgery, work to avoid surgery or try to reduce the need for medication.

*Hinge Health is free on the HDHP plan through 12/31/24.

Employee Assistance Program - Health Advocate through UNUM

HelloFresh provides all benefit eligible employees and their dependents 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.

Virtual Care

MDLIVE for Cigna provides personalized care for hundreds of medical and behavioral health needs.

Connect with an MDLIVE board-certified doctor, dermatologist, psychiatrist or licensed therapist from the comfort of home. Virtual Care is free if you are enrolled in one of the Traditional Plans.

If you are in the HDHP plan, virtual care through MDLIVE is free for all services through 12/31/24. After 12/31/24, preventive care will continue to be covered at 100%. For all other services, the plan will pay 100% after you have reached your deductible. You can see your specific cost on both myCigna and MDLIVE before making an appointment. Costs for an MDLIVE visit under the HDHP for 2025 will range approximately \$55-\$125.

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, which is post-tax. The 2024 salary deferral limits are \$23,000 plus if you are over the age of 50 you can make an additional catch-up contribution of \$7,500.

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.

Voluntary Benefits

Accident Insurance

Accident Insurance provides a set benefit amount based on the type of injury you have and the type of treatment you need. It covers accidents that occur on or off the job. And it includes a range of incidents, from common injuries to more serious events. It can help you with out-of-pocket costs that your medical plan doesn't cover, like co-pays and deductibles. You'll have base coverage without medical underwriting. The cost is conveniently deducted from your paycheck. You can keep your coverage if you change jobs or retire, and you will be billed directly by Unum.

You can elect coverage for yourself, spouse/domestic partner, and eligible dependent children.

Bi-Weekly Accident Insurance Payroll Contributions

	Low Plan	High Plan
Employee Only	\$3.18	\$4.10
EE + Spouse/Domestic Partner	\$5.79	\$7.42
EE + Children	\$7.13	\$9.28
EE + Family	\$9.74	\$12.59

Hospital Insurance

Hospital Insurance helps covered employees and their families cope with the financial impacts of a hospitalization. You can receive benefits when you're admitted to the hospital for a covered accident, illness, or childbirth. The money is payable directly to you – not to a hospital or care provider. The money can also help you pay the out-of-pocket expenses your medical plan may not cover, such as co-insurance, copays, and deductibles. The cost is conveniently deducted from your paycheck. You can keep your coverage if you change jobs or retire, and you will be billed directly by Unum.

You can elect coverage for yourself, spouse/domestic partner, and eligible dependent children.

Bi-Weekly Hospital Insurance Payroll Contributions

	Low Plan	High Plan
Employee Only	\$3.29	\$6.01
EE + Spouse/Domestic Partner	\$6.52	\$11.91
EE + Children	\$4.46	\$8.13
EE + Family	\$7.69	\$14.04

To view the Open Enrollment guide, benefit videos, voluntary benefits, and more visit myhellofreshbenefits.com or scan the QR code below.



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.