



► Welcome to **2025** Open Enrollment

At HelloFresh, we understand that our employees are our most valuable asset, and we're dedicated to investing in your well-being. That is why we are continuing to offer a range of benefits that can help you stay healthy, feel secure, and achieve your goals. From medical and dental coverage to supplemental health plans and voluntary benefits, our comprehensive benefits package is designed to meet your unique needs and help you thrive both inside and outside of work.

We feel that our comprehensive benefit program, as part of your Total Rewards package, nourishes and supports everyone who sits at the HelloFresh table. No matter what your unique circumstances are, we have worked hard to provide options for you to take care of your wellness including a \$0 employee payroll contribution High Deductible Health Plan (HDHP) and other HelloFresh provided benefits.

Please take the time to review this Highlight Sheet for a full understanding of HelloFresh's benefit offerings.

Key highlights:



Open Enrollment Dates: **November 4, 2024 – November 18, 2024**



HelloFresh will now offer two medical plans that will replace the current 2024 plans:

- **New** – **HDHP \$3,300 Plan**, which has a **\$0 employee payroll contribution** for you and your eligible family members.
- **New** – **Traditional Copay \$1,000 Plan** with lower annual deductible, a change in coinsurance, some copays and the out-of-pocket maximum.
 - Due to inflation and rising healthcare costs, there has been an increase in contributions on the Traditional Copay Plan, however we are excited to continue offering the HDHP with \$0 employee payroll contribution for you and your eligible family members.
- **Both medical plans have the same network of doctors, hospitals and provide free preventive care only visits.**
- Due to expiring healthcare regulations, telemedicine cost sharing will change. It will no longer be free on the HDHP \$3,300 Plan (cost will vary) and a copay applies on the Traditional Copay \$1,000 Plan. Preventive care will continue to be available at no cost on both plans.
- **New** – Cigna's Pathwell Bone & Joint Program is available to members with musculoskeletal conditions and coordinates with the current Hinge Health virtual therapy offering.
- **New** – The wellbeing and incentive program will be offered through Personify Health via Cigna, replacing MotivateMe. Visit [MyHelloFreshBenefits.com](https://myhellofreshbenefits.com) for more details on how to earn incentives.



The dental plan design and payroll contributions will not change. The vision plan will see an increase for the elective contact lenses allowance to \$130 and payroll contributions will decrease.



New – Voluntary Specified Disease coverage will be offered as an employee paid benefit, alongside the enhanced Voluntary Accident and Hospital Indemnity plans.



2025 BENEFIT HIGHLIGHTS

Benefit Type	Will Your 2024 Election Carry Over to 2025?	Employee Elected	HelloFresh Provided
Medical/Prescription (Rx)	Yes	X	
Dental	Yes	X	
Vision	Yes	X	
Health Savings Account (HSA)	Yes	X	
Healthcare Flexible Spending Account (FSA)	No – New Election Needed	X	
Dependent Care Flexible Spending Account (FSA)	No – New Election Needed	X	
Voluntary Accident and Hospital Indemnity	Yes	X	
NEW Voluntary Specified Disease	New Coverage Election Needed	X	
Commuter Transit Spending Account	Yes	X	
Commuter Parking Spending Account	Yes	X	
Employee Basic Life and AD&D	Yes		X
Voluntary Life and AD&D for Employee, Spouse/Domestic Partner and Child(ren)	Yes	X	
Short-Term Disability	Yes		X
Long-Term Disability	Yes		X
Buy-Up Long-Term Disability	Yes	X	
401(k) Retirement Plan	Yes	X	
Employee Assistance Program (EAP)	No Election Required		X
Back Up Child and Elder Care	No Election Required		X

Visit MyHelloFreshBenefits.com

In addition to this Highlight Sheet, [MyHelloFreshBenefits.com](https://www.myhellofreshbenefits.com) is your one-stop shop for all the benefits that are offered to you. A separate tab for 2025 open enrollment will be added mid-October with more information such as carrier flyers and videos to assist you and your family with making your benefit decisions for 2025.

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](https://www.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.

Employee Benefits & Enrollment

Need Help with Your Benefits? Translation Services Available

HelloFresh Benefits and Payroll connect Learn More

Support Line: 877.431.7867 - Monday-Friday (8:00am-5:00pm CST)

As a reminder, you have 31 days from your date of hire to enroll in your benefit plans. If you experience a qualifying life event (marriage, birth, loss of other coverage, etc.) you have 31 days from the event date to request a benefit change. See the benefits guide for additional details.

Welcome to your HelloFresh Benefits!
To learn more about your benefits, please select from one of the benefit tabs below.

Benefit Guides | Benefit Presentations | Benefit Highlights | Enrollment

Scan QR code below to access the [MyHelloFreshBenefits.com](https://www.myhellofreshbenefits.com) benefits website:

What's Changing in 2025?

If you are enrolled in any of the benefits below, please be sure to review the actions section for next steps. If you are not enrolled, this is the time to review these benefits and consider enrolling.

Benefit	Description
Medical	<ul style="list-style-type: none"> New! HelloFresh will offer 2 medical plans with Cigna, HDHP \$3,300 and Traditional Copay \$1,000. There will be changes in the deductibles, out-of-pocket max, and plan provisions. The HDHP \$3,300 Plan will now have embedded deductibles meaning that you or your family member can begin to receive the coinsurance by meeting the individual deductible. If you are currently enrolled in the HDHP \$1,600 Plan and do not make any changes, HelloFresh will default your election to the new HDHP \$3,300 Plan. If you are currently enrolled in the Traditional \$4,000 Plan or Traditional \$1,500 Plan and do not make any changes, HelloFresh will default your election to the new Traditional Copay \$1,000 Plan.
Telemedicine	Due to expiring healthcare regulations, telemedicine cost sharing will change. It will no longer be free (except for preventive care) on the HDHP \$3,300 Plan (cost will vary) and a copay applies on the Traditional Copay \$1,000 Plan. Preventive care will continue to be available at no cost on both plans.
Pathwell Bone & Joint Program	NEW! Cigna's Pathwell Bone & Joint Program is now available to members enrolled in the Cigna Medical plans with musculoskeletal conditions and coordinates with the current Hinge Health virtual therapy offering.
Health Savings Account (HSA)	The IRS contribution limits for HSA have increased to \$4,300 for individual coverage and \$8,550 for family coverage. Individuals aged 55 or older can make an additional \$1,000 in "catch up" contributions. Your current HSA election will automatically rollover for 2025 but now is a good time to review, elect or increase your HSA elections. You must be enrolled in the HDHP medical plan to have an HSA.
Healthcare Flexible Spending Account (FSA)	Annual election needed. The 2024 Healthcare FSA limit is \$3,200. *
Dependent Care Flexible Spending Account (FSA)	Annual election needed. The 2024 Dependent Care Flexible Spending Account limit is \$5,000. *
Commuter Transit / Parking Spending Account	The 2024 Commuter Spending Account \$315 per month and per benefit. *
Vision	Your vision plan will remain with EyeMed. The allowance for elective contact lenses will be increasing to \$130 and payroll contributions will decrease.
Unum Voluntary Plans	<ul style="list-style-type: none"> NEW! HelloFresh will now offer a Voluntary Specified Disease plan. Accident and Hospital Indemnity plans will include some additional enhancements. Now available for all Unum Voluntary Plans – Be Well incentive of \$50 per covered person per year when you complete a covered health screening test. <p>If you are not currently enrolled, this is a good time to add this coverage.</p>
Enrollment	For 2025 open enrollment, you will not need to enroll unless you want to make changes or re-enroll in one of the flexible spending accounts or enroll in new Specified Disease plan.
401(k) Plan	In 2024, the maximum 401(k) contribution limit set by the Internal Revenue Service (IRS) is \$23,000 or \$30,500 if you are 50 years old or older. *
Bright Horizon	HelloFresh will only offer back up child and elder care.

* The 2025 annual limits have not been announced yet, the IRS typically releases these updates in October or November.

What's Staying the Same in 2025?

Benefit	Description
Dental	There will be no plan design or employee contribution changes.
Employee Basic Life and Accidental Death and Dismemberment (AD&D)	Your Life and Disability plans will remain with UNUM. There will be no plan design changes.
Voluntary Life and AD&D	
Short-Term Disability	
Long-Term Disability (Base and Buy Up)	
401(k) Plan	Your 401(k) Plan will remain with Voya. HelloFresh will continue to offer a Safe Harbor match of 100% of your contribution up to 3% of your compensation and then 50% of the next 2%.
Employee Assistance Program (EAP)	Your EAP will be with Health Advocate through UNUM.
Medical Bill Saver	Medical Bill Saver will be with Health Advocate through UNUM.
Hinge Health	Hinge Health will continue to provide virtual physical therapy to treat muscle and joint issues for members enrolled in the Cigna Medical plans.
Fertility Benefits	For employees enrolled in a Cigna Medical plan, HelloFresh will continue offering medically necessary infertility treatments and a conception benefit for those who do not have a diagnosis of infertility.

Who is Eligible?

Benefits are available to all regular, full-time employees and their dependents. For those participating in Open Enrollment, your benefits will become effective on January 1, 2025.

Eligible dependents include: Your legal spouse or domestic partner. Your children from birth to age 26 including your biological/legally adopted/stepchildren, domestic partner’s children, and/or your unmarried dependent children of any age who are mentally or physically disabled and who are dependent on you for support.

Ineligible dependents include but are not limited to grandchildren, other relatives, and children under an employee’s legal guardianship.

What Actions Do I Need to Take?

Open enrollment is the one time each year that you can make benefit changes. If you do not make changes during the open enrollment window from **November 4, 2024, through November 18, 2024**, you will be unable to make any further changes at a future date unless you have a qualifying event. Changes must be completed in Workday with supporting documentation (e.g., birth certificate, marriage certificate, etc.) within 31 days of life events.

- Review your 2025 enrollment materials on [MyHelloFreshBenefits.com](https://myhellofreshbenefits.com).
- To complete your open enrollment selections, log-on to <https://wd3.myworkday.com/hellofresh>, call HelloFresh Benefits and Payroll Connect at **1-877-431-7867** (Monday to Friday 8 AM to 5 PM CST; translation available) or use the mobile app to enroll starting on November 4th if you would like to newly enroll, make changes to your current elections, elect the new voluntary benefits, or re-elect the healthcare FSA or dependent care FSA for 2025.
- You will be required to add or update your beneficiary information in Workday to complete the open enrollment form. Name, phone number, address and relationship status will be needed.
- Finish and submit your enrollment by **November 18, 2024, at 11:59pm EST**. No exceptions after November 18, 2024.
- You should print, save or screenshot your benefits confirmation for your records, as email confirmation will not be available.

401(k) plan election(s) changes can be made by accessing your account at voyaretirementplans.com or by using the Voya Retire app. Not enrolled yet? Sign up today by visiting enroll.voya.com or call **888-311-9487**. Use Plan Number: 551637 and Verification Number: 55163799 to enroll.

Enrollment Deadlines

Type of Employee/Dependent	Enrollment Opportunity	Coverage Effective Date
Current Employee	During Open Enrollment starting November 4, 2024 and ending November 18, 2024, at 11:59 PM EST	January 1, 2025
New Hires	There will be a dual enrollment for new hires who start between November 4, 2024, and December 31, 2024, for your 2024 elections. Once the new hire enrollment is completed and processed, you will be required to complete an open enrollment task within 2 weeks for 2025 elections.	
Employee who experiences a Qualified Life Event (QLE)	Once the life event enrollment is completed and processed, for QLEs effective in 2024 and processed after November 4, you will be required to complete a new open enrollment task within 2 weeks for 2025 elections.	

► Health Coverage

Medical Benefits and Prescription Drugs

Medical and prescription benefits are an essential part of your overall health and wellness. With our comprehensive medical plan, you will have access to a network of doctors and specialists to help you manage your health. You will also have coverage for prescription drugs, including both generic and brand name medications.

MEDICAL BENEFITS	CIGNA MEDICAL HDHP \$3,300 PLAN	CIGNA MEDICAL TRADITIONAL COPAY \$1,000 PLAN
	IN-NETWORK	IN-NETWORK
Annual/Calendar Year Deductible* (Individual/Family)	\$3,300 / \$6,600	\$1,000 / \$2,000
Out-of-Pocket Maximum (Individual/Family)	\$5,000 / \$10,000	\$6,000 / \$12,000
Coinsurance (You Pay)	20%	30%
Physician Services (including virtual)		
Doctor's Office Visit	20% coinsurance after deductible	\$35 copay; deductible waived
Specialist Office Visit	20% coinsurance after deductible	\$60 copay; deductible waived
Preventive Care**	Covered at 100%	Covered at 100%
Lab & X-Ray Services	20% coinsurance after deductible	30% coinsurance after deductible
Hospital Services		
Inpatient	20% coinsurance after deductible	30% coinsurance after deductible
Outpatient		
Emergency Room	\$500 copay and 20% coinsurance after deductible; copay waived if admitted	\$500 copay; waived if admitted
MDLive	Cost will vary, deductible applies	\$15 copay

PRESCRIPTION DRUGS	CIGNA MEDICAL HDHP \$3,300 PLAN	CIGNA MEDICAL TRADITIONAL COPAY \$1,000 PLAN
	IN-NETWORK	IN-NETWORK
Retail (30-Day Supply)		
Generic	\$10 after medical deductible	\$15
Preferred Brand	\$30 after medical deductible	\$40
Non-preferred Brand	\$50 after medical deductible	\$100
Mail Order (90-Day Supply)		
Generic	\$25 after medical deductible	\$38
Preferred Brand	\$75 after medical deductible	\$100
Non-preferred Brand	\$125 after medical deductible	\$250

NOTE: The information above is a summary of coverage. Please refer to your Benefits Guide for additional plan details.

* Plan has embedded deductibles.

** Not all preventive care services are covered. For example, immunization for travel is generally not covered. Please see plan materials for complete list of covered preventive care services. Preventive care on will remain free through MDLive.

Your network is the Open Access Plus (OAP)

Cigna's plans offer out-of-network coverage. Please see your 2025 certificates of coverage located on the benefits page on mycigna.com.

Health Savings Account (HSA) – HSA Bank through Cigna

If you are enrolled in the HDHP \$3,300 Plan, you have access to contribute to a Health Savings Account (HSA). The HSA is a tax-advantaged savings account that can help you save money on your eligible healthcare expenses. This account allows you to set aside pre-tax dollars to pay for eligible expenses, including deductibles, copays, and coinsurance. If you are enrolled in the HelloFresh HDHP \$3,300 Plan, you can contribute to your HSA on a pre-tax basis through payroll contributions, and any unused funds will roll over from year to year.

Bi-Weekly Medical/Rx Employee Contributions

(26 contributions per year)

	CIGNA MEDICAL HDHP \$3,300 PLAN	CIGNA MEDICAL TRADITIONAL COPAY \$1,000 PLAN
Employee	\$0.00	\$50.46
Employee + Spouse or Domestic Partner	\$0.00	\$148.02
Employee + Child(ren)	\$0.00	\$121.11
Family	\$0.00	\$252.31

More Medical Resources

Medical Resources	Description
24/7 Health Information Life	Call Cigna at 877-501-7990 any time (day or night) to speak with a trained nurse.
Cigna One Guide	Your Cigna One Guide team can answer questions, help you understand how your plan works, and connect you with in-network doctors. Call 877-501-7990 or click-to-chat with a personal guide on myCigna.com or the myCigna app.
myCigna App	The myCigna App makes it easy to access all your health plan information all in one place.
Behavioral Health Resources	Your Cigna plan includes a wide national network of licensed therapists, psychiatrists, nurse practitioners and behavioral health specialists, as well as many virtual options.
Comprehensive Oncology	The Comprehensive Oncology Program can help members who are diagnosed with cancer or at high-risk of developing cancer. Patients, families, and caregivers can work one-on-one with a Cigna coach.
Family Planning	Whether you are trying to have a baby now or hope to someday, the Cigna Healthy Pregnancies, Healthy Babies program is here to help. When you enroll in Cigna Healthy Pregnancies, Healthy Babies and complete the program, including your postpartum check-in, you will be eligible to receive \$150 when enrolled in the 1st trimester or \$75 if enrolled in the 2nd trimester.
Telemedicine	When you need medical advice, but do not have the time or want the cost associated with a trip to the doctor's office, video visits with board certified doctors, psychiatrists, or licensed therapists from the comfort of home are available through MDLive.
Cigna Healthy Rewards	With Cigna Healthy Rewards, you can receive discounts on products and services that support your health and well-being. You will have access to Personify Health Wellness Store offering discounts for health and wellness item
Wellness Incentives	Achieving your health goals is a journey and to help you Cigna has partnered with Personify Health to provide multiple programs and incentives to support your overall well-being with a focus on preventive care.
Hinge Health – Virtual Muscle and Joint Care Program	To help you manage the treatment of muscle and joint problems, you can enroll in virtual physical therapy through Hinge Health on any HelloFresh Cigna medical plan.
Pathwell Bone & Joint Program	A condition-specific care program that guides you with spine, knee, hip and shoulder conditions to the right path of care using a comprehensive whole person health approach.
Omada	Free diabetes prevention program that offers support to members with prediabetes, diabetes, and hypertension. You will receive a personal health coach, personalized care plan, weekly lessons/tips, and applicable devices (smart scale, glucose monitor, blood pressure monitor). You will receive \$250 when 16 lessons are completed.

► Helpful Medical Plan Terminology

Provider: This refers to any health care professional or facility, like a doctor, hospital, lab, or pharmacy.

Preventive Care: These are services like checkups and vaccinations that help prevent health issues. Both HelloFresh medical plans offer free preventive care visits, and you can earn rewards through Personify Health.

Copayment (Copays): This is a set amount you pay for a health service when you receive it. The amount can change depending on the type of visit and does not apply to your deductible but will apply to your out-of-pocket maximum.

- **\$3,300 High Deductible Health Plan (HDHP)**, copays apply only to prescription drugs and emergency room visits after you meet your deductible.
- **\$1,000 Traditional Copay Plan**, you have copays for prescription drugs, primary care, specialists, urgent care and emergency room visits.

High Deductible Health Plan (HDHP): This plan requires you to pay the deductible before your insurance starts sharing costs (coinsurance). All your expenses contribute to your deductible and out-of-pocket maximum.

Deductible: This is the amount you need to pay for certain health services each year before your insurance starts covering costs. The deductible may not apply to all services, such as preventive care services.

- **\$3,300 HDHP:** \$3,300 individual / \$6,600 family
- **\$1,000 Traditional Copay Plan:** \$1,000 individual / \$2,000 family

Coinsurance: This is the percentage of costs you pay for a covered health service after your deductible is met.

- **\$3,300 HDHP**, you pay 20% after the deductible.
- **\$1,000 Traditional Copay Plan**, you pay 30% after the deductible.

Out-of-Pocket Maximum: This is the maximum amount you will pay for health care in a year (not including payroll contributions). Once you hit this amount, your insurance covers 100% of your allowed health services for the rest of the year. Copays, deductibles, and coinsurance count toward this limit.

- **\$3,300 HDHP:** \$5,000 individual / \$10,000 family
- **\$1,000 Traditional Copay Plan:** \$6,000 individual / \$12,000 family

Payroll Contributions: These are the amounts deducted from your paycheck every two weeks to cover your health insurance.

- **\$3,300 HDHP**, there is a \$0 payroll contribution.
- **\$1,000 Traditional Copay Plan**, the contribution varies based on the number of dependents and coverage level.

► Plan Comparisons

These examples are displaying in-network claims for illustration purposes only. Evaluate both medical plans to determine the best option for you and your family.

High Deductible Health Plan (HDHP): No payroll contributions; you pay for services as needed throughout the year, which will be applied towards your deductible, coinsurance, and out-of-pocket maximum (Prescription and ER has copays after deductible).
Traditional Copay Plan: Requires payroll contributions and you pay copays, deductibles, and coinsurance throughout the year.

Marcella and Mario are married and healthy and only go to the Doctor for preventive care visits. They have one child with a chronic condition.

This is what your Doctor bills to Cigna		This is what your cost would be on the <i>High Deductible Health Plan (HDHP)</i>		This is what your cost would be on the <i>Traditional Copay Plan</i>	
Medical/Prescription Expenses Submitted by the Provider to Cigna for Claims Processing		The Amount You Pay for Services & Your Annual Cost		The Amount You Pay for Services & Your Annual Cost	
Provider Billed Medical (Child's Expenses)		\$3,300 High Deductible Health Plan (HDHP)	You Pay	\$1,000 Traditional Copay Plan	You Pay
Preventive Care Visit (Includes Family Visits)	\$1,500	Preventive Care Visit - Plan Covers at 100%	\$0	Preventive Care Visit - Plan Covers at 100%	\$0
Hospital Stay	\$8,500	Hospital Stay - Deductible	\$3,300	Hospital Stay - Deductible	\$1,000
		Hospital Stay - Coinsurance (Covers 80% after deductible is met)	\$1,040	Hospital Stay - Coinsurance (Covers 70% after deductible is met)	\$2,250
5 Doctor office visits (\$400 each visit)	\$2,000	5 Doctor office visits (Coinsurance covers 80% after deductible is met)	\$400	5 Doctor office visits (Copays \$35 each)	\$175
5 Specialist office visits (\$600 each visit)	\$3,000	5 Specialist office visits - (Coinsurance Covers 80% after deductible until \$5,000 out of pocket maximum is met), you are now covered at 100% for the rest of the year)	\$260	5 Specialist office visits (Copay \$60 each)	\$300
10 Generic Prescriptions (Rx)	\$850	10 Generic Prescriptions (\$0 cost since the out-of-pocket maximum has been met)	\$0	10 Generic Prescriptions - Copays \$15 each	\$150
Annual Total Expenses Billed to your Provider	\$15,850	Total Amount of Medical Expenses You Pay	\$5,000	Total Amount of Medical Expenses You Pay	\$3,875
		Total Annual Employee Payroll Contributions Deducted from Paychecks (Family Coverage)	\$0	Total Annual Employee Payroll Contributions Deducted from Paychecks (Family Coverage)	\$6,560
		Your Total Annual Cost	\$5,000	Your Total Annual Cost	\$10,435

In this scenario, by selecting the HDHP, you save \$5,435 annually. You have no contributions deducted from your paycheck on the HDHP since HelloFresh covers that cost.

► Plan Comparisons (Continued)

High Deductible Health Plan (HDHP): No payroll contributions; you pay for services as needed throughout the year, which will be applied towards your deductible, coinsurance, and out-of-pocket maximum (Prescription and ER has copays after deductible).
Traditional Copay Plan: Requires payroll contributions and you pay copays, deductibles, and coinsurance throughout the year.

Jasmine is 31 years old, single and uses the plan for preventive care and minimal medical needs.

This is what your Doctor bills to Cigna		This is what your cost would be on the High Deductible Health Plan (HDHP)		This is what your cost would be on the Traditional Copay Plan	
Medical/Prescription Expenses Submitted by the Provider to Cigna for Claims Processing		The Amount You Pay for Services & Your Annual Cost		The Amount You Pay for Services & Your Annual Cost	
Provider Billed Medical (Jasmine's Expenses)		\$3,300 High Deductible Health Plan (HDHP)	You Pay	\$1,000 Traditional Copay Plan	You Pay
Preventive Care Visit	\$500	Preventive Care Visit - Plan Covers at 100%	\$0	Preventive Care Visit - Plan Covers at 100%	\$0
2 Doctor office visits (\$400 each visit)	\$800	2 Doctor office visits - Deductible	\$800	2 Doctor office visits (Copays \$35 each)	\$70
1 Urgent Care Visit	\$600	1 Urgent Care Visit	\$600	1 Urgent Care Visit (Copays \$75)	\$75
1 Generic Prescriptions (Rx)	\$60	1 Generic Prescriptions (Rx) (deductible)	\$60	1 Generic Prescriptions (Rx) (Copay \$15)	\$15
Annual Total Expenses Billed to your Provider	\$1,960	Total Amount of Medical Expenses You Pay	\$1,460	Total Amount of Medical Expenses You Pay	\$160
		Total Annual Employee Payroll Contributions Deducted from Paychecks (Employee Coverage)	\$0	Total Annual Employee Payroll Contributions Deducted from Paychecks (Employee Coverage)	\$1,312
		Your Total Annual Cost	\$1,460	Your Total Annual Cost	\$1,472

In this scenario, the two plans are quite similar, you save \$12 annually on the HDHP. You have no contributions deducted from your paycheck on the HDHP since HelloFresh covers that cost.

Shawn and Kelly are a married couple with no children. They rarely utilize medical services except for their preventive care visits and Kelly had one doctor office visit for an illness.

This is what your Doctor bills to Cigna		This is what your cost would be on the High Deductible Health Plan (HDHP)		This is what your cost would be on the Traditional Copay Plan	
Medical/Prescription Expenses Submitted by the Provider to Cigna for Claims Processing		The Amount You Pay for Services & Your Annual Cost		The Amount You Pay for Services & Your Annual Cost	
Provider Billed Medical (Shawn and Kelly's Expenses)		\$3,300 High Deductible Health Plan (HDHP)	You Pay	\$1,000 Traditional Copay Plan	You Pay
Preventive Care Visits (Employee & Spouse)	\$1,000	Preventive Care Visit - Plan Covers at 100%	\$0	Preventive Care Visit - Plan Covers at 100%	\$0
1 Doctor office visit (Kelly)	\$400	1 Doctor office visits - Deductible	\$400	1 Doctor office visit (Copays \$35 each)	\$35
Annual Total Expenses Billed to your Provider	\$1,400	Total Amount of Medical Expenses You Pay	\$400	Total Amount of Medical Expenses You Pay	\$35
		Total Annual Employee Payroll Contributions Deducted from Paychecks (Employee & Spouse Coverage)	\$0	Total Annual Employee Payroll Contributions Deducted from Paychecks (Employee & Spouse Coverage)	\$3,849
		Your Total Annual Cost	\$400	Your Total Annual Cost	\$3,884

In this scenario, by selecting the HDHP, you save \$3,484 annually. You have no contributions deducted from your paycheck on the HDHP since HelloFresh covers that cost.

► Dental and Vision

Dental

Our dental benefits provide comprehensive coverage for preventive, basic, major dental services and orthodontia for children up to age 19.

BENEFIT	CIGNA DENTAL PLAN IN-NETWORK
Annual/Calendar Year Deductible (Individual/Family)	\$50/\$150
Annual/Calendar Year Maximum	\$1,500
Preventive Services	You pay nothing
Basic Services	You pay 20% or 50% coinsurance depending on service
Major Services	You pay 50% coinsurance
Orthodontia Lifetime Maximum	\$1,500 maximum; You pay 50% coinsurance

NOTE: The information above is a summary of coverage. Please refer to your Benefits Guide for additional plan details.

Bi-Weekly Contributions Dental Contributions (26 contributions per year)	Dental
Employee	\$1.91
Employee + Spouse or Domestic Partner	\$7.42
Employee + Child(ren)	\$8.82
Family	\$17.26

Vision

Our vision benefits provide comprehensive coverage for routine eye exams, eyeglasses, and contact lenses.

BENEFIT	IN-NETWORK
Exam	\$15 copay
Lenses	Covered in full after \$25 copay
Frames	\$0 copay; 20% off balance over \$130 allowance
Contact Lenses Instead of Glasses	
Conventional	\$0 copay; 15% off balance over \$130 allowance
Disposable	\$0 copay; 100% of balance over \$130 allowance
Medically Necessary	\$0 copay; Paid in-full

NOTE: The information above is a summary of coverage. Please refer to your Benefits Guide for additional plan details.

Bi-Weekly Contributions Vision Contributions (26 contributions per year)	Vision
Employee	0.58
Employee + Spouse or Domestic Partner	\$1.59
Employee + Child(ren)	\$1.47
Family	\$2.57

► Voluntary Benefits

New! Voluntary Specified Disease Insurance

You can protect yourself from the unexpected costs of a serious illness. Covered illnesses include:

- Heart attack
- Stroke
- Cancer
- Major Organ Failure
- Coronary Artery Disease

Choose a coverage of \$10,000, \$20,000, \$30,000 or \$40,000 for Employees. Spouses can only get 50% of the employee coverage amount. Children under 26 years old are automatically covered at no extra cost at 50% of the employee coverage amount.

Bi-Weekly Contributions	Employee	Spouse
Age	Rate per \$10,000	Rate per \$5,000 (based on employee age)
Under 25	\$0.780	\$0.390
25-29	\$0.920	\$0.460
30-34	\$1.150	\$0.580
35-29	\$1.480	\$0.740
40-44	\$1.980	\$0.990
45-49	\$2.770	\$1.380
50-54	\$3.880	\$1.940
55-59	\$5.350	\$2.680
60-64	\$7.710	\$3.850
65-69	\$11.030	\$5.520
70-74	\$16.250	\$8.120
75-79	\$22.020	\$11.010
80-84	\$28.150	\$14.080
85+	\$40.340	\$20.170

Voluntary Accident Insurance

Major injuries are painful. But the financial impact of the medical treatment doesn't have to be. The plan covers a wide variety of injuries and accident-related expenses, including:

- Injury Treatment (fractures, dislocations, concussions, burns, lacerations, etc.)
- Hospitalization
- Physical Therapy
- Emergency Room Treatment
- Transportation

Bi-Weekly Contributions	High	Low
Employee	\$4.10	\$3.18
Employee + Spouse or Domestic Partner	\$7.42	\$5.79
Employee + Child(ren)	\$9.28	\$7.13
Family	\$12.59	\$9.74

Voluntary Hospital Indemnity Insurance

If you or covered members are admitted into a hospital for care, it does not take long for out-of-pocket costs to add up. Hospital Indemnity Insurance pays benefits directly to you if you are admitted into a hospital for care or childcare.

Bi-Weekly Contributions	High	Low
Employee	\$6.01	\$3.29
Employee + Spouse or Domestic Partner	\$11.91	\$6.52
Employee + Child(ren)	\$8.13	\$4.46
Family	\$14.04	\$7.69

► Additional Benefits

HelloFresh understands that each employee has unique needs and priorities, which is why we offer additional benefits designed to help protect your financial and personal well-being. These benefits are available to you and your eligible dependents and can be customized to meet your specific needs and goals.

BENEFIT	KEY FEATURES
Flexible Spending Accounts (FSA) - Flores	<p>Health Care FSA: You may use pre-tax dollars to pay for eligible health care expenses such as copays, deductibles, orthodontia, certain over-the-counter medications, etc.</p> <p>Dependent Care FSA: You may use pre-tax dollars to pay for eligible care for your dependents, including day care, nursery school, elder care expenses, etc.</p> <p>The Dependent Care FSA Plan can be used for dependent care expenses that allow you (and your spouse, if applicable) to work. Care must be for a dependent child under the age of 13, or a dependent of any age that lives in your household and is incapable of self-care.</p> <p>Commuter FSA: Pay for eligible public transportation and parking expenses on a pre-tax basis.</p>
Disability Insurance	<p>Short-Term Disability: After you are out of work for 14 days and declared disabled, you will receive 60% of your base earnings for up to a maximum of \$2,500 per week.</p> <p>Long-Term Disability: The benefit is equal to 60% of your base monthly earnings to a maximum of \$2,500 per month. Benefits begin after 180 days of elimination period.</p> <p>Long-Term Disability “Buy-Up”: The benefit is equal to 60% Buy-Up of your base monthly earnings to a maximum of \$10,000 per month. Benefits begin after 180 days of elimination period.</p>
Life and Accidental Death & Dismemberment Insurance (AD&D)	<p>Basic Life and AD&D: The benefit is equal to 1x your base annual earnings to a maximum of \$500,000.</p> <p>Voluntary Life and AD&D: You may also choose to purchase additional coverage for you, your spouse/domestic partner and/or dependents in addition to the Employee Basic Life and AD&D.</p>
NEW! Voluntary Specified Disease Insurance	<p>Pays a full lump sum benefit directly to you if you are diagnosed with a covered illness that meets the plan criteria. The benefit is paid in addition to any other insurance coverage you may have. Be Well Incentive is also available.</p>
Voluntary Accident Insurance	<p>Pays benefit directly to you for a range of injuries and accident-related expenses such as fractures, concussions, and hospital admissions. Be Well Incentive is also available.</p>
Voluntary Hospital Indemnity Insurance	<p>Pays payments directly to you to help cover the out-of-pocket expenses such as deductibles and coinsurance due to a hospital stay. Be Well Incentive will now be available.</p>
Employee Assistance Program (EAP)	<p>Our EAP provides confidential counseling and support services to help you and your family members deal with a range of personal and work-related issues.</p>
401(k) Retirement Plan	<p>The 401(k) retirement plan is designed to help you save for retirement. You may contribute each pay period on a pre-tax or Roth after-tax basis.</p> <p>Pre-tax Contributions vs. Roth after-tax Contributions:</p> <ul style="list-style-type: none"> Pre-tax contributions are deducted from your paycheck before income taxes are withheld and can lower your taxable wages in the current year. You will pay taxes on these contributions, and any investment earnings, in the year you withdraw the funds from the Plan. Roth contributions are deducted from your paycheck after income taxes are withheld. At retirement, qualified distributions, including any investment earnings, can be withdrawn tax free. <p>Safe Harbor Employer Match Contributions:</p> <ul style="list-style-type: none"> HelloFresh offers a Safe Harbor match of 100% of your contribution up to 3% of the compensation and then 50% of the next 2%. <p>You are always 100% vested in the value of your own contributions and 100% vested on any Safe Harbor matching contribution.</p>
Medical Bill Saver	<p>Medical Bill Saver is available to HelloFresh employees and gives employees a place to turn when faced with unplanned medical or dental expenses.</p>
Back-up Care	<p>HelloFresh has partnered with Bright Horizons to provide back-up care for child and elder care for you and your family.</p>