

Open Enrollment Highlights

2026 Benefits



HelloFresh understands that our employees are our most valuable asset, and we are dedicated to investing in your well-being. Our comprehensive benefits package is designed to meet your unique needs, address affordability and help support everyone who sits at the HelloFresh table. We offer a range of benefits to help you stay healthy, feel secure and achieve your goals.

HelloFresh is making several changes to the program effective 2026 and we are offering resources to assist you in the enrollment process. You should **review the attached information** for an overview and **scan the QR code below to access the Benefit Guide and Microsite**. You will also be able to **schedule time with on-site enrollment counselors in the coming weeks**.

You must participate in the Workday Enrollment process to ensure you are enrolled in the coverage you want for 2026.

What's New!

- ✓ HelloFresh will offer a 3rd medical plan option: Open Access Plus (OAP) Copay Plan with Health Reimbursement Account (HRA): \$5,000 deductible, an account-based plan with employer funding and copays. HelloFresh will cover 100% of your employee payroll contribution for employee only coverage.
- ✓ HelloFresh will offer a 2nd dental plan: a Base and Buy-Up option and we will continue to pay a portion of the premium.
- ✓ HelloFresh will cover preventive skin care checks at 100% on both the HRA and Traditional Copay plans. On the High Deductible Health Plan (HDHP) with HSA, they are covered at 100% after the deductible is met.
- ✓ Whole Life with Long-Term Care through Allstate/Standard.
- ✓ Legal Insurance through MetLife.

Important Changes!

- ✓ Payroll deductions will be required for all medical plans and coverage tiers except for employee only coverage in the OAP Copay Plan with Health Reimbursement Account (HRA). HelloFresh will cover telehealth (MDLive) at 100% for all medical plans.
- ✓ Buy-Up Long-Term Disability and Voluntary Life will be Guaranteed Issue for Open Enrollment for all eligible employees.
- ✓ High Deductible Health Plan (HDHP) with Health Savings Account (HSA) Plan: There has been an increase in the deductible and out-of-pocket maximum to \$3,400. There is now a payroll premium deduction for all coverage levels.
- ✓ Vision Plan Premiums will be 100% employee paid.

If you do not participate in Open Enrollment and are on the OAP Traditional Copay Plan: \$1,000 deductible, your current coverage will be defaulted to the HDHP Plan. See pages 2-3 for details.



Scan Here
to review the Benefits Guide and Microsite for more information on the benefits outlined here.



What Actions Do I Need to Take?

Important! You MUST participate in this year’s Open Enrollment. If you do not make an election, your current medical plan coverage will default to the HDHP Medical Plan and Base Dental Plan for you and your dependents. Even if you do not wish to make any changes to your benefits, we ask that you complete the enrollment process to confirm the accuracy of your personal and dependent data, record your acceptance of default coverage, and enroll or re-enroll in a Flexible Spending Account (FSA).

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 5, 2025, through November 18, 2025**, you will be unable to make any further changes at a future date unless you have a qualifying life 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 2026 enrollment materials on benefitsgo.com/hellofresh.
- ✔ To complete your Open Enrollment selections:
 - **Online:** Log-on to <https://wd103.myworkday.com/hellofresh/login.html> (or use the Workday mobile app)
 - **Call:** HelloFresh Benefits and Payroll Connect at **1-877-431-7867** (Monday to Friday 8 AM to 5 PM CST; translation available)

Starting on November 5 you can newly enroll, make changes to your current elections, elect the new voluntary benefits, or re-elect the Health Care FSA or Dependent Care FSA for 2026.
- ✔ 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, 2025. **No exceptions** after November 18, 2025.
- ✔ You should save your benefits confirmation for your records by printing, saving, or taking a screenshot or picture with your phone, as email confirmation will not be available.

401(k) Plan election changes can be made anytime during the year 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 **1-888-311-9487**. 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 5, 2025, and ending November 18, 2025.	January 1, 2026
New Hire	There will be a dual enrollment for new hires who start between November 5, 2025, and December 31, 2025, for your 2025 elections. Once the new hire enrollment is completed and processed, you will be required to complete an Open Enrollment task within two weeks for 2026 elections.	
Employee who Experiences a Qualified Life Event (QLE)	Once the life event enrollment is completed and processed, for QLEs effective in 2025 and processed after November 5, 2025, you will be required to complete a new Open Enrollment task within two weeks for 2026 elections.	

2026 Benefit Highlights

Benefit Type	Will Your 2025 Election Carry Over to 2026?	Do You Need to Review?	Employee Elected	HelloFresh Provided
Medical/Prescription (Rx)	Action Required - if you don't make an election this year, your current plan is defaulted to the HDHP Plan	X	X	
Dental	Action Required - if you don't make an election this year, your current plan is defaulted to the Base Dental Plan	X	X	
Vision	Yes	X	X	
Health Savings Account (HSA)	Yes	X	X	
Health Care Flexible Spending Account (FSA)	A New Election is Needed	X	X	
Dependent Care Flexible Spending Account (FSA)	A New Election is Needed	X	X	
Voluntary Accident, Critical Illness and Hospital Indemnity	Yes	X	X	
Commuter Transit Spending Account	Yes	X	X	
Commuter Parking Spending Account	Yes	X	X	
Employee Basic Life and AD&D	Yes	X		X
Voluntary Life and AD&D for Employee, Spouse/Domestic Partner, and Child(ren)	Yes	X	X	
Short-Term Disability	Yes	X		X
Long-Term Disability	Yes	X		X
Buy-Up Long-Term Disability	Yes	X	X	
401(k) Retirement Plan	Yes	X	X	
Employee Assistance Program (EAP)	No Election Required	X		X
Back-Up Child and Elder Care	No Election Required	X		X
Medical Bill Saver	No Election Required	X		X
Whole Life with Long-Term Care	A New Election is Needed	X	X	
Premier Plus ID Theft Protection	A New Election is Needed	X	X	
Legal Insurance	A New Election is Needed	X	X	

Visit us Online for More Information.

In addition to this Highlights Sheet, benefitsgo.com/hellofresh is your one-stop shop Open Enrollment site for all the benefits that are offered to you, including information such as carrier flyers and videos to assist you and your family with making your benefit decisions for 2026.

You can also access MyHelloFreshBenefits.com for more information year round. No need to create an account, and it can be accessed via computer, tablet, or mobile phone year-round. **Please note, there is also a drop-down menu in the upper left-hand corner of the home page to choose your preferred language.**

More Information about Health Plan Accounts

What is a Health Reimbursement Plan (HRA)?

An HRA plan, or Health Reimbursement Account, is an employer-funded benefit that allows employers to reimburse employees for qualified medical expenses. An HRA helps lower your out-of-pocket health care costs and gives you more flexibility in managing medical expenses.

If an employee elects this plan, the HRA provides first dollar coverage automatically for any expense towards deductible or any required copays, both medical and prescription. You do not have to submit the claim for reimbursement. Your employer puts money into this account, and you can use it to pay for things like doctor visits, medicine, or other health care expenses.

If enrolled in individual only coverage, HelloFresh funds the HRA \$100. If you are in a dependent tier, the fund is \$200. The money in your HRA is provided by the company—there’s no deduction from your paycheck.

Please note, funds do not roll-over year to year if you do not use the total amount in a single year. After the funds are exhausted, you are responsible for all other expenses for the remainder of the year.

What is a Health Savings Account (HSA)?

The HSA is a tax-advantaged savings account that can help you save money on your eligible health care expenses. This account allows you to set aside pre-tax dollars to pay for eligible expenses, including deductibles, copays, and coinsurance.

To be eligible to contribute to a Health Savings Account (HSA), you must be enrolled in a high-deductible health plan (HDHP), not be enrolled in Medicare or TRICARE, not have other non-HDHP coverage, not be claimed as a dependent on someone else’s tax return, and not be covered by a general-purpose health FSA or HRA plan.

How much can you contribute?	2026 Annual IRS Contribution Limit*
Individual Coverage	\$4,400
Family Coverage	\$8,750

*Individuals age 55 or older can make an additional \$1,000 in “catch up” contributions.

Which Plan is Better for You?

Open Access Plus (OAP) Copay Plan with Health Reimbursement Account (HRA)	Open Access Plus (OAP) Traditional Copay Plan	High Deductible Health Plan (HDHP) with Health Savings Account (HSA)
Highest deductible (\$5,000), but your employer gives you an Health Reimbursement Account (HRA) to reimburse all types of expenses. If you leave your job, you lose unused HRA funds.	Lowest deductible (\$1,000), and copays for office visits and prescriptions start right away. No HSA or HRA. Usually higher employee payroll contributions, but less out-of-pocket before coinsurance kicks in.	You’ll pay a higher deductible (\$3,400) and cover the full cost of care until that deductible is met. After that, the plan covers more of your expenses. You can also contribute to a Health Savings Account (HSA) with tax-free dollars, and the money is yours to keep - even if you change jobs.