



## ► 2025 HelloFresh Benefit Highlights

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 our employer provided basic life and disability insurance to employee elected medical, dental, 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.

### Key highlights:



Benefits Eligible on Your First Day:

- Full-time regular employees are eligible to enroll in benefits starting on your date of hire. You have 31 days from your hire date to complete your enrollment. If you enroll within this period, your benefits coverage will be retroactive to your first day of employment.



HelloFresh offers two medical plans through Cigna:

- **HDHP \$3,300 Plan**, which has a **\$0 employee payroll contribution** for you and your eligible family members.
- **Traditional Copay \$1,000 Plan** which offers a lower annual deductible and copays for some services before your deductible is met. There is an employee payroll contribution for this plan.
- Both medical plans have the same network of doctors, hospitals and provide free preventive care only visits.
- HelloFresh's medical plans offer many additional resources including infertility and conception benefits, telemedicine services through MDLive, a diabetes prevention program through Omada, virtual physical therapy through Hinge Health, and preventive care rewards.



HelloFresh provides eligible employees with basic term life and accidental death and dismemberment (AD&D) coverage at no cost. Employees can purchase additional life insurance coverage for themselves, their spouse/domestic partner and/or dependents. Additionally, HelloFresh offers short-term and long-term disability coverage at no cost to employees.



Supplemental benefits are offered to employees to help cover the cost of major medical events. Voluntary Benefits including Specified Disease, Accident, and Hospital Indemnity Insurance are available for employees to purchase.



You are eligible to participate in the 401(k) plan through Voya if you are age 21 or older and have completed three months of employment. HelloFresh matches 100% of your contribution up to 3% of your compensation and then 50% of the next 2%. Enrollment can be completed up to 30 days prior to your eligibility directly through Voya at [enroll.voya.com](https://enroll.voya.com).

Visit [MyHelloFreshBenefits.com](https://MyHelloFreshBenefits.com) for employee payroll contributions and additional details.



Benefit Type	Carrier	Employee Elected	HelloFresh Provided
Medical/Prescription (Rx)	Cigna	X	
Dental	Cigna	X	
Vision	EyeMed	X	
Health Savings Account (HSA)	Cigna/HSA Bank	X	
Healthcare Flexible Spending Account (FSA)	Flores	X	
Dependent Care Flexible Spending Account (FSA)	Flores	X	
Commuter Spending Account (Transit/Parking)	Flores	X	
Voluntary Accident	Unum	X	
Voluntary Hospital Indemnity	Unum	X	
Voluntary Specified Disease	Unum	X	
Employee Basic Life and AD&D	Unum		X
Voluntary Life and AD&D for Employee, Spouse/Domestic Partner and Child(ren)	Unum	X	
Short-Term Disability	Unum		X
Long-Term Disability	Unum		X
Buy-Up Long-Term Disability	Unum	X	
Legal Resources	Unum		X
401(k) Retirement Plan	Voya	X	
Employee Assistance Program (EAP)	HealthAdvocate/Unum		X
Medical Bill Saver	HealthAdvocate/Unum		X
Back Up Child and Elder Care	Bright Horizons		X

## Benefits Website

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. 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.

## Eligibility

Benefits are available to all regular, full-time employees and their eligible dependents.

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.

# Enrollment

You can complete your new-hire enrollment or update your benefits for a QLE (qualifying life event) in Workday or by calling HelloFresh Benefits and Payroll Connect at 877-431-7867.

Type of Employee/Dependent	Enrollment Opportunity	Coverage Effective Date
New Hires	Enroll within 31 days of hire date	Date of hire
Employee who experiences a Qualified Life Event (QLE)	Make changes and provide supporting documentation within 31 days of QLE	Date of QLE

# Medical Benefits and Prescription Drugs

Each person's health care needs are different. That's why our Cigna medical plans offer options so you can choose the coverage level best suited to your personal situation. Prescription coverage is included in our medical plan. In-Network coverage is available through Cigna Open Access Plus (OAP) network. Cigna's plans offer out-of-network coverage. For more information, please see the 2025 certificates of coverage located on the benefits page on [mycigna.com](https://mycigna.com).

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%
Emergency Room	\$500 copay and 20% coinsurance after deductible; copay waived if admitted	\$500 copay; waived if admitted
Urgent Care	20% coinsurance after deductible	\$75 copay; deductible waived
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

**NOTE:** The information above is a summary of coverage. Please refer to the Summary of Benefits for additional plan details

\* Deductibles are embedded meaning if you are covering more than just yourself, each individual will have their own deductible until the family deductible is met

\*\* Not all preventive care services are covered.

# Dental

Our dental benefits provide comprehensive coverage for preventive, basic, major dental services, and orthodontia for children up to age 19. The plan provides In-Network and Out-of-Network coverage through Cigna.

BENEFIT	IN-NETWORK
Annual/Calendar Year Deductible (Individual/Family)	\$50/\$150
Annual/Calendar Year Maximum (Per Member)	\$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 (dependent children up to age 19)	\$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.

# Vision

Our vision benefits provide comprehensive coverage for routine eye exams, eyeglasses, and contact lenses. The plan provides In-Network and Out-of-Network benefits through EyeMed.

BENEFIT	IN-NETWORK
Exam	\$15 copay
Lenses	Covered in full after \$25 copay
Frames	\$0 copay; 20% off balance over \$130 allowance
<b>Contact Lenses Instead of Glasses</b>	
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.

# Additional Benefits

HelloFresh offers a range of benefits designed to help protect your health, your income, and your financial security.

BENEFIT	KEY FEATURES
<b>Health Savings Account</b>	Employees enrolled in the \$3,300 High Deductible Health Plan can enroll in the HSA. Employees can contribute to the HSA, and the funds can be used to pay for qualified healthcare expenses for themselves and eligible dependents on a pre-tax basis.
<b>Flexible Spending Accounts (FSA)</b>	<b>Healthcare FSA:</b> You may use pre-tax dollars to pay for eligible health care expenses such as copays, deductibles, orthodontia, certain over-the-counter medications, etc. <b>Dependent Care FSA:</b> You can use pre-tax dollars to pay for eligible child care expenses for your dependents up to age 13, as well as eligible elder care expenses. <b>Commuter FSA:</b> You may use pre-tax dollars to pay for eligible public transportation and parking expenses to commute to and from work.
<b>Disability Insurance</b>	<b>Short-Term Disability (STD):</b> HelloFresh provides all regular full-time employees with STD coverage. After 14-day elimination period, you will receive 60% of your base earnings for up to a maximum of \$2,500 per week. <b>Long-Term Disability (LTD):</b> HelloFresh provides all regular full-time employees with LTD coverage. 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. <b>Long-Term Disability "Buy-Up":</b> Additional LTD coverage can be purchased by employees with a base annual salary of \$50,000 or more. The LTD Buy-Up benefit is equal to 60% of your base monthly earnings to a maximum of \$10,000 per month. Benefits begin after 180 days of elimination period.
<b>Life and Accidental Death &amp; Dismemberment Insurance (AD&amp;D)</b>	<b>Basic Life and AD&amp;D:</b> HelloFresh offers all regular full-time employees with Basic Life and AD&D insurance. The benefit is equal to 1x your base annual earnings to a maximum of \$500,000. <b>Voluntary Life and AD&amp;D:</b> 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.
<b>Voluntary Benefits</b>	<b>Specified Disease:</b> 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. <b>Accident:</b> Pays benefit directly to you for a range of injuries and accident-related expenses such as fractures, concussions, and hospital admissions. <b>Hospital Indemnity:</b> Pays benefits directly to you to help cover out-of-pocket expenses such as deductibles and coinsurance due to a hospital stay. All three programs have the option to cover eligible dependents. The Be Well Incentive is available for all three programs to help offset payroll deductions.
<b>Employee Assistance Program (EAP)</b>	HelloFresh provides all employees at no cost access to an EAP, which provides confidential counseling and support services to help you, and your family members deal with a range of personal and work-related issues. This benefit is fully paid by HelloFresh.
<b>401(k) Retirement Plan</b>	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. HelloFresh offers a Safe Harbor match of 100% of your contribution up to 3% of your compensation and then 50% of the next 2%.
<b>Medical Bill Saver</b>	Medical Bill Saver is available at no cost to HelloFresh employees and gives employees a place to turn when faced with unplanned medical or dental expenses over \$400.
<b>Back-up Care</b>	HelloFresh has partnered with Bright Horizons to provide back-up care for child and elder care for you and your family at no cost to you. You receive 10 back up care credits that reset every February 1 <sup>st</sup> .
<b>Legal Resources</b>	Provides access to a network of participating attorneys for help with a wide range of legal matters, at no cost to you.